

Management Of Phylantrophic Funds in People's Economic Development

¹Nurul Khikmah, ²Abdul Mujib, ³Karimatul Khasanah

^{1,2}Universitas Islam Negeri Sunan Kalijaga Yogyakarta

³Institut Agama Islam Negeri Pekalongan

¹nurulkhikmah95@gmail.com, ²abdul.mujib@uin-suka.ac.id,

³karimatulkh.rima@gmail.com

Abstract: *The purpose of this paper is to learn more about ZISWAF's management. With a phenomenological approach, this research method uses a qualitative approach to describe the findings between facts and reality that exist in society. While data collection requires literature and documentation investigations, so that it is recognized that the ZISWAF Fund can be maximized for the people's economic development, however the fund is currently primarily engaged in social service activities, charitable help, orphan compensation, Madrasah development, and other similar activities. They even tend to overlook other Muslims' interests, such as legal aid, In addition to efforts to discover the potential of philanthropy, child protection, public policy advocacy, women's empowerment, and several other key goals still require assistance from the use of philanthropic money and its impact on people's economic development, particularly the poor and underprivileged.*

Keywords: ZISWAF

Introduction

Because the economic lives of the people does not truly represent wealth as prescribed by the 1945 Constitution and the Teachings of Islam, the generosity of Muslims offers enormous promise in the formation of Islamic philanthropic funds to address the people's economic difficulties. Muslims' philanthropy, defined as generosity as a conscious decision to contribute, is an Islamic philanthropy practice that dates back to the early days of Islam and has evolved into one of the activities that have formed alongside Islam's evolution. Philanthropy is a very noble act in Islam's teachings, and it is the main part of a Muslim's piety as an act that will invite Allah SWT's blessings, mercy, and help. Because Indonesia has a majority Muslim

population, Islamic philanthropy has a lot of potential in helping the people achieve economic development. Furthermore, because ulema's fatwas and laws and regulations in Indonesia promote zakat, infaq, shadaqah, and waqf (ZISWAF), the function of Islamic philanthropic institutions in collecting and administering ZISWAF monies should be able to help the community. broad in terms of people's economic development.¹ Because Islamic teachings have the concept of zakat as a form of concern for the rich to the poor who cannot afford it, funds obtained from zakat have the potential to advance the people's economy, just as funds obtained from Islamic philanthropic institutions have the potential to advance the people's economy. Poor people in particular, in order to lift them out of poverty and prevent them from living in hunger and suffering, and even farther, to transform the poor into the wealthy, to transform mustahik into muzakki. "*Aghunum fi hadza al-yaum*," says Rasulullah SAW (make the poor rich with the zakat wealth accumulated today). Zakat is a share of property that Allah SWT compels the owner to make over to the mustahiq under certain conditions. "Zakat is donating a piece of property that has reached the nishab to the impoverished and so on," writes Asy Syaokani in Hasbi Ash Shiddiqie (2007).²

Furthermore, according to a hadith attributed to Ibn Abbas and published in Daud Ali (2006), "When the Prophet Muhammad despatched Mu'az bin Jabal to Yemen, the Prophet underlined that zakat is property seized from rich people to be handed to those who are entitled to it, including the needy and impoverished." This demonstrates how Islamic generosity can be used as social capital to help construct a strong and dignified civil society that will help the people's economy grow. Because this tradition reflects not only a type of religious devotion, but it also becomes an essential component of the Muslim community's social, economic, and cultural development.

In Indonesia, Islamic philanthropy is firmly rooted in Indonesian society's traditions, namely zakat, infaq, shadaqoh, and waqf (ZISWAF), particularly in a situation where the gap between rich and poor people is widening and various natural disasters that come and go have enthralled the world of philanthropy. Indonesia. The activity of social institutions is astounding, with cash aid and goods flowing in the trillions of rupiah range. Islamic Philanthropy institutions are present, specifically for Islamic philanthropy, and are intended to address the problem of poverty. Despite this, few have attempted to address the issue at its source. According to the findings of a study published by BAZNAS in Salman Nashiir in 2017, the potential for national zakat reached 3.4 percent of GDP, or 217 trillion, but this figure was inversely proportionate to the amount of waqf money received, which was only 1%, or 2.66 trillion. The same problem exists in the waqf sector, which has only been able to collect 147 billion dollars of waqf funds out of a total annual potential of 6 trillion. Although the philanthropic

¹ Saripudin, U. "Filantropi Islam dan Pemberdayaan Ekonomi". (*BISNIS: Jurnal Bisnis dan Manajemen Islam*, 2016). Hal. 165 - 185.

² Ash Shiddiqie, T.M.H. *Pedoman Zakat*, (Semarang: PT Pustaka Rizki Putra, 2007). Hal. 58.

contributions provided by the Indonesian Muslim community have reached 19.3 trillion per year, according to a study conducted by the CSRC UIN Jakarta (2015), these monies are not regarded optimal for decreasing poverty and even increasing dependency. society. According to their data, 80% of Waqf assets worth \$590 trillion are used for mosques and cemeteries. Based on this, it can be seen that Indonesia's potential in managing Islamic philanthropic institutions is enormous, but it falls short of expectations in terms of being able to contribute to people's economic development due to management factors of Islamic philanthropic institutions related to ineffectiveness in managing Islamic philanthropic institutions, despite the fact that the number of Islamic philanthropic institutions is growing. In Indonesia, Islamic philanthropic values and their importance for the economic development of the ummah should be more socialized to the community in the hope that it can be a driving force for the collection of Islamic philanthropic funds for the ummah's economic development, and this phenomenon makes it important to discuss the management of funds from Islamic philanthropic institutions in the ummah's economic development.

In keeping with the circumstances on the ground, research into Islamic philanthropy is still limited. Kasdi conducted research on ZISWAF on BMT managers throughout Demak Regency, indicating that ZISWAF administered by BMT Demak Regency uses three systems, including a one-way management system, a feedback management system, and a pilot project system.³ The BMT managers implemented the ZISWAF empowerment model, which included social empowerment through direct funding to the poor, empowerment in the context of human resource development, and economic empowerment through mudharabah muqayyadah, wadi'ah muqayyadah, and empowerment with soft loans without profit sharing. Setyanto did yet another study In this study, the gratuity tradition for pracangan traders in the Legi Songgolangit market, Ponorogo, is examined from the perspective of Islamic philanthropy, and it is discovered that this application is more inclined to grant giving.⁴ It is a way of advertising for design traders who may improve buyer loyalty and develop product sales, in addition to having a worship value. According to Al-Mubarak and Muslim,⁵ wealth can be funneled to the impoverished, the poor, the poor, orphans, and those who are entitled to it through Islamic philanthropy, which can improve their welfare in the areas of economy, health, and education.⁶ Sudiyo and Fitriani's most recent study states

³ Kasdi, A. "Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF di BMT Se-Kabupaten Demak)". (*Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam STAIN Kudus*, 2016). Hal. 227-245.

⁴ Setyanto, A. W. E. "Tradisi Persenan Bagi Pedagang Pracangan di Pasar Legi Songgolangit". (*Ponorogo Dalam Perspektif Filantropi Islam. Muslim Heritage* 2016), Hal. 37-58.

⁵ Al-Mubarak, F., & Muslim, A. B. M. B. "Kesalehan Sosial Melalui Pendidikan Filantropi Islam". (*Jiebar: Journal of Islamic Education: Basic and Applied Research*, 2020). Hal. 1-15.

⁶ C. S. Bamualim, dan Abu Bakar., I (ed.). "Revitalisasi Filantropi Islam: Studi Kasus Lembaga Zakat dan Wakaf di Indonesia". (*Jakarta: Pusat Bahasa dan Budaya (PBB) UIN Jakarta*. 2005). Hal. 94-121.

that the four Islamic charitable organisations analyzed all have community visions and missions aimed at empowering people, which must begin with an efficient fundraising effort. It was discovered that the fundraising approach used was a combination of direct and indirect money.

The goal of this research is to learn more about how Islamic charity organisations manage their funds for people's economic growth. This is still necessary, given Indonesia's enormous potential for managing funds from Islamic philanthropic institutions, but what is happening on the ground is not meeting expectations for contributing to the people's economic development. As a result, the focus of this research is on the management elements of Islamic philanthropic institutions as well as the causes of inadequate fund management by Islamic philanthropic institutions. This research can serve as a catalyst for the collecting of Islamic philanthropic contributions for the Ummah's economic development, as well as a foundation for future research on comparable topics.

Method

With a phenomenological method, this study uses a qualitative approach to express the discoveries of the facts and realities that exist in society. Data was gathered through literature and documentation reviews.

Results and Discussion

Islamic Philanthropic Institution Fund Management

Because "management derives from the term to manage, which means to control, manage, and manage," according to Athoillah, management of Islamic charitable institutions' funds requires management who can play a very essential role in managing Islamic philanthropic institutions' finances, This means that the funds of Islamic charity organisations are managed, managed, and managed.⁷ According to Terry in Hasibuan, management is a typical process that consists of acts such as planning, organizing, directing, and controlling in order to decide and realize organizational goals that have been established by maximizing the use of human resources and other resources.⁸ In other words, there are special activities that are part of a process of managing Islamic philanthropic institutions' funds that are carried out to achieve goals in the economic development of the people with the help of human resources and other resources in relation to the management of Islamic philanthropic institutions' funds.

Management is process-oriented, which implies that managing Islamic philanthropic institutions necessitates the use of resources other than human resources, such as knowledge and skills, in order for activities to be more successful or for

⁷ Athoillah, A. *Dasar - Dasar Manajemen*. (Bandung: Pustaka Setia. 2010). Hal. 8.

⁸ Terry, G.R (2007). "Principles Of Management Eighth Edition", Bandung: terjemahan indonesia pada Penerbit Alumni. Hasibuan, M.S.P. *Manajemen Dasar Pengertian Dan Masalah*, (Jakarta : Bumi Aksara, 2014). Hal. 11.

measures to be taken in order to achieve success. As a result, no firm will be successful unless it employs effective management. "(a) To attain organizational and personal goals," Terry explains why management objectives are necessary. (b). To strike a balance between competing objectives. (c.) To attain effectiveness and efficiency." Functions of Management According to Terry, there are four basic managerial functions, referred to as POAC in the business world: planning (planning), organizing (organizing), actuating (moving or directing), and controlling (controlling) (controlling).⁹

With this management concept in place, it is now time to approach Islamic philanthropic fund management by determining the Vision, Mission, Objectives, and Targets of Islamic philanthropic fund management institutions and operationalizing them through management functions ranging from planning (planning), organizing (organizing), actuating (moving. or direction), and controlling (controlling) (controlling).

The following are the vision, mission, goals, and objectives of the organization. by taking a look at philanthropy, which is described as a feeling of love for people expressed by the giving of money to those who are in need.¹⁰ Klein expresses another view point, describing philanthropy as a conception of the practice of voluntary giving, voluntary service providing, and voluntary association to help others in need as an expression of love.¹¹ The term "charity" is sometimes used to refer to philanthropy in the sense of offering common charity. In the development of the Vision, Mission, Goals, and Targets in the management of charitable institutions' money, the Islamic tradition of philanthropy through zakat, infaq, alms, and waqf must be embraced. This word may imply that the value of Islamic kindness extends to broader social challenges. Philanthropy can link different current issues such as poverty, social justice, people's welfare, civil society, public policy, good governance, and excellent management, and is not simply seen from the traditional perspective, such as fiqh and study of other Islamic ideals. professional. This demonstrates that Islamic ideals are both socially relevant and capable of solving current challenges. Islam encourages giving among Muslims so that wealth does not just circulate among the wealthy (Surah al-Hasyr: 7). In this context, the Qur'an frequently employs the terms zakat, infaq, and alms, all of which imply "to give."

In Islam, generosity encompasses a wide range of good deeds such as zakat, infaq, alms, and waqf, which is the formal form of Islamic philanthropy. Jurists created this system of Islamic charity by referring to the Qur'an and the Prophet's hadith for

⁹ *Ibid.*, Hal. 32.

¹⁰ Ilchman, W.F., Stanley N. K, dan Edward L. Queen II (ed.). *Philanthropy in the World Traditions (Filantropi di Berbagai Tradisi Dunia)*, (Jakarta: Center for the Study of Religion and Culture (CSRC), 2006). Hal. 87.

¹¹ Klein, K. *Fundraising for Social Change*, Fourth Edition, (Oakland California: Chardon Press, 2001). Hal. 34.

specific stipulations such as forms of property, minimum levels, sums, and other restrictions. The term zakat is not used in the Qur'an; instead, alms is used. However, in the context of speech, the phrases zakat, infaq, and alms are occasionally employed differently and have a different connotation (Surat at-Taubah: 60). Zakat is commonly viewed as a necessary asset expenditure that is based on particular calculations and is one of the pillars of Islam. Infaq is a term used to describe non-zakat gifts that are sometimes larger or smaller than zakat and are usually for the public good. For example, prayer rooms, mosques, madrasas, and Islamic boarding schools may receive aid. Small offerings to the needy, beggars, singers, and others are commonly referred to as almsgiving. While waqf is nearly identical to infaq, it has the added benefit of being permanent; it cannot be transferred or inherited.¹²

The Qur'an emphasizes the balance between issuing zakat and mandating prayer, demonstrating the importance of generosity in Islam. As stringent as the zakat command is, the Qur'an repeats it 72 times (ita' az-zakat) in conjunction with the commandment of prayer (combines itiqam ash-salat). The term infaq appears 71 times in various forms, and the word alms appears 24 times, demonstrating the meaning and acts of Islamic philanthropy. The basic pillar of Islam is the teaching of prayer, and the practice of zakat is regarded similar to praying (Surah al-Baqarah: 177). The Vision, Mission, Goals, and Targets of Islamic charity institutions will be more focused as a result of the elaboration, which will then be specified in the management functions.

Function of Planning

Fund management planning for Islamic philanthropic institutions must be based on actual data in order to prepare future estimations or assumptions by describing and articulating actions that are required for the people's economic development.

Organizing Function

Organizing entails determining, combining, and arranging numerous actions required for managing Islamic philanthropic institution finances for the ummah's economic development, as well as putting individuals in place to carry out these tasks, Provision of appropriate physical components for work demands, as well as the appointment of authority relationships that are delegated to everyone in relation to the implementation of Islamic philanthropic institution fund management in an organizational structure chart established according to work needs. In terms of planning, According to Terry, the following organizational principles should be followed: (1) The Objective (there is a purpose); (2) Departmentation (work division); (3) Assign The Personnel (labor placement); (4) Authority and Responsibility

¹² Ridwan Al-Makassari. "Pengarusutamaan Filantropi Islam untuk Keadilan Sosial di Indonesia". (*Jurnal : Galang*, 2006). Hal. 5.

(authority and responsibility); and (5) Delegation of Authority (delegation of authority).

Function of Actuation

Goal achievement requires not just strong planning and organization, but also mobilization and oversight. The existence of directed movement to the specified objective is only possible because of careful planning and organization. Movement without preparation is ineffective since goals, budgets, standards, work methods, processes, and programs are all defined during planning. According to GR Terry's, the factors needed to move are: (1) Leadership (Leadership); (2) Attitude and Morale (Attitude and Morale); (3) Communication (Organization); (4) Incentive (Stimulus); (5) Supervision (Supervision); (6) Discipline (Discipline) (Discipline).¹³

Controlling

Supervision can be defined as the process of establishing what must be accomplished, i.e. standards, what is being done, i.e. implementation, reviewing implementation, and, if required, making modifications, so that implementation follows the plan, i.e. standards (measures). The monitoring process is as follows, namely: (1) Determining the standard or basis for control; (2) Measuring the performance; (4) Comparing performance with the standard and ascertaining the difference, if any; (5) Correcting the deviation by means of remedial action.

In the Economic Development of the Ummah, Management of Islamic Philanthropic Institution Funds

Traditional and social justice philanthropy can be divided into two categories based on their nature. In traditional philanthropy, direct gifts for the benefit of social services, such as giving direct donations from benefactors to persons in need, can be made. This present is more likely to be used to address everyday needs, such as food and drink, and/or money.

Social justice philanthropy is the second type of philanthropy, which focuses on reducing poverty inequities (or large differences between the rich and the poor). This style of philanthropy focuses on addressing the core causes of poverty, such as inequity in resource distribution and access to power in society.

In Islam, the concept of philanthropy is accomplished through zakat, infaq, shadaqah, and waqf. During his reign, the caliph Abu Bakr recognized the significance of the problem. He believes that Islamic philanthropy, specifically zakat, is one of the religious pillars that must be practiced. It will be battled by him at that time for those who do not pay zakat. The restrictions of zakat, infaq, shadaqah, and waqf in Indonesia have been upheld by fatwas of scholars as well as Indonesian laws. As a result of this situation, Islamic philanthropic institutions' position in the collecting and distribution

¹³ *Ibid.*, Hal. 91.

of social money gains legitimacy from the government, allowing efforts to maximize their role in the people's economy to continue. In Indonesia, the strategic role of Islamic charity institutions must be fully realized through widespread socialization that reaches all sectors of society. The increase in zakat collection is projected to expand the role of philanthropic institutions in society, allowing them to contribute more to social issues such as education and poverty alleviation.

Strategic initiatives must be taken to raise public awareness and the efficacy of charitable institutions in order to optimize this function. First, connected parties will continue to educate and socialize the public about the importance of philanthropic attitudes as an expression of religious beliefs being applied to obtain satisfaction in life. afterlife. To achieve the results of economic development of the people and impact on the lives of the general public, the means of philanthropy in Islam, such as awareness of zakat, berinfaq, bershadaqah, and waqf, must be strengthened and organized through modern management, technology, and management systems.

Second, connected parties must increase the function and benefits of philanthropic agencies or institutions, such as Baznas, LAZ, and others, in order for the public to trust them more. Through competent administration, these institutions must be governed clearly, effectively, and efficiently. Third, connected parties must increase the use of philanthropic funding for long-term initiatives such as education and business aid, which will continue to be followed by development through training and the supply of business and entrepreneurship incubators. Fourth, linked parties must work together with a variety of parties, including those in the education and business sectors. This effort can be carried out through a succession of institution-to-institution collaborations in order to transform this philanthropic movement into a major community economic development movement.

In 2015, the 6th Indonesian Muslim Congress in Yogyakarta examined critical issues in order to design and make recommendations to increase Muslims' economic role. This step was taken in recognition of the necessity for tangible measures to combat poverty and the economy of the Muslim minority in the face of globalization and the contemporary free market. Islamic generosity must be strengthened and become a contributor to the people of Indonesia's economic prosperity. The philanthropic potential of Muslims is realized in the form of Zakat, Infaq, Shadaqoh, and Wakaf (ZISWAF), which is a proof of a Muslim's faith and love who performs good deeds in order to bring good fortune in this world and the hereafter, as described in Surat At-Taubah (9) ayat 60 dan 103, Surat Al-Baqarah (2) ayat 177 dan 261, Surat Ali Imron (3) ayat 133 dan 134, Surat Al-Fathir (35) ayat 29 dan 30 and a lot of other Qur'anic verses. This demonstrates that philanthropy is worship, specifically worship maaliyah ijtimaiyyah, or worship in the realm of property, which has a significant social role and influences people's economic progress.

Conclusion

Islam, as a rahmatan lil alamin religion, offers many perspectives to all people in their daily lives. The tangible part of the process of economic activity is not regarded as a type of goal in Islamic economics. As a result, in Islam, the aim and purpose of economics, namely the attainment of *falah*, is derived from *Afalaha-Yuflihu*, which denotes success, glory, and victory. The pursuit of multidimensional glory through economic operations is not limited to worldly gains, but also includes spiritual gains. If these goals are not balanced, it will have a variety of consequences, including social injustice, manipulation, poverty, and so on. Poverty-related imbalances can be corrected by giving or charity. Many intellectuals, researchers, and practitioners are becoming interested in Islamic charity efforts. This has to do with the distribution of Islamic philanthropy in this situation, which is still primarily focused on social service activities, charity help, orphan recompense, and Madrasah construction, among other things. Even the interests of other Muslims, such as legal aid, child protection, public policy advocacy, women's empowerment, and several other important agendas that still lack support from the use of philanthropic funds, in addition to efforts to discover the potential of Islamic philanthropy and its impact on the economic development of the people, especially the poor or underprivileged, are often overlooked.

Implication

Islamic philanthropy, such as *zakat*, *infaq*, *alms*, and *waqf* (*Ziswaf*), can be used as a primary tool to address societal issues like poverty. Furthermore, transparent, effective, and efficient management must be supported in order to enhance people's trust. From the government's standpoint, initiatives that can be undertaken include promoting the creation and development of philanthropic organizations on a small, micro, and medium scale, particularly Islamic financial institutions. Cooperation and cross-institutional cooperation must be implemented by allowing all sectors, including education and business, to play a part in reducing poverty and demonstrating a sense of communal compassion. The management of people's social institutions and economic infrastructure, such as *sharia* banking and *sharia* microfinance institutions, as well as *zakat* and *waqf* management institutions, such as the National Amil Zakat Agency and *amil zakat* institutions formed by non-governmental organizations, must be strengthened through the support of good governance and systems. The Indonesian Waqf Board, among others, should be encouraged to become a key force in the people's economic development. The uniformity of applying legislation, developing organizational capacity through the support of good human resources and technology, and philanthropic institutions' responsibilities as managers of public trust and finances must all be strengthened.

References

- Abu Bakar, Irfan dan Chaidar S. Bamualim (ed.). (2006). *Filantropi Islam dan Keadilan Sosial: Studi tentang Potensi, Tradisi, dan Pemanfaatan Filantropi Islam di Indonesia*, kerjasama The Ford Foundation dan CSRC.
- Al-Makassari, R. (2006). *Pengarusutamaan Filantropi Islam untuk Keadilan Sosial di Indonesia; Proyek yang Belum Selesai*: Jurnal Galang .al-Mubarak, F., & Muslim, A. B. M. B. (2020). *Kesalehan Sosial Melalui Pendidikan Filantropi Islam*. JIEBAR: Journal of Islamic Education: Basic and Applied Research.
- Ash Shiddiqie, T.M.H (2007). *Pedoman Zakat*, Semarang: PT Pustaka Rizki Putra.
- Athoillah, A. (2010). *Dasar-dasar manajemen*. Bandung: Pustaka Setia.
- Bamualim, C. S. dan Abu Bakar., I (ed.). (2005). *Revitalisasi Filantropi Islam: Studi Kasus Lembaga Zakat dan Wakaf di Indonesia*, Jakarta: Pusat Bahasa dan Budaya (PBB) UIN Jakarta.
- Fauzia, A (2013). *Filantropi islam sejarah dan kontestasi masyarakat sipil dan negara di Indonesia*. Yogyakarta: Gading Publishing.
- Futaqi, S., & Machali, I. (2018). *Pembiayaan Pendidikan Berbasis Filantropi Islam: Strategi Rumah Pintar BAZNAS Piyungan Yogyakarta*. MANAGERIA: Jurnal Manajemen Pendidikan Islam.
- Ilchman, W.F., Stanley N. K, dan Edward L. Queen II (ed.). (2006). *Philanthropy in the World Traditions (Filantropi di Berbagai Tradisi Dunia)*, Jakarta: Center for the Study of Religion and Culture (CSRC).
- Kasdi, A. (2016). *Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF di BMT Se-Kabupaten Demak)*. Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam STAIN Kudus.
- Klein, K. (2001). *Fundraising for Social Change, Fourth Edition*, Oakland California: Chardon Press.
- Mahfud, C. (2018). *Filantropi Islam di Komunitas Muslim Tionghoa Surabaya: Ikhtiar Manajemen Zakat untuk Kesejahteraan dan Harmoni Sosial*. INFERENSI: Jurnal Penelitian Sosial Keagamaan.
- Mardiyah, S. (2018). *Manajemen strategi BAZNAS dalam pengelolaan dana filantropi islam*. I-Finance: a Research Journal on Islamic Finance.
- Saripudin, U. (2016). *Filantropi Islam dan Pemberdayaan Ekonomi*. BISNIS: Jurnal Bisnis dan Manajemen Islam.
- Setyanto, A. W. E. (2016). *Tradisi Persenan Bagi Pedagang Pracangan di Pasar Legi Sanggalangit Ponorogo Dalam Perspektif Filantropi Islam*. Muslim Heritage.
- Terry, G.R (2007). *Principles Of Management Eighth Edition*, Bandung: terjemahan indonesia pada Penerbit Alumni. Hasibuan, M.S.P (2014). *Manajemen dasar pengertian dan masalah*, Jakarta: Bumi Aksara.