

Development of Banking CSR Model for Community Empowerment Slum Area in Medan City

Arifin Saleh¹, Ahmad Hidayah Dalimunthe¹, Faisal Hamzah Lubis¹

¹Lecturer FISIP University of Muhammadiyah Sumatera Utara (UMSU), Medan, Indonesia

arifinsaleh@umsu.ac.id

Abstract : *Nowdays, there are 200.29 hectares of slum in Medan. The slum area is in 42 urban villages spread across 9 sub-districts. For the handling of slums in Medan, this is done through the Kotaku Program with funding for central and regional collaboration. Other parties that are expected to be involved in handling this slum area are the banks, in this case Bank Sumut, through their corporate social responsibility (CSR) funds. This is because Bank Sumut, which is a regionally owned company, has a commitment every year to channel CSR funds to all regencies / cities in Sumatera Utara. In 2015, Bank Sumut channeled CSR funds amounting to Rp. 13,746 billion. This study aims to find a new model of Bank Sumut CSR that is directed at empowering slum communities in the city of Medan. Research method with a qualitative approach. Data analysis by analyzing typological data. The output of this study is the Bank Sumut CSR model of community empowerment in slum areas in Medan City or scientific publications in national scientific journals and international journals. Bank Sumut's research results have a CSR Program that has been proven to help the community and its targets in the future should be directed to help empower the slum communities in the city of Medan. Bank Sumut's CSR model for the empowerment of slum communities in the city of Medan must reach infrastructure development, social assistance, and economic assistance with management involving Kotaku, the community, and non-governmental organizations.*

Keywords : *CSR; community empowerment; slum areas*

I. Introduction

Central, provincial and district / city governments continue to collaborate, including cooperation with third parties in an effort to deal with slums. According to Law No. 1 Year concerning Housing and Settlement Areas, slum areas or settlements are areas or settlements that are not habitable due to irregularities in buildings, high density of buildings, and the quality of buildings and facilities and infrastructure that do not meet the requirements.

In 2016 there were 35,291 ha of urban slum settlements scattered in almost all parts of Indonesia. In the Province of North Sumatera (Sumatera Utara), there are 4,872 hectares of slums in 14 regencies / cities and 621 villages / villages (Sumatera Utara, 2017). In Medan the slum area is 200.29 hectares. The slum area is in 42 urban villages spread across 9 sub-districts.

For the handling of slums in Medan, carried out through the KOTAKU Program with funding collaboration centers, regions, and corporate social responsibility (CSR). Until 2019, each village that has a slum area will get Rp. 1 billion in funds. The fund is the central government budget which is part of the Rp. 26.5 billion allocated for various KOTAKU Program activities. On the other hand, the district / city government also issued a varied budget for handling slums.

It's just that, if there is no form of handling that is innovative, comprehensive, and on target, the slum area is expected to continue to increase. In fact, even though the area of slum is relatively smaller than the existing area, this needs attention to be completed soon. Moreover, the potential problems that arise from slums are very high, such as poverty, unemployment and crime (Saleh, 2016).

Settlements or slums are still a challenge to the government, particularly districts/cities. Given the difficulty of this work and the need for acceleration of achievement, then government collaboration is needed with private parties, communities, and other related parties.

In the city of Medan, another party expected to be involved in managing this slum area is the SUMUT Bank, through its corporate social responsibility (CSR) funds. This is because the SUMUT Bank is a regionally owned company headquartered in Medan. Every year, this bank also has a commitment to channel CSR funds to all districts / cities in Sumatera Utara, including to Medan city.

Utilization of its CSR program can be seen as in the following table:

Table 1. Utilization of Sumut Bank CSR Program

(in million rupiah)

Book Year	CSR Fund Allocation	Utilization of CSR Funds	Percentage (%)
2015	33.047	13.746	41,6%
2014	66.160	36.580	55,3%
2013	33.863	4.574	13,5%
2012	17.048	56	0,3%

Source: Sumut Bank CSR Team Report, 2016

CSR funds budgeted by SUMUT Bank are relatively large. In 2015, for example, the SUMUT Bank channeled CSR funds amounting to Rp. 13,746 billion. The SUMUT Bank CSR Program focuses on three Target Pillars, namely Economics, Environment, Education & Entrepreneurship. The Bank Sumut CSR program is a manifestation of the responsibility of the North Sumatra Bank to stakeholders, especially the community and the environment (the SUMUT Bank CSR Team, 2016).

In its implementation, SUMUT Bank's CSR program was conducted with 2 models, namely, First, synergizing with the Regional Government (Province and 33 Cities / Regencies). The North Sumatra Bank makes a decision on the proposed CSR program. If the proposed CSR program is approved, SUMUT Bank disburses CSR funds and in its implementation is carried out by the Program Committee, namely a committee formed by beneficiaries (community elements, agencies, and non-governmental organizations).

Second, it is managed directly by SUMUT Bank. SUMUT bank are granted mandates directly implementing CSR programs based on the scale of need priorities around the workspace, ranging from planning, monitoring, deciding, deciding and evaluating CSR programs.

Considering the SUMUT Bank's commitment related to the implementation of CSR and the size of the budget, the model for implementing the SUMUT Bank CSR needs to be developed and directed towards empowering communities in the slums in Medan. The development of this model is also in line with the limited government budget for handling slums and the need for the involvement of third parties to assist government programs.

Based on the background above, the proposing team felt interested in conducting research by taking the title of the Development of the SMUT Bank of CSR Model for the Empowerment of Slum Area Communities in Medan.

II. Review of Literature

In general, CSR (corporate social responsibility) or corporate social responsibility is defined as a business operation that is committed not only to increase company profits financially, but for regional socio-economic development in a holistic, institutionalized and sustainable manner. Suharto (2010). The scope of CSR includes Education, Health, Environment, Social Capital, and Economics and Entrepreneurship.

There are four benefits obtained by the company by implementing CSR. First, the existence of the company can grow and be sustainable and the company gets a positive image from the wider community. Second, companies are more likely to gain access to capital (capital). Third, companies can maintain quality human resources. Fourth, companies can improve decision making on critical matters (critical decision making) and simplify the management of risk management (Effendi, 2010).

In the implementation, according to Wahyudi and Azheri (2011) CSR forms can be ranked into 4 categories, that is, the management of the working environment in good terms, the partnership between companies with the community (specifically local communities), the handling of environmental sustainability, and social investment.

Empowerment means providing resources, opportunities, knowledge, and skills to improve the ability of society to determine their own future and to participate and influence the lives of its people (Ife and Tesoriero, 2008). Understanding empowerment is directed more towards improving the ability of a society to be self-sufficient, can control its future and can even influence others.

According to Ambadar (2008), one of the prominent of CSR practices in Indonesia is the emphasis on the empowerment aspects of society (Community Development/CD). And so CSR as a concept that changes and grows according to the development of the corporate world and the needs of society can be one of the answers.

Adi (2008) says community empowerment can also be seen as a program as well as as a process. Empowerment is called a program when viewed from the stages. Empowerment as a process when empowerment is to go on all the time.

Community empowerment can be done by developing a CSR model by the company. This is also in accordance with Saleh and Lutfi's (2016) research which found that the development of the CSR model of the gold mining company PT Agincourt Resources could be an option in alleviating the empowerment of the poor in South Tapanuli Regency.

One area of implementing CSR is good environmental management. This field includes the provision of a safe and comfortable environment, a proper compensation system, and attention to the welfare of employees and their families.

This environmental management is closely related to the handling of slum areas which are currently a national problem and a government problem. Based on Law No. 1 Year 2011 concerning Housing and Settlement Areas, it is explained that slum settlements are uninhabitable settlements due to irregularities in buildings, high levels of building density, and the quality of buildings and facilities and infrastructure that do not meet the requirements.

In Indonesia, in 2016 there were still 38,431 ha of urban slum settlements scattered in almost all regions according to the results of calculations by the Directorate General of Human Settlements. As many as 276 districts / cities have SK Regent / Mayor regarding Slum Settlements. No less than 4,108 slum areas in urban areas. This condition is expected to

continue to increase if there are no forms of handling that are innovative, comprehensive, and on target.

In Sumatra Utara, in 2016 there are 14 districts / cities that have slum areas or settlements. The slum area is spread in 72 sub-districts and 621 villages and villages. In the city of Medan the slum area is 200.29 hectares. The slum area is in 42 urban villages spread across 9 sub-districts.

CSR implementation is quite effective in empowering communities and dealing with environmental areas. This is in line with the research of Saleh et al. (2016) who found the CSR of a gold mining company PT. Agincourt Resources has a significant positive effect on community empowerment in Batangtoru District, South Tapanuli Regency.

In the Sumut Bank CSR Team Report (2016), mentioned implementation of the Corporate Social Responsibility (CSR) program is a SUMUT Bank commitment to developing sustainable performance by constantly paying attention to the balance of economic, social and environmental aspects. The organization of CSR by SUMUT Bank has clear goals, it is positively impacting and advancing the social conditions of communities and communities in particular communities in the North Sumatra region connected with SUMUT Bank through the implementation of appropriate programs in order and long-term impact.

The Bank SUMUT CSR program focuses on the principle of Sustainable quality with emphasis on 3 (three) Target Pillars, as shown below:

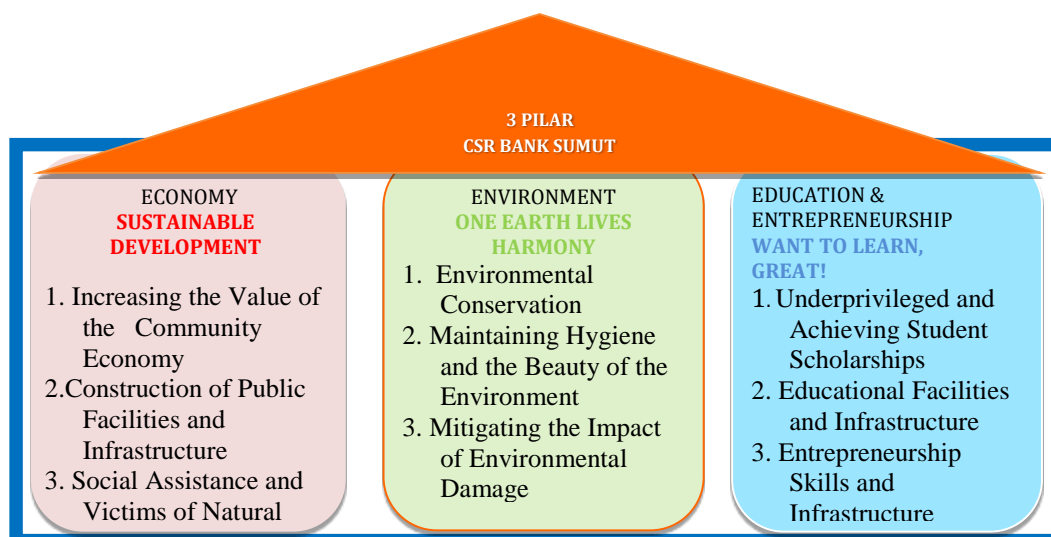


Figure 1. SUMUT Bank CSR Pillar

In its implementation, the CSR program is carried out in 2 ways, namely:

1. Synergize with the Regional Government (Province and 33 Cities / Regencies)
2. Managed directly by the SUMUT Bank

III. Research Method

The study used a mix of quantitative approaches and qualitative approaches. This research approach uses aggregation on research procedures and analysis. The study is located in the headquarters of Sumut Bank and kelurahan which has a slum in Medan.

The informants in this study were the village heads or those representing the village heads belonging to slums in Medan City, and the Municipal Satker at the kelurahan and provincial levels. To obtain the data and information needed, researchers chose informants as resource persons with a purposive technique in accordance with the research objectives and a total of 6 people, consisting of 1 person from the CSR section of Sumut Bank, 1 person representing the village head, 1 member of the Slum City Satker province, and 3 sub-district working units.

To obtain the data and information required in the study used data collection techniques with Library Studies and Field Studies with observation and interviews. Data analysis is done typologically, namely by drawing up information and data obtained from the field and from informants by type and categorized as well as further analyzed.

IV. Discussion

4.1 Kotaku Program in Medan City

One of the government's efforts in improving the environment and empowering the community while at the same time enhancing prosperity is the Non-Slum City Program. This program is one of the strategic efforts of the Directorate General of Cipta Karya in accelerating the handling of slums and in Medan, which has been carried out in early 2017.

Search results from various literature and interviews with several sources revealed that as many as 42 out of 151 urban villages spread across nine sub-districts in Medan were still slum. Slum area of 200.92 hectares. From nine sub-districts, the largest slum area is in the Medan Utara area. The sub-districts include Medan Belawan Subdistrict, La -buhan, Polonia, Maimun, Petisah, Sunggal, Denai, and Perjuangan.

The slum area is seen in several places, for example in riverbanks, railroad suburbs, and densely populated areas. The Kotaku program is in line with the direction of the creative work development policy to build systems, facilitate local government and community facilitation (community-based), in handling slums by building a collaboration platform through increasing the role of local government and the role of the community.

Kotaku Coordinator, Mu'hammad Ridho, on several occasions said that in order to finalize the steps towards the structuring program, his party and the government had carried out several workshops and meetings with Pemko Medan, stakeholders and ma- community, so that the program -laksa-nakan be in accordance with the expectations of the ma-srakat. This slum handling includes aspects of infrastructure development and social and economic assistance for better sustainability of community livelihoods in slum areas.

Slum indications include three things, namely the physical, social, and economic environment. Because in the slums there are welfare issues, and this needs to be improved economically. To overcome this, the 42 urban villages will get treatment for slum environments, and 106 other villages as a slum prevention from Kotaku for collaboration between centers, regions and CSR. Each village until 2019 gets funding.

The Head of the Community Development Center (PKP) Sumut, Syafiriël Tansier, said that the program without slum is very correlated with the community's production capability. If production is good, the level of welfare will automatically increase, which will automatically

affect the lifestyle and healthy culture of the community. This will support the 100,0,100 program. So that 100% of drinking water is fulfilled, it becomes zero slum in Medan, and facilitates 100% sanitation.

4.2 Efforts to Develop Bank SUMUT CSR Model for the Empowerment of Slum Areas in Medan.

Dalam penanganan kawasan kumuh di Kota Medan, peran serta pihak ketiga dalam hal ini perusahaan sangat diharapkan, termasuk peran serta. PT Bank Sumut melalui program dan dana CSR (*corporate social responsibility*). Beberapa tahun belakangan ini, Bank Sumut ruitn menyalurkan keuntungannya untuk program-program CSR.

Search results from various sources revealed, from 2013 to 2018, PT Sumut Bank has realized a CSR program with budget reaching Rp. 101,682,815,852. Funds that are budgeted and calculated as company costs in the current year have the maximum amount stipulated in the General Meeting of Shareholders (GMS).

Chairman of the PT Sumut Bank CSR Unit, Abdul Hamid, on several occasions presented the opportunity to the media to mention the CSR funds disbursed from 2013 to August 23, 2018 which included an economy of Rp. 64,540,168,452, education and entrepreneurship Rp. 26,393,367,492 and environment Rp. 10,749,279,908.

The fields of Economics, Education and Entrepreneurship and Environment are the three pillars of the Sumatera Utara Bank CSR. Economics, namely sustainable development such as the construction of roads, bridges, houses of worship and others. For the field of Education and entrepreneurship, that is to provide assistance in supporting facilities for education and business assistance. While the Environment Sector includes planting seeds of agricultural seeds and reforestation.

The implementation model of Bank Sumut CSR is managed by the Regional Government (Province and 33 Cities / Regencies). Then a Coordination team was formed consisting of local government, SUMUT Bank, government, community, institutions and non-governmental organizations. Bank Sumut's CSR aims at the existence of the Bank of North Sumatra, sustainable business (growing and developing), accelerating the development of North Sumatra and improving the standard of living of the people of Sumatera Utara.

The Bank Sumut CSR program is carried out in various regions in Sumatera Utara and covers various fields. CSR is one form of PT Bank Sumut's social care to the community. This CSR program for the community is routinely carried out where the amount of CSR funds is approved by the shareholders at the annual GMS.

The CSR program conducted by Bank Sumut has received appreciation from various institutions. One of them, Bank Sumut won the Indonesia Corporate Social Responsibility Award (ICSRA) II 2018 because it was considered to implement corporate social responsibility in a sustainable manner. Bank Sumut won the platinum predicate at ICSRA II 2018 organized by the Economic Review Magazine in collaboration with the Indonesia Asia Institute.

The award was achieved thanks to joint hard work in the application of good and sustainable corporate social responsibility.

The judging process involves a jury that is independent and not related to any association and not part of the company being assessed. Assessment to participants, carried out based on the company's CSR activities in 2016-2017.

Judging by the jury is based on four aspects, namely the publication of CSR activities (20 percent, 20 percent stakeholder involvement, coverage of CSR activities (40 percent) which

includes health, environment, education and social, and the other 20 percent are aspects of CSR's long-term impact for the target community.

In the future, the Bank Sumut CSR program is expected to be able to reach several areas that are deemed necessary to receive assistance, such as slums in Medan. The Kotaku program carried out by the central government in collaboration with the Government of Medan, although it is very useful but is considered to still need to be maximized in empowering people in slums.

Generally the speakers in the study stated that the Kotaku Program was very helpful for the community and the region. But it still needs to be improved and involves other parties, including banks, in this case the North Sumatra Bank.

One of the sources, T. Saladdin, the coordinator of the Gaharu Jaya Community Self-Reliance Agency (BKM), Gaharu Urban Village, stated that the Kotaku Program was useful and had helped the community. One of the benefits, according to him is the improvement of drainage and repair of house sewers.

Other resource persons Alfian, from Pulo Brayon inland II also stated similar things. The Minister of Religion, the other parties that need to be involved in handling slum areas are the banks, mainly regional-owned banks.

Things that are not different are also conveyed by Apipiddin, ST. BKM Bina Sejahtera Coordinator, Pulo Brayon Darat I Village, Medan. According to him, the Kotaku Program has been useful, but it must continue to be maximized.

The following are excerpts of the interview:

"The benefits already exist. The community also feels. But, it should be maximized again by involving other parties, including the banking sector. We are very happy if Sumut Bank is involved in providing CSR assistance. Some fields that can be helped, for example capital assistance for poor families and also other facilities and infrastructure assistance. "

Another resource person, L. Rangkuty, S. Sos, Secretary of the Village Head of Harjosri 1 Village, Amplas Medan said that the Kotaku Program implemented by the center and the city government must continue to be improved. Given the many fields or aspects that need to be addressed and all of them require a lot of funds, then help from other parties or institutions is needed, such as companies or banks. If Sumut Bank is willing to set aside a CSR fund to help slum areas in Medan, it will certainly be very good.

Met in his office, Leny stated:

"I agree very much if the banks are involved as supporting partners in handling slums and are involved in community empowerment. The government must indeed be supported and assisted, because the problems in the slum area are quite complex and they should not be allowed to drag on. Bank Sumut deserves to be involved, both in terms of funding assistance, and program activities. "

The next speaker, Taufik Hidayat Pulungan, as the Communication Expert of the Kotaku Region Management Consultant for the North Sumatra Region, stated that the Kotaku Program was very useful because in order to speed up the handling of slums in Indonesia and support the movement 100-0-100, namely 100% access to drinking water, 0% of settlements slum, and

100% access to proper sanitation. By building a collaboration platform through the role of local government and community participation.

When interviewed, he stressed "

"The areas that need to be improved in my city program are infrastructure, economics and social conditions for better livelihoods in slum areas."

On the other hand, Taufik Hidayat assessed that Bank Sumut's involvement through funds and CSR programs was very good. And that is expected because the handling of slums is a shared responsibility, my city with the collaboration platform in order for all parties involved to handle it.

He confirmed CSR through the bank Sumut was involved in community empowerment in the slums very well. According to him, aspects that need to get help include environment, economy and social or so-called tridaya. Its environment by doing its infrastructure quality improvements, its social by performing various activities prevents new slums such as PHBS (clean and healthy life behavior), whereas the economy with the administration of business capital to growing and growing groups in the slum region coupled with the granting of skill reinforcement through training.

The Sumut Bank also welcomed positively and supported the existing activities of the City Program dalma. The Sumut Bank is also ready to engage in terms of CSR activities and programs for the slums of Medan.

This is in accordance with what was conveyed by Hendra Simbolon, Bank Sumut CSR staff found in his office on July 12, 2019 yesterday. According to him, Bank Sumut based on the capabilities and provisions that exist through CSR activities and programs is always ready to help the government and the community in terms of empowerment and welfare improvement. Sumut Bank always accepts suggestions and suggestions related to CSR. After that, his party will close it, analyze it and if appropriate, it will be approved and later Bank Sumut will become a partner or consultant, not an executor directly from the existing program.

More firmly Hendra Simbolon said:

"Regarding CSR, the North Sumatra Bank will always hear. Our proposals are accommodated, we think about it, we bring it to the meeting, after that we decide to be helped. But Sumut Bank does not work on programs, not implementers, only as partners. We are program assistants, also called consultants. We still carry out supervision or monitoring and evaluation, monitoring and evaluation.

Related to the Bank of Sumatra Utara CSR model, Hendra Simbolon further explained that so far the Bank Sumut CSR Program is engaged in 3 Pillars, namely Economics, Entrepreneurship Education, and the Environment. Distribution of funds is partnered with the provincial government, district / city government and directly with institutions or community groups.

Partnerships with local governments are carried out in collaboration with the government because the regions know what is lacking and what is not in their regions. Including what is not funded in each APBD. Sumut Bank provides funds for CSR programs.

Previously, the program committee or proponent proposed the program, then Sumut Bank CSR conducted a study and analysis until the approval for the provision of financial assistance.

When asked about the participation of Bank Sumut in terms of community empowerment in the slums of Medan, Hendra Simbolon stated that it had been carried out through CSR activities. His involvement in the slum community, he continued, was carried out in the Pinang Baris Terminal area, Medan. The activity took place in 2014-2016 in collaboration with the Center for Child Alleviation Studies (PKPA).

The Bank Sumut CSR and PKP CSR programs are included in the pillars of education, economics and the environment and one of the ultimate goals is capacity building or family awareness. One of the activities is to train and educate housewives to take advantage of free time by managing home yards for productive businesses.

Furthermore, there are activities in the field of education in the form of scholarships. This program is specially designed and unique by involving 80 children. Scholarship assistance provided is not the same, but is differentiated according to the needs of each child. Some were given shoes, some were given bags, there were books, there were uniforms, and some were assisted in terms of school fees. The provision of assistance that differs according to children's needs is intended to educate parents and children as well so that they do not become spoiled and lazy.

Sumut Bank also provides CSR programs in the field of entrepreneurship in the form of training skills in accordance with their interests and abilities. The training was also continued with the help of equipment, capital to the ability to determine the basic price adjusted for business capital.

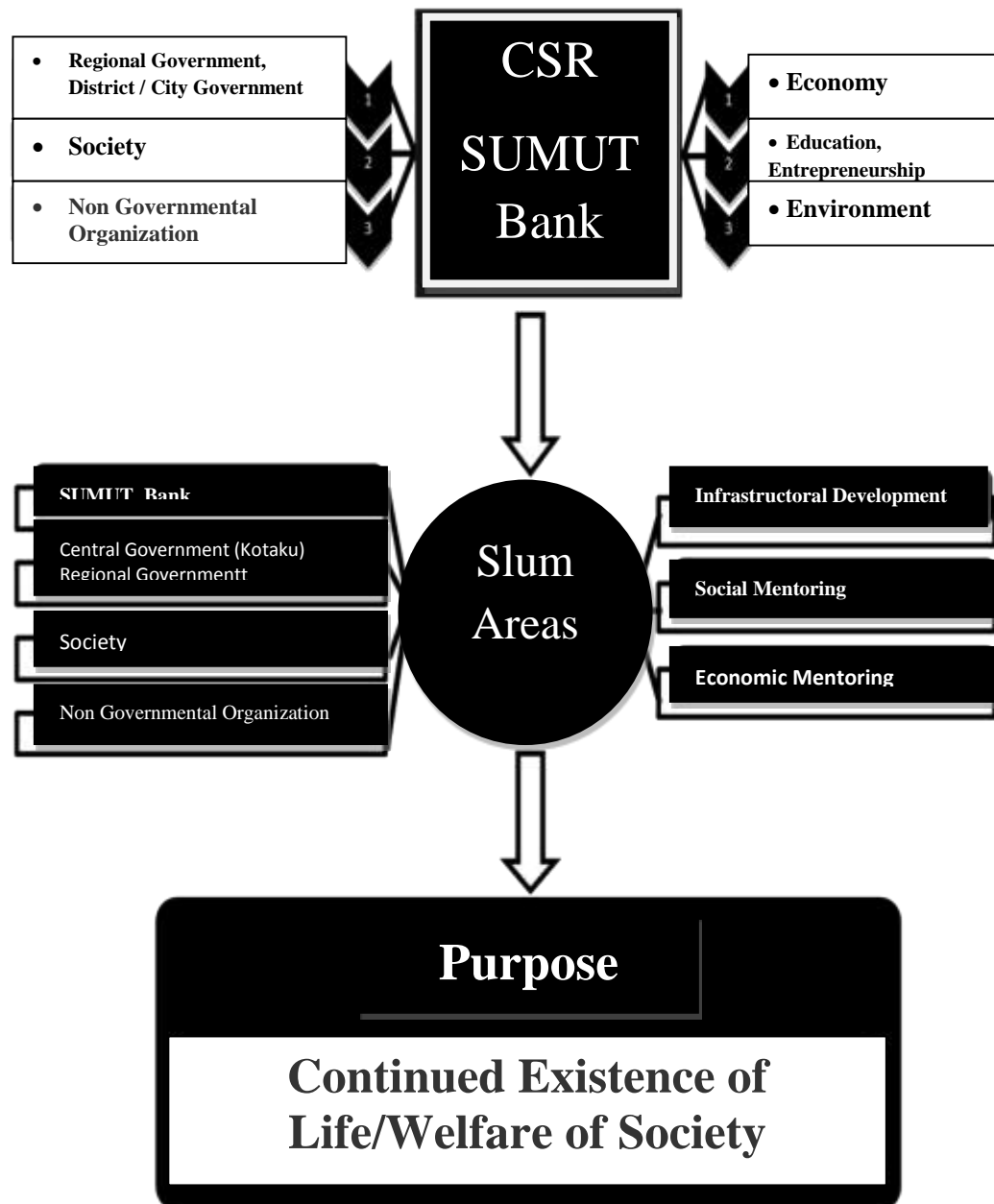
Regarding Bank Sumut's CSR model for the empowerment of slum communities in the city of Medan, according to Hendra Simbolon the Sumut Bank remains open in the sense of not closing down. If the slum manager wants a synergy or cooperation, the SUMUT Bank remains open. In principle, Sumut Bank always receives input and proposals regarding CSR.

"Sumut Bank through its CSR program strongly supports all activities whose purpose is to empower and improve the welfare of the community. Handling communities in slums does not have to be merely economic activities, but it can also be through capacity building or awareness raising. Sumut Bank will always contribute to this, in accordance with the authority, rules and capabilities it has. "

4.3 SUMUT Bank 's CSR Model for Community Empowerment in Slum Areas in the city of Medan

The results of the analysis that emerged from interviews with various sources, the Sumut Bank's CSR model for the empowerment of the community in slums in Medan City is like the following chart;

Figure 2. SUMUT Bank 's CSR Model for the Empowerment of Slum Areas in Medan City



Source: Research Results,2019

From the above model it is seen that during this time the CSR Sumut Bank was involved in three large Pillars//fields, namely economics, education and entrepreneurship fields, and environmental fields.

The Pillar of Economics focuses on improving the economic value of society, the construction of general means and infrastructure, and the social aid of natural disaster victims. The Environmental Pillar with environmental preservation focus, maintaining environmental

hygiene and certification, and mitigating the impact of environmental damage. Education and Entrepreneurship pillars with underprivileged and accomplished student scholarship focuses, educational means and infrastructure, and the eruption of entrepreneurial skills and means of infrastructure.

The implementation or management of the Bank Sumut CSR is conducted by several parties, namely Sumut Bank itself, local government (Sumut Provincial Government and Regency/City Government), communities, and non-governmental organizations. During this time, the Sumut Bank CSR was routed to the areas and covered various fields above.

With the above model, it is expected that the Sumut Bank CSR could be directed to the existing slums of Medan. CSR programs and funds can reach the environment and also touch the public directly.

The aspects that need to get that help are infrastructure development, social mentoring, and economic mentoring. The Sumut Bank CSR program may have been collaborated with 3 existing pillars, only that 3 pillars were directed to the slums, both its environmental handling and its community empowerment.

For the management of CSR in the slums of course it remains undertaken by the Sumut Bank side by involving various parties, which already have a non-governmental Kotaku Program, community, and organization.

With the involvement of the Sumut Bank CSR Program in the slums, it is expected that the government can be helped and the purpose of datap-banging is realized. Moreover, of course the aid of society with the creation of the sustainability of life and the materialization of the well-being of society.

V. Conclusion

The conclusions of the study are that the No Slum City Area (Kotaku) program in Medan is very beneficial for the community and to maximize it in an effort to empower the community must involve the banking sector. Sumut Bank has a CSR Program that has been proven to help the community and its future goals must be directed to help empower the slum communities in Medan. Sumut Bank 's CSR model for empowering slum communities in Medan must reach infrastructure development, social assistance, and economic assistance with management involving Kotaku, the community, and non-governmental organizations.

References

- Adi, I. R, 2008, *Intervensi Komunitas; Pengembangan Masyarakat Sebagai Upaya Pemberdayaan Masyarakat*, Rajawali Press, Jakarta.
- Ambadar, J, 2008, *CSR Dalam Praktek di Indonesia* .PT Elex Media Komputindo, Jakarta.
- CSR Bank Sumut 2018 Rp25 Miliar Lebih, Gubernur Minta Perhatikan Kelanjutan Program, <http://dnaberita.com/2018/04/14/csr-bank-sumut-2018-rp25-miliar-lebih-gubernur-minta-perhatikan-kelanjutan-program/> accessed 29 april 2019.
- Dalam Waktu 5 Tahun, Realisasi CSR Bank Sumut Capai Rp 101,6 M, <http://medanheadlines.com/2018/09/02/dalam-waktu-5-tahun-realisasi-csr-bank-sumut-capai-rp-1016-m/> accessed 29 april 2019.
- Direktorat Jenderal Cipta Karya Kementerian Pekerjaan Umum dan Perumahan Rakyat RI, 2016, *Pedoman Penanganan Kawasan Kumuh*, Jakarta.

- Effendi, A, 2010, Implementasi Good Corporate Governance melalui Corporate Social Responsibility, [muh.http://www.kemitraan.or.id/newsroom/media-news](http://www.kemitraan.or.id/newsroom/media-news).
- Ife, J. & Tegoriero, F, 2008, Community Development; Alternatif Pengembangan Masyarakat di Era Globalisasi. Pustaka Pelajar, Yogyakarta.
- LPPM UMSU, 2016, Rencana Induk Penelitian Universitas Muhammadiyah Sumatera Utara 2016-2021, UMSU Pers, Medan.
- Medan Bisnin, 42 Kelurahan di Kota Medan Wilayah Kumuh, http://www.medanbisnisdaily.com/news/read/2017/08/09/314089/42_kelurahan_di_kota_medan_wilayah_kumuh/ accessed 3 November 2018.
- Program Kotaku di Medan Dilaksanakan 2017, <http://harian.analisadaily.com/kota/news/program-kotaku-di-medan-dilaksanakan-2017/287808/2016/12/17> accessed 3 November 2018.
- Saleh, Arifin, 2016, Kotaku Melawan Kumuh, Opini Harian Waspada, Medan.
- Saleh, Arifin and Lutfi Basit, 2016, Pengembangan Model Corporate Social Responsibility (CSR) Agincourt Resources Dalam Pemberdayaan Masyarakat Miskin di Kabupaten Tapanuli Selatan Propinsi Sumatera Utara, Prosiding SNHP3M Untar, Volume 3 Nomor 1 Tahun 2016 dengan P-ISSN:2356-3176, Jakarta.
- Saleh, Arifin dan Lutfi Basit, 2016, Model Corporate Social Responsibility Perusahaan Tambang Emas Agincourt Resources Dalam Pemberdayaan Masyarakat Miskin Tapanuli Selatan Sumatera Utara, Jurnal KESKAP, Volume 14 Nomor 1, Medan.
- Saleh, Arifin, Marlon Sihombing, Rujiman, Agus Purwoko, 2016, CSR Model of PT Agincourt Resources for Empowerment and Regional Development in Batangtoru, South Tapanuli, Indonesia, Global Journal of Arts Humanities and Social Sciences, Vol 4, No.9, pp.17-31.
- Satker Kotaku, 2017, Kotaku Sumut, Satker, Medan.
- Suharto, Edi, 2010, CSR & Comdev, Investasi Kreatif Perusahaan di Era Globalisasi, Alfabeta, Bandung.
- Tim CSR Bank SUMUT, 2016, Pelaksanaan CSR Bank Sumut Tahun 2015, Bank Sumut, Medan.
- Wahyudi I. & Azheri B, 2011, Corporate Social Responsibility: Prinsip, Pengaturan dan Implementasi, Setara Press, Surabaya.