



## Management of Education Financing According to the Qur'an and Hadith

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### Abstract

*This study aims to determine how the management of education financing according to the Qur'an and Hadith. The research method used is a literature review method sourced from previous studies published in journals, then analyzed and reformulated how to manage education financing according to the Qur'an and Hadith. Based on the results of the analysis, it is known that 1) The input of education financing management from the perspective of the Quran and Hadith is Rabani, namely the management of education financing whose concepts, principles and foundations are taken and concluded from the Quran, which is a holy book for all humans, especially Muslims, which Allah Almighty revealed to the Prophet Muhammad SAW; 2) Output, namely a) management of educational financing perspective of the Quran and Hadith is Ubudiah (mahdhoh worship and ghairu mahdhoh worship); b) akhlaki, which is having morals (ethics) or being moral. In managing and managing education costs, in addition to being aimed at the success of activities and programs, morals are also needed in its management so as not to cause damage and loss. The akhlaki management of education financing in the Qur'an and Hadith is redacted with the word "la tabkhosū or la tukhsiru."*

**Keywords:** education financing management, Qur'an, Hadith

### Introduction

The classic problem still felt by educational institutions, especially Islamic educational institutions in Indonesia, is the problem of education equity and education financing which is said to have not been maximized in its realization [1]. To achieve this educational goal, education financing has a very important role [2]. No educational effort can ignore the cost of the funding, and it can be concluded that if there is no cost, the education process cannot run optimally [3].

In the 1945 Constitution, the fourth paragraph states that "educating the life of the nation" means that every level of society is obliged to participate in education to defend the sovereignty of the Republic of Indonesia [4]. Limited funds require the

management of educational institutions to be creative, sensitive to opportunities, build relationships, and manage existing funds as well as possible [5].

To achieve education goals and good school quality, education costs must be managed optimally, effectively, efficiently, and distributed according to needs, systematic, comprehensive, and strategies. Education financing consists of education budget planning, education financing, education budget implementation, accounting, and education financial accountability, as well as examination and supervision of education budgets. Management of the use of education budgets is monitoring/monitoring, checking/auditing, evaluating/evaluating, and reporting/reporting on budget use [6].

The Qur'anic perspective education financing management system model is like an educational financing management input that is Rabbani or sourced from the Qur'an, the word of Allah SWT [7]. The Qur'an and hadith are reference sources of Islamic religious teachings and are very important for Muslims [8]. The Qur'an and the hadith of the Prophet Muhammad explain the characteristics of Islamic teachings, which do not recognize delays, both religious teachings, problems and developments of religious, economic, political, social, and cultural education, or problems that cannot be separated from human life [9].

The process of education financing management with proactive education budget planning, *musaalah* accounting, or systematic accountability and supervision [7]. The output of education financing management itself is *ubudiah* and *akhlaki*. *Ubudiah* is the value of worship, and *akhlaki* means that in all education financing management activities, there are moral values, morals to the Supreme Creator, and morals to fellow living beings.

## Method

The research method used is a literature review, which uses data sources from journal articles related to the management of education financing and excellent schools. In taking data from journals and books based on descriptive analysis, presenting data and documents found from various journals and related books, then developing the study into a narrative, then in the last part, a conclusion is drawn [10].

## Results and Discussion

### Understanding Education Financing

Education financing is one of the financial sources that can support the effectiveness and efficiency of education financing management. Education financing is one of the most influential sources in

determining the success and smoothness of education programs and is an inseparable part of education financing management [11]. Education financing can be interpreted as costs that must be available and needed to organize education to achieve its vision, mission, goals, objectives, and strategies [12].

Dedi Supriadi, in his book, defines the cost of all types of expenses related to the provision of education in the form of money, goods, and energy. Financing is an economic management effort made to obtain goods and services. Linguistically, costs can be interpreted as expenses. In financial terms, expenses can be money or other monetary forms [13]. According to Hasbullah, education financing is an activity to earn costs and manage the education budget [14].

The cost of education is one of the instrumental components that is very important for implementing education. There is no educational effort that ignores the role of charge, so it can be said that without cost, the educational process cannot run smoothly. The price intended in this sense has a broad scope, namely all expenses related to the provision of education, both in the form of space and goods and energy that can be valued with money.

### Qur'anic and Hadith Views on Education Financing Management

Management or administration in Arabic means *tadbir*, *idaroh*, *tanzim*, and *siyasaah*. While financing management means *al-Idaroh al-Maliyah* or *al-Idaroh al-Tamwiliyyah*, education financing management means *al-Idaroh al-Maliyah fi at-Ta'lim*. Prophet Yusuf conceptually exemplified the management of financing in the Qur'an in practice to overcome the crisis in Egypt at that time. Apart from the story of Prophet Yusuf, the management of educational funding is also conceptually described in the Qur'an as part of *infaq* [7].

"Manage your food in these fertile years by taking it little by little, and you can make the most of it in seven difficult years." (QS. Joseph: 47-49)

The input from the management of education financing from the perspective of the Quran is Rabbani, meaning the direction of education financing whose concepts, principles, and foundations are taken and concluded from the Quran, which is the holy book for all humans, especially Muslims, which Allah SWT—revealed to the Prophet Muhammad SAW. The education financing management process involves visionary education budget planning, accountability education financing management accounting, and systematic supervision [9].

The first output of education financing management from the Qur'anic perspective is *ubudiah*. *Ubudiah* means to worship. Worship in Islam is divided into two: *Mahdhoh* worship and *ghoiru mahdhoh* worship. Education financing management is one example of a form of activity that can be included in the category of *ghoiru mahdhoh* worship [1].

By believing that education financing management is one of the activities that can be included in the category of *ghoiru mahdhoh* worship, all elements that contribute to it will try to implement and realize it as much as possible. And they will not waste it or do things that diminish and undermine the value of worship in it [15].

The second output is *akhlaki* which means having morals (ethics) or being moral. In managing and managing education costs, in addition to being aimed at the success of activities and programs, morals are also needed in its management so as not to cause damage and loss. The *akhlaki* management of education financing in the Qur'an is redacted with the word "*la tabkhusū or la tukhsiru*."

**Application of Education Financing in Islam According to the Qur'an and Hadith**

Every school or madrasah has problems. In this case, in faith-based schools, the main problem is the madrasa. Based on the results of the Religious and Religious Education Research Center in 2006 about school education funding, it shows school education funding is difficult to manage. The main obstacle lies in the limited resources that can be addressed [16].

Human resource problems cannot be said to be adequate. Coupled with limited knowledge about circulation and financing budget arrangements, poor budget arrangements will result in a lack of long-term analysis of how and why, in this case resulting in no effort to find and develop opportunities. Ultimately, the institution or school is exclusive and relies only on government funding [17].

Another problem often arises from the relatively low support of the surrounding community. The community is a participant and driver of the success of the project of an educational institution. Its existence is very important to support education financing because it starts from a lack of transparency in the community and does not participate directly in the budgeting process so that public attention to the institution stops in areas that leave the community [18].

It is narrated by Ibn Mas'ud with sources from Imam Shafi'i in the book *Ihtilafil Iraqin*, from Abu Haneefa from Hammad from Ibrahim that Zaid bin Khalidah gave the treasure of *the card*. Based on the problem of financing Islamic education, there are several steps to minimize the risk of funding Islamic education.

First, develop an education financing model [19]. The problem in financing is a sensitive discussion of its existence because managing education financing can bring a positive response to the institution if managed properly. Still, on the contrary, it

will have a negative reaction to the institution being down, so managing the fund is carried out professionally and conducts transparency, and has no intention for personal interests, therefore, in managing education financing. Involving all components of existing educational institutions, which concerns the process of preparing education funds, to achieve the principles of openness, togetherness, and responsibility for institutional tasks that must be shared, it requires various sources of support available, including funds, it is necessary to create organizational management, school principals [20].

The relationship between teachers and school committees can plan and determine various plans or activities that are prioritized to produce learning outcomes that meet student learning needs, thus creating good and bad institutions that realize accountability and develop education financing models, providing solutions to problems in managing education financing [21].

Secondly, regarding the allocation of funds, Islamic education financing managers can prepare and manage both the preparation of existing budgets, expenditures or budgets, and the existing reporting system. In this case, the case includes what schools should understand and know about costs [22]. What is the purpose, how much does PBM cost, and what activities need to be funded to allocate and efficiently allocate funds? And can be explained. Suppose the component responsible for managing funds does not understand its responsibilities. In that case, it should conduct training on how to make forecasts and training on budgeting or other similar things [1].

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## Conclusion

Islamic education management is important to learn so that institutional

activities run by the teachings of Islamic law, namely the Qur'an and hadith, and make quality educational institutions, the concept of financing Islamic education is carried out by the Khilafah state, sourced from state financing during the time of Caliph Umar bin Khattab—sources of funding for public welfare derived from land tax and non-Muslim property levies. Two sources of Baitul Mal's income can be used for funding. Islam views education financing as organized and fully borne by the state. Islamic history has shown education funding, so Islamic educational institutions must return to the khittah management of education financing as exemplified by the caliphs in the Islamic Caliphate.

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