

Strengthening Islamic financial literacy through waqf education: A community service initiative at Zammi Yatim and Dhuafa School, Medan

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Abstract

This community service program aimed to strengthen waqf and Islamic financial literacy among teachers at ZAMMI School for Orphans and the Underprivileged in Medan through participatory and technology-based training. The program was implemented through socialization sessions, training on digital teaching media, mentoring, and the provision of basic educational technology tools. Eight teachers participated in the program. The implementation of this community service program (PKM) uses a participatory mixed-method approach, combining both qualitative and quantitative data to gain a comprehensive understanding of the improvement in waqf and Islamic financial literacy among teachers. Evaluation was conducted using observations, interviews, and pre- and post-training questionnaires. The results indicated a substantial improvement in teachers' understanding of waqf and Islamic finance, as well as increased confidence in utilizing digital media for learning. Quantitatively, the average literacy score increased from 3.34 to 4.45, indicating a significant positive change after the intervention. More importantly, teachers began to integrate waqf values and Islamic financial concepts into learning activities and school-based philanthropic practices.

Keywords: Waqf Literacy, Islamic Finance, Madrasa Teachers, Digital Training

Abstract

Kegiatan pengabdian kepada masyarakat ini bertujuan untuk memperkuat literasi wakaf dan keuangan syariah guru di Sekolah Yatim dan Dhuafa ZAMMI Medan melalui pendekatan partisipatif berbasis teknologi. Program dilaksanakan melalui kegiatan sosialisasi, pelatihan media ajar digital, pendampingan, serta penyediaan sarana teknologi pendidikan. Peserta kegiatan terdiri atas delapan orang guru. Metode pelaksanaan program pengabdian kepada masyarakat (PKM) ini menggunakan pendekatan participatory mixed-method, yang menggabungkan data kualitatif dan kuantitatif untuk mendapatkan pemahaman yang komprehensif tentang peningkatan literasi waqf dan keuangan Islam di kalangan guru. Evaluasi dilakukan melalui observasi, wawancara, serta pengukuran pre-test dan post-test. Hasil kegiatan menunjukkan adanya peningkatan signifikan pada pemahaman guru mengenai wakaf dan keuangan syariah, disertai meningkatnya kemampuan guru dalam memanfaatkan media digital untuk pembelajaran. Secara kuantitatif, skor literasi meningkat dari rata-rata 3,34 menjadi 4,45 setelah program dilaksanakan. Selain peningkatan pengetahuan, guru mulai mengintegrasikan nilai wakaf dan keuangan syariah ke dalam kegiatan pembelajaran dan praktik filantropi sekolah.

Kata Kunci: Literasi Wakaf, Keuangan Syariah, Guru Madrasah, Pelatihan Digital

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1. Introduction

Waqf and Islamic financial literacy represent essential components in strengthening the role of Islamic education as a driver of social welfare and community empowerment. Beyond its religious dimension, waqf functions as an Islamic social finance instrument that has historically supported education, health services, and poverty alleviation within Muslim societies (Ismail et al., 2023). In the contemporary context, the integration of waqf values and Islamic financial principles into educational practices is increasingly important to cultivate social responsibility, ethical awareness, and economic independence from an early age (Jinan et al., 2024).

Despite its strategic role, the implementation of waqf and Islamic financial literacy at the elementary education level remains limited, particularly in community-based Islamic schools. Several studies indicate that teachers in madrasah ibtidaiyah generally possess a basic normative understanding of religious teachings but lack sufficient exposure to applied Islamic economic concepts, such as productive waqf and sharia-compliant financial practices (Mas'ud, 2024; Siregar, 2024). As a result, Islamic education tends to focus predominantly on ritual aspects, while the socio-economic dimensions of Islam are rarely contextualized within classroom learning or school activities.

This condition is also evident at ZAMMI School for Orphans and the Underprivileged in Medan, a waqf-based educational institution that provides free education for disadvantaged children. Although the school holds strong social capital and philanthropic values, preliminary observations and discussions with teachers revealed limited understanding of productive waqf and Islamic financial literacy. In addition, the absence of adequate digital learning media further constrained teachers' ability to deliver contextual and engaging instruction related to Islamic economic values (Nawawi & Nasution, 2022). Consequently, waqf-based education at the school level has not yet been optimized as a transformative learning resource.

Addressing these challenges requires a participatory and practice-oriented approach that directly responds to the needs of teachers as key agents of change. Community service programs (Pengabdian kepada Masyarakat/PKM) play a strategic role in strengthening teachers' capacity by combining conceptual reinforcement, skill development, and mentoring. Previous community-based initiatives demonstrate that participatory training supported by digital learning technology can significantly enhance teachers' pedagogical competence and contextual understanding of Islamic economic concepts (Nurhayati et al., 2024).

Therefore, this community service program was designed to strengthen waqf and Islamic financial literacy among teachers at ZAMMI School through participatory training and the utilization of digital learning media. The program focused on enhancing teachers' understanding of productive waqf, introducing Islamic finance principles relevant to elementary education, and improving their ability to integrate these values into classroom instruction and school-based activities. By strengthening teachers' capacity, the program aims to contribute to the development of an inclusive

and sustainable Islamic education ecosystem aligned with the principles of social justice and the Sustainable Development Goals (Syarifah et al., 2025).

2. Method

The implementation of this community service program (PKM) uses a participatory mixed-method approach, combining both qualitative and quantitative data to gain a comprehensive understanding of the improvement in waqf and Islamic financial literacy among teachers at ZAMMI Orphan and Underprivileged School in Medan. This approach aims to measure changes in pedagogical competencies and understanding of Islamic economics, as well as to understand the overall impact of the program in a more holistic manner.

This community service program employed a participatory and implementation-based approach, emphasizing collaboration, capacity building, and practical problem solving in response to the real needs of the partner institution. The program was conducted at MI Yatim dan Dhuafa ZAMMI Medan, a waqf-based elementary school under the management of the Babuddarajah Al-Amri Foundation. Participants consisted of eight teachers and the school principal, who were directly involved in the teaching and learning process.

The implementation of the program was organized into five main stages.



Figure 1. Sequence of Community Service Implementation Process

Figure 1 illustrates that the community service program was implemented in a systematic and structured manner through the stages of preparation, implementation, and evaluation. The workflow reflects a partner needs-based approach and emphasizes program sustainability in enhancing waqf and Islamic financial literacy within the school environment.

1. First, site observation was carried out to identify the existing conditions of the school, including teachers' understanding of waqf and Islamic finance, as well as the availability of learning facilities.
2. Second, interviews and Focus Group Discussions (FGDs) were conducted with teachers and the school principal to map challenges, expectations, and priority needs related to waqf and Islamic financial literacy.
3. Third, problem analysis and program design were undertaken collaboratively to formulate appropriate solutions, resulting in the design of participatory training activities grounded in Islamic values and the school's socio-cultural context.

4. Fourth, implementation of training and mentoring was conducted through literacy seminars on waqf and Islamic finance, hands on training in the development of digital teaching media, and continuous assistance to support teachers in integrating Islamic economic values into classroom instruction.
5. Fifth, evaluation and reflection were carried out participatorily to assess changes in teachers' understanding, skills, and readiness to implement waqf-based learning practices.

To strengthen the learning process, the program adopted an andragogical and cultural-religious approach, recognizing teachers as adult learners with rich experiential backgrounds. This approach aimed to foster reflective awareness of Islamic values such as justice ('adl), trustworthiness (amānah), and social responsibility through contextual learning. In addition, a digital learning technology approach was implemented by providing supporting educational facilities, including one laptop and one projector, to enhance the effectiveness and sustainability of digital-based instruction.

Program evaluation was conducted using descriptive and reflective techniques. Quantitative data were obtained through pre and post training questionnaires to capture changes in teachers' perceptions and understanding, while qualitative data were collected through observations, field notes, and informal interviews. The quantitative data served as supporting evidence of program outcomes, whereas qualitative data provided deeper insights into changes in teaching practices and institutional readiness. The collected data were analyzed descriptively to evaluate the effectiveness of the program in strengthening teachers' capacity and promoting the integration of waqf and Islamic financial literacy into elementary education practices.

3. Result

The implementation of the Community Service Program (PKM) on Waqf and Islamic Financial Literacy at ZAMMI School for Orphans and the Underprivileged aimed to enhance teachers' understanding and skills in integrating waqf values and Islamic finance principles into the learning process. The findings indicate that the program had a significant impact on improving teachers' pedagogical competence and socio-economic awareness. The implementation process was carried out systematically through three main stages: preparation, execution, and evaluation (Yetti & Rizal, 2025).

Identifying Partner Needs

The initial stage involved conducting a Focus Group Discussion (FGD) with the school principal and teachers to map out the main challenges, namely the low level of productive waqf literacy and limited access to digital learning facilities. The discussion results confirmed that teaching practices had thus far focused primarily on ritual worship aspects, without addressing the broader socio-economic dimensions of Islam (Yatmi, 2022). This condition aligns with previous findings indicating the absence of a systematic curriculum on Islamic economic literacy at the madrasah ibtidaiyah (elementary Islamic school) level. Based on this needs assessment, a training

program on waqf and Islamic financial literacy was designed, combined with capacity-building activities for digital learning technology integration (Afandi, 2024).



Figure 2. Identification of Partner Needs

Figure 2 represents the Focus Group Discussion (FGD) process conducted between the community service team and school stakeholders to identify key challenges, namely the low level of productive waqf literacy and the limited availability of digital learning facilities. This participatory process served as the foundation for designing a contextual and targeted program.

Capacity Building and Learning Innovation

The implementation stage consisted of three main activities: literacy seminars, digital teaching media training, and the provision of educational facilities. During the seminar sessions, teachers were introduced to the fundamental concepts of waqf, the historical role of waqf in Islamic civilization, and the core principles of Islamic finance. This approach broadened teachers' understanding of waqf as an instrument for empowering the Muslim community, particularly within the educational context (Sundana, 2025).

Figure 3 depicts the implementation of a waqf and Islamic financial literacy seminar as a medium for transferring conceptual and historical knowledge. The activity played an important role in broadening teachers' understanding of waqf as a socio-economic instrument, rather than merely a form of ritual worship (Miswaty., 2025; Mustofa et al., 2022). Subsequently, in the digital media training sessions, teachers were trained to produce interactive digital materials such as PowerPoint presentations, infographics, and simple educational videos. The training aimed to shift conventional teaching methods toward more engaging, visual, and contextual learning experiences for students. Empirical evidence from recent studies consistently demonstrates that teacher training in the development of digital learning media including interactive PowerPoint presentations, infographics, and educational videos significantly enhances teachers' pedagogical competence, the quality of instructional delivery, and students' active engagement in the learning process (Novalia, 2024).



Figure 3. Waqf and Islamic Financial Literacy Seminar

Community service–based and professional training programs confirm that improved digital media skills enable teachers to shift from conventional instructional approaches toward more visual, contextual, and participatory learning models (Lilianti et al., 2023; Pasani et al., 2020; Nurhayati et al., 2025). The subsequent impact is reflected in a substantial improvement in students' learning outcomes, as evidenced by quasi-experimental research conducted in Islamic school settings, which underscores the effectiveness of integrating educational technology to strengthen students' understanding of abstract concepts (Nurhidayah et al., 2025). More broadly, these findings are reinforced by systematic reviews and literature analyses concluding that the effectiveness of digital learning platforms is largely determined by teachers' capacity to integrate technology pedagogically, ultimately leading to higher levels of student engagement and academic achievement. (Brugliera, 2024; Amemasor., et al, 2025).

As the culmination of this stage, the school received essential technological support, including one laptop unit and one projector (*Infocus*), to ensure the sustainability of digital-based literacy activities (Nurhayati et al., 2025).



Figure 4. Digital Learning Training on Waqf and Islamic Financial Literacy

Figure 4 illustrates the training on the use of digital learning media aimed at enhancing teachers' pedagogical competence. The training encouraged a

transformation of teaching methods toward more interactive approaches and supported the effective internalization of waqf values in the learning process.

Impact on Teacher Competence Improvement

teachers' conceptual understanding but also in their pedagogical competencies. Interview data and classroom observations indicated that approximately 90% of participating teachers experienced a marked improvement in their literacy of Islamic finance and productive waqf, encompassing core principles, objectives, and practical applications within educational contexts. This strengthened conceptual foundation was accompanied by a notable increase in teachers' skills in designing digital-based learning materials. Teachers were able to translate abstract concepts of waqf and sharia literacy into interactive digital content, such as multimedia presentations and contextual learning modules, thereby making Islamic economic values more accessible and engaging for students (Fitri et al., 2025). Furthermore, teachers began to apply integrative instructional strategies by embedding themes of Islamic saving behavior and classroom-based infāq practices into Aqidah Akhlak and Fiqh lessons (Mas'ud, 2024).

These findings corroborate the empirical evidence presented by Karina et al. (2025), which highlights that early exposure to Islamic economic literacy, when supported by innovative digital pedagogy, contributes to the formation of students' social character and nurtures long-term economic self-reliance (Nurhabibi et al., 2025). Beyond knowledge enhancement, the training also improved teachers' confidence in utilizing digital technology. Prior to the training, most teachers relied heavily on traditional lecture methods and chalkboard instruction. Afterward, they were able to present interactive learning media that integrated text, images, and simple simulations, making waqf and mu'āmalah concepts more comprehensible for children. Student responses were also positive they demonstrated higher enthusiasm and engagement toward lessons delivered through digital visualizations. (Capone & Lepore, 2022).



Figure 5. Evaluasi Post Test

Figure 5 shows the post-training evaluation process, which revealed a significant improvement in teachers' understanding of productive waqf and Islamic finance. The

evaluation results indicate the program's success in strengthening both the cognitive and practical competencies of teachers.

Empirically, the results of this Community Service Program (PKM) reinforce the argument that waqf and Islamic financial literacy are not only essential within academic settings but also highly relevant for community based elementary education. This form of literacy serves a dual function: nurturing spiritual awareness while simultaneously fostering the economic independence of the Muslim community. The training model implemented at ZAMMI School demonstrates the effectiveness of combining participatory and technology-driven approaches in the learning process (Kusuma, 2025).



Figure 6. With the Principal and Teachers of ZAMMI School

Figure 6 captures a moment with the principal and teachers of ZAMMI School, alongside the PKM team and university students, reflecting the collaborative spirit and active participation in the community service program.

These outcomes also carry broad social implications. ZAMMI School has begun to initiate internal philanthropic activities such as student infāq savings and small-class waqf projects. These simple innovations reflect the tangible internalization of Islamic economic values within the school environment. From a practical standpoint, the program fosters synergy between teachers, the foundation, and accompanying university students in cultivating collective awareness about the importance of managing Islamic social funds responsibly and productively (Kusuma et al., 2025).

The implementation of the Community Service Program (PKM) on Waqf and Islamic Financial Literacy at ZAMMI School for Orphans and the Underprivileged aimed to enhance teachers' understanding and ability to integrate waqf values and Islamic finance into classroom instruction. The findings indicate that the program significantly improved teachers' pedagogical competence and socio-economic awareness. Specifically, the teachers showed notable improvement in several key competency areas, including:

1. Understanding of Productive Waqf: Teachers' ability to explain the concept of productive waqf, which initially had a low comprehension score of 3.1, increased to 4.2 after the training, showing a clear enhancement in knowledge.
2. Integration of Islamic Finance Principles: The teachers demonstrated greater competence in integrating Islamic finance principles into classroom discussions, with their ability to connect Islamic economic values to daily lessons improving from 3.2 to 4.5.
3. Utilization of Digital Media: Teachers' skills in using digital media for interactive teaching of waqf and Islamic finance principles significantly improved. Before the training, only 40% of teachers felt confident in using such media; after the training, 85% were proficient in creating and utilizing digital tools like PowerPoint presentations, infographics, and educational videos.

The overall process was carried out systematically through three key stages: preparation, implementation, and evaluation (Yetti & Rizal, 2025).

Based on the descriptive analysis of the ten indicators of waqf and Islamic financial literacy, the average score reached 4.39, which falls under the high category. This result indicates that the socialization and training activities effectively enhanced teachers' understanding and skills in several key areas: explaining the concept of productive waqf and the principles of Islamic finance, integrating waqf values into classroom instruction, and utilizing interactive digital media to strengthen students' comprehension. Teachers also demonstrated a stronger commitment to integrating Islamic financial literacy into school activities, such as initiating small-scale waqf projects and involving students in philanthropic practices.

Overall, the Community Service Program (PKM) on Waqf and Islamic Financial Literacy at ZAMMI School produced highly positive outcomes, with an average improvement of more than 80% across all teacher competence dimensions. The improvement was calculated based on pre- and post-test data, where an average increase of 1.11 points was observed across the 10 competency indicators (with scores ranging from 3.34 to 4.45). This represents an 80% improvement in teachers' competencies. These results reaffirm the effectiveness of the Islamic values-based and technology-driven training model in enhancing Islamic economic literacy within community-based elementary educational institutions.

The post-training assessment of waqf and Islamic financial literacy

The post-training assessment of waqf and Islamic financial literacy, based on ten Likert-scale indicators (1–5) administered to eight teachers from MI Yatim dan Dhuafa ZAMMI, demonstrated a notable increase in understanding across all measured dimensions. The overall mean score reached 4.39, within a range of 3.88–4.63, which is categorized as high to very high.

Figure 7 presents the post-training results for various competencies related to Waqf and Islamic Financial Literacy. The data reflects the mean scores for four key areas of teacher competence after the training:

1. Understanding Waqf Concept (UWC): This competency had a high mean score of 4.63, indicating excellent improvement in the teachers' comprehension of waqf and its role in community welfare.
2. Understanding Islamic Finance (CIF): Similarly, the comprehension of Islamic finance principles showed a mean score of 4.63, demonstrating substantial gains in understanding this key area.

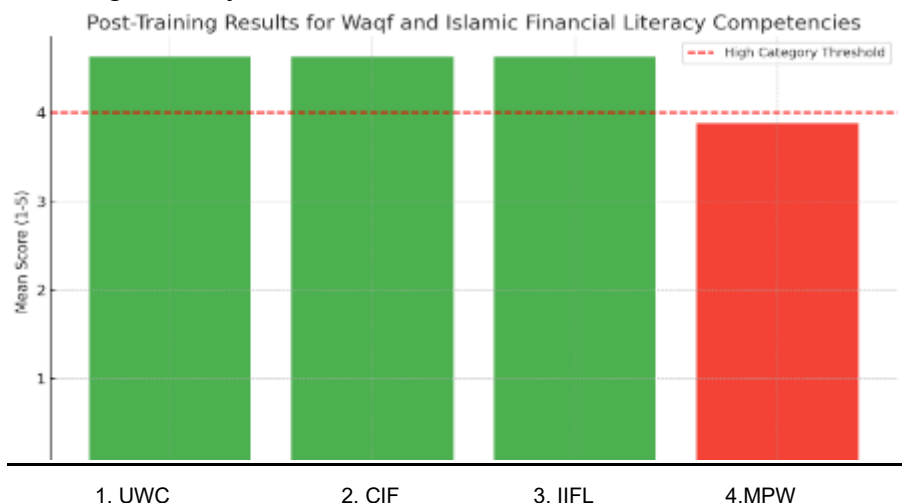


Figure 7. The bar Chart Presents the Post-Training Results

3. Plans for Implementing Islamic Financial Literacy (IFL): Teachers showed strong plans for incorporating Islamic financial literacy into school activities, with a mean score of 4.63, reflecting their preparedness for real-world application.
4. Management of Productive Waqf (MVW): While there was still notable improvement, this competency received the lowest mean score of 3.88, suggesting that while conceptual understanding was strong, practical application in waqf management still requires additional support and development.

The red dashed line at a score of 4.0 represents the "High Category" threshold, indicating that all competencies except for the management of productive waqf fell in the high or very high range.

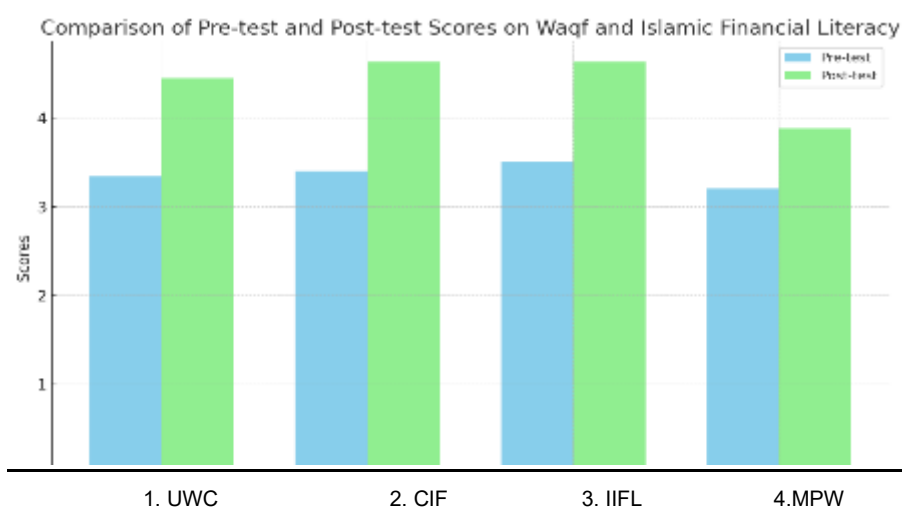


Figure 8. The Bar Chart Compares the Pre-Test and Post-Test Scores

Figure 8 compares the pre-test and post-test scores for each of the competency indicators related to Waqf and Islamic Financial Literacy.

1. Understanding Waqf Concepts: The pre-test score of 3.34 improved to 4.45 in the post-test, showing a significant enhancement in teachers' understanding of waqf concepts.
2. Comprehension of Islamic Finance: There was a substantial improvement, with the pre-test score of 3.4 increasing to 4.63, demonstrating a deepened comprehension of Islamic finance principles.
3. Implementation of Islamic Financial Literacy in Activities: This indicator also saw improvement, with the pre-test score rising from 3.5 to 4.63, indicating teachers' enhanced ability to integrate Islamic financial literacy into their classroom activities.
4. Management of Productive Waqf: While the post-test score for this indicator (3.88) was the lowest, it still marked an improvement from the pre-test score of 3.2, highlighting a need for further reinforcement in this area.

Inferential Analysis

The results of the paired t-test demonstrated a significant improvement from the pre-test mean of 3.34 to the post-test mean of 4.45, with $t = 27.945$ and $p < 0.001$. The standard deviation decreased from 0.17 to 0.12, indicating more homogeneous perceptions among teachers after the training. Statistically, this suggests that the training effectively enhanced the teachers' understanding and practical competencies. These findings are consistent with Masrizal et al., (2024) and Pinasti & Achiria, (2024), who concluded that digital and participatory approaches significantly strengthen Islamic economic literacy competencies.

Overall, the findings of this study reaffirm that waqf and Islamic financial literacy can be effectively implemented through structured training and the utilization of digital learning technologies. This model can be replicated in other Islamic educational institutions by adapting it to local needs. Accordingly, the Community Service Program (PKM) at ZAMMI School not only enhanced teachers' professional competencies but also contributed to strengthening an Islamic education ecosystem oriented toward self-reliance, philanthropy, and social sustainability.

The Community Service Program (PKM) on Waqf and Islamic Financial Literacy at ZAMMI School for Orphans and the Underprivileged demonstrated a significant impact on improving teachers' capacity to comprehend and integrate the concepts of waqf and Islamic finance into their teaching practices. The initiative revealed that Islamic economic literacy can be effectively taught at the primary education level through participatory approaches, intensive training, and digital learning media support. Teachers showed increased competence in three key dimensions: conceptual understanding of productive waqf, pedagogical abilities grounded in Islamic economic values, and technological skills in developing interactive learning materials.

Empirically, this activity confirms that integrating waqf literacy into basic education can strengthen students' social character, economic self-reliance, and philanthropic awareness. This finding aligns with previous research by Nurjanah et al., (2025),

which highlighted that early Islamic economic education plays a pivotal role in shaping socially conscious and morally responsible generations. Furthermore, the provision of technological facilities—such as laptops and projectors—enhanced the effectiveness of instruction by increasing interactivity and student engagement. Teachers and students now better comprehend abstract concepts such as sharia contracts (*akad*), the benefits of productive waqf, and the principles of economic justice in Islam.

From an institutional perspective, the success of this program demonstrates how community-based educational institutions can serve as social laboratories for the application of Islamic financial values. As a waqf-based institution, ZAMMI School now possesses sufficient social capital and infrastructure to develop a sustainable Islamic education model. With the availability of digital tools and continuous training, teachers are empowered to independently sustain learning innovations and embed waqf literacy into thematic religious curricula. This achievement also reinforces the relevance of synergy between higher education institutions and primary schools in promoting applied and contextually grounded Islamic economic education.

From a scholarly standpoint, this study contributes to the development of a technology-based waqf literacy model within madrasah environments. The model emphasizes not only the transfer of knowledge but also the transformation of values and social practices through philanthropic school activities. This integrative approach fosters the formation of a competitive, sustainable Islamic education ecosystem aligned with the fourth goal of the Sustainable Development Goals (SDGs)—ensuring inclusive and quality education for all.

The training not only enriched teachers' pedagogical competencies but also cultivated a culture of philanthropy within the school environment. Teachers began implementing practical activities such as class-based charity savings (*infak*) and small waqf projects. These outcomes illustrate that Islamic economic education can be integrated from an early stage to foster social responsibility and economic independence among the Muslim community.

Strategic Recommendations

Based on the outcomes of this program, several strategic recommendations can be formulated.

- a. Development of a Formal Curriculum on Waqf and Islamic Financial Literacy: The importance of integrating Islamic economic values into educational curricula is supported by constructivist *learning theory*, which emphasizes that learners should engage with knowledge actively and contextually. By embedding waqf and Islamic financial literacy into subjects like Islamic Religious Education, Fiqh, and Aqidah Akhlaq, the program can ensure that these concepts are not merely theoretical but also applied within the students' everyday lives. Empirical studies, such as those by Mas'ud (2024) and Siregar (2024), highlight the significance of incorporating Islamic economics into formal curricula, showing that it deepens students' understanding of Islamic social finance and enhances their ability to translate knowledge into actionable practices. Furthermore, the integration of these subjects

ensures long-term sustainability of Islamic financial literacy, which is a vital component of fostering a well-rounded education system that aligns with the principles of the Sustainable Development Goals (SDGs).

- b. Continuous Teacher Training Through Blended Learning Approaches: Blended learning, which combines face-to-face instruction with online resources, has been proven to increase both accessibility and engagement in educational settings. *Cognitive Load Theory* (Sweller, 1988) supports this approach by asserting that digital media can reduce cognitive overload and enhance information retention when it is designed appropriately. The success of this model in the PKM program is evident from the improvement in teachers' competence and their ability to use digital tools to integrate Islamic financial literacy into lessons. Moreover, *research by Nurhayati et al. (2024)* confirms that ongoing teacher development, especially with the support of digital tools, leads to more effective pedagogical strategies and better learning outcomes for students. Therefore, a sustained, blended learning model will help ensure teachers continue to grow and adapt to emerging educational technologies and pedagogies.
- c. Expanding Collaboration Between Higher Education Institutions and Primary Schools: Strengthening the collaboration between higher education institutions and primary schools facilitates a knowledge exchange that is essential for advancing educational practices and content delivery. *Vygotsky's Social Development Theory* emphasizes the importance of social interactions and collaborative learning environments in fostering cognitive and skill development. By partnering with higher education institutions, schools can access the latest research, resources, and teaching expertise, which in turn helps improve the quality of instruction and provides valuable professional development opportunities for teachers. Studies by *Afandi (2024)* and *Nurhayati et al. (2025)* reinforce this, indicating that such collaborations lead to enriched learning environments, more comprehensive curricula, and a stronger connection between educational research and practice.
- d. Strengthening Waqf Financial Management at the School Level: Effective financial management is key to ensuring the sustainability of waqf-based educational initiatives. *Sharia-based accounting systems* and bookkeeping practices are essential to managing funds transparently and in accordance with Islamic law, ensuring the ethical use of resources. The training in these areas can significantly enhance schools' ability to manage waqf funds for educational purposes, ensuring they are used efficiently and responsibly. *Ismail et al. (2023)* highlight that such systems increase trust and accountability in waqf management, which is crucial for the long-term viability of these philanthropic models. Therefore, introducing sharia-compliant financial management practices at the school level will not only strengthen the sustainability of waqf-funded programs but also improve their credibility and effectiveness.

4. Conclusion

Overall, this community service initiative has demonstrated that improving waqf and Islamic financial literacy in community-based schools is not only feasible but also capable of generating tangible social and educational impacts. By incorporating these strategies, the initiative has the potential to transform the education system, fostering a generation of students who are not only academically proficient but also socially responsible and economically self-reliant. Empirical findings from this program, coupled with the existing literature, affirm that integrating waqf literacy into primary education can strengthen students' social character, economic independence, and awareness of philanthropy, which in turn contributes to broader socio-economic development and social justice. *Research by Kusuma (2025)* supports this, indicating that waqf-based education plays a critical role in developing a socially conscious, economically empowered community. Moreover, with continued institutional support and replication of this model across other schools, it can evolve into a powerful tool for advancing both educational outcomes and social equity in Indonesia.

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