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**THE MODEL OF STUDENTS' SAVING EMPOWERMENT MANAGEMENT**

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**Abstract.** *This research has been carried out to help overcome the problems of financial management in schools / madrasas, especially in private schools / madrasas related to financial governance that already apply in the institution. The model referred to in this study is a management model of empowering student savings funds. the trial model that was applied in MIS Mutiara located on Jl. Teak No. 125 Sei Delivering Deli Serdang Regency. Based on the results of the study found a model of student empowerment management empowerment, namely the principal of MIS Mutiara, making policies in schools / madrasas on the existence of suggested daily student savings activities, socialized to students' parents, parents welcomed positively, class teachers collect savings every day from their students, then class teachers deposit it with the school treasurer, the school treasurer deposits it to the Muhammadiyah BMT every day through the account of the head of MIS Mutiara, the Muhammadiyah BMT manages it and each month prepares money for teacher salaries of Rp. 6,000,000, which is for as many as 6 teachers each month. the advantage of the management model of student savings empowerment conducted at MIS Mutiara is that teachers can get payday (every 2nd). While the drawbacks need to be very careful in financial management, so that if there is misuse is vulnerable to the confidence of parents of students in sending their children to school again.*

**Keywords: Model of Management, Empowerment, Students' Saving****INTRODUCTION**

Financing is one of the resources that directly supports the effectiveness and efficiency of Madrasah management. In organizing education, finance and financing is a very decisive potential and is an inseparable part in the study of education

management. The financial and financing component in a school is a component that determines the implementation of teaching and learning activities in schools along with other components.

This is what underlies the researchers want to innovate in the form of managing student savings funds which will be used as a bailout fund to overcome the financial crisis in conducting the learning process in the madrasa. The student savings fund is in the form of student money collected every day through the homeroom teacher, and then handed over to the school management to be managed by a third party, namely a professional financial manager. So that this can be utilized as a temporary Madrasah operational fund before the students' school fees are paid and the BOS (school operational assistance) funds are disbursed from the government.

Therefore, against the background of these problems researchers are interested in finding a management model of student empowerment savings that was tested on MIS Mutiara. So that after the model can be applied to all educational units that have the same problem.

## **LITERATURE REVIEW**

### **The Nature of Management**

Initially the notion of management can be understood in various ways such as planning, organizing, arranging staff, directing, coordinating and controlling, recording and reporting, and preparing budgets. Then made simple so that it consists of planning, organizing, giving command, coordinating and controlling (Made Pidarta, 2004: 11).

Furthermore Hersey and Blanchard revealed that "management is a process of working with and through individuals and groups and other resources to accomplish organizational goals" (P. Hersey and K.H Blanchard, 1988: 88). From the words of Hersey and Blanchard it can be understood that what is meant by management is a process of collaboration between individuals and groups and other resources in achieving an organizational goal.

According to George R. Terry explained that management, "Management is the performance of conceiving and achieving desired results by the group of efforts consisting of utilizing human talent and resources". It can be understood that management is the ability to direct and achieve desired results with the aim of human endeavors and other resources. In line with the previous opinion Mondy and Peemeaux

stated "management is the process of getting things done through the efforts of other people" (R. W. Mondy and S.H Premeaux, 1995: 78).

### **The Management of School's Finance**

Financial management is one of the substance of school management that will also determine the course of educational activities in schools. As happened in the substance of education management in general, financial management activities are carried out through the process of planning, organizing, directing, coordinating, supervising or controlling.

Some financial management activities are obtaining and determining funding sources, utilizing funds, reporting, auditing and accountability properly. According to the Ministry of National Education (2000) that financial management is an act of financial administration / administration which includes recording, planning, implementation, accountability and reporting.

Thus, school financial management can be interpreted as a series of activities regulating school finance from planning, accounting, spending, supervision and financial accountability. School financial management needs to pay attention to a number of principles. Law No. 20 of 2003 article 48 states that the management of education funds is based on the principles of justice, efficiency, transparency, and public accountability. Besides that, the principle of effectiveness also needs to be emphasized. The principles include transparency, accountability, effectiveness and efficiency.

- a. Transparency. Transparent means openness. Transparent in the field of management means openness in managing an activity. In educational institutions, the field of transparent financial management means that there is openness in financial management of educational institutions, namely the openness of financial resources and their numbers, details of use, and accountability must be clear so that it can facilitate the parties concerned to find out.
- b. Financial transparency is very much needed in order to increase the support of parents, the community and the government in the implementation of all educational programs in schools. In addition, transparency can create mutual trust between government, the community, parents and school residents through the provision of

information and ensuring ease in obtaining accurate and adequate information.

- c. Some financial information that is free to be known by all school residents and parents, for example, the school income and expenditure plan (RAPBS) can be posted on the notice board in the teacher's office or in front of the administration room so that anyone who needs that information can easily get it. Parents of students can find out how much money the school receives from parents and what money is used for it. In addition, the existence of daily savings activities for students must also be open, which is open in terms of numbers and how they are managed. Obtaining this information adds to the parents' confidence in the school.
- d. Accountability is the condition of someone who is judged by others because of the quality of their performance in completing tasks to achieve the goals for which they are responsible. Accountability in financial management means that the use of school fees and student savings funds can be accounted for in accordance with established plans. Based on established plans and applicable regulations, the school spends money responsibly. Accountability can be done to parents, the community and the government. There are three main pillars that are prerequisites for building accountability, namely (1) the transparency of school administrators by accepting input and involving various components in managing schools, (2) the existence of performance standards in each institution that can be measured in carrying out its duties, functions and authority, (3) the participation to create a conducive atmosphere in creating community services with easy procedures, low cost and fast service.
- e. Effectiveness. Effective is often interpreted as achieving the goals set. Garner (2004) defines effectiveness even more, because actually effectiveness does not stop until the goal is reached but it comes to qualitative results that are associated with achieving the vision of the institution. Effectiveness "characterized by qualitative outcomes". Effectiveness emphasizes more on qualitative outcomes. Financial management is said to meet the principle of effectiveness if the activities

carried out can regulate finance to finance activities in order to achieve the objectives of the institution concerned and its qualitative outcomes in accordance with the plans that have been set.

- f. Efficiency, is related to the quantity of results of an activity. Efficiency "characterized by quantitative outputs" (Garner, 2004). Efficiency is the best comparison between input (output) and output (output) or between power and output. The intended power includes energy, thought, time, and cost. In terms of the use of time, energy and cost. Activities can be said to be efficient if the use of time, energy and the smallest cost can achieve the specified results.

### **The Increasing of Quality of Education through Students' Saving**

In general, quality is a description and overall characteristics of goods or services that show their ability to satisfy the expected or implied needs. In the context of education, the notion of quality includes educational inputs, processes and outputs. Educational input is everything that must be available because it is needed for the process to take place. Something intended in this study is in the form of a source of student savings funds to be managed in these educational institutions.

Resource input includes human resources available at educational institutions such as school principals, teachers, employees and students. And the remaining resources such as equipment, materials, money, and so on. While the software input referred to in this study includes the school organizational structure, statutory regulations, task descriptions, plans, programs and so on. Therefore, the high or low quality of an input can be measured from the level of input readiness. The higher the preparation made for the input, the higher the input of the available institutions.

The education process is the change of something into something else. Something that affects the progress of a process, while the results of that process are also referred to as results or outputs.

## FINDINGS AND DISCUSSION

The source of education funding is a very important input component in preparing human resources through education in schools. Education without the support of adequate costs, the education process will not be able to run in accordance with expectations (Mulyono, 2010: 23). So on that basis applied research on applied product models of empowering student savings that has been carried out at MIS Mutiara.

This applied product research entitled management model of student empowerment savings has been tested for 2 months. This is done at MIS Mutiara which is located at Jl. Teak No. 125 Sei Send out. If we look at the results achieved in a two-month trial of August and September, it will be seen as follows:

No.	Stage/ Class	Total of Students	Recapitulation of the result of students' saving in August	Recapitulation of the result of students' saving in September	Total of Saving
1.	I	17	Rp. 2.739.000,-	Rp. 2.061.000,-	Rp. 4.800.000,-
2.	II	4	Rp. 2.059.000,-	Rp. 1.556.000,-	Rp. 3.615.000,-
3.	III	10	Rp. 1.207.000,-	Rp. 1.151.000,-	Rp. 2.358.000,-
4.	IV	14	Rp. 1.843.000,-	Rp. 2.695.000,-	Rp. 4.358.000,-
5.	V	13	Rp. 1.571.000,-	Rp. 1.87.000,-	Rp. 3.358.000,-
6	VI	12	Rp. 3.881.000,-	Rp. 3.137.000,-	Rp. 7.018.000,-
Jumlah			Rp. 13.300.000,-	Rp. 12. 387.000,-	Rp. 25.687.000,-

The recapitulation of students' saving of MIS Mutiara

Based on the recapitulation of MIS Mutiara student savings data can be seen from the side of the development of student savings made by students at MIS Mutiara in August and September experienced a significant development, because when viewed from the frequency of the amount of savings they deposited each day is quite large each month.

1. For class I only in August amounting to Rp. 2,739,000, - and in September amounting to Rp. 2,061,000, - so that the total for class I which amounted to 17 students can generate savings of Rp. 4,800,000.

2. For class II in August amounted to Rp. Rp. 2,059,000 and in September amounting to Rp. 1,556,000, - so that the total for class II which amounted to 4 students can generate savings of Rp. 3,615,000.
3. For class III in August amounted to Rp. 1,207,000 and in September amounting to Rp. 1,151,000, so that the total for class III totaling 10 students can produce savings of Rp. 2,358,000.
4. For class IV in August, Rp. 1,843,000 and - in September amounting to Rp. 2,695,000 - so that the total for class IV totaling 14 students can generate savings of Rp. 4,358,000
5. For class V in August amounted to Rp. 1,571,000, - and in September amounting to Rp. 1.87,000, so that the total for class V which amounts to 13 students can generate savings of Rp. 3,358,000.
6. For class VI in August amounted to Rp. 3,881,000 and in September amounting to Rp. 3.137,000, - so that the total for class VI which amounts to 12 students can generate savings of Rp. 7,018,000.

So if the total number of MIS Mutiara students starting from grades I to VI with a total of 70 students, their total savings for 2 months (August and September) is Rp. 25,687,000.

So if the empowerment of teachers to provide salary so that it can be done on time properly. If there are 6 teachers' salaries, each teacher has a salary of Rp. 500,000, - for each month the allocation of empowerment for payroll every month is Rp. 6,000,000.

So that it can make a solution for schools and foundations to be able to provide welfare for teachers so that they can get paychecks every month, that is on every 2nd date. So far, they have only relied on the teacher's salary from the payment of school fees deposited by each student. It often happens that payment of school fees is not on time (often late), so that it has an impact on late teacher payroll.

So it is expected that with the existence of a model of empowering student savings will be able to be used as a solution in helping MIS Mutiara school funding, the target for this research is to help prepare a bailout fund for paying teacher salaries to be on time. Because all this time the madrasa only expects school fees from students' parents

or the distribution of BOS funds from the government, which in the end teachers often receive salaries that are not timely (often experience late payment of salaries).

Teacher salaries are the most important thing done by the school management to be on time, because if not time will have a negative impact on the quality of the school. This means that when the teacher does not pay on time, the enthusiasm and motivation of the teacher becomes lower and discipline becomes lower. This will have an impact on the condition of the school.

Therefore, the school must try to find a solution in order to help finance the school. One day, at the MIS Mutiara school, students are accustomed to taking part in a daily savings program aimed at empowering student funds and fostering students' penchant for saving. This activity is very useful, in addition to these two things it can also be used at any time by students for educational purposes, for example buying books, bags, shoes and others.

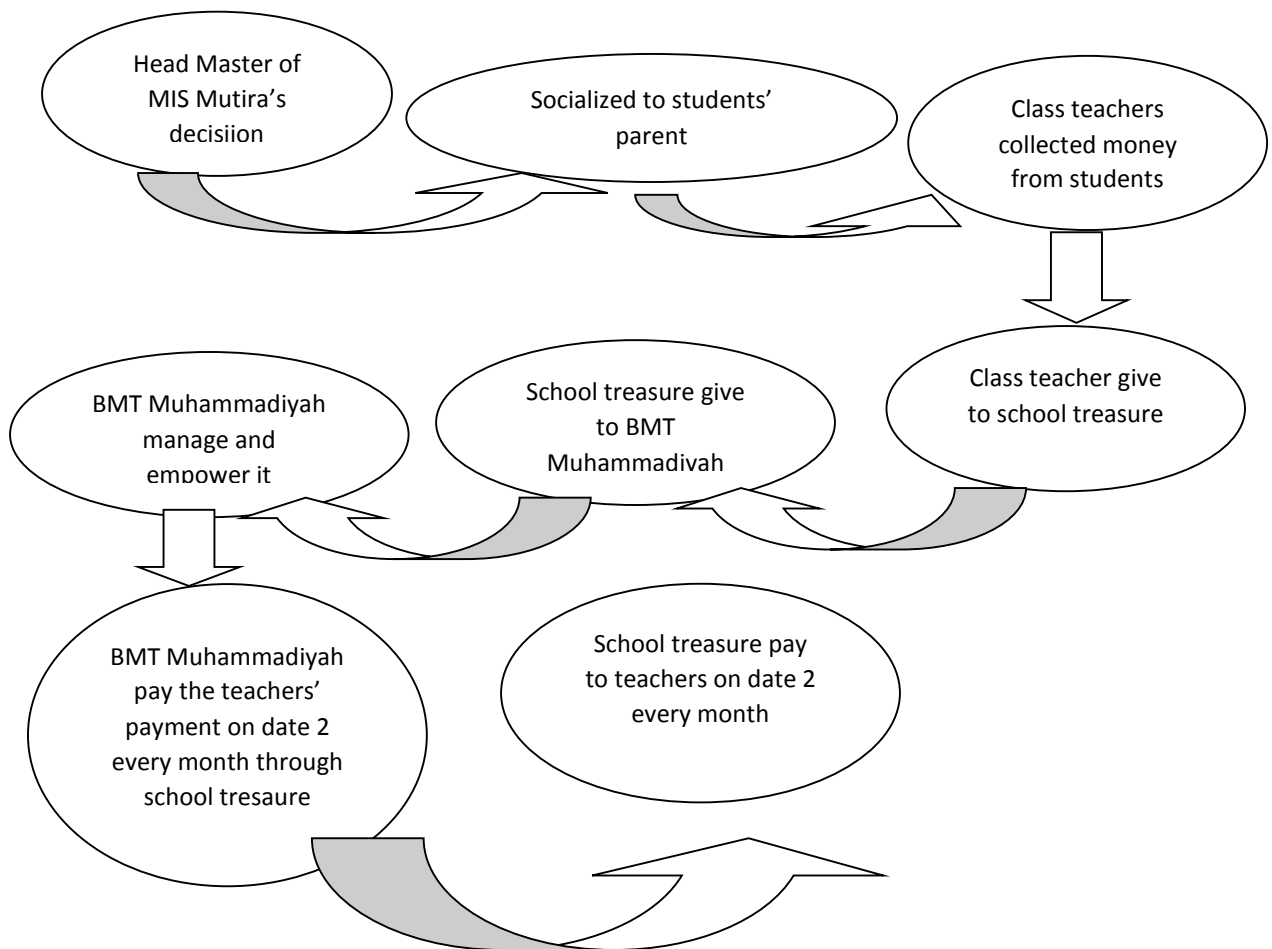
Student savings is a trust that the school must manage wisely. All administration such as student savings books, class savings receipt books, school savings recap books must be organized in an orderly and transparent manner. If not, problems will arise and parents' trust in schools will decrease.

To help record the receipt of class savings, administrators share one class savings receipt application for MIS. This application is made very simple and easy to use. The purpose of making this application is to ease the teacher's task of adding student savings so that there is no need to add up manually every time a student saves.

Therefore, as for the process of student savings management model carried out in MIS Mutiara are: MIS Mutiara's principal makes policies in madrasas about the existence of daily student savings activities, socialized to students' parents, parents welcome positively, class teachers collect savings every day from the students, then the class teacher deposits the school treasurer, the school treasurer deposits it to the Muhammadiyah BMT every day through the MIS Mutiara head account, the Muhammadiyah BMT manages it, and each month prepares a teacher's salary of Rp. 6,000,000, for as many as 6 teachers each month. The money is given by the BMT to the school treasurer on every 2nd to be paid to each teacher.



The management process of empowering student savings is carried out at MIS Mutiara.



## CONCLUSION

Based on the results of research applied products conducted at MIS Mutiara can be concluded as follows:

1. That the management model for student savings empowerment carried out in this study is: MIS Mutiara's principal made a policy at the madrasa about the suggested daily student savings activities, socialized to parents, students welcomed positively, class teachers collect savings every day from the students. students, then the class teacher deposits the school treasurer, the school treasurer deposits it to the Muhammadiyah BMT every day through the account of the head of MIS Mutiara, the BMT Muhammadiyah manages it and each month prepares a teacher's salary

- of Rp. 6,000,000, for as many as 6 teachers each month. The money is given by the BMT to the school treasurer for payment of teacher salaries, then the school treasurer pays the teacher's salary every 2nd of every month
2. The form of efforts to empower student savings that will be applied in MIS Mutiara Sei. To send is to pay teacher salaries on time ie the 2nd of every month. This savings money can become a school bailout fund prepared by BMT Muhammadiyah so that the monthly salary of teachers is fixed
  3. The advantage of the management model of student savings empowerment conducted at MIS Mutiara is that teachers can get payday (every 2nd). While the drawbacks need to be very careful in financial management, so that if there is misuse is vulnerable to the confidence of parents of students in sending their children to the school.

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