

Consumption Pattern Irrationality of South Malang Coast Society: The Islamic Reflection for Local Wisdom-Based Policy

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Abstract. Indonesia is one of the largest maritime country in the world. Historically, Indonesian maritime superiority has been recorded since centuries ago, with notable example during Majapahit kingdom. Within its 5.8 million square kilometer ocean area, Indonesia has an extensive 95,181 km of productive coastline. According to FAO, BPS (2022) cited that Indonesia has the second highest aquaculture potential in the world with 14.8 million tons (9.6 million tons and 5.2 million tons as seaweed and fish, respectively). Fisheries maritime sector has contributed IDR469 trillion or 2.77% in Indonesian GDP followed by 8.15% growth consistency trend. However, when the government presents an economic policy, it is considered as a threat to society as well as a paradox, especially in the South Malang Coast. Through a phenomenological study, the author concludes that some problems of implementing economic policies are caused by being too pragmatic to the point where it eludes the focus of local wisdom values. Hence, in this case, the important factors to consider in formulating economic policies are actually simple. One of them is to examine the daily consumption tendency of South Malang Coast society so that it can be determined what will make people want to obey government policies. Therefore, the importance of Islamic based economy is expected to be able to develop solutions for establishing synergies between people and the government.

Keywords: economic · Islam · local wisdom · policy

1 The Potential of Islam and the Social Reality of Social Inequality

Based on data from the Directorate General of Population and Civil Registration, Indonesia is a country with a majority Muslim population. Of the total population of Indonesia (272.23 million people), 86.88 percent of the population is Muslim or 236.53 million people. Meanwhile, the world population review also provides data that Indonesia is the country with the largest Muslim population in the world in 2021. Indonesia has 231 million Muslim inhabitants. This number is greater than Pakistan and India [1].

It is important for a country to implement Islamic economic policies in the midst of a potential population. Muslims are bound by aqidah, psychology, politics, economics and

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components of social levels. The Prophet described a hadith 'saying', that the verse about unity and policy severance (Al-Hujurat: 1–5) has asbabun nuzul 'cause it comes down' precisely because of differences and even disputes. Imam Bukhari narrated that Abdullah bin Jubair once reported that when the Bani Tamim's Cafila came to the Messenger of Allah, there had been a dispute between Abu Bakr and Umar about who had the right to manage the Cafila. Then the verse of Al Hujurat 1–5 was revealed [2].

The formulation of a policy is part of the function of ideology, both ethically, practically, integrated, critically and justified [3]. Human ideology as a policy maker, based on one's own actions as well as the environment is formed from many factors formulated by the natural mind, one of which is religion. Adam Smith has defined it self-love which is related to morals. Religion cannot be separated from morality [4, 5].

If applied as a policy related to local wisdom of the community, Islamic economic theory must be "mapped" in detail. The fiqh muamalah section applies the legal framework of Islamic economics, while Islamic economics examines economic processes related to Islamic production, distribution, and public consumption. Islamic economics is limited by Islamic law, but it is not the only one. Social norms, religious norms, and the rule of law (local wisdom) have an influence on economic activity. However, the weakness of Islamic literature so far is that it is relatively too confusing (forcing) economic fiqh analysis or economic analysis in fiqh view [6].

Broad specialization is important to determine the direction of economic policy in utilizing existing opportunities as optimally and efficiently as possible. Smith describes the economy cannot be separated from GDP as wealth, competition for benefits, collaboration, government intervention, market mechanisms are automatically invisible hands and others. Then, come up with developing theories and practices to be "used" as optimally as possible to suit the economic conditions of a period or a nation [4, 5].

Indonesia's maritime potential is the new ideal of economic development. Historically, the condition of Nusantara (Indonesia) has shown brilliant results from the records of the Majapahit and Sriwijaya kingdoms with the economic utilization of the potential of the sea [7]. In 2020, Indonesia is the second largest aquaculture producer in the world after China, with a volume of 14.8 million tons (9.6 million tons of seaweed and 5.2 million tons of fish). The value of the national GDP from the fishery sector increased from the previous Rp 317 trillion (2016) to 469 trillion (2021), or grew 8.15% per year. Fishery GDP contribution to national GDP: Increased from 2.56% (2016) to 2.77% in 2021 [7].

Not just talking about Natural Resources, evidence of intellectuality and a human civilization comes from the coast of the sea [8]. The existence of the sea is closely related to the Islamic world. Islam is a universal religion, one of which is through the sociolinguistic depiction of its teachings (Al-Quran). Islam has a comprehensive context focus with easy language [9]. "And we did not send any messenger except in the language of his people, to make clear to them, so God sends astray whomever He wills." (Ibrahim (14); 4). In addition, one of the axioms of Islam through the Al-Quran as a universal discussion is the focal point of dynamic policies with certain rules [9]. In the economic field. Policies are regulated by a political system. If a system wants to implement a policy, it must have a foundation (Al-Quran) (Fig. 1).

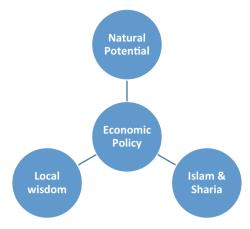


Fig. 1. Writer's Mind Map Conseptual Framework to Understand and Develop Economic Policy (data processed)

1.1 Problem Formulation and Limitations

Qualitative research is research that puts forward the aspect of subjectivity as an objective assessment. Paradigms or people's interpretation of the same thing in time, place, object and atmosphere can be different. Then, the complexity of the thing being studied has the potential to cause broad problems so that it must be limited. The broad thought responses can be sourced from internal (authors) or external thinking responses (readers, researched objects and so on). Therefore, it is important to have a "saturation point" limiting the problem [10].

In easily formulating problems, there are several things, especially for researcher, in complying with some of them, including: clear, conceptual or theoretical, relevant to the researcher's discipline, can be researched, according to interests (even) experience and competence. Writing ethics, not only in problems (formulating problems), but, all things outside the context of research both during research, after doing research or even before research. The author has compiled various matters related to honesty, data validity, privacy, agreement, novelty 'novelty' and neutrality [11].

The author is structured to position himself as a party that does not intervene. The author prepares the hermeneutic foundation. Where, hermeneutics is a discipline of thought that targets the unspeakable life of certain discourses [11, 12]. This concept tries to find the relevance of motives, intentions or all things about actions, feelings, language patterns, views, writing and others [12].

The author in his capacity as an economist must equip himself with other literature insights related to environmental ecosystems, culture, theology, religion, language, history, law, politics, philosophy, psychology, disaster mitigation, health, gender and sexuality.

1.1.1 Collection of Phenomenon

Phenomena are everything that happens in life. All phenomena are normal. Femonena is qadarullah 'God's will' which must happen. Everything becomes neutral, it means nothing. The most important thing is how a human (subject) responds to each phenomenon as best as possible. However, it does not mean that someone responding to the phenomenon only can surrender without doing anything.

For each one are successive [angels] before and behind him who protect him by the decree of Allah. Indeed, Allah will not change the condition of a people until they change what is in themselves. And when Allah intends for a people ill, there is no repelling it. And there is not for them besides Him any patron [13].

The relevance of the paragraph above for this research is trying to be present to see a problem in order to provide a solution. The right solution is to adjust yourself as the Messenger of Allah said, "Remove one evil (problem) with your hand, your tongue or your heart". At least, being present as a researcher can contribute significantly to knowing a problem.

The question arises, what economic phenomenas are related to the (consumption) of society?

1.1.2 Public Response to Islamic Policy and Economics

An economic policy, along with sharia, tends to have its own postulates (demands). However, in the study of Islam, there is no absolute relativism to any matter or policy apart from the Qur'an and hadith. The provisions of the texts related to the Qur'an and hadith are truths that cannot be contested (for Muslims). The problem does not come from the content of the teachings. Problems related to policies and matters of religion (Islamic economics) are present when someone presents an inappropriate context, concerning when, who, where, and why the economic policy is present. Moreover, something that can lead to a paradox that leads to problems, Islamic law has not been properly implemented in the object area (South Malang coast). Therefore, the question is as follows: How do people respond to the government's policies so far? Then how do they respond to the Islamic economic system?

2 Research Method

Methodology is a part of science that discusses methods as means, strategies and techniques for seeking truth (relativism). Practically, methodology is a basic part of the philosophy of science as a frame of knowledge according to the discipline being studied. Meanwhile, research comes from the English absorption term research which means re 'repeat' and search 'research, find'. In Indonesia, all research axioms are matched with research dictions. In the simplest sense, research methodology is that humans can bring assumptions, theories, propositions, patterns, regularities, laws and others to be interpreted as empirical knowledge through systematic actions and have specific goals [11].

The researcher takes the study of phenomenology as a research methodology and an approach. The term phenomenology is used in many kinds of social research so that its



Fig. 2. The Writing Framework and Writer's Conseptual Thingking for Understanding Local Wisdom (data processed)

meaning is confusing. At the heart of phenomenology is the in-depth study of people's experiences, essentially involving emotions, trauma, loneliness, affection, conflict, cultural clashes, and jealousy. These experiences occur at the level of individuals, groups or society as a whole [10, 11, 14].

2.1 Location, Time, Subject of the Research and the Community Conditions

The scope of the location of the research area is along the Southern Cross Line (JLS) Malang, precisely on Bajul Mati Beach to Sendang Biru. The general duration of the research is from August 16, 2020 to October 17, 2022 (750 days). However, specifically and in depth, this study took 30 days (720 h). The meaning of specific and in-depth is that this research is carried out face-to-face, online and offline communication, unstructured interviews, participating in social, cultural, religious activities, and daily community activities (such as fishing, traditional ceremonies, antiques transactions, social services, nature conservation to funerals).

There were 45 persons who were the research targets from various groups, with different backgrounds in religion, economy, education, profession and even language patterns. It consists of 25 women and 20 men. The 5 selected persons are elderly community leaders who have thoroughly studied the social dynamics of the coast of Malang since 1985. While the rest are random sampling with consideration of risk, data validity and openness of the informants themselves. The conditions of the community are so diverse that many are informal workers. However, it is quite risky because the 7 informants are narcotics dealers, fugitives, prostitutes and murderers.

Research is a complex activity to find and answer problems, so data triangulation is needed. Data triangulation is a method of collecting other data in order to find the truth (close to validity) so that both researchers and readers do not hesitate in making decisions and conclusions [20]. Triangulation is very broad with several methods of combining primary secondary data, types and captures of similar data sources and so on (Fig. 2).

3 Literature Review

Philosophy of science is part of epistemology which examines the nature of science as a branch of knowledge [15]. We cannot translate and make policies related to local wisdom without knowledge. We cannot understand the meaning of local wisdom or its

relation to Islamic economics. Therefore, theory is very important as an approach and reinforcement.

3.1 Islamic Economics Theory

In Islam, the Qur'an regulates relations with Allah and other than Him. Here, al-iqtishad al-Islamiyyah 'Islamic economy'. Islamic economics has rules and limits. Islamic economics runs the maqashid sharia principle. In urgency, the implementation (policy) of Islamic economics is divided into: daruriyat 'urgent', hajiyyat 'needs' and tahsinat 'facilities'. Meanwhile, the "goal" in question itself is in the focus of hifdzun 'maintaining' ad-din 'religion', al-aql 'reason', an-nasl 'descendants', an-nafs 'soul', and mal 'treasure' [16].

The journey of Islamic economic theory is more specific as a scientific discipline which has many comparisons, differences, and contradictions (ibid). This shows that there is a problem before understanding local wisdom. We must be aware that understanding local wisdom is already so difficult. It is difficult to interpret Islam easily in today's era, as evidenced by the flow of Islamic theology and its dynamics [17].

3.2 Economics Theory

The definition of economics is stated as a field of social science. Economics descriptively and analytically discuss various aspects so that it is very difficult to define the exact meaning of the subject being analyzed. Economics exists as an activity. Economics is an activity that is seen from the activities of a person buying or producing goods and services. The main characteristics of economic activity can be divided into three aspects: specialization is very broad, the importance of trade and the use of money [18]. The author agrees on every household and company expenditure to trade goods and services including economic activities, consumption.

Richard Thaler is very comprehensive in describing that economic theory is built on irrational factors. Irrelevant economic variables before according to him, turned out to be rational even in everyday life. The basics of political economy, policy and social science are generally influenced by psychological conditions [21].

On the other hand, the factors that make the economy run or the drivers of "behavioral economics" are not limited to profit. Nudge discusses the concept of making choices and choosing better decisions in the midst of all the limited conditions. The variables of economists (consumers) in making decisions are influenced by health (physical and mental), wider welfare and happiness. Irrational variables come unexpectedly either in time, the impact or cause can influence economic decisions without limiting freedom [22].

3.3 Methodology and Philosophy Theory

Positivism is the basis of all science when it is associated with philosophy. Positivism debates the problem of objects that are easy to study with objects that are not easily studied, between experience and knowledge as a basis [14].

Everything related to policy must have its own philosophical moral value. Policies must be based on hermeneutics. Hermeneutics is a thought that targets the hidden (unspeakable) life of the discourses around us. Most of the "unsaid" things can be trivial. However, on the other hand we must understand it and consider it important. Up to a certain point, hermeneutics is a discipline concerned with motives and intentions that can be easily identified through explicit words. With this, it is clear that one cannot underestimate 'context' if one wants to obtain the truth, even though almost every sentence can be distorted from its original meaning. Many misunderstandings and even violations of human rights (talking about wrong decisions) came from this kind of distortion [12].

3.4 Economics Point of View: Local Culture

From the whole theory, we can call local wisdom as a way of life, knowledge, wisdom values, virtue values and various strategies in the form of activities carried out by local communities in answering various problems in meeting needs. Regarding the previous one, it cannot be separated from matters related to Islam, economics, paradoxes, phenomena and policies to understand local wisdom.

4 Research Data and Result

• **Da'wah and tolerance partisans.** Near the beach of Bajul Mati, Sitiarjo Village, there is a village of moderation. Village of moderation is a village that has a composition of people from 6 religions. The village is an economic attraction as well as a means of increasing tourism and religious social education.

There are many parties involved in establishing the village. Among them were Shohibul Izhar, his wife and eight friends (four men and four women). The phenomenon of local wisdom that occurs is that each adherent of his religion can live side by side with one another. Meanwhile, the pattern of economic interaction that occurs is that they exchange information about business opportunities, buy souvenirs from each other and even establish independent village businesses from natural products such as bananas, cassava, vegetables and others. There is an interesting thing that when they make transactions among them (considered family), then the price of all these commodities drops drastically, it can even become free as a form of kinship.

• People who give up and lose. The phenomenon study of people who give up and lose, comes from 6 sources (3 women and 3 men). Some people came because they were bored and bankrupt, then tried their economic fortunes to the coast of South Malang. There are also those who have been born and understand the social conditions of their area, but they are destroyed by the financial system [26]. There is an "injustice" where to get capital or welfare, the community must relate to the usury system. The usury system in question is not a pragmatic bank borrowing. Presumably the usury system of conventional banks is more sharia than Islamic banks themselves. Difficulty in accessing Islamic banks due to infrastructure and administration, thus making the object of this research have to borrow from bank tithil 'loan lenders'. The necessity of borrowing from moneylenders is because the moneylenders themselves are relatively softer, faster, and do not require many administrative requirements. In addition, there

are strange consumption behaviors of the people that make them trapped in debt bearing interest. In the fishing season, they have a net income of up to double digits (>10 million rupiahs), but during the "famine season" due to bad weather, pandemics and other factors, they do not have any money. All income was spent squandering, while some were immediately given to his family at home.

- Indifference to anything other than oneself. There are groups that are wise in reading the demographic and sociological maps of society. They attend the "elders", they mix as needed, follow the rules and then carry on with normal economic activities.
- Values of mutual tolerance, help, belonging and giving. Throughout October 2022, high rainfall flushed almost all areas of Greater Malang. Heavy and heavy rains have made the Bajul Mati area (Southern Cross Road) completely submerged by severe flooding. However, when a dangerous situation hits the community simultaneously, they no longer see the tendency of interests, economic factors, the race, ethnic backgrounds and so on. They just focus on helping anyone, in any way, as much as possible whatever they can do. Not only that, once the researcher had an accident and ran out of supplies, the people there (Mister Saidi's family consisting of 1 wife, 1 son and 1 daughter) spontaneously helped the writer. They provide shelter, food and even treat the writer as their own family.
- Belief in unseen existence. Indonesian people (some) are superstitious believers [25]. It is also appropriate to describe the condition of coastal communities, especially the southern region. We often see or hear about Nyi Roro Kidul, Nyai Blorong and other mystical stories.

The phenomenon of people's belief in the unseen existence is very thick. Through the experiences and stories of a female resource person who works as a psychic, her household's economic cash flow comes from buying and selling antiques (amulets). The woman also received a positive response from the community as an elder. The community itself is willing to spend tens or even hundreds of millions of rupiah as well as volunteer for traditional ceremonies such as offerings on certain days such as Nyepi, 1 Sura, Maulidan, Jumat Legi, and Kamis Kliwon.

- **Abused women.** According to a woman who works in the informal sector as prostitutes, the coastal area is the best escape from other localization places. She and 4 of her friends, "peddle themselves" as the consumption tastes of coastal communities with a fairly high price. Their mindset is simple, the economy is a cyclical flow of money that is influenced by one's tastes and desires. So as a woman, she is willing to sell herself to meet needs and consumption mereka dalam hal kecantikan, hiburan dan lain sebagainya daripada harus mencuri atau korupsi.
- Residents who lost their land rights. When the writer walked with the traditional leaders behind the hill near Teluk Asmara beach, five residents (2 women and 3 men) who were resting spontaneously greeted and invited the writer to sit down to chat. The discussion was quite long regarding the issue of the development of a cross-spirit path. They assume that they have never been considered and or involved in the past 50 years. All things related to various models of public policy and the blue economy that are currently being echoed only always become a thing of the past. Apparently, the community is quite updated with the latest news. Coastal communities like to carry radios as "friends" when farming, fishing or looking for sea shells. They feel disgusted because in every policy, people with money are always involved and benefit.

Those who consider themselves to be protecting, starting civilization and even caring for the environment can only build semi-permanent houses, but one day they may be evicted.

• People who fight because they are wrong. This phenomenon comes from those who have been guilty, lost, and do not want to give in [23, 24]. "Their" resistance often simply refuses anything that is present in the community, let alone a new policy, a new economic system or anything even their own religion. They can accept anything if everything is subject to their wishes. The desire of people who lose from an economic perspective is sometimes irrational, pursuing the momentary satisfaction of consumption activities, but is self-defeating.

A family consists of a husband with two wives and a son. The head of the family is a criminal who has a criminal record. The criminal record of the head of the family is well known to many, an open secret. The family admitted that they were drug dealers, murderers, thieves, extortionists and even rapists. They pride themselves on being able to do things without feeling anything. His daily economic activities are selling narcotics, traditional food, consuming the results of parking tickets to the beach and using the money to get drunk while gambling. They admit that it is irrational (unreasonable, self-defeating). However, they also feel freer to enjoy life.

They are very fond of fighting with any model. However, they feel that economic policies are not completely fair and too light. While self-proclaimed, the head of the family said that any punishment from the government was too light because they would be bored. Any punishments and threats given are injustice in themselves on all counts. They give rise to the paradox that it is bad because of the government.

Their sense of reluctance, fear, and worry is when they disturb the comfort of their children. In addition, they are afraid of resistance from their own circles and one of the names (prestige) of the customary leader of the community

• Bourgeois and Opportunists. The bourgeoisie and opportunists referred to by the author are entrepreneurs and those who have relations with the government. Of the 10 resource persons (consisting of 5 men and 5 women), all of them admitted that setting up a business in South Malang is not an easy thing. Many acts of thuggery, corrupt practices, collusion or nepotism occur between parties. Therefore, they are willing to spend a lot of budget for many things that are not needed in their business. For example "buying prestige" community leaders, religious leaders and unscrupulous officials. There are also those who give their business and then implement a profit-sharing system. In addition, there are those who make the economic system like an "own kingdom", they isolate themselves from the environment and only want to open themselves to outsiders who are subject to their system. The bourgeoisie and opportunists are generally not local residents, most of them are "middle to upper-class entrepreneurs", with high power of capital and human resources so they can move as freely as possible.

5 Conclusion

The author provides an easy overview in the repertoire of Islamic economics following the implementation of economic policies. The author captures the phenomenon of intentionality. "Don't" talk about Islamic economics, policies based on Islamic economics

and so on. There are dictions of "policy", "Islam", "government", or "economy" that are thrown at the object. Even, the author gets his own "mind block". There is great hope, regret, fear, sadness, anger, jealousy, shame, despair and even opposition from the coastal communities of southern Malang to economic policies, especially related to the Islamic world. Simple, they want to be heard, felt, loved, cared for and guided as wisely as possible. A problem does take a long time and commitment from many parties to be resolved.

It is true that many people practically profess Islam. However, is there any consistency of Islamic law there!? Has there been consistency and implementation of Islamic economics, along with the contribution of Muslims to be present in Indonesia holistically!? Are we going too far or dreaming of becoming an Islamic country and traveling to an Islamic country, but Islam in Indonesia (one of which is Malang Regency) is actually what we leave behind!? How exactly should we describe Islam Rahmatan lil alamin!? Should we profess Islam!? Do the Islamic values present actually destroy the people and the order of local wisdom, similar to the feelings of the whole world community (both those who know and don't know Islam, as depicted by the coastal communities of South Malang)!? Have the government's economic policies been implemented consistently!? Can the government economic policies implemented wisely!? How about bringing a diction of Islamic economic policy!?

If economic policy is present by destroying local wisdom, then the community will feel very disturbed in their economic life (Malang coast, for example). We can start from the assumption that by "allowing" irrational behavior of consumption and irregular economic activities in society, it becomes evidence that the existence of "them" in economic activities continues despite all the limitations. Adam Smith's assumption mentions this economic direction as the invisible hand [4].

In this journal as a reflection, talking about deciding Islamic economic policies based on the irrationality of consumption without disturbing wisdom is actually quite broad, not easy. We have to describe many aspects. We can draw back conclusions or even big question marks from many aspects so that they are easy to understand and apply. Why!? How!? Who!? What!? Islam!? Economy!? Indonesia!? Critics!? Government policy!? Hermeneutics!? Philosophy!? Istiqomah 'consistent'!? Everything is never finished, must be discussed, studied, and perfected each other.

6 Policy Suggestions

- National economic development must involve many parties, be inclusive of all people (and their limitations), be sustainable, prioritize normality, and take sides with the community
- Islamic law is an obligation. However, regarding Islamic economic discourses, it
 must be studied more deeply. Therefore, Islam (Islamic economy) is not here to
 destroy local wisdom. However, as far as possible provide more essential solutions
 related to basic needs.
- 3. Strengthening human resources through education is an important thing to prioritize. Economic development will be only in vain without being balanced

- 4. The shock culture of society has a bad impact on a sustainable and multi-sectoral basis. The bad impact due to wrong policies consumes more benefit cost ratio than gradual development over time
- 5. Islam is rahmatan lil alamin 'grace to the universe'. The presence of Islam as a teaching, while humans as caliphs or subjects in carrying out a mandate (religion) must be as wise as possible. The application of Islamic economics should not be radical and narrow, given that the concept of Islamic economics is related to dharuriyyat 'urgency', a persuasive approach is more appropriate. The following is the flow of Islamic theology and other beliefs on the southern coast of Malang (in particular) which is quite complex
- 6. Strengthening land rights based on environmental preservation and local wisdom of the community must be emphasized through various approaches

Acknowledgments. The author gives a special expression of gratitude 'thank you' to God Almighty, then thanks to Rasulullah while praying. Where in the scientific religious paradigm, gratitude and or forgiveness are important to be applied in economic activities, especially about an awareness of goodness and mistakes [5].

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Authors' Contributions. According to Thomas Aqquinas, humans make themselves as subjects (must) be responsible for actions so that they are not subject to mere impulses, instincts and stimuli. However, it must be directed to a goal to be achieved [19, 29]. Therefore, the researcher positions himself as the subject of Aqquinas' description, namely an academic as well as an Islamic economist. The author has a goal by presenting a work full of essence along with ethics from community service or research with authentic scientific hermeneutics as much as possible.

Islamic economics and ethics is a unity. Economic problems must come to a meeting point with ethics, because the subject is humans in a society that cannot be separated from ethics. The set of axioms reflects the central message of Islamic social philosophy, namely the rejection of the unfair status quo and demands for social change. The general postulate contained in Islamic economic theory is the amalgamation of economics and ethics which has been elaborated by Naqvi [29].

With interpretation, the ethical manifestation of Islamic economists also does not exploit problems pragmatically, let alone add new problems to society related to interdisciplinary science, historical background, reasoning power, hermeneutics, policies, paradigms as well as paradoxical things 'contrary' with society (local wisdom). This paper is an expression of written academic gratitude, namely phenomenological research, an advice from academic philosophy to all groups so that it becomes a further scientific study, community reflection, the urgency of agglomeration in an economic policy and other things that are more useful from multiple perspectives.

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