**At-Tasyrih Jurnal Pendidikan dan Hukum Islam**, 10(1) - March 2024 207-218

At-Tasyrih
jurnal pendidikan dan hukum Islam
E-ISSN 2502-2997
P-ISSN 2461-0410

# Endowment of Bride-to-be's Money (Urgency and Implementation)

**Imam Sujono [1], Desti Natalia [2], Arum Ayu Wahyuningsih [3], Feni Sri Ayu [4]**
[1] *Sekolah Tinggi Agama Islam Nahdlatul Ulama Kotabumi Lampung, Indonesia*
[2] *Sekolah Tinggi Agama Islam Nahdlatul Ulama Kotabumi Lampung, Indonesia*
[3] *Sekolah Tinggi Agama Islam Nahdlatul Ulama Kotabumi Lampung, Indonesia*
[4] *Sekolah Tinggi Agama Islam Nahdlatul Ulama Kotabumi Lampung, Indonesia*

**Corresponding Author**: Imam Sujono, E-mail; imam7sujono@gmail.com

| Received: March 25, 2024 | Revised: March 25, 2024 | Accepted: March 27, 2024 | Online: March 30, 2024 |
|---|---|---|---|

**ABSTRAK**
Money waqf for the bride and groom is a form of worship that can bring people closer to Allah SWT. In practice, money waqf for the bride and groom sets aside some of the assets in the form of money for the bride and groom before the wedding, which is then donated for public purposes or charity. This program is a collaborative campaign program between BSI, the Indonesian Waqf Board (BWI) and the Ministry of Religion. Waqf money for prospective brides and grooms has significant social and economic implications. What is interesting is the urgency and implementation of the waqf money for the bride and groom. This type of research uses field research and is supported by library research. This research uses descriptive analytical research methods with a qualitative approach. Data was collected through literature study, observation, and interviews with several sources related to money waqf for prospective brides and grooms. The research results show that the urgency of waqf money for the bride and groom lies in the social contributions and worship made by the bride and groom, as well as the benefits provided to society. Several obstacles in the field related to the implementation of money waqf for the bride and groom are something that is still understandable because the money waqf program for the bride and groom is still really new and needs adjustments from the KUA and the community. Of course, this program will continue to develop with evaluation of existing obstacles in the field. All parties are optimistic that this program will run well and bring many benefits.

**Kata Kunci**: *Implementation, Urgency, Waqf Money*

Journal Homepage https://ejournal.iainbatanghari.ac.id/index.php/attasyrih/index

How to cite: Sujono, I., Natalia, D., Wahyuningsih, A, A., Ayu, S, F. (2024). Endowment of bride-to-be's Money (Urgency and Implementation). *At-Tasyrih: Jurnal Pendidikan dan Hukum Islam*, 10(1), 207-218. https://doi.org/10.55849/attasyrih.v10i1.227
Published by: Pusat Penelitian dan Pengabdian Masyarakat, Institut Agama Islam Nusantara Batang Hari

## INTRODUCTION

Waqf is an economic instrument that has an important role in social development and welfare of the people and contains elements of birr (virtue), ihsan (kindness) and ukhuwah (brotherhood) (Kurani dkk., 2023). Waqf is characterized as a shift from private ownership towards Muslim community ownership to be managed, maintain its essence, and provide sustainable benefits. There are 4 things that make a waqf asset have eternal benefit value (Dinerstein dkk., 2019); the object can be used by many people; waqf objects provide more real value to the wakifs themselves; the immaterial benefits of waqf assets are greater than the material benefits (Lim dkk., 2019); and the waqf objects themselves do not create or lead to harm for other people and for the wakif.

Wakf is in the form of a legal contract carried out by a Muslim by releasing some or all of his assets to be used on an ongoing basis for religious or humanitarian purposes (Feng & Liao, 2020). Apart from that, the Islamic religion has institutional preparations to obtain funds so that poor communities can stand on their own and waqf is also very important for social, economic, cultural and religious life (Rai dkk., 2019). Therefore, Islam places the practice of waqf as a type of worship that is very encouraging. Since ancient times, discussions about waqf have often been directed towards waqf objects of high value such as land, buildings, trees for their fruit, wells for their water and so on (Cubuk dkk., 2019). However (Houghton dkk., 2020), as time goes by, a certain perception has been created regarding waqf that is not only focused on objects of high value, but also extends to waqf in the form of money.

Cash waqf is carried out by donating cash or securities whose value can be measured in money (Nie dkk., 2021). Cash waqf has several advantages compared to other property waqf, including (Yan dkk., 2020): easy to implement, flexible, liquid, productive, and can reach various development sectors (Huhn dkk., 2019). Cash waqf has also been practiced since the time of the Prophet's companions and has received support from several contemporary ulama (Wang dkk., 2022). However, cash waqf is still not widely sought after by Indonesian people, especially the younger generation who are getting married (A. Abdi dkk., 2019). In fact, cash waqf can be a way to perpetuate the love and blessings of marriage, as well as contributing to the development of the people.

Recently the Ministry of Religion together with the Indonesian Waqf Bank and the Indonesian Sharia Bank launched a program, namely money waqf for the bride and groom (Fragkos dkk., 2021). Waqf money for prospective brides and grooms is carried out to cultivate the habit of giving waqf to prospective brides and grooms, which has been started since June 2023 and several religious affairs offices (KUA) have started it (Czyżewski dkk., 2021). Waqf for the bride and groom's money is the practice of setting aside a portion of assets in the form of money by the bride and groom before the wedding, which is then donated for public purposes or charity (Cowling dkk., 2020). This practice is a form of social contribution and worship carried out by the bride and groom in order to help the community and obtain rewards from Allah (Cooper dkk., 2021). In waqf money for the bride and groom, the bride and groom determine the amount of money they want to donate or a certain percentage of the assets they own (Yao dkk., 2020). The money donated is then used for various public purposes, such as helping the poor, building mosques, supporting education, or helping other social programs.

In the practice of waqf money for the bride and groom, it is important for the bride and groom to understand Islamic law regarding waqf, including the conditions that must be met for the waqf to be valid and accepted by Allah (Lu dkk., 2020) . Apart from that, transparency and accountability in the management of waqf funds are also important to ensure that the funds are used appropriately and in accordance with the initial intentions and objectives of the waqf so that it is hoped that it can create sustainable goodness for the community and provide broad benefits.

The aim of this program is to cultivate the habit of giving waqf, but is it something important if it is addressed to prospective brides and grooms who want to start a household and won't it give rise to an assumption that when they get married they have to make waqf with a certain amount of money so that it gives an idea that the cost of the wedding is getting bigger? Can this program be effective and not become a financial burden for the bride and groom? Considering that this is a new program, the implementation by the KUA needs to be reviewed to see whether there are any obstacles in practice so that it requires a strategy in its implementation.

Based on the background above (K. Abdi, 2023), the author intends to examine the prospective bride and groom's money waqf in terms of urgency and implementation based on Islamic law (Feng & Wang, 2019). So it is hoped that it can become an economic instrument capable of realizing government programs in realizing a prosperous and just society as per the ideals and mandate of the founding fathers of this nation.

Previously there had been several studies discussing waqf, including Ahmad Ulil Albab Al Umar's article, Analysis of Cash Waqf and its implementation in Indonesia. This article discusses the concept of cash waqf and its implications in Indonesia from an Islamic perspective (Brishty dkk., 2022). Cash waqf is different from waqf using money (Mawejje, 2019). Cash waqf means waqf with money with the intention of donating the money to be turned into sharia instruments (Adegbeye dkk., 2020). In Indonesia itself, cash waqf has provided online platforms for giving waqf, making it easier for waqifs. From an Islamic perspective, cash waqf is not contradictory and is permitted. Cash waqf itself is a form of charity whose rewards are of course beyond doubt (Chamberlain dkk., 2019). Apart from that, cash waqf also has the potential to act as an economic driver and overcome poverty.

Uswatun Hasanah, The Urgency of Supervision in Productive Waqf (Garcia dkk., 2022). This article discusses the urgency of supervision in productive waqf. In terms of the urgency of supervision, Waqf in Indonesia still needs improvement because even though the legal regulations are quite good, their implementation has not been carried out as it should be (Adams & Charnley, 2020). Therefore, so that the legal regulations regarding waqf and the productive management of waqf by nāẓirs can run well and correctly in accordance with the applicable laws and regulations, supervision must be carried out optimally. Supervision must be carried out by the government and society, both actively and passively (Chen dkk., 2020). In carrying out supervision over waqf management, the government and the community can request assistance from independent public accounting services (Ferrell dkk., 2020). With strict and good supervision, it is hoped that waqf assets in Indonesia can be managed well so that the results can be used to empower the community.

Yuli Yasin, Futures Cash Waqf and its Urgency in Managing Waqf Assets in Indonesia. The discussion in this article produces several interesting findings for optimizing the future development of cash waqf. From the perspective of jurisprudence, term cash waqf gains its legitimacy, because waqf jurisprudence is the realm of ijtihayi which prioritizes mutual benefit. Therefore, the fiqh debate regarding term waqf is relatively over. The laws and regulations also receive strong support. The Waqf Law expressly legalizes term cash waqf because of its great potential in contributing to the interests of society for religious, social and economic purposes. In term cash waqf, waqifs no longer need to worry about their financial future after waqf, because the money donated will return intact when the agreed period ends. Meanwhile, nazhir can get a capital loan to manage his waqf assets and return it at a predetermined time, namely when the capital has been collected again from the results of waqf management. Future efforts are to optimize the role and competence of nazhir in developing waqf, as well as massive outreach and education about term cash waqf to waqf practitioners and the community in general.

What this research has in common with previous research is that they both discuss cash waqf. However, there are differences in this research with previous research. This research discusses cash endowments carried out by prospective brides who want to get married. This research discusses the urgency and implementation of which this program is still relatively new.

This journal includes field research and is supported by library research. This research uses descriptive analytical research methods with a qualitative approach. Data was collected through literature study, observation, and interviews with several sources related to money waqf for prospective brides and grooms. This research is expected to provide an overview of the practice and potential of money waqf for brides and grooms in Indonesia, as well as provide recommendations for related parties to develop and socialize the money waqf movement for brides and grooms as a form of waqf innovation in this era.

## RESEARCH METHODOLOGY

This paper is a literature study that uses qualitative methods with a descriptive approach from an anthropological historical perspective regarding the traces of kinship politics in Indonesia so that a common thread is found about why kinship politics still exists and is deeply rooted in Indonesia today. Historical data on patterns of kinship politics were taken from ethnographic works on anthropological research published two to three decades ago, in which there were discussions about the cultural aspects of society at that time and some time before. Ethnographic data which is heterogeneous in nature (covering several elements of culture) are parsed and reduced according to their relevance to the topic of discussion in this paper. Then, the data is presented diachronically to draw conclusions later.

## RESULT AND DISCUSSION

### The Urgency and Implementation of Waqf Money for the Bride and Groom

The basic concept of the word waqf which becomes waqf in Indonesian comes from the Arabic verb waqafa which means to stop, stay in place or hold something. The meaning of stopping is (if) connected to the science of the Qur'an (the science of recitation) is the procedure for saying the letters, where to start and where to stop. The meaning of holding (something) is related to the assets that are meant by waqf in this case. Waqf is holding an object to take advantage of it in accordance with Islamic teachings.

The existence of waqf in Islamic jurisprudence refers to the basis of QS Al-Baqarah verse 267, namely:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَنفِقُواْ مِن طَيِّبَٰتِ مَا كَسَبۡتُمۡ وَمِمَّآ أَخۡرَجۡنَا لَكُم مِّنَ ٱلۡأَرۡضِۖ وَلَا تَيَمَّمُواْ ٱلۡخَبِيثَ مِنۡهُ
تُنفِقُونَ وَلَسۡتُم بِـَٔاخِذِيهِ إِلَّآ أَن تُغۡمِضُواْ فِيهِۚ وَٱعۡلَمُوٓاْ أَنَّ ٱللَّهَ غَنِيٌّ حَمِيدٌ ٢٦٧

O you who believe, spend (in the way of Allah) part of the results of your good efforts and part of what We have brought out of the earth for you. And don't choose bad things and spend from them, even though you yourself don't want to take them except by narrowing your eyes at them. And know, that Allah is Rich and Praiseworthy.

Jurists about the meaning of waqf have different views. Waqf has meaning among others according to Hanafiyah, waqf is the ownership of an item whose status is owned by a wakif (person who endows property) and gifted is a benefit. Whereas according to Malikiyah, waqf means transferring the interest on the waqf items to people who meet the conditions, either in the form of rent or income, with timely delivery in accordance with the Waqif's will. Then according to Shafiiyah, waqf is the ownership of property with a permanent object, and property that is excluded from the care of Waqif and used for what is permitted by religion. While according to Hambali, what is meant by waqf is to limit the freedom of the owner of the property with beneficial production that involves the permanence of things and violates all rights over things, while taking advantage of profits in the form of virtue to get closer to God.

Waqf as one of the charities that is highly recommended in Islam because the reward will not be cut off as long as the thing that is waqf is still used by people and the thing that is waqf is the right of God, therefore it cannot be owned, sold, bequeathed or gifted to anyone. According to Law No. 41/2004 about waqf, the legal act of a wakif to separate or hand over part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship or public welfare according to Sharia. One of the strategic steps to improve public welfare, it is necessary to increase the role of waqf as a religious provision that not only aims to provide a variety of worship and social facilities, but also has potential economic strength, among other things to advance public welfare, so it is necessary to develop its utilization in accordance with Sharia principles . The scope of waqf that has been generally understood so far tends to be limited to the waqf of immovable objects such as land and buildings.

Wakifs can also endow part of their wealth in the form of movable waqf property, whether tangible or intangible, namely money, precious metals, securities, vehicles, intellectual property rights, rental rights, and other movable property. In the case of movable property in the form of money, the wakif can provide waqf through a Sharia Financial Institution (LKS) (for example: Sharia Banking). The possibility of waqf of movable property in the form of money through the Syariah Financial Board is intended to make it easier for waqfs to waqf their money. Then in the Government Regulation of the Republic of Indonesia Number 42 of 2006 Concerning the Implementation of Law Number 41 of 2004 Concerning Waqf, waqf property is then classified into 3 forms of immovable objects, movable objects other than money, and movable objects in the form of money.

In Indonesia, waqf related to money is divided into 2 (two). First, cash waqf, is the legal act of a wakif to separate or hand over part of his money to be used during or for a certain period of time in accordance with his interests for the purposes of worship and/or general welfare according to sharia. Second, waqf through money, is the legal act of a wakif to separate or hand over part of his money which is used directly to hold movable or immovable waqf assets for the purposes of worship or public welfare.

According to sharia, the Indonesian Ulema Council (MUI) in 2002 issued a fatwa 242 concerning cash waqf, waqf made by a person, group of people, institution or legal entity in the form of cash. Included in the definition of money are securities. Cash waqf is jawaz (permissible). Cash waqf may only be distributed and used for things that are permissible according to sharia. The basic value of cash waqf must be guaranteed to be preserved, it cannot be sold, donated, and/or inherited.

In Islamic historical records, cash waqf has actually been practiced since the beginning of the second century Hijriah as mentioned in the hadith narrated by Imam al-Bukhari, explained that Imam al-Zuhri (d. 124 H), one of the leading scholars and the founder of the codification of hadith fatwa, recommended endowments of dinars and dirhams for the development of Islamic missionary, social and educational facilities. The method is to use the money as business capital and then distribute the profits.

Currently, there are many digital platforms that connect between wakif (people who have waqf) and nazhir (people who manage waqf). Waqf money of the bride and groom is the practice of setting aside a portion of property in the form of money by the bride and groom before the wedding, which is then entrusted for public interest or charity. This practice is a form of social contribution and worship carried out by the bride and groom in order to help the community and gain merit in the sight of Allah. Endowment money candidate pen

The urgency of the bride-to-be's money endowment lies in the social contribution and worship carried out by the bride-to-be, as well as the benefits provided to the community. In social contribution, the bride-to-be's money endowments can raise awareness of social responsibility and concern for the community. This practice allows the bride and groom to play an active role in building a better society whereas in Worship and merit, Waqf money of the bride and groom as one form

Waqf money for brides-to-be is one way to optimize the potential of waqf in Indonesia, which according to the Indonesian Waqf Board (BWI) reaches hundreds of trillions of rupiah per year. With endowments of money, brides-to-be can contribute to building and developing various social, educational, health, economic, and other programs and facilities that benefit the community. This Bride-to-be Waqf movement allows the bride and groom to endow money or se.

BSI is the main facilitator in collecting money endowments by providing QRIS, savings, and current accounts. In the provisions of the bride-to-be's money endowment, there are no special provisions, because this program can be accessed by customers and non-customers who want to get married. This program is included in the category of sharia social finance, as a form of implementation of BSI Spiritual Friends &; Social Friends. Carrying the slogan "So that your love is as eternal as your Waqf", the program started on July 25, 20

BWI is an institution that receives, manages, and utilizes money endowment funds in collaboration with the Ministry of Religion of the Republic of Indonesia and BSI. Marriage is used as a moment to invite brides who are generally Gen Y or Gen Z to not only worship for themselves, but also social worship to a wider level, one of the highly recommended religious sharia is Waqf. The initiative to invite brides-to-be to waqf begins when they are about to say the sacred vows of marriage. Here, the Heads of KUA will provide literacy not only in matters of Marriage Jurisprudence but also about Islamic social finance, namely Cash Waqf.

New endowments of prospective replacement money were implemented in two provinces. The first province is West Sumatra and the second province is Lampung. West Sumatra Province (West Sumatra) became the first to give birth to a new breakthrough called Waqf Tunai Calon Bride (WTC). This program was born in collaboration with the Regional Office of the Ministry of Religion with BWI and BSI. This program was launched by West Sumatra Governor Mahyeldi Ansharullah with Head of Central BWI Muhammad Nuh, Head of Central BSI Anton Sukarna and other ranks. This waqf program is expected to be a support in helping family economic resilience as a form of mauquf 'alaih. For brides-to-be who will hold a wedding also to waqf with full sincerity. Unlike zakat, this waqf treasure never runs out. But the value of the benefits is extraordinary for the people. This bride-to-be cash endowment starts in June 2023 and there are already several KUA starting in West Sumatra province. The purpose of this program is to cultivate the habit of endowment in the community. Then increase the achievement of waqf funds as a social financial instrument in Islam for family resilience.

Lampung Province launched the Waqf Money Bride Program (Catin) to be the second after West Sumatra. This program was launched in Lampung on August 15, 2023 aimed at cultivating the habit of waqf for brides-to-be, it is hoped that this program will be one of the efforts to maximize the potential of waqf which will later become an alternative source of financing for businesses and strengthening the economy of the community in Lampung Province. M. Syukron as the Partner Bank of this program revealed that the potential of Muslims, especially in the field of philanthropy, is very large. Indonesia is the country with the highest giving rate in the world. Money endowments This is a very strategic instrument to maximize the potential of money endowments that have not been actualized. Therefore, one of the priorities of this program that will be implemented by the Ministry of Religious Affairs is money endowments. Especially for brides-to-be. Hopefully with a bride-to-be endowment, her love for eternal will be forever marked by endowment money. Based on the results of an interview at KUA, Kotabumi Selatan

District, North Lampung Regency with Mr. Ismail Rosadi as the head of KUA. That the money waqf program for brides-to-be in North Lampung Regency will only be implemented at the end of September 2023, especially in KUA Kotabumi Selatan, there are only a few brides-to-be who carry out the waqf. The implementation of the bride-to-be's money endowment has not been so optimal, especially in KUA Kotabumi Selatan and the bride-to-be's money endowment is also a recently launched by the central Ministry of Religious Affairs. There are no special regulations for brides to do the waqf, even doing this money endowment sincerely there is no nominal amount required. Regarding the money endowments of prospective brides, KUA collaborates with BWI (Bank Waqf Indonesia) and BSI (Bank Syari'ah Indonesia). Waqf money from the bride-to-be is not just anyone can use or manage it, there are special regulations from BSI. For a nazir who wants to use or manage the money endowment, the rule is that he must follow the training until he has a certificate and must also be someone competent so that he is worthy to become a nazir (a manager of the bride's money endowment).

KUA Kotabumi Selatan is a pilot KUA in North Lampung Regency so that the implementation of the bride-to-be money waqf program is a reference for other sub-district KUAs. Technically, the field implementation for payment is carried out simply by using a Qris barcode that goes directly to the KUA Kemenag storage account. In the field implementation, the waqf money of the bride and groom is given sincerely there is no nominal amount required while the BSI mechanism in the payment of this waqf is minimal in addition, brides-to-be who have limited access to Qris scans or transfers can give cash endowments to KUA officers who will help to deposit cash.

Some obstacles in the field related to the implementation of the bride and groom's money waqf are still understandable because the bride and groom's money waqf program is still completely new and needs adjustments from KUA and the community. Of course, this program will continue to grow with an evaluation of the obstacles that exist in the field. All parties are optimistic that this program will run well and bring many benefits.

The implementation of money endowments by brides-to-be is a concrete step in realizing the practice of money endowments by brides-to-be before marriage. This implementation involves the process of collecting, managing, and using money endowment funds with the aim of providing benefits to the community. The implementation of the bride and groom's money waqf requires cooperation between the bride and groom, the waqf institution or amil zakat body, as well as the community who will benefit from the waqf fund. Before carrying out the money endowment of the bride and groom, it is important for the bride and groom to understand the concept and urgency of the money endowment. The bride and groom need to have a clear understanding of the purpose and benefits of money endowments as well as the social responsibilities carried.

In funding, brides-to-be can collect waqf funds from various sources, such as donations from family, friends, and relatives, as well as from personal savings. It is important to run the fundraising process with high transparency and accountability so that brides-to-be and the public have confidence in the implementation of money endowments.

Waqf funds can be used for various public purposes or charities, such as helping the poor, building mosques, supporting education, providing health services, or helping other social programs. It is important to communicate clearly to the waqf institution or amil zakat body about the purpose of using the waqf funds so that the funds can be used in accordance with the original intention and purpose of the waqf. The implementation of waqf money of the bride and groom must be accompanied by transparent reporting and periodic evaluation related to the use of waqf funds. The implementation of the bride and groom's money endowment requires cooperation and commitment from all relevant parties. With good implementation, the bride and groom's money endowments can provide significant benefits to the community and become a tangible manifestation of social responsibility and concern for others.

## CONCLUSION

The several forms of kinship politics above show that patrimonial culture is still strong in Indonesia at the local, regional and national levels. Patrimonial is a form of political culture system model that has been rooted in Indonesia since the royal era to the modern political era. The centralization of power is the most important element in a patrimonial system, this is where the role of a very powerful (autocratic) person has a major contribution to the sustainability of this system. In traditional societies, there is still no form of cultural secularization or structural differentiation. In the form of cultural secularization, traditional societies still have clear boundaries between leaders and their subordinates or the community. It develops mystifications about the figure of a leader by involving forms of belief that develop in society at large. Such as leaders or kings who are considered as well as believed to be direct descendants of gods and the rise of mystical stories that glorify the strength of the leader with various kinds of myths and abilities. So that it certainly gives limits to ordinary people that they are indeed destined to be led. So in this case, the role of the king is a very important aspect for the continuity of a government.

On the other hand, the discussion above shows a pattern of patron-client relations in the context of the relationship between leaders and subordinates, and with the community. This pattern of relations in Indonesia is commonly referred to as the father-son relationship, in which the father shows his power and influence by building a large or extended family (Jackson, 1981: 13-14). After that, the father must be ready to ensure his responsibilities and establish a relationship with his subordinates personally. At a later stage, the client reciprocates by offering general support and assistance to the patron (Scott, 1993: 7-8). It can be concluded that until now the form of patrimonialism has only been transformed into a different form. With the existence of a partition that separates civil society in the policy-making process directly from politicians who work behind closed doors, the patrimonial system that exists in the Indonesian government will continue to grow. Because with this separation, group interests in the form of patron-client relations between leaders and elites become difficult to avoid. The urgency of the bride-to-be's money endowment lies in the social contribution and worship carried out by the bride-to-be, as well as the benefits provided to the community. In social contribution, the bride-to-be's money endowments can raise awareness of social responsibility and concern for the community. This practice allows the bride and groom to play an active role in building a better society whereas in Worship and merit, Waqf money of the bride and groom as one form ibadah yang dapat mendekatkan diri kepada Allah SWT dan mendapatkan pahala yang berlipat ganda.

Implementation of The implementation of waqf money for prospective brides has not been running optimally. This program has only been implemented in two provinces, namely West Sumatra and Lampung, and has only been running for less than five months. less than five months. Some obstacles in the field related to the implementation of bride-to-be cash waqf is something that is still understood because the bride-to-be cash waqf program is still completely new and needs to be adjusted by both the KUA and the community. adjustments from the KUA and the community. Of course, this program will continue to grow with an evaluation of the obstacles that exist in the field. All parties are optimistic that this program will run well and bring many benefits.

**REFERENCES**


Abdi, A., Shamsuddin, S. M., Hasan, S., & Piran, J. (2019). Deep learning-based sentiment classification of evaluative text based on Multi-feature fusion. *Information Processing & Management*, *56*(4), 1245–1259. https://doi.org/10.1016/j.ipm.2019.02.018

Abdi, K. (2023). Implementation of Cooperative Accountability in Managing Financial Reports at SMP Negeri 14 Binjai. *Journal Markcount Finance*, *1*(3), 171–181. https://doi.org/10.55849/jmf.v1i3.207

Adams, M. D. O., & Charnley, S. (2020). The Environmental Justice Implications of Managing Hazardous Fuels on Federal Forest Lands. *Annals of the American Association of Geographers*, *110*(6), 1907–1935. https://doi.org/10.1080/24694452.2020.1727307

Adegbeye, M. J., Ravi Kanth Reddy, P., Obaisi, A. I., Elghandour, M. M. M. Y., Oyebamiji, K. J., Salem, A. Z. M., Morakinyo-Fasipe, O. T., Cipriano-Salazar, M., & Camacho-Díaz, L. M. (2020). Sustainable agriculture options for production, greenhouse gasses and pollution alleviation, and nutrient recycling in emerging and transitional nations—An overview. *Journal of Cleaner Production*, *242*, 118319. https://doi.org/10.1016/j.jclepro.2019.118319

Brishty, F. P., Urner, R., & Grau, G. (2022). Machine learning based data driven inkjet printed electronics: Jetting prediction for novel inks. *Flexible and Printed Electronics*, *7*(1), 015009. https://doi.org/10.1088/2058-8585/ac5a39

Chamberlain, C. A., Rubio, V. Y., & Garrett, T. J. (2019). Strain-Level Differentiation of Bacteria by Paper Spray Ionization Mass Spectrometry. *Analytical Chemistry*, *91*(8), 4964–4968. https://doi.org/10.1021/acs.analchem.9b00330

Chen, R., Nolan, A. M., Lu, J., Wang, J., Yu, X., Mo, Y., Chen, L., Huang, X., & Li, H. (2020). The Thermal Stability of Lithium Solid Electrolytes with Metallic Lithium. *Joule*, *4*(4), 812–821. https://doi.org/10.1016/j.joule.2020.03.012

Cooper, S., Schmidt, B.-M., Sambala, E. Z., Swartz, A., Colvin, C. J., Leon, N., & Wiysonge, C. S. (2021). Factors that influence parents' and informal caregivers' views and practices regarding routine childhood vaccination: A qualitative evidence synthesis. *Cochrane Database of Systematic Reviews*, *2021*(10). https://doi.org/10.1002/14651858.CD013265.pub2

Cowling, B. J., Ali, S. T., Ng, T. W. Y., Tsang, T. K., Li, J. C. M., Fong, M. W., Liao, Q., Kwan, M. Y., Lee, S. L., Chiu, S. S., Wu, J. T., Wu, P., & Leung, G. M. (2020). Impact assessment of non-pharmaceutical interventions against coronavirus disease 2019 and influenza in Hong Kong: An observational study. *The Lancet Public Health*, *5*(5), e279–e288. https://doi.org/10.1016/S2468-2667(20)30090-6

Cubuk, E. D., Zoph, B., Mane, D., Vasudevan, V., & Le, Q. V. (2019). AutoAugment: Learning Augmentation Strategies From Data. *2019 IEEE/CVF Conference on Computer Vision and Pattern Recognition (CVPR)*, 113–123. https://doi.org/10.1109/CVPR.2019.00020

Czyżewski, B., Matuszczak, A., Grzelak, A., Guth, M., & Majchrzak, A. (2021). Environmental sustainable value in agriculture revisited: How does Common Agricultural Policy contribute to eco-efficiency? *Sustainability Science*, *16*(1), 137–152. https://doi.org/10.1007/s11625-020-00834-6

Dinerstein, E., Vynne, C., Sala, E., Joshi, A. R., Fernando, S., Lovejoy, T. E., Mayorga, J., Olson, D., Asner, G. P., Baillie, J. E. M., Burgess, N. D., Burkart, K., Noss, R. F., Zhang, Y. P., Baccini, A., Birch, T., Hahn, N., Joppa, L. N., & Wikramanayake, E. (2019). A Global Deal For Nature: Guiding principles, milestones, and targets. *Science Advances*, *5*(4), eaaw2869. https://doi.org/10.1126/sciadv.aaw2869

Feng, C., & Liao, X. (2020). An overview of “Energy + Internet” in China. *Journal of Cleaner Production*, *258*, 120630. https://doi.org/10.1016/j.jclepro.2020.120630

Feng, C., & Wang, M. (2019). Journey for green development transformation of China’s metal industry: A spatial econometric analysis. *Journal of Cleaner Production*, *225*, 1105–1117. https://doi.org/10.1016/j.jclepro.2019.04.025

Ferrell, B. R., Handzo, G., Picchi, T., Puchalski, C., & Rosa, W. E. (2020). The Urgency of Spiritual Care: COVID-19 and the Critical Need for Whole-Person Palliation. *Journal of Pain and Symptom Management*, *60*(3), e7–e11. https://doi.org/10.1016/j.jpainsymman.2020.06.034

Fragkos, P., Laura Van Soest, H., Schaeffer, R., Reedman, L., Köberle, A. C., Macaluso, N., Evangelopoulou, S., De Vita, A., Sha, F., Qimin, C., Kejun, J., Mathur, R., Shekhar, S., Dewi, R. G., Diego, S. H., Oshiro, K., Fujimori, S., Park, C., Safonov, G., & Iyer, G. (2021). Energy system transitions and low-carbon pathways in Australia, Brazil, Canada, China, EU-28, India, Indonesia, Japan, Republic of Korea, Russia and the United States. *Energy*, *216*, 119385. https://doi.org/10.1016/j.energy.2020.119385

Garcia, M. A., Thierry, A. D., & Pendergrast, C. B. (2022). The Devastating Economic Impact of COVID-19 on Older Black and Latinx Adults: Implications for Health and Well-Being. *The Journals of Gerontology: Series B*, *77*(8), 1501–1507. https://doi.org/10.1093/geronb/gbab218

Houghton, C., Meskell, P., Delaney, H., Smalle, M., Glenton, C., Booth, A., Chan, X. H. S., Devane, D., & Biesty, L. M. (2020). Barriers and facilitators to healthcare workers’ adherence with infection prevention and control (IPC) guidelines for respiratory infectious diseases: A rapid qualitative evidence synthesis. *Cochrane Database of Systematic Reviews*, *2020*(8). https://doi.org/10.1002/14651858.CD013582

Huhn, M., Nikolakopoulou, A., Schneider-Thoma, J., Krause, M., Samara, M., Peter, N., Arndt, T., Bäckers, L., Rothe, P., Cipriani, A., Davis, J., Salanti, G., & Leucht, S.

(2019). Comparative efficacy and tolerability of 32 oral antipsychotics for the acute treatment of adults with multi-episode schizophrenia: A systematic review and network meta-analysis. *The Lancet*, *394*(10202), 939–951. https://doi.org/10.1016/S0140-6736(19)31135-3

Kurani, A., Doshi, P., Vakharia, A., & Shah, M. (2023). A Comprehensive Comparative Study of Artificial Neural Network (ANN) and Support Vector Machines (SVM) on Stock Forecasting. *Annals of Data Science*, *10*(1), 183–208. https://doi.org/10.1007/s40745-021-00344-x

Lim, S. H., Kim, D. J., Hur, Y., & Park, K. (2019). An Empirical Study of the Impacts of Perceived Security and Knowledge on Continuous Intention to Use Mobile Fintech Payment Services. *International Journal of Human–Computer Interaction*, *35*(10), 886–898. https://doi.org/10.1080/10447318.2018.1507132

Lu, H., Hu, L., Zheng, W., Yao, S., & Qian, L. (2020). Impact of household land endowment and environmental cognition on the willingness to implement straw incorporation in China. *Journal of Cleaner Production*, *262*, 121479. https://doi.org/10.1016/j.jclepro.2020.121479

Mawejje, J. (2019). Natural resources governance and tax revenue mobilization in sub saharan Africa: The role of EITI. *Resources Policy*, *62*, 176–183. https://doi.org/10.1016/j.resourpol.2019.04.001

Nie, X., Wu, J., Chen, Z., Zhang, A., & Wang, H. (2021). Can environmental regulation stimulate the regional Porter effect? Double test from quasi-experiment and dynamic panel data models. *Journal of Cleaner Production*, *314*, 128027. https://doi.org/10.1016/j.jclepro.2021.128027

Rai, K., Dua, S., & Yadav, M. (2019). Association of Financial Attitude, Financial Behaviour and Financial Knowledge Towards Financial Literacy: A Structural Equation Modeling Approach. *FIIB Business Review*, *8*(1), 51–60. https://doi.org/10.1177/2319714519826651

Wang, Y., Deng, X., Zhang, H., Liu, Y., Yue, T., & Liu, G. (2022). Energy endowment, environmental regulation, and energy efficiency: Evidence from China. *Technological Forecasting and Social Change*, *177*, 121528. https://doi.org/10.1016/j.techfore.2022.121528

Yan, Y., Wang, R., Zheng, X., & Zhao, Z. (2020). Carbon endowment and trade-embodied carbon emissions in global value chains: Evidence from China. *Applied Energy*, *277*, 115592. https://doi.org/10.1016/j.apenergy.2020.115592

Yao, P., Wu, H., Gao, B., Tang, J., Zhang, Q., Zhang, W., Yang, J. J., & Qian, H. (2020). Fully hardware-implemented memristor convolutional neural network. *Nature*, *577*(7792), 641–646. https://doi.org/10.1038/s41586-020-1942-4