

Management of Zakat Funds at Amil Zakat Baitulmal Mu'amalah to Empower People

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Abstract: This paper aims to identify the zakat as sepnding part certain from treasure certain have until the Nisabah for the right people accept it. There are 166 million of Muslims in Indonesia (83 % of Indonesia's population is 204.8 million), assumed as muzakki. Muzakki is 18 %, and the potential for zakat in Indonesia is 19.3 trillion per year. This research was a qualitative approach in the form of a case study. Sources and types of data using data primer. The results showed that management of zakat funds at the Amil Zakat Institute Baitul Maal Muamalat already fulfills standard management which covers management finance in the form of collection, distribution, recipient of funds, field program objectives, form and nature distribution, disbursement of funds, accountability, and management fund balance. From this research, we can get data related to the mechanism for collecting and distributing zakat funds and can be used as research and addition of knowledge.

Keywords: Amil Zakat Institutions, Management of zakat funds, Empowerment of zakat

Introduction

Zakat's potential in Indonesia in a year reaches Rp. 217 trillion according to Firdaus Djaelani's count from OJK, our zakat potential even reached IDR 250 trillion ([Mufraini, 2006](#)). However sadly, the potential big national zakat collection the not yet in line with the realization on the ground. If studied carefully, the order of zakat in Islam contains characteristic goals social, like for welfare Public Beside goals individualized, that is for expressing gratitude to Allah SWT above all favours that have been given, for purifying the soul and clean treasure that alone ([Wibisono, 2015](#)). With the obligation to pay zakat, Muslims will be capable to solve the problem of poverty among them. Dimensions of social and economics here is studying the most important thing to do developed in a manner broad, where the expected zakat is capable resolve problematic poverty and inequality social. Zakat is real and is an instrument of policy fiscal Extremely Islamic normal potential. end of all that will leads to an increased economy nation ([Hafidhuddin, 2002](#)).

The lesson from zakat which is to eradicate poverty in the life of every individual is more guaranteed so that no one suffers while some others live in abundance of prosperity and luxury ([Furqon, 2015](#)). With Thus, Islam requires zakat not only enabled as a source cost life for the poor and zakat must be Becomes a borer economy for Muslims ([Azzery, 2022](#)). But something ironic is that the problem of poverty still dominates the large part of Islamic world. It is caused by various factors which include that zakat a potential source of funds that the Public in general could not yet be materialized in a good manner ([Rosyad et al., 2022](#)). Organizing and managing zakat in various places is not massive yet. Zakat collection has not been handled seriously ([A'yun et al., 2022](#)). The contribution and utilization of zakat for mustahiq are still traditional and consumptive so the function and purpose of zakat in alleviating poverty and supporting other social needs cannot be realized.

For that institution zakat manager is necessary to notice a strength characteristic work dynamic, that is management institutions and programs as well as source power professional human ([Dirsa, 2022](#); [Khoiruddin, 2013](#)). The government alone as a facilitator will always push order institution zakat manager works better to get trust from society. In chapter III of the Law Republic of Indonesia, number 38 of 1999 concerning the management of zakat is presented that organization management zakat in Indonesia exists two types, namely the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ). Amil Zakat Institution is an institution full of management of zakat formed on initiative society and by the people who move in the field da'wah, education, and social and welfare Muslims ([Hermawan, 2018](#); [Isroani et al., 2022](#)). Amil Zakat Institution confirmed, maintained, and protected the government. PT Bank Muamalat Indonesia Tbk, founded in 24 Rabiul Tsani 1412 H or 1 No

vember 1991, initiated by the Indonesian Ulema Council (MUI) and the Government of Indonesia, and started activity operation on 27 Shawwal 1412 H or 1 May 1992. With Support real from exponent Bond Indonesian Muslim Scholars (ICMI) and several Muslim entrepreneurs. At the moment this is Bank Muamalat gives service to more than 4.3 million customers through 457 outlets spread across 33 provinces in Indonesia. The BMI network is also supported by the alliance through more than 4,000 Online Post Offices/SOPPs throughout Indonesia, 1,996 ATMs, and 95,000 debit merchants. Current BMI this too is the only sharia bank that has an open branch abroad, namely in Kuala Lumpur, Malaysia ([Ahmad Razimi et al., 2016](#)). The inauguration of Baitul Maal Muamalat on 24 June 2016 as The National Amil Zakat Institute is something Thing the most important thing is that BMM can collect and distribute zakat funds, infaq alms more dispersed and optimal ([Hindardjo et al., 2022](#); [Marwiyah et al., 2022](#)). Baitul Maal Muamalat (BMM) has three roles important namely: empowerment community (community development), development of potency finance micro (microfinance), and management of infaq funds, zakat, alms, and social funds others (Islamic social fund).

Through the above programs, almost all programs that run BMM focus on empowerment programs, like the provision of venture capital to trader meatballs, traders Soto, rice traders, and artisans workshop as well as establishment institution finance originating micro shariah from mosque congregation ([Shihab, 2007](#)). In practice, a program like this is relatively well, only just if not accompanied by good supervision of the program impressed only to give capital assistance. And yet exists effort program equity throughout Indonesia, the program only focuses on urban areas big, so impressed slow in create muzakki new ([Hindardjo et al., 2021](#)). Hope is through the zakat fund the zakat mustahiq can empower so that the feeling of addiction that causes dependency on mustahiq can be removed as well as change circumstances the poor become more kind and dignified following his honor as humans. In practice, a program like this is relatively well, only just if not accompanied by good supervision of the program impressed only gives capital assistance ([Hindardjo & Mansuri, 2016](#)). And yet exists an effort program equity to throughout Indonesia, the program only focuses on urban areas big, so impressed slow to create muzakki-muzakki new. Based on the problem, the study becomes interesting for research to see how the Management of Zakat Funds at the Amil Zakat Institute Baitul Maal Muamalat to empower people.

Syaipudin Elman in his thesis entitled "Strategy for Distribution of BAZNAS Zakat Funds through Empowerment Programs economics" research about the distribution strategy distribution of zakat funds to BAZNAS begins with how mechanism distribution and how to impact the distribution of empowerment programs economy to enhancement economy society ([Elman, 2015](#)). Whereas indicator empowerment people see from enhancement level

life from before and after receiving zakat funds ([Hindardjo & Wajid, 2017](#)). This study will focus on discussing research about the management of zakat funds at the Amil Zakat Institution in effort empowerment people. So study this position research on the management and role of zakat funds in empowering people. On research this, for management seen from principle base management and processes and procedures in the distribution of Zakat funds.

Research Method

Study this using approach qualitative. Approach qualitative used to develop a deep understanding of how far the management of zakat funds at the Amil Zakat Institute Baitul Maal Muamalat at Bank Muamalat Ambon in Branch effort empowerment people.

Research Object

This research location carried out at Baitul Maal Muamalat Ambon Branch. The study was conducted not enough during one month, that is November 2022. Source of data on research this obtained from results Interviews with associated Bank Muamalat staff with the realization of the LAZ BMM program and related documents with data in the form standard-book or relevant journals and the official website of LAZ BMM. Primary Data is direct data source collected by researchers from the source first, which is obtained directly through Interviews with bank staff at Muamalat Ambon Branch and other related sections with the realization of the LAZ BMM program. Secondary data i.e. normal data has arranged in the form of documents. Obtained data from relevant books and documentation with the management of zakat funds at the Amil Zakat Baitul Maal Muamalat Institute which focuses on empowerment programs for people.

Data Collection Techniques

The author conducted the research at Bank Muamalat to obtain the necessary data, the author use technique as following:

- a. Observation Method

Method this used for observing the zakat management process in the Institution Amil Zakat Baitul Maal Muamalat in effort empowerment people through the Bank Muamalat Ambon branch.

b. Interview Method

An interview is submitting several questions that have been compiled and interviewed who gave an answer question, for filed to a related staff of Bank Muamalat Ambon Branch with the realization of the Amil Zakat Institute program Baitul Maal Muamalat to use get data or related with the management of zakat funds for empowerment people.

Data Processing and Analysis Techniques

After the data is collected, then the data (information) which has been collected will be processed and analysed. Processing and analysis deep data study is the data obtained and presented in a descriptive manner starting from exposing what has been disclosed by informants good in a manner directly, in writing, or observation in a manner direct. Besides that, the adequacy of the studied library data has collected previously as well as existing data collected and analysed in a manner qualitative with method deductive and inductive. The process of analysed this data is conducted with the method to start studying all data collected from various sources that has determined before.

Operational Definition

Management originated from the root word "manage" which means take care of. While the word "management" is the process of doing an activity certain to exert the power of others. From this understanding of management above, can be concluded that The definition of management namely not only doing something activities, which include functions management, like planning, implementation, and monitoring to reach a destination in a manner effective and efficient. Zakat (etymologically) means growing and increasing. And the meaning (in terms of terminology) is a mandatory right to certain assets for certain groups at a certain time. Zakat is maliyah worship ijtima'iyah (related worship with economy finance and society) and is one of the five pillars of Islam which have important status and functions in Islamic law, so the Qur'an confirms joint zakat obligations with the obligation pray at eight twenty-two place. The basic law is mandatory enough and clearly explained in the Qur'an and Al- Hadith. With zakat then the face of Islamic teachings becomes real. Whereas without zakat, then the religion of Islam only will appear as religious speech. Empowerment comes from the word "daya" which means the process, method, or act of empowering. While the word "empowerment" is the granting of authority and trust to the local community to determine various forms of development activity programs and their needs through efforts to protect, strengthen, develop, consult and advocate to increase the level of social welfare.

Result and Discussion

Management of Zakat Funds at the Amil Zakat Institute Baitul Maal Muamalat

Amil Zakat Institute Baitul Maal Muamalat is an organization that manages zakat, infaq, alms, and other similar funds the whole is funds raised from society. Because the Amil Zakat Institute Baitul Maal Muamalat manages sourced funds from society and should it hurts society, then essentially the Amil Zakat Institute Baitul Maal Muamalat is an institution of finance. Thus, the Amil Zakat Institute Baitul Maal Muamalat carries two trusts at once, ie trust is a must institution that empowers people to trust and make people aware of obligations for tithe. because that is, management of the financial institution of Amil Zakat Baitul Maal Muamalat must be truly accounted for and managed in a manner right. Amil Zakat Institute Baitul Maal Muamalat has two stages of management namely:

a. Collection

The collection of Amil Zakat Institutions Baitul Maal Muamalat covers type as well as how the received funds. Types of funds received at the Amil Zakat Baitul Maal Muamalat Institute include Zakat funds, Infaq, Alms, and social funds religious (Hidayat, Mahardiko, et al., 2020). Besides the type of fund, the policy required is how funds are received. Receive funds in several ways, ie received through the bank, by cash, or through postal money order. Reception in manner cash there is something straight deposited by donors via counter reception, there also which taken by officer's fund pick-up donor are. Each type, method, and form of funds accepted need different controls. In election type, manner, and form of funds, organization zakat management at the Amil Zakat Institute Baitul Maal Muamalat notice facet convenience donors (muzakki), effectiveness collection, as well efficiency cost collection.

As an institution that collects Zakat, Infaq, and Alms and Endowments (ZISWAF) funds from the community, BMM is prosecuted to have good performance in all fields. Alhamdulillah, in 2013 the Amil Zakat Institute Baitul Maal Muamalat capable collect Zakat, Infaq, Alms, and Waqf (ZISWAF) funds on the national scale of IDR 40.7 billion. The collection of ZIS funds in the city of Ambon is not far different from the implementation collection scale National, type of funds collected is Zakat, Infaq, and Alms and Waqf (ZISWAF), only just method fundraising at Bank Muamalat Ambon Branch is still limited to Bank Muamalat employees the Ambon branch myself, customers, relatives from employees

and customers, as well knowledgeable donors _in a manner alone that Bank Muamalat has institution zakat manager.

b. Distribution

Distribution of funds to the Amil Zakat Institute Baitul Maal Muamalat enough large because of the breadth of scope as well as the need to control distribution. Distribution of funds includes beneficiary, space scope field target, character distribution, disbursement of funds, as well accountability use of funds. Recipients of non-zakat funds are flexible compared mustahiq zakat except when there are requirements from the agreed donor _ when submission of funds. Though thereby in the distribution is the Amil Zakat Institute Baitul Maal Muamalat permanently refers to eight classes that, moreover in the Indonesian context which is still very much population poor. For a more effective and precise target, Amil Zakat Institute Baitul Maal Muamalat determine field the target of the program to be a focus organization. The field target is field education, economy, preaching, and health. Field the target was made by the Amil Zakat Baitul Maal Muamalat Institute considering, besides effectiveness and accuracy target, also because of limitations source power organization (source of funds and source power the human). In determining the field target of the Amil Zakat Institute Baitul Maal Muamalat program pay attention needs to the real receipt of funds, scale priority necessary recipient assistance and kind help needed, ability sources of funds and sources resources, as well as organizational positioning. Which became the target of the program realization is child orphans, people dhuafa, affected community's disaster nature, student's achievement, as well to perpetrator effort micro around the mosque. Distribution of ZIS funds to the Amil Zakat Institute Baitul Maal Muamalat form help directly (momentarily) and with the empowerment model.

Distribution of models empowerment is the distribution of ZIS funds to mustahiq who need it with target change circumstances mustahiq Becomes independent, distribution of these funds need more ability and effort, ie ability regarding the program, monitoring, evaluating, understand condition mustahiq, and ability build and support mustahiq so that the target is independence reached. The nature of the distribution of funds for the empowerment model can be characteristic of grants, revolving funds, or loans. In the management of these funds is the Amil Zakat Baitul Maal Muamalat Institute determines the minimum amount required available for sustainability organizations. Advantages this minimum amount of cash is still cash later idle cash must determine policy its use. The policy carried out by the Amil Zakat Institute Baitul Maal Muamalat for utilizing idle cash is the fund saved in the form deposit with a maximum maturity of 3 months as well as a clear source of the funds so status for result clear too, eg source of funds is the zakat fund, then for the result is the return to zakat funds, p this made to make it easy in making report finances to be clear accountability so

that could minimize exists error usage. The distribution of funds to mustahiq in 2013 amounted to IDR 32.8 billion in a manner National. Details distribution of funds are listed in the table following:

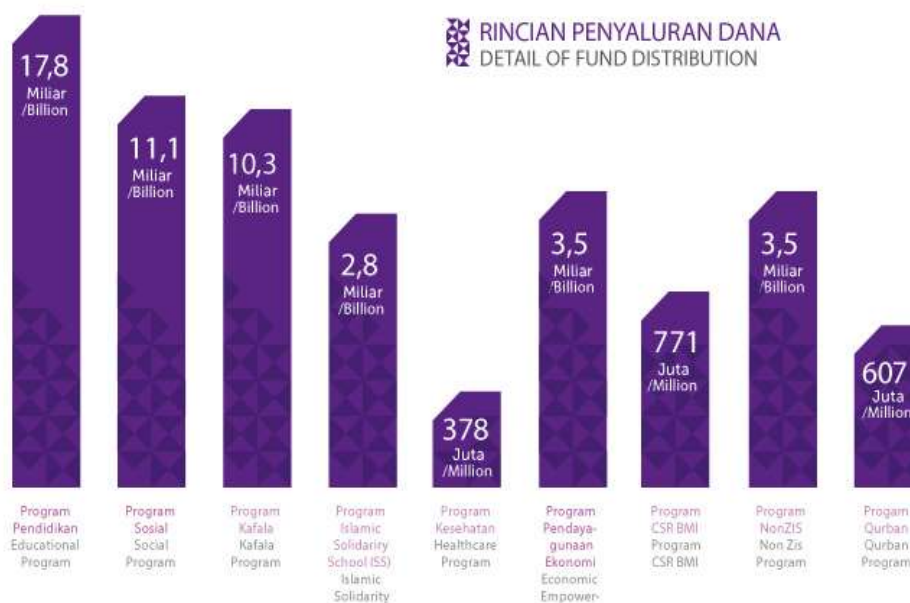


Figure 1 Details of Fund Distribution

The table shows the total distribution of national funds in 2013 amounting to Rp. 32.8 billion consisting _ of IDR 17.8 billion education programs, IDR 11.1 billion social programs, IDR 11.3 billion kafala programs, IDR 2.8 billion ISS programs, IDR 378 million health programs, IDR 3.5 billion empowerment programs education, IDR 771 million BMI CSR programs, IDR 3.5 billion non-ZIS programs, IDR 607 million qurban programs. distribution of funds to the Amil Zakat Baitul Maal Muamalat Institute in a manner national every program experience different sections, p this because the distribution of funds is adjusted to the needs. Regardless of the institution that collects zakat funds, the Amil Zakat Institute Baitul Maal Muamalat is amil and entitled to receive zakat. For that need explained how the distribution of zakat funds becomes the right manager or amyl. every month the Amil Zakat Institute Baitul Maal Muamalat or amil takes the right of 12.5% taken from the calculated zakat funds as wages for employees at the Amil Zakat Baitul Maal Muamalat Institute, if still there is a deficiency so will be taken from infaq funds non muqayyadah which is not can more of 30% of the infaq funds that have been collected every the month.

The total collection of zakat funds per year reaches Rp. 40.7 billion, divided per 12 months' result rounded to IDR 3.3 billion. 12.5% of Rp. 3.3 billion or around Rp. 424 million here's what's next Becomes part from the amil or Amil Zakat Baitul Maal Institute per month, p

this also applies in a manner National, however, if felt not yet sufficient amil part then may be taken from infaq funds non muqayyadah but no can more of 30%.

All management goods collection and distribution will be counted nationally, so each implemented program will be measured Nationally, only just will be adjusted to the needs respective area. Distribution of zakat funds to the city of Ambon through the Bank Muamalat branch ambon is only limited to social programs humanity. this _ be delivered through a results interview on October 25, 2022, with Sir Taufiq is one Staff at Bank Muamalat Ambon branch as light program manager Sacrifice that: "... In Ambon not yet there is an empowerment program, here still limited to Sahur program breaking Lebaran (SBL) and sharing programs for light sacrifice like the distribution of corned beef cow to the beaches care, compensation to child orphans, sacrificial programs made on purpose corned beef is to order the meat durable ". The explanation above shows the program that was realized in the city of Ambon, namely:

1. The SBL program, in the form of an open fast together with a child orphan, divide groceries or parcel Eid to clan poor.
2. Sharing Program Light Sacrifice, form distribution of corned beef cow to child orphans in Thing this corned beef is distributed to beach upbringing.
3. Courtesy (compensation cash), in the form of disbursement of aid funds for education, health, assistance social, and humanitarian.

From the program above seen clear that the program implemented in the city of Ambon is still from help immediately (momentarily) or characteristic consumptive. Help like this distribution without there are certain targets for change condition economy mustahiq. The target of the disbursement model is for mustahiq regardless of crushing difficulties. Distribution like this is the ideal fund characteristic charity.

Muamalat Amil Zakat Institute Program Focus Empowerment People

a. KUM3 (Micro Business Community Muamalat Mosque Based)

KUM3 is a BMM program that develops effort economy productive Public around the mosque in Indonesia to economy sustainable. this program in accordance with the teachings of Rasulullah SAW, loves the less able. In the development economy people, KUM3 gives funding and assistance. The existence of the KUM3 Program at a time optimizing potential Zakat, Infaq , Alms , Endowments (ZISWAF) funds. Micro Business Community Muamalat Mosque Based (KUM3) is a flagship program Baitulmaal Muamalat (BMM). Since beginning the run, KUM3 obtains a response positive and runs effectively. As a result, KUM3 succeeded

in rousing three appreciations with the category "The Best Economic Empowering" in 2010, 2011, and 2012 from IMZ and reach the award in 2013 "The Best Institutional Mosque Based Economic Empowerment, Indonesian Inspire & Best Company Award 2013."



Overall Total 2006 – 2013



Figure 2 KUM3 Program Overview (2013)

Based on the data above showing that since beginning to operate, counted from 2006 to _ in 2013 KUM3 has assisted 831 groups effort micro with a total mustahiq reached 8,913 people with a total budget of IDR 9.17 billion. They spread across 20 provinces and succeeded develop effort them.” The KUM3 program is a program that mosque -a based form from a mosque congregation. this is delivered through a results interview, with Sir Taufiq is one Staff at Bank Muamalat sharing the program light sacrifice that: “...the KUM3 program is a flagship program based on a mosque, why mosque -based, that is because LAZ BMM thinks that election communities effort based micro through relative mosque congregation more blessing because definitely the managers no only focus yourself in business just but they will always remember Allah, so level blessing that the more many and then that is what Religion expects .”

Explanation showing that the election of the Mustahiq zakat is not only origin select but selected _ from the class of people who always remember Allah, so that in its application later, luck Becomes a reject measure. Not only did the KUM3 program successfully rouse three appreciations with the category " The Best Economic Empowering " in 2010, 2011, and 2012 from IMZ as well as reach the award in 2013 "The Best Institutional Mosque Based Economic Empowerment, Indonesian Inspire & Best Company Award 2013."

b. KUM3-KJKS (Sharia Financial Services Cooperative Micro Business Community Muamalat mosque based)

Cooperative Micro Business Community Sharia Financial Services Muamalat based (KJKS-KUM3) is an institution established formal finance through empowerment effort micro muamalat mosque based. this program is a continuation of the KUM3 program in one area that has entered a period time implementation maximum of two years. Those territories directed could do independence in form legalization ownership effort together. The established program area to become KJKS-KUM3 is a region that has predicate ok. Until the end of 2013, the KUM3 program has to give a share in the establishment of 13 KJKS-KUM3 in eight cities, namely:

	NAMA KJKS - KUM3	WILAYAH	ALAMAT	JUMLAH ANGGOTA
1	Al-Falah	Jakarta	Jl. Mampang Prapatan III, Jakarta Selatan	350
2	Kanal Mulla	Semarang	Jl. Simongan 13B, Semarang	506
3	Telaga Mulla	Semarang	Jl. Satris Wibawa, III No. A. 1-A. 2 Tingasari, Semarang	611
4	Rahmat	Surabaya	Jl. Mangkunegara No.6 Surabaya	106
5	Miftahul Jannah	Surabaya	Jl. Gubeng Jaya II No. 41 Surabaya	143
6	Al - Amin	Palembang	Jl. Kapri, Cak Syeh, Kebon Duku Kel. 24 III, Palembang	277
7	An - Nur Falah Betung	Palembang	Jl. Betung Sekayu, No. 212 RTD 18/003 L.R III Betung, Kec. Betung Kab. Bantuastr Sumatera Selatan	106
8	Nurul Yaqin	Sorong	Pesantren Nurul Yaqin, Rp. II, Klain, Mayamuk, Kab. Sorong	729
9	Nurul Fatah	Ternate	Jl. Raya Baslong III D1/Bw 01, Kel. Baslong, Ternate	265
10	Al - Amin	Pontianak	Kel. Sungai Belung, Kec. Pontianak Barat, Kota Pontianak	425
11	Al - Akbar	Makasar	Pekanglaba, Kel. Tetebaru, Kec. Palangga, 343 Kabupaten Sulawesi Selatan	371
12	Bina Usaha	Bali	Jl. Gunung Marbuk Blom, 2, No: 4, Denpasar Bali	62
13	Al - Jami'	Banjarmasin	Jl. Telok Triam Darat, Kelurahan Telawang, Banjarmasin	200
TOTAL Mustahik / Total				4151

Figure 3 KUM3 Program

Financial Services Cooperative Program (KJKS) was born from the success of the KUM3 program, the Sharia Financial Services Cooperative (KJKS) program formed of KUM3 that have predicate best, no can t be removed Separate the success of the KUM3 program has to give a share in the establishment of 13 Islamic Financial Services Cooperatives in 8 cities big.

Discussion

Based on the results of research through an interview at Bank Muamalat Ambon Branch and study library, Baitulmaal Muamalat (BMM) is an institution zakat manager established by Bank Muamalat Indonesia on June 16, 2000 (Firdausi, 2018). This institution is appointed official zakat manager government to collect as well as distribute zakat, infaq, alms, and waqf funds. As for the management focused on several programs namely:



Figure 4 Management of Zakat

Amil Zakat Institute Baitul Maal Muamalat is one door enter for dig the potential for more Zakat, Infaq, Alms, and Waqf big. Realizing spirit is of course not easy, however, this has become a commitment together and support from the company parent namely Bank Muamalat Indonesia big. Amil Zakat Institute Baitul Maal Muamalat will Keep going increasing efforts to strengthen the economy Public small. They not only need capital, the capital is given from funds grants, not only until there but also motivation and assistance so that have a sustainable economy. Besides that, the integration database of muzak and mustahiq already Becomes a necessity. Data integration is something important so that the Amil Zakat Institute Baitul Maal Muamalat could collect and distribute zakat funds, infaq alms, and endowments more dispersed and optimal. Implementation of governance neither does the company (good corporate governance) lost importance ([Hidayat, Franky, et al., 2020](#)). The values contained in GCG are transparency, accountability, responsibility, independence, and fairness. The fifth score in GCG the in line with the spirit of Law Number 23 of 2011 concerning the management of zakat requires zakat institutions in Indonesia to gather self and consolidate.

Activity management of zakat funds at the Amil Zakat Institute Baitul Maal Muamalat covers management financial start from collection and channeling, activity collection covers the type and method of funds received. Types of funds raised at the Amil Zakat Baitul Maal Muamalat Institute in the form of zakat funds, donations, alms and social funds religious others ([Bayinah et al., 2021](#); [Hidayat, Mahardiko, et al., 2020](#)). On the activity of how to fund it receive, the Amil Zakat Institute Baitul Maal Muamalat received zakat funds through the bank, by cash, or through postal money order. activity distribution of zakat funds to the Amil

Zakat Institute Baitul Maal Muamalat pays attention to accuracy in giving zakat funds to mustahiq. Almost all the amil zakat institution refers to the 8 asnaf explained in the Al-Quran surah At-Taubah paragraph 60. Moreover in still Indonesian context many populations are poor ([Rosyad & Maarif, 2020](#)). Distribution of zakat funds to the Amil Zakat Institute Baitul Maal Muamalat through national programs namely KJKS KUM3 (Sharia Financial Service Cooperative Micro Business Community Muamalat Mosque Based, LKMS (Financial Institution Micro Syariah, BMT Share, this program intertwine synergy (Linkage program) with BMT, ISS (Islamic Solidarity School), MSS (Madinah Munawarah Solidarity School) is facility education integrated, KSM (Community Healthy Muamalat), ATM (Action Respond Muamalat, SBL (Sahur breaking Eid), Sharing light sacrifice, Santun (compensation Cash), Scholarship DAYA (Orphan Fund), GEBU (Thousand Infaq Movement).

Conclusions

Management of zakat funds at the Amil Zakat Institute Baitul Maal Muamalat divided Becomes two that is collection and distribution of funds. collection funds at the Amil Zakat Institute Baitul Maal Muamalat include: zakat funds, infaq, alms, and social funds others, funds are usually funds raised through the bank, by cash, or picked up. Whereas the distribution of zakat funds includes empowerment, social, educational, and health programs. However, the distribution of zakat funds in the city of Ambon is limited to social programs for humanity. The empowerment program people at the Amil Zakat Institute Baitul Maal Muamalat divided Becomes two namely the Micro Business Community Program Selected Mosque- based (KUM3). implementation of the program is an s al from jama ' ah mosque and the Sharia Financial Services Cooperative (KJKS) program cooperative that was born from the success of KUM3. In the process of managing zakat funds, Amil Zakat Institute Baitul Maal Muamalat must notice professionalism and integrity to be an institution's trusted and modern zakat manager so that lost the doubts of the muzakki in donating their Zakat. And also the need for vigorous socialization to the entire region or settlement Muslim order institutions zakat manager can be known so the muzakki could distribute zakat funds to the Amil Zakat Institution or the Amil Zakat Agency that has set or regulated by the government. And not impressed only with the areas that are around the institution zakat manager only.

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