




The Generosity Education for Children through Quranic Verses for Islamic Philanthropy Awareness

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Article Info	Abstract
<p>Article History</p> <p>Received: March 7, 2024</p> <p>Revised: April 1, 2024</p> <p>Accepted: April 23, 2024</p> <p>Published: April 30, 2024</p> <p>Keyword: Generosity, Children, al-Quran, Zakat</p> <p>Copyright (c) 2024 Saiful Bahri, Adlan Fauzi Lubis, Muhammad Choirin, Andry Setiawan</p> 	<p>The rapidly growing number of children is a demographic boon for Indonesia. There is positive potential with this number. However, there are also threats amidst the onslaught of several hedonic cultures and the unpredictable era of disruption. The potential for zakat in Indonesia is increasing, but the realization rate is still small. Therefore, effective early education is needed to encourage children's understanding of the importance of the character of generosity. The Quran emphasizes the obligation of zakat. In addition, these verses have a revelation from obligatory to sunnah. This research aims to examine the correlation of Quranic verses for Islamic philanthropy awareness, which include <i>zakat</i>, <i>infaq</i>, and <i>sadaqah</i> as a medium for instilling the character of generosity in children; 1) How is the leveling of Quranic verses about islamic philanthropy? 2) How do we recommend children for zakat, <i>infaq</i> and <i>sadaqah</i>? This research uses a descriptive qualitative method with a thematic approach. It is hoped that there will be a conceptual model for cultivating the character of generosity in children to prepare them to become contributive individuals who can build progress and welfare for the nation.</p>

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Introduction

The Indonesian Central Bureau of Statistics (BPS) states that the population of Indonesia in 2021 is 272,682,500 people. Based on age group and gender, the number of children aged 5-14 years is 44,172,900, consisting of 22,642,600 boys and 21,530,300 girls (Badan Pusat Statistik, 2022: 91). This means that these children make up approximately 16% of the total population of Indonesia. The age of children is categorized as the golden age. Education at this age plays an important psychological role in the character and development of children.

In 2020, the potential amount of zakat in Indonesia reached Rp. 327.6 trillion. The magnitude of this potential is followed by the growth of the Zakat collection each year. According to the National Zakat Statistics data (2019), zakat collection during the last three years (2015-2018) experienced a significant increase of 122 per cent or around Rp4.5 Trillion (Baznas, 2022: 23-24). However, I realize the potential zakat figure is still far away. Therefore, education and socialization are needed from an early age. This is undoubtedly to prepare children to understand better the importance of having a character of generosity and caring for others.

Islam teaches its followers to have the character of generosity to have gratitude and *qana'ah* for the gifts of Allah, realize high social sensitivity, and realize a society that likes to help (Yuniar, 2021:125). There have been many studies on generosity, including Rena's research (Triani, 2021:179), which examines the concept and behavior of generosity in hadith texts. According to Al-Ash'ariy, as quoted by Rena, generosity is the noble behaviour of a person towards others, such as giving some of the assets owned for the benefit of others without compulsion and as gratitude to Allah for His various gifts.

The Quran and hadith are the two highest law sources in Islam. Therefore, Muhammad Sa'i, research (2014: 60) on philanthropy in the Quran emphasizes the urgency of in-depth study of Quranic verses related to the discussion of zakat, *infaq* and alms. Through these verses, the central teachings of Islam are explained in providing and offering solutions to social problems, especially in optimizing and empowering the material or social capital owned to improve the welfare of the people.

The family is the forerunner of individual maturity and personality structure and is the main element in the development of educational entities. Families can create a process of social naturalization and form good personalities and habits for children that will last a long time (Neolaka, 2019: 194). According to Ernes Harms in his research as cited by Jalaluddin (2016:58), the development of religious values in children is divided into three levels: 1) The Fairy Tale Stage (fairy tale level) at the age of 3-6 years at this time the child is influenced by his fantasy, 2) The Realistic Stage (level of reality) in the next period children begin to be interested in religious institutions and the community of adults they see, 3) The Individual Stage at this level children have high emotional sensitivity in line with their age development.

There is an abundant availability in the Qur'an about the character of generosity, from the conceptual characters to those explicitly stating commands and recommendations; for example, verses that emphasize the command to pay zakat and threats for those who ignore it. These Quranic verses can be a medium for learning and education, cultivating the character of generosity for children from an early age cognitively and honing their social sensitivity and socio-emotional processes in a better direction.

The urgency of this research reveals the extent to which the verses of the Qur'an about zakat, *infaq*, and alms can be used as a medium to instill the character of generosity in children. This study aims to examine the correlation of Quranic verses about zakat,

infaq, and alms as a medium for instilling the character of generosity in children. 1) How are the Quranic verses about *zakat*, *infaq* and *sadaqah* levelized? 2) How do you convey and understand the recommendation to give children *zakat*, *infaq* and alms?

The roadmap for this research is as follows: 1) Baseline in 2020-2022, namely the concept of Generosity Education in Early Childhood; 2) Basic Research in 2022-2024, namely Generosity Education in Children Through Quranic Verses on *Zakat*, *Infaq* and *Sadaqah* and 3) Applied Research in 2024-2026, namely the development of a model of generosity education for children in elementary schools. The final target of this research series is the conceptual model of cultivating the character of generosity in children to prepare them to become individuals who contribute to building the progress and welfare of the nation.

Research Method

This research uses descriptive qualitative analysis with a thematic approach to the verses of the Qur'an. The author collects data on thematic interpretations of verses themed *zakat*, *infaq* and *sadaqah*. How can understanding these verses be used as a medium for generosity character education? The subjects of this research are Quranic verses and early childhood between five and fourteen years old as a bridging age between the age of birth and adolescence towards adulthood.

This research is based on library research (literature study). Data collection techniques in this study are sourced from primary and secondary data. Primary data sources come from authoritative Quran interpretation books. The thematic approach is collecting verses about *zakat*, *infaq*, and alms and their interpretations. After that, the analysis is carried out by linking it with the generosity of education in children. Interviews with child education experts and educators also complement this research. At the same time, secondary sources come from second sources, namely journals or relevant previous research.

Data collection techniques in this study will use interviews, observations, and document studies. In collecting data through interviews, observations and document studies are intended to investigate several things: 1) How is the levelization of Quranic verses about *zakat*, *infaq* and *sadaqah*? 2) How do you convey and understand the recommendation to give children *zakat*, *infaq* and *sadaqah*?

Result and Discussion

The cultivation of the value of generosity needs to be done early in every Muslim's life. Normatively, it needs to be done through an in-depth study of the verses related to the theme of generosity and contribution, especially about *zakat*, *infaq* and *sadaqah*. Practically, it needs strategies and actualization that involve children in various social and humanitarian activities that foster generosity and a contributive mentality, such as social care for victims of natural disasters, religious activities such as *zakat* and *infaq*, *qurban* worship, Ramadan and Eid gifts and so on.

The rapidly growing number of children is a demographic boon for Indonesia. There are various positive potentials for the future with many productive generations. However, at the same time, there are no easy threats, including the unpredictable era of disruption. Dobbs, Manyika and Woetzael, as quoted by Kasali, call it "no ordinary disruption", a process of disruption that is unusual, even complicated, which makes many people nervous if it is handled too long by people who are only able to discourse (Kasali, 2018:419). There is a vast and unpredictable shift, including easy access to entertainment of any type and from anywhere. This should make learning fun because we can access world-class learning videos, lectures and the best and latest

research presented directly by the best scientists in the world (Kasali, 2017: 219-223). Unfortunately, this straightforward and affordable internet access is not optimally used. Based on a summary of research compiled by We Are Social and Hootsuite, teenagers aged 16 years to adults aged 64 years are very dependent on the Internet. They interact with the Internet for an average of 6 hours 53 minutes, compared to reading through the Internet, which is only 1 hour 57 minutes; only 26.6% access for education is in fifteenth place compared to chat, messaging, social networks above 95%, shopping 57.1% music and entertainment above 40% (Kemp, 2022b, 2022a).

Value instillation at this age cannot be done only by doctrine. Parents' readiness influences this in terms of knowledge and experience. It is not uncommon for parents to educate their children in a less grounded way due to excessive obsession with children. In addition, there are other obstacles, namely the culture and traditions of the community where they were born and grew up.

Early childhood education is a form of education that focuses on laying the foundation for physical growth and development, intelligence (creativity, emotional, spiritual, socio-emotional, behaviour and religion), language, and communication, following the uniqueness and stages of development through early childhood (Awalya, 2012:3). Religious nature is an essential gift containing the possibility or opportunity to develop. However, the direction and quality of children's spiritual development depends on accepting the educational process (Yusuf, 2019:136). As the closest environment to children, parents must be more open in understanding them, learning to hear their complaints, finding out their wishes and becoming their best friends (Wahyunisa, 2019: 43).

Therefore, educating children early is necessary to instill good values. Among the values that need to be instilled is the character of generosity. There is a recommendation to give and share in the Qur'an through the obligation of zakat and the recommendation to provide and *sadaqah*. Generosity is defined in the Big Indonesian Dictionary (KBBI) as something related to kindness towards fellow humans, such as generosity (Bahasa, n.d.-a).

Generosity means sincerely giving, helping or being willing to sacrifice in the way of Allah, both with wealth and even with their souls and bodies in the form of helping hands to give *sadaqah*, *infaq*, *zakat*, and so on. Irfan Syauqi said the concept of generosity is that when someone refuses to pay zakat, he will be included among the hunks and unjust people. When he pays zakat, the predicate of zalim and bakhil is removed. However, to be called a generous person, one must do more than fulfil his obligation to pay zakat, namely with *infaq*, *sadaqah*, or *waqf*. To see someone's generosity, look at his sunnah worship through *infaq*, *sadaqah* and *waqf* (Beik & Purnamasari, 2011:23).

It is necessary to increase the attitude of generosity through three levels, namely *as-sakhâ'*, *al-karam* and *al-îtsâr* which are accompanied by supporting attitudes such as moral goodness, knowing and avoiding heart disease and looking for a cure, recognizing one's disgrace, living *zuhud* and understanding the content of the values that exist in the attitude of generosity then applied through *zakat*, *infaq* and *sadaqah*. *As-Sakhâ'* is generosity built on the practice of giving and sharing. If you are accustomed to giving and sharing, it will become a noble behaviour called *al-Karam*. (Triani, 2021:179) At the highest level, he prioritizes others over himself. This is called *al-Îtsâr* as spoken of in Surah Al-Hasyr [59]:9. Ibn Kathir interpreted this verse through the narration of several actual events about the concept of *al-Îthar* which was practiced by the companions of the Prophet Muhammad PBUH (Katsir & Ismail, 2001: 4/338).

Studies and research on child and family education as prevention of deviant behavior were carried out by (Nurbaiti, 2021:527), who stated that a harmonious family

could become a preventive fortress from deviant sexual behavior. Families that prioritize love, mutual understanding, and quality communication will enable each family member to socialize with each other. Good interaction habits will make each family member play an active role and not close themselves off from life's problems. Thus, the family, as well as functioning as a preventive measure against deviant behavior, also functions as a promotive measure to instill good values in children, including the character of generosity.

Laura King, in her research on human development (King, 2017:368), mentions at least three processes of change in human development, namely: 1) physical process, 2) cognitive process, and 3) socioemotional process. In the cognitive process, it means that there is a change of mind in humans since they are small and develop to the next age based on the intake of knowledge they get. Meanwhile, the socio-emotional process is related to the individual's relationship with others. Researchers in developmental psychology are interested in studying the interrelationship of these three processes. When children begin to have the ability to imagine, they need to be stimulated and provoked with a good and varied imagination. Moreover, children at this age will increase their curiosity. They can respond to what is happening around them and make plans while being responsible for what they have planned. Children will slowly but surely learn to balance idealistic and realistic planning and maintain a balance between initiative and innovation and what is done carelessly. Children will also have a self-understanding known as personality. Self-understanding is the child's cognitive representation, the material and content of the child's self-concept.

This research topic is cultivating generosity and generating empathy and sympathy for people experiencing poverty and those needing help. However, at the same time, children will also have limitations in helping them. However, at least they will plan and act or be given a picture and be accustomed to being given an example to summarize the solution of caring for these weak people. So, parents and educators must use this golden opportunity to gradually instill a sense of empathy, followed by the formation of a spirit and attitude of generosity in children from childhood. This will strengthen their self-understanding in the process of socio-emotional development.

Islamic Sharia provides empowerment solutions for people experiencing poverty, one of which is by requiring zakat and encouraging *shadaqah* and *infaq*. *Zakat*, *infaq*, and *shadaqah* are the main pillars of Islamic teachings. The command of *zakat* is juxtaposed with the command of prayer. Prayer is a pillar of Islam that represents the vertical relationship with Allah. Meanwhile, *zakat* represents the horizontal relationship with fellow humans. The laws of prayer and *zakat* were also the laws for people before the Prophet Muhammad PBUH., as mentioned in Surah Maryam [19]: 54-55.

In language, *zakat* means blessing, growth, purity, and sound (Ibn Zakariya, 1999: 3/17; *Majma' al-Lughah al-'Arabiyah*, 2004: 396). There is an education of generosity and contribution in it. *Zakat al-fitr*, for example, is obligatory on every soul, not only for the wealthy but for every Muslim, whether gratis or enslaved person, male or female, adult or child, as mentioned in the hadith of Ibn Umar.

Ibn 'Umar reported that the Messenger of Allah PBUH enjoined *zakat al-fitr*, one saa' of dates or one saa' of wheat on enslaved people and free men, women, children, and adults from among the Muslims, and commanded that it be paid before the people go out to prayer. (HR. Al-Bukhari, Bâb Fardhu Shadaqah al-Fithr no.1503 (Al-'Asqalani, 1993), Muslim, Bâb Zakâh al-Fithr alâ al-Muslimîn, no.983, 985 (An-Nawawiy, 1994), Abu Dawud, Bâb Kam Yuaddi fi Shadaqah al-Fithr, no.1611 (As-Sijistaniy, 2001), At-Tirmidzi, Bâb Mâ Jâ'a fi Shadaqah al-Fithr, no. 675, 676 (At-Tirmidzi, 2002), An-Nasa'iy, Bâb Fardhu Zakâti Ramadhân, no.2497 (An-Nasa'iy, 2002) , Ibnu Majah, Bâb Shadaqah

al-Fithr, no.1826) (Al-Qazwiniy, 2002).

Poor people have surplus food for the last day of Ramadan, and at the time of Eid, they must pay zakat *fitriah*. The primary purpose of zakat *al-fitr* is to make others happy and to provide for people experiencing poverty so that they can eat and be satisfied on Eid al-Fitr (Al-Qaradawiy, 1973: 922-923,930). This is the education of giving, contributing, and generosity. The following table contains the term words identified with generosity in the Quran: zakat, *infaq*, and *sadaqah* in their various derivations.

No	Word	Repetition	Verses	Explanation
1	Zakat (single)	28 times	Al-Baqarah: 43,83,110,177,277, An-Nisa: 77, 162, Al-Maidah: 12,55, Al-A'raf: 156, At-Taubah: 5,11,18,71, Maryam 31,55, Al- Anbiya:73, Al-Hajj:41,78, An-Nur:37,56, An-Naml: 3, Luqman:4, Al-Ahzab:33, Fussilat:7 Al-Mujadilah:13, Al-Muzammil:20, al-Bayyinah:5	All of them imply the obligation of zakat
2	Shadaqah (single)	Five times	Al-Baqarah: 196, 263. An-Nisa: 114, At-Taubah: 103 Al-Mujadilah: 12	At-Taubah: 103 means that zakat is obligatory
3	Shadaqat (plural)	Nine times	Al-Baqarah: 264,271,276, An-Nisa: 4, At-Taubah: 58,60,79,104, Al-Ahzab: 35, Al-Hadid: 18, Al-Mujadilah: 13	At-Taubah: 79 means that zakat is obligatory An-Nisa: 4 it means about marriage dowry
4	Musaddiq/ mutashaddiq (The perpetrators of sadaqah)	Two times	Al-Ahzab: 35 Al-Hadid: 18	The perpetrators of charity are general because they are mentioned in the plural.
5	Infaq in verbs (fi'il <i>madhi mudhari</i> or <i>amr</i>)	51 times	In various surahs and verses Quran	Hints at a more general type of infaq in the past tense, present tense, and the command word
6	<i>Qardhan hasanan</i>	6 times	Al-Baqarah: 245, Al-Maidah: 12, Al-Hadid: 11,18, At-Taghabun: 17, Al-Muzammil: 20	The phrase good loan indicates more than the obligation of zakat or the charity recommendation.

As the first stage, zakat is required by Allah for every Muslim. Zakat is one form of alms. Almsgiving is divided into obligatory and sunnah alms. When a person has fulfilled the obligatory ones, he is encouraged to increase his giving and practice sharing it with others. This is the area of sunnah *shadaqah*. Al-Khatib, as quoted by (Zulkifli, 2020:2), states that zakat, in the definition of the term, is known as the level of property that must be issued and has been determined by Allah SWT to every Muslim who is able with the aim of obtaining the pleasure of Allah SWT and serves to cleanse the soul of *Muzakki* (people who give zakat) and to relieve the burden of people in need.

While the *lafazh* *infaq* comes from the word *anfaqa - yunfiqu*, meaning to spend or finance, the meaning of *infaq* becomes more specific (particular) when associated with the context of realizing Allah's commands or teachings. Linguistically, the word *infaq* means "to pass away, disappear, not exist" for various reasons, such as death, extinction, sale, etc. The Quran uses the word *infaq* in its multiple forms (derivation) and is used not only for property but also for other purposes besides property. In some verses, the Quran emphasizes the word treasure (*amwâl*) after mentioning *infaq*, as in Surah Al-Baqarah verse 262. However, on several other occasions, the Quran does not mention the word treasure behind the *infaq* because it is understood and includes all the blessings that Allah gives, including property or material. This is in Surah ar-Ra'd verse 22 and al-Furqan verse 67.

According to the Big Indonesian Dictionary, the word *infak* means giving (donating) property and so on (other than mandatory zakat) for good, for example, alms (Bahasa, n.d.-b). Of course, *infaq* is done in the way of Allah, following the commands and teachings of Allah SWT. So *infaq* is not the same as zakat. *Infaq* has no minimum or maximum limit or no *nishab* like *zakat*. The distribution of *infaq* is also more relaxed and does not have to be given to certain *mustahik* (people who are entitled to receive zakat). *Infaq* can be distributed to anyone as long as it does not violate the laws of Allah. *Infaq* is an activity of spending money or spending money voluntarily done by someone. Allah gives freedom to the owner to determine the type of property and how much should be provided. Every time, he gets a blessing, as much as he wants. From these things, it can be concluded that *infaq* can be given to anyone, which means spending money to benefit something (Zulkifli, 2020: 21).

Allah says: "And those who, when they spend, are neither extravagant nor miserly; their spending is the middle between the two." (Surah Al-Furqan/25: 67). Al-Baghawi mentioned the interpretation of Ibn Abbas, Mujahid, and Qatadah that what is meant by not being excessive or not *isrâf* is not spending money in disobedience or things that are contrary to what Allah requires. Some argue that what is called *isrâf* here exceeds reasonable limits (Al-Baghawi, 2004: 3/320).

While the word *shadaqah* comes from Arabic, *sadaqah*, according to Harun, as quoted by Zulkifli (2020:31), in Sharia terms, charity means giving something without any exchange because it expects reward from Allah SWT. *Shadaqah* is not limited to certain types of charity; the general rule is that every good and righteous deed is almsgiving.

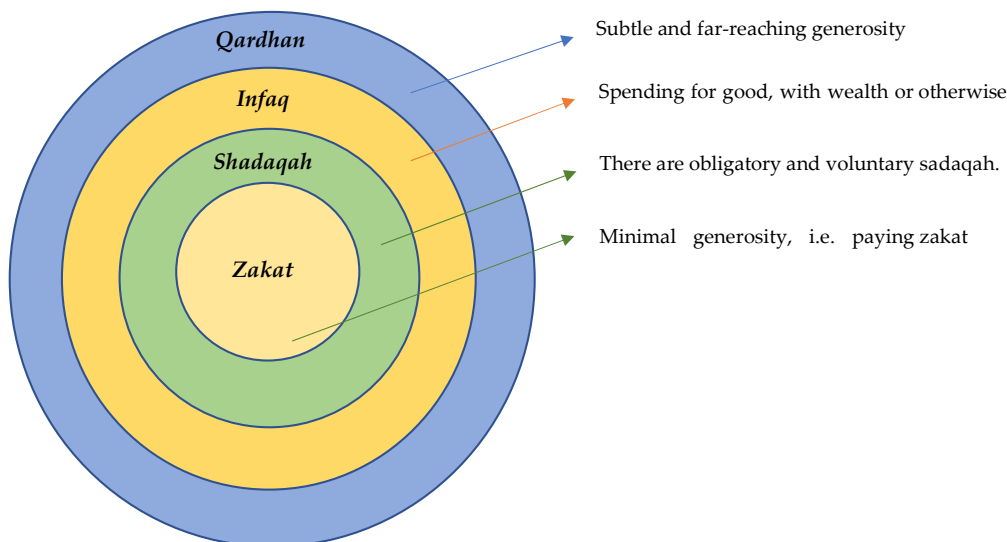
Rasulullah said every Muslim is obliged to give charity; the Companions asked: O Messenger of Allah, what if a person has no wealth? The Prophet said: he replied: He works with his hands so that the work benefits him, and then he gives in charity. The Companions asked: "What if he is unable to work? He replied: "Help those who need help." The Companions asked: "What if he is unable to help? He replied: "Doing what is good and refraining from doing what is wrong, for it will be charity for him. (HR. Bukhari, Bâb 'ala Kulli Muslim *Shadaqah*) (Al-'Asqalani, 1993)

Giving charity to one's family is preferable to giving it secretly, and it is better than giving it openly. Of course, there are different conditions for using the method of

providing charity. *Infaq* is a loan in this verse to touch the soul and motivate its virtue by giving more effort than usual (Al-Jauziyah, 2005:155).

Hamka reinforces the meaning, "How shocked the believer is to hear this word of God, whose treasure does God borrow, even though the wealth that is ours He is the one who lends it to us temporarily? The heart of a believer must tremble to hear these words of God. There is nothing he will hold back if God's will come to be spent and God promises to compensate him many times over" (Hamka, 2020:1/479).

The following is a picture of the levels and stages of mentioning the term generosity in the verses of the Qur'an.



Zakat is the deepest part of what is referred to as the small circle, as it is the foundation and an individual obligation that cannot be abandoned. According to Islam, abandoning or refusing to pay zakat is a sin and an act that is not commendable.

Sahadaqah falls within the larger circle, as it includes the obligatory charity of zakat and the sunnah charity of giving additional donations and gifts from one's wealth after one has paid the obligatory payment (zakat).

Infaq falls within the larger circle because its sources and uses are more general. *Infaq* can be distributed to non-Muslims for more general purposes, unlike zakat, which is very specific and definitive about its beneficiaries. In fact, in some cases, this *infaq* also applies to negative things, as revealed by the Quran, "Indeed, those who disbelieve spend their wealth to avert [people] from the way of Allah. So, they will spend it; then it will be a [source of] regret; then they will be overcome. And those who have disbelieved - unto Hell they will be gathered." (Surah Al-Anfal/8: 36) According to the narration of this verse, the disbelievers donated for the wrong purpose of obstructing the way of Allah. So, the word *infaq* is general, but what is meant in this article is good *infaq*.

The outermost or largest circle is garden *hasanan* (good loan). It is placed at the outermost part not because it is the most common part but because it is the part that sometimes goes unseen or unnoticed. Allah requires zakat as a minimum action to nurture a spirit of care and generosity. If this action is done well, a person will be moved to give *sadaqah*. If he has also donated his wealth through *sadaqah*, he will not hesitate to spend it for a general good purpose. It simply stimulates his sensitivity and more profound concern for the environment around him.

The term *qardhan hasanan* is a unique and special phrase used in the Quran. *Qardhan hasanan* means a good loan. All the verses that talk about this are about lending

to Allah. Allah is the absolute owner of all that exists, so how can man be asked to lend his wealth to Allah? These phrases and diction do not mean what they say. This kind of expression is called *majaz* (not the true meaning). *Majaz*, in such phrases, is a type of *isti'ârah tashrihiyyah* that removes the simile. So, the generous person is likened to lending his wealth to Allah. (Ad-Darwishy, 2005: 1/317) Allah gave this diction to motivate good deeds because the reward is particular (Az-Zajjaj, 2004: 1/277). *Lafazh fayudhâ'ifahû* here is also *majaz* and means *mubalaghah* in repaying with multiples because of the sacrifice, the one who has given (Al-Alusiy, 2005: 2/245) or giving more than what is usually given (Al-Wahidiy, 1994: 1/355).

Zakat brings economic justice, as do *infaq* and *sadaqah*. Mahmoud Syaltut states that zakat transfers some of the wealth of the people from the hands of the rich, who are given excess wealth by Allah, to the hands of those who are trying to escape the suffering of life because of lack of wealth or because they are still classified as poor or even wholly unable to try and make their fortune made by Allah dependent on and from the wealth of the rich (Samir & Fadili, 2019: 9/186).

The concept of justice in Islam does not intend to equalize all people in one condition or to equalize them. This is, of course, impossible. The purpose of sharia zakat is to share with others, and it is one of the obligatory rituals in Islam. Zakat is also implemented with reasonable management because there are *'amilin* who are in charge professionally. *Amilin* is even entitled to a share of the Zakat treasure, even if he is a rich man. The acquisition and collection of zakat are carried out well, and distribution is carried out transparently and supervised by Sharia. The national regulation in Indonesia translates this through the obligation for amil zakat institutions at any level to be accompanied by a Sharia Supervisory Board that will oversee the zakat policies in the institution, both acquisition and collection and distribution programs, including partners and beneficiaries. Everything is required to follow Islamic Sharia and abide by applicable regulations in the Republic of Indonesia. There is a decree from the Minister of Religious Affairs of the Republic of Indonesia, number 733 of 2018, concerning Guidelines for Sharia Audit of Reports on the Implementation of the Management of Zakat, *Infaq*, Alms, and other Religious Social Funds at the Amil Zakat Agency and Amil Zakat Institution. This decree is then technically followed up with the Decree of the Inspector General of the Ministry of Religion Number 137 of 2021 concerning Guidelines for the implementation of Sharia Audits on the Management of Zakat Funds, *Infaq*, *Sadaqah*, and other Religious Social Funds at the National Amil Zakat Agency and Amil Zakat Institutions.

The implementation of zakat looks simple and easy. Still, to help realize zakat correctly according to Sharia and be right on target, many parties need to be involved. In Indonesia's ecosystem system of zakat management, there are at least six elements of zakat stakeholders: government institutions, zakat management organizations (OPZ), communities and NGOs, universities, research or strategic institutions, and Islamic financial institutions. Government institutions are interested in supervising and coordinating national zakat management, in this case played by the Ministry of Religious Affairs of the Republic of Indonesia, the National Zakat Agency of the Republic of Indonesia, and the National Committee for Sharia Economics and Finance. (Saoqi et al., 2020)

In the context of zakat management in Indonesia, Law No.23 Year 2011 on Zakat Management, the Government has regulated some crucial aspects related to implementing sharia law in zakat management in Indonesia. In general, the regulation emphasizes that zakat management must be carried out by sharia laws, such as the requirement for zakat management organizations (OPZ) to have a sharia supervisory

board (DPS) and the requirement for OPZ to conduct regular sharia audits (Undang-Undang Zakat, 2011).

Furthermore, in the minimum standards of zakat management in Zakat Core Principles (ZCP) published by BAZNAS, Bank Indonesia, and IRTI-IsDB, 18 minimum standards need to be implemented in zakat management, including the 15th standard, which emphasizes the importance of shariah governance that OPZ must own to ensure the management of zakat by applicable sharia rules. (BAZNAS, 2016).

Knowledge about zakat management is certainly not needed by children, but this needs to be conveyed to parents and teachers so that they understand how detailed the derivative rules are made to oversee the implementation of Sharia correctly and that it is precisely what Allah wants. This is certainly to strengthen and foster the trust of parents who are part of the community. High trust and good literacy about zakat will affect the solid will to instill it in children. Therefore, zakat is not intended to demean, humiliate, or spoil low-income people. Instead, it is intended to empower them or at least help them survive or escape the economic helplessness they are experiencing.

Implementing zakat that is easily understood and implemented by the community will further foster a sense of concern for others and an attitude of generosity that will be increasingly formed and become an inherent trait. As previously described, the theoretical concepts of generosity need to be translated into practice. Cultivating the character of generosity and using good examples from educators and parents requires several means to translate the ideas that have been explained theoretically in classrooms, especially for children who need ways that are memorable and easy to practice.

Character education, according to Thomas Lickona, as cited by Ma'sum (2018: 96), is education to shape a person's personality through character education, the results of which are seen in a person's actual actions, namely good behavior, honesty, responsibility, respect for the rights of others, hard work, and so on. Character education includes three main points, namely, knowing the good (knowing the good), loving the good (desiring the good), and doing the good (doing the good).

Character education needs to be colored with *sibghah* (immersion) of faith education, which is the joint responsibility of parents assisted by teachers. The purpose of the responsibility of faith education is to bind children with the basics of faith, the pillars of Islam, and the basics of Sharia since children already understand and understand (Kartikowati & Zubaedi, 2020:123).

Almsgiving, a reflection of his sincerity in faith and reasonable religion, must be elaborated and translated into practice. Nofiaturrehman, (2018:315-316) provides examples of some of these generosity practices through daily *infaq* and alms activities that are soft (recommended) and Friday *infaq* (required). The *infaq* is not determined in nominal terms. Still, after being collected in the treasury, the funds are allocated to help students affected by disasters, illness, or family deaths or channeled through social service activities and assistance for poor widows and the poor.

The character of generosity from an early age will be stronger when education about social care is emphasized. Given that humans are social creatures, it is essential to build the character of generosity. Kholilah gave an example of one form of practical activity of cultivating the character of generosity carried out in the form of Friday Charity activities at Raudhatul Athfal Al-Firdaus Pamekasan (Kholilah & Astuti, 2022). This weekly activity does not mean denying the existence of daily activities or alms that are carried out every day. Still, this activity will present such a moment that is awaited weekly. Children will get used to being reminded at least once a week to contribute to this activity.

MI Muhammadiyah 2 Kudus teachers have a unique way of instilling this character of generosity. Students have distributed cans with stickers “Infaq Subuh” in their respective homes, which will be filled out every time before or after the morning prayer. The homeroom teacher collects the cans at the end of each month. Then, the results of the *infaq* are channelled through LazizMu (Amil Zakat Institution affiliated with Muhammadiyah). Some student representatives are also invited to accompany when distributing aid to flood victim shelters, the poor, or visiting orphanages. (Muzdalifah, 2023) The direct involvement of children in the distribution process will undoubtedly be an exciting and memorable experience for them. It will even affect the cultivation of the value of generosity taught by their teachers and practiced directly through experience.

The principal of SDIT Al-Fityan Bogor, Mei Tri Lestari, explained the Islamic Character Building (ICB). One means is to form a student’s personality that has high empathy for others who like to share, *infaq*, and alms. The school works closely with parents to run the program. Friday Blessing is one way of habituation to care for others through voluntary *infaq*. Some of the proceeds from Friday Blessing are used for scholarships for the poor. In addition to Friday Blessings, there are social service programs, natural disaster donations, and sacrificial savings. Sacrificial savings usually begin a month before Eid al-Adha. Sacrificial savings are a form of student exercise, the proceeds of which will buy livestock slaughtered and donated to the surrounding community (Tri Lestari, 2023).

Cultivating this character of generosity should not be interrupted when the child has graduated from elementary school and continues to a higher level of education. So, even at the next level, children must still be accustomed to a stronger sense of caring and a contributive attitude towards the environment. For example, as implemented in Lukman Al Hakim Integral Islamic Junior High School Purwodadi through daily voluntary *infaq*. This is to form character and increase awareness of the importance of humanity, including sharing with others. The habit is expected to be a routine and a translation of the recommendation of alms as a teaching of Islam (Septiani, 2022:40-41).

The variety of programs implemented by various schools, especially in elementary schools or kindergartens, to instill the nature of generosity will undoubtedly impact the gradual formation of children’s character.

When children grow into teenagers, the character of generosity is expected to be even stronger. The obligation to pay zakat will feel very ordinary. It will no longer be considered a burden because they are already at the highest level of regular charity and giving. They may even reach the highest level, which the Qur’an describes as *qardhan hasanan*. These children voluntarily help others before being asked and will be easily moved to see something that needs help and assistance. In this case, the application of character-building strategies in children, as in Lickona’s theory, is in generosity education through various activities to implement children’s understanding of zakat, *infaq*, and *sadaqah*.

Conclusion

The concept and practice of generosity mentioned by the Quran use different language and levels. The first level is obligatory, followed by the sunnah or recommended level, and the next is the highest level, which is a good loan (*qardhan hasanan*). Paying zakat is the minimum form of generosity because it is an obligation that cannot be abandoned. Zakat, a personal burden, is zakat fitrah, and zakat, the obligation of the rich, is zakat mal. Zakat is also referred to as obligatory alms. The sunnah alms can be in the form of *infaq* and others. If a person has paid zakat, he still has excess wealth,

and then he is encouraged to continue to donate his wealth and spend it in the way of goodness and benefit for others. This generosity knows no end. Allah subtly mentions the language or editorial of a good loan (*qardhan hasanan*). This is to refine the feelings and faith of the believers to have more morals and nobility.

As a form of translation of the concept of generosity, it is necessary to instill this character in children from an early age. Among the ways of instilling the morals and character of generosity is through various activities and habituation at school and home. Examples of habituation practices are the Friday blessing school activities, dawn *infaq*, social services, and sacrificial savings. Parents must inform their children and invite them when they pay for zakat. Whether it is done offline by handing it over to Amil Zakat or when it is done online through online payments.

Planting the character of generosity that is done early in children is expected to be able to maintain and strengthen it when they grow teenagers and then adults and contribute to society.

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