

## Quran Perspective Education Financing Management

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### Abstract

Education and financial financing is a very important potential and determines the success of implementation, the achievement of educational targets and objectives and the achievement of good school quality, because it is a scarce and limited resource, therefore the cost of education must be managed as well as possible with an optimal strategy; systematic, effective, efficient and comprehensive. Al-Quran is the words of Allah as a miracle and a book of guidance. The explanations of the Qur'an are very suitable and even provide inspiration for all sciences, this is what is called *i'jāz 'ilmī al-Quran*. Various sciences have their estuary in the Qur'an, because the Qur'an is *jāmi 'syāmil kāmīl*, including the branch of education financing management. This research uses library research method with the type of revelation text study. This research is descriptive-analytical in nature and is categorized as basic research. The data collection method used is the documentation method, while the data analysis technique uses the method of interpretation or text interpretation, namely the *maudhū'ī* (thematic) method. In this study, it was found that education budget planning in the management of education financing from the Al-Quran perspective is visionary, accounting is accountable, systematic supervision and management of education financing from the Al-Quran perspective is rabbinical, ubiquitous and moral. The principles of education budget planning or budgeting are; visionary and effective, missionary, obedience and loyalty, *ihsan*, deliberation, *tawakkal*, commitment, planning estimates. The principles of education funding sources are; lawful and good, not vanity and usury, religiosity, responsibility, feasibility, sincerity, effort and creativity. The principles of education budget allocation are; Allah's treasure, efficient by not being extravagant and stingy, in the way of Allah, not destroying, the obligation of *zakat*. The principles of accounting or accounting and financial responsibility for education, namely; accountability, continuity, periodization, accounting records, money format, revenue recognition, balance sheet, accounting explanation, selective, transparent. The principle of supervision or controlling, namely; systematic, *murōqobah* or *roqōbah*, comprehensive, neutral and objective, power, verification and validation.

Keywords: financial management, education financing, al-Quran perspective financing.

### INTRODUCTION

Educational institutions from all levels of education are organizational entities that in their operations require (Rahmat and Candra, 2017: 109, Mulyasa, 2003: 47, Tulusmono, 2012: 173, Arwildayanto, et al, 2017: 5, Siti, 2018: 74-75) and need money (*money*), to move (Ahmad, 2000: 342) all the *resources* they have. However, money is a scarce and limited resource (A. Rofiq, 2017: 76-88, Akdon, et al, 2015: 75). And usually large amounts of

money are very difficult to obtain, especially for newly established private educational institutions (Siti, 2018: 85, Mujamil, 2008: 150-151, A. Hamdan, 2016: 133).

The success of education requires financial support (Mulyono, 2018: 183). Education and finance financing is everything in advancing an educational institution (Siti, 2018: 84-85, Mujamil, 2007: 163, Nur Komariah, 2018: 68). Problems that often arise in the financial sector of education are children who cannot complete education for economic reasons "*family and money problems*" (Dadang, 2014: 64).

Finance or education financing has a strong relationship with good quality education. There is a positive correlation between the amount of education costs on improving the quality of education in schools, the quality of learning implementation, and student learning achievement (R. Gunawan: 1, Arwildayanto, et al, 2017: 5). Because cost and quality are *variables* that have a direct relationship in carrying out the educational process in accordance with the learning needs of students (Arwildayanto, et al, 2017: 4). Low costs can affect the quality of education in schools and the teaching and learning process as well as the quality of *outcomes* the resulting (Nanang, 2017: 10). However, activities carried out at low costs and the results have good quality, then these activities are said to be effective and efficient activities (Mulyono, 2018: 78).

To achieve educational goals (A. Hamdan, 2016: 134, Rahmat and Candra, 2017: 109) and good school quality, education costs must be managed optimally, effectively, efficiently (Arwildayanto, et al, 2017: 1) , allocated and distributed as needed (Nanang, 2017: 55, Nanang, 2016: 51, Rahmat and Candra, 2017), h. 109), systematic, comprehensive ( Nanang, 2017: 56) and uses strategies (Mulyono, 2018: 182). The stages in education financing management need to be considered in order to produce the best problem solving in education financing (Dedy, et al, 2017: 264-265). Financial management and education financing are in anposition *urgent* to be applied in an educational institution (Arwildayanto, et al, 2017: 4).

Al-Quran is a miracle, the book of *guidance/* guidelines and instructions (Az-Zarqōnī, 2001:17-21). Among the miracles of the Qur'an are the signs of the Qur'an about the nature of natural phenomena, and have only been claimed by modern science which had not been known before (Zaidān, 2012: 119-121). All explanations of the Qur'an are very appropriate, even providing inspiration for all knowledge, because they come from the Creator and All-Knower of secrets and details, and His knowledge covers everything (Az Zarqōnī, 2001: 22-23). Various branches of science have their estuaries in the Qur'an (Hibbi, 2016: 28, Gorbī, 2012: 50), because the Qur'an is *syāmil* and *kāmil* (Qonṭoqojī: 30), which is comprehensive, covering everything, as stated Allah SWT. in the Qur'an Surah an-Nahl [16]: 89, which reads; "*And We have sent down to you*

*Books (Quran) to explain everything and guidance and mercy and good tidings for those who surrender.*"

## METHODOLOGY

Research funding education management in the perspective of the Koran is using library research (*libraryresearch*) with the kind of apocalyptic texts studies (Amir, 2019:33), and descriptive-analytic (Amir, 2019:31).

The primary sources used in this research are the Koran and the seven books of commentary, namely; *ofwatu At-Tafāsīr Tafsr Li Al-Qurān Al-Karīm* by Muhammad Ali Aş Şōbūnī, *Jāmi' Al-Bayān 'An Ta`wīl Al-Qurān Tafsr Aṭ-Ṭobarī* by Muhammad bin Jarīr Aṭ-Ṭobarī, *Taisīr Al-Rohār Al-Rohr* by 'Abdurrohman bin Nāşir As-Sa'dī, *Tanwīr Al Miqbās Min Tafsr Ibn 'Abbās* by Muhmmad bin Ya'qūb bin Fadlillāh Al-Fairūzābādī Majduddīn Abū Aṭ-

Ṭōhir, *At-Al-Tafsīr bin Abd Muya'i Aziz bin Muhammad Ali Ash-Shaykh, interpretation of the Quran Al-'Aẓīm / Tafsīr Ibncashier*, the work of Al-Imam Al-Hafiz 'ImadAbi al-Fidā' Isma'il bin' Umar bin Kašīr Al-Qurosyī Ad-Dimasyqī, *Tafsīr Al-Mishbah*, by M. Quraish Shihab. While the secondary sources are texts, discourses, literatures and other library materials related to the sources of the study of the Qur'an on the management of education financing.

The data collection method used in this study is the documentation method (Amir, 2019: 87) from documents or literature (Winarno, 1982). The data analysis technique in this study uses the interpretation method or text interpretation, by interpreting or showing meaning (MS Kaelan, 2012: 184). The interpretation method used is the method *maudhū'ī* (thematic), which is to collect verses of the Qur'an that have the same intent or talk about the same problem topic, after that the verses are arranged according to chronology and the reason for the revelation of the verse, then the interpreter gives information and explanations and draw conclusions (Al-Farmawi, 1996: 36.).

## THEORY

The concept of financing education in Islam is found in QS. Al-Mujādilah [58]: 12-13 (Rahmat and Candra, 2017: 123). Financial planning in general Islamic financial management is contained in the Qur'an in QS. Yūsuf [12]: 47-49 (Quṭb, 1988: 227-237, Al Bu'dānī, 2013: 66), the principle of planning in the Qur'an is found in QS. Yūsuf [12]: 46-47 (Munẓir, 1441 H: 748). Matters related to accounting in the Qur'an include QS. Al-Baqoroh [2]: 282, concerning the recording of debt which is the basic principle for accounting (Sāmīr: 30-35). Among the accounting contained in the Koran is financing accounting contained in QS. Al-Furqōn [25]: 67 (Gorbī, 2012: 34-35). Supervision in the Koran is found in QS. An-Nisā' [4]: 1 (Al-Mizjājī, 2000: 341).

Education financing includes: education budget planning, education financing, education budget implementation, accounting and financial accountability for education, as well as inspection and supervision of the education budget (Matin, 2017: 4). The education budget consists of two sides that are related to each other, namely the revenue budget and the expenditure budget (Nanang, 2012: 23-24). Supervision of the use of the education budget is the activities of monitoring/monitoring, checking/auditing, evaluating/evaluating, and reporting/reporting the use of the budget (Matin, 2017: 185).

## ANALYSIS OF DISCUSSION

Management or administration in Arabic terms means; *tadbīr, idāroh, tanẓīm and siyāsah*, while financing management means *al-Idāroh al-Māliyah* or *al-Idāroh at Tamwīliyyah*, then education financing management means *al-Idāroh al-Māliyah fī at Ta'līm*. The management of financing in the Qur'an is conceptually exemplified by the Prophet Yusuf in practice to overcome the crisis that occurred in Egypt at that time. Apart from the story of the Prophet Yusuf, education financing management is also conceptually described in the Quran as part of *infāq*.

In QS. Yūsuf [12]: 47-49, manage your food in these fertile years by taking little by little and you can use it in the seven difficult years (Ibn Kašīr, 2008: 701-702). This is a form of management by keeping the desire away from the food (As-Sa'dī, 2009: 477).

Prophet Yusuf As. ordered them to plant for these seven fertile years diligently and earnestly, so that the results would be abundant, then he ordered to regulate and manage the use of these sources of income by taking a little to eat and leaving the rest in the ears so that they do not get damaged quickly. Likewise, in education financing management, it is necessary to regulate and manage all sources of costs, from where and how these sources are utilized both by planning, accounting and monitoring so that these costs can be utilized

effectively and efficiently.

Education budget or *budgeting* in Arabic terms means *muwāzanah* and *mīzāniyyah* (Atabik and A. Zuhdi). Conceptually, *budgeting* is also found in QS. Yūsuf [12]: 47-49, which is when the Prophet Yusuf planned how to use and allocate food sources, in order to achieve the expected and planned goals.

The word *famā ašottum fažarūhu fī sunbulihī* in QS. Yūsuf [12]: 47-49, interpreted by what you harvest from the plant so leave it so it doesn't get damaged quickly (Aş bünī, 1981: 55-56), leave it and keep it (Āli Asy-Shaykh, 2009: 241), keep it in the stalk (Ibn Kaşīr, 2008: 701-702), leave it on the stalk and do not step on it (Al-Fairūzābādī, 2006: 251-252). This was done in order to better protect it (Ibn Kaşīr, 2008: 701-702), so as not to be damaged quickly (Aş-Şōbūnī, 1981: 55-56, Ibn Kaşīr, 2008: 701-702, M. Quraish, 2011: 110-113 ) and keep his desires away from him (As-Sa'dī, 2009: 477), except a little for you to eat.

Prophet Yusuf explained how to plan and act to deal with difficult times by making good use of food sources during fertile times, so as not to run out and to survive in difficult years. In education financing management, there must also be a good budget planning process, so that it can determine the financial capacity to face the challenges that will come and know the financial capacity for programs that have been planned in order to achieve the goals that have been determined effectively and efficiently.

Budget planning must be visionary, meaning that when planning the education budget it is not only aimed at the smoothness, success and success of programs and activities, but is also expected to get blessings, values of worship, goodness, and happiness in the country and the village hereafter. hereafter in BahasaArabic means *ad-Darual-Ākhirota*.

The word *wa ibtagi fīmā ātākallāhu ad-Dāro al-Ākhirota* in QS. Al-Qoşoş [28]: 77, interpreted with the wealth and favors given by Allah to you should be used to seek Allah's pleasure with infaq and obedience (Aş-Şōbūnī, 1981: 412-413), to seek the reward of the hereafter (Āli Asy -Shaykh, 2009: 388), to seek the reward of the hereafter while living in this world (Ibn Kaşīr 2008: 565-566), to seek the goodness of the hereafter with all forms of *taqorrub* to Allah while living in this world (Aṭ-Ṭobarī, 2009: 6377-6380 ), to seek heaven (Al-Fairūzābādī, 2006: 413), seek the afterlife in the sight of Allah and salvation from Allah's punishment by doing good, righteous deeds, alms (As-Sa'dī, 2009: 741). Among the assets are education costs and finances, so it should also be planned for programs and activities to seek happiness in this world and the hereafter. As described in the following table;

Verse	Planning	ResourceCa pability	Mission Short-Term	Vision Long-Term
QS. Al Qoşoş [28]: 77	<i>seek (ibtagi)</i>	<i>what Allah has bestowed upon you (fīmā ātākallāhu)</i>	<i>your share of pleasures) worldly (naşībaka min ad- Dunyā)</i>	<i>(happiness) the land of the hereafter (ad Dāro al- Ākhirota)</i>

<b>Details</b>	Decision process - The decision-making process in planning for the use of educational funding sources	All sources of education financing, whether from the government, parents, community and business or creativity	<i>Smoothness, success and success of the activities planned in the education budget planning/budgeting</i>	blessing, the value of worship, increased goodness, the pleasure of Allah, reward, goodness of the hereafter, Heaven of Allah, safe from the punishment of Allah and happiness in the land of the hereafter
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Budget planning must also be missionary, meaning that planning that have programs, activities and targets to seek the pleasure of Allah, this is done in order to realize the vision that has been planned, namely happiness in the land of the hereafter. When Allah satisfied with the goals, activities and programs of an educational institution, it will achieve the vision of planning, namely the life of the afterlife. Seeking Allah's pleasure in the Qur'an using the words *ibtighōa marḍōti Allōhi*, *ibtighōa wajhi Allōhi* and *yurīdna wajha Allōhi*.

The word *illā ibtighōa wajhi Allāhi* in QS. Al-Baqoroh [2]: 272, interpreted with except to seek the pleasure of Allah (Āli Asy-Shaykh, 2009: 46, Al-Fairūzābādī, 2006: 54), except only to seek the pleasure of Allah, not for worldly purposes (Ash-Shabuni, 2001: 364), it is not the charity of the believers but for seeking pleasure Allah, because of their faith forbids bad intentions and obliges them to be sincere (As-Sa'dī, 2009: 124). This verse tells us to donate and spend our wealth solely to seek the pleasure of Allah SWT. among the treasures what is spent is the cost of education, then the cost must be planned to seek the pleasure of Allah swt. in its programs and activities. This is a mission from planning to realize the vision of planning that is happiness in the afterlife.

Education budget planning must also be based on and aimed at ihsan or goodness. Ihsan means good. The commandments of ihsan in the Koran are global and general, therefore ihsan also includes several virtues in planning the education budget.

The word *wa aḥsin* in QS. Al-Qoşoş [28]: 77, interpreted with and do good to all parties (M. Quraish, 2011: 664-668), do good to your servants (Aş-Şöbünī, 1981: 427), by giving money given by Allah in His path and pleasure (Aṭ-Ṭobarī, 2009: 6431-6433). In order to be able to do good and be able to spend and allocate the treasures that Allah has given in His path and pleasure, it is first necessary to start with a plan that is based on and aimed at ihsan and goodness. Likewise, planning the education budget in an educational institution must be planned with the basis and purpose of goodness, so that it can produce ihsan outputs and activities that are full of goodness.

In order to achieve the mission, vision and Ihsan in budget planning, there must be obedience and loyalty to Allah's laws, statutes and shari'a, except for the sources of costs that have not been specified and specified in Islam.

The word *farīḍotan minallāhi* in QS. At-Taubah [9]: 60, is interpreted with a law whose obligations and distribution have been determined by Allah's provisions (Ibn Kaşīr, 2008: 532-535), which Allah SWT. has obligated and limited it (Aş-Şöbünī, 1981: 530), and determined it (Āli Asy-Shaykh, 2009: 196), the distribution that Allah has distributed to them (Aṭ-Ṭobarī, 2009: 4021-4033). Zakat is one of the sources of education financing, because in its planning it must be obedient and obedient to the provisions that have been set by Allah SWT. divided into eight groups contained in this verse. When receiving financing from zakat

sources, it is planned to be allocated to groups that are allowed to distribute zakat funds, such as students who are indigent, poor, in debt and who are classified as *fī sabīlillāhi*. Likewise, zakat which is a source of financing should be taken from people who are really able and have the right to pay it.

Education budget planning is also the result of deliberation. Before deciding and establishing a budget plan should be preceded by deliberation, so that decisions on activities and programs as well as financial capacity educational institutions can be decided well and wisely.

The word *wa syāwirhum fī al-Amri* in QS. li 'Imrōn [3]: 159, interpreted by deliberation in every matter (Aṣ-Ṣōbūnī, 1981: 234), analyze and think about it (As Sa'dī, 2009: 173), this is to find goodness, ideas, opinions and affairs the best in management (Aṭ-Ṭobarī, 2009: 2033-2037), for kindness and making them more enthusiastic in their work (Ibn Kašīr, 2008: 585-587), because mistakes made after deliberation are not as big as mistakes made without deliberation, and the truth that is achieved alone, is not as good as the truth that is achieved together (M. Quraish, 2011: 309-318). In this verse there is an order to conduct deliberation. Management of education financing is a matter that requires deliberation. Therefore, the plan *budgeting* must be decided through deliberation. With deliberation, it is hoped that good decisions can be made to plan the budget for education costs.

After trying to deliberation in planning the education budget then the thing to do after that is tawakkal. Tawakkal means surrender and lean on to God's will in all the education budget plans that have been prepared plan.

If your heart has decided on a case after deliberation (Aṣ-Ṣōbūnī, 1981: 234), or has willed and made a determination after deliberation (Ibn Kašīr, 2008: 585-587). The word *fa iżā 'azamta fatawakkal 'alāllāhi* in QS. li Imrōn [3]: 159, then rely on Allah and leave his affairs to

Him (Aṣ-Ṣōbūnī, 1981: 234), rely on the power and strength of Allah (As-Sa'dī, 2009: 173), put your trust in him, pray, try and do it for the sake of your Lord, believe in Him in all things and be content with all His statutes (Aṭ-Ṭobarī, 2009: 2033-2037). The attitude of tawakkal to Allah should be in all affairs and matters, especially after conducting deliberation. After deliberation to determine the *budgeting* of the budget plan, then the things that will happen after that we surrender and leave everything to Allah SWT. because humans only plan but Allah is the one who determines and allows it.

The next planning principle is a commitment to budget planning that has been determined and decided. Commitment in Arabic means *iltizām, ta'ahhud, irtibāṭ, ittibā', taqoyyud*. A believer is obligated for him to commit, by carrying out Allah's commandments and abandoning His prohibitions, as well as to the plans, conditions, promises, decisions and agreements that have been determined and decided by him then it is proper for him to obey and commit to implementing them.

The word *fa ittabi'hā* in the verse of QS. Al-Jāsiyah [45]: 18, interpreted as follow (Aṣ-Ṣōbūnī, 1981: 178, Aṭ-Ṭobarī, 2009: 7376-7377, li Ash-Shaykh, 2009: 500), be consistent and implement it (Al-Fairūzābādī, 2006: 540), continue to seriously implement and follow the Shari'a that We have given you (M. We set for you (Aṭ-Ṭobarī, 2009: 7376-7377, li Asy-Shaykh, 2009: 500). Every believer must follow and commit to Allah, the Messenger of Allah, the Shari'a, the religion of Islam and what Allah has revealed. Likewise in education financing, a believer is required to follow and commit to a plan that has been mutually agreed upon and that has been decided, so that all the agendas and programs that he has planned will achieve.

With budget discipline, consistent with the plans that have been set, support from implementers from the top to the lowest levels, directed and controlled in accordance with plans, programs or activities and in an orderly manner, the management of education

financing in an institution will be achieved properly and maximally.

*Budget* is a plan to estimate the expenditure of funds or costs expressed in monetary units, the preparation of a budget of funds that will be issued in the next period or the calculation of assets or income owned by spending needs in the future. These estimates *budget* are analyzed and measured by the ability to meet the objectives to be achieved. *Budgets* are analyzed, calculated and estimated carefully, because estimates without data and analysis are prohibited in religion, and that is what is called *onn*. This analysis aims to obtain more optimal, effective and efficient results, to assess organizational performance, to achieve predetermined goals. Analysis in Arabic means *tahlīl*. The word *tahlīl* in the Koran is not found, but there are words that indicate the activity of seeing, paying attention and analyzing, including the words *falyanzur* and *faltanzur* from the origin of the word *nazoro-yanzuru*.

The word *falyanzur ayyuhā azkā o'āman* in the verse QS. Al-Kahf [18]: 19, then let him choose (Aş-Şöbünî, 1981: 152, Ibn Kaşîr, 2008: 112-113, Aţ-Ṭobarî, 2009: 5317-5326), the most halal food, the best, the most delicious, the most abundant, the most sacred, then let him buy it and take it as food for others. This verse teaches how the messengers sent by the youths of *Ashabul Kahf* analyze, see and choose halal and good food to buy and eat. Likewise, the management of education financing must have consideration and analysis before planning the education budget, not just a mere estimate, in order to achieve the goals of educational institutions and obtain the maximum results.

Sumber in Arabic terms means *maşōdîr, rōdāt* and *mawārid*. Financing in b.Arabic means *ahasa tamwil*. Then the sources of financing in Arabic are *mashōdîr at-Tamwl*. There are four sources of education funding, namely; government, community, parents and guardians and independent business and creativity.

The word *innamā aş-Şodaqōt li...* in QS. At-Taubah [9]: 60, zakat is only limited to the eight target groups of zakat recipients, so it is not permissible to give zakat to other than them (Aş-Şöbünî, 1981: 530, Aţ-Ṭobarî, 2009: 4021-4033, Al-Fairūzābādî, 2006: 206). Among the eight groups is *fī sabīlillāhi*. Seeking knowledge is included in jihad in the way of Allah */fī sabīli Allāhi* (As-Sa'dî, 2009: 406-407). According to Sayyid Quthub *fī sabīlillāh* is a very broad door covering all public benefits. Yusuf al-Qardhawi does not limit the definition of *fī sabīlillāh* to fighters who take up arms, but expands it within the meaning of jihad. The word jihad can be with a pen, tongue, sword and arrow. Jihad can be in the form of thought, education, social, economic, political and military. All of that is included in the meaning of jihad. From some of the descriptions of these opinions, it is concluded that seeking knowledge and education is part of jihad, and those who strive for jihad get their share of zakat through the group *fī sabīlillāh*, then one source of funding for education for students is a source that comes from zakat.

The source of education funding must be a lawful and good source. Halal in Arabic means *halāl*. Either in Arabic means *toyyib* or *toyyibāt*. Good can also be expressed by the redaction *azkā to'āman* which means better food. Islam forbids all haram money in various forms that are obtained through ways that are not justified by the Shari'a. With halal and good sources, it is expected to get blessings in managing an educational institution.

In QS. Al-Baqoroh [2]: 16 words *halālan* interpreted with what Allah has made lawful (Ash-Shabuni, 2001, 221-222, As-Sa'dî, 2009: 77, Al-Fairūzābādî, 2006: 33) or clean sustenance, holy and not unclean (Āli Asy-Shaykh, 2009: 25). And the word *toyyiban* is interpreted as not unclean (As-Sa'dî, 2009: 77), everything that is good and does not harm the body and mind (Ali Ash-Shabuni, 2001: 221-222), holy is not unclean and not haram (A). - Ṭobarî, 2009: 825-826), which is useful and does not harm (Āli Asy Shaykh, 2009: 25), which is good without any prohibition from Allah (Al-Fairūzābādî, 2006: 33). In this verse there is a command to choose the food to be eaten, both source and type, namely food that is lawful and good. Eating is the main purpose of property, which is produced by various types of work and professions, including in the field of education. Therefore, sources of education financing must also be produced from sources that are lawful and good.

Sources of education financing must be from sources that are lawful and good and not from sources that are vanity and usury. *Batil* in Arabic means *bāṭil*.

The word *wa lā ta'kulū amwālakum bainakum bi al-Bāṭili* in QS. Al-Baqoroh [2]: 188, enjoying in a way that is not permitted by Allah (Aṣ-Ṣōbūn, 1981:121), by doing *dzolim* (Al-Fairūzābādī, 2006: 37), by stealing, *ghoshob* (borrowing something without the owner's permission first), *perjury*, *bribery*, *usury* and so on (Āli Asy-Shaykh, 2009: 29). The prohibition of his property is general, meaning that it includes the finances of educational institutions, therefore it is forbidden to take sources of financing in a vanity way. Among the sources of vanity are sources that are produced by means of usury.

In the source of financing there must be religiosity. Religiosity in the financing of education means devotion to religion or piety. Religiosity in religion can be in the form of faith, piety and pious deeds. Sometimes sources of sustenance, wealth and finances come unexpectedly because of faith, piety and good deeds. Therefore, if all components of educational institutions can increase and maintain faith, piety and good deeds, then this is what sometimes makes things easier, brings sustenance and reduces calamities so that their finances become more sufficient and a blessing. Islam has always associated economic behavior with Islamic *aqidah* and this is something that is not owned by modern economics.

The word *la fataḥnā 'alaihim barokātin min as-Samāi wa al-Arḍi* in QS. Al-A'rōf [7]: 96, interpreted as "surely Allah will extend goodness to them from various directions" (Aṣ-Ṣōbūnī, 1981: 449-450), "surely Allah will open for them the doors of goodness from all directions" (Āli Asy-Shaykh, 2009: 163), "the continuous goodness of the heavens and the earth for them" (Aṭ-Ṭobarī, 2009: 3581), "the many virtues of the heavens and the earth that produce prosperity and the mind" (M. Quraish, 2011: 216-220). The command to believe and fear Allah SWT. public for anyone, anytime and anywhere. So even this includes all components in educational institutions, so if all people in an educational institution believe and fear Allah, they will certainly be given sources of convenience, sustenance and finance from unexpected origins.

The principle of the next source of funding is responsibility in financing education. Responsibility in Arabic means *masūliyyah*. The responsibility here is financial and material responsibility or *masūliyyah māliyah*. This principle applies to parents, guardians of students and the government, as a sense of material responsibility for the education of children and the poor, the need for teachers, schools as a means of *da'wah* and education.

Editorial words in the Qur'an that explain the responsibilities of parents, guardians of students and the government for the cost of education, including the command to read and study for individuals and residents of a country as contained in the QS. Al-'Alaq [96]: 1-5. In teaching and learning activities, costs are required for this activity, so for individuals, parents, guardians of students and the government are responsible for the success of this educational activity.

This verse commands and commands to read, write and study because all three are symbols of Islam (Aṣ-Ṣōbūnī, 1981: 561-562). The word *iqro`* in the verse of QS. Al-'Alaq [96]: 1-5, fascinated by reading the revealed Qur'an (Āli Asy-Shaykh, 2009: 597), read Divine revelations and read also nature and your society, so that you equip yourself with the power of knowledge, the command of *iqro`* includes a study of the universe, society and oneself, as well as written readings, whether holy or not (M. Quraish, 2011: 454-465). Commands to read and study are general both for individuals, parents, and governments. And to get education and knowledge, one thing that is needed is the cost. So the source of the costs that come from parents is a form of responsibility towards children and their citizens to realize teaching and learning activities and provide opportunities for children and their citizens to receive education.

Verse QS. Al-Baqoroh [2]: 233, QS. Aṭ-Ṭolāq [65]: 7 discusses the husband's



obligation to provide for his children, wife and those who must support him. Among the livelihoods for their children is to pay for it in education. So the income of a father for his children in the field of education is a form of responsibility in educating and educating his children.

The word *wa 'alā al-Maulūdi lahū rizqahunna wa kiswatumunna bi al-Ma'rūfi* in the verse of QS. Al-Baqoroh [2]: 233, obliged to pay obligations for a father (Aş-Şöbünī, 1981: 141), provide a living for breastfeeding (Al-Fairūzābādī, 2006: 46), anything he needs (Aṭ-Ṭobarī, 2009 : 1318-1320), issued and clothed his divorced mother (Aş-Şöbünī, 1981: 141). From this verse it is known that a husband is obliged to provide a living for his wife and children. Among the livelihoods for children are to provide for them and finance them in the field of education. The income of a father for the cost of his child is a form of his responsibility in providing a living for him.

The principle of the next source of funding is the cost of proper education and not overload beyond capacity. Worthy in Arabic means *mulāamah*. Say *mulāamah* is not found in the Qur'an, but there are words that indicates appropriateness and suitability, namely the word *taklf*.

The word *Lā yukallifullōhu nafsan illā wus'ahā* in QS. Al-Baqoroh [2]: 286, interpreted with Allah SWT. not burden someone above the limit of his ability (Aş Şöbünī, 1981: 175), or ask a servant who is unable to carry it out (Āli Asy-Shaykh, 2009: 49), or make it difficult unless he is able to carry it out (Aṭ-Ṭobarī, 2009: 1653-1662 ). In this verse Allah gives an example by not burdening someone beyond the limits of one's ability. A guardian is not burdened with providing a living beyond the limits of his ability, then the educational institution also does not burden the guardians with costs that exceed and are beyond the limits of ability or exceed the standard limits of educational costs that have been set, which can give difficulties to the guardians of students. because things like that are burdensome, especially the infrastructure and quality facilities are not in accordance with the costs incurred.

The principle of the next source of financing is a source of sincerity in financing education. This source is in the form of sunnah alms, such as; grant, infaq, will, voluntary financial assistance and endowments. Principle-based sources of financing sincerity has the following characteristics; hoping for the pleasure of Allah swt., give treasures that he loves and likes, does not want anything in return and words thank you but only hoping for the pleasure of Allah, not mentioning it giving and not hurting the feelings of the recipient, donating and allocating it both in the free time and in the tight time.

The word *'alā ubbihī* in QS. Al-Baqoroh [2]: 177, interpreted with a very beloved treasure (Aş-Şöbünī, 1981: 114, li Asy-Shaykh, 2009: 27, Ibn Kaşīr, 2008: 302-304, As-Sa'dī, 2009: 80-81, Al-Fairūzābādī, 2006: 5), even though he wanted it (Ibn Kaşīr, 2008: 302-304), voluntarily (Āli Asy-Shaykh, 2009: 27). The wealth given to help the field of education sincerely and voluntarily is proof of the faith of the giver (As-Sa'dī, 2009: 80-81). Sources of financing from this sincerity can be in the form of alms, grants, infaq and waqf.

The principle of the next source of financing is effort and creativity in education financing. Islam strongly encourages someone to work, be productive, and professional. Working in Islam is the heart of this worldly life and the hereafter in Arabic means *juhdun* or *kasbun*. Creativity in Arabic means *ibtikār*, *ibdā'* and *ikhtrō'*, creativity is one part of business. Business words too edited in the Qur'an with the word *aḍ-Ḍorbu fī al-Arḍi* which is translated with walk (strive) on the earth. The business order is also edited in the Koran with the words *al-Masyyu fī manākibi al-Arḍi*.

Every effort is actually meant to seek some of God's bounty. gift God can be reached and obtained through the intermediary is trying. Word search some of God's gifts in the Qur'an are edited with *ibtigōu min faḍlillāhi*.

The word *ibtagū min faḍlillāhi* in QS. Al-Jumu'ah [62]: 10, interpreted to seek and ask for the grace of Allah (Aṭ-Ṭobarī, 2009: 8037). So among the efforts to reach the grace and gift of God, namely by making efforts and creativity creativity, both individuals and organizations in an

educational institution to realize educational funding sources.

Budget allocation in Arabic means *nafaqōt*, *infāq* and *maṣōrif*. Zakat is one of the sources of financing for education, one of which is *al-Fuqorōi*, *al-Masākīni* and *fī sabīli Allāhi*, because one form of jihad *fī sabīli Allāhi* is seeking knowledge and education. In order to implement the budget of a work unit, programs, activities, and targets are needed with available funding sources. The word *fī sabīlillāhi* in the verse of QS. At-Taubah [9]: 60, interpreted by seeking knowledge is included in jihad in the way of Allah *fī sabīli Allāhi* (As-Sa'dī, 2009: 406-407). According to Sayyid Quthub in his interpretation *fī sabīlillāh* is a very broad door covering all public benefits. According to Yusuf al-Qardhawi, he does not limit the notion of *fī sabīlillāh* to fighters who take up arms, but expands it in terms of jihad. The word jihad can be with a pen, tongue, sword and arrow. Jihad can be in the form of thought, education, social, economic, political and military. All of that is included in the meaning of jihad. From some of the descriptions of these opinions, it can be concluded that seeking knowledge and education is part of jihad, and people who strive for jihad get their share of zakat through the group *fī sabīlillāh*, then one of the allocations from zakat which is one source of financing is *fī sabīlillāh* which including allocating in the education sector.

Allocation is essentially allocating God's wealth. Costs and finances that are managed and allocated in education financing management are God's treasures. Treasure in Arabic means mal, while Allah's treasure means shame Allāhi. Other verses that show that all of this belongs to Allah are those that contain the word *li Allāhi mā fī as-Samāwāti wa mā fī al-Ardhi*.

Indeed, all costs and finances that are managed in the management of education financing are God's money, so all managers are only representatives of God in managing these costs and money. Humans become representatives for the management of God's property in a way that God makes him the master, owner, successor and successor of that property.

The word *min mali Allāhi al-Laẓī ātākum* in QS. An-Nūr [24]: 33, interpreted by some of the sustenance that Allah has given you, it is true that all the wealth and favors that we receive, whatever their form, are essentially sustenance given by Allah SWT. which is temporarily entrusted to you (Aṣ-Ṣōbūnī, 1981: 321), and is God's treasure (As-Sa'dī, 2009: 682). Therefore, because we are creatures who are entrusted with sustenance by the Kholiq, the Giver of sustenance, we must also use and allocate these assets with what Allah who gives sustenance and entrust wants, including in allocating it in the management of education financing. We allocate the costs and finances of these educational institutions to activities and places that are permitted and blessed by Allah SWT.

The next allocation principle is efficient by not being wasteful and not being stingy in budget allocation, but must be balanced between the two and rational. Balance not extravagantly and not miserly in Arabic is called *qowām* or *i'tidāl* and *istiḳōmah*. The word *qowām* means not extravagant and stingy. This balance is part to be frugal, not luxurious, efficient and according to needs, because it is wrong a principle of expenditure in Islam.

Money and costs are finite resources, so we don't may use it and allocate it wastefully or miserly. extravagant beyond needs and interests or stingy of needs and interests. Because of the extravagant nature and miserliness is a satanic trait that we should not follow. Prohibition of being extravagant and miserly in spending money also includes the education financing management process in an educational institution, therefore the allocation of these costs and finances must be balanced and rational, not allowed to be extravagant and stingy but appropriate with needs and abilities.

The word *wa kāna baina ālika qowāman* in QS. Al-Furqōn [25]: 67, interpreted by their spending is middle and moderate between *isrōf* and *taqtr* (Aṣ-Ṣōbūnī, 1981: 339), their living is just and makruf as allowed by Allah (Aṭ Ṭobarī, 2009: 6107). *Qawāman* means fair, moderate, and moderate (M. Quraish, 2011: 151-152). In preparing a budget plan or *budgeting* too, it must be efficient, not wasteful and not stingy, but halfway between the two.

The next principle is the legality of allocation, namely allocating and spending wealth in the

way of Allah. Spending wealth in the way of Allah in Arabic means *al-Infāq fī sabīli Allāhi*. Wealth given by God is proper and should be spent and allocated in the way of Allah, among the assets that must be spent in the way of Allah are the costs and finances of educational institutions, it must be allocated to activities that are approved and permitted by Allah, because the general Islamic finance movement is a movement of goodness.

The word *lā yunfiqūnahā fī sabīli Allāhi* in the verse of QS. At-Taubah [9]: 34, interpreted by not spending it in the way of Allah who leads to Allah (As-Sa'dī, 2009: 400), not spending it in the way of goodness (Aş-Şöbünī, 1981: 521), not in obedience to Allah (Al-Fairūzābādī, 2006: 202), donating it is not in accordance with the provisions and guidance of Allah (M. Quraish, 2011: 80-84). So in donating wealth, including the costs and finances of financial institutions, it must be donated and allocated to the way of Allah, the way of goodness and obedience to Allah. For whoever does not allocate and spend it in the way of Allah, then for him is a painful and painful torment from Allah on the Day of Resurrection.

The next allocation principle is an allocation that does not cause damage. Damage in Arabic means *fasād*. The cost of this education should not be allocated for programs and activities that contain damage, both damage to aqidah, moral damage and destruction of this universe, does not harm others, is not for political purposes and is not harmful.

The word *wa lā tabgi al-Fasāda fī al-Arḍi* in the verse of QS. Al-Qoşoş [28]: 77, interpreted by not trying with your possessions (Aş-Şöbünī, 1981: 427), to do what Allah has forbidden you (Aṭ-Ṭobarī, 2009: 6431-6433, li Asy Shaykh, 2009: 394), or do mischief on earth (Aş-Şöbünī, 1981: 427, Ibn Kaşīr, 2008: 585), with disobedience and transgression (Aş-Şöbünī, 1981: 427), or by doing bad to other servants of Allah (Ibn Kaşīr, 2008: 585), or by being preoccupied with enjoyment and forgetting to be grateful to the One who gives favors (As-Sa'dī, 2009: 751). Destruction is meant by not believing in Allah, refusing to accept the truth and religious values, such as; murder, robbery, reduction of measurements and scales, extravagance, waste, disturbance to environmental sustainability and others (M. Quraish, 2011: 664-668). Included in the prohibition of this paragraph is the allocation of education costs in programs or activities that can cause damage.

The next allocation principle is the obligation to pay zakat, especially for educational institutions owned by private foundations, not public ownership of the community or the state. Zakat in Arabic means *zakah* and *shodaqoh*, also called the word *shodaqoh* because zakat is an obligatory shodaqoh.

Hanabilah and the opinion of Syafi'iyah say that if the waqf property is waqf which is waqf *mu'ayyan* or the allocation of waqf is determined to a person or group of people, then it has reached the nishab of zakat then it is obligatory to pay zakat on the property, whereas if the waqf property is waqf which is waqf for the public or for people poor people, then there is no zakat on the property even though it has reached the nishab of zakat. The word *khuḏ min amwālihim odaqotan* in the verse QS. At-Taubah [9]: 103, shows that the Prophet Muhammad was ordered to take zakat from their property, although this command was for the Prophet but in fact this command was also for all Muslims, especially leaders, both presidents and leaders in educational institutions. . And including from the assets that must be taken zakat is the finances of educational institutions from private foundations, not public ownership of the community and the state. Because waqf and social educational institutions have no obligation to pay zakat.

Accounting in Arabic means *muḥāsabah* or *isāb*. Accounting in the Qur'an there are more than ninety times (Qoṭoqojī: 30), or 100 times (Al-Bāqī, 1991: 245-247). The many repetitions of accounting in the Qur'an as evidence of how important the role of accounting in various aspects of life is.

The word *wa huwa asro'u al-Hāsibīna* in QS. Al-An'ām [6]: 62, interpreted by Him counting the fastest (As-Sa'dī, 2009: 305, Aş-Şöbünī, 1981: 409), Allah counts and knows the size and number, all deeds, all death and all affairs (Aṭ-Ṭobarī, 2009: 3206), Allah's reckoning is very fast (Al-Fairūzābādī, 2006: 146), because of the perfection of His knowledge and His guard against deeds (As Sa'dī, 2009: 305 ), and because Allah does not count with fingers (Aṭ obarī,

2009: 3206), and because one calculation does not make Him busy from other calculations (Aş-Şōbūnī, 1981: 409). From this verse, it can be seen that calculations, calculations and accounting are contained in the Qur'an, and Allah is the One who is quick to calculate because Allah does not count with fingers, and because of the perfection of His knowledge and His care, and because of a calculation. does not keep Him busy from other calculations.

The first principle of accounting is accountability. Accountability in Arabic means *masūliyyah*. In the Qur'an accountability is edited with *masūl* and *amīn*. Accountability is a form of responsibility for a person's leadership, officials or executor or an organization to parties who have the right or authority to ask for information related to performance or actions in carrying out the mission and objectives organization in the form of reporting that has been determined periodically by accounting clear and easy to understand effectively, transparently and objectively.

Said *al-Qowiyyu al-Amīnu* in verse QS. Al-Qoşoş [28]: 26, is interpreted literally the best people who are made workers are strong and trustworthy people (Aş-Şōbūnī, 1981: 412-413), towards the mandate (Al-Fairūzābādī, 2006: 413), which you not afraid of his betrayal of what you have entrusted to him (Aṭ-Ṭobarī, 2009: 6377-6380). This paragraph is the basis for the permissibility of a lease contract, including hiring and assigning someone to become a treasurer or accountant. The most important requirements in hiring treasurers and accountants are strong, professional, competent and trustworthy. Among the efforts to become a trustee and become a trustworthy person is the existence of accounting accountability in the management of education financing, because this is a form of responsibility of the treasurer or accountant to the party who has the right or authority over it.

The next accounting principle is transparency and openness. Transparency is the principle of openness and honesty in providing financial information to stakeholders. Transparent in Arabic means *syaffāf*. This transparent and open accounting is part of honesty and truth. Honesty in Arabic means *idq*. The treasurer or accountant in managing education costs should be transparent, open and honest in providing information regarding the management of education financing.

The word *wa kūnū ma'a aş-Şōdiqīna* in the verse of QS. At-Taubah [9]: 119, interpreted as those who are true in religion, both in their intentions, words and deeds (Aş-Şōbūnī, 1981: 554), true in their faith, promises and and in every matter they do (Āli Ash-Shaykh, 2009: 206), in their attitudes, words and actions (M. Quraish, 2011: 280-281). Do the right thing and continue to commit to doing the truth, then surely you will be with those who do it, safe from destruction and Allah will make for you a gap and a way out for your affairs (Ibn Kaşīr, 2008: 581). In managing education costs, one must act correctly and honestly, including truth and honesty, being transparent in accounting for education financing management. With honesty and transparency owned by treasurers and accountants will increase the trust of leaders to him. So that he is included in people who can be trusted in his work and duties.

The next accounting principle is continuity. Continuity in Arabic means; *al-Istimrōr* or *al-Istimrōriyyah*. The editor of the word *al-Istimrōr* or *al-Istimrōriyyah* is not found its editorial in the Qur'an, but the editors of other verses can be found explain and explain about continuity in accounting, for example, are; *mustakhlafīna fīhi*, *ista'marokum fīhā* and *i'malū*.

Accounting is carried out continuously, because in accounting activities, will go through various processes in it, ranging from checking financial transactions to bookkeeping or preparation of financial statements. Activities that are continuously repeated are called the accounting process.

The word *mustakhlifīna* in the verse QS. Al-Ĥadīd [57]: 7, interpreted as a successor and successor (Aş-Şōbūnī, 1981: 313-314, Aṭ-Ṭobarī, 2009: 7883-7884, li Asy Shaykh, 2009: 538, As-Sa'dī, 2009: 1000), owner (Al-Fairūzābādī, 2006: 594), in authority (M. Quraish, 2011: 413-415). Indeed, humans are the owners, substitutes, successors and authorities of the property that Allah has given them by inheriting from those before them. This change of ownership will run

continuously, from the previous owner to the next owner. As the owner of assets that are alternate and continuous in nature, they definitely need a way to manage and manage their assets, as well as accounting in their activities carried out continuously or continuously.

The next accounting principle is the existence of an accounting period. Periodization in Arabic means *cycle*. The word *cycle* is not found in the Qur'an, but there is some words that indicate the era, period and period, among them are *as-Shahr*, *ash-Syuhūr*, *'adada as-Sinīna wa al-Ḥisāba*.

The accounting period is the time span used in the financial statements. The accounting periods commonly used are monthly, quarterly, semi-annual and annual. Financial information must be reported on a regular basis, for example quarterly, semester, per year. This periodic reporting of financial information is called with the accounting period.

The word *'adada as-Sinīna wa al-Ḥisāba* in the verse of QS. Yūnus [10]: 5, interpreted by calculating the times with the sun you know the days and by the passage of the moon you know the months and years (Aṣ-Ṣōbūnī, 1981: 561), the calculation of months and days day (Al-Fairūzābādī, 2006: 218), the *number of years and the calculation of time* (M. Quraish, 2011: 332-334), the calculation of time, the start and end time of something, the number of days and the calculation of hours each day in each year (Aṭ tobarī , 2009: 4178-4179). The editor of the word *'adada as-Sinīna wa al-Ḥisāba* indicates the existence of eras, times and periods. Likewise, accounting has an accounting period. The next accounting principle is the existence of accounting records. In Language Arabic recording means *tasjīl* or *kitābah*. In the accounting process will be carried out records so that all financial matters can be properly recorded and recorded.

In the verse QS. Al-Baqoroh [2]: 282, there are a lot of words related to writing and recording including words; *faktubūhu*/you should write it down, *walyaktub*/to write, *kātibun*/writer, *an yaktuba*/ to write down, *falyaktub*/then let him write, *an taktubūhu*/ to write it, *allā taktubūhā*/(if) you don't write it. The word *faktubūhu* is interpreted with so you should record it (Aṣ-Ṣōbūnī, 1981: 172-173). It can be seen from this verse that it is recommended to record accounts payable, transactions, muamalah, buying and selling and so on, including finance in educational institutions. Therefore, it is necessary to have accounting records in education financing management. This needs to be done in order to protect assets and prevent disputes from occurring (Āli Asy-Shaykh, 2009: 48).

The next principle is to have a format or size for measuring the value of money. The format or size of money in Arabic means *al-Qiyās an-Naqdiyyī* or *al Waḥdāt an-Naqdiyyah*. The format for measuring the value of money in accounting is also known as the *mensurability concept*, meaning that only transactions and events that can be measured in monetary terms are recognized in the financial statements. All transactions and events recorded in the financial statements must be in units of monetary currency.

The word *az-Zahaba wa al-Fiḍḍota* in the verse QS. At-Taubah [9]: 34, interpreted with gold and silver (Aṣ-Ṣōbūnī, 1981: 521, Al-Fairūzābādī, 2006: 202, As-Sa'dī, 2009: 400, li Ash-Shaykh, 2009: 192, Aṭ-Ṭobarī, 2009: 3978-3984, Ibn Kaṣīr, 2008: 513-517), these two items are the measure of value, the basis for determining the value of money, the medium of exchange in trade and what is generally stored. To this day, these two minerals are still the basis for trade and the value of money for every country around the world. This verse inspires the need for a format or size for measuring the value of money in accounting.

The next accounting principle is the principle of recognizing realized revenue and recognized at the time of income, yield or production, this in Arabic means *tahaqquq al-Īrōd bi al-Intāj*. Revenue can be recognized in the financial statements when: 1. When: the income is generated. 2. When the income is realized or can be realized. 3. At the time the income has been received/earned.

The word *yauma aṣōdihī* in the verse of QS. Al-An'am [6]: 141, interpreted with harvest time (Āli Asy-Shaykh, 2009: 146), harvest day or day weighed (Al-Fairūzābādī, 2006: 158), harvest day and reap the results (Aṣ-Ṣōbūnī , 1981: 414), the day of slaughter (Aṭ-Ṭobarī, 2009: 3363-

3375), the day it was weighed and the scales were known (Ibn Kašīr, 2008: 264-267). This means that before the crop yields cannot be received and realized, there is no obligation to pay zakat from the plant. Revenue recognition here when the results have been realized and realized. Likewise, accounting in education financing management cannot be recognized as a source of education financing if the income has not been received or has not been realized.

The next accounting principle is the *balance* or balance of the debit balance and debit balance credit. This principle in Arabic means *al-Muqōbalah baina al-Īrōdāt wa an-Nafaqōt* or *at-Tawāzun baina al-Īrōdāt wa an-Nafaqōt*. Accountants typically use pembukuan pairs, namely credit and debit pair. In the world of bookkeeping In accounting, the numbers between debits and credits must be balanced. The numbers that come out must be balanced with the income earned. The balance is called a *balance* if the number of debit sides is the same with the amount of the credit side without a surplus or deficit.

The word *lahā mā kasabat wa 'alaihā mā iktasabat* in the verse of QS. Al-Baqoroh [2]: 286, every soul gets a reward from the good that is brought and done and gets tormented from the evil/badness that is done (Aṣ-Ṣōbūnī, 1981: 175, As Sa'dī, 2009: 129), then Whoever does good will get good and whoever does evil will get evil (Āli Asy-Shaykh, 2009: 49). This verse teaches about the balance between deeds and rewards. A person's kindness will be repaid even if it's a little, as well as someone's evil will be repaid even if it's despicable. This balance principle must also be applied in education financing accounting, with a *balance* or balance of debit and credit balances.

The next accounting principle is good accounting explanation and disclosure in the presentation and disclosure of accounting data. This accounting explanation can be in the form of financial statements, financial reporting, accountability reports and so on. Explanation in Arabic means *ifṣōh, tibyān, bayān* and *'arḍ*. In accounting explanations are required to explain correctly and honestly without any fraud and lies. Likewise, the Qur'an commands a person to be honest and forbids lying.

In verse QS. Al-Baqoroh [2]: 282 there are many words related to accounting explanations including; *kātibun bi al-'Adli is* interpreted with a just and true author (Ibn Kašīr, 2008: 470-474, Aṭ-Ṭobarī, 2009: 1611-1636), trustworthy (Aṣ-Ṣōbūnī, 1981: 172-173), and orderly (Āli Ash-Shaykh, 2009: 48). The word *an yaktuba kamā 'allahullāhu is* interpreted by writing (Ibn Kašīr, 2008: 470-474) fairly as Allah taught him (Aṣ-Ṣōbūnī, 1981: 172-173) about writing (Āli Asy-Shaykh, 2009: 48), which Allah has devoted to him (Aṭ-Ṭobarī, 2009: 1611-1636). The word *wa lā yabkhos minhu syaian is* interpreted with and let him not reduce and hide (Ibn Kašīr, 2008: 470-474) from the debt rights (Āli Asy-Shaykh, 2009: 48) of others (Aṣ-Ṣōbūnī, 1981: 172-173). Likewise in the explanation of education financing management accounting, an explanation based on recording by a fair treasurer or accountant who writes according to what Allah has taught and does not reduce the slightest from the recording.

The next accounting principle is to be selective in choosing treasurers or accountants in education financing management. The word selective in Arabic means *ibtilā', intiqō'* or *ikhtiyār*. In education financing management, there should first be a selection for treasurers and accountants who are the best, fair, have the ability and expertise, are professional, qualified, trustworthy, strong, knowledgeable and competent, in the Qur'an it is edited with *al-Qowiyyu, al-Amīnu*, *afḥzun* and *'alīmun*, so that the education cost accounting process can be successful as expected.

The word *wa lā tu`tū as-Sufahāa amwālakum* in the verse of QS. An-Nisā' [4]: 5, is interpreted by not giving extravagant orphans who are prohibited from shopping and the obligation to have guardians of their property (Aṣ-Ṣōbūnī, 1981: 252), which is in your hands and then he wastes it not in place, O guardians (Āli Asy-Shaykh, 2009: 77), for fear of damage and destruction (Aṭ Ṭobarī, 2009: 2137-2144). Included in property are education costs, therefore, in providing education costs to be spent and managed, they should be given to treasurers and

accountants who have been selected and tested for their abilities and mandates.

Supervision or *controlling* in Arabic terms means *roqōbah* or *murōqobah*. Essence or supervising in Arabic means *roqīb* or *murōqīb*. Supervision, in addition to being edited with words from the origin of the words *roqōbah*, *murōqobah* and *rōqīb*, is also edited in the Qur'an with activities carried out by a supervisor, such as the words *ya'lamu*, *'alīm*, *āfiz*, *qōim*, *syahīd*, *muhīt* and *aḥāṭo*.

In verse QS. An-Nisā` [4]: 1 says *Innallaha kana alaikumroqīban*, interpreted by Allah constantly (M. Quraish, 2011:302-304), maintain and very aware of all the circumstances and practices of the deeds (as-Ṣōbūnī, 1981: 251), guarding, counting your deeds and supervising your guarding (Aṭ-Ṭobarī, 2009: 2113-2119), supervising (Āli Asy-Shaykh, 2009: 77), supervising all circumstances and your deeds (Ibn. Kaṣīr, 2008: 628). This verse shows the existence of supervision, and Allah is the Most Supervisor, not escape from Allah's supervision, all will get a reward or punishment from all their deeds. Likewise in financing management, there is supervision and control so that the process runs according to what has been planned, in order to achieve the goals and targets that have been set.

Supervision of education financing management according to QS. At-Taubah [9]: 105 there are three namely; *roqōbah dzātiyyah*/ self-monitoring, *roqōbah al-Idāriyyah*/ managerial supervision, both internal and external and *roqbah Ash-Sya'biyyah*/ community supervision.

In verse QS. At-Taubah [9]: 105, the word "*fa sayarollāhu 'amalakum wa rosūluhū wa al-Mu`minūna*", is interpreted with your case and your deeds will become clear and real (As Sa'dī, 2009: 418), then Allah, the Apostle- Him and the believers will see your deeds in the world (Aṭ-Ṭobarī, 2009: 4102-4103), your deeds will not be hidden from Allah SWT. or will be shown to the Apostle and the believers on the day of reckoning (Aṣ-Ṣōbūnī, 1981: 547). The deeds and work that Allah and His Messenger as well as the believers will see are general in nature, meaning that it also includes the management of education financing. This verse indicates that there are three types of supervision. The finances of educational institutions need to be monitored and controlled using a neat, orderly and systematic monitoring system to ensure actual results are in line with planned results.

Supervision of *roqōbah dzātiyyah*/ self-monitoring is the most important and primary supervision, because it comes from the fear of Allah SWT. and comes from faith. This supervision is only found in Islam, and is one of the characteristics of Islamic management. The basis of self-control is trust, which is formed from four things, namely; honesty, sincerity, sincerity and fairness. The behaviors that will emerge from the results of self-monitoring are: fear of Allah, hope in Allah, rely on and depend on Allah (tawakal) and be objective at work.

Supervisory *Roqōbah al-Idāriyyah*/ managerial oversight arises because the distribution and levels of responsibility and authority. This managerial oversight may consist of; a. Internal control, either as a preventive measure or as a treatment measure. b. External supervision, either procedural supervision as a preventive measure or judicial supervision.

Supervision of *roqōbah ash-Sya'biyyah*/community supervision, whether carried out by institutions/institutions or non-institutions/public. *Roqōbah ash-Sya'biyyah*/ community supervision can include; a. Supervision carried out by institutions/parliament, both sharia and non sharia. b. Supervision by the general public.

The supervision of the management of education financing from the Qur'an perspective is said to be as systematic supervision, because it has a neat, orderly and good system as in QS. At-Taubah [9]: 105, because the supervision of the use of the education budget must be systemic and systematic (Matin, 2017: 185-186). The system in the contemporary Arabic-Indonesian dictionary means *manḥaj* or *nizōm*. Meanwhile, systematic or methodical in the contemporary Indonesian Arabic dictionary means *manḥajī*. The three forms of systematic supervision are; 1. *Riqōbah dzātiyyah* or self-control. 2. *Riqōbah al-Idāriyyah* or managerial supervision. 3. *Riqōbah Ash-Sya'biyyah* or community supervision. *Riqōbah dzātiyyah* or self-control is what distinguishes it from other models and forms of supervision.

The next principle of supervision is the nature of *murōqobah* or *roqōbah*, namely the

nature of feeling always supervised. The nature of feeling always supervised by Allah or His angels in religion is called *murōqobah, roqōbah, tuq* and *taqwā*.

The nature of feeling always being watched is a form of self-control. The nature of feeling always supervised this is very important, so that every person and individual involved in education financing management carries out the responsibilities and duties intended to worship Allah, so that he is afraid to commit fraud and disobedience because he feels that he is always being watched by God who will later be accounted for all his deeds.

The nature of feeling always being watched arises because of the understanding that Allah is All-Knowing, All-Supervising, All-Guarding and Witnessing over everything, including education financing management activities.

The word *walyattaqi Allāha rabbahū* in verse QS. Al-Baqoroh [2]: 282, is interpreted to mean that he should fear Allah, the Lord of the worlds (Aṣ-Ṣōbūnī, 1981: 172-173), should self-control / present Allah's supervision (Āli Asy-Shaykh, 2009: 48). At the end of this verse it is closed with *wa ittaqu Allāha*, interpreted by Allah, *fearingrqib/* present His supervision (Aṣ-Ṣōbūnī, 1981: 172-173), fear Allah, *rōqib/* present His supervision, follow His commands and stay away from His prohibitions (Ibn Kaṣīr, 2008: 470-474). The commandment to fear Allah and present Allah's supervision is general in nature, including in education financing management activities.

The nature of feeling always supervised for everyone and individuals arises because of the understanding that every one's deeds will be known by Allah and He will be rewarded, described in the Qur'an as *kullu nafsin, kullu insānin*, or members of the *nafs*.

The next principle of supervision is comprehensive supervision. Comprehensive in Arabic means *shāmil, jāmi'* and *kāmil*. Knowledge and *pengawasan* Allah. covers everything. In the Qur'an the supervision that comprehensively edited with *'alā kulli syaiin* and *bikulli syaiin*.

The word *wa anta 'alā kulli syain syahīdun* in the verse QS. Al-Māidah [5]: 117, interpreted with and Thou Who is Overseeing all things nothing is hidden from You (Aṣ-Ṣōbūnī, 1981: 366-367), All-Knowing of their words and speech (Al-Fairūzābādī, 2006: 138). So, among the principles of supervision is comprehensive, namely supervision of everything that is in the management of education financing, from planning to implementation. In QS. At Taubah [9]: 105 also indicates a comprehensive oversight.

The principle of supervision is the supervision of a neutral and objective, meaning that prosed supervision by supervisors or top leadership should do objectively, moderately, neutrally. The word neutral in Arabic means *iyād*. Objective word in Arabic means *mauḍū'iyah* or *tajarrud*. Neutral and objective is bentuk justice.

The word *wa izā qultum fa i'dilū* in the verse QS. Al-An'ām [6]: 152, interpreted to be fair in your legal decisions and testimony (Aṣ-Ṣōbūnī, 1981: 419), say the truth and act justly and honestly and not unjustly or arbitrarily if you set the law between people and say (Aṭ-Ṭobarī, 2009: 3398-3401), say truth and honesty (Al-Fairūzābādī, 2006: 161), do justice and honesty and do not hide what needs to be explained (As-Sa'dī, 2009: 331), try to do justice in your words without turning away from the truth in conveying news, testimony, legal provisions and intercession for help (Āli Asy-Shaykh, 2009: 149), Allah SWT. ordered to do justice in deeds and words to relatives and non-relatives, and Allah swt. ordered to do justice to all people at all times and all circumstances (Ibn Kaṣīr, 2008: 276-277). This order to do justice is general in nature, including in the supervision of education costs. So the supervision of education costs must be fair, neutral and objective as instructed in this paragraph.

The next principle of supervision is the existence of power or *authority*. The supervision of the management of education costs is carried out by the principal, the head of the institution or the education office inspectorate. They can carry out this supervision because they have a higher position and power than the supervised unit. Power in Arabic means *ulḥoh, aiṭoroh, ukm, qiyādah, nufūdz*. With this higher degree and power they can supervise and use other people in their



interests and benefits.

The word *wa rofa'nā ba'dohum fauqo ba'din darojātin* in the verse of QS. Az-Zukhruf [43]: 32, interpreted as We have superior among creatures in sustenance and economy and We have made them in stages (Aş-Şöbünî, 1981: 151-152), as We have divided sustenance and food among them in their lives so We have made some of them higher in rank than others in the world (Aṭ-Ṭobarî, 2009: 7281-7285), and We have raised some of them in wealth, knowledge, strength, and others over some others in exaltation several degrees (M. Quraish, 2011: 240-243). Among the degrees exalted by Allah SWT. is the degree of the principal, head of the institution and the inspectorate of the education office, so that they can supervise the units below them regarding the management of education costs and can use some of the others to fulfill their needs and interests so that the order of life is more orderly.

The next monitoring principle is data verification and validation. Verification word and validation in Arabic means *tabayyun* or *taşabbut*. Verification of data is one of the bentuk supervision by way of judicial review of administrative financial documents with applicable guidelines and criteria.

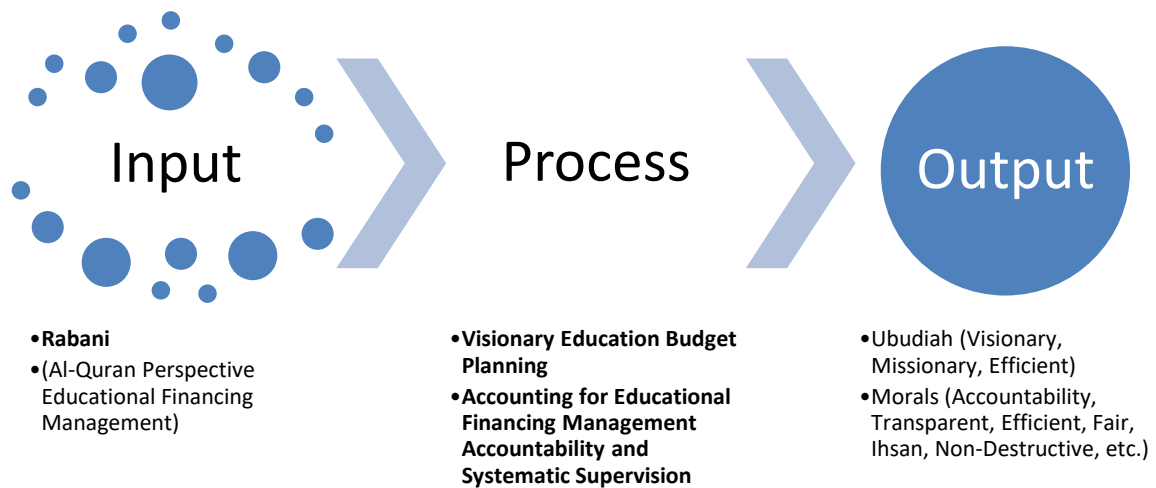
The word *in jāakum fāsiqun bi nabain fa tabayyanū* in the verse of QS. Al-Ḥujurōt [49]: 6, interpreted carefully, prove and verify the truth of the news (Aş būnî, 1981: 225-226), do not believe it and convey it to others so that you know the truth (Āli Asy-Shaykh, 2009 : 516). Allah forbids the believers to hear and respond to the news without researching and filtering it. Orders to examine, verify and validate news, information and data are general in nature, including in supervisory data and information, because supervisors must examine, verify and validate data in the management of education costs.

The input from the management of education financing from the Al-Quran perspective is rabani. The meaning is education financing management whose concepts, principles and foundations are taken and concluded from the Koran which is a holy book for all humans especially Muslims, who were sent down by Allah SWT. to the prophet Muhammad SAW. Proses education finance management implemented a visionary educational budget planning, management accounting education funding accountability and systematic monitoring.

The first output of the Al-Quran perspective education financing management is body. Ubudiah means worship. Worship in Islam is divided into two, namely; worship *mahdhoh* and worship *ghoiru mahdhoh*. Education financing management is one example of a form of activity that can be included in the category of worship *ghoiru mahdhoh*. By believing that education financing management is one of the activities that can be included in the category of worship *ghoiru mahdhoh*, then all elements that contribute to it will try to implement and make it happen as much as possible. And they will not waste it and will not do things that can reduce and damage the value of worship in it. The money in educational institutions is part of the assets that we earn and work for in the field of education, so it is fitting for the money to be regulated and managed with an education financing management system that is indeed loved by Allah and His Messenger, namely in accordance with existing principles. in the Quran and Sunnah. The money and education costs should not be preferred and prioritized over love and obedience to Allah and His Messenger.

The next output is akhlaq, which means having morals or character. In managing and managing education costs, apart from being aimed at the success of activities and programs, morals are also needed in their management. so as not to cause damage or loss. Akhlaki financing management pEducation in the Koran among diredaksikan with said *La tabkhosū* or *La tukhsirū*.

The Al-Quran perspective education financing management model is briefly described as in the picture below:



## CONCLUSION

From this research, several conclusions can be drawn as follows;

1. Educational budget planning from the Al-Quran perspective is visionary, because in addition to being planned for the realization of a short-term mission, namely successful management in the world by achieving programs, activities and targets, it is also planned for a long-term vision, namely success in the hereafter by achieving Divine pleasure and heaven. This mission and vision is a form of the effectiveness of education financing management.
2. Accounting (*accounting*) accountability education financing management, meaning that it can be accounted for. The treasurer must be ready to be responsible for the performance of its management before being held accountable in the afterlife. Accountability will encourage good, efficient and transparent management.
3. Systematic supervision of education financing management, which means regular supervision according to the system because it includes three kinds of supervision, namely; self-monitoring, managerial supervision and community supervision. Self-monitoring in the management of education financing from the Koranic perspective is a system that modern management does not have.
4. Educational financing management model in the perspective of the Koran is the management of educational financing that is spiritual, ubiquitous and moral. Rabani means that the concepts and principles come from Allah SWT, because everything comes from the Qur'an which is the word of Allah SWT. These principles are; In education budget planning/*budgeting* there are eight principles, namely; (a) Visionary and effective. (b) Missionaries. (c) Compliance and loyalty. (d) Ihsan. (e) Deliberation. (f) Tawakkal. (g) Commitment. (h) Estimated plan. There are seven principles in education funding sources, namely; (a) Halal and good. (b) Not vanity and usury. (c) Religiosity. (d) Responsibility. (e) Eligibility. (f) Sincerity. (g) Effort and creativity. In the education budget allocation there are five principles, namely; (a) God's treasure. (b) Efficient with not extravagant and stingy. (c) In the way of Allah. (d) Non-destructive. (e) Zakat obligation. In accounting/*accounting* and financial responsibility for education there are ten principles, namely; (a) Accountability. (b) Transparent. (c) Continuity. (d) Periodization. (e) Accounting records. (f) Format of money. (g) Revenue recognition. (h) Balance of

- balance. (i) Accounting explanation. (j) Selective. In the supervision/*controlling* there are six principles, namely; (a) Systematic. (b) *Murōqobah* or *roqōbah*. (c) Comprehensive. (d) Neutral and objective. (e) Power. (f) Verification and validation.
5. Ubudiah means that all educational financing management processes are of worship value. Akhlaki means that in the management of education financing there are moral values, both morals to the Creator and morals to fellow living beings.

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