

Implementation of Community Empowerment through the PSBI Bank Indonesia CSR Program

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Abstract

Community empowerment is an effort to enhance the dignity and honor of a segment of our society trapped in poverty and backwardness. PSBI is a Corporate Social Responsibility (CSR) program provided by Bank Indonesia as a form of empowerment for the community. This study aims to analyze the PSBI programs in empowering various sectors within the community. This research employs a literature review method concerning companies with CSR programs for community empowerment, specifically focusing on Bank Indonesia. The study shows that community empowerment conducted by Bank Indonesia through the PSBI CSR program applies the "ACTORS" theory. In this theory, Bank Indonesia provides freedom, trust, supervision, and full support to the community to propose and manage their programs, aiming to create a greater impact on the surrounding community's lives. The PSBI program by Bank Indonesia successfully impacts community empowerment through the "ACTORS" theory-based approach. The support given by Bank Indonesia enables the community to become more independent and capable of developing local potential. This study contributes new insights by highlighting the implementation of the "ACTORS" theory in the PSBI CSR program of Bank Indonesia, a topic that has not been extensively covered in the literature on community empowerment through CSR.

Keywords: Community Empowerment, CSR Program, Bank Indonesia, PSBI

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INTRODUCTION

Sustainable community development is an important mission for the entire Indonesian nation. Communities are defined as constituted by those with a shared social identity; that is of members of the same set of social representations, which are the meanings, symbols, and aspirations through which people make sense of their world (Haldane et al., 2019). In Indonesia, community development can be carried out through many factors, one of which is economic development. Weak community empowerment in realizing prosperity is one indicator of the poverty problem that occurs (Umanailo, 2019). Economic development in Indonesia is a top priority, apart from viral factors or something that is discussed among the general public, there are many problems, such as low state income, which are faced in connection with development in the economic sector.

Economic development carried out in stages and continuously has succeeded in improving economic conditions both on a regional scale or in collaboration between one region and another region or nationally or in cooperation at the national level. Improving economic conditions can be achieved by utilizing natural and human resources. Human resources are important in development, because low human resources make people less able to see and overcome problems in their lives, one of which will have an impact on high levels of unemployment. Therefore, human development and empowerment is something that must and needs to be done. The improvement in the level of prosperity/quality of life is the implementation of the community empowerment program (Ompusunggu & Sos, 2018).

Empowerment is an effort made to change the condition of society due to a situation of poverty. This means that community empowerment efforts are aimed at making people able to solve various problems independently toward increasing welfare (Surya et al., 2021). Empowerment programs can be carried out by the government or agencies. A company or agency can be said to be one of the economic actors in a region. As a driving force, companies strive to generate maximum profits as a basic economic principle, and to make the most of existing resources. The practice of social empowerment then experienced rapid development and was in line with the concept of social responsibility owned by companies/agencies/institutions. This form of social responsibility is realized in the program, namely Corporate Social Responsibility or what we often know as CSR.

One of the big responsibilities of this CSR program is that companies not only operate to make a profit, but also play a role in creating social investment (Rumambi et al., 2018). CSR is ceremonial if companies decouple policies from implementation and/or impacts. Institutional theory states that the main reason for companies to decouple is the tension between a company having to gain social legitimacy from its (often competing) stakeholders, while also facing pressures to maintain internal efficiency (Graafland & Smid, 2019). One of the companies/agencies/institutions that has a CSR program is Bank Indonesia. Bank Indonesia is the Central Bank of the Republic of Indonesia in accordance with Article 23D of the 1945 Constitution of the Republic of Indonesia and Law Number 23 of 1999 concerning Bank Indonesia as amended several times, most recently by Law No. 4 of 2023 concerning Development and Strengthening Financial Sector.

Bank Indonesia's vision is to become the leading digital Central Bank with strong governance that makes a real contribution to the national economy and is the best among emerging market countries for advanced Indonesia. Bank Indonesia's mission includes several aspects. First, achieving stability in the value of the rupiah through the effectiveness of determining and implementing monetary policy and Bank Indonesia's policy mix in a sustainable, consistent, and transparent manner in order to support sustainable economic growth. Second, maintaining the stability of the payment system through establishing policies, regulations, licensing, implementation, supervision of the payment system, and management of rupiah currency, including facilitating the acceleration of the digital economy and finance in order to support sustainable economic growth. Third, contributing to maintaining financial system stability through establishing and implementing macroprudential policies in order to support sustainable economic growth. Fourth, contributing to supporting macroeconomic stability and sustainable economic growth through the synergy of Bank Indonesia's policy mix with the central and regional governments, relevant authorities or institutions, and/or other strategic partners, as well as international cooperation. Fifth, contributing to improving the financial market interior through regulation, supervision, and development of the money market and foreign exchange market, including infrastructure, to strengthen the effectiveness of Bank Indonesia policies and support national economic financing. Sixth, contributing to increasing economic-financial inclusion and sustainable finance, both conventionally and based on sharia principles, as well as consumer protection through policy formulation and implementation of Bank Indonesia work programs. Seventh, realizing a digital-based

central bank in policies and institutions, which prioritizes a good and professional Bank Indonesia policy and institutional governance system, through organizational and resource management.

The goals of Bank Indonesia in its capacity as the Central Bank are to achieve stability in the value of the rupiah, maintain Payment System stability, and contribute to maintaining Financial System Stability in order to support sustainable economic growth. Bank Indonesia is a state institution that manages the state's financial sector with the main tasks being macro monetary, payment system management, and financial system stability. Throughout its journey, Bank Indonesia has social responsibility in the field of community governance, where this program is an implementation of CSR. Bank Indonesia's CSR does not only focus on the community's economy but also on educational activities. The scope of Bank Indonesia's CSR (also known as PSBI: Bank Indonesia Social Program) includes: a) economic capacity building program, b) program to increase human resource capacity and public understanding, and c) social care programs related to education, culture, religion, health, environment, and disaster management (BI, 2019).

The urgency of this research lies in the importance of understanding how the CSR program implemented by Bank Indonesia, through PSBI, can significantly impact community empowerment. By examining the approach and effectiveness of the "ACTORS" theory applied in this program, this research is expected to provide guidance and insights for the development of future community empowerment programs, both by Bank Indonesia and by other institutions and companies.

METHOD

This research is a qualitative study employing a literature review approach. The design of this research is descriptive, aiming to briefly describe various conditions, situations, and phenomena related to corporate social responsibility (CSR), particularly within the scope of Bank Indonesia's work towards community empowerment. This research does not involve direct participants as it uses a literature review method. The data sources used are relevant literature and studies related to the research topic. Data collection in this research is conducted through a literature review or library study. The literature review is carried out by researching and reading literature related to the problem being studied. The collected data includes concepts, theories, and studies relevant to the phenomena discussed in this article, specifically concepts, theories, and studies related to corporate social responsibility issues, particularly Bank Indonesia through the PSBI program for community empowerment. The validity of the data in this research is ensured through several steps. First, literature selection is carefully conducted to ensure that only credible and relevant sources are used. Second, data triangulation is performed by comparing various literature sources to obtain a comprehensive and thorough understanding of the discussed topic. Third, critical analysis is applied to the selected literature to ensure that the interpretations and conclusions drawn are valid and reliable.

The data analysis technique used in this research involves several steps. Data analysis consists of four activity streams which include data collection, data reduction, data presentation, and drawing conclusions (Khofifah et al., 2023a). First, the data collected from the literature is qualitatively analyzed to identify emerging themes and patterns related to corporate social responsibility and community empowerment. Second, the data is analyzed using a descriptive approach to describe the conditions, situations, and phenomena related to Bank Indonesia's CSR program through PSBI. Third, data interpretation is conducted to connect the research findings with relevant theories and concepts, resulting in a deep understanding of how Bank Indonesia's CSR program contributes to community empowerment. Through this research methodology, this article aims to provide a comprehensive and in-depth understanding of how Bank Indonesia's PSBI program can positively impact community empowerment through the CSR approach

RESULTS AND DISCUSSION

Corporate Social Responsibility (CSR) programs play a crucial role in enhancing community development and welfare, particularly in developing countries like Indonesia. Bank Indonesia, as the central bank of the Republic of Indonesia, implements the Program Sosial Bank Indonesia (PSBI) as part of its CSR initiatives aimed at empowering local communities. This section explores the findings from a literature review focusing on the impact and effectiveness of the PSBI program in fostering community empowerment. Bowen defines CSR as a company's decision to provide positive values for society. Then in 1973, through the Academy of Management Journal, Keith Davis with his article entitled "The Case For and Against Business Assumption of Social Responsibilities" stated "Iron Law of Responsibility: Businesses must behave responsibly or lose the Power and legitimacy granted by society" . In simple terms, Davis defines CSR as a sincere effort by a company to create a balance in the economy and a good social condition of society in a responsible manner (Disemadi & Prananingtyas, 2020).

Corporate Social Responsibility (CSR) is a form of corporate responsibility to stakeholders in behaving ethically and maximizing positive impacts from economic, environmental and social aspects in efforts to achieve company goals. Or in other words, CSR is able to provide positive contributions made by business actors to the social environment around them as a form of company concern for the environment around which the company is founded (Achmad, 2023). Corporate Social Responsibility (CSR) is a commitment of a company or business world to contribute to sustainable economic development, and focuses on paying attention to economic, social and environmental aspects.(Sumanti, 2020). Based on this opinion, it can be seen that Corporate Social Responsibility (CSR) is a program owned by the company as a form of commitment to sustainable development for society. CSR programs have various aspects including economic, social, educational and other environmental aspects. The concept of CSR (Corporate Social Responsibility) has several definitions. One of them comes from the thoughts of John Elkington in his book "Cannibals With Forks, The Triple Bottom Line of Twentieth Century Business". Elkington introduced the concept of "3P" (profit, people and planet), which states that companies, apart from pursuing economic profits, must also make positive contributions to society (people) and preserve the environment (planet) (Leni Narisyah et al., 2019)

According to ISO 26000 CSR is an organization's responsibility for the impact of its decisions and activities on society and the environment, which is realized through transparent and ethical behavior that is in line with sustainable development and community welfare. CSR is considered discretionary, meaning something that needs to be done to avoid harm to oneself. In Indonesia, CSR is now required by the Company Law. According to the World Business Council for Sustainable Development, CSR is not only discretionary but also an essential commitment for companies to improve the quality of life philosophically, if the company seeks to be useful for humanity in the long term. Companies must be involved in social development programs because of the following, (1) companies and their employees are an integral part of the local community (2) Companies have benefited from the right to manage natural resources in that community and can show moral commitment by not doing so. business activities that can harm the surrounding community (3) The company will be more integrated with the surrounding community, so that there is a sense of ownership from the community towards the company (Rosyida & Tonny Nasdian, 2011).

In order to create Good CSR, you must combine the four principles of good corporate governance, namely fairness, transparency, accountability and responsibility in harmony. Plus you have to combine the interests of shareholders and stakeholders. Therefore, CSR does not only focus on the results to be achieved, but also on the process to achieve these results. There are five steps that can be used as a guide in formulating a CSR program, including (1) Engagement is the initial approach to the community so that good communication and relationships are established. (2) Assessment, where problems and community needs are identified which will be used as a basis for formulating programs. (3) Plan of action. Formulate an action plan. (4) Action and Facilitation. Implement the program that has been mutually agreed upon. (5) Evaluation and Termination or Reformation. Assess the extent of success in implementing CSR programs in the field (Achmad, 2023).

Program Sosial Bank Indonesia (PSBI) is a program established by Bank Indonesia in 2018 which was initiated by Bank Indonesia as an effort to increase bank awareness and involvement in improving the welfare of the community, especially those around the bank's operational areas. (Hafizhan Kurniawan et al., 2023). In article 1 of PADG INTERN concerning the 2019 Bank Indonesia Social Program, it explains that the Bank Indonesia Social Program, hereinafter abbreviated to PSBI, is a social program carried out systematically and planned through community empowerment and social care activities. Bank Indonesia's Social Program (PSBI) Corporate Social Responsibility or Bank Indonesia's Social Responsibility has one single goal to achieve and maintain stability in the value of the Rupiah. in order to achieve sustainable economic growth and improve community welfare. PSBI aims to: a. supporting the effectiveness of policy communication through community empowerment and social awareness that is directly or indirectly related to the implementation of Bank Indonesia's duties; and b. supports efforts to increase public knowledge and understanding of the implementation of Bank Indonesia's duties (BI, 2019).

Head of Representative of Bank Indonesia for East Kalimantan, Budi Widihartanto, stated that the Bank Indonesia Social Program (PSBI) was a form of Bank Indonesia's real contribution. This program provides ideas and solutions to help realize community empowerment in a systematic and planned manner. In order to realize this, Bank Indonesia formulates and implements a policy mix that needs to be supported by good credibility and maintained at all levels of society, as well as support from all stakeholders. These community empowerment and social care activities are carried out to support the implementation of Bank Indonesia's duties, both directly and indirectly, to realize Bank Indonesia's vision. In the context of achieving the vision with this theme, the implementation of PSBI is divided into three main dimensions, all of which are implemented based on the principles of openness, accountability and benefit.

Empowerment is the process in society to become empowered, encourage or motivate individuals to have or be empowered to choose their life choices and the empowerment of abilities must be aimed at the group or stratum of society that are left behind (Hasanah et al., 2022). In the Big Indonesian Dictionary (KBBI), empowerment comes from the basic word power, which means strength or ability. Empowerment in the KBBI is defined as a process or method, or also as an action to become empowered. The definition of process refers to a series of actions that can be carried out systematically and gradually. This series of actions certainly changes people who are less or less empowered towards empowerment or independence (Ansar Firman et al., 2021). Empowerment means a fair distribution of power (equitable sharing of power), thereby increasing political awareness and power of weak groups and increasing their influence on development processes and outcomes

Community empowerment is a process of creating a community with much greater control over its environment (Saleh & Mujahiddin, 2020). Community empowerment is a form of effort to teach people to be empowered throughout their lives. This effort falls within the principle of life long learning. Lifelong learning campaign which is still low in equality education has an unfavorable impact on learning citizens. This is because learning and education are activities that shape a person's way of thinking and living life. Learning is more than just using temporary information or a single adaptation to a particular situation, learning refers to psychological representations (aspects of personality) and changes in human behavior (Khofifah et al., 2023b).

Community development is planned for the purpose of improving the standard of living of the community through several programs and it is hoped that the community will play an active role and be able to find opportunities (Hasdiani et al., 2022; Putri, 2023). Community empowerment is also interpreted as a process of a series of activities to strengthen weak groups in society, including individuals who experience poverty problems. And as a goal, empowerment refers to the situation that social change wants to achieve, namely people who are empowered, have power or knowledge and the ability to fulfill their life needs, whether physical, economic or social, such as self-confidence, expressing aspirations, having a livelihood, participate in social activities, and be independent in carrying out their life tasks

Community empowerment or community development aims to create independence for local communities so that people no longer depend on companies. The purpose of empowerment is to improve the degree of community life, welfare and balance in many aspects of life, both physical and social environments (Yusuf et al., 2023). Community development must be based on the principle of empowerment, not just assistance. People need companions who can improve their welfare. Currently, CSR activities have varied and been adapted to the needs of local communities through needs assessments. In general, community development programs can be divided into three categories. This opinion can be concluded that community empowerment is a process of activities to make weak communities and individuals who experience difficulties prosperous so that they can independently have the knowledge, abilities and skills to improve their standard of living. Community empowerment has several roles. Community empowerment plays a role in changing people's behavior so that they are empowered so that they can improve their quality of life and welfare.

Mardikanto, et al (2014; Pratomo & Shofwan, 2022), explain the role of community empowerment as follows: 1. Institutional improvement (Better Institution). By improving the activities carried out, it is hoped that the institution can improve. Good institutions will encourage people to participate in activities. 2. Business Improvement (Better Business). It is hoped that institutional improvements will improve the business carried out so that it can provide benefits to the members of the institution and the surrounding community. 3. Improved Income (Better Income). It is hoped that business improvements can improve the income of all members of the institution, including the community. So improvements are needed in terms of public financial acceptance. 4. Environmental Improvement (Better Environment). It is hoped that improving income can improve the physical and social environment because environmental damage is often caused by poverty or limited income. 5. Life Improvement (Better Living). Good income and environment will improve people's living standards. This can be seen from the level of health, education and purchasing power. Economic capability will make people's lives better. 6. Community Improvement (Better Community). If every family has a good life, a better community life will also be created, so that community improvement is needed.

Community empowerment has many theories. In this research, community empowerment carried out by Bank Indonesia agencies through the PSBI CSR program was studied using ACTORS theory. The "ACTORS" theory of empowerment put forward by Sarah Cook and Steve Macaulay (1997) views society as subjects who can make changes by freeing someone from rigid control and giving that person the freedom to be responsible for their ideas and decisions, and his actions. The empowerment intended by Cook and Macaulay is more directed towards social and ethical/moral delegation, including: (a) encouraging fortitude; (b) delegate social authority; (c) managing performance; (d) developing organizations (both local and external); (e) offering cooperation; (f) communicate efficiently; (g) encouraging innovation; and (h) resolve problems that occur. The ACTORS theoretical framework can be seen as follows:

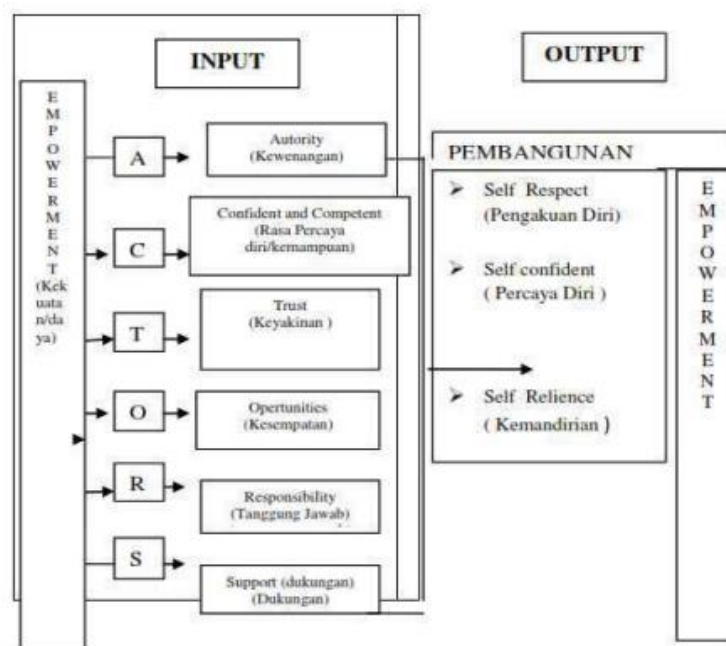


Figure 1.1: ACTORS theory

A= authority (authority) by providing trust
C= confidence and competence (confidence and ability)
T= trust (belief)
O= opertunities (opportunities)
R= responsibilities (responsibility)
S= support(support)

By using the empowerment concept offered by Cook and Macaulay, the change that will be produced is a planned change because the input that will be used in the change has been anticipated from an early age so that the output that will be produced will be able to be used optimally. The study of community empowerment management using the "ACTORS" framework is as follows:

Authority, groups/society are given the authority to change their stance or spirit (work ethic) into something that is their own. In this way, they feel that the changes they have made are the product of their desire for better change. Implementatively, the application of the community-based development approach or paradigm model gives individuals a role not as objects but as actors/subjects of development, starting from formulating goals, controlling resources and directing the development

process which will influence their lives (Daman, 2019; Hasanah et al., 2022). Confidence and competence, creates a sense of self-confidence by seeing their ability to change situations. Trust, creates the belief that they have the potential to change and they must be able (able) to change it. Opportunities, provide opportunities for people to choose what they want so that they can develop themselves according to the potential that exists in society. Responsibilities, in making changes it must go through management so that it is carried out with full responsibility to change for the better; and Support, there needs to be support from various parties to make it better. In this case, support is expected apart from the economic, social and cultural aspects, as well as support from various stakeholders carried out simultaneously without being dominated by one party/factor.

It is regulated in the 2019 BI Internal Gubernatorial Regulation that the PSBI program is provided to external parties in groups or independently to provide a greater or wider impact on society. In article 4, it is explained that PSBI is submitted independently by the community by making a letter of application and proposal related to the program. Bank Indonesia will then carry out a structured survey and evaluation to assess the feasibility of the program and the mechanism for providing assistance. This is because the assistance provided will be adjusted to the needs of the community. The mechanism for providing assistance is carried out in stages in the form of funds, goods and other development facilities. Research conducted at UD Aceh Tani Lestari showed that the PSBI CSR program was provided through the stage of submitting proposals by the community. At this stage, the business owner explains the environmental conditions and needs that the agency can help with. In previous research, at the end of 2016 Mr. Uzir submitted a request for assistance to Bank Indonesia, because Mr. Uzir felt that the bussiness he was running was worthy of assistance. So Bank Indonesia conducted a direct survey of Mr. Uzir's business (Leni Narisyah et al., 2019; Lasisi & Shittu, 2023).

At the West Java Province Bank Indonesia Office, the criteria used to determine the Bank Indonesia Social Program (PSBI) are based on the level of economic need and social vulnerability of the recipient community. These criteria include ownership outside government, the existence of a manager or entrepreneur, and priority given to underprivileged families. Bank Indonesia at the West Java Provincial Bank Office has a Bank Indonesia Social Program (PSBI) which aims to maintain the company's reputation. PSBI helps build strong relationships with communities and stakeholders. The program also ensures that the company's values and goals are met. Bank Indonesia can communicate directly with the public, understand the problems they are facing, and provide appropriate solutions. PSBI also supports Bank Indonesia's mission in achieving macroeconomic and financial goals as well as the values of transparency, accountability and social justice. In this way, PSBI helps Bank Indonesia maintain its reputation as a socially responsible central bank and strengthen engagement with the community (Hafizhan Kurniawan et al., 2023).

Based on the research results, it can be concluded as follows: The implementation of PSBI at the Darul Ilmi Islamic Boarding School includes four programs distributed by Bank Indonesia. In general, these programs can be said to have been implemented well. Because Bank Indonesia and the Islamic boarding school have tried their best, but the achievement of implementing the program is not fully in line with expectations. This is due to obstacles from several factors, including the students at the Darul Ilmi Islamic Boarding School whose main task is studying while entrepreneurship is only an additional skill for the students. The impact of the implementation of the Bank Indonesia Social Program (PSBI) in general is said by the Darul Ilmi Islamic Boarding School to be positive for the Santri/Santriwati, Ustadz/Ustadzah and foundations. From the Bank Indonesia Social Program PSBI Santri/Santriwati have the opportunity to have a business that is managed independently and guided so as to foster an entrepreneurial spirit and have the opportunity to continue to improve the quality of human resources (HR).

CONCLUSION

The implementation of community empowerment through the PSBI CSR program carried out by Bank Indonesia is realized by applying ACTORS theory. This can be seen through the PSBI program that has been implemented, that Bank Indonesia gives full freedom to the community to participate as the target of empowerment. This program is implemented in a structured manner and has regulations that regulate the delivery and evaluation mechanisms. Bank Indonesia provides full support in the form of funds, goods and facilities to facilitate the continuity of the program and provide skills improvement to the community. In order to provide full trust to the public, Bank Indonesia frees business or program owners to carry out the development stages of the program. This of course cannot be separated from the supervision carried out by Bank Indonesia through a team of surveyors who visited the location to ensure that the program had no problems and provided support to the community.

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