# Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

<sup>1\*)</sup> Latifah Amir, <sup>2)</sup> Arrie Budhiartie, <sup>3)</sup> Diana Amir, <sup>4)</sup> Ratna Dewi, <sup>5)</sup> Cholilah Suci Pratiwi <sup>1,2,3,4,5)</sup> Faculty of Law, Universitas Jambi, Jambi, Indonesia

\*Corresponding E-mail: latifah amir@unja.ac.id

DOI:

10.22437/jkam.v8i1.33547

**Article History:** 

Received:

21/05/2024

Revised:

15/06/2024

**Accepted:** 30/06/2024

## ABSTRACT

Concerns about the increasing prevalence of deviant behavior related to sexual activities and sexual harassment, where teenagers often become victims, must be addressed intensively by all sectors, including academia. This concern serves as a strong motivation for the Community Service Team from the Faculty of Law to focus on the prevention and mitigation of sexual violence among adolescents, specifically at Secondary School Number 6 Kota Jambi. The selection of this location is based on the understanding that junior high school students are a vulnerable group, susceptible to becoming victims due to their emotional instability and heightened curiosity. Preventive efforts are implemented by providing students with better knowledge and understanding, enabling them to protect themselves and their peers while fostering awareness of anti-sexual violence in their environment. The outreach method involves several stages, including preliminary assessments, problem identification, and the socialization of various regulations related to antisexual violence. Socialization activities are conducted through presentations and discussions between the team and the students. The final stage includes periodic evaluations conducted by the school to assess the development of students' knowledge and behavior regarding sexual violence and harassment. In conclusion, this research conveys a message about the importance of higher education institutions in supporting students to understand legal issues related to sexual violence that frequently occur today.

**Keywords**: Junior High School; Legal Counseling; Prevention; Sexual Violence; Students.

## INTRODUCTION

sue faced by the government, as it occurs in both urban and rural areas. This problem does not only affect adults; children are also frequent victims, often assaulted by those closest to them. According to Livingston (1982), responses to sexual harassment require legal, organizational, and individual actions, indicating the systemic efforts needed to address such cases comprehensively. Stolle, Wexler, Winick, and Dauer (1997) also emphasize the integration of preventive law

and therapeutic jurisprudence to provide a holistic response to sexual violence cases.

e-ISSN: 2580-2178

p-ISSN: 2580-1120

On December 13, 2021, Kompas Online reported a case of sexual violence involving a pesantren teacher in Bandung who raped his students. Out of 12 female students, 8 became pregnant, and some have even given birth. Herry Wirawan, a teacher and head of the pesantren in Cibiru, Bandung, was reported to have raped 12 of his underage students. This news was published on Kompas.com under the title "Sexual Abuse of Children is Widespread, Psychologists Emphasize the Importance of Sexual Education." Similarly, Hayati and

.

Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

Fidiawati (2025) propose a Sharia-based collaborative counseling model to prevent child sexual abuse and violence, highlighting the importance of preventive education rooted in cultural and religious values. Prevention strategies based on educational and behavioral counseling models, as suggested by Krist et al. (2020) and Henderson et al. (2020), have proven effective in addressing similar issues.

Previously, on December 11, 2021, there was another report about sexual harassment committed by a religious teacher in Cilacap. "Sexual harassment of children perpetrated by a religious teacher in Patimuan District, Cilacap, Central Java. The teacher, identified as MAYH, was reported to have molested 15 elementary school girls at his school." According to Kompas.com on Saturday (December 11, 2021), Supriyanto, Coordinator of the Patimuan District Education and Culture Office, stated that the teacher, aged 51, had previously committed similar acts at another school. This situation reflects Carmody and Carrington's (2000) argument that preventive strategies must address root causes and societal tolerance towards sexual violence, not just punish perpetrators after the fact. It is in line with the findings of Bonnar-Kidd (2010), who stressed the necessity of holistic prevention efforts beyond punitive measures.

Due to the increasing revelations of sexual harassment and violence committed by educators against children, the Minister of Religious Affairs issued Regulation Number 73 of 2022 concerning the Prevention and Handling of Sexual Violence in Educational Institutions under the Ministry of Religious Affairs. According to Article 1, point 5 of this regulation, sexual violence is defined as "any act that degrades, humiliates, attacks, and/or other actions against a person's body, sexual desires, and/or reproductive functions, either forcibly or non-forcibly, or contrary to a person's will or due to an imbalance of power relations and/or gender relations, causing someone to experience physical, psychological, sexual suffering, economic, social, cultural, or political loss." This comprehensive definition

resonates with Weiner's (2017) advocacy for a strong legal framework to support survivors in educational settings.

Based on the definition in Article 1, point 5 of Regulation Number 73 of 2022, the understanding of sexual violence is not limited to physical relationships; actions that imply desire are also included as acts of sexual violence and harassment. Newlands and O'Donohue (2016) argue that effective sexual violence prevention must be integrated into educational policies and community actions to ensure consistent protection. Similarly, Putra and Syafiq (2022) emphasize the importance of preventive models and legal protection for victims within higher education environments.

In practice, this regulation should not only apply to educational institutions under the Ministry of Religious Affairs but should also be applicable educational universally to institutions outside of it. In Jambi Province, cases of sexual harassment cannot be considered ordinary, especially against children. For instance, a young mother identified as NT, aged 25, was reported to have sexually harassed 11 underage children.

"According to coordination with the Women and Children's Friend Service (SAPA) 129 and the Integrated Service Unit for Women and Child Protection (UPTD PPA) of Jambi Province, it was found that the suspect NT often forced male child victims to touch her intimate parts and compelled female child victims to watch adult films and peek through the window while she was having sexual relations with her husband." This case supports Navaei et al. (2018), who found that effective parental counseling interventions can significantly enhance the prevention of child sexual abuse by increasing awareness and communication practices.

To attract children to stay at her home, NT was known to have a PlayStation rental, making the victims comfortable playing there. Reports indicate that the victims were allowed to play PlayStation for free if they complied with the suspect's demands to touch her intimate parts.

Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

According to the concept of social violence regulated in the Minister of Religious Affairs Regulation Number 73 of 2022, NT's actions fall under the elements of sexual violence.

What was done to these underage children will undoubtedly have negative impacts on them. According to Ivo Noviana in her article titled "Sexual Violence Against Children: Impacts and Handling," the effects of sexual violence include feelings of powerlessness, stress, depression, psychological trauma, feelings of guilt, fear, nightmares, sexual dysfunction, and suicidal thoughts. Similarly, Levenson, Willis, and Vicencio (2017) highlight those victims of sexual abuse, including children, often experience severe psychological barriers that hinder recovery if not properly addressed. Studies by Levy and Packman (2004) also suggest that vulnerable populations, including individuals with mental challenges, require special counseling efforts to mitigate the lasting trauma of sexual violence.

To prevent the rampant occurrence of sexual harassment and violence against children or students, the Community Service Team from the Faculty of Law at Jambi University has a moral and academic responsibility to assist the government in preventing these acts as a form of legal protection for children. Educational interventions, such as those suggested by Bonar et al. (2022) and Hotchkiss, Weinberg, and Berke (2024), are crucial to empower students with self-defense skills, enhance resilience, and create a culture of awareness. In addition, Stone (2000) emphasizes the role of legal advocacy and ethical responsibility in supporting victims, especially in educational environments.

This legal outreach is conducted at SMP Negeri 6 Kota Jambi, which is known to be a favored school in Jambi City with an "A" accreditation. The school has also achieved many accomplishments in both sports and arts. According to the principal, there is currently concern that their students may fall into negative behaviors, as teachers believe their responsibility only extends to the school environment, and once outside, it is no longer

their responsibility. Dills, Fowler, and Payne (2016) emphasize that successful sexual violence prevention strategies require collaboration between schools, families, and communities to sustain their effectiveness beyond school hours. Garcia et al. (2012) also underline that empowering student with knowledge and access to resources enhances their resilience against sexual violence risks both inside and outside educational settings.

They hope that through legal outreach on the issue of sexual violence, students will gain understanding and awareness, helping them avoid becoming victims and reinforcing preventive behaviors. Moreover, according to Lee et al. (2007) and Schewe (2007), comprehensive sexual violence prevention programs need to be implemented consistently, combining behavioral education, legal advocacy, and community empowerment to create a truly safe environment for children and students.

## **METHODS**

In the implementation of this activity, a participatory social approach is used to provide legal understanding, enabling partners to comprehend existing issues and resolve problems promptly. In addressing the challenges faced by partners and the target audience, several aspects are considered, namely:

- 1. Human Resources (target audience/partners)
- 2. Implementation team and related parties
- 3. University leadership
- 4. Legislation
- 5. Cultural values in society
- 6. Facilities and infrastructure

These six aspects are interrelated factors that support the formation of legal awareness in society, particularly among students. The steps and stages for problem-solving that will be applied in this activity include:

- 1. Preparation
- 2. Activity Materials
- 3. Main Activities
- 4. Evaluation

<sup>·</sup> JKAM (Jurnal Karya Abdi Masyarakat) - Vol. 8 (1) 2024 - (27-34)

Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

# 5. Report Preparation

## 1. Preparation:

Coordination with the community service team, determining the location for the service, mapping the issues faced by partners/target audiences, and selecting the theme of the service. The selected partner is SMP N Kota Jambi.

# 2. Activity Materials:

The materials to be presented by the resource persons and instructors include Legal Counseling on the Prevention of Sexual Violence Against Students at SMP Negeri 6 Kota Jambi.

## 3. Main Activities:

- a. Presentation of core materials by resource persons/instructors through lectures/visualization and training.
- b. Active communication between participants and presenters/discussions, mapping the issues faced by partners/target audiences, followed by finding solutions.
- c. The method used is a participatory approach, meaning that students are expected to actively participate in the community service activities.
- d. Guidance and monitoring changes in knowledge ("cognitive"), attitudes ("affective"), and behavior ("psychomotor").

#### 4. Evaluation:

Evaluation of the implementation of this activity is conducted on both the process and the results based on several aspects, namely:

- a. Participant attendance
- b. Participant participation
- c. Relevance (activity materials, methods, resource persons, facilities, and management)
- d. Acceptability (level of absorption of the activities by the partners)
- e. Appropriateness (process and results)
- f. Long-term impact (sustainability and repeatability).

## 5. Report Preparation:

The preparation of the community service activity report is systematically organized from the initial stage to the final stage, adhering to existing regulations.

#### RESULTS DAN DISCUSSIONS

ommunity Service (PPM) is part of the professional obligations of lecturers, ✓ alongside Teaching/Education Research, known as the Tri Dharma of Higher Education. The purpose of PPM is to provide understanding, knowledge, and the application of academic expertise from university lecturers so that scientific knowledge can benefit society. For lecturers with a background in law, one form of PPM is to conduct socialization of regulations or legal counseling related to legal issues that develop in society. On this occasion, one of the PPM teams from the Faculty of Law, led by Mrs. Latifah Amir, SH, MH, chose the theme of legal counseling related to the issue of sexual violence, which is currently under the spotlight of the Ministry of Education and Culture as one of the major sins in the field of education. The team considers it necessary to provide legal counseling to students as part of efforts to prevent sexual violence and to provide understanding of what should be done if such violence occurs to them or if they witness an incident of sexual violence.

This legal counseling was conducted on August 4, 2023. The division of tasks within the team greatly supported the smooth running of this activity, alongside the response and reception from SMPN 6 Kota Jambi, which welcomed this event with great enthusiasm. During the counseling session, attended by 50 students, Mr. Zalman Kumudi, SPd, as the vice principal for student affairs, was accompanied by two guidance and counseling teachers and two OSIS (Student Organization) advisors. The activity was conducted in a familial atmosphere to avoid a condescending impression, allowing students to feel more comfortable receiving the counseling material, thus the mushola (prayer room) was chosen as the venue for the event. The material was presented by Dr. Arrie Budhiartie, SH, M.Hum, after the opening

Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

ceremony conducted by Mrs. Latifah Amir, SH, MH, and Mr. Zalman Kumudi, SPd, along with the presentation of a plaque from the PPM team of the Faculty of Law to SMP Negeri 6 Kota Jambi. In accordance with the academic fields of the team members, the counseling material was based on the concepts and legal norms outlined in Law Number 12 of 2022 concerning Sexual Violence Crimes. However, to ensure that the PPM objectives are achieved and accepted by junior high school students, the technique included delivery presenting concrete examples occurring in society, not only in the Jambi city area but also from news that is currently viral on various social media and other mass media.

The materials presented include:

- 1. Definition of sexual violence crimes
- 2. Definition of sexual violence victims
- 3. Definition of a child
- 4. Definition of sanctions, and
- Definition of several related special institutions (Regional Technical Implementation Unit for the Protection of Women and Children/UUPTD PPA; integrated services, victims' rights, and support).

The presentation material is tailored to the age and maturity level of junior high school students, who generally fall into the early adolescent category (ages 12-15), characterized by a tendency to resist information that is didactic or prescriptive but are more open to socializing in a familial manner. In his presentation, Dr. Arrie Budhiartie, SH, M.Hum, conveyed definition of sexual violence as quoted from the Ministry of Education and Culture's website, describing it as any act that degrades, humiliates, harasses, and/or attacks a person's body and/or reproductive functions due to an imbalance of power and/or gender relations, resulting in or potentially resulting in suffering, psychological and/or physical including issues that disrupt a person's health and reproductive the loss of opportunities to pursue education safely and optimally. From this definition, it is evident that the causes of sexual violence in the environment of the Ministry of Education and Culture stem from two factors: the imbalance of power relations and gender elements, which have physical and psychological impacts, including reproductive health issues. Furthermore, this can lead to a person's opportunity to obtain their right to education being compromised.

According to Law Number 12 of 2022 concerning Sexual Violence Crimes, the forms of sexual violence consist of:

- a. Non-physical sexual harassment
- b. Physical sexual harassment
- c. Coercion of contraception
- d. Coercion of sterilization
- e. Coercion of marriage
- f. Sexual torture
- g. Sexual exploitation
- h. Sexual slavery; and
- i. Electronic-based sexual violence.

Among these nine forms of sexual violence, the most common occurrences among students are those mentioned in letters (a), (b), and (g), especially with the rampant use of social media, which also includes forms of electronic-based sexual violence. Therefore, it is essential to provide understanding regarding the efforts that can be made to prevent sexual violence or to avoid becoming a victim of such acts. These efforts include:

- 1. Knowing the body parts that are considered objects of sexual violence.
- 2. Always being open with parents.
- 3. Not allowing anyone to take pictures of their body.
- 4. Having the courage to say "no" to actions from others that they do not like or that cause discomfort.
- 5. Being vigilant about their surroundings, including both close acquaintances and newly met individuals.

Dr. Arrie Budhiartie, SH, M.Hum, concluded his presentation by discussing what should be done if someone has unfortunately become a victim of sexual violence or has witnessed an act of sexual violence, namely:

<sup>·</sup> JKAM (Jurnal Karya Abdi Masyarakat) - Vol. 8 (1) 2024 - (27-34)

Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

- 1. Do not blame oneself for the sexual violence experienced; instead, assure oneself that the perpetrator is the one at fault.
- 2. Immediately seek help from those nearby.
- 3. Contact a teacher, family member, friend, or other trusted individuals.
- 4. Request assistance from others to report to the police and to a hospital for a medical examination using a referral letter from the police after filing a complaint/report. If there is no prior complaint/report to the police, the victim is only entitled to medical records. During the medical examination, the victim should be able to honestly describe and point out the areas that hurt, so that everything can be accurately recorded in the medical report.
- 5. Seek help from service-providing institutions or legal aid organizations to assist in resolving the issues faced.
- 6. Gather evidence and witnesses that can serve as pointers if the case is to be processed legally.
- 7. Undergo psychological evaluation. This examination can be beneficial to strengthen the evidence if legal action is pursued by the victim.
- 8. Engage in counseling for psychological support and recovery.
- 9. If you receive threats or intimidation, immediately seek a safe house that can provide protection for victims. You can also request protection from the police.

# CONCLUSION

ommunity service conducted in the form of legal counseling is one manifestation of the university's concern for protecting students so that they understand the legal issues related to sexual violence that often occur today. Through legal counseling on sexual violence, students are provided with guidance and methods on how to protect themselves from such acts and understand what they should do if they encounter actions that lead in that direction.

#### **ACKNOWLEDGMENTS**

would like to express my sincere gratitude to all those who have contributed to the success of this community service program. I deeply appreciate the support and cooperation from the schools, participants, and legal professionals involved in the study.

## **REFERENCES**

- Amar, A. F., Strout, T. D., Simpson, S., Cardiello, M., & Beckford, S. (2014). Administrators' perceptions of college campus protocols, response, and student prevention efforts for sexual assault. *Violence and Victims*, *29*(4), 579–593. https://doi.org/10.1891/0886-6708.vv-d-12-00154
- Bonar, E. E., DeGue, S., Abbey, A., Coker, A. L., Lindquist, C. H., McCauley, H. L., . . . Walton, M. A. (2020b). Prevention of sexual violence among college students: Current challenges and future directions. *Journal of American College Health*, 70(2), 575–588. https://doi.org/10.1080/07448481.2020 .1757681
- Bonnar-Kidd, K. K. (2010). Sexual Offender Laws and prevention of sexual violence or recidivism. *American Journal of Public Health*, 100(3), 412–419. https://doi.org/10.2105/ajph.2008.1532 54
- Carmody, M., & Carrington, K. (2000).

  Preventing sexual violence? Australian & New Zealand Journal of Criminology, 33(3), 341–361.

  https://doi.org/10.1177/000486580003 300306
- Dills, J., Fowler, D., & Payne, G. (2016). Sexual violence on campus: Strategies for prevention. *CDC*. Retrieved from https://stacks.cdc.gov/view/cdc/43899/
- Fadhil, M., Lusiana, V., Widiyawati, A., Ulya, N. H., Wibowo, A., Suhardiman, S., & Suryani, T. Z. (2025). Legal counseling on child abuse for students in Singkawang City. DAS SEIN: *Jurnal Pengabdian Hukum*

Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

- dan Humaniora (Journal of Legal Services and Humanities), 5(1), 30–42. https://doi.org/10.33756/jds.v5i1.27123
- Garcia, C. M., Lechner, K. E., Frerich, E. A., Lust, K. A., & Eisenberg, M. E. (2011). Preventing sexual violence instead of just responding to it: Students' perceptions of sexual violence resources on campus. *Journal of Forensic Nursing*, 8(2), 61–71. https://doi.org/10.1111/j.1939-3938.2011.01130.x
- Gostin, L. O., Lazzarini, Z., Alexander, D., Brandt, A. M., Mayer, K. H., & Silverman, D. C. (1994). HIV testing, counseling, and prophylaxis after sexual assault. *JAMA*, 271(18), 1436–1444. https://10.1001/jama.1994.0351042006 8036
- Hayati, F., Fidiawati, L., Helnita, N., Afdal, N., & Helminsyah, N. (2024). Sharia-based collaborative counseling model to prevent child sexual abuse and violence. *Multidisciplinary Science Journal*, 7(5), 2025236. https://doi.org/10.31893/multiscience.2
- Henderson, J. T., Senger, C. A., Henninger, M., Bean, S. I., Redmond, N., & O'Connor, E. A. (2020). Behavioral counseling interventions to prevent sexually transmitted infections. *JAMA*, 324(7),

025236

- https://doi.org/10.1001/jama.2020.103 71
- Hotchkiss, M. E., Weinberg, L., & Berke, D. S. (2022). Implementation of empowerment self-defense programming in a university counseling center: An effective sexual violence prevention delivery model. *Journal of American College Health*, 1–9. https://doi.org/10.1080/07448481.2022 .2115299
- Kamb, M. L., Fishbein, M., Douglas, J. M., Rhodes, F., Rogers, J., Bolan, G., . . . Peterman, T. A. (1998). Efficacy of risk-

- reduction counseling to prevent human immunodeficiency virus and sexually transmitted diseases. *JAMA*, *280*(13), 1161.
- https://doi.org/10.1001/jama.280.13.11 61
- Krist, A. H., Davidson, K. W., Mangione, C. M., Barry, M. J., Cabana, M., Caughey, A. B., . . . Wong, J. B. (2020). Behavioral counseling interventions to prevent sexually transmitted infections. *JAMA*, *324*(7), 674. https://doi.org/10.1001/jama.2020.130
- Lee, D. S., Guy, L., Perry, B., Sniffen, C. K., & Mixson, S. A. (2007). Sexual violence prevention. *Prevention Researcher*, *14*(2).
- Levenson, J. S., Willis, G. M., & Vicencio, C. P. (2017). Obstacles to help-seeking for sexual offenders: Implications for prevention of sexual abuse. *Journal of Child Sexual Abuse*, *26*(2), 99–120. https://doi.org/10.1080/10538712.2016.1276116
- Levy, H., & Packman, W. (2004). Sexual abuse prevention for individuals with mental retardation: Considerations for genetic counselors. *Journal of Genetic Counseling*, 13(3), 189–205. https://doi.org/10.1023/b:jogc.0000028 158.79395.1e
- Linder, C. (2018). Developing a power-conscious framework for understanding and addressing sexual violence. Sexual Violence on Campus (Great Debates in Higher Education), Emerald Publishing Limited, Leeds, 7-36. https://doi.org/10.1108/978-1-78743-228-420181004
- Livingston, J. A. (1982). Responses to sexual harassment on the job: legal, organizational, and individual actions. *Journal of Social Issues*, *38*(4), 5–22. https://doi.org/10.1111/j.1540-4560.1982.tb01907.x

<sup>·</sup> JKAM (Jurnal Karya Abdi Masyarakat) - Vol. 8 (1) 2024 - (27-34)

Empowering Junior High School Students in Jambi Through Legal Counseling on Sexual Violence Prevention

- McFarland, W. P., & Dupuis, M. (2001). The legal duty to protect gay and lesbian students from violence in school. *Professional School Counseling*, *4*(3), 171. Retrieved from https://eric.ed.gov/?id=EJ630577
- Navaei, M., Akbari-Kamrani, M., Esmaelzadeh-Saeieh, S., Farid, M., & Tehranizadeh, M. (2018). Effect of group counseling on parents' self-efficacy, knowledge, attitude, and communication practice in preventing sexual abuse of children aged 2–6 years: A randomized controlled clinical trial. International Journal of Community Based Nursing and Midwifery, 6(4), 285.
- Newlands, R. (2016). A Critical review of Sexual violence Prevention on college campuses. *Acta Psychopathologica*, 02(02). https://doi.org/10.4172/2469-6676.100040
- Putra, A. A., & Syafiq, K. (2022). Preventive model and legal protection of victims of sexual violence crimes in higher education environment. *Jurnal Hukum Volkgeist*, 7(1), 68–76. https://doi.org/10.35326/volkgeist.v7i1. 2872
- Schewe, P. A. (2007). Interventions to prevent sexual violence. In *Springer eBooks* (pp. 223–240). https://doi.org/10.1007/978-0-387-29457-5\_12
- Shen, J. T. Y. (1982). Adolescent sexual counseling. *Postgraduate Medicine*, 71(5), 91–100. https://doi.org/10.1080/00325481.1982 .11716065
- Stone, C. B. (2000). Advocacy for Sexual Harassment Victims: Legal support and ethical aspects. *Professional School Counseling*, *4*(1), 23–30. Retrieved from https://eric.ed.gov/?id=EJ629041
- Stone, C. B. (2003). Counselors as Advocates for gay, lesbian, and bisexual youth: A call for equity and action. *Journal of Multicultural Counseling and*

- *Development*, *31*(2), 143–155. https://doi.org/10.1002/j.2161-1912.2003.tb00539.x
- Stolle, D. P., Wexler, D. B., Winick, B. J., & Dauer, E. A. (1997). Integrating preventive law and therapeutic jurisprudence: A law and psychology-based approach to lawyering. *California Western Law Review*, 34(1), 3. Retrieved from https://scholarlycommons.law.cwsl.edu/cgi/viewcontent.cgi?article=1246&cont ext=cwlr
- Triwanto, T., & Aryani, E. (2022). Counseling about the prevention and handling of sexual violence in college. *International Journal of Educational Research & Social Sciences*, 3(6), 2279–2284. https://doi.org/10.51601/ijersc.v3i6.558
- Weiner, M. H. (2017). Legal counsel for survivors of campus sexual violence. *SSRN Electronic Journal*. Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=2983101

<sup>·</sup> JKAM (Jurnal Karya Abdi Masyarakat) - Vol. 8 (1) 2024 - (27-34)