

ABSTRACT

Selvi Rosalina Ayu Ningtyas, NIM 11220046, 2015. *The Distribution of Tithe by Mudharabah Agreement in Tithe and Donation Center “eL-Zawa” Maulana Malik Ibrahim State Islamic University of Malang (Comparison study between The Head of Bahrul Maghfiroh Islamic Boarding School and The Head of Al-Hikmah Al-Fatimiyah Islamic Boarding School)*. Thesis, Syariah Business Law Department, Syariah Faculty, Maulana Malik Ibrahim State Islamic University of Malang. Advisor: Dr. Fakhruddin, M.H.I.

Key words: Distribution, Mudharabah, Bahrul Maghfiroh, dan Al-Hikmah Al-Fatimiyah.

Tithe and Donation Center “eL-Zawa” Maulana Malik Ibrahim State Islamic University of Malang, getting developed and began to get attention from the society. Basically, tithe and Donation Center “eL-Zawa” is the tithe institution which offers defrayal system. One of its practices is borrowing fund. In Tithe and Donation Center “eL-Zawa” Maulana Malik Ibrahim State Islamic University of Malang, the product which is developed is defrayal, *murabahah*, *mudharabah* and *Qardhlu hasan*.

The purpose of this study is to know the practice of distribution of tithe fund by *mudharabah* agreement in Tithe and Donation Center “eL-Zawa” Maulana Malik Ibrahim State Islamic University of Malang, and to know the view of the head of Islamic boarding school in Malang city about tithe distribution by *mudharabah* agreement.

This kind of study is using empiric law research, by collecting data which is typically descriptive qualitative. The collected data is combination between prime data which is supported by some secondary data which is used as describer data as the analysis material of research result. Source of the data is acquired from interview and documentation. Then, analyzing the data which is typically descriptive which aims to describe the condition or fact which occurs in the field.

The result of the research can be concluded that the practice of defrayal which is used by Tithe and Donation Center “eL-Zawa” Maulana Malik Ibrahim State Islamic University of Malang is the opinion of Syekh Yusuf Qardhawi, which in his fiqh zakat book that Islamic government is allowed to build manufactures or factories from tithe, and then, the ownership and the profit is given to poverty, therefore, their need will be complied all the time.

Deal with the view of the head of Islamic boarding school in Malang city about tithe distribution by *mudharabah* agreement, it is one of business which has to be avoided by the existence of tendency of being inappropriate toward target which will be given tithe, in which this collected tithe fund is suppose to be spent by given to people who need, primarily toward the eight group which have been decided and tend to give the disadvantage rather than the advantage.