

Internalization of Values in Learning of Zakat by Using the Concept of Percentage

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Abstract— Islam is perfect in managing relationships with fellow beings. The example is in managing the charity of the treasure. Treasure is not only private property but some is also owned by others. Therefore, the property must have a social function and ruhiyah. Property must be used and functioned optimally through various economic activities, including the fulfillment of charity, infaq, and charity, as well as a variety of other charities that aim to purify and promote development and achieve the pleasure of Allah SWT. Zakat can be regarded as a special worship in Islam. Privileges of Zakat, among others, lies in their multiple aspects of a human being in the running Worship of Zakat. Those are the bodily, Ruhaniyah, emotional, and spiritual aspects. Viewed from the educational domain, Zakat has some values, namely in the forms of spiritual, physical, and social education. It can be seen from the rules in implementing Worship of Zakat related to the concept of learning mathematics, namely: percentage. Thus, zakat can be used as the material on thematic learning in primary schools.

Keywords— percentage, religious values, zakat

I. INTRODUCTION

A. Zakat

In the Qur'an there are many orders regarding charity. These ones become the background of why Muslims are required to present a charity. Some of the orders are the verses 37-40 of Surat Ar-Rum:

Do they not see that Allah extends provision for whom He wills and restricts [it]? Indeed, in that are signs for a people who believe (37). So give the relative his right, as well as the needy and the traveler. That is best for those who desire the countenance of Allah, and it is they who will be the successful (38). And whatever you give for interest to increase within the wealth of people will not increase with Allah. But what you give in zakat, desiring the countenance of Allah - those are the multipliers (39). Allah is the one who created you, then provided for you, then will cause you to die, and then will give you life. Are there any of your "partners" who does anything of that? Exalted is He and high above what they associate with Him.

Linguistically, zakat means development and purification. Treasure evolves through zakat without being noticed. Zakat can clean the perpetrators of sins and show the truth of faith.

A Muslim owning sufficient property is obligated to pay the zakat to the people who deserve it either through the committee and distribute it directly by himself. Zakat is mandatory for a Muslim whose property has reached the minimum payment calculation of zakat called nisab. Zakat is the third pillar of execution of Islamic rules. Ibnu 'Arabi said: Zakat is defined as the obligatory alms and Sunnah charity.

B. Zakat Command

A good Muslim is not allowed to use the property owned having reached a certain amount and then he is obliged to spend a charity. The aim is to help people who can not afford. Zakat is a religious obligation. In the Al-Quran surah Al-Baqarah verse 43 Allah says: "And establish prayer and give zakat and bow with those who bow [in worship and obedience]" (43).

Terms of a person issuing zakat is intelligent, adult and independent. Within the provisions of law, zakat is a definite practice, where it does not require arguments again. Differences of opinion occur only in some furu only. While the rule is clear and basically people who deny it are called infidels [1].

From the standpoint of faith, a charity is the hallmark of faith of someone who is grateful for the blessings of God given to him. This charity has a social value becoming a bridge between the rich and the poor. In the Qur'an Allah also provides a threat to those who only collect the treasures without spending zakat, as stated in Surah At-Tauba verse 34-35. Its meaning: O you who have believed, indeed many of the scholars and the monks devour the wealth of people unjustly and avert [them] from the way of Allah . And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment (34). The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], "This is what you hoarded for yourselves, so taste what you used to hoard." (35)

Based on the paragraph above, it can be concluded that the rights contained in other people's charity. We are required to tithe for charity as a bridge between the rich and the poor.

Thus, the benefits gained when issuing zakat is the formation of social values in them. Social value is what we should develop in everyday life both in the family, school, and community.

C. Distribution of Zakat

The command to spend this charity has existed in the time of the prophet Abraham. Allah has commanded people to pay zakat. There are two kinds of zakat, namely: zakat mal/property and tithes. Zakat is a religious duty imposed on someone to remove most of the wealth with the terms and certain ways, namely: reaching its nisab and haul. What is meant by nisab is the minimum amount that must be issued its zakat of treasure, a time period to spend zakat according to its nisab is one year. If those conditions are met, then the zakat spent meet the levels. What is meant by levels of zakat is the amount of zakat that should be excluded.

Obligation of Zakat on treasure has been prescribed in the Qur'an and the book of hadith, specified and developed by the Islamic jurists through *ijtihad*. The treasures on which Zakat must be payed are gold, silver, deposits, crops, livestock, merchandise, results of business entities, services (honorarium), antiquities found (*rikaz*), minerals (*makdin*), marine products, and all the objects having economic values.

Based on the above list of treasurer, as presented in Table 1, muzakki can calculate their own zakat and assess his wealth in rupiah unit according to the prevailing market at the time and spend it according to applicable regulations. Zakat collected are usually distributed into eight groups (*asnaf*) called as *mustahik* the persons entitled to receive zakat. They are predetermined to receive zakat in accordance with Allah's determination in Surah At-Tawbah, ayat 60: (1) indigent; (2) poor; (3) amyl; (4) converts; (5) *riqab*; (6) *gharim*; (7) the way of Allah; and (8) *Ibnu sabil* [2].

TABLE I. NISAB, HAUL, AND LEVELS ZAKAT

No	Type of Treasure	Nisab	Haul	Level
1	Livestock animals	40 goats	Once a year	2.5 percent
2	Plants having economical values	750 Kilograms of rice	Every harvest	5 percent
3	Gold and silver	96 grams of pure gold	Once a year	2.5 percent
4	Business entity	96 grams of pure gold	Once a year	2.5 percent
5	Salary, Honorarium and Incidental Income	96 grams of pure gold	Each time we get it	2.5 percent

Source: Ali (2015)

The second type is zakat fitrah. This zakat is required already to be paid before Ramadan ends or at the latest before Eid Al-Fitr begins. Zakat fitrah which is paid after Id prayers, is denatured into a regular alms. Tithes is required for every Muslim to remove it at a predetermined time. Zakat is not only mandatory for those who pay but also for those who are under their responsibilities as wife, children and household assistants.

D. Benefits of Zakat

Q.S At-Tawbah verse 103 reads:

Meaning. Take alms of their wealth, the charity that you cleanse and purify them and pray for them. Indeed prayer that you be peace for their souls. And Allah is heard again Knowledgeable (Q.S At-Tawbah verse 103).

Zakat means holy, clean, evolve, and grow, therefore it is essential for human life as an individual and social. The essences are as follows:

1) Cleaning Treasure

One of the benefits of zakat is to clean the property from greed and love of the world but its status of haram is not clear. Zahat is meant to purify treasure.

2) Taking care of the Poor

Zakat is bridging between the rich and the poor by feeding the poor, so that they also feel the excitement in the feast day as perceived by those who are the haves.

3) Giving Longevity

Zakat Fitrah is a self charity, through which God gives him a long life so that he may survive by His Favor

4) Cultivating Noble Character

Generosity is one of the attributes of Allah. So by giving away possessions, we learn to share the blessings that He has given. Other benefits of tithes as well as the embodiment of faith in Allah are cultivating noble characters.

5) Providing Tranquility and Peace

After serving tithes, each of us will feel calmer and peace; there is no burden on the property that have not been clean.

6) Eliminating The Ugly Nature

With tithe, humans will be clean of any dirt, especially from miserly nature. This is important, because basically miser is a common human nature. As stated in the Qur'an sura Al-Ma'arij verses 19-21

Meaning: Indeed, man was created to be complaining. When he was in distress he lamented. and if it gets good (property) he was so miserly.

2) Having a Social Value

When the rich give donation to the such poor people who need, it would become a pillar of charity together between the rich and the mujahideen who used to strive in the Way of Allah.

3) *As a Form of Social Guarantee*

Beside being a pillar of joint charity, zakat is also one of the concrete forms of social guarantee as prescribed by the Islamic teaching, the Shari'a. Through charity, the lives of poor people and the other suffering people will be well guaranteed.

4) *Manifestations of Gratitude for The Favors of Allah*

Zakat is proof that we are grateful to the grace of Allah SWT

5) *Familiariza Discipline*

Additionally, there is no a time limit to pay tithes. This is meant to train ourselves to be more disciplined.

6) *Cultivating an Attitude of Mutual Help*

Zakat can make the rich closer to the poor. Zakat can be a spiritual bridge that connects between the two so that the sense of mutual help will occur.

7) *Perfection of a Muslim*

From the standpoint of faith, charity is a sign of the perfection of a Muslim's faith because zakat is one the pillars of Islam.

8) *Avoiding Catastrophe*

Hadith of Rasulullah Shallallahu 'alaihi wa sallam says: "It is a person reluctant to give alms of his wealth, he will be prevented from getting rain from the sky. Were it not for cattle, it would not be raining." (HR. Ibnu Majah).

9) *Guaranteeing to Go to Heaven*

Many verses of the Qur'an were ordered mengeluarkan zakat of wealth given by God Almighty are as follows: Surat Al-Baqarah Ayat 3, 43, 83, 110, 177, 277, Surat A-Nisa Ayat 77 & 162, Surat Al-Maidah Ayat 55, Surat At-Taubah Ayat 5, 11, 18, Surat Al-Hajj Ayat 35, 41, 78, Surat Al-Mukminun Ayat 2-4, Surat An-Nur Ayat 37, 56, Surat An-Naml Ayat 3, Surat Luqman Ayat 4, Surat Al-Mujadalah Ayat 13 and Surat Al-Muzammil Ayat 20 as well known from the Hadith Rasulullah SAW, which means: "Verily in Paradise there are rooms whose outside can be seen from the inside and it can be seen from the outside." Then there was a Bedouin stood up and then asked, "To whom (chambers) Rasulullah?" He said, "For people who say well, feeding (including through zakat, pen), diligent fasting and pray for God at night in when people were asleep" (HR. Tirmidzi). So it is appropriate that people spend zakat get to heaven because obedience to the commands of Allah and the Prophet Muhammad.

Thus, the many benefits of paying zakat as described above. There is no doubt for Muslims to carry out the pillar of life in this world and in the hereafter.

E. *Zakat from Various Viewpoints*

1) *Social*

In view of the social sciences, there is a social education that includes about how to interact socially with good, civilized, balanced and behaved wisely. When Muslims pay zakat and donation then these activities is tantamount to build bonds of brotherhood with the people who are outside of their social environment, growing comfort in the life of society, and foster a feeling of gratitude for being able to live in a better condition than others [3]

2) *Economy*

Meanwhile, when viewed from an economic perspective there is an interaction term (muamalah) [4]. Zakat Fund is a capital available in developing the economy of the poor communities. Zakat fund is developed not only to meet the needs of poor people's consumption, but it also functions for empowering the poor Muslim community to be more independent in meeting their economic needs in the future time.

3) *Development*

Indonesia, as the country with the largest Muslim population in the world, it should consider the potential of zakat as one of the major capital of development. Social and economic dimensions managed by religious charities board is the right combination for the development of the Indonesian people physically and mentally. From here we are increasingly aware that Islam brings mercy to all the worlds.

Based on the description above it can be seen that the zakat can be used as teaching material in schools. This study will look at the internalization of religious values in the learning of mathematics in elementary school.

II. RESEARCH METHODS

The data were analyzed qualitatively. This study aims to describe and analyze the internalization of religious values in the learning of mathematics in primary schools and the achievement of the internalization of religious values in the learning. This study includes a qualitative research, the design of which may be improved at any time depending on the circumstances in the field. Qualitative Method is a research procedure that produces descriptive data in the form of speech or writing and the observable behavior of the subject itself. The research result is transferable which then emphasizes the significance compared to generalization so that the results can be applied to the same social situation. The study is conducted in grade 5 on which the percentage is taught using the concept of charity. This research is qualitative with the elementary school background. The data are collected through observation, interviews, documentation, and literature. The data are analyzed qualitatively.

Internalization of religious values in the learning of mathematics begins with the constructing of learning modules combined with a material percentage of zakat. The module contains the verses of Qur'an and Hadith as sources of learning charity and percentages. Based on the verses and the hadith, it is obtained various religious values of the results of the interpretation. From the religious values, it is obtained religious indicators of students' competence achievement, so that the learning will be successful when it meets these indicators.

III. RESULT AND DISCUSSION

Research findings are about the primary issue on Internalization of religious values through mathematics learning. What are approach used and the achievement of the Internalization? Internalization of religious values through Learning mathematics can be done using value analysis

approach. Value analysis approach places emphasis on the development of students' ability to think logically, with analysis of the problems associated with social values. When compared with the approach of cognitive development, one important difference between the two that the value analysis approach given an emphasis on the discussion of the problems including the social values. The cognitive development approach emphasizes individually on the moral dilemma. There are two main goals of moral education according to this approach. First, it helps the students to use logical thinking skills and scientific discoveries in analyzing social issues, which relate to certain moral values. Second, it helps the students to use rational and analytical thinking process, in attributing and formulating the concept of their values. Furthermore, method of teaching frequently used is the individual or group learning about the social problems including moral values, literature investigation, field investigations, and class discussions based on the rational thought.

Religious values found in the field, one of which is a social matter. It is the fact that we are not alone; we must have positive thinking that must be developed in everyday life. That is not a mystery that human beings cannot live without the transcendent, others, and ourselves. The transcendent here means something that is greater than human beings, which is beyond human [5]. It is clear that the man in his life should interact with each other. In other words, when someone has developed a social care attitude, then he has experienced a positive life. In the class 5, it has been found that there are some students who listen carefully to zakat material being taught. Also, it has been found that some students who are busy with their activities outside school hours. Learning begins with apperception from teachers regarding the material on percentage to be taught. Teacher shows some examples in everyday life such as "wadai lempeng" that has been cut into sections so that one section is part of the whole "wadai lempeng". In other words, this refers to the concept of fractions and percentages. Then the teacher deepens further insight regarding the concept of percentage for the students with other examples. Then the teacher begins to write on the whiteboard about concept of matter, accompanied by illustrations in the concept of charity. After that the teacher also writes the verses in the Qur'an and Hadith showing tithing obligation for humans along with its distribution. This is the concept of percentages

It is expected that when students have received zakat material, they are able to practice charity in everyday life; they have the attitudes of empathy, and generosity; and the most important thing that they have social and environment care. These are all included in 18 national characters derived from Pancasila.

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