

INDEPENDENT EDUCATION FUNDING THROUGH ENTREPRENEURSHIP-BASED CURRICULUM AT ISLAMIC EDUCATION INSTITUTIONS

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Abstract

Funding for the education budget under the auspices of the Ministry of Religion by the government cannot fully cover the need for education costs, so the managers of Islamic education institutions must try to find other alternative sources to be able to cover the lack of education costs. One way to get this alternative source is to carry out education with an entrepreneurship-based curriculum. This study uses literature study research on articles that have the same variables studied. The results of this literature study conclude that the Islamic education institutions that adding an entrepreneurship-based curriculum are able to provide solutions to the problem of managing educational financing. They must be properly managed based on management principles and use the guidance based on Al Quran and Hadist. The Islamic education institution that success conducting all those requirements can even provide students with free school fees and living expenses and graduates from these educational institutions have an entrepreneurial spirit and the provision of skills and expertise to create their own jobs.

Keywords: Financing, Curriculum, Entrepreneurship

Abstrak

Pemberian dana anggaran pendidikan dibawah naungan Kemenag oleh pemerintah tidak sepenuhnya bisa menutupi kebutuhan biaya pendidikan sehingga para pengelola lembaga pendidikan Islam harus berusaha mencari sumber alternatif lain untuk dapat menutupi biaya pendidikan. Salah satu cara untuk mendapatkan sumber alternatif ini adalah dengan melaksanakan pendidikan dengan kurikulum berbasis kewirausahaan. Penelitian ini menggunakan penelitian studi pustaka atas artikel yang memiliki kesamaan variabel yang diteliti. Hasil studi pustaka ini memberikan kesimpulan bahwa Pengelolaan pembiayaan pendidikan mandiri di lembaga pendidikan Islam

dengan cara penerapan kurikulum berbasis kewirausahaan perlu dilakukan dengan cermat dan disiplin mengikuti prinsip-prinsip pengelolaan dan tetap berpedoman pada Al Quran dan hadist mampu memberikan solusi dari masalah pengelolaan pembiayaan pendidikan, bahkan ada yang bisa memberikan anak didik gratis biaya sekolah dan biaya hidup dan para lulusan dari lembaga pendidikan ini memiliki jiwa kewirausahaan dan bekal ketrampilan dan keahlian untuk menciptakan lapangan kerja sendiri.

Kata kunci : Pembiayaan, Kurikulum, Kewirausahaan

Introduction

Improving the quality of education is the government's responsibility as stated in article 31 of the 1945 Constitution. Where every citizen has the right to education, and every citizen is obliged to attend basic education, and the government is obliged to finance the fulfillment of the needs of national education with the provision that at least 20% of the state (APBN) and regional budget (APBD). This provision is also contained in Law No. 20 of 2003 concerning the National Education System article 49 paragraph 1. It turns out that the responsibility for this financing must also be supported by the community as stated in the same Law in article 9 which explains the rights and obligations of the community, namely "The Community obliged to provide resource support in the implementation of education" and emphasized in article 46 paragraph 1 concerning education funding which states that "Education funding is a shared responsibility between the government, local government, and the community".

Since the implementation of education in Indonesia is managed by two ministries, namely the Ministry of Education and Culture and the second one is the Ministry of Religion, the 20% above education budget funds are mostly given to these two ministries. Based on data on the <https://roren.kemdikbud.go.id> website regarding budget posture in 2021, data obtained that 20% of the 2021 APBN is worth IDR 550 trillion. The portion of the total budget for education funds worth IDR 550 trillion, which is given to the Ministry of Education and Culture for schools in the center is around 14.8%, while the DTU and DTK budget limits for regional schools under the auspices of the Ministry of Education and Culture are around 54.37%, the budget limits for education reserves is worth 4, 3%, the budget limits for other ministries/agencies that have education programs is 4.2%. Meanwhile, the budget limits for education funds for the Ministry of Religion is only around 10%. Ironically, the Ministry of Religion's 10% budget limit is allocated not only for the central work unit but also for the regions. Based on this budget allocation data, which is only 10%, education managers, according to the

Ministry of Religion's Emispendis website, have 95.1% of Islamic educational institutions managed by private education providers must be very clever in managing education financing so that the quality of education under the auspices of the Ministry of Religion is maintained.

The way to get an independent source of education funding is to look for alternative sources of funding for Islamic education, namely by utilizing funds from the business activities of educational institutions, funds from entrepreneurial activities of students, funds from corporate social responsibilities of several private companies or BUMN/BUMD, funds from ziswakaf and funds from financial donor agencies such as the Asian Development Bank, funds from other funding agencies.

On the other hand, the percentage of the total open unemployment rate in the workforce based on the final level of education according to 2021 data on the Central Bureau of Statistics website is 42.13%, where the largest contributor to the open unemployment rate is in the workforce with the final education level of SMK by 11.13% and SMA General by 9.09%. Based on this data from BPS, the authors do not see any unemployment rates coming from MTS and MA. From BPS data, there is no explanation why BPS does not include open unemployment rates coming from MTS and MA graduates. Based on this data, it is necessary to find a solution so that those who are not accommodated in the world of work need to be provided with an alternative understanding of earning income, namely by creating their own business fields so that students while they are still in school need to be equipped with knowledge, skills and expertise related to entrepreneurship. Entrepreneurship is able to create jobs to earn income to finance the necessities of life, including daily living expenses for yourself and your family, the cost of completing education to a higher level and even for investing or saving.

Based on the two problems described above, it is necessary to create a combination of problem-solving, namely the extent to which educational institutions can manage educational funding independently while at the same time preparing graduates to have good entrepreneurship skills by incorporating the entrepreneurship curriculum into their subjects or courses.

This type of research conducted by the author is a literature study. The data obtained is secondary data in which the authors did not directly observe the object of research but instead combined the results of research writings from several authors with the same topic of discussion, namely how is the connection between the efforts of educational institutions to realize independent management of educational financing with the implementation of an entrepreneur-based curriculum. The data analysis technique was carried out using a descriptive qualitative approach where the writer presented the results

of the research by first collecting data, then reducing the data, displaying the data, making conclusions and verifying it.

Theoretical Review

Education financing, according to Gaffar in Suryadi, is several funds allocated to support the teaching and learning process in the form of purchasing goods and services needed to carry out learning activities. (Suryadi, 2020)

Education costs divided into two costs, namely direct and indirect costs. Direct costs are costs that are directly related to teaching and learning activities, such as fees for educators and education staff, costs for facilities and infrastructure, costs for developing teaching materials, costs for maintaining facilities and infrastructure, and costs for curriculum development. Indirect costs are costs that are not directly related to teaching and learning activities, such as student accommodation costs, student living expenses, student health costs, security costs, and insurance costs. (Suryadi, 2020)

Funding is part of the management of Islamic education, where management of Islamic education is a management of Islamic educational institutions that carried out in an Islamic manner guided by the Al-Quran and hadith. An example of the basics of Islamic education management which is sourced from the Al-Quran is "It is not proper for the believer to go all (to the battlefield). Why not leave several people from each group among them to deepen their knowledge of religion and to warn their people when they return to him, so that they can take care of themselves" (Surah At-Taubah: 122). And let everyone pay attention to what he has done for tomorrow (hereafter). (QS. Al-Hasyr: 18). This paragraph describes the principles of organization, namely planning, organizing, implementing and supervising. An example of the basics of Islamic education management which originates from the hadith is that the Prophet Muhammad said: Whoever hides his knowledge, Allah will restrain him with fiery bridles (HR. Ibnu Majah). In another hadith the Prophet also emphasized, "If an affair is left to non-experts, then wait for the moment of destruction" (HR Bukhari). (Junaidi, 2017)

The strategic steps for developing educational funding sources carried out in several ways:

1. Make a strategic plan.
2. Determine the criteria and types of financing sources.
3. Determine the implementation strategy, which includes determining the products produced, setting prices below average, determining product quality, determining promotions and locations, quality service for customers, and continuous improvement.

4. Evaluation of the development of educational funding sources, includes evaluation of strategic planning, evaluation of strategy implementation and evaluation of the results of strategy implementation (Suryadi, 2020).

An independent educational institution is an educational institution that can finance its education independently, meaning that it is not completely dependent on grants from the government. (Subarkah, 2019)

The curriculum is the core of teaching materials in education which contains the planning of educational materials and teaching materials to be given to students including methods, techniques, and guidelines used to carry out teaching and learning activities so that the goals of educational institutions are achieved. (Ie & Tunjungsari, 2021)

Entrepreneurship is a mental attitude of never giving up, high enthusiasm, creativity, ability to take risks, and the skills of an entrepreneur in seeing business opportunities by utilizing limited resources efficiently, creating work processes to produce better products to meet existing opportunities and gaining profits from entrepreneurial activities. (Hamzah, 2019)

Entrepreneurship according to the Ministry of National Education in Wibowo in Kurniati is a way, method, and procedure of developing attitude, mentality, and ability to innovate to produce better goods or services for oneself and others. (Kurniati et al., 2021)

The characteristics of Muslim entrepreneurs according to Alma in Zaman are that they must have an attitude of piety and trust in Allah SWT, be diligent in worship, persevering, honest in every word and deed, give charity, give alms, be grateful to Allah SWT. (Zaman, 2022)

Entrepreneur-based curriculum according to Subandi must include various human personalities, therefore a constructivist philosophical foundation and educational theoretical foundation are needed to develop the potential of students to become human beings with integrated personal qualities, moral, noble, virtuous, and knowledgeable. (Subandi, 2015)

Entrepreneurship-based curriculum theory, according to Beauchamp in Subandi states that the basis of curriculum management is curriculum planning, curriculum implementation, and curriculum evaluation. (Subandi, 2015)

Entrepreneurship-based learning system planning is structured through a syllabus that contains basic competencies, subject matter, indicators, learning activities, time allocation and assessment. The implementation of entrepreneurial management can be done in the form of self-development and students' daily habits. Self-development is used to support students in exploring interests, talents, abilities, creativity, competence, career development and independence. Self-development includes programmed and

non-programmed activities. The self-development program is carried out by integrating into daily activities both routine activities, spontaneous activities, exemplary and conditioning. Evaluation of entrepreneurship learning management according to Singh in Wardana, must be able to support the learning system, so that the implementation of entrepreneurship learning can be improved and the quality of learning increased. The implementation of the evaluation of entrepreneurship learning can be seen from two aspects, namely monitoring the performance of students and monitoring the production results of students. (Wardana, 2018)

Research Results at Al Ashriyyah Islamic Boarding School Nurul Iman Parung Bogor. This Islamic boarding school combines the values of religious education with entrepreneurial values for students. With a good and strong understanding of religion then supported by an understanding of the spirit of entrepreneurship, it is hoped that graduates will be able to become people who take part in society by independently creating their own jobs, so that they are at least useful for themselves and their families. This Islamic boarding school has a distinctive feature in the way of learning, namely by combining salafiyah learning which refers to the study of yellow books combined with modern learning which refers to the national education curriculum. (Prayitno, 2016)

The greatness of this Nurul Iman Parung Bogor Islamic boarding school in managing its education funding is that this Islamic boarding school can meet not only the tuition fees guaranteed by the institution, but all the necessities of life that students need are met. (Prayitno, 2016)

Islamic boarding schools use management to improve the quality of education in the field of improving entrepreneurial spirit and skills. Students who are required to take part in entrepreneurship courses are students who have completed their studies as undergraduates, are required to serve for two years. This service aims to practice the knowledge they have learned and at the same time as a provision for their experience before graduating. In service, there are three areas that must be mastered, namely; education, Islamic boarding schools and entrepreneurship. (Prayitno, 2016)

The entrepreneurship curriculum management process at this Islamic boarding school includes curriculum planning, curriculum implementation, and curriculum evaluation. (Suhendi, 2020)

1. Curriculum planning is carried out from the selection of prospective students, and setting goals and objectives of the curriculum based on entrepreneurship. Islamic boarding schools introduce entrepreneurial theories since they enter as students, and students who already have innate skills can be directly developed through direct training and practice.

2. Implementation of the curriculum is carried out when new members have been formed, then these new members are immediately placed according to their talents and interests so that the duties and implementation of work obligations can be directed and run by the units. This organization is carried out by providing training in stages and continues to improve the abilities and expertise of students. All Islamic boarding school entrepreneurship education programs are directed towards sustainable development, to maintain the sustainability of the program both in economic, social, and environmental aspects. Entrepreneurship education is essentially realizing the goals of education which are not only educating the nation's life but education is also a manifestation of the world and the hereafter. This briefing is carried out by superiors, either directly or through each business unit head and to avoid misunderstanding of information or assignments from educators. Another purpose of this briefing is for students to work together effectively to complete their tasks and obligations.
3. Curriculum evaluation carried out in Islamic boarding schools aims to measure the success of the achievements resulting from the implementation of a curriculum that is oriented towards cognitive, effective, and psychomotor development. The evaluation of entrepreneurship education consists of evaluating context, input, process, and output.
 - a. Context evaluation. This evaluation is carried out to see the level of suitability between entrepreneurship learning materials and whether they are appropriate or not with the vision and mission of the Islamic boarding school. Evaluation is needed to clarify objectives, materials, programs, and curriculum. This evaluation is also carried out to improve the quality of entrepreneurship education. The technical way of implementing this context evaluation is by evaluating the formulation of entrepreneurship education in the context of institutional education goals, as well as curricular development goals and learning objectives in general and specifically. Therefore, Islamic boarding school education is formulated by taking into account the characteristics of the students.
 - b. Input evaluation. This evaluation is used to identify all the resources needed to support the entrepreneurship curriculum starting from media, materials, and modules. This evaluation is also used to review the use of strategies in the entrepreneurship curriculum starting from learning strategies, learning experiences and learning environments. Evaluation of this input is necessary, because this evaluation will determine whether so far the resources and strategies used have been

truly effective in helping students to be able to develop their abilities in the entrepreneurship education process by providing various religious and entrepreneurship learning experiences. Input evaluation can be considered good if entrepreneurship education contributes to the formation of resources and has a good strategy to achieve the goals of entrepreneurship education.

- c. Process evaluation. Evaluation of the process of entrepreneurship education in Islamic boarding schools is related to the assessment of students' behavior and learning experiences. This evaluation emphasizes the assessment of the entire process of Islamic boarding school entrepreneurship education starting from evaluating the use of teaching materials, learning environment, strategies and learning methods. The quality of the entrepreneurship learning process can be seen from the quality of the implementation of learning and student satisfaction while studying at Islamic boarding schools.
- d. Product evaluation. This product evaluation relates to the impact of entrepreneurship education at Islamic boarding schools on the behavior and performance of graduates in society and the world of work.

Research Results at Islamic Boarding School Mukmin Mandiri Waru Sidoarjo. Mukmin Mandiri Islamic boarding school is a boarding school that provides not only Islamic studies (*tafaqquh fi al-dîn*) but also entrepreneurial studies (*tafaqquh fi al-tijârah*) (Anam, 2016). This Islamic boarding school has the vision of "Students with entrepreneurial insight and entrepreneurs with a *santri* spirit". To support this vision, the mission of this Islamic boarding school is "Educating and molding students to become pious and independent entrepreneurs". This Islamic boarding school is located in a rural area, so the agricultural sector is the sector chosen to become an entrepreneurial activity for Islamic boarding schools and is developed into an agro-industry. The focus of the agro-industry developed by Islamic boarding schools is the business of processing coffee from coffee beans that are fried and then ground into ground coffee with the label 'Crown Raja Coffee *Santri*'. The process of agro-industrial activities carried out by involving students is starting from the process of production, packaging, distribution, and marketing. Agro-industrial activities can increase the financial capacity of Islamic boarding schools, students, and the surrounding community (Imron et al., 2022)

To develop an agribusiness and agro-industry curriculum, learning activities are carried out by internalizing entrepreneurial values through various means, including : (Imron et al., 2022)

1. Integrated into all subjects. At the syllabus and lesson plans stage, entrepreneurial values are internalized into teaching activities.
2. Integrated in extracurricular activities. Extracurricular activities help students to determine where the talents, interests, abilities of students are in the field of entrepreneurship.
3. Through self-development of students. Entrepreneurial planning and implementation is integrated into students' daily activities.
4. Integrating entrepreneurial values in teaching materials. Teaching materials have been designed to contain entrepreneurial values starting from the content, assignments and evaluation.
5. Implementation of learning activities with practice. Understanding entrepreneurial character, entrepreneurial concepts and skills can be better internalized by doing entrepreneurial practices.
6. Learning through Islamic boarding schools' culture. The agro-industry learning process emphasizes 30% theory and 70% field practice which eventually becomes a culture in Islamic boarding schools.

Research Results at the Tegalrejo Islamic Boarding School, Magelang. This Islamic boarding school has a vision, namely "Empowering Santri for the Revival of the Nation's Economy", while one of its missions is to build a pesantren economic network. Entrepreneur curriculum implementation is carried out in 3 stages, namely:

1. Entrepreneur curriculum planning. A good planning system will affect the process and learning outcomes. This planning is done by preparing a syllabus that contains basic competencies, main materials, indicators of success, types of activities to be carried out, time and assessment of learning outcomes.
2. Implementation of the curriculum. Entrepreneur. The process of implementing this education is based on a balance between theory and practice, a paradigm like this is rarely owned, especially by formal educational institutions.
3. Evaluation of the curriculum. Entrepreneur. The expected results of the evaluation of the entrepreneur curriculum learning are that students experience a change in mindset and attitude immediately after completing the implementation of this entrepreneur curriculum learning. Evaluation carried out in 2 ways, namely during the learning process and after learning is complete. Evaluation is given in the form of appreciation to students who show positive changes in work ethic behavior and creativity, while evaluation in the form of awards is given in competition for the results of business production and the money earned.

The planning stage of the entrepreneur curriculum at Islamic boarding schools is carried out in 3 ways:

1. Material-based curriculum planning. Educators are only facilitators, and the material provided will affect the level of understanding of students. Materials provided include business management, hypnoselling, excellent service, leadership, assessment, right-brain potential, brain potential management and management, gardening, and animal husbandry skills.
2. Practice-based curriculum planning. In this plan, the curriculum emphasizes more practice in making proposals, how to make money without capital, business execution, product marketing, and how to calculate commissions.
3. Curriculum planning with the hidden curriculum. This planning is done by determining the type of independent character that will be built in students who have good morals.

The implementation of the entrepreneur curriculum is carried out in 3 ways, namely:

1. Implementation of theory-based curriculum learning. The implementation of entrepreneurial boarding school learning provides an overview of the Islamic boarding school education system in building the independence of students in terms of knowledge, mindset, behavior, and livelihoods. Building student independence takes a long time and requires different assessment methods because the results of this independent assessment cannot be directly determined like a written exam.
2. Implementation of practice-based curriculum learning. The formation of student independence which is influenced by mindset and behavior is the basic capital to build economic independence. Since its inception, the pesantren has educated some of its students to successfully start businesses in the culinary, agricultural, animal husbandry, and service sectors. Even though the assessment of success takes at least 5 years, in general success can be assessed by recording the start of starting a business to the process of developing a business.
3. Implementation of curriculum learning with the hidden curriculum. Implementation of the hidden curriculum in the form of the belief that everyone can be successful because success does not belong to a particular person or group. The potential for independence must be enlarged by increasing the spirit of *istiqomah*, hospitality, honesty, prayer, and courage.

Evaluation of the entrepreneur curriculum can be carried out in 3 forms, namely assistance, mentoring, and supporting. The details of the evaluation include:

1. Evaluation of theory-based curriculum learning. The analysis used to review this theory-based learning evaluation uses the CIPP model

- evaluation (Context, Input, Process, and Product). Evaluation is carried out in the form of assistance as long as students follow the learning process.
2. Evaluation of practice-based curriculum learning. The evaluation used is monitoring through social media networks such as Facebook and supporting activities for students who experience problems in the field.
 3. Evaluation of curriculum learning with the hidden curriculum. The evaluation used is more long-term in nature because the results of this hidden curriculum generally cannot be directly measured, so only the ustadz council reviews and deliberate on student development.

Discussion

Independent education financing is an activity of managing educational institutions by using the ability to obtain sources of funds that are sought by themselves so that they are not dependent on assistance or donations from the government or third parties. Independent financing requires the stages of all management procedures that must be considered carefully and disciplined toward the vision, mission, and goals of an independent educational institution.

One way to finance independent education can be achieved by involving students who are get closer to the end of their studies to practice entrepreneurship education directly in business units owned by educational institutions. The results of the research from the three Islamic educational institutions above, show the seriousness of managing independent education funding by involving students who have been able to increase the ability of the independence of educational institutions, equip students with entrepreneurial skills and expertise, have an entrepreneurial spirit, have noble character and are even able to provide free education costs and housing for their students. The management of this Islamic educational institution, both in terms of financing and determining the curriculum, must be guided by the Al-Quran and Hadist.

Pondok Pesantren is an Islamic educational institution that has been active for a long time in Indonesia and has the aim of contributing to the intellectual life of the nation. Islamic boarding schools in which there are Kyai, Ustadz, and students in curriculum activities based on entrepreneurship, studying religious sciences, also studying entrepreneurial sciences and skills by involving the active role of students in managing business units in the boarding school Islamic boarding schools, so that Islamic boarding schools can overcome problems in financial management so that independent financial management is achieved and able to create a young generation with an entrepreneurial spirit who can work independently in their future lives. Islamic boarding schools of this kind are Islamic boarding schools that can keep up

with the times or can be categorized as modern and dynamic types of Islamic boarding schools. Seriousness in making this entrepreneurship-based curriculum based on research results also seems to require proper and disciplined management.

The stages in managing independent education funding and managing an entrepreneurship-based curriculum each have the same steps. The steps needed to realize the two things above by management principles are:

1. **Planning.** Educational institutions need to carry out a SWOT analysis to identify and understand all forms of strengths, weaknesses, opportunities, and challenges of educational institutions. After analyzing these 4 factors, educational institutions need to determine what strategic steps must be taken, both short, medium, and long-term strategies.
2. **Organizing.** Educational institutions that have established strategies to achieve their goals need to carry out these strategies in concrete and well-organized actions. The role of the leader becomes very important to move his subordinates to carry out the stages of the strategy that has been determined. Leaders Together with their subordinates must determine who is responsible for several types of work and responsibilities that must be completed. Leaders need to develop an organizational structure to make it easier for all parties to understand the types of responsibilities and what work they are responsible for. Leaders must also be observant in determining the types of skills and abilities that must be given to their subordinates. Leaders also need to make regulations related to all implementation of duties and responsibilities so that the environment of educational institutions becomes transparent, reliable, and has legal certainty. Leaders in determining regulations must be able to think comprehensively so that they can accommodate all organizational needs, be it personnel, types of responsibilities, and employee rights as well as sanctions if there are violations.
3. **Implementation.** The leader after making an organizational structure to determine who is responsible for which type of work, the leader needs to provide technical instructions to his subordinates so that they can easily carry out their duties and responsibilities. Leaders must be disciplined in supervising all the performance of their subordinates and be able to set an Islamic example in carrying out the functions of educational institutions.
4. **Supervision.** The implementation of all the strategies that have been formulated can be seen whether they are successful or not depending on the results of supervision from the leadership of the educational institution. The results implementing of the strategy can be done by distributing questionnaires or conducting interviews with each of the stakeholders in educational institutions and monitoring all activity reports starting from

finance and teaching. The results of this implementation are then evaluated again whether it is by the expected goals or is it still far from the goals, maybe even deviating from the expected goals.

Conclusion and Suggestion

Based on the research results of the literature study, it was found that financing independent education in Islamic educational institutions through an entrepreneurship-based curriculum has provided positive results in overcoming the problem of financing education and is able to produce graduates who have an entrepreneurial spirit, have expertise and business skills, are able to create human resources with noble character and have faith in The Almighty God Allah SWT.

The management of independent education financing in Islamic educational institutions by implementing an entrepreneurship-based curriculum needs to be carried out carefully and with high discipline following management principles that adhere to the vision, mission, and objectives of the established educational institutions. Management also should be guided by the guidance of the Al-Quran and Hadist.

The entrepreneurship-based curriculum model should be followed by other Islamic education institutions so that they can become institutions that are financially independent and help overcome unemployment problems at the level of Indonesia's younger generation.

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