

EDUCATIONAL FINANCING MANAGEMENT FROM THE PERSPECTIVE OF THE QUR'AN AND HADITH

Miftahul Jannah Lubis¹, Lailatul Hasanah², Muhammad Ikhsanul Khoir³

Universitas Muhammadiyah Sumatera Utara, Indonesia¹²³

mifkalubis@gmail.com¹, hasanahlailatul827@gmail.com², koerastor@gmail.com³

Abstract

The purpose of this study is to analyze the sources of Islamic educational financial management from the perspective of the Qur'an and Hadith. This type of research is library research with data collection techniques, namely documentation by looking at several literatures from journals, books, the Qur'an and other supporting writings. The results of this study are that the Qur'an and Hadith have explained in detail the concept and sources of financial management, so that in its implementation it is appropriate to adhere to what has been explained in the Qur'an and Hadith. For a manager or financial manager, we should know the sources and concepts of financial management so that goals and expectations can run effectively and efficiently. Accountability in managing finances is not only faced by humans but also before Allah SWT so that financial managers should be someone who understands the science of financial management based on the Qur'an and Hadith.

Keywords: Manajemen, keuangan, pendidikan hadits

(*) Corresponding Author: Miftahul Jannah Lubis, mifkalubis@gmail.com, 085262977489.

INTRODUCTION

Education and educational finance are two interrelated aspects. Financial management within educational finance plays an important role in advancing education. The management of educational finances must be organized and detailed within the school organization. This is because financial matters are a key component that must be systematically and thoroughly managed within the school structure. Proper financial management ensures that income and expenditures are directed and clearly recorded.

Educational finance can be understood as financial management. Financial management is a crucial part of organizing education in an orderly manner. The management carried out within financial management must be proper, neat, systematic, and orderly. Therefore, management is needed to ensure that the handling of funds aligns with Islamic teachings. To achieve its objectives, financial management goes through several stages: planning, actuating, supervising, and controlling.

Within the school organization, there is a system called financial administration. In financial administration, there are three parties, each with their own tasks and functions: the authorizer, the ordonator, and the treasurer. The authorizer is the party responsible and authorized to set policies regarding the receipt and expenditure of funds. The ordonator, typically the principal, holds the authority to order payments for all activities based on the established authorizations. The treasurer is the person responsible for receiving, storing, and disbursing funds or other valuable documents with full accountability.

The management of finances, whether through school administration or financial management, relies heavily on human functions. Through the process of education,

humans are the most crucial element in carrying out these responsibilities. Based on Islamic values, humans, as caliphs, must fulfill their responsibilities to the best of their ability. Therefore, in performing their roles, humans must possess and be grounded in knowledge. In the first revelation, it is explained that one of the first duties of humans is to learn and acquire knowledge. Islamic education does not only teach knowledge, but also instills honesty, responsibility, and justice. This ensures that pious individuals can be nurtured through education. Therefore, financial management must be based on principles of cooperation and justice.

RESEARCH METHODS

This study uses a literature review method by collecting data, methods and information that has been developed which is contained in the form of books, journals, articles, manuscripts, and other documents (Pohan, 2007). This type of research is qualitative research that produces descriptive information and data contained in the form of texts studied (Mantra, 2008). This descriptive analysis method will produce a clear, objective, systematic, analytical and critical description and explanation of the impact of the development of communication technology on students. Before conducting a literature review, the researcher must first know for sure the source used as the information material obtained, whether the source is a book, journal, dissertation, research results, and the internet and other relevant sources (Anwar Sanusi, 2016).

RESULTS AND DISCUSSION

Definition of Educational Finance

This section elaborates on the research results in detail, including calculations, needs analysis results, and more. These research findings can also be presented in tables or figures, with the provision that tables or figures should not be too long, too large, or too numerous. Authors are encouraged to use variations in presenting tables or figures, and every table or figure must be referenced in the text (not repeated). It is advisable not to insert SPSS data tables directly into the article (authors should summarize and create their own tables according to the required format).

Educational finance is the study of financial matters in education, also known as financial management or educational financing management. Management comes from the word "to manage," meaning to organize. According to the Kamus Besar Bahasa Indonesia (Indonesian Dictionary), management is the effective and efficient use of resources received and utilized for the implementation of education. Educational financing refers to the amount of money spent or the service fees paid by students to educational institutions. In Islam, the financing of education at all levels is entirely the responsibility of the state, including teacher salaries and the development of educational infrastructure and facilities.

Educational financing management encompasses all activities related to the planning, implementation, and accountability of educational funds in schools or educational institutions (Henukh, 2019). According to Jefril Rahmadoni, educational financing management is an effort to manage the school's revenue budget, which is used to support the implementation of educational activities as a means to ensure the continuity of the educational process (Rahmadoni, 2018).

It can be concluded that educational financing management involves organizing all activities related to the planning and implementation of education budgets for school needs. In the field of education, financing management is crucial for the operation of an educational institution. As stated in Law No. 20 of 2003, Article 11, Paragraph 2 on the

National Education System, the government and local governments are required to ensure the availability of funds to facilitate the implementation of education (Abidin, 2017).

In general, financing management consists of three key stages: budgeting, accounting, and auditing.

a. Budgeting

Budgeting refers to the preparation of a financial plan. A budget is an operational plan expressed quantitatively in monetary units used for the institution's activities within a specified period.

There are two approaches to determining education costs: the macro approach and the micro approach. The macro approach involves calculating the total education expenditure received from various sources and dividing it by the number of students. Meanwhile, the micro approach calculates costs based on the allocation of educational expenditures used by individual students.

b. Accounting

According to Mulyasa, school financial implementation can be categorized into two activities: income and expenditure. Both income and expenditure transactions must be properly recorded and categorized through a well-organized accounting system. School financial income must be documented according to agreed-upon financial management procedures (Mayasari, 2018).

c. Auditing

Auditing is the process of accounting for the receipt, storage, payment, or transfer of funds handled by the treasurer to the appropriate authorities. The purpose of evaluation is not to discover new ideas or mechanisms but to analyze and improve the budget for the following period. In school financial management, the school principal must control financial expenditures according to the established budget.

Allah Swt menjelaskan didalam Al-Qur'an Surah Al-Mujadilah ayat 12-13 :

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نَاجَيْتُمُ الرَّسُولَ فَقَدِّمُوا بَيْنَ يَدَيْ نَجْوَاكُمْ صَدَقَةٌ ذَلِكَ خَيْرٌ لَكُمْ وَأَطْهَرُ فَإِنْ لَمْ تَجِدُوا فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ (12) أَشْفَقْتُمْ أَنْ تُقَدِّمُوا بَيْنَ يَدَيْ نَجْوَاكُمْ صَدَقَاتٍ فَإِذْ لَمْ تَفْعَلُوا وَتَابَ اللَّهُ عَلَيْكُمْ فَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا اللَّهَ وَرَسُولَهُ وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ

The meaning: "O you who have believed, when you consult privately with the Messenger, present before your consultation a charity (to the poor). That is better and purer for you. But if you do not find (anything to give), then indeed, Allah is Forgiving and Merciful. Are you afraid of spending in charity before your private consultation (with him)? Then if you do not do so – and Allah has pardoned you – then (at least) establish prayer, pay zakat, and obey Allah and His Messenger. And Allah is Acquainted with what you do."

The above verse provides an illustration of the concept of educational financing in Islam. It teaches us that education is not free. The act of giving charity mentioned in this verse can be interpreted as the educational costs that must be borne by those who seek knowledge.

The requirement to give charity in this verse serves a purpose in educational financing: to support the smooth running of the learning process. The educational fees imposed on students aim to bind them to study earnestly, instilling the mindset that they would incur a loss if they fail to learn after having invested financially (Rahmat Hidayat, 2017).

The Basis and Sources of Education Funds from the Hadith Perspective Government and Society

In the Education System Law Number 20 of 2003, Article 46 paragraph 1 explains that education funding is the responsibility of the government, regional governments and society. However, Article 49 paragraph 3 also explains that government funds are in the form of grants for educational units. So based on the Law above, we can conclude that the main source of education funding comes from the government supported by the community.

عَنْ ابْنِ عُمَرَ عَنِ النَّبِيِّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - أَنَّهُ قَالَ « أَلَا كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ فَالْأَمِيرُ الَّذِي عَلَى النَّاسِ رَاعٍ وَهُوَ مَسْئُولٌ عَنْ رَعِيَّتِهِ وَالرَّجُلُ رَاعٍ عَلَى أَهْلِ بَيْتِهِ وَهُوَ مَسْئُولٌ عَنْهُمْ وَالْمَرْأَةُ رَاعِيَةٌ عَلَى بَيْتِ بَعْلِهَا وَوَلَدِهَا وَهِيَ مَسْئُولَةٌ عَنْهُمْ وَالْعَبْدُ رَاعٍ عَلَى مَالِ سَيِّدِهِ وَهُوَ مَسْئُولٌ عَنْهُ أَلَا فِكُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ » رَوَاهُ مُسْلِمٌ

The meaning: From Ibn Umar (may Allah be pleased with him), from the Prophet Muhammad (peace be upon him), he said:

"Each of you is a shepherd and each of you is responsible for his flock. A ruler is a shepherd over his people and will be questioned about his leadership. A husband is a shepherd over his family and will be questioned about them. A wife is a shepherd over her husband's household and children and will be questioned about them. A servant is a shepherd over his master's property and will be questioned about it. Indeed, each of you is a shepherd and each of you is responsible for what he is entrusted with." (Narrated by Muslim)

This hadith, in relation to financial management, emphasizes that every leader must be responsible for the tasks entrusted to them with diligence and correctness. Responsibility is not only limited to written duties but also includes the willingness to continually learn in managing an educational institution (Iffatun Najjah, 2021).

Waqf (Endowment)

Waqf is a type of charitable endowment, generally understood as a gift intended to fulfill the spiritual needs of Muslims and public facilities. Examples include building hospitals, schools, maintaining places of worship, and so on. This is supported by the words of Allah in Surah Al-Baqarah (2:195):

"And spend (in the way of Allah) and do not throw (yourselves) into destruction with your own hands. And do good; indeed, Allah loves the doers of good."

وَأَنْفَقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

The meaning: "And spend (in the way of Allah) and do not throw (yourselves) into destruction with your own hands. And do good; indeed, Allah loves the doers of good."

Among the Sunnah used by scholars as evidence for waqf (endowment) is the narration from Abdullah bin Umar (may Allah be pleased with him). He recounted that Umar obtained a plot of land in Khaibar and consulted the Prophet Muhammad (peace be upon him) about it. The full narration reads:

"O Messenger of Allah, I have obtained land in Khaibar, and I have never acquired any wealth more precious than this. What do you advise me to do with it?"

The Messenger of Allah said:

"If you wish, retain its original state and donate its yield. It should not be sold, nor given as a gift, nor inherited."

Thus, Umar donated the yield of the land to the poor, relatives, slaves, in the cause of Allah, travelers, and those in need. There was no sin upon the administrator if they ate from it in moderation or fed a friend without hoarding its wealth. (Narrated by Al-Bukhari and Muslim)

Another hadith related to waqf is:

"When a person dies, all his deeds come to an end except for three: ongoing charity (sadaqah jariyah), beneficial knowledge, and a righteous child who prays for him." (Narrated by Muslim)

Zakat

Zakat is one of the five pillars of Islam and can also serve as a source of educational funding.

The collected zakat funds must be managed professionally, as instructed in Surah At-Tawbah (9:103). **خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ.** The meaning: "Take zakat from their wealth to purify and cleanse them, and pray for them. Indeed, your prayers are a source of tranquility for them. And Allah is All-Hearing, All-Knowing."

Parents or Students

The next source of educational financing comes from students, paid by their parents. In Islam, parents are obligated to educate their children. However, because parents are often occupied with other duties and may not possess the necessary expertise in knowledge and teaching, the responsibility of education is entrusted to teachers at educational institutions specifically trained to educate the children of society. Consequently, the community shares the responsibility of funding the necessary expenses of these institutions.

In this regard, anyone who seeks education must contribute to its costs.

Burhan al-Din al-Zarnuji said:

"Know that you will not attain knowledge except by fulfilling six conditions; I will explain these six: intelligence, strong desire or motivation, patience, financial means, guidance of a teacher, and sufficient time."

The obligation of parents to finance their children's education is also derived from the sayings (hadith) of Prophet Muhammad (peace be upon him), such as:

"The rights of a child upon their parents are to give them a good name and character, to teach them writing, swimming, and archery, to provide only lawful sustenance, and to arrange their marriage when the time comes." (Narrated by Al-Hakim)

"Teach your children three things: love for your Prophet, love for his family, and reading the Qur'an. For surely the one who reads the Qur'an will be under the shade of Allah on a Day when there is no other shade except His, along with the prophets and the righteous ones whom Allah loves." (Narrated by Al-Dailami from 'Ali)

"When a person dies, all their deeds end except for three: ongoing charity, beneficial knowledge, and a righteous child who prays for them." (Narrated by Muslim)

These hadiths collectively emphasize the obligation of parents to educate their children, ensuring they possess good character, can perform religious obligations, recite the Qur'an, and become righteous individuals. Achieving such qualities in children necessitates financial investment by the parents.

Funds sourced from student (or parent) contributions are considered among the most stable and reliable funding sources for education, even today. Several factors contribute to this stability.

Other Non-Binding Sources of Funding

Other financial sources may come from donations or grants that are non-binding, meaning they are given voluntarily without specific conditions attached.

According to Ramayulis, sources of funds for Islamic educational institutions can come from other sources, both internal and external sources. Internal sources of funds can be obtained from the establishment of a business entity or entrepreneurship, establishing an Alms Agency or by conducting promotions and cooperation with various parties that can support activities (Ramayulis, 2008).

Principles Of Educational Financing Management

Educational financing must adhere to several principles as stated in Law No. 20 of 2003, Article 48 on the National Education System, which declares that the management of educational funds must be based on the principles of justice, efficiency, transparency, and public accountability.

a. Transparency

Transparency in management refers to openness in conducting activities, specifically openness regarding the sources and amounts of funds, the details of their usage, and the clarity of accountability, making it easier for interested parties to access this information. Financial transparency is crucial to enhance the support of parents, the community, and the government in the implementation of educational programs at schools. Some financial information that is open to all school members can be posted on bulletin boards so that anyone needing the information can easily access it.

b. Accountability

Accountability in financing management means that the use of school funds must be responsible and aligned with the predetermined plans. Based on the established school activity plans and applicable regulations, the school must spend funds appropriately and be able to account for their use.

c. Effectiveness

Effectiveness is often defined as the achievement of predetermined goals. Financing management is said to meet the principle of effectiveness when financial activities are organized to support institutional activities in achieving the institution's goals, with qualitative outcomes that align with the planned objectives.

d. Efficiency

Efficiency relates to the quantitative results of an activity. Efficiency is the optimal ratio between inputs and outputs or between efforts and results. The efforts in question include energy, thought, time, and cost.

CONCLUSION

Educational finance is a science that studies finance in education or we can call it financial management or financing management in education. Management comes from the word to manage which means to regulate. Educational financing management is the activity of regulating all matters of planning and implementing the education budget for educational purposes in schools. The basis and sources of educational costs from the perspective of the hadith include the following: 1) government and society, 2) endowments, 3) zakat, 4) parents of students and 5) other sources of funds that are not binding. The main funding for education comes from the government which is supported by the community. In addition, education also receives funds from endowments such as school construction and the like. Furthermore, financing funds are obtained from zakat, parents of students who play a role in financing education and other sources of funds that are not binding.

REFERENCES

- Abidin, A. A. (2017). *Manajemen Pembiayaan Pendidikan Tinggi Dalam Upaya Peningkatan Mutu. Jurnal penjamin Mutu*.
- Henukh, A. (2019). Perencanaan penganggaran Pendidikan Berbasis Manajemen Biaya Terpadu Di SD Negeri Letelutun Kecamatan Rote Barat Daya Provinsi NTT. In *Seminar nasional Pasca Sarjana Unnes*.
- Iffatun Najihah, S. H. (2021). Konsep Manajemen Keuangan Dalam Lembaga Pendidikan

- Islam Perspektif Al-Qur'an dan Hadist. *Jurnal Idaarah*, 223–229.
- Masditou. (2017). Manajemen Pembiayaan pendidikan Menuju pendidikan Yang Bermutu. *Jurnal Ansiru*, 128-129.
- Mantra, I. B. (2008). *Filsafat Penelitian Dan Metode Penelitian*. Pustaka Belajar.
- Mayasari, R. (2018). *Manajemen Keuangan Dan Pembiayaan*. Jurnal Sabilarasyad.
- Pohan, R. (2007). *Metodologi Penelitian Pendidikan*. Lanarka.
- Rahmadoni, J. (2018). *Isu Global Manajemen Pembiayaan Pendidikan di SD Indonesia Creative School Pekan Baru*. JMKSP.
- Rahmat Hidayat, C. W. (2017). *Ayat-Ayat Al-Qur'an Tentang Manajemen Pendidikan Islam*. LPPPI.
- Ramayulis. (2008). *Manajemen Pendidikan islam*. Kalam Mulia.
- Sanusi, A. (2016). *Metodologi Penelitian Bisnis*. Jakarta : Salemba Empat