

## ABSTRACT

**Zuhair. 2013. Title: “The Implementation of Qard al-Hasan Funding (Study on Tithe Study Center and El-Zawa Benefaction of Maulana Malik Ibrahim Islamic State, Malang)**

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**Key Words : Funding, Qard al-Hasan, Tithe**

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One of the forms of tithe, infaq, or alms fund distribution is the Qard al-Hasan scheme. It enables the class of tithe recipients to live independently in a socio-economy environment which build small and micro industry. The impact is to reduce the number of unemployment, poverty, and socioeconomic inequalities. The scheme has several advantages such as Qard transaction which educates, and the borrower (muqtarid) has the obligation to return the loan.

This research uses descriptive-qualitative approach by using observation, interview and documentation method. Observation method is done by observeing the funding implementation of Qard al-Hasan in Tithe Study Center and El-Zawa Benefaction of Maulana Malik Ibrahim Islamic State University, Malang. The interview method is done by interviewing some informants who directly involved in funding process. The documentation method is done by collecting documents about Qard Al-Hasan funding in the institution.

The result shows that Tithe Study Center and El-Zawa Benefaction Maulana Malik Ibrahim State Islamic University, Malang, fully implement Qard Al-Hasan funding fully implements. It can be seen from the return that is equal with the loan. Similar to common fundings, El-Zawa management also applies 5c's concept: character, capacity, capital, collateral, and condition. Eventhough they do not mention the terms, but the implementation is similar with those 5c's concept. In the implementation, the institution face external problem arises from its customers. It is the problem loan. However, to deal with this problem the institution implements a policy for the customers to pay 10% as an infaq and transfer of collateral or guarantee for customers who can not repay the loan.