

## **Participatory Approaches in Managing Corporate Social Responsibility (CSR) Funds at Sharia Microfinance Institution**

**Inud Danis Ikhwan Meranti\***

E-mail: [danisfian11@gmail.com](mailto:danisfian11@gmail.com)

STAI Darul Ulum Banyuwangi, Indonesia

**Laily Hidayati Rosyidi**

E-mail: [lailyrosyidi@gmail.com](mailto:lailyrosyidi@gmail.com)

STAI Darul Ulum Banyuwangi, Indonesia

**Zainal Aris Masruchi**

E-mail: [zainalfpbi@gmail.com](mailto:zainalfpbi@gmail.com)

STAI Darul Ulum Banyuwangi, Indonesia

### **Abstract**

Companies implement CSR programs for a variety of reasons, including social, economic, and legal. As an external entity operating in someone else's territory, companies must pay attention to the welfare of the surrounding community. CSR aims to improve the welfare of society, which includes meeting the material, spiritual, and social needs of citizens so that they can live properly, develop, and function socially. This study uses a descriptive qualitative design with the aim of gaining in-depth insight into the phenomenon under study, namely the management of CSR funds through a participatory approach. participatory increases transparency and accountability in the management of CSR funds. By involving various stakeholders in decision-making, the process becomes more open and can be monitored. In conclusion, this study shows that the participatory approach in managing CSR funds at BMT Al-Yaman Berasan Banyuwangi not only increases the effectiveness of the program, but also provides greater and sustainable social impact for the communities served. Through the distribution of CSR funds to the Pokdarwis of Kawang Pine Beach Wringinputih-Muncar Banyuwangi Regency BMT Al-yaman Berasan Banyuwangi has contributed to the Triple Bottom Lines, namely profit, people and planet, so that BMT Al-yaman Berasan Banyuwangi is included in Micro Finance Institutions that care about the environment and have a good impact on the community that utilizes mangrove products on Kawang Pine Beach to be produced into chips and tea that have been exported to Hong Kong and the Netherlands.

**Keywords:** Participatory; Social Responsibility; Sharia Microfinance

**Abstrak**

*Perusahaan melaksanakan program CSR karena berbagai alasan, antara lain alasan sosial, ekonomi, dan hukum. Sebagai entitas eksternal yang beroperasi di wilayah orang lain, perusahaan harus memperhatikan kesejahteraan masyarakat di sekitarnya. CSR bertujuan untuk meningkatkan kesejahteraan masyarakat, yang meliputi pemenuhan kebutuhan material, spiritual, dan sosial warga negara agar dapat hidup layak, berkembang, dan berfungsi secara sosial. Penelitian ini menggunakan desain kualitatif deskriptif dengan tujuan untuk mendapatkan wawasan yang mendalam tentang fenomena yang diteliti, yaitu pengelolaan dana CSR melalui pendekatan partisipatif. Partisipatif meningkatkan transparansi dan akuntabilitas dalam pengelolaan dana CSR. Dengan melibatkan berbagai pemangku kepentingan dalam pengambilan keputusan, prosesnya menjadi lebih terbuka dan dapat dipantau. Sebagai kesimpulan, penelitian ini menunjukkan bahwa pendekatan partisipatif dalam pengelolaan dana CSR di BMT Al-Yaman Berasan Kabupaten Banyumas tidak hanya meningkatkan efektivitas program, tetapi juga memberikan dampak sosial yang lebih besar dan berkelanjutan bagi masyarakat yang dilayani. Melalui penyaluran dana CSR kepada Pokdarwis Pantai Pinus Kawang Wringinputih-Muncar Kabupaten Banyumas BMT Al-yaman Berasan Banyumas telah memberikan kontribusi terhadap Triple Bottom Lines yaitu profit, people dan planet sehingga BMT Al-yaman Berasan Banyumas termasuk dalam Lembaga Keuangan Mikro yang peduli terhadap lingkungan dan memberikan dampak baik bagi masyarakat yang memanfaatkan hasil mangrove di Pantai Pinus Kawang untuk diproduksi menjadi keripik dan teh yang telah diekspor ke Hongkong dan Belanda.*

**Kata Kunci:**Partisipatif; Tanggung Jawab Sosial; Keuangan Mikro Syariah.

**INTRODUCTION**

Islamic financial institutions are fundamentally different from conventional or traditional financial institutions in terms of their objectives, systematics, regulations, scope and responsibilities. The form of financial institutions can be divided into two parts, namely bank financial institutions and non-bank financial institutions. Both financial institutions have the same function, it's just that the institutional authority is different. BMT is a form of non-bank microfinance institutions as a provider of financial services and operational rules based on sharia law and Islamic values. BMT is the main subject in the micro economy which functions to improve the welfare of the community (Afrianty et al., 2020). BMT is a business entity that has a potential role in providing support for the economic development of the people by collecting and channeling public funds through social or non-profit activities as well as commercial activities or profitable economic activities

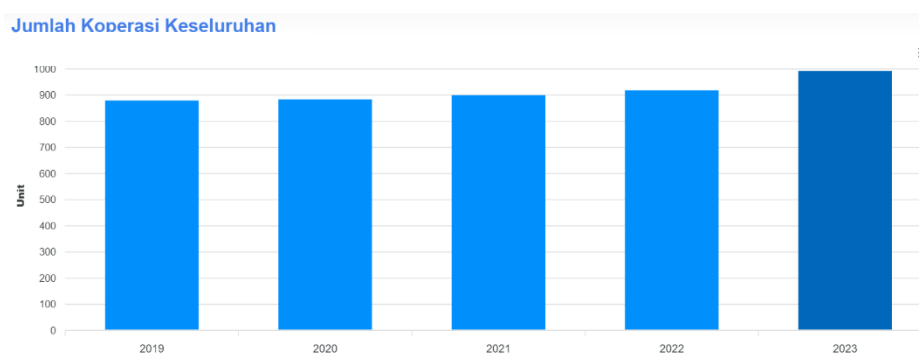
(Nurkhaerani, 2020). To improve the good image attached to BMT, it is also necessary for institutions, BMT to carry out social activities, develop community development programs as a form of corporate responsibility to the public, which is usually called *Corporate Social Responsibility* (CSR) or Corporate Social Responsibility (Pramiana & Anisah, 2018). CSR is a business commitment to behave ethically, operate legally and contribute to economic development while improving the quality of life of employees and their families, as well as local communities and society in general. However, in this case, seen from the context of the external environment, the most common implementation of CSR is the provision of assistance (*donation* / charity) to location organizations and poor communities around the corporation operates (Masrunik et al., 2021).

In implementing CSR, companies have reasons including social, economic, and legal reasons. For social reasons, companies implement CSR programs to fulfill their social responsibility to the community. As an outsider operating on someone else's territory, the company must pay attention to the surrounding community. In its activities, both provide benefits because in the context of its activities CSR is for the welfare of society. Where it is explained that community welfare is a condition of fulfilling the material, spiritual, and social needs of citizens in order to live properly and be able to develop themselves, so that they can carry out their social functions (Sugita et al., 2020). In the term or mention of CSR, there are differences between general companies and BMT (*Baitul Maal wat Tamwil*). In BMT, it is called Benevolent Funds according to the presentation of the source and use of funds report which refers to PSAK No. 59. In BMT, Benevolent Funds are funds used for charitable, social, and humanitarian activities. This includes donations, zakat, infaq, sadaqah, as well as the results of waqf management (Kholifah, 2017). However, the term Virtue fund is used for financial statements, in the community the term Virtue fund is still not too familiar, so in this study using the term CSR which is more widely known to the community.

Banyuwangi Regency has *Baitul Maal wat Tamwil* under the guidance of the Cooperatives and SMEs Office which is devoted directly to small communities as business

actors. There is an increase in the number of microfinance institutions in Banyuwangi Regency which is presented in the following data:

**Figure 1**  
Total number of cooperatives in Banyuwangi Regency



Source: <https://satudata.banyuwangikab.go.id/>

The growth of Baitul Maal wat Tamwil (BMT) in Banyuwangi Regency shows quite rapid development. Since 2020, various BMT branches have been opened in this area, showing an increase in economic activity and community independence through this Islamic financial institution. Such is the case with BMT Al Yaman which has inaugurated various new branches in Banyuwangi. BMT Al Yaman also opened a branch office in Bangorejo District in early 2023. BMT Al Yaman is a BMT under the guidance of the Banyuwangi Regency Cooperative and UKM Office which is also a BMT under the auspices of the Manbaul Ulum Berasan Foundation. It is a BMT initiated by alumni of the Banyuwangi Islamic Religious College (STAIDU) based on the principle of kinship from alumni who join as members, and currently has developed to help the economy and develop

the businesses of its members. BMT Al-yaman manages Benevolent funds or CSR which are distributed to several parties which with the development of the social role of financial institutions that are experiencing developments will be better in management and more targeted for distribution to parties who need help from these social funds.

In managing CSR funds, BMT Al-Yaman uses a participatory approach, which in microfinance institutions is a concept that prioritizes the active role of the community in the decision-making process regarding the allocation and use of CSR funds. Through this approach, local communities, especially those who are participants or recipients of microfinance services, are actively involved in planning, implementing, and monitoring programs aimed at improving welfare and financial inclusion. The background of this research lies in the importance of understanding the effectiveness, challenges, and opportunities of participatory approaches in the context of CSR fund management in microfinance institutions. By analyzing community participation in decision-making, as well as its impact on program sustainability and local economic welfare, this research is expected to provide valuable insights for practitioners, academics, and policy makers in developing more inclusive and sustainable strategies in CSR management.

## **LITERATURE REVIEW**

### **Participatory Approach.**

Community participation is a technical process to provide wider opportunities and authority to the community to jointly solve various problems. This division of authority is based on the level of involvement of the community in the activity. Community participation aims to find better solutions to problems in a community by opening up more opportunities for people to contribute so that the implementation of activities is more effective, efficient and sustainable. From many experiences about the implementation of development, it is found that many developments that are said to be for the benefit of the people are in fact not in accordance with what the people want as the beneficiaries of this development. (Wahongan, 2019).

A participatory approach to managing *Corporate Social Responsibility* (CSR) funds is a method that emphasizes the importance of involving various stakeholders in the entire process of planning, implementing, and evaluating CSR programs. This approach not only increases the effectiveness of the program, but also ensures its sustainability and accountability. Participation is one of the key principles in *community development* (CD). Participation is key in ensuring that the programs are truly in line with the needs and expectations of local communities. Through participation, the community is not only a beneficiary, but also an active part of the decision-making process (Muhdar et al., 2014).

Participation can be divided into several levels, ranging from *informing*, *consulting*, *collaborating*, to empowering. Higher levels of participation tend to result in more responsive and sustainable programs. Participation in CSR fund management involves various forms, such as community meetings, surveys, *focus group discussions* (FGDs), and strategic partnerships with civil society organizations (Kusumadinata, 2013).

### **Social Responsibility Fund (CSR)**

Fundamentally, the concept of responsibility refers to the ability of a company to contribute to matters requested by other parties. Corporate social responsibility is the concept of responsibility assumed by the company for various actions taken by the company and has an impact on humans, communities, and the environment in general (Syaichoni, 2023). CSR is a form of human activity for all company actions that affect individuals, communities and the environment in which the company operates. However, this theory and style is still debated with corporate responsibility and CSR implementation. The implementation of CSR only increases the welfare value of the owner, or the implementation of CSR will also include the interests of the country's city. CSR can be seen as an ongoing commitment to the business community, behaving well and contributing to economic development. Where it improves the quality of workers and their families, as well as the community at large. In the relationship with stakeholders and the principles of volunteerism and cooperation (Silvia, 2023). The benefits of implementing CSR for BMT include, among others:

1. For the Company There are four benefits derived from the implementation of CSR. *First*, the existence of BMTs that grow rapidly and sustainably and get a positive image from the community. *Second*, BMT is easier to get capital opportunities. *Third*, BMT can maintain and maintain effective and efficient human resources. *Fourth*, BMT can improve decision making on critical issues and make it easier to manage risk management.
2. For society, CSR practices will increase the added value of a company. And improve the quality of the relationship between the company and the community.

A company's commitment to social responsibility and practices that can be implemented in its business. The idea is that social work is actually done. The implementation can be done then the company must know the internal situation of the company that allows helping the achievement of social responsibility and action. The implementation of social responsibility is a step of the previous Corporate Social Responsibility program. The implementation of social responsibility requires a trusting and positive organizational climate that increases the motivation and commitment of implementing employees. The company's efforts to see social responsibility are carried out with various strategies. The company's strategy has paid attention and considered the vision, mission, goals, objects and needs of *Stakeholders*.

As for assessing the commitment and seriousness of the company in carrying out social responsibility, it can be seen based on (Saleh et al., 2022):

1. *Leadership* CSR programs can be considered successful if they have the support of the company's top management.
2. The proportion of CSR assistance is designed not solely on the budget range, but also on the level of maximum absorption, meaning that if the area is large, then the budget must be larger. So, it cannot be used as a benchmark, if a large budget must produce a good program.
3. Transparency and Accountability; There is an annual report; There is a social and financial audit mechanism where the social audit is related to testing the extent to

which CSR programs have been able to correctly address the needs of the community, the company gets feedback from the community correctly by conducting interviews with beneficiaries.

4. *Coverage Area* There is an orderly and rational identification of beneficiaries based on a predetermined priority scale.
5. *Planning and Monitoring and Evaluation Mechanisms*, in planning there needs to be a guarantee to involve *multistakeholders* in every cycle of project implementation, there is an awareness to pay attention to aspects of locality at the time of planning there is a contribution, understanding and acceptance of existing local culture, there is a *blue print policy* that forms the basis for program implementation.
6. *Stakeholder Engagement* There is a regular coordination mechanism with stakeholders, especially the community.
7. *Sustainability*, there is a transfer of roles from the corporate to the community, the growth of a sense of ownership of the program and program results in the community, so that the community can take part in maintaining and maintaining the program properly.
8. *Outcome*, providing a dynamic community economic impact.

*Corporate Social Responsibility* is divided into three basic principle components known as *Triple Bottom Lines* (3P), which are as follows (Silvia, 2023):

1. *Profit*, the company should not only have profits for the organization but must be able to provide economic progress for its stakeholders and what actions the company has taken to strengthen economic resilience in the community.
2. *People*, the community around the company is one of the important stakeholders for the company. The company can create activities to develop the community and human resources.
3. *Planet* (Environment), the Company must maintain the state of the environment, especially around the company's environment because it is the Company's obligation to care for the environment.

## **Islamic Microfinance Institutions**

Islamic microfinance institutions are part of Islamic financial institutions that have a smaller scope to reach the lower community. The main purpose of the establishment of Islamic financial institutions is to develop healthy Islamic financial institutions, increase community participation, and expand people's economic businesses by expanding to remote areas. In addition, Islamic financial institutions also aim to improve the quality of social and economic life of the Indonesian people, reduce economic disparities, improve the quality and quantity of business, employment opportunities, community income, community participation in the development process, and educate and guide people to think economically and improve their quality of life (Syaichoni, 2023).

One of the Islamic microfinance institutions that is very important in society is Baitul Mal wa Tamwil, which provides easy access to finance for the community to meet their needs. Baitul Mal wa Tamwil consists of two terms, namely *Baitul Mal* and *Baitul tamwil*, where *Baitul maal* focuses on collecting non-profit funds such as zakat, infaq, and shodaqoh, while *Baitul tamwil* focuses on collecting and distributing commercial funds (Nurkhaerani, 2020). As an Islamic microfinance institution, BMT's goal is to provide benefits and welfare for its members and also the community around BMT, so that social inequality can be reduced. Therefore, the presence of Baitul Mal wa Tamwil is expected to be an important milestone in the history of the Indonesian nation to improve the quality of life of its people. Baitul Mal wa Tamwil has two main objectives in its establishment, namely to make a profit and provide benevolence to people in need. One way to realize the second goal is to implement a corporate social responsibility program. Through this program, a good relationship between the company and the community can be created, so as to realize mutual benefit. This benefit is characterized by an improved quality of life for the surrounding community (Syaichoni, 2023).

## **RESEARCH METHOD**

This research uses a descriptive qualitative design that aims to gain an in-depth understanding of the phenomenon under study, namely the management of CSR funds with

a participatory approach. This design was chosen because it is in accordance with the research objectives that want to explore perceptions, experiences, and participatory practices in CSR. The researcher conducted in-depth interviews with various stakeholders including the management of BMT Al-yaman Berasan Banyuwangi, members of BMT Al-yaman Berasan Banyuwangi, and beneficiaries of the CSR program.

These interviews were designed to obtain detailed information on how CSR funds are managed and how various parties participate in the process. Data collection was also conducted through analysis of relevant documents such as financial reports, CSR activity reports, and policy documents that support the implementation of CSR at BMT Al-yaman Berasan Banyuwangi. To ensure data validity, researchers triangulated data by comparing information from various sources (interviews, observations, and documentation). In addition, researchers also conducted member checking by confirming research findings with respondents to ensure the accuracy of the information obtained. (Pramiana & Anisah, 2018)

## **DISCUSSION**

In the perspective of participatory communication, BMT Al-yaman Berasan Banyuwangi's CSR can adopt a fairly similar approach, involving various related parties to achieve broader social and environmental goals. *First*, in terms of listening, BMT Al-yaman Berasan Banyuwangi can conduct an open dialog with the Berasan community or with BMT Al-yaman Berasan Banyuwangi members to understand the needs, aspirations, and problems faced by them. This can be done through open meetings, public forums, or through *online* communication channels that allow for active community participation. BMT Al-yaman Berasan Banyuwangi can also work with government organizations and local communities that are close and well connected to the community, this will make it easier for people's aspirations to reach the ears of relevant parties. In addition, directly inviting community representatives to the consultation team or community development committee within BMT Al-yaman Berasan Banyuwangi can also be a good participatory communication measure.

*Second*, in involving the community, BMT Al-yaman Berasan Banyuwangi can facilitate the active participation of the community in decision-making related to the allocation of CSR funds and the planning of programs to be implemented. This can be done through public consultation mechanisms, partnerships with civil society organizations, or other participatory approaches that provide opportunities for the community to provide their input and views. BMT Al-yaman Berasan Banyuwangi uses the method of submitting proposals from the community to the agency which will later be selected and run by BMT Al-yaman Berasan Banyuwangi. Meanwhile, BMT Al-yaman Berasan Banyuwangi has its own *guidelines* and programs and then discusses to improve the CSR program. *Third*, in terms of transparency, both institutions must provide clear and accurate information about their CSR activities to the Berasan community and also members of BMT Al-yaman Berasan Banyuwangi. This has been done by BMT Al-yaman Berasan Banyuwangi by providing an annual report that contains detailed information about the objectives, policies, activities, and impacts of the CSR program. In addition, the information must be easily accessible to the public through relevant communication channels. *Fourth*, in responsiveness, BMT Al-yaman Berasan Banyuwangi must respond to input and feedback received from the community. This can be done by improving existing programs, expanding program coverage, or developing new initiatives that are more in line with the needs and aspirations of the Berasan community.

BMT Al-yaman Berasan Banyuwangi is an institution that cares about the environment, therefore the institution participatively approaches related parties in the distribution of CSR funds. CSR funds distributed by BMT Al-yaman come from several sources, namely:

1. BMT Al-yaman zakat mal fund
2. 10% of BMT profit

According to some ulam opinions, the zakat mal funds that have been collected by *Baitul Maal wat Tamwil* (BMT) should not be distributed through the *Corporate Social Responsibility* (CSR) program arbitrarily. Zakat has special rules and regulations in Islam that require these funds to be distributed to the predetermined asnaf, namely eight groups

of zakat recipients: fakir, poor, amil zakat, muallaf, riqab (slaves), gharim (people in debt), fisabilillah (in the way of Allah), and ibnu sabil (travelers) (Hadi, 2016).

CSR, on the other hand, is a corporate initiative to implement their social responsibility, which is often not bound by the sharia provisions governing zakat. However, if CSR is directed to help those who are entitled to receive zakat, such as the poor and needy, this may be appropriate as long as the zakat funds are still distributed in accordance with sharia provisions (Hariyanto & Humaidy, 2019). Thus, the use of zakat funds through CSR programs may be permissible provided that the distribution is in accordance with the provisions of zakat recipients stipulated in Islamic law. BMT Al-yaman uses funds derived from zakat mal as CSR but the distribution is still adjusted to the provisions of Islamic sharia, such as for madin teachers, and programs engaged in productive economies such as capital assistance for underprivileged residents.

In 2023, a program to plant 10,000 mangrove seedlings in the Wringinputih-Muncar Banyuwangi beach area was initiated by the youth Pokdarwis (Tourism Awareness Group) in collaboration with the Wringinputih village government, involving BMT Al-yaman Berasan Banyuwangi as one of the donors at the event. The type of mangrove tree planted is *Acanthus ebracteatus*. The type of *Acanthus Ebractatus* or commonly called Jeruju, is utilized for its leaves for chips and tea. And currently, Mangrove Jeruju tea is being sought after and is a trend among tea lovers. The good thing is that the Wringinputih tea market has covered the world from Hong Kong to as far as the Netherlands. BMT Al-yaman Berasan Banyuwangi will also actively participate in caring for the growth of this tree together with local residents. In addition, as is known, Mangrove trees have many health benefits as well so that the community can cultivate this tree.

With this mangrove planting activity BMT Al-yaman Berasan Banyuwangi has contributed to the *Triple Bottom Lines* (3P), namely as follows (Silvia, 2023):

1. Profit, the company should not only have profits for the organization but must be able to provide economic progress for its stakeholders and what actions the company has taken to strengthen economic resilience in the community. In addition to BMT Al-yaman Berasan Banyuwangi can increase the company's profit because it

- has been recognized by the community, BMT Al-yaman Berasan Banyuwangi has also provided benefits for creative groups around the beach by continuing to produce the results of mangrove plants so that the group benefits from the production of tea and chips from mangrove leaves that have been sold abroad.
2. People, the community around the company is one of the important stakeholders for the company. The company can create activities to build community and human resources. With the survival of creative groups initiated by the community, the process of empowering human resources around the coast can be maximized, because many women are productive in processing the results of these mangrove plants.
  3. *Planet* (Environment), the Company must maintain the state of the environment, especially around the company environment because it is the Company's obligation to care for the environment. With this mangrove planting program, the ecosystem in the sea can be well protected, preserving life on the coast of the Kawang Beach area.

**Table 1**

Realization of CSR distribution in 2023

| No           | Activity Name                                          | Total                | Percentage  |
|--------------|--------------------------------------------------------|----------------------|-------------|
| 1            | Education field                                        | 15,805,000.00        | 34%         |
| 2            | Compensation, calamities, and disasters                | 9,684,000.00         | 21%         |
| 3            | Economic empowerment sector                            | 10,000,000.00        | 22%         |
| 4            | Field of da'wah and construction of worship facilities | 10,750,000.00        | 25%         |
| <b>Total</b> |                                                        | <b>46,239,000.00</b> | <b>100%</b> |

Source: BMT Al-yaman Berasan Banyuwangi (Data processed)

Based on this data, it can be concluded that BMT Al-yaman Berasan Banyuwangi, which is a BMT assisted by the Manbaul Ulum Berasan Foundation, has implemented its

social responsibility (CSR). Regarding the implementation of CSR in BMT which is channeled in various fields. In the field of education is channeled to provide compensation in the form of scholarships for students in the environment of the Foundation Unit Manbaul Ulum Berasan as a form of appreciation for those who are less able in the cost of education. In the second field of compensation, calamities, and disasters BMT Al-yaman Berasan Banyuwangi provides compensation to one of the members of BMT Al-yaman Berasan Banyuwangi who is less capable in financial terms. In the field of economic empowerment, it is channeled for mangrove planting activities on the coast of Kawang Beach, Wringinputih Muncar Banyuwangi village. In the last field, the field of da'wah and the construction of worship facilities is channeled to help renovate mosques in the Wringinputih Muncar Banyuwangi village area. With that BMT Al-yaman has contributed to the preservation of the environment that supports the sustainability of economic empowerment of communities around the coast who utilize the results of mangroves.

## CONCLUSION

BMT Al-yaman Berasan Banyuwangi involves various related parties to achieve broader social and environmental goals. provides some important conclusions regarding the implementation of CSR in the context of Islamic microfinance institutions. The participatory approach has proven effective in increasing the involvement and trust of members and beneficiaries. Through active participation, members feel more ownership of the program and contribute directly to its success. Implementing CSR with a participatory approach strengthens the social relationship between the BMT and its community. This helps create a stronger sense of community and collective responsibility. The participatory approach promotes transparency and accountability in the management of CSR funds. By involving various stakeholders in the decision-making process, the process becomes more open and accountable. Overall, this study confirms that a participatory approach to CSR fund management at BMT Al-Yaman Berasan Banyuwangi not only increases program effectiveness, but also creates a broader and more sustainable social impact for the communities served.

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