ABSTRACT


Keywords: Zakat, Infak, Shodaqah and Endowments.

Zakat, infaq, shodaqah and endowments are part of the mechanism of religious zeal cored distribution of income. Zakat should be managed by professional institutions (amil). Associated with the management of professional institutions should be considered, among others, the process of planning, organizing, implementing, and supervising the management of financial resources. The researcher raised formulation of the problem "How the management of funds in LAZIS Sabilillah ZISWAF Malang to determine the management of funds ZISWAF LAZIS Sabilillah that is mosque-based charity organization.

The purpose of this study is to describe, explain, and analyze the process of zakat funds processing management, infak, shadaqah and endowments, ranging from charity fundraisers, infak, shodaqah and endowments through Zakat funds, Infak, Shodaqah and Endowments to the mustahik on LAZIS Sabilillah Malang. The study is qualitative research with descriptive method using case study approach. The data used are the primary data and secondary data with data collection technique used are observation instruments, interviews, and documentation.

The results in raising funds by way ZISWAF LAZIS Sabilillah, the muzakki in person, through the accounts, trustees and volunteers actively Muzakki went to the house and use the direct miles method. Activities carried out in collecting funds including socialization and publication. In addition to funding ZISWAF, LAZIS Sabilillah also raise funds for orphanages, natural disasters and managersfund. Channeling funds to LAZIS Sabilillah ZISWAF given directly to mustahik. Most of the funds provided are not only in cash but also in goods. The distribution of funds, LAZIS Sabilillah has two programs, namely the compensation program and the program utilization. LAZIS Sabilillah ZISWAF funds in the two form of consumptive and productive. For the distribution of funds in the form of consumerism that is two traditional consumptive and creative consumptive. Disbursement of funds in the form of productive is two; traditional productive and creative productive. For endowment funds are still not entirely for the purposes of its own endowment fund, but still combined with infak and shodaqah. Collection and disbursement of funds has not always correspond with the implementation planned.