

Implementation of Waqf Management in The Development of Islamic Education

Achyar Zein¹, Syafruddin Syam², Larasati Nur Kharomah*³

¹ Universitas Islam Negeri Sumatra Utara Medan, Indonesia

² Universitas Islam Negeri Sumatra Utara Medan, Indonesia

³ Universitas Islam Negeri Sumatra Utara Medan, Indonesia

e-mail: larasatinurkharomah@gmail.com


Submitted: 15-11-2022

Revised : 12-12-2022

Accepted: 30-12-2022

ABSTRACT. This article aims to determine the waqf management at the Al-Kaffah Binjai City Waqf Foundation and the development of Islamic education at the Al-Kaffah Binjai City Waqf Foundation. This study uses qualitative methods with the type of field research. Researchers perform data collection techniques through interviews, observation, and documentation. Data analysis techniques are carried out by reducing data and presenting data and conclusions. There are two specific findings in this study, namely: 1) Waqf management conducted by Al-Kaffah Binjai City Waqf Foundation using the PIE model (planning, implementation, and evaluation). 2) development of Islamic education through waqf in Al-Kaffah Binjai City Waqf Foundation consists of a curriculum and Human Resource Development.

Keywords: Waqf Management, Islamic Education Development, Endowment, Integrated Islamic School.

 <https://doi.org/10.31538/munaddhomah.v3i3.281>

How to Cite Kharomah, L. N., Zein, A. ., & Syam, S. . (2023). Implementation of Waqf Management in The Development of Islamic Education. *Munaddhomah: Jurnal Manajemen Pendidikan Islam*, 3(3), 241-254.

INTRODUCTION

Education financing in Indonesia has been stipulated in the National Education System Law Number 20 of 2003. The government must provide a minimum education budget of 20% of the state budget (Republik Indonesia, 2003). Although the education budget increases quantitatively every year, the percentage increase is not offset by inflation. The impact is limited funding for the development of educational activities. So in practice, more than the education budget from the government is needed. In addition to education funding from the government, financing can also be sourced in education funding from community donations and donations of students or guardians (Ramayulis, 2017). According to Ramayulis, the special financing of Islamic education is zakat, grants, alms, and waqf (Ramayulis, 2018).

Waqf in Q.S. Al-Imran verse 92 begins with the motivation to give based on the intention of Allah. Waqf, as a real manifestation of sincerity in charity, then transformed into a force that characterizes social care, one of which is education. The existence of waqf makes Islamic education able to provide opportunities to students who are not financially able to get an education (Rahim, 2019). Waqf can finance and maintain Islamic educational institutions. As an extant example, Al-Azhar University in Cairo (Shulthoni & Saad, 2018).

The Al-Kaffah Binjai City Waqf Foundation was established on the 2nd of Muharram 1426 Hijri. One of the areas driven by this foundation is the field of education, with informal Islamic education activities such as recitation, Islamic crash courses, and Islamic spiritual

development for mosque teenagers living in Binjai City at first. The mosque teenagers then gathered in an organization called KSI (Islamic Study Group). The participation of KSI members in the *MTQ* event at the city and provincial levels made residents support this educational activity to be used as a place for formal and permanent education because the educational activities were carried out earlier on the terrace of the house owned by Ustadz H. Zulkarnain Asri, Lc, MA's father-in-law.

The *Al-Kaffah* Binjai City Waqf Foundation can independently establish and manage an integrated Islamic school educational institution whose funding comes from the Binjai City community waqf. Integrated Islamic schools generally set the cost of education to be quite high compared to other educational institutions. Parents of students in integrated Islamic schools have to spend many times more than in madrassas or other public schools, with costs above the average of private schools and madrassas. The community assumes that integrated Islamic schools have taken advantage of education because of the high cost of education, so most students who attend integrated Islamic schools come from families with middle and upper economies. However, in the initial observations made by researchers at the *Al-Kaffah* Binjai City Waqf Foundation, it was found that there are students who attend the integrated Islamic School of the *Al-Kaffah* Binjai City Waqf Foundation who come from families with lower middle-class economies.

Previous research on waqf as a source of education financing, such as by Amimah identified productive waqf of the Great Mosque of Syuhada Yogyakarta through goat and sheep businesses, *angkringan*, and toast (Oktarina, 2018). Another research conducted by Khambali found that Cordoba Islamic Boarding School in West Java is running a business for productive waqf by opening a furniture workshop (Khambali, Mumu, & Erihadiana, 2021). Other research conducted by Isa Anshori is research on productive waqf at MTs of Andalusia Islamic Boarding School through guava cultivation (Anshori, 2018).

The lack of research on productive waqf for educational institutions integrated Islamic schools in Binjai, as well as the success of the *Al-Kaffah* Binjai City Waqf Foundation to get funding from the government of North Sumatra in developing productive waqf business mineral water, encourage researchers to conduct this study. This study offers an alternative to financing education in integrated Islamic schools by running a business that is still based on Islamic law.

METHOD

This research was conducted at the *Al-Kaffah* Binjai City Waqf Foundation, North Sumatra. This location was chosen as a place of research because it is the only foundation whose educational institutions consist of early, primary, and secondary education that supports education funding sourced from waqf in Binjai city.

This study uses research stages according to Moleong, pre-field stage, fieldwork stage, data analysis stage, and report writing stage (Sugiyono, 2017). The research method used is qualitative research. This type of research is field research. Field research puts the researcher as an instrument in data collection. The data obtained are recorded, encoded, and analyzed (Moleong, 2017).

Data sources include primary data and secondary data. Primary data was collected from the Founder of the foundation and the Secretary of the *Al-Kaffah* Binjai City Waqf Foundation as key informants, teachers and principals of the *Al-Kaffah* Binjai City Waqf Foundation as key informants, and several students, parents, and Binjai city residents who received assistance as supporting informants.

Secondary data collected include the history of the establishment and development of the *Al-Kaffah* Binjai City Waqf Foundation, financial statements of the *Al-Kaffah* Binjai City Waqf Foundation, business units managed, and social activities of the *Al-Kaffah* Binjai City Waqf Foundation. Data collection techniques include interviews, observation, and documentation.

Data analysis is done through data reduction, data presentation, and conclusions (Sugiyono, 2017).

RESULT AND DISCUSSION

Result

The establishment of the Al-Kaffah Binjai City Waqf Foundation is based on two things. First, it was Ustadz H. Zulkarnain, Lc. MA, who recently returned from Egypt after completing his studies, is worried about the behavior of children living around the residence of his house. Such behavior is, for example, the habit of children using inappropriate words in everyday relationships. Second is the incongruity of tajweed in the recitation of prayers used by imams in mosques. These two things encouraged Ustadz H. Zulkarnain Lc, MA, as one of Binjai's community leaders, to move to improve the welfare of the community.

This initiative began by organizing non-formal education for the younger generation in Binjai City in 1999. This activity is in the form of a recitation for children at night and a recitation for children at dawn. Subsequently, the teenagers of Binjai mosque gathered in the Islamic Study Group. This Islamic Study Group has an agenda of activities in the form of Koran study training, MC, Imam mosque, and muezzin held on a small terrace owned by Ustadz H. Zulkarnain Lc, MA's in-law. This activity is fruitful so that the participants can follow and win the *MTQ* at the provincial level.

In 2005, the activity was inaugurated at an Islamic Education and Development Institute (LP2I) Al-Kaffah. Driven by the community's aspirations so that Islamic activities are more developed, in 2008, the Al-Kaffah Islamic Education and Development Institute (LP2I) was upgraded to the status of the Al-Kaffah Binjai City Waqf Foundation. Since then, the foundation began to build a waqf building named "Islamic Center Al-Kaffah Binjai," located on Jamin Ginting Street, Binjai.

The establishment of the Al-Kaffah Binjai Islamic Center building is sourced from the funds of Binjai City Muslim residents who are waqf, so the status of this building is waqf. Vacant land auctions are held and announced to the public. After that, the foundation bought the land next to it worth six hundred million rupiahs in two years and erected a permanent building for the integrated Islamic kindergarten school. Then at the request of the community whose children have completed their education in the integrated Islamic kindergarten school, the foundation established the Integrated Islamic Elementary School, followed by the Integrated Islamic Junior High School and the Integrated Islamic High School.

Based on an interview with Ummi Nurul as Secretary of the Al-Kaffah Binjai City Waqf Foundation, this foundation was inspired by Trimurti Gontor. The management of the foundation is directed at management such as Gontor Islamic Boarding School so that financing for Islamic educational activities is based entirely on waqf, land property, buildings, college facilities, and school fees.

Discussion

Muhaimin defined Islamic education as a unit of education organized to implement the teachings and values of Islam. In practice, the understanding of Islamic education in Indonesia is reflected in educational institutions and subjects in educational institutions, as well as Islamic religious teaching in families or places of worship, Islamic Studies forums, *Jama'ah Tabligh*, and other taklim institutions (Muhaimin, 2012). Based on the above opinion, Islamic education can be interpreted as a continuous effort to meet the demands of the times in such a way that it can consistently produce qualified Islamic individuals. Therefore, the development of Islamic education is mandatory, both at the level of institutions and teaching programs.

Integrated Islamic school is a new model in the discourse of the development of formal education institutions in Indonesia. The emergence of integrated Islamic schools is a response to dissatisfaction with the national education system, which is considered unable to answer the needs and challenges of the times, especially those related to scientific and technological progress.

This phenomenon was marked by the establishment of the Indonesian Muslim Scholars Association (ICMI) and Suharto as its patron. As part of their efforts to introduce symbols and institutions of Islam to society, the Muslim middle class conducted various experiments to Islamize formal education. Quality Islamic schools become elite schools by recruiting students from the upper middle class and are equipped with excellent and expensive facilities. Some adopt a boarding school system to instill discipline and piety in religious students (Kurnaengsih, 2015). In Abdussyukur's research, the implication of a solid integrated Islamic school system becomes a guide in the development of Islamic education, one of which is financial independence (Abdussyukur, 2018).

To realize quality Islamic education with limited funds, educational institutions must innovate in building financial independence. One of them is with waqf. Waqf, by language, means detention. The word *waqafa-yaqifu-waqfan*, has the meaning *babasa-yabbisu-babsan* (restrain). According to the term syara', waqf is to hold property and provide benefits in the way of Allah (Sabiq, 1987). Then the term waqf has the meaning of holding. For example, if someone says, "I am this waqf," the person withholds it (does not use it for personal gain) (Al-Amīr, 2015). One of the conditions for the validity of waqf is something that can be owned, controlled, and has benefits or economic value. So in this perspective, land, buildings, money, and services can be waqf (Nice Durroh, 2016).

Waqf in Islam aims to build productive assets through investment and manufacturing activities that will be used for profit in the future. Waqf suspends the interests of current consumption in order to develop socially oriented productive values so that *manquf' alaih* can share the results (Rosadi, 2019). Therefore, it is highly recommended that any Muslim with wealth can be used for the benefit of the people or the public interest to donate it in waqf under the conditions stipulated by Islamic law, as in QS. Al-Imran verse 92: "You will not attain the truth until you spend of that which you love. Whatever you spend, God knows" (Hidayatullah, 2016).

Waqf, as a tangible manifestation of sincerity in charity, then transformed into a force that characterizes social care (Syam, 2015). The existence of waqf has supported the implementation of educational activities for sustainability, such as establishing educational institutions, financing operational activities, providing salaries for teachers, and providing scholarships for students. With the results of waqf management, educators can be awarded scholarships for higher learning to teach students better (Purbowanti & Muntaha, 2018). History also records that the fulfillment of students' basic needs, such as the cost of daily meals and shelter in the *khān* (dormitory), was also funded by the waqf. (Asari, 2013) With endowments, educators and students focus on learning while necessities and shelter are readily available. A concrete example is the continuity of education in Masjid Al-Haram and Masjid Nabawi, where Hijaz and non-Hijaz people in business finance funds for educational operations (Harahap, 2017).

The implementation of equitable and quality education will then affect the output, which leads to an increase in human resources is getting better. A more equitable and good quality of education will help alleviate problems such as poverty, improve health services, empower women, protect children from early marriage, and other social problems that often occur due to poor quality of education. According to Jalbout, every \$1 invested in education leads to \$10 to \$15 in economic growth (Khan & Khan, 2018).

Waqf Management Mechanism

The enactment of Law No. 41 in 2004 on Waqf caused waqf management to be more varied and creative, including the existence of waqf money. (Makhrus, 2019) The utilization of waqf is the responsibility of the waqf management institution or foundation consisting of human resources which are considered competent to manage waqf following the purpose of granting waqf as much as possible, called *nazir*. Article 42 of Law No. 41 of 2004 states that *nazir* must

manage and develop waqf assets following their purpose, function, and designation. (Repubik Indonesia, 2004) In addition, the strengthening of waqf management carried out by religious and social organizations, the Indonesian Waqf Board (BWI), and Sharia financial institutions receiving waqf money (LKS-PWU) is carried out by providing socialization to the community. (Makhrus, 2019) So that the targeted waqf can be an instrument to achieve the goal, it is necessary to consider the waqf management process according to Miftahul Huda as follows (M. Huda, 2015):

Collecting Waqf Assets

To perform its functions properly, *naẓir* as an organization or waqf management institution requires efforts to collect waqf assets. The collection of waqf assets is carried out as much as possible to expand and develop its vision and mission, following the noble goals of waqf. *Naẓir* must be able to produce waqf assets by creating good relationships with *naẓir* and other supporters to develop *naẓir*, which will then have an impact on creating a good image of *naẓir* and be able to provide benefits that continue to flow to mustahiq. (Naim, 2019)

Using Waqf Assets

The development and management of waqf assets are not limited to immovable property such as land and buildings but also movable property and money. The essence of using waqf means that waqf assets must be productive. The definition of productive refers to the utilization of waqf for business units, programs, and products whose profits are allocated in the socio-economic field of society, such as the development of educational institutions. (Anshori, 2018)

Waqf Distribution

The Islamic economic system is a financial system that emerged from the Islamic financial system, which is expected to provide solutions to all existing problems, especially to create justice and welfare for the community. QS. Joseph verses 46-47 can be interpreted as an example of widespread economic practice. (Zein, 2008) The basic concept of popular economy is participation in ensuring society's prosperity and welfare and preventing capitalists' monopolistic practices. To avoid monopoly practice in the community, the individual property must flow productively. (Rohmah, 2016) The method used is an investment in the form of zakat, infaq or waqf. (Rudiansyah, 2021) Following article 43 in law No. 41 of 2004, waqf assets are guided by sharia principles in implementing the stages. In general, groups that are categorized as entitled to receive waqf are divided into two large groups, namely :

a. Incapable People

Groups or people contained in this category are divided into two parts. The first part is financially incapable, such as poor, abandoned children, helpless women, and so on, because of the economic difficulties that befall them. The second part is the inability caused by the powerlessness to acquire basic rights, such as minorities, marginalized, and victims of violence, among others. Waqf management results can be distributed in non-material form. For example, such as providing Islamic guidance, reading and writing the Koran, providing spiritual cleansing to motivate them to improve their lives, introducing ethics in Islam, and so on because not few poor people are minimal economically but also in religious education. (Agama dkk., 2012).

b. The Benefit Of The Wider Community

Groups that receive the results of waqf management are addressed to the wider community, such as education, health, worship, and forms of public facilities that the community in everyday life can use. The results of the waqf management can be given to *naẓir* as the party who manages the waqf. The law on waqf in Indonesia also regulates this, with the amount of 10% can be taken from the net results of the management and development of waqf assets for *naẓir*'s wages (Repubik Indonesia, 2004).

Management Functions in Waqf

In addition to being carried out within the framework of productive waqf management, it is also carried out by *nazir* following the modern management framework. (Muslim, 2017) Waqf management mechanism in Al-Kaffah Binjai City Waqf Foundation consists of three stages as follows :

Planning

Planning is a process that involves anticipating future trends and determining appropriate strategies and tactics to achieve organizational goals and objectives. (Henki Idris Issakh & Zahrida Wiryawan, 2014) From a religious point of view, planning is related to the essence of human monotheism to Allah SWT, where planning is defined as an attempt to design activities carried out in the future to achieve a goal. That is, the planning of activities in the management of waqf management cannot be separated from the theological foundation of man as a servant of God at work. In addition, *nazir*, as a responsible party in waqf management, needs to consider the objectives and actions to be carried out based on methods and logic. (Rozalinda, 2015)

The waqf fund planning management carries out the planning stage at the Al-Kaffah Binjai City Waqf Foundation. It can happen in the short, medium, and long term. Short-term planning is carried out in monthly meetings intended to evaluate the work program. Long-term planning in the form of work programs and annual budgets is used to formulate projections, investments, and targets to be achieved, as well as plans to distribute waqf benefits over the next year.

The short-term program is carried out through the implementation of education and coaching of children and adolescents, especially those around the Nurul Muslimin mosque in Binjai City. This educational and coaching activity has been carried out since 1999. These programs include DAI (Islamic Children's Education), *Tabsin Qiroatul Qur'an*, *Tilawatil Qur'an*, *Tahfidzul Qur'an* and special programs for *Tahfidzul Qur'an*, *Nasyid "Shaful Wafa"*, and *da'wah* cadres. The foundation also provides compensation for education funds per semester to children who are unable but have a high willingness to learn (especially orphans) by increasing the number of multiples of 12 children per year from the foundation's self-help funds, zakat, infaq, and Muslim alms. Compensation is for the teachers reciting in the villages too.

In the medium-term program, the Al-Kaffah Binjai City Waqf Foundation plans to establish an educational institution with Arabic, English, computer, and Islamic tutoring courses at a fairly low cost but with qualified teaching staff. English courses since July 2006 have started under the name EEC (*Excellent English Courses*). As for Arabic courses, since September 4, 2007, also opened, Arabic courses "*Al Mumtaʿ*" have been directly guided by Ust. H. Zulkarnain, Lc, MA.

The long-term program of the Al-Kaffah Binjai City Waqf Foundation is to establish an Islamic Center (Center for Education and Development of Islam), which includes:

Table 1 Long-Term Program of the Waqf Al-Kaffah Foundation Binjai City

Years	Target
2009	Integrated Islamic Early Childhood School and Integrated Islamic Kindergarten School
2010	Integrated Islamic Elementary School
2011	Integrated Islamic Junior High School
2012	Tahfizh wa Ulumul Quran Islamic Boarding School
2013	Integrated Islamic High School and Sharia Economy College

Based on the study's results, the waqf collection planning is targeted at permanent donors of foundations and communities. As for the annual budget, the foundation records income and expenses for one year, starting each month of Muharram. The annual budget is

drawn up by nazir 's team and is given to the chairman for approval. The budget is adjusted to the work program of each level and the needs of the school because there are schools that are willing to accept BOS (School Operational Assistance) and those that are not.

Implementation

Mulyadi defines implementation as actions taken to achieve the objectives of a decision. These actions attempt to execute a pattern of operations and achieve large or small changes as previously defined. (Mulyadi, 2015) Implementation in practice can be interpreted as the process of implementing fundamental decisions. Islam teaches that in carrying out something, man must be in line with his words, as stated in Q. S. Al-Baqarah verse 44.

Implementation is carried out in annual periods. The strategic plan will be identified and reported within that time frame and then adjusted to the budget. Thus, the budget will be able to support the implementation of the objectives. This process must contain the role, urgency, and strategies to achieve the goal. (Butuner, 2015)

This foundation's implementation consists of collecting waqf assets (fundraising) and distributing waqf management. Based on an interview with Ummi Nurul, Secretary of the Al-Kaffah Binjai City Waqf Foundation, the foundation continues to collect waqf as much as possible following Islamic law. For example, the foundation refuses donors who want to give endowments in amounts different from those listed. This kind of thing does not follow the motto of the foundation, namely amanah and istiqomah.

a. Waqf Asset Collection

Based on the study's results, the researchers found that the source of waqf funds in the Al-Kaffah Binjai City Waqf Foundation came from permanent and non-permanent donors. This foundation tries to raise funds by doing several ways, such as the following ; (1) socialization in the passage of the Koran and Majelis Taklim, (2) BerTaWakaL movement (Waqf Movement for Al-Kaffah), (3) Visit and Waqf Pick-Up Program, (4) Waqf Transfer service through ATM, (5) holding an auction program, (6) endowments from educators, education and foundation Staff, (7) Gazwah, and (8) talk shows.

b. Utilization of Waqf Assets

For waqf assets to be eternal according to the concept, the foundation uses waqf assets that have been collected. The following are the products and businesses :

(1) Mineral water products with Kaffah-Qu M-Ral emblem

This mineral water product, including filling glasses and refillable gallons, has been known and used by many people in Binjai City for drinking water purposes. The advantage of this mineral water product is that the spring water comes directly from mountain water in Bahorok, Langkat Regency, North Sumatra. The packaging process is accompanied by the singing of the Koran, which is expected to be a blessing. This mineral water is sold at an affordable price and has been marketed at Kaffah Mart Spirit 212, as well as wholesale agents in Binjai City.



Figure 1. Mineral Water Products with the brand Kaffah-Qu M-Ral

(2) Kaffah Mart Spirit 212

Kaffah Mart is a Sharia market built in 2017 based on Spirit 212. Products include Drinking Water, household needs, Muslim products, and office supplies. This minimarket environment is also conditioned through employees wearing Sharia-compliant clothing and playing once again-Islamic songs. This Minimarket has sharia principles, so it does not sell haram goods such as alcohol or contraceptives. The minimarket consists of three doors and three floors, located next to the Islamic Center Building Al-Kaffah Binjai City Waqf Foundation. This minimarket often holds events, for example, welcoming the month of Muharram, such as having a cheap market.



Figure 2. Kaffah Mart Spirit 212

c. Distribution

Based on the research conducted, the researchers found that the distribution of waqf results focused on two sectors, namely :

(1) Distribution of Waqf Proceeds for Education

Waqf funds are distributed for several educational purposes, such as establishing an integrated Islamic school building. The integrated Islamic school under the auspices of the Al-Kaffah Binjai City Waqf Foundation is an Integrated Islamic Kindergarten School, an Integrated Islamic Elementary School, an Integrated Islamic Junior High School, and an Integrated Islamic High School. In addition, it also established Tahfidzul Quran Islamic Boarding School and Tahfidz House. In addition to establishing school buildings, the foundation also distributes the results of the use of waqf through the provision of educational funds for students who meet the following requirements (a) for students of Integrated Islamic Junior High School; memorized two juz free registration fee, memorized five juz free test and free tuition, and memorized ten juz free test, free tuition and free extracurricular. (B) for Integrated Islamic High School students; memorized five juz free tests and free tuition, and fifteen juz free tests, free tuition, and free extracurriculars.



Figure 3. Education fund for orphans and underprivileged students at the Al-Kaffah Binjai City Waqf Foundation for students

(2) Distribution of Waqf Proceeds for Social Benefit

Regarding social, the foundation regularly holds activities to help the community in several activities ; (a) the annual agenda of "Al-Kaffah Cares for the People," namely the distribution of needs before the holy month of Ramadan, (b) the handover of waqf from Jama'ah Umrah Al-Kaffah Binjai to Kampung Penghafal Qur'an, (c) the distribution of aid law (Al-Kaffah Cepat Tanggap) for fire victims in Binjai, (d) distribution of assistance to earthquake victims in Palu, (e) distribution of assistance to Lombok earthquake victims, (f) delivery of 1040 portions of assistance to victims fire in Binjai, (g) food aid for 347 patients in Gaza hospital, Palestine, (h) free mass circumcision event in Binjai City, (i) Al-Kaffah sharing for the poor and funding the education of educators and trainers (Koran teachers) in villages, (j) Al-Kaffah fundraising for Rohingya.

Evaluation

The meaning of evaluation in Arabic is al-Thaqdir (التقدير) which means judgment. Al-Qimah (القيمة) the root word means value.(Sawaluddin, 2018) According to Daniel L. Stufflebeam and Chris L.S. Coryn, evaluation is an orderly process undertaken to describe, obtain, report, and applying descriptive information and judgment about some benefit, value, honesty, appropriateness, safety, significance, and equity.(Coryn, 2014) The following definition of evaluation is the measurement of the results of the implementation of goals and strategies to realize them through the analysis of the consistency and relevance of the plan.(Butuner, 2015)

Internal control is in the form of formal and informal institutions. The evaluation principle in Islamic management can take the form of internal and external supervision (audit). The assessment is in the form of obtaining criteria and standards of target activities following the principles of Islamic economics. In addition, nazir carried out settlement steps related to problems in obtaining waqf. Meanwhile, independent institutions authorized to inspect waqf assets are under external supervision (Rozalinda, 2015). This audit is a form of accountability to the citizens who give the trust of waqf assets.

Accountability is the process by which an institution openly holds itself responsible for what it does and does not do. Operationally, accountability manifests itself as informing, participating, and reacting. Accountability can increase public trust in an institution. Therefore, accountability is necessary because it affects the legitimacy of the waqf administration institution. Therefore, accountability is not only related to financial statements and programs implemented but also related to public trust issues.(N. Huda, Anggraini, Rini, Hudori, & Mardoni, 2014) This thorough evaluation shows the effectiveness of the individual in carrying out his work. Points in the work are related to the achievement of goals and the determination of employee awards such as career promotion or the provision of other facilities (Candra Wijaya & Rifa'i, 2016).

As an evaluation material, the Al-Kaffah Binjai City Waqf Foundation provides a report recording the receipt and expenditure of funds every year and in the published financial statements, focusing on the sources of collection and distribution of waqf. The admission section consists of several types, such as waqf, infaq, student tuition fees, etc. Then the costs include the operation of the school, paying the salaries of teachers, administration, cleaning services, etc. The report is recapitulated annually, and the period ends every month of Muharram. The Al-Kaffah Binjai City Waqf Foundation has a board of trustees as trustees. Supervising the management and utilization of waqf is carried out with managerial and community supervision. The audit process is conducted annually. So if people want to see the report can also. To the interview, the Al-Kaffah Binjai City Waqf Foundation has just conducted an internal audit. While external audits generally involve parties outside the foundation, such as BWI, they do not exist.

Development of Islamic Education through Waqf

The development of Islamic education is operationally related. Interactive interaction in education includes five educational factors, namely educational objectives, educators & education, students, Islamic education factors (curriculum, methodology, management, administration, facilities/ infrastructure, media/resources, evaluation, costs, public relations, & others) and the environment or context of education. (Muhaimin, 2012) The development of Islamic education through waqf can be realized through the following educational factors :

Curriculum

The education curriculum is essentially an activity consisting of various planning activities for students. The planning consists of educational materials, suggestions for teaching and learning strategies, program settings, and matters relating to actions to achieve the set goals. In addition, the academic curriculum in Islamic education is essentially directed toward achieving the ultimate goal of Islamic teaching. Based on this understanding, the curriculum of Islamic education must always be oriented to 3 aspects: *hablum minallah*, *hablum minannas*, and *hablum minallam* (Daulay, 2019). Then the development of the Islamic education curriculum can be in the form of curriculum renewal and quality of education management, in addition to the completeness of facilities and infrastructure, education personnel and community participation in implementing education. Curriculum development in Al-Kaffah integrated Islamic school consists of the school curriculum, extracurriculars, and school facilities.

a. School Curriculum

The curriculum used in Al-Kaffah integrated Islamic school is a curriculum that combines the 2013 curriculum and the independent curriculum that characterizes the integrated Islamic school. Each subject teacher is responsible for integrating Islamic values with the subjects taught. Regarding documents, curriculum development is carried out through curriculum revision activities, processes, and assessment standards. Then, socialization is held so teachers can apply it in learning activities. In line with the solid 3A concept (Aqidah Akhlak and Koran), the Al-Kaffah Binjai integrated Islamic school implements activities that support the idea, such as Arabic lessons, *tahfidz* and mentoring, which are also its characteristics.

b. Extracurricular

Al-Kaffah Binjai integrated Islamic school provides expansion of extracurricular alternatives that can help students' entertainment and abilities in various fields, including (1) religious fields, there are Islamic spiritual, *mujawwaz*, and broadcast. (2) in the field of sports, there are archery, football, martial arts, basketball, karate, volleyball, table tennis, badminton, and swimming. (3) inside the field of art, there are calligraphy and marching band (4) language area, there are Arabic Club and English membership, (5) in the field of science, there may be membership and laptop technology know-how, (6) inside the discipline of physical activities, there are flag-raising troops and scouts.

c. School Facilities

Good management of facilities and infrastructure will improve the quality of education. (Muchlis Anshori, Slamet Suwarno, 2022) To support the implementation of comprehensive Islamic education, the foundation always strives to provide the latest facilities that support educational activities. Educational facilities include a comfortable school building, a mosque, a large open field, a library, a multimedia room, a language laboratory, and a computer laboratory. The available computers have applications containing subject matter that can be learned by playing. Recently, the foundation has sought to provide some facilities, such as constructing new buildings. The structure, which started in 2021, is the result of the thousand wākif movement for Al-Kaffah, which has collected four hundred twenty-five million rupiahs and 300 waqf from the needs of 2000 bags of cement.

Human Resources (HR)

Human resource development is the union of a group of people as a development subject in interrelated relationships with various sub-systems, including education. (Muhaimin, 2012) Human resource is an element that plays an important role in the implementation of education because human resources are the driving force for the implementation of activities that occur before, during, and after teaching. To implement the development of human resources in schools, Al-Kaffah integrated Islamic school makes efforts as follows :

Teachers and Staff

The foundation provides facilities to the foundation board in the form of residences. This residential facility is located in the same area as the school, and it is enough to live in one family so that the staff can work more optimally. As for the professional and proportional development of teachers and staff, the foundation organizes the following activities that teachers and staff must participate in :

- (1) Upgrading the Arabic language is done regularly every Thursday and guided directly by Ustadz H. Zulkarnain Asri, Lc, M. A. This upgrade makes it easier for educators to learn and understand the meaning of the Koran. With a deeper understanding, educators are expected to perform their duties optimally. In addition, this activity can help create a school environment that familiarizes the use of Arabic.
- (2) Musabaqah Hifzhil Qur'an. This activity aims to increase the motivation to memorize and maintain the memorization of the Koran in the teacher council and also support the ability of teachers to guide students in memorizing the Koran. The foundation's efforts to improve the competence of teachers and staff are bearing fruit. Many teachers and staff can carve achievements in various fields, such as becoming a champion at the provincial level MTQ.
- (3) Majlis tahsin and tadabbur Al-quran. The event is held every Sunday at the Islamic Center building of Al-Kaffah Binjai City Waqf Foundation. This assembly material examines some verses from surahs in the Koran. The competence that will be achieved in this case is that the teacher will be able to explain the verses of the Koran and Hadith following the material to be taught.
- (4) TOYA (Orientation Training of Al-Kaffah Binjai City Waqf Foundation). Every year, the foundation provides training for teachers and staff to improve the quality of education in managed integrated Islamic schools. This activity was named TOYA (Al-Kaffah Binjai City Waqf Foundation Orientation Training), which lasted until the 6th generation until this research was carried out. This activity should be followed by teachers and staff with interesting material that supports teachers and staff's competence, such as religious, pedagogical, organizational, economic, and the challenges facing Islam.

In addition to conducting activities that can improve the human resources of teachers and staff, the foundation also provides a different appreciation for teachers and staff who can meet the criteria. The foundation wants to reward teachers and staff. For example, the foundation gives a bonus umrah for those who can complete the memorization of ten juz. This

reward is great for sparking the morale of teachers and staff and helps teachers. Other appreciations given by the foundation are for permanent teachers of the foundation, in the form of a salary of three million rupiahs per month, education guarantees for children of permanent teachers of the foundation up to the undergraduate level, and health insurance.

Alumni

Integrated Islamic school students, in addition, excel in school but also excel after graduating from school. The motto "Generasi Qur'an Berakhlak Mulia Unggul dalam Prestasi dan Teknologi" can be seen in its graduates who have the competence output to compete at the school level and even nationally. Every year alums from this school can be accepted into public universities through the entrance selection process, with opportunities 50% students in 1 class accepted at public universities. They can also enter various majors in general majors such as medicine, engineering, and religious majors such as sharia economics.

As one of the hallmarks of integrated Islam, the school also demonstrates a strong commitment to fostering relationships with students' parents, from the admission process of new students to after students graduate and work outside. This commitment can be seen in the alum development program by creating an Alumni Utilization Tracking Program, in which the school oversees the memorization of the Koran by its alums. So that alumni, even though they have graduated, *ukhuwah* remains intertwined with the school because alums can still be part of the school and help the school progress in the future

CONCLUSION

Integrated Islamic school education financing by running a business unit of waqf to be one source of education funds that can help improve the development of Islamic education more effective. Management education financing with waqf management applied to help students who excel, orphan and are underprivileged. The Al-Kaffah Binjai City Waqf Foundation is an institution that manages education that stands and develops from, by and for the Binjai community. In the process of waqf management, the foundation still runs the requirements following Islamic law. This principle applies to maintaining the trust of the community.

REFERENCES

- Abdussyukur, Abdussyukur. "Konsep Dan Praktik Sekolah Islam Terpadu Dan Implikasinya Dalam Pengembangan Pendidikan Islam Di Indonesia." *Disertasi* (2018): 1–282.
- Agama, Kementerian, Republik Indonesia, Direktorat Pemberdayaan, Wakaf Direktorat, Jenderal Bimbingan, and Masyarakat Islam. "Bijikij Pedoman Teknis Kerjasama Pengembangan" (2012).
- Al-Amīr, Muhammad bin Ismāīl As-Şhan'ani. *Subul As-Salām*. Jakarta: Darus Sunnah Press, 2015.
- Anshori, Isa. "Peran Dan Manfaat Wakaf Dalam Pengembangan Pendidikan Islam (Studi Kasus Di Madrasah Tsanawiyah, Pesantren Al Andalusia Caringin Sukabumi Jawa Barat Indonesia)." *Jurnal Tahdzibi: Manajemen Pendidikan Islam* 3, no. 1 (2018): 27–38. <http://jurnal.umj.ac.id/index.php/Tahdzibi>.
- Asari, Hasan. *Menyingkap Zaman Keemasan Islam*. Bandung: Citapustaka Media Perintis, 2013.
- Butuner, Hakan. *Systematic Strategic Planning*. New York: Auerbach Publications, 2015.
- Candra Wijaya, Dr, and Muhammad Rifa'i. *Dasar Dasar Manajemen Mengoptimalkan Pengelolaan Organisasi Secara Efektif Dan Efesien*. Perdana, 2016. <http://repository.uinsu.ac.id/2836/>.
- Coryn, Daniel L. *Stufflebeam dan Chris L.S. Evaluation Theory, Models, and Applications*. 2nd ed. San Fransisco: Jossey-Bass A Wiley Brand, 2014.
- Daulay, Haidar Putra. *Pendidikan Islam Di Indonesia: Historistas Dan Eksistensinya*. Jakarta: Prenada Media Group, 2019.

- Harahap, Muhammad Yunan. "Wakaf Dan Pendidikan Islam Klasik." *Al-Hadi* 2, no. 2 (2017): 453–466.
- Henki Idris Issakh & Zahrida Wiryawan. *Pengantar Manajemen*. Jakarta: In Media, 2014.
- Hidayatullah, Syarif. "Bagaimanakah Kedudukan Hukum Wakaf Uang Dan Penerapannya Dalam Hukum Islam Dan Hukum Positif Di Indonesia ?." *Waratsah* 01, no. 02 (2016): 71–100.
- Huda, Miftahul. , *Mengalirkan Manfaat Wakaf (Potret Perkembangan Hukum Dan Tata Kelola Wakaf Di Indonesia)*. Bekasi: Gramata Publishing, 2015.
- Huda, Nurul, Desti Anggraini, Nova Rini, Khamim Hudori, and Yosi Mardoni. "Akuntabilitas Sebagai Sebuah Solusi Pengelolaan Wakaf." *Jurnal Akuntansi Multiparadigma* 5, no. 3 (2014).
- Indonesia, Repubik. *Undang-Undang Republik Indonesia Nomor 41 Tahun 2004 Tentang Wakaf*, 2004.
- Indonesia, Republik. *Undang-Undang No. 20 Tahun 2003 Tentang Sistem Pendidikan Nasional*. Indonesia, 2003.
- Khambali, Khambali, Mumu Mumu, and Mohamad Erihadiana. "Entrepreneurship Based on Entrepreneurship Financing Management in Modern Pondok Cordoba." *Ta dib : Jurnal Pendidikan Islam* 10, no. 2 (2021): 341–352.
- Khan, Muhammad Tariq, and Muhammad Hayat Khan. "In Human Capital Development through Funding Education" 3 (2018): 57–74.
- Kurnaengsih. "KONSEP SEKOLAH ISLAM TERPADU (Kajian Pengembangan Lembaga Pendidikan Islam Di Indonesia)." *Risalah* 1, no. Desember 2015 (2015).
- Makhrus, Makhrus. "Dinamika Kebijakan Negara Dalam Pengelolaan Wakaf Di Indonesia." *JSSH (Jurnal Sains Sosial dan Humaniora)* 2, no. 2 (2019): 209.
- Moleong, Lexy J. *Metodologi Penelitian Kualitatif*. Bandung: PT. Remaja Rosdakarya, 2017.
- Muchlis Anshori, Slamet Suwarno, Kasbani. "Management of Facilities and Infrastructure in Improving The Quality Of Islamic Education." *Nazhruna* 5, no. 3 (2022): 928.
- Muhaimin. *Pemikiran Dan Aktualisasi Pengembangan Pendidikan Islam*. Jakarta: Rajawali Press, 2012.
- Mulyadi, Deddy. *Studi Kebijakan Publik Dan Pelayanan Publik*. Bandung: CV. Alfabeta, 2015.
- Muslim, Muslihun. "Peran Nazir Profesional Dalam Pengelolaan Wakaf Guna Mendorong Pemberdayaan Ekonomi Umat Di Indonesia." *Iqtishaduna* viii, no. Juni 2017 (2017): 37–46.
- Naim, Abdul Haris. "Lembaga Pengelola Wakaf Dan Manajemen Fundraising." *Ziswaf: Jurnal Zakat Dan Wakaf* 6, no. 1 (2019): 101–103.
- Nice Durroh. "Wakaf Diri Di Pondok Modern Darussalam Gontor Dalam." *Ejournal INSKLUSIF* 1, no. 41 (2016): 1–29.
- Oktarina, Amimah. "Developing Models of Productive Waqf." *QIJIS: Qudus International Journal of Islamic Studies* 6, no. 1 (2018): 103–126.
- Purbowanti, Anifah, and Dani Muntaha. "Wakaf Tunai Untuk Pengembangan Lembaga Pendidikan Islam Di Indonesia." *ZISWAF: Jurnal Zakat dan Wakaf* 4, no. 2 (2018): 209.
- Rahim, Abdan. "Peran Wakaf Dalam Pengembangan Pendidikan Islam." *Al Qalam: Jurnal Ilmiah Keagamaan dan Kemasyarakatan* 13, no. 1 (2019): 89.
- Ramayulis. *Ilmu Pendidikan Islam*. Jakarta: Kalam Mulia, 2018.
- . *Manajemen Dan Kepemimpinan Pendidikan Islam*. Jakarta: Kalam Mulia, 2017.
- Rohmah, M. "Ekonomi Kerakyatan Sebagai Landasan Pendidikan Ekonomi Indonesia." ... *S2 Program Studi Pendidikan Ekonomi Pasca Sarjana* ... (2016): 1633–1643. <https://core.ac.uk/download/pdf/267024163.pdf>.

- Rosadi, Aden. *Zakat Dan Wakaf Konsep, Regulasi, Dan Implementasi*. Simbiosis Rekatama Media, 2019.
- Rozalinda. *Manajemen Wakaf Produktif*. Jakarta: Rajawali Press, 2015.
- Rudiansyah. “Konsep Ekonomi Kerakyatan Menurut Mubyarto Dalam Perspektif Ekonomi Syariah.” Institut Agama Islam Negeri Pare Pare, 2021.
- Sabiq, Sayyid. *Fiqhus Sunnah*. Bandung: PT Alma’arif, 1987.
- Sawaluddin, Sawaluddin. “Konsep Evaluasi Dalam Pembelajaran Pendidikan Islam.” *Jurnal Pendidikan Agama Islam Al-Thariqah* 3, no. 1 (2018): 39–52.
- Shulthoni, Muhammad, and Norma Md Saad. “Waqf Fundraising Management: A Conceptual Comparison between Traditional and Modern Methods Inthe Waqf Institutions.” *Indonesian Journal of Islam and Muslim Societies* 8, no. 1 (2018): 57–86.
- Sugiyono. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung: CV. Alfabeta, 2017.
- Syam, Syafruddin. “Metodologi Pemikiran Hukum Islam Tentang Wakaf (Studi Analisis Yuridis Relasi Antara Hukum Agama Dan Negara).” *Al-Manahij* IX (2015).
- Zein, Achyar. *Prophetic Leadership Kepemimpinan Para Nabi*. Bandung: Madani Prima, 2008.