

The Abstract of Thesis

Santoso, Supto Hadi. 09220006. 2013. **The implementation of *Qardhul Hasan* defrayal in Maulana Malik Ibrahim State Islamic University of Malang Zakat study center and *eL-Zawa wakaf* based on *Fatea DSN-MUI/VI/2001* consideration.** The thesis of department of Syari'ah Business Law. Maulana Malik Ibrahim State Islamic University of Malang. Supervisor H.Moh. Toriquddin, Lc., M.HI.

Keywords: *Qardhul Hasan*, defrayal, Maulana Malik Ibrahim State Islamic University of Malang *eL-Zawa*.

UIN Maliki Malang eL-Zawa Amil zakat institute (ZAI) is neither bank or bank non finance nor Defrayal Company. It does not have *Syari'ah* board of controller whose main job controlling the related activity that is acceptable in *Syari'ah* principle and stipulation according to DSN *fatwa*. It commits function of finance institution in the form of *Qardhul Hasan* defrayal distribution.

This research aims to understand how is the implementation of *Qardhul Hasan* defrayal, *Qardhul Hasan* law base, and *DSN-MUI fatwa* observation to *Qardhul Hasan* in *UIN MALIKI Malang eL-Zawa*.

This research is empirical research which relies on two data sources such primary and secondary data being analyzed by descriptive analysis method. The primary data is obtained from the interview of *UIN Maliki Malang eL-Zawa* official employee.

In sum, according to the data, the *Qardhul Hasan* Program Implementation in *UIN Maliki Malang eL-Zawa* consists of productive and consumptive *Qardhul Hasan*. The productive one is in a form of Middle Micro Business defrayal being in Malang. While the consumptive ones are driven and official employee *Qardhul Hasan*. The law base of *Qardhul Hasan* implementation in *UIN Maliki Malang eL-Zawa* is law No. 23 of 2011 about *zakat* management for it is one of *zakat* management. The National *Syari'ah* Controller *Fatwa* observation to the implementation of *Qardhul Hasan* in *UIN Maliki Malang eL-Zawa* being in a form of requirement, collateral, and the necessity of *eL-Zawa* determined administrative cost, is appropriate with *DSN No. DSN-MUI/IV/2001 fatwa* about *Al-Qardh*. It uses the different problem solving related to the notification of financial division to deduct clients' wages for paying installment. Ten percent of clients' main loan will be paid as fine after the repayment.