

Education and Mentoring Pocket Money Management for Students of BHS Islamic Boarding Schools

Muh. Sirojuddin Amin¹, Alfian Budi Primanto¹

¹Universitas Islam Malang, Indonesia

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ABSTRACT

Pocket money is an essential thing in the lives of Islamic boarding school students. The students use pocket money not only for basic needs but also for other things. However, in its use, it often needs to catch up to the target. This causes Islamic boarding school students to frequently need more pocket money before their parents send more money. With these problems, this community service activity focuses on being more effective and efficient in using pocket money. Using a control card system that makes it easier for students to know how to use their pocket money will also make it easier to plan their finances in the future. This control card can be adapted to the needs of each Islamic boarding school and can be accessed by both parties, students and parents. By implementing these steps, Islamic boarding school students' use of pocket money can be more effective and efficient.

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* Corresponding Author.
aminsirojuddin@unisma.ac.id
(Muh. Sirojuddin Amin)

INTRODUCTION

Islamic boarding school is an educational institution that focuses on deepening religious knowledge and independence. Islamic boarding schools are Islamic educational institutions led by a kiai (Ryan et al., 2021). Islamic boarding schools are deeply rooted in Indonesian society, combining modern and traditional curricula to guide students with inherent values and norms (Purwoko, 2022). The number of Islamic boarding schools in Indonesia is large and spread across various regions. In Malang district alone, the number of Islamic boarding schools will reach 727 institutions registered at the Malang district Ministry of Religion office in 2023, as shown in table 1 below.

Table 1.
Number of Islamic Boarding Schools by District

Subdistrict	Number of Islamic Boarding Schools by District		
	2021	2022	2023
Donomulyo	17	17	17
Kalipare	12	12	12
Pagak	14	14	14
Bantur	36	36	36
Gedangan	13	13	13
Sumbermanjing	11	11	11
Dampit	22	22	22
Tirtoyudo	6	6	6
Ampelgading	11	11	11
Poncokusumo	34	34	34
Wajak	28	28	28
Turen	34	34	34
Bululawang	38	38	38
Gondanglegi	102	102	102
Pagelaran	27	27	27
Kepanjen	29	29	29
Sumberpucung	14	14	14
Kromengan	4	4	4
Ngajum	12	12	12
Wonosari	6	6	6
Wagir	11	11	11
Pakisaji	31	31	31
Tajinan	22	22	22
Tumpang	19	19	19
Pakis	27	27	27
Jabung	11	11	11
Lawang	19	19	19
Singosari	28	28	28
Karangploso	29	29	29
Dau	28	28	28
Pujon	23	23	23
Ngantang	2	2	2
Kasembon	7	7	7
Kabupaten Malang	727	727	727

Based on this table, it can be concluded that Islamic boarding schools exist in Indonesia, especially in Kab. Malang has quite a large number of students and can coexist with other educational institutions. This number is also relatively stable, and there has been no increase or decrease in the number of Islamic boarding schools.

Islamic boarding schools also play a significant role in community development and empowerment. This empowerment aims to encourage, motivate, and strengthen various aspects of community life (Sugandi et al., 2017). This shows that Islamic boarding schools significantly contribute to Indonesian people's lives, both for the progress of Islam itself and for the Indonesian nation as a whole (Wahyuddin, 2016). Not a few public figures and state leaders come from Islamic boarding schools. This is inseparable from the curriculum in Islamic boarding schools, which provides space for students to grow and develop in religious knowledge more broadly.

The curriculum developed at Islamic boarding schools involves the entire institutional structure, which is guided by the vision and mission of education, curriculum components, curriculum organization, curriculum implementation, and curriculum control (Agustin & Al Kadri, 2023). The curriculum in Islamic boarding schools is linked to the Indonesian National Qualifications Framework (KKNI), including the second-level qualifications for alums, namely having basic operational knowledge and factual knowledge of specific work fields to choose available solutions to problems that often arise. This indicates that establishing Islamic boarding schools aims to create a generation with essential abilities and can also solve problems that often arise in society. Apart from that, Islamic boarding schools aim to create an independent Islamic generation. Able to manage himself before being in the broader community.

As an Islamic institution, of course, many students study at Islamic boarding schools, and these students are even required to live in Islamic boarding schools. Life in an Islamic boarding school forces students to be independent in their daily lives, from waking up and preparing equipment for school, studying, and extracurricular activities until they rest at night. This independence makes students more responsible in their own lives. This is important because it becomes the basis for students' actions and positively impacts the future. One natural form of student independence is being independent in managing the pocket money given by their parents. The mechanism for providing pocket money is usually weekly or monthly. Students must be able to manage their pocket money to suit their purpose.

For students who live in Islamic boarding schools, managing pocket money is a fundamental thing that students must master (Angelista et al., 2023). Students cannot meet their parents daily, and getting pocket money takes work.

As an educational institution, ustadz and ustadzah often remind us not to be wasteful and finish prematurely. However, it turns out that many students still need help managing their pocket money well. As a result, the pocket money will run out prematurely. Furthermore, the impact is that some students use their friends' belongings without permission for their personal needs. One reason is that they are usually embarrassed to reveal their situation. This situation occurs because the students need to learn to manage money independently. This central problem occurs in almost all Islamic boarding schools. Even though the ustadz and ustadzah have reminded us repeatedly, more concrete action is needed so that the students understand better how to manage their money.

It also needs to be understood that money management is not only students' responsibility but parents must also be involved. This is important because parents can measure how much money they should send to their children. As a complement, students need to be given an understanding of pocket money management.

A sufficient understanding of financial literacy can help students understand how to save well, distinguish between needs and wants, and be interested in saving, investing and managing their finances (Hanifah et al., 2022; Tapokabkab et al., 2021). Furthermore, to help students manage their finances, they can use a control card. This control card provides an overview of their financial behaviour. In particular, this financial control card helps make fast and accurate decisions (Bachtiar & Hidayat, 2023). Another study also revealed that this control card could control behaviour and decision-making. This will affect students' increasingly better financial management behaviour so that students can control themselves and be responsible for managing their finances (Mariana et al., 2022).

Based on this explanation, community service activities focus on education, assistance, and the importance of pocket money management for BHS Islamic boarding school students.

LITERATURE REVIEW

Managing pocket money for Islamic boarding school students requires careful attention and strategic planning to be effective. Islamic boarding schools significantly influence the ethical and financial behaviour of students. Various studies emphasize the importance of financial management in the context of Islamic boarding schools, especially in the sustainable development of students (Arifin, 2017; Sulastri et al., 2022).

Furthermore, financial literacy is a basic skill every individual, including Islamic boarding school students, needs. Good financial management can increase financial literacy for students. Students can improve their understanding of economic principles, enabling them to make careful financial choices in the future. This can be done by actively participating in the practical handling of finances by students (Danes & Hira, 1987).

Students' financial decision-making abilities can be improved through effective financial management. It involves assessing various options, considering potential outcomes, and formulating financial strategies for immediate and future needs. Such preparation equips them to overcome economic challenges that may arise during their adult lives. This needs to be trained by students through good pocket money management (Lusardi & Mitchell, 2014).

Furthemore, the role of parents is also very important in this matter. Students' financial behavior is greatly influenced by the socialization carried out by their parents (Khalisharani, Sabri, et al., 2022). The way parents manage and talk about money can influence students in managing their finances.

Apart from support and supervision from the government and stakeholders, in this case, Islamic boarding schools, strengthening students' financial behavior is also necessary to ensure the success of the program. This includes positive attitudes, education, and socialization of financial literacy (Khalisharani, Johan, et al., 2022).

Control cards, which describe students' financial behaviour, can help them manage their finances. Previous studies have shown that using this financial control card allows for quick and accurate decision-making (Bachtiar & Hidayat, 2023). In addition, previous studies have shown that using this control card can control behaviour and decision-making. This can result in students who are better at managing their finances, allowing them to have good responsibility in managing their finances (Mariana et al., 2022).

MATERIAL AND METHOD

Community service activities at the BHS Islamic boarding school take the form of education or providing an understanding of pocket money management. Apart from that, another activity is assisting students to make scorecards and fill them in by developing a priority scale for using pocket money. The steps taken are:

1. Starting with a visit to the location of the BHS Islamic boarding school to find out how much the students understand regarding managing their pocket money, as well as looking for existing problems.
2. Based on the results of observations, the problem is then analyzed, and alternative solutions are found.
3. Planning for educational and mentoring activities. This is done so that the activities carried out are by the planned targets.
4. Education and mentoring activities are carried out at the end of the formal school year because

they coincide with the student guardian meeting and the distribution of report cards. This is done to implement alternative solutions, especially for students, quickly.

5. Monitoring, after education and mentoring, of course, monitoring needs to be carried out a maximum of one month after education and mentoring. This activity aims to determine the level of success of the activity.
6. Evaluation is carried out after all activities have been carried out. This aims to identify successful programs or programs that still need to be implemented.

RESULT AND DISCUSSION

1. Participants in Community Service activities with the theme of education and mentoring pocket money management for students at the BHS Islamic boarding school are students at the BHS Islamic boarding school located in Druju village, Kec. Sumbermanjing Wetan, Kab. Malang. This activity is carried out from date to date at the BHS Islamic boarding school.
2. This community service activity aims to provide understanding regarding the importance of managing pocket money for students. Accompanying students in identifying basic needs. Increased knowledge about emergency funds and saving. As well as providing financial control cards for students. This activity is significant because it can help students manage their pocket money effectively and efficiently.
3. Based on Community Service activities, this activity can run well and receive a good response from the students who participate, starting from the initial stages of staying in touch and identifying problems that arise to evaluating and monitoring activities.
4. This activity results in students understanding how to manage their finances, such as pocket money, demonstrated by spending patterns focusing on primary needs. Several factors can potentially hinder students from managing their pocket money in carrying out activities, such as their parents' economic background and lifestyle patterns, especially before entering Islamic boarding school. With lifestyle choices that lead to hedonism, there will be an opportunity to increase a person's consumptive nature (Parmitasari et al., 2018).
5. However, good literacy will reduce the hedonistic lifestyle or consumer behavior (Triana et al., 2024). When students are given a good understanding of pocket money management, they slowly prioritize their finances to meet basic needs. Besides that, good financial literacy, even though parents' relatively high income, does not impact their children's consumptive behavior (Triana et al., 2024).
6. Using control cards helps students in managing their finances. Students is very enthusiastic about

this control card. This is because the control card monitors their financial allocation. For example, they have reached their consumption limit this week to reduce their consumptive expenses next week. They can also plan their costs for the following month with this control card. Below are some photos of activities that have been carried out.



Figure 1.

Visit to the Islamic Boarding School Caretaker



Figure 2.

Providing material to students



Figure 3.
Providing material to students

The following is an example of a control card that students can use.

Table 2.
Control Card

No	Date	Description	Amount		Balance
			Income	Spending	

Source: data processed

CONCLUSION AND RECOMMENDATION

Community Service focuses on educating the importance of managing pocket money for students at the BHS Islamic boarding school. This activity aims to understand the importance of managing pocket money, identifying basic needs, increasing knowledge about emergency funds and saving, and providing financial control cards. Factors such as economic status and lifestyle can influence student consumption behavior. However, good financial literacy can help students avoid hedonic behavior. Parents are also cooperative in this activity by not giving excessive pocket money. Students are also enthusiastic about implementing and utilizing control cards to monitor their expenses and plan their finances for the future. For the next author, the community service program, in this case managing student pocket money, not only involves using cash but also adds material related to financial technology such as e-money. The use of e-money is increasingly widespread and is becoming popular with the younger generation, including students.

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