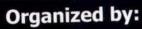
# Proceding International Joint Seminar

**Muslim Countries and Development:** 

**Achievements, Constraints and Alternative Solutions** (Multi-Discipline Approach)

Yogyakarta, 2<sup>nd</sup> December 2006









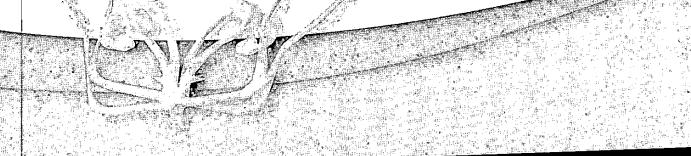
ISBN 979-3700-10-6

# Proceeding International Joint Seminar

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# Organized by:



Universitas Muhammadiyah



International Islamic University



Education and Cultural Attache Embassy of The Republi Indonesia in Malaysia

# MESSAGE FROM THE RECTOR OF UNIVERSITAS MUHAMMADIYAH YOGYAKARTA (UMY)

Assalamu'alaikum warahmatullahi wabarakatuh

All praise be to Allah SWT, Lord of the world. Peace and blessings on Muhammad SAW, His Servants and Messenger.

First of all, as the rector of Universitas Muhammadivah Yogyakarta (UMY), I would like to welcome to the honourable guests, Rector, Dean of Postgraduate Studies (CPS), Dean of ISTAC, Dean of IRKHS, Deputy Deans and Head Departments from various Kulliyah, lecturers, postgraduate students of International Islamic University Malaysia (IIUM), and all participants in this joint seminar.

Academic cooperation between UMY and IIUM started several years ago. The cooperation between us is based on a solid foundation; both us are Islamic universities having same missions to develop Islamic society, to prepare future generations of Islamic intellectuals, and to cultivate Islamic civilization. In fact, improving academic quality and strengthening our position as the producers of knowledge and wisdom will offer a meaningful contribution to the development of Islamic civilization. This responsibility is particularly significant especially with the emergence of the information and knowledge society where value adding is mainly generated by the production and the dissemination of knowledge.

Today's joint seminar signifies our attempts to shoulder this responsibility. I am confident to say that this joint program will be a giant step for both of us to open other pathways of cooperation. I am also convinced that through strengthening our collaboration we can learn from each other and continue learning, as far as I am concerned, is a valuable ingredient to develop our universities.

I sincerely wish you good luck and success in joining this program

Wassalamu'alaikum Wr, Wb.

Dr. Khoiruddin Bashori

Rector, UMY

# MESSAGE FROM THE RECTOR OF INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA (IIUM)

Assalamu'alaikum warahmatullahi wabarakatuh

In the name of Allah, the most Gracious and the most Merciful. Peace and blessings be upon our Prophet Muhammad (S.A.W).

First and foremost, I felt honoured, on behalf of the university to be warmly welcomed and to be given the opportunity to work hand in hand, organizing a respectable conference. Indeed, this is a great achievement towards a warmers bilateral tie between the International Islamic University Malaysia (IIUM) and Universitas Muhammadiyah Yogyakarta (UMY) after the MoU Phase.

I would also like to express my heartfelt thanks to Centre for Postgraduate Studies (CPS), Postgraduate Students Society (PGSS), contributors, paper presenters, participants and our Indonesian counterpart for making this program a prestigious event of the year.

This educational and cultural visit is not only an avenue to foster good relationship between organizations and individuals and to learn as much from one another but a step forward in promoting quality graduates who practices their ability outdoor and master his or her studies through first hand experience. The Islamic platform inculcated throughout the educational system namely the Islamization of knowledge, both theoretical and practical, will add value to our graduates. This comprehensive excellent we strived for must always be encouraged through conferences, seminars and intellectual-based activities in line with our lullaby: The journey of a thousand miles begin by a single step, the vision of centuries ahead must start from now.

My utmost support is with you always. Looking forward to a fruitful meeting.

Ma'assalamah Wassalamu'alaikum Wr, Wb.

Prof. Dato' Dr. Syed Arabi Idid Rector, IIUM

# MESSAGE FROM EDUCATION AND CULTURAL ATTACHE EMBASSY OF THE REPUBLIC OF INDONESIA KUALA LUMPUR

Assalamu'alaikum warahmatullahi wabarakatuh

All praise be to Allah SWT. This is the moment where implementation of MoU between Universitas Muhammadiyah Yogyakarta (UMY) and International Islamic University Malaysia (IIUM) comes in the form of action by organizing this Joint Seminar. The efforts of both sides to implement the MoU are highly appreciated, especially, in the context of which both universities effort to enhance the quality of education.

Substantially, I believe that this Joint Seminar will bring many benefits. In term of the development of knowledge, it is a means for developing academic quality, for exchanging of information on academic development, as well as for constructing intellectual atmosphere at both universities. In term of international relations, both universities have taken part in increasing close relationship between Malaysia and Indonesia. RUM and UNIY as well are using 'soft power' to increase bilateral relations among citizens which brings a lot of benefits for both nations.

Therefore, I hope that both RUM and UMY can make use of this program as a 'kick-off' for other programs in the future, especially in using UMY's vast networks with other Muhammadivah Universities in various cities in Indonesia as well as IIUM's network. The support of IIUM for UMY also means a progress for IIUM and UMY. I hope such joint program will continue in future for betterment of both Indonesia and Malaysia. Embassy of the Republic of Indonesia in Kuala Lumpur will always support these efforts.

To our honorable guests, Rector, Dean of Postgraduate Studies (CPS), Dean of ISTAC, Dean of IRKHS, Deputy Deans and Head Departments from various Kulliyah, lecturers and students of IIUM, I warmly welcome you to Yogyakarta. I hope you enjoy your stay in the cultural city of Yogyakarta.

Finally, as the Attache of Education and Cultural, Embassy of the Republic of Indonesia, Kuala Lumpur, I sincerely wish you good luck and a successful program with unforgettable memories.

Wabillahit Taufiq Wal Hidayah Wassalamu'alaikum warahmatullahi wabarakatuh.

### M.Imran Hanafi

# MESSAGE FROM DEAN CENTRE FOR POSTGRADUATE STUDIES

Assalamu'alaikum warahmatullahi wabarakatuh

Praise be to Allah. May the peace and blessings of Allah be on the last prophet and messenger, our master Muhammad and on his household and companions. It is a great privilege for me to foreword this message to this wonderful event that is jointly organized by the Universitas Muhammadiyah Yogyakarta (UMY) and International Islamic University (IIUM).

First and foremost I would like to record my special gratitude to management of Universitas Muhammadiyah Yogyakarta for their co-operation.

In order to obtain comprehensive excellence, the Centre for Postgraduate studies has always facilitates postgraduate students of the university to achieve the highest quality in their academic work. This seminar is one of the many programs that Centre for postgraduate studies has to ensure quality graduates.

I would therefore like to thank all the participants and programme coordinators who have worked hard to realize this event.

May Allah SWT shower His blessing upon us.

Wassalamu'alaikum Wr, Wb.

Prof. Dato' Dr. Wan Rafaei Abdul Rahman

Dean, Centre For Postgraduate Studies

# MESSAGE FROM THE ACTIN PRESIDENT OF POSTGRADUATE STUDE

# Assalamu'alaikum warahmatullahi wabarakatuh

On behalf of Postgraduate Students' Society (PGSS), my gratitude and appreciation to our beloved Dean of Studies, the Embassy of Indonesia in Kuala Muhammadiyah Yogyakarta and the organizing com IIUM and the Universitas Muhammadiyah Yogyakarta huge success. Postgraduate Students' Society (PGSS) u supervision of the Center for Postgraduate Studies (CPS this event.

As I strongly believe that the initial stages of unity ar and building the new generation, who will represent the more, such programs, not only achieve the mission universities but to achieve the global mission and Therefore, I believe today, we have to have understart and then only we can appreciate our diverse cultuacknowledge the different strengths posses in us an weaknesses through knowledge in this age of informations sure this joint seminar will initiate unity among the futualong with integrating them.

Thank you,

# Mohd Nabi Habibi

Action Duran dout Destaura durate Studental Society (DCS)

### MESSAGE FROM PROGRAM DIRECTOR

Assalamu'alaikum warahmatullahi wabarakatuh.

Praise be to Allah. May the peace and blessings of Allah be on the last Prophet and Messenger, our master Muhammad and on his household and companions.

Honestly speaking, we are pleased to be trusted by Postgraduate Students' Society (PGSS) and Centre for Postgraduate Studies (CPS) to organize the programme named Educational and Cultural Visit to Yogyakarta, Indonesia. For this, We express our gratitude to the management of both PGSS and CPS. This programme is of immense value. It has the potentials to promote intellectual endeavor, develop leadership capabilities and enrich cross-cultural understandings. We sincerely believe and hope that program of this kind will be organized in a regular fashion in future.

It is a great privilege for us to play twofold role in organizing this event: as a host and as guest. In fact, this is a fascinating experience to manage this event. Since our inception here, we have found meaningful interaction of students in an interweaving of cultures into complicated, yet beautiful, embroidery of social fabric. We are proud to say that this dearly loved university has produced graduates of high quality, who are distinct from those of the local universities.

Finally, we wish to express our special thanks to Bapak M.Imran Hanafi, Education and Cultural Attache of Indonesian Embassy, Bapak Herdaus, S.H., Assistant of Immigration Attache of Indonesian Embassy, Bapak Tharian Taharuddin for their immensely valuable assistance and co-operation in making this program a success. I sincerely appreciate all local committees at Yogyakarta, the colleagues and program coordinators and committee members who worked diligently to materialize this event. We wish to pass on good wishes to the PGSS for their valuable efforts it expended for this event.

May Allah s.w.t shower His blessing upon us.

Wassalam,

### Nasrullah

Programme Director

### Todi Kurniawan

Co-Programme Director

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# School Cost Escalation: Critical Ideas for Financial Reform in Indonesia

Secretary to the second

# Nurwanto University of Muhammadiyah Yogyakarta

### Abstract

This paper analyzes the increase of educational cost in Indonesia, which in fact, has caused difficulties for the poor to get involved in proper education. The task of education to enlighten society will probably not be successful unless the problem of poverty and that of educational cost are resolved. In order to recover such a poorer situation, developing critical and constructive ideas, as can be seen within critical-liberal, critical-radical, and critical-religious communities, is necessary to observe. The decline of community development and social participation within society likely give impact to the educational expenses. Therefore, enforcing social participation within society is unavoidable.

Keywords: Financial Reformation, Commercial motives, Critical Community, Collaborative Action.

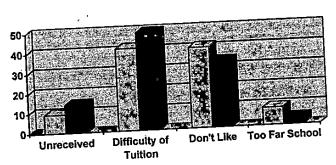
### Introduction

So expensive school fee emerges because of various school needs. For instance, need for getting uniform, scouting, registration, books, music and tour. However, to pay the quotations, many parents feel them as a trap. The condition currently becomes a controversial discourse due to its negative-side effect. The effect is in general a big part of Indonesian citizen can not take an access to formal education and moreover it surely influences social psychological inconsistency. For example, an elementary school student commits suicide because his own parents couldn't pay tuition or extracurricular fee.

An effect of leaping the tuition, based on Ministry of National Education data in 2000, pointed out that at least 7,2 million of Indonesian children couldn't take an access to school consisting of 4,3 million of junior high school and 2,9 million of elementary and senior high school. Research and Development Board of the Ministry of National Education has informed that the more high educational level the student

A social expectation is commonly that school becomes 'a bridge to welfare'. Because, apart from a cultural or an intellectual mobility they could procure, they also could secure a social, economic and political mobility. In other words, private economic benefits and public economic benefits graph rises. Instead of gaining an achievement they expect, merely to enter a school is so dificult. In addition, based on Suryadi's finding', the main reason that why they can not enter a school is because of the high tuition. The following graph will clearly shape it:

Graph 1 The Reasons of People Do Not Take Access to School (Over 7 Years Old)



☑Rural Area ■Urban Area

Source: Suryadi's research, 2000.

This article, therefore, attempts to pay close attention to the fact above related to some problems as follows: *firstly*, why a school becomes expensive; *secondly*, what critical communities' thoughts to reform or to reconstruct an educational financial jump; and *thirdly*, the possibility of schools in Indonesia becomes cheap. Certainly, the final question is related to the public policy of the government in general and of educational institution in particular.

# **Supporting Factors**

Education in term of an instrument to increase a life stage from stupidity to intelligence, in fact, could be accomplished in various situations and scopes. It means that it is not limited to a school physically. Since institutionalization takes place in all sorts of social sectors, education also becomes institutionalized. As a result, that affects into a social assumption that education is just school or it is called 'bureaucratized education'.

Both the institutionalization and bureaucratization are factually easy to be politicized by a dominator (power owner) desire. Because a dominator has economic desires as well, so, education is created also to be a commercial association supported by mass media massively to solidify its commercial culture. An alliance among educational bureaucrats, market, investors and mass media later which evokes school is always projected and developed in market logic.

The term 'market logic' refers to a mentality for which schools carry out 'a dark trade', like selling lesson books, trading illegally uniforms and holding tours making things difficult for students. A story illustrates that a tricycle driver worked hard only to fulfil his child tour fee. It was even sometimes covered with a loan. It can be seen that the expensive school fees become a burden for the poor. Hence cost escalation is very influenced by school owner's economic motives. The case is later named as the commercialization of education.

As far as it is concerned, commercialization of education becomes an ongoing process in framework of building human resources in this state. The last important data show that up to now schools still often conduct decayed policies. As a contemporary case, ICW (Indonesian Corruption Watch) has founded out a fact that mode of corruption in schools also is carried out in School-Based Management program by which schools are directed to be more autonomous. This institute has surveyed schools in 2003 and 2004 in Jakarta territory (see Table 1). From the table it can be seen that the mode of corruption is steady increase and has various ways if there are no make efforts to stop it as soon as possible.

Table 1 Sorts of Quotation as A Burden of the Parents' Students

Explanation	Sorts of Quotation as A Burden of the Parents' Students	
	Legal	Illegal
Social- burdening	Building fee	School seat fee
budgets;	Uniform fee	Swimming fee
Registry application	Intracurricular student organization fee	
fee; etc.	Extracurricular fee	Examination fee
	National anniversary's fee	Birth day's fee
	Common general test fee	School rennovation
	Annual examination fee	School means
	Computer fee	Books
	School health effort	Library
	Religious activity fee	Student progress report purchasing fee
	School tactical budget	Student progress report cover fee
	School maintenance	Certificate fee
-	Books	Discord fee
-	Material deepening fee	Pension fee
	Library	Souvenir fee
	School committee operational budget ublika, July 13, 2005	Cooking fee

Source: ICW in Republika, July 13, 2005

That condition factually is realized as a continuation of the New Order's public policy. The decayed public policy was so intensively when the New Order regime had the authority on this state. Its policy dispositions in term of education as follows: first, centralism, i.e. education works were regulated centralistically from centre to marginal and outlying places. Second, a-democratic, i.e. there were discriminatively-different public and private schools in terms of finance, means, authority and acknowledgement to certificate. And third, educational institutions implementation was under the power and the administrative authority, besides, education was an academic work and was not a governmental-administrative work.

The impact of the economic growth-oriented development and sharing ignorance—included educational share--, public-backing up sectors massively become neglected. Thence, in fact, state has evidently taken by force citizen rights to gain education services properly.

Based on data 1992 which is issued by International Monetary Fund (IMF) and Governmental Statistics, educational finance allocated by national budget was 13,6%, that was so far compared with Malaysia 16%, Singapore 21,6%, Taiwan 18%, South Corea 20,5% and Thailand 19,4%. The condition is more going down when Indonesia was attacked by economic crisis. The economic crisis which is resulted from elite-oriented economical politic policy and high finance leakage has a negative effect to financial allocation policy for education. So, this reality is making worse instructional facilities, blocking teacher salary increment, hampering teachers quality improvement, raising the book price and decreasing student health. Viii

In 2004, if education is donated 20% from national budget, the education sector should exactly obtain Rp. 80 quintillion from total national budget Rp. 300 quintillion. But, in fact, finance for education is only about Rp. 13,6 quintillion or 4% from national budget. Whereas UUD 1945 (amandement result) section 31 point 2 states that the government must fund the basic education for every citizen, and point 4 states that the government and Indonesian Legislative Assembly's obligation consider as most important to the educational finance 20% minimally from national and regional budget. ix

To summarize, more or less there are main arguments those are why school becomes expensive. To begin with, the school fee jump in fact is resulted from the profit-oriented social life pattern. And then, economic growth-oriented development does not concerned in objective roots for fulfilling citizen rights. Next, the dominator and bureaucrats have a decayed morality, so, they have no good will and commitment to recovery of the nation suffering.

# Critical Ideas: Liberal, Radical and Religious

Solutions toward leaping school fee comprehensively are an impossible mission that will come from conservative communities. They are arrangers and organisators who have enjoyed school budget. In addition, a network among inverstors, market, bureaucrats and media by which only looking for material benefits would not cause the policy to be popular.

In line with this fact, an expectation to create a change surely comes from the conscious and critical communities. In this view, there are at least three communities which criticize the increasing school fee, namely liberal critics, radical critics and religious critics (see Table 2)<sup>x</sup>. The categorization is of course just to see trend temporarily, not to classify them strictly and continuously.

Table 2 The Basic Characteristics of the Categorization of Thoughts and Critical Movements in the Contemporary Indonesia

Nb.	Kind of Thoughts	Mainstream	Substance	Elements (e.g.)
1	Liberal	From top (elitical) and bottom (popular).	There are critical elements	Critical bureaucrat
2	Radical	From bottom (popular)	Critical	NGO's
3	Religious (Islam)	From top (elitical) and bottom (popular)	There are critical elements	Religious groups

Source: Anders Uhlin (1999).

First, the liberal critics are those who exist in governmental and educational bureaucracy but they are critical. According to them, expensive school fee is a logical consequence of modernity and globalization, so an improvement of the school quality is related to a big number of allocated-budgets. Nevertheless, the educational thinkers and practitioners in this mind set consistently try to think stages, techniques and alternative ways for overcoming the expensive school fee, for instance, through reforming development and giving grant.

The viewpoint, for instance, can be seen in Mastuhu, Ace Suryadi and Dasim's opinions.xi They argue that to reform the education budget can be conducted in some ways: 1) making a kind of National Educational Budget System by which the regional government and each school has gradually-autonomous management system; 2) placing the government role as a funding agency, while school itself as a conductor; 3) attempting a programmed system to struggle for bigger-educational budget; 4) orienting to quality improvement from educational budget calculation and it has to be suitable with every student-learning needs, not with number of school; 5) reallocating the education budget effectively based on levels and kinds of education; 6) allocating the educational development budget optimally in comparison with routine budget allocation; 7) building a cooperation between budget teamwork and stakeholders by which to gain an access educational budget sources; 8) distributing the budget possibly to push and create the educational quality and efficiency, mainly basic education as a sector of education for all.

According to liberalists, to accomplish a reform of the educational budget system, there are at least four main policies necessarily the government concerns seriously: 1) a number of the allocated-educational budget (revenue); 2) an aspect of justice in financial allocation; 3) an aspect of efficiency in financial usage; and 4)

components which determine an achievement of educational efforts are based on three key words: system, skills and morality. xiii

Liberal critics' argument is a same way of the post reform-government policy. In this framework, their voices to the government are not regarded as a pressure. Ignas Kleden said that they criticize the government without humiliating the government or "attacking everybody, agonizing nobody".xiv However, a reform of education for liberal community is tangible change and it gradually needs a measurable and workable agenda.

Second, the radical critics are social groups who have an ideal to do changes systematically and revolutionary. For this group, a cheap education has to be a world view or ideology for a state. In addition, it is a constitution mandate in term of education for the poor group's rights. They refuse a cross-support mode which seems as only carritative-facing support. According to them, a cross-support budget has weaknesses. To begin with, number of the haves-no who can gain access to school surely is smaller than the haves. And then, this mode consistently positions a school in the capitalism mind set because the supporting finance just refines a school as a commodity.\*\*

According to Eko Prasetyo, a radical education activist, a cheap education is a necessary condition due to some reasons: 1) making everybody happy; 2) cooperating a social care to education; 3) reducing a corruption conduct; 4) alleviating student's burden; 5) empowering state's legitimation and fulfilling state's primary task; 6) finishing unemployees; 7) closing a dependence on foreign's support and loan; 8) minimazing number of savety interference; 9) completely removing many commercial-oriented educational institutions.

In addition, Eko asserts that a viewpoint which convinces that education must be expensive should be brought down. Because this will trap a state and a society into a capitalism cage by which the ideology has really abandoned almost a part of the world people. Therefore a workable and radical stage to overcome the deadlock has to be done seriously.

Next, this mainstream promotes several tactical stages as follows: 1) fulfilling a promise to allocate 20% of national budget for education; 2) reducing high funcionary's salary to move it to education; 3) pulling taxes repeatedly on big enterprise; 4) investigating and handing down a sanction or a fine to everyside conducting corruption on educational budget; 5) pushing labor sectors to supply educational budget; 6) involving mass media to cover sharply the social commitment to education; 7) making a new standard of the quality of education not only touching student's competencies but also linghtening them from budget in particular; 8) urging the emergence of the open-educational institutions and of the student and parent-involving ones; 9) insisting parliament involved actively in determining educational official; and 10) pulling budget contribution from society.\*\*

Third, the religious critics are religious community who directly bases on a religious doctrine to carry out a struggle and a reform in educational sector for citizen. The group has a view that murderous educational fee is a religious accident. Not only is it social deviation but also religious divergence. Islam, for instance,

haves. In this context, capitalism has to be limited collectively (Q.S. Al-Humazah:1-2). Futhermore, in Islam, concerning in the orpan and the poor destiny is a religious obligation (Q.S. Al-Ma'un:1-3). Along with this is concerned, Islamic tenets invite its believers to accomplish zakat, infaq and sadaqah (social donation) after doing a pray (ritual obligation). In the other words, having a belief or a religion is similar to social attitude.

The important thing to underline soon that it does not mean Islam refuses to collecting properties. Its values direct the use of property in order to it has a meaningful side for owners themselves and society mainly for reducing a social suffering and injustice. From this doing, property owners can manifest an intention to rebuild and reform a society.

To critically and systematically compare among those critical thoughts can be inferred from the following table:

Table 3 A Comparison among Critical Educational Thoughts for Financial Reform

Critical Thought	Basic Idea	Strategy for Financial Reform
Liberal	Education needs to be backed up by a caring government and elites through an economical policy mainly the National Educational Budget.	sector and attention
Radical	Education will be powerful by only a social system as a whole to take side the citizen and a social role to direct to egalitarianism regulation and dynamics in an educational access.	reconstructing political economy system and policy comprehensively in holding a cheap education for citizer and refusing an elitical policies and social-damaging policies
Religious	Education needs a religious community to reform education mainly to reinterprete and manifest the religious ideas and values.	gathering property from the riches based on religious tenets through doing zakat, infaq and sadaqah (social donation) systematically to educational reform.

# Need For A Collaborative Action

Critical voices to educational reform mainly related to the educational fee in fact differ one argument from another. The different point of view among them becomes the more various solutions. Therefore, those would not be contrasted one another but they are complementative.

In practical viewpoint, to overcome the financial problem needs the government's good will and readiness to work hard. An exciting example which is done by a head of district as a *local bureaucrat* below can be noted. The Head of district of Jembrana, Bali, Prof. drg. I Gede Winasa, dares to allocate the educational

budget including functionaries salary 34,27% from totally Regional Budget 2003 revolving Rp. 232 quintillion. The policy optimally can cover the educational program in the form of educational cost exemption in elementary up to senior high school, rebuilding schools, scholarship for teachers in framework of continuing study, teacher walfare improvement through rising up an insentive, giving an annual grant, and holding a school of discourse (Sekolah Kajian).

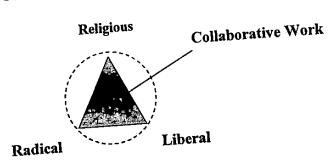
What I Gede Winasa did was a concern to public sphere in a minus area condition. Therefore, Jaya Suprana said that this was a holy war in education. Therefore, Jaya Suprana said that this was a holy war in education. Reading on the case, political elite who cares to society is hopefully able to reconstruct an education in society.

In line with an accelerated process, government, educational institution and society—including religious community—as a whole must begin to make a solutive program from a partial (ad hoc) approach to a comprehensive approach to recover problems related to the educational finance. An ad hoc approach to educational problems related to the educational finance. An ad hoc approach to educational problems related to the educational finance, a university can play a significant penetration by financial recovery, for instance, a university can play a significant penetration by holding a profit centre mainly in merit and financial affairs such as a book plaza to holding a profit centre mainly in merit and financial affairs such as a book plaza to reserve workers. Besides, a selling benefit can be used to finance educational expenditure so that will reduce educational cost.

The partial solution model above is actually relevant with a fact happen in development countries. Several cities in United States in which have universities or high education, based on statistical data December 2004, unemployment rates number high education, based on statistical data December 2004, unemployment rates number is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally-cities rates that is about 4%. XIX So, a side-effect from the profit is lower than generally continued that the profit is a partial model.

To reconstruct the educational challenge in the nation mainly the financial reform, a comprehensive solution has to be done. Currently, the liberal community efforts are going on. But it is still partial as it can be seen from Jembrana and some efforts are going case. Liberalists' ways only cover a small part of the whole financial USA regions case. Liberalists' ways only cover a small part of the whole financial problem. In fact, a total reform hopefully will emerge in a collaborative framework or action from three critical mainstreams as able to be seen in the following picture:

Picture 1
A Collaborative Action Among Critical Mainstreams



Based on Pitcure 1, it can be inferred that need for a collaborative action is a necessary condition to reform a financial deficit in educational field. The nation actually has to cooperate in rebuilding itself without neglecting one group to another to come up from suffering to standing alone (self-reliance). In the other words, the critical elements in society, those are 1) the liberal (critical) community (critical elites); 2) radical (critical) community (NGO's); and 3) religious (critical) community have to join and cooperate in reforming the educational finance in this nation.

# Conclusion

The school cost escalation in Indonesia has resulted in a powerless condition mainly for either people in general or the poor in spesific can not take an access to a school. The reasons of why school cost become too expensive as long as it is studied are too profit-oriented educational life pattern, the economic growth-oriented development that neglects the citizen rights, there are not the government's good will and commitment to allocate National/Regional Budget for education by fulfilling at least 20%. To respond the fact, fortunately, there are at least three groups having the critical orientation to critisize and reform the educational financial problem. They are liberal, radical and religious. The liberal community directs the reform to reallocate National/Regional Budget and to give a cross-support budget or compensation finance to educational sectors. The radical community directs the recovery to reorient the paradigm of development by which to be more popular and meaningful for the people as a whole in the nation. And the religious community tries to rethink and manage the donation based on the God's calling such as zakah, infaq and sadaqah to professionally or systematically rebuild the people (ummah) economical—including educational—condition. It has to be as soon as possible said that between the three critical groups have to join and cooperate each other to reform the educational financial condition if the decayed situation is hoped to be restored quickly or slowly.

# **End Notes**

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