

# Financial System on Education in The Holy Qur'an

*by Achyar Zein*

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**Submission date:** 03-Aug-2022 10:43PM (UTC+0700)

**Submission ID:** 1878455143

**File name:** 4.\_JJRLES.pdf (429.34K)

**Word count:** 3657

**Character count:** 20258



## FINANCIAL SYSTEM ON EDUCATION IN THE HOLY QUR'AN

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**Abstract.** *This study aims to investigate the roles of financial system on education in the Holy Qur'an. Research was done by interpreting verses of holy Qur'an in relation to financial guidance specifically in education. As findings, there are several verses explaining about financial system on education, they are al-An'am; verse 38, Yâsîn; verse 12, al-Hashr; verse 18, and al-Anfâl; verse 60. These four verses are explaining about the importance of planning in financial on education. Moreover, in Al-An'am verse 135 has explained about the significance position of organizing, actuating and controlling. Furthermore, in Yasin; verse 12 and Al-Anfal; verse 60 has also talked more about the flexibility in arranging the financial institution on Islamic education, whilst others verses have explained deeply about the openness on financial sources in Islamic education as well. As the conclusion, financial on education becomes an excessive factor in corroborating sustainability the providing of education.*

**Keywords:** Financial on Education, Verses, the Holy Qur'an

## INTRODUCTION

Education funding is an essential and inseparable component in the implementation of the teaching and learning process. In order to establish the potential of human resources (HR), the use of an effective and efficient education budget is expected to produce effective and effective human resources. One of the keys to success in education development lies in the ability of human resources to manage available funds by referring to the basic needs and priority scale of education development programs from year to year in stages and continuously in accordance with program planning. Educational institutions that do not manage their financial systems properly

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**DOI: 10.30575/2017/IJLRES-2018091204**

and effectively, will experience a setback and even go bankrupt or in other words the educational institution can close and not accept students anymore. A financial management system that is not good will not only cause setbacks but will also provide opportunities for education actors to commit funds embezzlement (corruption), or it can also lead to development or use of funds that are not on target, so that funds that have not been used according to the needs of the educational institution itself. One thing that is often a problem in the world of education related to finance is the wages or salaries earned by teachers in carrying out their duties as an educator.

With the in-depth study of the Islamic education financial system, modern educational institutions that have begun to develop their wings will not carelessly determine the cost of education so that people can direct their children to classy educational institutions. Actually, aside from the management of the system that must be systematic, the most important is the formation of personal financial system managers, if members of one system element cannot cooperate well with other members of the system elements then the planned program will not work well, or members of the system do not know their respective main tasks and functions will also hinder the work of a system.

Therefore, in this study the author analyzed and examined how Islam teaches the financial system of education by referring to the verses of the Holy Qur'an with the title of the research "Financial System on Education in the Holy Qur'an".

## **LITERATURE REVIEW**

### **Definiton of Sytem.**

The system is a conglomeration of elements or parts that influence each other (sometimes positively sometimes negative) with the aim of achieving or creating certain targets desired by the system concerned. Below are some expert opinions on system definition:

1) L. Ackof.

The system is any conceptual or physical unity consisting of parts in a state of mutual dependence.

2) Ludwig Von Bartalanfy.

The system is a set of interrelated elements in an relation between these elements and the environment.

3) Anatol Raporot.

The system is a collection of units and devices related to each other.

4) According to Sumantri.

A system is a group of parts that work together to do a purpose.

5) According to the dictionary of Indonesian Language.

The system is an elemental device that is regularly interrelated to form a totality.<sup>1</sup>

6) According to the Holy Qur'an

In the Qur'an the word system is not written in a language or stand alone. The word system is always combined with other words, such as the reasoning system, the trading system, the inheritance distribution system and so on. But besides that all the Koran still provides system lessons that are very valuable to humans, because the Qur'anic bookkeeping process is through a very professional system. In Islam the nature of integral is a characteristic of Islam. Integral traits include the field of regulation that involves morals and concerns the rules governing human relations.

The system is a group of components and elements that are combined into one to achieve certain goals. The system has several components and elements that are interrelated between one another.

The components and elements contained in the system as written by Akdon cited the opinions of Coombs H. Philip and Hallak Jacques (1972) in his book "*managing educational cost*" can be described as follows:<sup>2</sup>

- 1) objectives
- 2) outputs
- 3) benefits
- 4) Internal Process
- 5) Inputs

### Financial on Education

Financial on education can be interpreted as costs that must be available and needed in carrying out education in order to achieve its vision, mission, goals, objectives,

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<sup>1</sup> Arranging team on dictionary, *Kamus Besar Bahasa Indonesia, Edisi Ke 3 Cet Ke 4* (Jakarta : Balai Pust. 2007).

<sup>2</sup> Akdon, Dedy Achmad Kurniady, dan Deni Darmawan, *Manajemen Pembiayaan Pendidikan* (Bandung : Remaja Rosdakarya, 2015), p. 1.

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and strategic. Education funding is needed for building procurement, infrastructure and teaching and learning equipment, teacher salaries, employee salaries and so on.<sup>3</sup>

M. Zainuddin argues that what is meant by the cost of education is one of the input components of instruments (input instruments) which play an important role in the implementation of education in schools because the cost of education has a very decisive role in every effort to achieve educational goals, both quantitative goals and qualitative.<sup>4</sup> Mulyasa stated that in the framework of implementing regional autonomy and decentralizing education, school financial management needed to be carried out to support the provision of facilities and infrastructure in order to streamline teaching and learning activities and improve student learning achievement.<sup>5</sup>

Based on some information as mentioned above, financial means can be interpreted as a way to study the capacity per personal, organization and business in the field of management, improvement, allocation, as well as the use of monetary resources over time, calculation of risks to the determination of prospects. It can also be interpreted as an administrative system that regulates in detail all the financial in and out affairs of a company / institution / agency.

**The Mode of Financial on Education**

- a) *Flat grant model*, is a government assistance fund based on the number of students who must be educated.
- b) *Model foundation plan*, is a grant from the government to poor regions and the amount is greater than the aid funds given to the prosperous regions.
- c) *Guaranteed tax base plan*, this model is based on interpretation per student, so recipients of this assistance will be different for each student.
- d) *The human capital model* is where the financing aspect can affect the level of income of a person or group so that it can ultimately contribute to the speed of economic growth and development.
- e) *Percentage equalizing model*, is government assistance to students and teachers in less prosperous areas.

<sup>3</sup> Nanang Fatah, *Landasan Manajemen Pendidikan* (Bandung : Remaja Rosda Karya, 2004), p. 23.

<sup>4</sup> <sup>34</sup> Zainuddin, *Reformasi Pendidikan* (Yogyakarta : Pustaka Pelajar, 2008), p. 92.

<sup>5</sup> E. Mulyasa, *Manajemen Berbasis Sekolah* (Bandung : Rosda Karya, 2007), p. 80.

- f) *Power equalizing plan*, this model is a cross-subsidy from a prosperous local tax to areas that are still lagging behind.
- g) *Full state funding model*.
- h) *The resources cost model*.
- i) *Model of choice and voucher plans*.
- j) *Weight student plan*
- k) *historian funding*
- l) *Bidding model*
- m) *Discretion model*<sup>6</sup>

## METHODOLOGY

In accordance with the research methodology used in this study, the thematic method or *maudhu'i*. The interpretation of *maudhu'i* according to al-Farmawi is the interpretation that collects verses of the Koran that have the same purpose in other words together discussing a topic of problems and compile them based on chronology and the cause of the decline of the verse.

In this method an interpreter gives information or clarity and draws a conclusion. For example, the study of usury by using the interpretation method *maudhu'i* an interpreter must first collect all the verses relating to usury, then compile them according to chronological descent, collect the *asbab nuzul* verse as information and clarity on the verses discussed, then the interpreter concludes from several verses relating to usury. So in this study, the author will collect all the verses of the Koran about the financial system of education, the collection of the verses is in accordance with the order of the elements that exist in a system, especially in the financial system of education.<sup>7</sup>

## FINDINGS AND DISCUSSION

### Financial System in Education Based on Al-Qu'an

#### 1. *Planning*

As a key feature of executive action steps at all levels of the organization, planning is an intellectual process that strikes the various levels of creative thinking and

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<sup>6</sup> Akde, *Manajemen Pembiayaan Pendidikan* (Bandung : Remaja Rosda Karya, 2015), p. 49.

<sup>7</sup> Dr. Abdul Hayy Al-Farmawi, *Metode Tafsir Maudhu'i dan Cara Penerapannya*, Terjemahan Drs. Rosihan Anwar, M.Ag (Bandung : Pustaka Setia, 2002), p. 42.

the imaginative use of existing variables. According to Handoko, plans are needed to provide goals and determine the best procedures for achieving those goals.

In the Qur'an, the verse which implies the existence of a plan includes the Qur'anic letters al-An'am: 38, Yâsîn: 12, al-Hashr: 18, and al-Anfâl: 60. These four verses have different conceptions of planning. The first and second verses (the Qur'an al-An'am: 38 and Yâsîn: 12) speak of planning in general, namely that Allah has set a plan for His creatures

In planning a system must pay attention to several principles, namely efficiency and flexibility. The Qur'anic verse which is the proposition is the Qur'an letter al-Isra verses 26-27:

21  
وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْيَتَامَىٰ وَالسَّبِيلَ وَلَا تُبَذِّرْ تَبْذِيرًا  
35  
إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

**Meaning:** And give to families who are close to their rights, to the poor and those who are traveling; and do not waste your money wastefully. Surely the spenders are Satan's brothers and the devil is very denying his Lord

## 2. Organizing

Richard L. Daft explained the official definition of the organization, which is a social entity that is directed with purpose and formed with consideration. Social entities mean organizations consist of two or more people. Directed by purpose means designed to achieve predetermined output, such as making a profit, meeting spiritual needs, or social satisfaction. Formed with full consideration means the assignment is divided and the responsibility to fulfill the performance is left to the members of the organization.<sup>8</sup>

Organizing is the use of organizational resources to achieve strategic goals. The use of resources can be described through the division of work of the organization into a number of departments and positions, a formal line of authority, and a mechanism for coordinating different tasks. Organizing is inseparable from the existence of structure, because it is the basis of the division of authority. Most organizations strongly emphasize classical organizational theory in shaping their structures, because they relate to essential elements within an institution, including: power, responsibility, division of labor, specialization, and interdependence of parts.

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<sup>8</sup> Richard L. Daft, *Manajemen Edisi 6 Buku 2*, diterjemahkan oleh Diana Angelica dari *Management 6th Edition* (Jakarta : Salemba Empat, 2006), p. 4-5.



In this case the Koran advocates the principle of division of labor based on position and function (tupoksi) in Al-An'am verse 135:

*Meaning:* "Say, O my people, do according to your position, indeed I do (thus). Later you will find out, who will get the (best) place on the trip (later). Surely those who do wrong will not succeed."

### 3. Staffing

The most important resource in an organizational system is human resources, with competent human resources a system leader or better known as a manager can realize the ideals or goals of a system.

The preparation of personnel is a management function that deals with the withdrawal, placement, training and development of all members of the organization. This function is carried out in two different types of environment. First, the external environment which includes all factors outside the organization that directly or indirectly influence it. Second, internal environment which consists of elements within the organization.<sup>9</sup>

### 4. Coordinating

According to Gitosudarmo and Mulyono, coordination is an attempt to harmonize or harmonize all activities so as to achieve the expected goals. With the creation of work coordination, the burdens between parts of the organization will be balanced.<sup>10</sup> This centralized practice of control and coordination can be found in the Qur'an of verse an-Naml verse 18:

*Meaning:* Until when they reached the valley of the ants, the queen queen said, "O ants, enter your nests, so that Sulaiman and his troops will not step on them, while they are unaware."

### 5. Actuating

Actuating means managing an organizational environment that involves the environment and other people, with good procedures. The actuating process is to give orders, instructions, guidelines and advice as well as communication skills. In carrying out actuating skills the most needed are communication skills. If in a system placed people who are very competent in communicating then this will greatly facilitate the

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<sup>9</sup> T 25 ani Handoko, *op.cit.*, 2011, p. 233.

<sup>10</sup> Indriyo Gitosudarmo dan Agus Mulyono, *Prinsip Dasar Manajemen*, Edisi Ketiga, Cet.V (Yogyakarta : BPFE, 2009), p. 145.



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**DOI: 10.30575/2017/IJLRES-2018091204**

actuating process. The most important thing of this process is to determine the principles of efficiency, good communication and the principle of answering questions.

6. *Controlling*

Literally evaluation comes from English evaluation. The root evaluation is the value which means value or price,<sup>11</sup> can be interpreted as a form of assessment of an action or process of everything that has to do with education. In Arabic, the evaluation is known as *imtahan*, which means test, and is also known in Arabic with *al-Qimah* or *al-Taqdi*, namely the value.<sup>12</sup>

**The Concept of Financial on Islamic Education**

Funding for education in the Koran is basically the same as financing in any education sector, it's just that the financing of Islamic education is definitely based on Islamic teachings, based on Islamic rules, as well as following Islamic norms as written in Al-Qur'an.

1. *Flexible*

Prof. Dr. Imam Suprayogo said that schools or madrasahs achieved superior performance precisely because of the flexibility of their managers in carrying out their duties. In this case he explained that the education managers must be brave to get out of what has been programmed and planned in a system, what comes out here is that once in a while if it is needed to act violating or leaving the program, it is not solely out forever. This courage will later make the system in an educational institution run smoothly and then will produce achievements that are in line with expectations and in accordance with market demand.

2. *Openness*

Openness does not mean leaking according to the language of the market, or the innocence of someone who wants to tell you what is the secret of a system. But open here is open in giving and receiving suggestions / opinions of others, open opportunities for all parties, especially staff to develop themselves according to their capabilities.

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<sup>11</sup> Echol, M. Shadily, *Kamus Inggris-Indonesia*, p. 220.

<sup>12</sup> Abuddin Nata, *Filsafat Pendidikan Islam* (Jakarta : Gaya Media Pratama, 2005), p. 183.

Speaking of openness, the conditions or the main key of openness is honesty and justice, because this study talks about a system that regulates Islamic education finance, the openness in question is honesty and justice from a leader to subordinates. If the nature of honesty and justice as the main condition for openness is not realized properly then openness in a system can never be applied

## CONCLUSION

Financial on education has a very decisive role, there is almost no educational effort that can ignore the role of costs, so that it can be said that without costs, the education process has not been able to run optimally. Applicatively, the implementation of education requires a fee. This is due to the management of education in schools and madrasas in all their activities, requiring facilities and infrastructure for the process of teaching, service, program implementation, and the welfare of teachers and employees who all need a budget.

Education will produce output that is able to adapt to the times, able to produce output that is not only capable in working but also capable of opening jobs. To produce this expected human resource, it is impossible to occur naturally in the sense of no effort and sacrifice. The quality of the expected output is much influenced by the amount of effort and sacrifice given. The higher the quality demands, will have an impact on the types and sacrifices that must be given up

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