The Abstract of Thesis


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.