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# IMPLEMENTATION OF AFTERLIFE INVESTMENT IN EDUCATION AT NURUL WAHID AL-ISLAMI FOUNDATION

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### **Article Info**

Received: 18/06/2023 Revised: 20/07/2023 Accepted: 26/07/2023 To realize quality human resources requires direction from education and development policies that strongly focus on education as an investment in the future. As an investment in the future, compulsory education has been carried out from an early age as a continuous and systemic program taken in various policy programs, which starts from early childhood education, primary education, and secondary education, to higher education. To make the program successful, various improvements in education policy for all future generations of the nation have been determined, improving the quality of educators and education programs in Indonesia.

Keywords: Policy, Education, and Investment.

#### 1. INTRODUCTION

The state is an area on the earth's surface whose powers include political, military, economic, and socio-cultural to regulate and implement education. Everything that concerns the activities of society in a State is regulated and determined by the head of State residing in the region.3 The State is a political organization of political power, so the State is a form of organization of society or community groups that have the power to regulate relations, by maintaining order and setting goals of common life, including the element of education. Islamic education in Indonesia has been going on for quite a long time, according to historical narratives, the entry of Islam into Indonesia, they entered peacefully, through several cultures, such as trade, marriage and even education.

Education is an interaction between the factors involved to achieve educational goals. A simple process that describes the interaction of educational elements clearly can be seen in the learning process in formal educational institutions, precisely in the classroom, where when teachers teach the values of knowledge and skills to students, and students receive the teaching, a learning process occurs.

Strategic education policies are needed to achieve educational goals effectively and efficiently. The involvement of education elements in policy formulation adds to the quality of policies formulated and motivation in implementing policies. But besides that, the involvement of educational elements in policy formulation also has negative sides, including the potential for conflicts that can be functional or dysfunctional. Policy is vital in an educational institution because it concerns the interests of citizens in educational institutions. Before being implemented, a policy can also experience termination because it fails to achieve its goals and objectives. Interview with Mr. Yusuf at the Nurul Wahid Al-Islami foundation, in the foundation the parents of students do not all have sufficient finances and affect the payment, some are not fully paid. At every count always has a deficiency in paying the needs of the foundation.

### Literature Review

### **Indonesian Education Policy**

Policy (policy) etymologically (the origin of the word) is derived from Greek, namely polis which means city (city). Furthermore, policy refers to the ways in which all parts of government direct to manage their activities. According to Manahan and Hengst as quoted by Syafaruddin, policy is related to the idea of organizational regulation and is a formal pattern that is equally accepted by the government or institution so that with that they try to pursue their goals.

According to the Big Dictionary Indonesian policy means intelligence, skills, policies, a series of concepts and principles that outline and base plans in the implementation of a job, leadership, and way



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of acting (government, organization, etc.); statement of ideals, objectives, principles, or intentions as a guideline for management in an effort to achieve goals; bow line. According to the Oxford Dictionary, policy means "plans of action" or statements of ideal goals.

Saifullah concluded: Islamic education policy is a public policy in the field of Islamic education or it can be concluded that Islamic education policy is a product that is used as a guide for making legal, neutral education decisions and adapted to the educational environment moderately. The Encyclopedia states that education policy deals with a collection of laws or rules governing the implementation of the education system, which includes the objectives of education and how to achieve these goals.

It is concluded that policy, namely intelligence, skill, wisdom, to assemble concepts, and the basic basis that is the main basis and basis for planning in doing a job is based on a provision from a head that is different from the existing law, which is installed on privacy because of acceptable reasons such as not enforcing the applicable law for a strong reason.

Islamic education is part of public activities and needs, so the approach taken is also public. Public approaches can be done with academic, political, economic, socio-cultural, security, and even biographical approaches of an area. The main approach that is often taken to analyze Islamic education is the religious and social approach. This approach is part of the habits of people who understand religion, political science, sociology, psychology, economics, philosophy and culture.

Policy associated with Islamic education (Islamic education policy) can be interpreted as a set of rules formulated through a decision-making process by public officials (government) regarding Islamic education in order to achieve certain goals.

As quoted by Warlizasusi, et al in H.A.R. Tilaar and Riant Nugroho mentioned that education policy cannot be separated from the nature of education in the process of humanizing human children into free humans. A free man is a creative man who manifests himself in his culture. Man is raised in his cultured habitus, he lives within his culture and he creates or reconstructs his own culture. Education policy is a manifestation of the vision and mission of education nuanced human essence based on human philosophy and politics in the context of the political, social, economic and cultural situation of the community.

### **Indonesia's Education Investment**

Education for All In essence, education is an effort to build the nation's culture and civilization. Therefore, the 1945 Constitution expressly mandates that every citizen has the right to education. The government constantly pays great attention to the development of education in order to achieve the country's goal, which is to educate the life of the nation which in turn greatly affects the general welfare and implementation of world order. Education has an important and strategic role in nation building and contributes significantly to economic growth and social transformation. Furthermore, education that has four main pillars, namely learning how to learn, learning how to know, learning how to be, and learning how to live together, will create an educated society that is a prerequisite for the formation of an advanced, independent, democratic, prosperous society, and free from poverty. US economist Dale Jorgenson et al. published the findings of their research on the US economy with time spans. The findings show that 46 percent of economic growth is due to capital formation, 31 percent is due to labor and human capital growth and 24 percent is due to technological advances. Although human capital plays an important role in population growth, experts ranging from economics, politics, sociology and even engineering give priority to physical capital factors and technological advances.

Human Resource Investment in a country is not an individual investment but a state investment for the development of human resources of its citizens so that they are able to be highly competitive in real terms able to prosper themselves. This human resource investment is indeed accessible to education investment which can be a perspective of educational contribution to development. Education is considered a major tool for raising political and social awareness and providing trained personnel for the production process in the modern economy. By the early 2000s, the general view of development had broadened; Greater affairs of production have been supplemented by matters of human welfare and poverty reduction.



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Education is seen as a basic human need, as a tool to meet other basic needs and as an activity that maintains and accelerates overall development. The development of a country's human resources is essential for prosperity and growth and for the effective use of its physical capital resources. Education-investment in human capital is such an integral component of all development efforts that it is said to have to go through a broad spectrum of content and form. Indonesia as a developing country educates more of its population than has ever been done before. Enrolment ratios at all levels have risen to an unprecedented state while government spending in the education sector continues to rise. Serious efforts have been made to improve the efficiency and quality of the education system and to increase the relevance of education for national needs. However, there are still very many people who do not have the opportunity to obtain education.

From the conclusions above, it can be said that investment in quality human resources is very important for the continuity of one form of investment in improving the quality of human resources is through education in quality universities. The reason is, graduates from quality universities will tend to have higher productivity and make a greater contribution to the economy.

Long-term investment policy is said to be a matter of capital budgeting. Investment also means as an expenditure at this time where the expected results of the expenditure will only be received more than one year in the future, so it concerns the long term. In this case, expenditure on assets that have an age of less than one year is classified into investment policy or often also said to be capital baugeting.

The explanation above that the fulfillment of one's life needs varies. There are those forshortterm, medium, and long. The same goes for investment. Generally, investment is an investment activity in an instrument or product in the long term. Approximately more than 5 years, in order to maximize profit. But investment is not always like that. Many people invest for the short term, which is about 1-2 years. For example, getting married, going to school or college, buying a house, opening a business, and others.

In the General Provisions, and article 1 paragraph (3) of the Government Regulation of the Republic of Indonesia Number 48 of 2008 concerning Education Funding, it is explained that education funds are financial resources provided to organize and manage education. Meanwhile, education funding is the provision of financial resources needed for the implementation and management of education. Education funds owned by educational institutions must be managed according to their needs. Often the funds owned by educational institutions are limited or lacking, so educational institutions must make a budget list of expenditures according to the priority needs of educational institutions. Related to education funding, the law is Law Number 20 of 2003 concerning the National Education System in Article 46 states that education funding is a joint responsibility of the Government, local governments, and the community. Furthermore, Article 47 states that the source of education funding is determined based on the principles of justice, adequacy, and sustainability. The point of the principle of justice here is that the source of funding is determined based on the ability of the local community concerned, local government, government, and other sources of education costs. Likewise, the principle of adequacy is that education funds are sufficient to finance the implementation of quality education as stipulated in the National Education Standard (Government Regulation Number 19 of 2005). While the principle of sustainability here is that education funds are allocated at least 20% of the State Budget (APBN) in the education sector also requires provincial, district and city governments to also budget education funds at least 20% of the Regional Revenue and Expenditure Budget (APBD) (see Law-SPN Number 20/2003).

#### 2. RESEARCH METHODS

The research method used in this journal article is a qualitative method with a literature study approach or library research. Literature studies are carried out by searching for articles and books that are relevant to the topic of Lesson Study as a gateway to improving the quality of education and teacher professionalism (Kusumawati, 2020) The search is carried out through the search engines Google Scholar, ProQuest, and EBSCO.



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The inclusion criteria used in searching for articles and books are those published in the period 2010-2023 and are in English or Indonesian. The articles and books used in this literature study are primary sources, secondary sources, and tertiary sources relevant to the topic discussed. After conducting a search, relevant articles and books are selected for analysis and extraction of information. The results of the analysis of the information obtained are then organized and arranged systematically in a clear and structured written form.

#### 3. RESULTS AND DISCUSSION

Community investment in the Nurul Wahid Al Islami Foundation is very Russian because in principle the assistance provided can support the effectiveness of foundation management. The donation base in this foundation is various sources including from foundation administrators, parents, communities, organizations and even from the government. One of the foundations that receives assistance from these sources is the foundation. In line with what was conveyed by Ustadz Yusuf as the head of the Nurul Wahid Al Islami Foundation that:

"In this foundation, Alhamdulillah, there has been a lot of assistance, both in the form of money and in the form of goods, it is part of the support or support from parents for this foundation, one of which has helped foundation facilities such as tables and Qur'an Mushaf to be used in the learning process, besides that it is also an added value for the inventory of the Nurul Wahid Al Islami foundation.

If the assistance is in the form of money, the money is used for school operations and at the end of every month the Nurul Wahid Al Islami foundation always has financial records related to incoming funds and outgoing funds. That's one part of our transformation as foundation administrators."

And it was said again by Mr. Joseph:

During the establishment of this foundation, no one has invested specifically, there is only donations or loans including assistance from parents. Then from the management of the foundation, once helped the drinking water depot to be managed by the foundation, Alhamdulillah, it runs smoothly until now, if there are profits from the drinking water depot, it is as a separaan for the foundation, in principle, the important thing is that it can be useful for the foundation, it is enough, there is no need for a profit-sharing system, said those who provide assistance. Then also besides that, Mr. Chairman of the Foundation, Mr. Dr. Kaspul Anwar, Us., M.Pd as Chairman of the Foundation often makes donations of Rp. 300,000 or Rp. 500,000 and Mr. Syukri Sometimes Rp. 1,000,000.

Every aid has procedures and procedures in conducting or providing assistance in the foundation, in essence, it cannot be separated from an agreement between two parties, both from the recipient of the aid and from the party who provides assistance.

Ustadz Yusuf as Head of Nurul Wahid Al Islami Foundation explained that:

There are several types of assistance we receive, namely:

- 1. Money, the distribution system please come to the foundation to provide cash assistance to the chairman / management of the foundation
- 2. Goods, Systems Before being distributed to our foundation, the management of the foundation checks if the clothes are still suitable for use, then we immediately receive and immediately distribute them to children in need.
- 3. Waqaf, the distribution system please come directly to the foundation immediately we accept We make it a means of learning needs at the foundation. In line with what was conveyed by Mr. Yusuf foundation that:
  - "Yesterday there was a wagaf from the Mayor of Jambi in the form of a fence, so we immediately received that the fence can be seen behind, said the treasurer. Anyone who wants to provide assistance, please come directly to the foundation, God willing, we are trustworthy and responsible in receiving and using their assistance."

## **Investment Model**



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By providing assistance to the foundation, we directly contribute greatly to the interests of the foundation, especially in the construction of facilities and infrastructure as well as the learning needs of children. This is according to what was conveyed by Ustadz Yusuf as Head of the Nurul Wahid Al Islami Foundation, namely:

There are several models and sources of assistance that have been provided, namely:

- 1. Special Assistance is from the education office in the form of assistance to children who fall into the PIP category, meaning this assistance is for children who study in the morning at the foundation. For those who study in the afternoon, they do not get help because in the afternoon learning at the foundation, namely Rumah Tahfizd, while Rumah Tahfidz includes non-formal education.
- 2. This general assistance is assistance that prioritizes children who fall into the underprivileged category.
- 3. Jambi Smart Card (KJC) assistance. This assistance came from Mr. Dr. Syarif Fasha., S.E., ME. As Mayor of Jambi. The nominal assistance in a month is Rp. 120,000 per month from the number of 30 children who receive assistance as many as 10 people and this assistance is routinely given every month.

### **Community Motivation In Providing Investment**

Someone doing something activity there must be a goal to be achieved both individually and organizationally. Motivation is an attitude or values that influence individuals to achieve specific things according to individual goals.

Ustadz Yusuf as Chairman of the Nurul Wahid Al Islami Foundation explained:

One of the great motivations of the community in providing assistance to our Nurul Wahid Al Islami foundation is that the community or parents see firsthand how the process of children when studying at the foundation, especially the teachers emphasize in terms of reading the Qur'an including Makhorijul Letters must be correct.

Nurul Wahid Al Islami Foundation has the principle that there is no need to recite a lot but the concept we apply is to recite correctly, so even though they read a little every meeting, but all the tajweed is correct so that in the future in reciting there will no longer be errors in reading. In addition, we see the current condition of many children from public schools but still stammering in reading the Qur'an and we do not want to be like that, if there are still reading errors, it should not be skipped but we fix it and then we continue again.

Ustadz Yusuf also said that:

We do not want to be neko-neko in teaching children if indeed the child wants to be given an understanding of reading the Qur'an as much as we can we will guide but if we don't want to then we will just let go. Let it learn from the bottom, but the output produced later children can be useful for the nation and religion, and parents can be satisfied and feel happy to see the quality of their children, especially in reading the Qur'an, our initial target is that at least children can tartil and recitation for tartil, at least already know the short long reading is extraordinary.

The tahfidz program at this foundation is there are 3 levels:

- 1. The first stage children should memorize from surah Ad-Dhuha-At-takatsur
- 2. The second stage of completing the Quran volume 1
- 3. The third level completes the Qur'an volume 2

"If you have completed volume 2, it is certain that the child memorized one juz in the Qur'an in volume 2 including surah yasin, Al-Waqiah and ar-rahman. In addition, the rules of the foundation that the child must complete the memorization and practice of the funeral prayer, if it is not completed, then the child is not entitled to follow the annual graduation agenda implemented by the foundation." Interview with Mr. Yusuf

From the information above, it can be concluded that:

In learning at this foundation is very effective for children because in addition to fostering Qur'an reading, there are also targets that are expected so that children who graduate from this foundation are



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certainly competent specifically in reading the Ouran so that children naturally become assets for society, nation and religion.

So that the motivation of parents is so great because when the children finish / graduate from the Nurul Wahid Al Islami Foundation, the forerunner of Qori' and Qori'ah does not even rule out the possibility of becoming ustadz / Ustadzah so that the community does not mind providing assistance at the foundation because in addition to getting rewards also for the effectiveness of their children in learning so that children become an investment for our nation and religion

Hope of the foundation management Hopefully in the future parents, the community and the government will always be committed to providing donations to this foundation both thought and financial assistance so that the management of the foundation runs smoothly and remains in the religious corpory that cannot be separated from assistance, community prayers and pleasure from Allah SWT. Hopefully this foundation will be able to create an extraordinary generation capable of producing children who have expertise in reading the Quran so that children who graduated from the foundation can become assets for this nation, especially religion.

#### 4. **CONCLUSION**

From the results of the interview above, a conclusion can be drawn that: In the Nurul Wahid Al Islami Foundation so far no one has invested specifically, there is only assistance in the form of money, clothing, facilities etc. For those who want to give assistance, please come directly to the foundation to distribute the assistance, we receive assistance from all directions, both from the management of the foundation, the community, and the government, even though both assistance in the form of money, clothing and facilities for the foundation. Every time there is assistance, the foundation is always tarasparansi because at the end of each month there is always a recap of all incoming assistance and expenditure so that for people who want to donate, there is no hesitation and doubt. Then in the learning process at this foundation there is a term of the principle of ngaji benar, not ngaji cepat so that in learning tajweed in depth, not just it. Because the children's reading will not be continued if the Makhorijul letters are still wrong. Then this foundation has three levels of excellent programs, namely: The first stage children should memorize from surah Ad-dhuha-At-takatsur. The second stage of completing the Quran volume 1. The third level completes the Qur'an volume 2. If you have completed volume 2, it is certain that the child memorized one juz in the Qur'an in volume 2 including surah yasin, Al-Waqiah and ar-rahman. That way this foundation can produce a generation of Ahlul Qur'an with the hope that children who graduate can practice their knowledge both in the family and community environment and all become Ahlul Our'an so that they become assets for the nation, nation and religion.

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