

Islamic Educational Institution Policies Based on Creative Economic the Asean Era Economic Community

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Abstract : Competition in the era of Asean Economic Community is increasingly stringent, leading the Islamic educational institutions not only oriented to academic aspects but also on other aspects, including the economic aspects. The concept of Islamic educational institutions today should lead to the establishment of creative Islamic educational institutions, especially creative-based economies. Islamic education institutions today are no longer sticking to conventional learning methods to provide knowledge to the human resources of Islamic education, but to apply learning methods while learning, which is expected to guide the human resources of Islamic education to develop creativity, innovation, and productivity. Looking at the prospects that are needed at this time, the Islamic educational institutions are expected to immediately change the orientation of Islamic education in the institution, in order to produce excellence in social, cultural, economic, and etc.

Keyword: *Policies, Institute of Islamic Education, Creative Economy, and Asean Economic Community.*

Introduction

In Indonesia, there are thousands of Islamic educational institutions both public and private. In the statistics of 2015, the number of institutions recorded as many as 400,052 schools, consisting of 181,799 State educational institutions and 218,253 private educational institutions spread over 34 provinces in Indonesia.¹ From these data it can be seen that 85% of the total educational institutions are private institutions.

Private educational institutions limited to the author's knowledge have long been developed by Islamic movements such as NU, Muhammadiyah, Persis, al-Irsyad, Hidayatullah, al-Washliyah and others. The rest is developed by individuals or some people who are members of a foundation. There is the possibility of private institutions developed by individuals or those consisting of several people whose motives are pure to improve the quality of education, can also be business oriented. Usually, the motive is solely for the sake of educating human educators, while the business-oriented will treat its educators like "slaves" which means the compensation of his work at the educational institution is not rewarded properly.

The process of developing an Islamic educational institution from the beginning stands up to be an educational institution that is favoured by parents is certainly not easy. In addition to taking a long time required a short-term policy and long-term oriented to the development of quality educational institutions, systems that function properly, and the totality of all stakeholders of educational institutions. Where one of the important aspects that determine the sustainability and quality of school quality is the financial aspect of a good educational institution. An impossibility of an institution will be of good quality if it does not have good funding. For example, schools with limited funding will find it difficult to get qualified teachers and difficulties in providing monthly compensation to their educators.

The problem that always invades private educational institutions especially is Islamic education institution is a funding issue. As far as the authors know, the new Arifin Panigoro, Bakrie and Jusuf Kalla who donated some of his wealth to education. Oil

¹ Pusat Data dan Statistik Pendidikan dan Kebudayaan Kementerian Pendidikan dan Kebudayaan, *Indonesia Educational Statistics In Brief 2015/2016*, (Jakarta: MoEC, 2016), p.16

entrepreneur Arifin Panigoro is named immortalized as Hall or auditorium at al-Azhar University, Jakarta, it is not known how much total funding has been donated to YPI al-Azhar Jakarta. While the Bakrie family allocated some of his wealth to build Bakrie University, a campus that wants to print indigenous entrepreneurs. The familiar greeting JK from Jusuf Kalla in his hometown of Makasar as reviewed Gatra Magazine, it already has an Islamic institution of international standard. Atirah School implements international standards with significant additional religious education materials. Combine the three pillars: science, morals and science, and tuition costs are suppressed to remain affordable by the community.²

The above educational institutions are a few examples of the economic foundation of strong institutional owners will affect the continuity of educational institutions going forward. The problem is that most educational institutions in Indonesia are not yet self-sufficient and have difficulties in meeting their financial needs. For this paper will be the concept of educational institutions based on economic and educational policies oriented to the creative economy as the best way for the creation of financial strength of institutions, can contribute institutions to the readiness of their students in the face of global competition, especially in the economic field and contribute to the State in developing the economy creative society.

Discussion

1. The concept of Islamic Education Policy Based on Creative Economy

Improving the quality of Islamic education in the State of Indonesia is not easy, many challenges are faced, not as easy as turning black into white or vice versa, and not only technical issues, but also encompassing complex and complex problems ranging from planning, funding, efficiency, and transparency in financial management, and effectiveness in the implementation of Islamic education.

Most innovators believe that the desired changes are more than just positive attitudes. Islamic educational institutions themselves must have the capacity to change. Capacity is a combination of individual aspects and institutional aspects. Based

²Majalah Gatra, *Evolusi Pendidikan Islam*, (Edisi: 17-30 September 2009), p.109

on the results of studies in several states in the United States there are seven major elements of education reform agenda, as follows:

- a. Knowledge and skills to be possessed by educational personnel.
- b. Motivation owned by student.
- c. Subject matter that has been set and formed in the curriculum.
- d. Support in the implementation of learning, judging from the quality and human resources in the institution.
- e. The relationship between quantity and quality at the organizational level of educational institutions in support of education reform.
- f. Material resources have been sufficient in the success of educational reform.
- g. Organizational and allocation of resources of educational institutions to support educational programs has been well ordered.³

The implementation of this educational change policy can work effectively if this change is also supported by adequate financial capacity. The financial ability of educational institutions to be one of the determinants of success or not the education policy. The reality is that financial skills are a source of frustration for policymakers in schools. The allocation of funds from the government is limited and sometimes not always be disbursed on time, as well as the budget of the community. As a result, cash flows are constrained because there is no guarantee from the government. Indonesia's debt burden is also increasingly bloated, it also indicates that our country is financially struggling to finance the development of education.⁴

Based on the description above, it can be understood that the need for professional management of educational institutions to the resources owned by educational institutions, where changes in management of education to be implemented in educational institutions will not run properly, if not supported by financial management as well. In this case, the financial management, is a resource that can be used in the success of the teaching and learning process, complementing the various facilities and infrastructure of educational institutions, improving and developing the potential of teachers and their welfare, and

³ Sudarwan Danim, *Agenda Pembaruan Sistem Pendidikan*, (Yogyakarta: Pustaka Pelajar, 2006), p.40

⁴ Sudarwan Danim, *Agenda Pembaruan Sistem Pendidikan*, p.41

providing services in the supervision activities of educational institutions. This is as proposed by Sukistyorini, that:

*“The Principal as the education leader in the school must know and be able to manage the school finances properly, responsibly and transparently to all of its stakeholders”.*⁵

Financial management in Islamic educational institutions, is one of the substance of school management that determines the success of the activities and programs in Islamic educational institutions, as has happened in educational institutions in general, where financial management is carried out through the process of planning, organizing, directing, coordinating, supervision, and control, this is because education in institutional operations cannot be separated from the financing.⁶ as proposed by E. Mulyasa, that:

*“Leaders of Islamic educational institutions, need to improve the quality of financial management because all education activities in schools are always related to funding. The problems of financial management can directly affect the quality of Islamic education institutions. Many Islamic educational institutions have not been able to implement teaching and learning process optimally and maximally, due to winding up with financial financing problems, either to hire teachers and to complete the needs of learning facilities and infrastructure”.*⁷

When viewed from the incident, the government tried to provide operational funding assistance to each school. However, inevitably, to improve the quality of Islamic education in Islamic educational institutions must require a lot of funds. So it is not wrong if the current financial management, is a step that should be taken by the leadership of Islamic education institutions in planning, managing, evaluating, guarding, and finance accountability in a transparent, effective and efficient, so that the implementation of Islamic education, financial management good and right, is a decisive aspect and is something that can not be

⁵ Sukistyorini, *Manajemen Pendidikan Islam Konsep, Strategi Dan Aplikasi*, (Yogyakarta: Teras 2009), p.129-130

⁶ Nanang Fatah, *Ekonomi dan Pembiayaan Pendidikan*, (Bandung: PT Remaja Rosda Karya 2005), p.23

⁷E. Mulyasa, *Menjadi Kepala Sekolah Profesional*, (Bandung: PT. Remaja Rosda Karya, 2005),p.193

separated in the management of Islamic education in Islamic educational institutions.⁸

In applying Islamic education policy, the leadership of Islamic education institutions should emphasize that the policy taken is a matter that has validity in the development of Islamic education human resources in the institution. For the development of human resources of Islamic education, the validity of the Islamic education policy will be seen in its contribution to the process of independence of Islamic education human resources in the improvement and personal development and social validity of Islamic education policy will be seen visible in its contribution to the development of human resources of creative Islamic education, so that later can transform the society as well culture.⁹

The concept of Islamic-based educational institutions of the creative economy is more emphasis in the management of Islamic education institutions in a transparent, and accountability, and oriented to long-term profit for the institution. To achieve this, it takes the human resources of Islamic education who have the expertise, skills and excellence. Effective and efficient financial, funding, and financing management can facilitate the achievement of an independent and financially independent Islamic educational institution, uphold regional potentials, produce creative, innovative and productive graduates, and be ready to engage in every field of struggle that needs it.

2. Strategy Creating Institute of Islamic Education-Based Creative Economy.

Management has the meaning of organizing, managing and executing.¹⁰ Whereas if translated into the Indonesian language management can be interpreted with management.¹¹The understanding of financial management, as proposed by Iwa Sukiwa, that:

⁸E. Mulyasa, *Menjadi Kepala Sekolah Profesional*, p.193

⁹H.A.R Tilaar dan Riant Nugroho, *Kebijakan Pendidikan (Pengantar Untuk Memahami Kebijakan Pendidikan dan Kebijakan Pendidikan Sebagai Kebijakan Publik)*, (Yogyakarta: Pustaka Pelajar, 2012), p.141

¹⁰John. M dan Hasan Sadily, *Kamus Bahasa Inggris-Indonesia*,(Jakarta: PT Gramedia, 1992), p. 372

¹¹ Husaini Usman, *Manajemen Teori Praktik dan Riset Pendidikan*, (Jakarta: Bumi Aksara, 2008),p.4

*“Management is as a social process planned to ensure the cooperation, participation, intervention, and involvement of others in achieving certain or predefined goals, effectively. While finance comes from the word money that has the meaning of the instrument of exchange or the standard measure of value (unity count) that is legitimate, wealth, wealth. Then finance or finance is defined as all types of expenditures relating to the implementation of education”.*¹²

From the above explanation, it can be understood that financial management is a business or activities that process finance by using management functions in the implementation of education. Seeing the above understanding can be interpreted that the financial management activities struggling in terms of how to get funding of educational institutions, how the management of funds so that the goal of educational institutions is achieved, and how the management of assets owned effectively and efficiently. So to be able to apply pengeloan finance, the necessary stages implemented by Islamic education institutions, namely:

a. Budget Arrangement

Budgeting in Islamic educational institutions often referred to as the budget and expenditure budget plan (RAPBS). Preparation of this budget is not a plan alone, but more emphasis in terms of how the use of the budget has been planned.¹³ So in this case, the leadership of Islamic educational institutions, is expected to be able to arrange RAPBS in accordance with the needs of the institutions required. This budgeting is actually aiming for:

- 1) Matching the implementation with the planning that has been proclaimed by the leadership of Islamic education.
- 2) Know the flow of budget usage from the beginning of use to the end of its use.
- 3) Produce systematic programs and activities from financing to implementation of such programs and activities.
- 4) Minimize programs and activities that are not useful and not required by Islamic educational institutions and Minimize expenditures spent by Islamic educational institutions.

¹² Iwa Sukiwa, *Dasar-Dasar umum Manajemen Pendidikan*, (Bandung: Tarsito, 1986), p.13

¹³ Suharsimi Arikunto, *Dasar-Dasar Evaluasi Pendidikan*, (Jakarta : Bumi Aksara), p.90

- 5) Know the obstacles and difficulties that will be encountered Islamic educational institutions.
- 6) Directing the academic community of Islamic educational institutions to achieve the objectives set by the institution

Leaders of Islamic educational institutions should know the source of funding that is the resources of the institution. The sources of funding include the routine budgets earned from monthly payments, education support funds (DPD), subsidies for education provision (SBPP), operational and maintenance assistance (BOP), school operational assistance (BOS), donors of Islamic educational institutions, owned businesses, and donations sourced from other parties. As for Islamic educational institutions other than under the auspices of the government, or more often called private Islamic educational institutions, the largest source of funds comes from tuition fees, government subsidies, donors, foundations of Islamic educational institutions, and society at large.¹⁴

In every budget preparation of Islamic educational institutions, the signs that need to be emphasized by the leadership of Islamic education institutions is in terms of how to apply the principles of composing the funding of Islamic educational institutions as a whole and balanced among one needs of its institutions, and strived to avoid mistakes in the use of the budget. With a good budget preparation, it will impact on the use of the budget of healthy Islamic education institutions and not out of the planned path, as well as Islamic educational institutions will get effective and efficient results later in all things that have been planned. From this, too, financial management will be centralized mandated to the treasurer of Islamic educational institutions, in order to facilitate the leadership of Islamic educational institutions in accounting for the use of such finance.

b. Financial Accounting

Financial accounting conducted in Islamic educational institutions should be the process of recording, classifying, summarizing, reporting, and analyzing the financial data of Islamic educational institutions recorded and written by the

¹⁴ Hadar Nawawi, *Manajemen Strategik Organisasi Non Profit Bidang Pemerintahan*, (Yogyakarta: Gajah Mada University Press, 2005),p.109

treasurer of Islamic educational institutions.¹⁵ This financial bookkeeping can provide information to the leadership of Islamic educational institutions in the use that has been used by Islamic educational institutions so that later leaders of Islamic education institutions can determine the direction of budget policy Islamic education institutions that will be implemented in the institution.

Income and expenditure of Islamic educational institutions from various sources should be recorded and written in a special book and can be accounted for by the treasurer of Islamic educational institutions, this is one form of transparency conducted treasurer of Islamic education institutions in managing the finances that exist in his agency. In this case, Indra Bastian argued that things to note the treasurer of Islamic education institutions in the transparency of financial statements are as follows:

- 1) Treasurer of Islamic educational institutions, should make a financial report conducted every semester and yearly, and reported to the committee of Islamic educational institutions that will be analyzed with RAPBS.
- 2) All forms of financial statements of Islamic educational institutions, enclosed with notes, receipts, and evidence of expenditure that has been used.
- 3) The financial expenditures issued by the treasurer of the Islamic educational institution, shown by comparison of the balance sheets of both income and expenditure, to be examined by the committee of the Islamic education institute, which will be able to provide financial and financing policies of Islamic educational institutions in the following year.¹⁶

c. Financial Auditing

Financial examination in Islamic educational institutions is the escort process undertaken by the leadership of the Islamic educational institutions on the income and expenditure of Islamic education institutions, as well as to analyze the performance of the treasurer of the institution. Financial examination in Islamic educational institutions can be

¹⁵ Indra Bastian, *Akuntansi Pendidikan*, (Yogyakarta: Penerbit Erlangga, 2006), p.53

¹⁶ Indra Bastian, *Akuntansi Pendidikan*, p.56

understood as a process to analyze and assess the effectiveness of treasurers of Islamic educational institutions, both in terms of the use that has been issued in contributing to the achievement of programs and activities established by Islamic education institutions. These financial checks, useful to find the constraints that occur in Islamic educational institutions.¹⁷

Financial examination activities in Islamic educational institutions can provide leadership of Islamic education institutions a description of the financial circulation in the institution. This financial examination activities, at least provide leadership of Islamic education institutions:

- 1) Accountability of treasurer of Islamic education institution to acceptance, deviation, and financial submission done to parties who have used the finance of Islamic education institution.
 - 2) Evaluation of deficiencies, weaknesses, leaks, and mistakes on the use of finance in Islamic educational institutions, and followed up to improve the performance of treasurers of Islamic education institutions.
 - 3) The consistency of honesty done by the treasurer of Islamic education institution, in managing the institution's finance, and carry out its work in conveying financial report, if timely and accurate, hence rewards will be given leadership of Islamic education institute to its treasurer.¹⁸
3. Creative Economy-Based Islamic Education Institution in Era Asean Economic Community

In the current era of Asean Economic Community, it requires every Southeast Asian Country, one of which is the State of Indonesia to be able to compete in domestic and foreign trade, as well as to optimize all aspects in the State of Indonesia, in order not to be a guest in the State itself. This condition can be solved by giving encouragement to the economic aspect, human resources which are always developed and enhanced by various training based on creativity and innovation, ideas and ideas in providing prosperity for society both economically and socially.

¹⁷Abin Syamsudin Makmun, *Pengelolaan Pendidikan Konsep, Prinsip Dan Aplikasi Dalam Mengelola Madrasah Dan Madrasah*, (Bandung: Pustaka Educa, 2010), p.169

¹⁸Suharsini, *Manajemen Pendidikan*, (Yogyakarta: Aditya Media, 2008), p.317

For Islamic educational institutions in the State of Indonesia, the development of a creative economy is necessary for the competence of graduates of Islamic educational institutions can take advantage of opportunities that exist in the era of Asean Economic Community today, which is increasingly competitive in Southeast Asia. This development also, to maintain the economic defence and prepare in the face of the crisis globally later. So creative economy in Islamic educational institutions can be developed because it can a. Providing great potential for the progress of Islamic educational institutions, b. Contributing economically significant Islamic educational institutions, c. Creating a positive economic climate for Islamic educational institutions, d. Building image and identity of Islamic educational institution in society, e. Creating creativity, innovation, and productivity which is a competitive advantage for Islamic educational institutions, and f. Providing Islamic educational institutions with a positive social impact.

The concept of Islamic educational institutions based on creative economy, in line with the current era of economic assault community, where every Islamic educational institutions are required to be able to change the economic system into a creative economy, namely economic activities that rely on the creativity of ideas and ideas of human resources Islamic education there is. Only with ideas and ideas from human resources creative Islamic education, Islamic educational institutions can generate a decent income for progress and success. Asean economic community, is a continuation of a pre-existing economy that relies on technology and information as the spearhead. So no one if there is an expression that the Islamic educational institutions that are able to apply the creative economy is able to provide a stimulus for the human resources of Islamic education in the institution to be able to develop ideas, ideas, and creativity.¹⁹

To be able to produce it, then the Islamic educational institutions should be the main driver capable of giving birth to human resources of Islamic education entrepreneurs for the institution. This is because the prospect that will be generated from the creative economy is very promising, both for human resources of Islamic education and Islamic educational institutions, which

¹⁹Hendri G. Pratama, *Artikel Sekolah Berbasis Ekonomi Kreatif*, (Lampung Post, 12 Oktober 2010)

will be expected to change the orientation of Islamic education pattern in the institution. Islamic educational institutions are not only oriented to activities that only produce cognitive direction, but also able to produce excellence in social, cultural, and especially economic aspects so that later Islamic educational institutions able to respond to the development of existing creative economic trends.

Islamic education institutions at this time very challenged with the development of technology and information that the length cannot be in the mammary development. Therefore, the substance of Islamic education activities and programs must be well structured, to be able to deal with them, among the steps according to the authors are:

- a. Implementing an Islamic education curriculum that is no longer focused on graduation exams alone, but also Islamic education as a whole that takes into account social skills, manners, faith, and Islam.
- b. Utilizing the leadership role of Islamic educational institutions as top leaders of Islamic education is superior.
- c. Encourage the committees of Islamic educational institutions to ensure the involvement of every academic community in the success of the learning process in Islamic educational institutions.
- d. Improve and develop the quality of teachers, management of Islamic educational institutions, services for stakeholders.
- e. Opening cooperation with other Islamic educational institutions in the country and abroad.
- f. Implement and run the policy of Islamic educational institutions based on creative economy in developing Islamic educational institutions into creative, innovative, and always productive institutions, which later can be a driver and trigger for the nation's economy

Creative economy run in this Islamic educational institution later, can make the human resource of Islamic education have creativity, innovation, and productivity, and give insight to human resource of Islamic education in self-development in entrepreneurship, so that human resource of Islamic education have an ability in facing the current era of Asean Economic Community. Implementation of the creative economy in Islamic educational institutions is not only a surefire solution to solve the

problems that exist in the State of Indonesia. In the application of creative economy in Islamic educational institutions can only provide improvements in welfare for Islamic educational institutions in general and human resources of Islamic education in particular. It is necessary for the active role of Islamic educational institutions and the government in supporting this creative economy, in order to create an Islamic educational institution capable of dealing with Asean Economic Community, of course with human resources of Islamic education who have the skills, abilities and skills that fit the needs of this era.

Conclusion

In the era of Asean Economic Community, the people of the State of Indonesia are faced with the open competition with citizens in Southeast Asia, this requires the Islamic educational institutions to continue to develop the quality of Islamic educational institutions to be able to compensate or even exceed the ability of its competitors. Here the aspect of Islamic education will play its role. Islamic educational institutions are expected to develop and improve the human resources of Islamic education is superior and qualified academically, able to socialize well, especially in achieving the goals of the institution.

To achieve this, Islamic education institutions are faced with the problem of limitation pembiayaan in the implementation of Islamic educational institutions based on creative economy, because the efforts to achieve it requires financing is not small, so it needs to be done in terms of management of Islamic educational institutions based on creative economy, which will be able to create a source of institutional financial income independently, a policy that can be used by leaders of Islamic education institutions in realizing creative Islamic-based educational institutions in facing the Asean Economic Community are as follows: 1. Changes in the financial management of Islamic education institutions through the following stages These are budget preparation, financial accounting bookkeeping, and financial checks every semester and year, 2. Creating an Islamic educational institution based on the creative economy. This creative economy will be able to develop and enhance the creativity, innovation, and productivity of human resources of Islamic education, and 3. This creative economy can make Islamic education institutions have alternative business to meet the financial needs of institutions.

Creative economy run in this Islamic educational institution later, can make the human resource of Islamic education have creativity, innovation, and productivity, and give insight to human resource of Islamic education in self-development in entrepreneurship, so that human resource of Islamic education has the ability in facing the current era of Asean Economic Community. Implementation of the creative economy in Islamic educational institutions is not only a surefire solution to solve the problems that exist in the State of Indonesia. In the application of creative economy in Islamic educational institutions can only provide improvements in welfare for Islamic educational institutions in general and human resources of Islamic education in particular.

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