

## ZAKAT AND WAQF LITERACY EDUCATION FOR ORPHANAGE CHILDREN AS A FORM OF IMPLEMENTATION OF COMMUNITY SERVICE

Desi Isnaini<sup>1\*</sup>, Supardi Mursalim<sup>2</sup>, Nur Hak<sup>3</sup>

<sup>1</sup>Ekonomi Syariah, Universitas Fatmawati Soekarno Bengkulu  
Jl. Raden Fatah, Pagar Dewa Kecamatan Selebar, Kota Bengkulu, Bengkulu

\*Corresponding Author : [desi\\_isnaini@mail.uinfasbengkulu.ac.id](mailto:desi_isnaini@mail.uinfasbengkulu.ac.id)

---

**ABSTRACT** Padang Serai Mandiri Orphanage is a social welfare institution that cares for orphans and abandoned children to meet their physical, mental, and social needs. During this visit, Zakat and Waqf Management students carried out the Community Service (PKM) program with the theme "Zakat and Waqf Literacy Education for Orphanage Children," which aims to improve children's Ziswaf literacy through educational presentations, game sessions, and motivation. The problems faced by the Independent Orphanage are limited resources, facility conditions, access to health services, and education. Therefore, the Community Service Program (PKM) aims to overcome problems with various methods, such as community participation, literacy education, family, and social approaches. This activity provides direct benefits to orphanage children and opportunities for students to develop social skills, cooperation, and empathy. In conclusion, this activity succeeded in achieving its goals and had a positive impact on all parties involved.

**Keywords:** *Orphanage, Education, Zakat and Waqf*

## **1. PENDAHULUAN**

An orphanage is a house that is a place to take care of orphans, and so on. Based on an explanation from the Ministry of Social Affairs of the Republic of Indonesia, "Orphanages are a social welfare business institution that has the responsibility to provide social welfare services to abandoned children by carrying out orphanage and alleviation of abandoned children, providing physical, mental, and social replacement services to foster children, so that abandoned children can get wide and adequate opportunities for personality development As expected, as part of the next generation of the nation's ideals and people who actively participate in the field of national development."

In short, we can draw the conclusion that orphanages play an important role in substitute services in meeting the physical, mental, and social needs of their foster children, so that they can get wider and adequate opportunities for the development of their respective personalities.

Orphanages maintain the quality of the growth and development of foster children. In line with this, Osy Afriani and Heri Usmanto (2021:539) stated "Children are the next generation of the nation who have a strategic role as the spearhead of the nation's future progress. The survival of the nation in the future will depend on the quality of their growth."

Independent Orphanage, is an orphanage located in Padang Serai sub-district, Kampung Melayu sub-district, Bengkulu province, Like orphanages in general, the Independent Orphanage certainly cares for and educates orphans and abandoned children so that the needs of the children being cared for can be met, ranging from food to education. The Mandiri Orphanage is also open to donations from other residents and assistance from donors, especially Zakat, Waqf and infak and Alms.

Zakat and waqf are two important pillars in the Islamic economic system which have a very strong spiritual and social dimension. Orphanage children as part of vulnerable community groups need character development and spiritual insight from an early age in order to grow into individuals who have collective awareness and social responsibility.

The Independent Orphanage in Padang Serai, Bengkulu City became an activity partner because of its consistency in fostering orphans and poor people. Through this zakat and waqf literacy education activity, FEBI UIN Fatmawati Sukarno Bengkulu seeks to harmonize the Tri Dharma of Higher Education with the Islamic values of rahmatan lil 'alamin as seen in the gamabar in the image below:



As a form of Zakat and Waqf laboratory activity program, we students of the Faculty of Islamic Economics and Business are assigned to carry out the Community Service (PKM) program. Then than that, the Community Service program (PKM) program has been carried out this annual activity of the Zakat and Waqf management study program every year for the distribution of zakat fitra on May 21, 2025.

With the opportunity given by the collaboration of the Faculty of Islamic Economics and Business UIN Fatmawati Sukarno Bengkulu with the Orphanage, this program succeeded in bringing educational materials, namely with the theme "Zakat and Waqf Literacy Education for Orphanage Children". Together with lecturers and students, we have realized the Community Service (PKM) program well. As a continuation of the program, the following article we have produced as a useful resource for readers who need experience regarding the Community Service (PKM) program this time. Although the Mandiri Orphanage has received various forms of assistance and support from donors as well as the Community Service (PKM) program, there are still several problems that must be faced by the Mandiri Orphanage. These problems include:

1.     Resource Limitations  
Each orphanage still faces challenges in terms of sufficient funding to Meet all the needs of children every day such as the need for food, clothing, and education that must be borne by the orphanage. There is a shortage of administrators or caregivers in orphanages who can provide attention and teaching to each child without distinguishing from each other.
2.     Inadequate Facility Conditions  
Facilities in orphanages also need improvement, especially in improving facilities that can provide a comfortable and safe environment for children, such as literacy facilities, play rooms or sports rooms, and social spaces that function in improving physical and mental synergism, so as to develop cooperation skills.
3.     Limited Access to Health Services

Limited access to health services that must be considered and improved to ensure children's health. In addition, there is a lack of mental health services to support the psychology of every child in the orphanage who often experiences trauma and stress due to the loss of a parent or a previous bad experience. Children also often receive discrimination from the surrounding community, where orphanage children are more prone to experiencing emotional and behavioral problems such as anxiety, depression, irritability, and aggression.

#### 4. Limitations of Education and Education Development

Lack of access to quality education such as adequate tutoring to ensure education for every child. Lack of education in developing individual skills so as to influence the future, lack of education is fatal because children are supposed to be insightful, but vice versa.

In addition to the main funding problem, we can address this problem with greater awareness of providing assistance and support, both from government donors and non-governmental organizations, and individuals who care about the welfare of children in orphanages. Reliable support

This can be in the form of continuous financial assistance for orphanages to ensure that the basic needs of children are met, repair of environmental facilities that are no longer suitable or cannot be used by children as daily needs. In addition, it provides quality educational programs and improves access to physical and mental health services. With the help of various parties, it can provide children in the Independent Orphanage to get the opportunity to develop and create a brighter future.

## 2. METODE

There are various methods used in visiting the Padang Serai Mandiri Orphanage in managing activities properly. Each method has a specific purpose, which is as follows.

1. Community Participation: engaging the community in orphanage activities to provide support, resources, and more to children, such as visits from volunteers and other group or community activities.
2. Literacy Education: develop an educational program that not only focuses on academics, but ensures that all children have sufficient reading and writing skills in knowledge, understanding the material and the learning process. This can be done with the existence of a literacy corner program in orphanages in order to support children's interest in education.
3. Family Approach: build a family-like atmosphere by creating group activities led by caregivers in order to create a closer bond and provide greater attention.
4. Social Approach: the goal is to have a conversation by exchanging ideas and jokes together

so as to establish a better relationship. This can also provide experience on how to manage money, how to be smart in school, effective time to study, and others.

5. Tolerance between Religious Communities: of course each of us has different beliefs but this is not an obstacle for us to establish relationships between children in orphanages.
6. Social Assistance: the visits made are not only to carry out the Community Service (PKM) program by providing education, but we also provide social assistance to be able to ease them. The social assistance is expected to be beneficial for children in orphanages .

### **3. RESULTS AND DISCUSSION**

#### **3.1 Result**

The student's visit to the Independent Orphanage in Padang Serai Village, Malay Village District, Bengkulu City on May 21, 2025 gave a good impression, support, and results. Here are some of the results obtained from student visits to the Mandiri Orphanage:

#### **1. Education and Development Activities**

During the visit to the orphanage, an educational session was given to the orphanage children about the importance of **zakat and waqf literacy** in Islam. This education is delivered in an interactive and fun manner, so that children understand basic concepts such as zakat fitrah, mal zakat, the role of mustahik, and the benefits of waqf. This activity also inserts simple simulations such as the distribution of zakat fitrah to mustahik (orphanage children) so that they can feel firsthand the meaning of caring and blessings of sharing in Islam.

Through storytelling methods, group discussions, and interactive quizzes, children are invited to understand how zakat and waqf are not only worship obligations, but also economic and social instruments to alleviate poverty and support education.





## **1. Increased Literacy**

The Faculty of Islamic Economics and Business (FEBI) UIN Fatmawati Sukarno Bengkulu provides a zakat and waqf literacy corner, containing picture books and simple infographics that discuss the pillars of zakat, types of zakat, and examples of productive waqf. This corner is equipped with stationery and a small whiteboard to support learning activities. It is hoped that with this facility, children will be encouraged to be more interested in learning religious teachings in depth, especially those related to Islamic economics.

## **2. Social Care**

This activity also succeeded in fostering a sense of empathy and social concern among the students involved. Direct interaction with orphanage children opens up space for reflection and strengthens the spirit of service. Students not only delivered material, but also shared stories, played together, and gave gifts in the form of food and worship equipment as a result of zakat fitrah from the FEBI academic community. This strengthens emotional and spiritual relationships, as well as instilling the value of mutual sharing which is the core of zakat and waqf.



## **3. Providing Assistance**

As part of the visit, students provide Zakat Fitra Infak and Ssedeal, this assistance is expected to meet several needs of orphanages in the future. Apart from that, several gifts were also given to the orphanage children as support and encouragement.

## **3.2 Discussion**

Community Service Activities (PKM) carried out by Program students Studi Manajemen Zakat  
Journal homepage: <https://journal.lsmsharing.com/ijcch>

and Waqf of the Faculty of Islamic Economics and Business UIN Fatmawati Sukarno Bengkulu at the Padang Serai Independent Orphanage, Bengkulu City, gave significant results both from educational, social, and spiritual aspects. This activity is designed to provide zakat and waqf literacy education to orphanage children, as well as foster social awareness and the value of care among students as program implementers.

*First*, from the educational side, this activity is able to increase the understanding of orphanage children about the basic concepts of zakat and waqf. The material is delivered interactively through storytelling methods, quizzes, group discussions, and zakat distribution simulations. Children are introduced to important terms such as muzakki, mustahik, zakat fitrah, zakat mal, and the benefits of waqf in the lives of Muslims. A simulation of zakat distribution is also carried out so that children understand not only the theory, but also the practice of distributing zakat in a social context. The results of the activity showed that a fun and communicative approach was able to improve children's understanding of social obligations in Islam from an early age.

*Second*, from the aspect of Islamic financial literacy development, future planned activities will introduce zakat and waqf literacy corners that provide various learning media, such as picture books, infographics, small whiteboards, and stationery to support children's learning activities. This facility is a means of continuous education that is able to foster the interest in reading and knowledge of orphanage children towards Islamic teachings, especially in the economic and social fields of sharia. The presence of this literacy corner is an important innovation in building a positive and sustainable learning culture in the orphanage environment.

*Third*, this activity also contributes to the formation of empathy values, social concern, and soft skills of students. Students not only deliver educational materials, but also interact directly with children through games, casual discussions, and story-sharing activities. The emotional involvement of students in this activity strengthens the sense of humanity and devotion that is the essence of the implementation of the Tri Dharma of Higher Education. In addition, this activity also equips students with interpersonal communication skills, teamwork, and an understanding of the social realities faced by vulnerable groups.

*Fourth*, this PKM activity provides social assistance in the form of zakat fitrah, infaq, alms, as well as basic needs and worship equipment from the academic community of FEBI UIN Fatmawati Sukarno Bengkulu. This assistance not only eases the operational burden of the orphanage, tetapi juga menunjukkan bagaimana zakat dan wakaf sebagai instrumen ekonomi Islam dapat berperan langsung dalam mendukung kesejahteraan sosial. Anak-anak panti juga

Journal homepage: <https://journal.lsmsharing.com/ijcch>

receive small prizes as a form of motivation and appreciation for their active participation in educational activities.

*Fifth*, the Mandiri Orphanage gave a very positive response to the implementation of this activity. They expressed their appreciation and hope that similar activities can be continued periodically. This shows that these PKM activities are relevant, applicable, and have long-term sustainability potential.

This activity also directly supports the achievement of the Sustainable Development Goals (SDGs), especially goal 1 (no poverty), goal 4 (quality education), and goal 10 (reducing inequality). By instilling sharia financial literacy and strengthening the value of social responsibility among orphanage children, this activity is part of a community empowerment strategy based on Islamic values rahmatan lil 'alamin. Overall, this Community Service activity not only has a positive impact on orphanage children as beneficiaries, but also contributes to students as service actors. This program proves that zakat and waqf literacy can be packaged in an attractive, educational, and inspiring way so that it is able to build a generation that is spiritually, socially, and intellectually intelligent.

#### **4. CONCLUSION**

Community service activities with the theme "Zakat and Waqf Literacy Education for Orphanage Children" have succeeded in achieving several important goals. Through an interactive educational approach, orphanage children gain a basic understanding of the concepts of zakat and waqf in Islam, both from the aspects of worship and socio-economy. This education not only introduces terminologies such as muzakki, mustahik, and nazhir, but also instills the values of care, honesty, and social responsibility from an early age.

This activity also enriches students' experiences in terms of communication, empathy, and real community service. The distribution of zakat fitrah directly to orphanage children strengthens their practical understanding of the distribution of zakat and the benefits of waqf. In addition, the construction of a literacy corner with the theme of zakat and waqf is a sustainable educational facility for orphanage children.

Thus, this activity has a positive impact not only on the beneficiaries in the orphanage, but also on FEBI UIN Fatmawati Sukarno Bengkulu students as agents of social transformation. It is hoped that similar activities can be continued and developed in a berkelanjutan untuk building a more aware, caring, and prosperous society through Islamic economic instruments.



## REFERENCE

- Afriani, O., Salam, M., & Usmanto, H. (2021). The Role of Orphanages in Instilling Character Education for FOSTER CHILDREN . *Journal of Citizenship*, 539.
- Agape, P. A. (2017, March). About Pondok Kasih Agape Orphanage. Batam, Riau Islands, Indonesia.
- Afriani, O., Salam, M., & Usmanto, H. (2021). *The Role of Orphanages in Instilling Character Education for Foster Children*. *Journal of Citizenship*, 539. Al-Qur'an Surah At-Taubah Verse 103.
- Hasan, M. (2022). *Zakat and Waqf Management*. Jakarta: Kencana Prenada Media Group.
- Mubarok, Z. (2020). *Islamic Economic Education for Children*. *Journal of Islamic Education*, 8(2), 145–159.
- Rakhmawati, I., Avonita, O. L., Tsalimna, U. M., Nisa, L., & Putri, B. (2021). *The Importance of Financial Literacy at an Early Age*. *Psychoanalysis*, 144.
- Law No. 23 of 2011 concerning Zakat Management. Law No. 41 of 2004 concerning Waqf.
- Yoe, E., Lau, J., Winata, F., et al. (2024). *A Visit to the Agape Batam Orphanage as a Form of Community Service Implementation*. Proceedings of the National Conference for Community Service Project (NaCosPro). Batam International University.
- Alindra, D. A., Tarigan, B. A., Sitorus, R. F., Keliat, V. U., Barus, D. B., & Siregar, A. P. (2023). Assistance for Improving Soft Skills at the Pelita Harapan Orphanage, Medan Petisah District, Medan City. *Journal of Community Service of the Archipelago (JPkMN)*.
- MAKMUR, B. D. (2019, November 18). Educational activities at the Mandiri Orphanage by Pt. Bpr Dana Makmur. Batam, Riau Islands, Indonesia.
- Rakhmawati, I., Avonita, O. L., Tsalimna, U. M., Nisa, L., & Putri, B. (2021). The Importance of Financial Literacy at an Early Age. *Psychoanalysis*, 144.