

**AN ANALYSIS ON THE IMPLEMENTATION OF CORPORATE SOCIAL
RESPONSIBILITY BASED ON MAQASHID AL-SHARIAH IN PT. BNI
SYARIAH PUSAT, JAKARTA**

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Abstract

This research aimed to analyze the application of maqashid al-shariah-based concept in Syariah banking with case study on BNI Syariah Pusat. The concept of Maqashid al-shariah-based CSR builds on five dimensions of *maslahah dharuriyah*. This study was a qualitative in nature, using primary and secondary data. Primary data was collected through interview and observation. Meanwhile secondary data was collected from various books, journals, financial reports, and other relevant secondary sources. This study found that *BNI Syariah* has applied CSR program well in education, economic, social, and *dakwah* (proselytizing), health and environment improvement, public infrastructure development, natural disaster aid and natural conservation aspects. Thus, sharia compliant banks have contributed to social responsibility particularly in five aspect of maqashid al-shariah: religion, life, mind, descent, and property. Therefore, sharia banking industry is generally expected to contribute significantly to community empowerment without overriding its profitability aspect.

Keywords: *Corporate Social Responsibility, Budget, Sustainability Report.*

A. Introduction

Economic distribution is a means of ensuring the balanced mastery of asset and property. However, gap and uneven distribution still become serious problems (MA. Sahal Mahfudh, 2011). Poverty is the effect of unjust economic distribution system. Central Statistic Bureau's data shows that 28.51 millions or 11.13% of total Indonesian people still live below poverty line up to September 2015 (Amirul Hasan, 2016); it increases compared with that in September period of previous year (Siti Mardiah, et al., 2016). Development programs conducted so far have paid considerable attention to the attempt of alleviating distribution injustice. A variety of policies the government has made to create distribution

justice in fact cannot run well due to deviation or immaturity in its application level.

M. Umer Chapra (2001) in *Ekonomi Islam* says that there is priority scale in income distribution and need fulfillment systems. Indicator of need and limit underlying the distribution are framed into five basic benefits: faith protection, life (soul) loftiness, good descent, healthy mind, and property ownership guarantee. Maqashid al-shariah is the formulated objective of Islamic economic corresponding to Islam sharia. If we hold on maqashid al-shariah as the objective of economy, the craved wellbeing as the result of successful economy will be achieved certainly. The presence of Corporate Social Responsibility (CSR) in corporate business management system becomes important to dealing with the gap of property and income distribution. Corporate social responsibility and ethics become the solution to social-economic weakness and problem amid society.

Sofyan Syafri Harahap (2007:405) says that corporate social responsibility and ethic in Indonesia are unquestionable. It can be seen from the companies' participation, either directly or indirectly through government or social organization channel, in a variety of activities, such as sponsoring sport events, cleaning pollution and liquid waste, helping the victim of natural disaster, building education and health infrastructure. In addition, they also help organize religion activities such as: *pengajian*, MTQ, scholarship and career development. Meanwhile, Bradshaw in Sofyan Syafri Harahap (2007: 400) reveals that there are three forms of corporate social responsibility.

Firstly, Corporate Philanthropy is the corporate responsibility limited to charity or favor only, not reaching the responsibility yet. Such the responsibility includes charity, contribution or other activities likely not related directly to the company's activity. *Secondly*, Corporate Responsibility is the responsibility activity that has been the part of corporate responsibility due to the provision of law or the part of company's willingness or consent. *Thirdly*, Corporate Policy is the one that has been the part of its policy.

Similarly, PT. BNI Syariah as a corporation is committed to prioritizing performance and achievement measured not only through profit. The

implementation of CSR program becomes the manifestation of social Investment of BNI Syariah in the society through the sustainable and directed implementation of CSR program.

In the attempt of realizing one of company's missions related to the attempt of creating an environment-friendly condition for surrounding people, BNI Syariah implements CSR program sustainably and systematically through the program above. The company expects that the society will benefit from the presence of BNI Syariah in their neighborhood in improving their standard of life and wellbeing. It can be seen from more than 130 awards achieved BNI Syariah, one of which achieved consistently is the 1st rank in *Corporate Social Responsibility-Economic Review* category according to Infobank Magazine in 2015. In 2016, this bank achieved an award as the 1st rank of the best *Corporate Social Responsibility-Economic Review* from *Anugrah Perbankan Indonesia* (Indonesian Banking Award). These awards indicate that BNI Syariah is one of the best sharia compliant banks in Indonesia, particularly in implementing CSR program to society.

This research was inspired by Suhandari M. Putri in her article “*Schema Corporate Social Responsibility (CSR)*” in Kompas daily, August 4, 2007 as cited by Untung in his book entitled *Corporate Social Responsibility* (2008:1). This study emphasizes on discussing *Corporate Social Responsibility (CSR)* in BNI Syariah only. CSR activities of BNI Syariah focus on distributing benefit as widely as possible, particularly to those needing. Meanwhile, Suhandari M. Putri discussed the distribution of CSR in pro-people economic analysis. The author addressed the analysis on the implementation of corporate social responsibility based on maqashid al-shariah, by considering its compatibility to values or concepts derived from Islam tenets. The determination of CSR in maqashid al-shariah perspective should be adjusted with five basic need hierarchies to be fulfilled and to be protected.

Furthermore, Ali Syukron (2016) in his work entitled “*The CSR's Influence on Customer Responses in Indian Sector*” concluded that CSR activity is the one building on triple bottom lines, paying attention to social and

environmental problems, affecting significantly the customers' purchasing intention or trust in banking products and services.

In addition, the author tries to expand the result of Juelin Yin and Dima Jamali's (2016) study entitled "*Strategic Corporate Social Responsibility of Multinational Companies Subsidiaries in Emerging Markets: Evidences from China*" finding the implementation of CSR's social and economic values and the positioning of company in CSR context in developing country market.

Considering the background above, the author will explain how the implementation of CSR is in BNI Syariah Pusat (Central Sharia BNI) of Jakarta, viewed from maqashid al-shariah. The next question posed is how is the implementation of CSR in BNI Syariah Pusat Jakarta? And has it benefited the society viewed from the five dimensions of *maslahah dharuriyah* in maqashid al-shariah. This study is important to be followed-up as its finding is expected to contribute information and reference more extensively, objectively, accurately, and in-depth, to practitioners of sharia compliant banking in general and to researchers in sharia compliant economic law field in general. In addition, this study's finding is expected to increase knowledge and to expand economic and business insight and to socialize the implementation of CSR in Indonesian sharia compliant banking as formulated in Law No.40 of 2007 about Limited Incorporation, Law No.25 of 1999 about Investment and Government Regulation No.47 of 2012 about Corporate Social and Environmental Responsibilities.

B. Literature Review

1. Corporate Social Responsibility

Ati Harmoni and Ade Andriyani (2008) say that CSR implies that just like individual, company has moral duty to behave honestly, to comply with the law, to uphold integrity, and to be not corrupt. CSR emphasizes on the company's obligation to develop an ethical and sustainable business practice economically, socially and environmentally.

The development of Corporate Social Responsibility (CSR) in Indonesian context, particularly related to CSR implementation for discretionary

responsibility, can be seen from two different perspectives. *Firstly*, the implementation of CSR is indeed a discretionary business practice, meaning that the implementation of CSR comes more from the company's initiative rather than the activity required to be done by company according to the legislation enacted in Republic of Indonesia. *Secondly*, the implementation of CSR is no longer a discretionary business practice but is governed by law (mandatory in nature). For example, State-Owned enterprises (*Badan Usaha Milik Negara* or BUMN) has an obligation of setting aside some portion of its profit to support social activities such as providing rotating fund to Small and Medium Scale Enterprises (SMEs) (Ismail Solihin, 2008:161).

2. Corporate Social Responsibility in Islam Perspective

Responsible deed is very fundamental in Islam tenet. Human being has freedom of action, but he/she also has responsibility to natural and social environment and to Allah SWT. So, human being is a creature that should have responsibility as he/she has right to choose consciously what he/she will achieve (Risna Nurjanah, 2017).

CSR in Islam perspective is the inherent consequence of Islam tenet. The goal of Islam sharia (*Maqashid al-Shariah*) is *maslahah* or benefit so that business is an attempt of creating *maslahah*, rather than looking for profit only. Business in Islam has a very lofty and strategic position as it is not only allowed by Islam, but also instructed by Allah SWT as explained in Q.S. Al-Jumu'ah: 10 and Q.S. Ar-Ruum: 41.

Actually, in Islam perspective, the obligation of implementing CSR pertains to not only the fulfillment of obligation legally and morally but also the strategy for the company and the community to survive in long term. If CSR is not implemented, the company will have to assume much more cost. On the contrary, if the company implements CSR well and work hard actively to compensate all of stakeholders' rights based on fairness, dignity and justice, and ensuring the just property distribution, it will be really beneficial to the company in long term (Astuti, 2008).

There are three dominant forms of company's policy implementation in assuming corporate social responsibility (CSR): (1) social responsibility to stakeholders, (2) social responsibility to natural environment; and (3) social responsibility to social welfare generally.

Islam highly supports CSR as it is well-established that business results in many social problems, and the company is responsible to solve them. Business needs a variety of natural resources for its business continuation, so that company is responsible for conserving it. Islam indirectly considers business as an entity, the obligation of which is independent of its owner; the presence of CSR will develop the company's good will.

CSR is the realization of *ihsan* tenet concept as the culmination of a very lofty ethics. *Ihsan* is to do a good deed that can benefit other for the sake of getting Allah SWT's *ridho*. In addition, CSR is the implication of ownership tenet in Islam, in which Allah is the absolute (true) owner. Meanwhile, human being is only temporary owner functioning as the mandate receiver. Therefore, by assuming the mandate, both individual and group should be the *khalifah* that can act justly, responsibly and beneficially.

Ihsan is to do good deed, without certain obligation of doing so. *Ihsan* is beauty and perfection in a social system. Business building on *ihsan* element is intended to be the process of good intention, attitude and behavior, good transaction, and the attempt of benefiting more the stakeholders. The benefit of *ihsan* concept explained above should satisfy the element of benefit to society welfare, either internal or external to company. The concept of mandate in a business is an intention and good will that should be considered related to natural and human resource management in macro manner, and in navigating a company (Risna Nurjanah, 2017).

Sharia compliant banks implementing CSR program should understand and take care of the society's mandate (trusteeship) automatically burdening its shoulder, by creating high-quality product and avoiding the bad deed in any business activity. Trusteeship in banking can be done by means of honest and transparent reporting to those entitled, and trustworthy in tax payment, employee

salary payment, and etc. Trusteeship in macro scale can be realized by conducting social improvement and maintaining environment balance as governed in Al Qur'an Surrah An-Nisa: 58.

Considering the explanation above, CSR concept is stated to be in line with Islam perspective about human being in its relation to him/her self and to his/her social environment and thereby can be presented in four axioms: oneness (*tauhid*), equilibrium, free will, and responsibility.

3. Definition of *Maqâshid al-Syari'ah*

Linguistically, *maqâshid al-syari'ah* consists of two words: *maqâshid* and *al-syari'ah*. The term *maqâshid* derives from Arabic constituting the plural form of *maqsad*, meaning aim, goal, principle, intention, objective, ultimate purpose. *Maqâshid* of Islam law is the goals or aims behind the law. To a number of Islam law theoreticians (e.g. Jasser Auda, 2015), *maqâshid* is an alternative statement for *masalih* or benefits. Meanwhile, *al-syari'ah* means the road to water source or the road to the main source of life. Considering this, *maqâshid al-syari'ah* is the purpose for human benefit (Muhammad Syukri Albani Nasution, 2013).

The objective of Islam tenet, as suggested by Ibnu al-Qayyim (w. 748 H/1347 M) and held on by and to which Jasser Audah refers repeatedly in his book, is as follows. Sharia is based on the wisdom and the achievement of human's safety in the world and the hereafter. Sharia contains justice, affection, wisdom and benefit so that all rules changing justice into tyranny, affection into resentment, mutual benefit into damage, or wisdom into nonsense, is not sharia despite a claim according to some interpretations. MA. Sahal Mahfudh (2011) says that this Islam law's objective can be implemented to protect human live comprehensively when regional partitions are removed and should be conceived as an openness. Openness means being adjusted with the context in which Islam Law resides. Therefore, contextual approach highly determines what the *wasilahs* (bonds or relations) of Islam Law look like. As it is noteworthy that Islam law or *fikih* is not only positioned to be a means of measuring the truth of orthodoxy, but also defined as the means of reading social reality to treat and act on later. Thus,

Islam law has dual function: as social control and as social engineering meaning to be the means of measuring social reality with ideal sharia ending up in the law of *halal* (rightful) or *haram* (illicit) and allowed or not allowed, and at the same time to be the means of social engineering.

The theory of *Maqashid al-Shariah* was firstly made a concept by Imam Juwaini (1085 M). Al-Juwaini uses *maslahah* and *mafsadah* concept to develop *Maqashid al-Shariah* theory until a theory is recognized to be used to *istimbath* (reveal) Islam law. This theory was then developed by his disciple, al-Ghazali (1111 M) as well (Al-Ghazali and Abu Hamid, n.d.). The definition of *Maqashid al-Shariah* during classical period, particularly before al-Ghazali time, had not featured *Maqashid al-Shariah* yet as an intact conceptual meaning or becoming an operational definition that can be the basis of *ijtihad*. It means that, the concept of *Maqashid al-Shariah* at that time was still around the domain of *value concept* that had not been constructed in the form of hierarchical *ijtihadiah* work that could be operated as an attempt of connecting God (as the owner of purpose/aim) to *af'al al-mukallifin*. (Khadimi Nuruddin Mukhtar, 2005). Only then *Maqashid al-Shariah* became a hierarchically organized concept likely to be operated after Imam Abu Ishaq al-Syathibi time. The role played, in fact, was not only to elaborate the definition and value concept of *Maqashid al-Shariah* more perfectly, but al-Syathibi had been able to feature the foundation of mindset in reasoning (*ijtihad*) based on *Maqashid al-Shariah*. Ahmad Imam Mawardi (2010) is called to be the one to contribute to shifting the position of *Maqashid al-Shariah* from its unclear position to the fundamental position in law due to his ability of delivering the position of *Maqashid al-Shariah* from legal philosophy (*hikmah*) to the foundation of law enactment. Through his rational argument, he was also considered as shifting the position of *Maqashid al-Shariah* that is *dzanni* to the one that is *qath'i* in nature. Syatibi (2004) also says that *it is the sharia ... the stipulation to realize Maqashid al-Shariah aiming to achieve human benefit in the world and hereafter*.

From some definitions above, it can be concluded that *Maqashid al-Shariah* is Allah's objective or *hikmah* (philosophies) enacting a law for the sake

of His servants' benefit in both world and hereafter by means of achieving benefit and declining harm (*kemudharatan*).

C. Method

This research is qualitative in nature with case study type. It is the research method employed to study the natural object in which the author serves as key instrument with triangulation and inductive data analysis as the techniques of collecting data, and the result of qualitative research emphasizes more on meaning than on generalization (Sugiyono, 2015). The objective of research was to find out the implementation of CSR program in PT. Bank BNI Syariah Pusat, Jakarta, viewed from *Maqashid al-Shariah* perspective. In addition, it also aimed to find out whether or not the implementation of CSR program in PT. Bank BNI Syariah Pusat, Jakarta has benefited the society, viewed from the five dimension of *masalah dharuriyah* in *Maqashid al-Shariah*.

The research was taken place in the office of PT. BNI Syariah in Kuningan Street, Jakarta. This location was selected because PT. BNI Syariah is the bank achieving award as the 1st rank of the best *Corporate Social Responsibility-Economic Review* from *Anugrah Perbankan Indonesia* in 2015 (www.bnisyariah.co.id).

This study employed primary and secondary data. Primary data is the one not available yet and to collect it, the author should use such research instruments as interview, documentation, and etc (Tanjung and Devi, 2013: 77). Meanwhile, secondary data is the ready one or the one that has been published by corresponding party or institution and can be utilized directly by the author (Tanjung and Devi, 2013:77). Secondary data includes the one obtained from books, journals, annual report, and other reading sources relevant to the object studied. The author collected secondary data through library study, by means of studying the literatures in many librarians inside and outside campus, and in internet and website of PT. BNI Syariah.

D. Analysis and Discussion

1. The implementation of CSR Program in PT. BNI Syariah Pusat, Jakarta

CSR has a potency to create prosperous and independent economy within the society in its neighborhood, involved directly or indirectly. Considering the result of investigation, it can be found that the CSR program implemented by PT. BNI Syariah Pusat, Jakarta is generally in the form of Corporate Philanthropy, in which the company's responsibility is limited to charity or favor only, not reaching the responsibility yet. Such the responsibility includes charity, contribution or other activities likely not related directly to the company's activity.

Viewed from realization aspect, the CSR implemented in PT. BNI Syariah Pusat, Jakarta has fluctuated in the last few years. It can be seen from the annual report released by PT. BNI Syariah during 2011-2015 containing the data below:

Table 1

The Development of CSR in PT. BNI Syariah Pusat, Jakarta within 5 years

No	The development of Fund source for CSR Program	Budget Cost Realization				
		2011	2012	2013	2014	2015
1	Education field	IDR 1,576,484,606	IDR 1,811,126,000	IDR 27,370,000	IDR 1,209,578,000	IDR 1,819,942,026
2	Economic field	IDR 1,576,484,606	IDR 558,034,500	IDR 244,320,500	IDR 74,500,000	IDR 3,222,922,261
3	Social and proselytizing field	IDR 1,576,484,606	IDR 1,174,718,095	IDR 46,448,000	IDR 717,765,584	IDR 4,347,377,025
4	Health and environment field	IDR 2,963,005,387	IDR 912,214,575	IDR 519,027,519	Rp, 2,608,624,467	IDR 3,391,176,866
5	Total fund source, budget and cost realization	IDR 6,265,723,883	IDR 3,553,000,740	IDR 812,533,019	IDR 4,610,468,051	IDR 12,781,418,178

Source: www.bnisyariah.co.id (Risna Nurjanah, 2017).

From Table 1 above, it can be identified that there is a very significant increase in the realization of CSR in 2015. It is because of the improved social and society activities. It touches the social activity almost evenly throughout jabodetabek (Jakarta-Bogor-Depok-Tangerang-Bekasi) and remote areas such as Pontianak, Makasar, Maluku, NTB, and etc. But in 2014 it decreased due to the uneven distribution of CSR program as it was only conducted in certain areas that need urgent help.

2. Analysis on the implementation of CSR program based on *Maqashid al-Shariah*

The role of CSR implemented by company is the attempt of realizing the life of people surrounding the company to achieve *maslahah*. A number of CSR programs elaborated above will be analyzed in-depth based on various information collected and explored by the principal of PT. BNI Syariah Pusat, Jakarta and society receiving CSR around the company. The production activity conducted by the company focuses not only on the benefit for company's owner and management, but also on achieving the society welfare in general. The implementation of CSR will encourage the society welfare in the term of religion, soul (life), mind, descent, and property protections (Muhammad Dayyan, etc., 2016).

CSR is the program implemented by a company is the form of social responsibility and care. Nevertheless, it is noteworthy that CSR is not merely a social program making the company "a charity institution" or "a division of government's social department". Inevitably, CSR has two sides of coin (Risna Nurjanah, 2017). On the one hand, it serves as social care, and on the other hand it is the part of company aiming to look for profit. BNI Syariah has determined five main pillars underlying the organization of CSR program. Those five pillars are explained below.

a. CSR implementation viewed from Religion Protection

Community empowerment program in religion aspect include financing the masjid (mosque) community empowerment program with a variety of religious activities such as *pengajian* (recitation), providing teachers for Qur'an study for early age children or a kind of Al Quran Learning Center (*Taman Pendidikan Al-Quran* or TPA), keeping the worship place comfortable and clean, and etc. The program will be very helpful to religion protection aspect and cultivating faith value Muhammad Dayyan, et al., 2016). Umer Chapra says that religion protection amounts to empowering the faith contributing to the world view tending to affect human personality, either individually or collectively, including lifestyle, taste and preference, attitude to other, and resource and environment (Chapra, 2000: 102).

Social and proselytizing field is the broadest space to organize the CSR channeling program. It focuses on supporting the proselytizing program conducted by *da'i* for rural areas throughout archipelago in collaboration with Indonesian Islam Proselytizing (*Dewan Dakwah Indonesia* or DDII). In social and proselytizing field, BNI Syariah through *Yayasan Hasanah Titik* participates in helping Muslim brothers and sisters who encounter humanity crisis in Gaza, Palestine. The social and proselytizing program impacting widely and directly on basic need is *One Day One Liter One Family* (ODOLOF) program (Source: Annual Report BNIS 2015).

Table 2
Social and Proselytizing Field

Program	Description	Realization
ODOLOF	Basic need fulfillment program for <i>dhuafa</i> (destitute people) through <i>majlis taklim</i> community as the integration between social and proselytizing programs.	A total of 26 <i>majlis taklims</i> (Islamic forums) received rice provision program for <i>dhuafa</i> . A total of 1,950 <i>dhuafa</i> families received the program for 16 weeks. Total budget realized for this program was IDR 772,000,000;
Sympathetic	Program of caring about	More than 5,000 <i>dhuafa</i>

care for orphans and poor children	orphans and poor children as the BNI Syariah family's expression of gratitude. In addition to be held routinely every month in headquarter, this program is also held at certain moments such as Ramadhan and other holy days.	orphans received the aid. Total budget realized for this program in 2016 was IDR 1.695,282,500;
<i>Tadarus Anak Hasanah</i> (group recitation of Quran)	<i>Tadarus Anak Hasanah</i> is one of BNI Syariah's contributions to making Indonesian children have better future, particularly in religion science learning. In this program, street children as the beneficiaries are taught how to read Al Quran for 2 weeks and are motivated to keep reading it after the program has been completed. Furthermore, they are expected to deepen their knowledge independently in their neighborhood.	<i>Tadarus Anak Hasanah</i> program had been held in 60 subsidiary offices of BNI Syariah with a total of 1,380 children as the participants. Total budget realized for this program in 2016 was IDR 775,200,000;
Corpse Handling Service	Corpse handling often becomes a distinctive problem, particularly for <i>dhuafa</i> people. In addition to providing corpse delivery service for free, BNI Syariah also provides free corpse handling service for <i>dhuafa</i> people. This program is intended to build the society's trust in BNI Syariah that is always in the society's side.	During 2016, BNi Syariah added 2 hearses for its free corpse handling service. So that there are 5 hearses: 2 in Jakarta, 2 in Jogja in cooperation with Muhammadiyah Hospital, 1 in Palembang and 1 in Padang. Total budget realized for this program in 2016 was IDR 369,000,000;
Hasanah for Society	One of activities for celebrating BNI Syariah's anniversary (<i>milad</i>) on June 19. In this sixth anniversary, BNI Syariah raised a theme <i>Hasanah A Six, Synergy of Hasanah in Building the Country</i> . One of programs held is Hasanah For Society	Hasanah For Society was held in 64 subsidiaries of BNI Syariah throughout Indonesia since the 1 st to 31 st of May, 2016, by involving all employees of subsidiary, stakeholders and media partners. Total budget realized for this program

	(HFS) constituting the makeover of public facilities (defecation facility, bridge, road, patrolling post, and <i>musholla</i>) around the BNI Syariah subsidiary offices throughout Indonesia. It is intended to maximize the benefit of public area existing in the society and to improve the society's awareness of Hasanah implementation.	was IDR 389,708,202;
<i>Qurban Party Hasanah</i>	An activity of celebrating Eid al-Adha Holy Day that has been held since 2014 and becoming iconic event of BNI Syariah. The concept of Qurban Party Hasanah is the activity of collecting, slaughtering, and distributing sacrificed animals coupled with the cooking competition attended by customers, <i>dhuafas</i> , and BNI Syariah employees.	In Qurban Party Hasanah in 2016, 88 cows and 442 goats had been distributed to society and many social foundations or institutions. Total budget realized for this program was IDR 1,254,511,137;
Sharia-compliant Financial Journalist (JES)	The program of appreciating sharia compliant financial journalist media partners by providing sharia banking education through workshop and sharing session with stakeholders such as OJK (Financial Service Authority) as regulator and Director and customers of local BNI Syariah. The presence of JES community is expected to improve the engagement of BNI Syariah and media partners and it serves as a means of sharing information on banking growing in the society.	During 2016, BNI Syariah had launched JES in 9 cities: Yogyakarta, Solo, Semarang, Malang, Surabaya, Makassar, Aceh, Padang and Palu. The management of JES had been established in each of cities, consisting of Chief, deputy of chief and Secretary who can communicate with their fellow members through JES group in their own city. The program of socializing sharia-compliant banking has been conducted in every city along with OJK and local government institution. This collaborative activity of JES

		and BNI Syariah in Hasanah For Society program in local area and socialization of sharia compliant banking was conducted through workshop and sharing session Total budget realized for this program was IDR 332,563,481;
	Total Budget for Social and Proselytizing Field	IDR 5,588,265,320;

Source: Hasanah Titik Foundation (Risna Nurjanah, 2017).

From table 2, it can be identified that State-Owned Business Ministry (BUMN Ministry) has established a guidelines about Environment Building Partnership Program for State-Owned Companies as the manifestation of corporate social responsibility for its environment that has exerted positive effect on the improvement of human resource and risk management thereby becoming the reason of CSR implementation. Nevertheless, PT. BNI Syariah Pusat, Jakarta, pays less attention to the empowerment of religious programs, for example religion teachers who teach their employees' children should be imported from outside aid (Branch head of BNI Syariah Pusat, Jakarta).

b. The implementation of CSR viewed from Life Protection

CSR program in health and environment field has been developed to prioritize the distribution of aid corresponding to the targeted areas' need. This program implementation is highly supported by governmental policy to release the free health program for the poor.

Table 3

Health and Environment Field

Hasanah Environment and Healthcare	Program	Program Realization
BNI Syariah Healthcare Service	The program is conducted by providing healthcare service for school or madrasah children in " <i>Bedah</i>	Previously it has been conducted in 2 <i>madrasahs</i> (Islam Schools) in Lebak, Banten and Parung, Bogor. And it is now conducted in 2

	<i>Madrasah</i> " program.	Madrasahs in Tanjung Priok, Jakarta Timur and Batam.
<i>Kampung Hasanah</i> (Hasanah Village)	It is the program of providing infrastructures in left-behind village or kampung.	It includes the program of providing clean water source (piping) and defecation facilities for the public in which the condition of defecation facilities was very unfeasible and not hygienic previously

Source: www.bnisyariah.co.id (Risna Nurjanah, 2017).

From Table 3, it can be stated that State-Owned Enterprises Ministry has implemented CSR in the form of infrastructure providing program in the villages or kampongs with left-behind condition. Unfortunately, the development of infrastructures such as road repairing, bridge and etc gets less attention so that it has not contributed yet to the protection of life and the prevention of traffic accident danger (East Jakarta People, 2016).

c. The implementation of CSR Viewed from Mind Protection

The main target of education program is Islam education areas, including physical program, education aid, and skill and managerial improvement. Islamic Boarding School (*Pesantren*), *madrasah*, and other education institutions largely filled in by lower-class or *dhuafa* society in urban and rural areas become the targeted beneficiaries of this education program.

Table 4
Education Field

Hasanah For Education	Program	Program Realization
<i>Bedah Madrasah</i> and Library	Providing facilities to madrasahs whose facilities have been unfeasible for teaching-learning process, in the form of building renovation or construction, and other facilities such as library, through	Up to December, the development of 1 schools and 1 library has been nearly completed (Depok, Karawang, Sukabumi, and Batam), 2 schools are in assessment process by BNI Syariah Subsidiaries of

	recommendations from BNI Syariah subsidiary offices	Tangerang, Bogor, Cikarang and YHT.
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Source: www.bnisyariah.co.id (Risna Nurjanah, 2017).

From table 4, it can be stated that the State-Owned Enterprise Ministry has implemented CSR program through providing education facilities or teaching-learning room facilities. It is in line with the main objective of acquiring knowledge, to help improve the human condition through the process of maximizing the mind potency. However, some limitations are still found in the education aid programs, as indicated with the limited scholarship grant provided. It means that the corporate social responsibility is still very low (the Branch Head of BNI Syariah Pusat, Jakarta).

d. The Implementation of CSR Viewed from Descent Protection

CSR program in PT. BNI Syariah Pusat, Jakarta, held to maintain descent (*hifdzu an-nasl*) is maternal & neonatal healthcare program. Meanwhile, its main program is *Yatim Kreatif Indonesia* (Indonesian Creative Orphan) accommodating orphan children. The descent maintaining program gives direction to the future improvement. Mother and children are two important components in maintaining descent. If a mother is healthy, she is expected to give optimum quality to her children. Similarly, if child is healthy, it will ensure the contributive generation. In this case, *yatim kreatif* program is intended to help the orphan children no longer having parents. Therefore, it is expected that the program can maintain the good future generation; in *Maqashid al-Shariah* property is in the last order as the means of fulfilling other needs. In the program of PT. BNI Syariah Pusat, Jakarta, property maintenance includes farmer and cattle breeder empowering program. Economic condition often putting the *mustahik* (*zakat* recipient) onto the position to change themselves (*mustahik*) into *muzaki* (*zakat* payers), after serious knowledge and facilitation.

Table 5
Descent Protection Field

Hasanah Environment and	Program	Program Realization
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Healthcare		
Descent Maintenance	Health program including maternal and neonatal healthcare service	The main program is <i>yatim kreatif Indonesia</i> accommodating the orphan children
Hasanah Village	Property maintenance.	Farmer and cattle breeder empowering program

Source: www.bnisyariah.co.id (Risna Nurjanah, 2017).

From table 5, it can be seen that State-Owned Enterprises Ministry has implemented CSR in the health program including maternal and neonatal healthcare service. However, the attempt of preventing and minimizing the risk of pregnant women and children death has not benefited yet the company's employees thereby still harming the present and future generations (Employees of BNI Syariah Pusat, Jakarta).

e. The Implementation of CSR viewed from Property Protection

In addition to be in line with BNI Syariah's business area, the economic empowerment program also aims to create an independent society. This program is developed to build small-and medium-scale enterprises in Islam group or community such as Islamic Boarding School, dropout and adult women groups. The target of economic empowerment program is to support the local society's skill in its own area.

Table 6
Economic Field

Hasanah Economic Empowerment	Program	Program Realization
Santri Hasanah	Economic development program in Islamic boarding schools, particularly <i>dhuafa</i> students-based Islamic Boarding School. This program, in addition to creating the attempt of supporting the operation of Islamic Boarding	Up to 2016, 15 Santri Hasanah programs have been established, among others, in Bengkulu, Bukit Tinggi, Cirebon, Pandeglang, Serang, Purwokerto, Bogor, and Jakarta. In 2016, this program focused more on facilitation as the part of an attempt of increasing the program

	School, is also expected to be learning media for the <i>santris</i> (student at traditional Muslim school) to be a <i>santripreneur</i> . This program has been conducted since 2014.	success. As lately as in 2017, we will conduct a research to measure its success. Total budget spent for this program in 2016 was IDR 375,074,375;
Duta Hasanah	The community-based small and creative economic development program is conducted through Duta Hasanah of BNI Syariah. Duta Hasanah is a figure of ordinary person who has taken extraordinary action to change society and to improve the society's standard of life from economic, environment, and health empowerment aspects. <i>Duta Hasanah</i> is born from the forum seeking for extraordinary figures within society entitled <i>Mutiara Bangsa Berhasanah</i> held by BNI Syariah in 2014. The programs developed by Duta Hasanah attempt to integrate the potencies in many areas into an economic-valued activity. It is this Duta Hasanah's ability and character that attempt to be transmitted to other society members later.	BNI Syariah has 12 Duta Hasanah that have been its partners in empowering its surrounding communities and have cooperated with it since 2015. Each of <i>Duta Hasanah</i> is mandated to give training, work capital for new entrepreneurs and to facilitate them. In 2016, a research has been conducted to study the effect of program by research division of <i>Dompot Dhuafa</i> to see the significant change made by Duta Hasanah. The result shows that the programs facilitated has economic effect, in which it has increased wellbeing rate up to 70-80% of all facilitated entrepreneurs. Total budget realized and committed to this program in 2016 is IDR 700,000,000;

Source: www.bnisyariah.co.id (Risna Nurjanah, 2017).

From table 5, it can be said that State-Owned Enterprise Ministry has implemented CSR by providing entrepreneurship training for the beginner business performers in order to have income to meet their life needs. Society

highly needs economic empowerment aid from the company, particularly sharia compliant banking in the attempt of supporting adequate life sustainability. Economic empowerment can also improve the family's income amid the limited employment opportunity. However, to get loan from sharia compliant bank, there are some preconditions difficulty to meet by the micro employers so that there should be a policy to give those with no collateral the access to finance (Depok people, 2016).

E. Conclusion

Considering the result of analysis and discussion above, the author can conclude that PT. BNI Syariah Pusat, Jakarta has applied CSR program in education, economic, social and proselytizing, health improvement, public facility development, natural disaster aid, and natural conservation fields. PT. BNI Syariah has contributed to community empowerment program in many fields, but this company's commitment to undertake its responsibility is still low so that the implication of environment improvement in the attempt of creating an independent community in supporting the achievement of sharia's objective in relation to religion, life (soul), mind, descent, and property protection is still far below the expectation. The implementation of CSR program in philanthropy form, in fact, has not been able to realize the company's responsibility.

Furthermore, some recommendations can be given to the company related to the implementation of CSR program based on *maqashid al-Sharia*. PT. BNI Syariah Jakarta is recommended to implement CSR activity, and to be committed to creating benefit for its community (*ummah*) as the attempt of supporting the achievement of sharia's objectives. It is because CSR is not merely to undertake the obligation instructed by law, but also the form of responsibility to Allah SWT, through human being and surrounding nature.

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