



## Policy Implementation of Nazhir Endowments



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### Abstract

This research tries to explore and find a model of implementation of endowments nazhir policy in Pondok Pesantren As-Syifa Al-Khoeriyah Subang Regency of West Java Province as an effort to optimize waqf fund management. The perspective of this research is descriptive qualitative with phenomenology design. Data were collected through interviews, observation, and documentation. Respondents in this study were all stakeholders of As-Syifa Al-Khoeriyah Foundation who became nazhir waqf. The results of this study indicate that: Nazhir Endowments Policy Implementation Model in Pondok Pesantren As-Syifa Al-Khoeriyah is the empowerment of endowments fund by way of production and business in the following fields: Agriculture and plantation sector, service field and trading field. Constraints and impetus implementation Implementation of endowments nazhir policy in Pondok Pesantren As-Syifa Al-khoeriyah Subang Regency West Java Province: In terms of human resources is the driving factor is nazhir honest, committed, creative and innovative. While the inhibiting factor is the lack of marketing personnel, lack of nazhir who have entrepreneurship soul, and there are some nazhir who still maintain the traditional endowments fiqh understanding (status quo). The results achieved in the Implementation of Waqf aqwa policy in Pondok Pesantren As-Syifa Al-khoeriyah for internal foundations and external foundations. Internal foundations ie; able to finance professional operations nazhir, finance operational foundations for infrastructure and day-to-day operations, and able to lift a good image for the foundation. As for the external foundations that are directly funded by the results of endowments empowerment funds is the program As-Syifa care is: caring dhuafa, caring public health, care the world of Islam, caring humanity, caring dakwah, endowments million Al-Qur'an Ramadan care, stocking qurban care, caring environment.

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## 1. Introduction

Endowments fund management maximally becomes a concrete solution in alleviating reality of problematic life (social-economics) society. For endowments, property cannot be owned by a person or a particular institution, but fully that the endowments property belongs to the community which must be managed as well as possible for the benefit of the community.

The emergence of the idea of cash waqf is surprising many people contrary to the perception of Muslims who formed for many years the land waqf. A cash trust is not a fixed asset in the form of immovable property such as land but a current asset. Discussions about cash waqf began to rise later. This happens as the economic and development system develops new innovations. The management must be conducted in a professional, transparent and accountable manner (Ministry of Religious Affairs, Directorate General of Islamic Community Guidance, Directorate of Endowments Empowerment, 2010: 49 as stated in Ahmad Muhajir Al's dissertation – [Algadri, 2016](#)).

Furthermore, the problems to be solved are: how to manage waqf funds in the productive sector by not crashing the existing rules, whether the rules contained in the conception of Islamic pause which Shari'a must be obeyed by all the Muslims, as well as regulations in the product regulations legislation of the Government of the Republic of Indonesia as a reference in implementing all empowerment programs funded by waqf funds. And no less important is the figure who is given the trust to manage the waqaf funds that are Nazhir, where its existence is a central point that should be responsible as a whole. Thus nazhir must have standardization and competence personality and managerial competence.

As a manager nazhir required to carry out all the duties and obligations, like a manager in a company that must continue to try more successful and very likely to emerge a new paradigm. The main challenge of an organization expanding into the international market is in the form of "people challenges" as an example, one of the major human resource management challenges facing a global company is the lack of a number of managers or leaders who have global capabilities and competencies to help their companies compete successfully on the world market ([Algadri, 2016: 53](#)).

Implementation of Nazhir Endowments policy has a broad dimension, including 1) how the main task and function of a nazhir waqf, 2) how a Nazhir Endowments in empowering endowments as a mandate of the Indonesian Endowments Board no. 04 of 2010 on the arrangement and management of waqf funds, and 3) Development of Human Resources (HR) because it will be a different result of management of waqf funds between those managed by nazhir who have the good capability with nazhir who do not have capability management of a nazhir property.

This study aims to describe and analyze the Implementation Model of Nazhir Endowments Policy in Pondok Pesantren As-Syifa Al-Khoeriyah Subang Province, West Java Province, describes and analyzes the supporting and inhibiting factors in the Implementation of Nazhir Endowments Policy in Pondok Pesantren As-Syifa Al-Khoeriyah Subang Regency West Java Province, as well as describe and analyze the results achieved in Nazhir Endowments Policy Implementation to be known and emulated by the wider community.

## 2. Research Methods

The design of this research using descriptive qualitative research design. Through this research, the researcher tries to describe and explain holistic about the evaluation of policy implementation in West Java Province towards the empowerment of nazhir waqf based on qualitative data construction.

Data analysis techniques used by the researchers in this study is an interactive analysis model, in accordance with the opinion of Mathew. B Miles & A. Michael Huberman that there are procedures in data analysis techniques, namely: data reduction, data presentation, and data verification ([Algadri, 2016](#)).

## 3. Results and Analysis

### 3.1 Model Implementation Policy Nazhir Endowments In Pondok Pesantren As-Syifa Al-Khoeriyah Subang Regency West Java Province

#### a. Empowerment

The new spirit of Law Number 41 the Year 2004 regarding Wakaf and Government Regulation Number 42 of 2006 on Implementation of Law No. 41 of 2004 on Wakaf, making wakaf as an instrument for the welfare of the Muslim community. The word "welfare" can be interpreted as an effort of the parties (especially wakaf / nazhir managers) to improve the quality of life of Muslims through the empowerment of waqf objects ([Mubarok: 2009: 27](#)).

In empowering endowments property many aspects must be considered, including; (1) reform/understanding of understanding of endowments; (2) professional management system; (3) human resource management/management system; (4) wakif recruitment system (the person who endowments). Implementation Model of Nazhir Endowments Policy In Pondok Pesantren As-Syifa Al-Khoeriyah Subang Regency West Java Province in empowering endowments funds can be found:

- Finding 1 : There is no standard model found in Islamic fiqh's demands on the management of waqf, becoming the entrance for the nazhir of endowments in pesantren As-Syifa to empower endowments based on production and business.
- Finding 2 : The empowerment of waqf properties follows the existing potential flow, so that waqf funds are better developed.
- Finding 3 : The Nazi central position as manager determines whether or not a endowments fund is growing
- Finding 4 : The existence of zoning (Pendivisian) of empowerment to facilitate the control, evaluation, and optimization of endowments fund development.

From the findings 1, 2, 3, and 4 above can be formulated in a minor proposition as follows:

Proposition 1 : Nazhir waqf as the central point (manager) in managing waqf funds doing empowerment based on production and business

b. Breakthroughs in managing waqf funds

The empowerment of waqf funds starts from the idea of a creative economy that is often echoed by all activists of the foundation because it sees the potential that exists but cannot be maximized. The success of waqf managers is not solely determined by the number of managed endowments, but the extent to which the management and empowerment of waqf will add value to the development of productive activities as well as to overcome social problems derived from economic disparities. Distribution of the results of the management of waqf not just provide immediate relief to the consumed Dhuafa. Therefore, the management of waqf as an instrument for the general welfare must be managed professionally without ignoring the alignment in accordance with the will of the wakif. In conducting the endowments fund empowerment in Pondok Pesantren As-Syifa Al-Khoeriyah found the following things:

- Finding 5 : The potential of nazhir is explored maximally because the empowerment of waqf funds is based on creative economic construction.
- Finding 6 : Empowerment succeeds maximally and can survive because nazhir waqf make breakthrough and innovation of donation program of bound waqf and donation of waqf is not bound.
- Finding 7 : Successful management of waqf is not solely determined by the number of managed endowments, but the extent to which management and empowerment of endowments provide added value to the development of productive activities.

From the findings 5, 6, and 7 above can be formulated in a minor proposition as follows:

Proposition 2 : The potential of explored nazhir capabilities by making breakthroughs in empowering the productive sector.

c. Mechanism of the Implementation Process

The modern organizational theory that prioritizes human factors with environmental interests that affect each other's organizations. That human existence and environment, especially working environment interact, that's why need to be managed professionally between human with work environment to increase work spirit which finally able to increase work productivity (Tohardi, 2002: 36).

Endowments fund empowerment is highly dependent on and from the environment. The As-Syifa Al-Khoeriyah Foundation as Nazhir only processes organizational activities. The output is beneficial to the surrounding community. Indicators are strongly felt by the side of nazhir, reciprocal from the environment, where they put a very high trust on process management of waqf funds, thus impacting the ease of raising funds waqf.

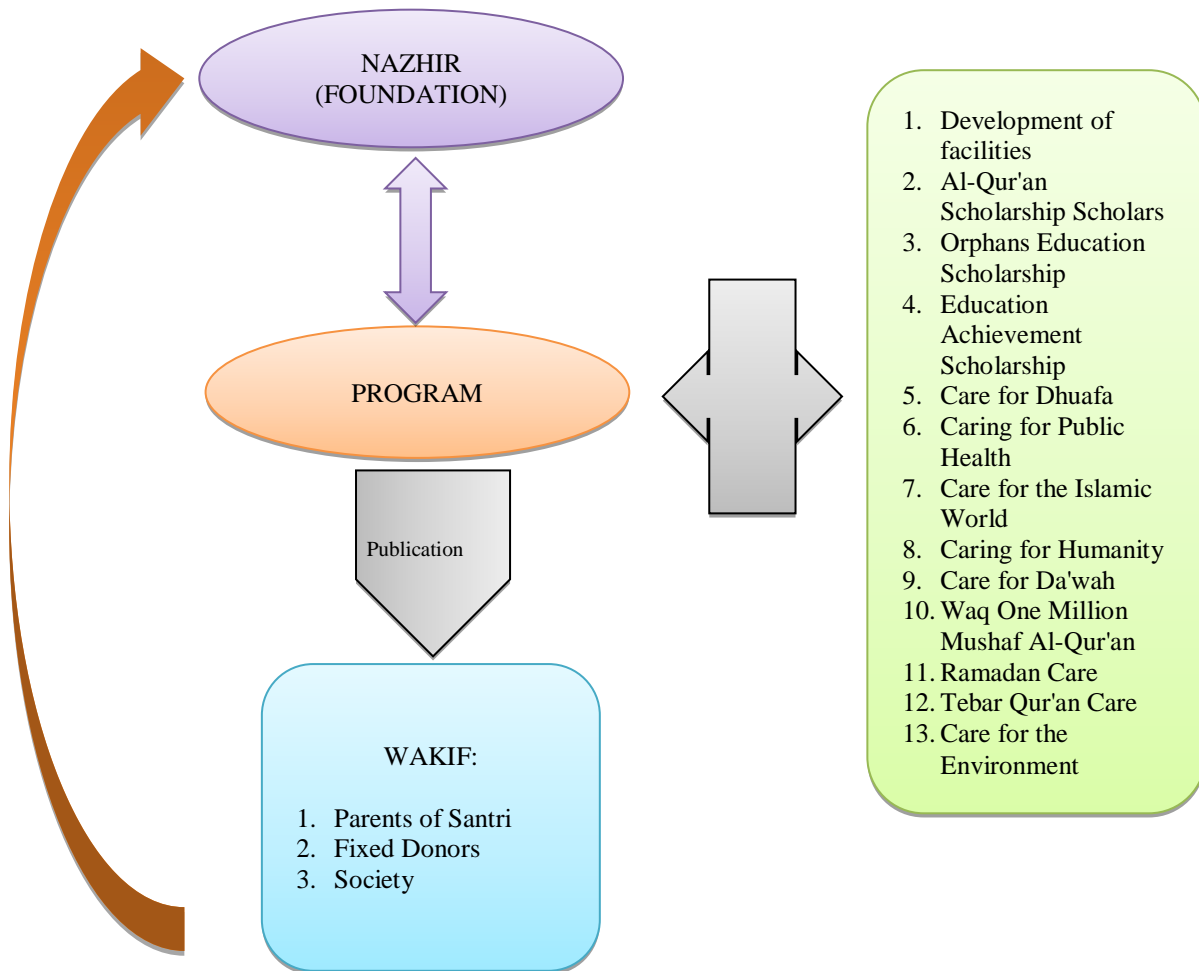


Figure 1. Endowments Fund-raising Flow from the Community  
In the pesantren As-Syifa Al-Khoeriyah

The mechanism of endowments fund empowerment management in Pondok Pesantren As-Syifa Al-Khoeriyah found the following matters:

- Finding 8 : The process of endowments fund empowerment has a role in; of the people, by the people and for the people.
- Finding 9 : Waqf fundraising process always starts with an offer of an already running program or in other words always sells ready-made products.
- Finding 10 : Waqf as philanthropy of community empowerment, in its production activities attention to geographical, climate and socio-cultural factors.
- Finding 11 : Distribution of waqf funds is the main funnel in the promotion and publication of programs to enhance the brand foundation so as to have a high bargaining power of trust.

From the findings 8, 9, 10 and 11 above can be formulated in a minor proposition as follows:

Proposition 3 : The empowerment of waqf that starts with fundraising, the process of production to the distribution of results of empowerment to the community, has an impact on the improvement of a brand and nazhir professionalism.

d. Implementation of field management

To form a productive waqf, it is not an easy question as easy as turning the palm of the hand, but it is necessary to manage stable and sustainable management among many parties, not to mention the main responsibility in managing empowerment in As-Syifa Al-Khoeriyah boarding schools are various divisions authorized to directly manage the endowments funds. Implementation of field managers endowments fund empowerment in Pondok Pesantren As-Syifa Al-Khoeriyah found things as follows:

- Finding 12 : Endowments fund empowerment calculates time allocation and profit and loss carefully
- Finding 13 : Providing all the needs of santri, is a way to minimize money out of the foundation round
- Finding 14 : Shopping while wow gold is an empowerment program that can suck people up for shopping and money.

From the findings 12, 13 and 14 above can be formulated in a minor proposition as follows:

Proposition 4 : Innovate in empowerment by taking into account the advantages and disadvantages of the production activities of waqf funds.

**3.2 Supporting and inhibiting factors in the Implementation of Nazhir Endowments Policy in Pondok Pesantren As-Syifa Al-Khoeriyah Subang Regency West Java Province**

The elements contained in the concept of empowerment (Soleh, 2014: 31) include: the existence of a series of activities (processes); the granting of power, delegation, funding, access and opportunity from superiors (authority holder) to subordinates; the purpose to be achieved; the existence of problem solving; and the existence of coaching and supervision.

a. Human Resources

In the perspective of work ethic, human resources (HR) is generally divided into two things; (1) personality competence and (2) managerial competence. Personality competence is Integrity (integrity possessed by a person) in applying a value order such as; honest, creative, innovative, commitment, and togetherness.

Table 1  
Human resources who are the drivers and barriers to empowerment nazhir waqf

| No | Human Resources |  |
|----|-----------------|--|
| 1  | Supporters      | <ul style="list-style-type: none"> <li>a. Honest</li> <li>b. Creative</li> <li>c. Innovative</li> </ul>  |
| 2  | Inhibitors      | <ul style="list-style-type: none"> <li>a. Maintaining the paradigm of the status quo (traditional thinking)</li> <li>b. Lack of marketing talent</li> <li>c. Lack of entrepreneurship</li> </ul> |

b. Facilities/infrastructure

Availability of facilities and infrastructure is one important component that must be fulfilled in supporting the development of endowments fund empowerment system. Management of facilities and infrastructure of endowments fund empowerment has the function to manage and maintain empowerment facilities and infrastructure in order to contribute optimally and meaningfully in the process of empowerment of management activities including planning, procurement, supervision, inventory and deletion activities. It would be very difficult if the process of empowerment is not supported by adequate facilities and infrastructure.

Facilities and infrastructure to support the empowerment of endowments property owned by As-Syifa Al-Khoeriyah foundation have been fully completed. A representative storied building, laboratory, computer and internet network, printing and radio as a tool for the publication of empowerment programs, as well as land areas where empowerment of fish, chickens, cattle to farmland and plantations on 80 ha land.

Table 2  
Infrastructure that is the driving force and obstacle of nazhir endowments Empowerment

| No | Facilities/Infrastructure |   |
|----|---------------------------|---|
| 1  | Supporters                | a. Availability of large enough land<br>b. Availability of cowshed facilities, chicken coops, goat pens, fish cultivation, shop shifa mart<br>c. Availability of publication tools such as radio as-syifa, printing, and IT facilities. |
| 2  | Inhibitors                | Legality of land does not yet have a certificate  |

c. Internal Policies

Policies can mean as a set of concepts and principles that serve as the line of execution of a job, leadership, and mode of action. Policies can take the form of decisions that are carefully considered and cautioned by top decision-makers and not recurrent and programmed recurring activities or related to decision rules.

In addition to policies that support the implementation of nazhir empowerment, there is also a policy that actually becomes a barrier to doing breakthrough empowerment. That is, a conditional empowerment breakthrough must be brought to the public by collective colleagues. While general meetings are usually held at a period of one year. That means, the sudden empowerment innovation without going through the collective decision of the collegial will be punished as a violation of the exercise of authority. This condition is only to keep the abuse of authority. For more clearly the internal policy that becomes the supporting and inhibiting factors can be seen in the table below;

Table 3  
Internal Policies that are the drivers and obstacles for the empowerment of nazhir waqf

| No | Internal Policies |   |
|----|-------------------|---|
| 1  | Supporters        | a. Continue to optimize nazhir through training and comparative studies<br>b. Handled by a special agency that is owned Enterprise Foundation (BUMY)<br>c. Wakif certification (donors) |
| 2  | Inhibitors        | Conditional empowerment breakthroughs should be brought to the public by collective decision of the collegial.  |

Based on the above description, the supporting and inhibiting factors in the Implementation of Nazhir Endowments Policy in Pondok Pesantren As-Syifa Al-Khoeriyah Subang Regency West Java Province found the following things:

- Finding 15 : Honest, creative and innovative human resources become commander in endowments fund empowerment as trust-based empowerment.
- Finding 16 : Discipline of the integrity of the boarding school nazhir As-Syifa grows due to a very tight joint control. Collective collegial decisions on any kind of empowerment that concerns the people's trust funds are powerful enough not to commit misconduct.
- Finding 17 : The sudden empowerment innovation without going through the collective decision of the collegial as a violation of the exercise of authority.

From the findings 15, 16, and 17 above can be formulated in a minor proposition as follows:

Proposition 5 : Endowments fund empowerment develops well because it is managed with high discipline and integrity.

### 3.3 Results achieved in Implementation of Nazhir Endowments Policy in Pondok Pesantren as-Syifa Al-Khoeriyah Subang Regency West Java Province

The ultimate goal of a planning is a success in realizing the vision and mission. One of the missions of As-Syifa Al-Khoeriyah Foundation is to build good partnerships with families, communities, and governments in

developing professional, affordable and quality educational institutions. The partnership is to build relationships as much as possible in mobilizing funding programs, management, and distribution of endowments potential. While the mission to create affordable education is the As-Syifa Foundation provides educational programs that are assisted by the waqf funds for the less fortunate. So this educational opportunity can be owned by all people and all the people without exception for people who are not able to reach the standard of education financing standards agreed upon by the foundation.

There are two advantages that can be felt directly by the As-Syifa Al-Khoeriyah Foundation from the results of endowments empowerment, namely for internal foundations and external foundations. Internal foundation means direct funding of operational foundations financed from the results of endowments empowerment, while the external foundation is a society that is legally appropriate Islamic jurisprudence to receive from the benefits of waqf funds, which has criteria such as; (1) members / community groups having social risks (2) managers / managers of waqf, as set out in the Indonesian Endowments Board (BWI) number 04 of 2010 Chapter II article 2, paragraph 3; "In managing and developing the properties of waqfs, Nazhir receives compensation from the net proceeds on the management and development of waqf property of a magnitude not exceeding 10% (ten percent)"

The results achieved from the Implementation of Nazhir Endowments Policy in Pondok Pesantren as-Syifa Al-Khoeriyah Subang Regency West Java Province found the following things:

- Finding 18 : There are two advantages that can be felt directly by the As-Syifa Al-Khoeriyah foundation of the results of the empowerment of waqf, namely for internal foundations and external foundations. Internal foundation means direct funding of operational foundations financed from the results of endowments empowerment, while the external foundation is a society that is legally deserving Islamic jurisprudence to receive from the benefits of endowments funds.
- Finding 19 : The distribution of results of endowments empowerment can help build a positive image of the foundation so that its brand is increasing and at the same time making people flock to channel endowments funds.

From the findings 18 and 19 above can be formulated in a minor proposition as follows:

- Proposition 6 : Results of endowments fund empowerment distributed on social concerns encourage people to deposit some of their wealth to be managed as endowments funds.

Based on minor propositions 1, 2, 3, 4, 5, and 6 then the major proposition may be formulated as follows:

- Major Proposition : Implementation of Nazhir endowments policy in the form of empowerment through business and business funded by waqf funds.

#### 4. Conclusion

The Implementation Model of Nazhir Endowments Policy in Pondok Pesantren As-Syifa Al-Khoeriyah Subang Regency West Java Province Based on Indonesian Endowments Board Regulation (BWI) no. 4 Year 2010 regarding Guidance on Management and Development of Endowments Property as follows: Nazhir has the right and obligation to perform endowments fund empowerment starting from collecting (recruiting) waqf funds, managing and distributing the results of endowments fund empowerment to those entitled to receive it in accordance with the Agency Endowments Indonesia (BWI) number 04 of 2010 that is Distribution of benefits result of management and development of Endowments Property indirectly can be done through (a) zakat management institution; (b) baitul mal wa tamwil (c) national humanitarian agencies; (d) national community empowerment institutions; (e) foundations / associations / civic organizations. Empowering endowments funds by way of production and business in the following areas: Agriculture and plantation fields such as timber planting, pineapple and banana plantings, beans and vegetables. Fields of livestock such as beef fattening livestock, chicken farms, goat farms and the cultivation of carp and tilapia. Field services such as travel and printing. Trading areas such as pesantren cottage cooperatives, hawker centers (pujasera), syifa mart are managed in a modern way, building stores, convection, mebel and rice mills. In the process of implementing the empowerment of waqf funds, to facilitate the management, such as planning, decision making, determination of empowerment program, program optimization, program implementation controlling, bookkeeping and reporting,

hence made zonation or working program division among others; trade division, service division, agriculture and livestock division, and livestock division. Nazhir has an obligation to distribute the results of endowments fund empowerment through programs such as: education programs such as the development of educational facilities and infrastructures, scholarships for Al-Qur'an memorizers, orphan education scholarships, achievement education scholarships and syifa care programs such as: caring dhuafa, caring about the world of Islam, caring for humanity, caring for da'wah, endowments of millions of Mushaf Al-Qur'an, Ramadan care, tebar qurban care, care for the environment.

Supporting factors and obstacles in Implementation of endowments nazhir policy in Pondok Pesantren As-Syifa Al-khoeriyah Subang Regency West Java Province: In terms of human resources (HR) is the driving factor is nazhir honest, committed, creative and innovative. While the inhibiting factor is the lack of marketing personnel, lack of nazhir who have entrepreneurship spirit, and there are some nazhir who still maintain the understanding of traditional endowments (status quo). In terms of facilities/infrastructure that is the driving factor is the availability of large enough land, availability of cowshed facilities, chicken coops, goat pens, fish cultivation, shop syifa mart, Availability of publications such as radio as-syifa, printing, and IT facilities. While the inhibiting factors are many lands that still does not have a land certificate. In terms of internal policy which is the driving factor is continuing to optimize nazhir through training and comparative study, handled by special agency namely BUMY, and wakif certification. While the inhibiting factor is a conditional empowerment breakthrough that must be brought in a general to the meeting based on collective decisions that only held collegial within one year.

Results achieved in the Implementation of Waqf nazhir Policy in Pondok Pesantren As-Syifa Al-khoeriyah Subang Regency West Java Province: For internal foundation; From the results of the empowerment of waqf funds that can be directly felt by the internal foundations namely; able to finance professional operations nazhir, finance operational foundations for infrastructure and day-to-day operations, and able to lift a good image for the foundation. For external foundations; for external foundations directly funded by the results of endowments empowerment fund is the program of As-Syifa care that is: caring dhuafa, caring for public health, caring for the world of Islam, caring humanity, caring dakwah, endowments million mushaf Al-Qur'an, Ramadhan caring, stocking qurban care, caring environment.

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