



IMPLEMENTATION OF SMALL, MICRO, AND MEDIUM ENTERPRISE (MSME) DEVELOPMENT PROGRAM IN CORPORATE SOCIAL RESPONSIBILITY (CSR) AT PT. PERKEBUNAN NUSANTARA IV REGIONAL 1 MEDAN

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ABSTRACT

This study examines the implementation of the Small, Micro, and Medium Enterprise (SME) Development Program within the Corporate Social Responsibility (CSR) framework of PT Perkebunan Nusantara IV (PTPN IV) Regional 1 Medan. Using a descriptive qualitative approach and Matland's implementation model, the program was evaluated through four indicators: policy accuracy, implementation accuracy, target accuracy, and environmental accuracy. Data were collected through interviews, observations, and documentation from purposively selected informants, including CSR staff and SME actors. The findings show that policy accuracy is strong, as the program aligns with SME needs and the company's mandate. Implementation accuracy improved significantly after loan management was transferred to Bank BRI, although training activities remain limited by short duration and insufficient mentoring. Target accuracy indicates that the program successfully reaches SMEs near operational areas, despite challenges related to SMEs' internal readiness. From an environmental perspective, PTPN IV has effectively utilized its authority and networks, though improvements are needed through business-type-based training. Overall, the CSR SME program reflects commitment and adaptability, but its effectiveness can be enhanced through better training design and strengthened mentoring support.

Keywords: Implementation of MSMEs, CSR, PTPN IV.

1. INTRODUCTION

Corporate Social Responsibility (CSR) is a business approach that contributes to sustainable development by providing economic benefits to society, both socially and environmentally, for all stakeholders (Fallah Shayan et al., 2022; Sarfraz et al., 2023). Social responsibility is a business's commitment to act ethically, operate legally, and contribute to improving the quality of life of employees, the community, and micro-enterprises (Bielawska, 2022). Communities surrounding a company are fundamentally deserving of appreciation (Luo & Zahra, 2023; Osborne & Allchin, 2025). This appreciation can be realized in the form of improving their well-being through community empowerment activities carried out by the company's CSR (Social and Environmental Responsibility) (Attah & Amoah, 2023). This is because companies and communities are fundamentally a unified whole that can maintain the company's sustainability. With this appreciation, the community will naturally respond positively to the company's existence (Beninger & Francis, 2022).

Social and Environmental Responsibility (CSR) is the business world's commitment to continuously act ethically, operate legally, and contribute to economic growth, while simultaneously improving the quality of life of employees and their families, as well as the local community and society at large (Bieliaieva & Zabolotna, 2023; Larasati, A., & Hamid, 2024). Every company is responsible for all its business activities and actions that have a positive impact, both directly and indirectly, on the environment in which it operates and on its stakeholders (Andersson et al., 2022; Mu et al., 2024). This is in line with Article 74 paragraph (1) of Law Number 40 of 2007 concerning Limited Liability Companies, which stipulates, "Companies conducting business activities in and/or related to natural resources are required to implement Social and Environmental Responsibility" (Daud, 2024). This clarifies that companies conducting business activities in and/or related to natural resources are required to implement Social and Environmental Responsibility (TJSL) (Mappong, 2023; Situmorang & Nurdin, 2024). The implementation of TJSL not only focuses on physical development but must also contribute to the development of Human Resources (HR) to increase value creation in the company's business (Sunarto et al., 2024).

PT Perkebunan Nusantara IV Regional 1 Medan, as a state-owned enterprise operating in the plantation sector, has a significant social responsibility towards the surrounding community. The company is not only focused on economic profit but is also committed to making a positive contribution to the local community. In implementing its Social and Environmental Responsibility (TJSL) program, PTPN IV is guided by Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/03/2023 concerning the Social and Environmental Responsibility Program for State-Owned Enterprises. This regulation serves as an important reference for PTPN IV in formulating the goals, objectives, and management mechanisms for its TJSL program.

PT Perkebunan Nusantara IV (PTPN IV) Regional 1 Medan is a business unit focused on the management and processing of plantation products, particularly oil palm and tea. As a State-Owned Enterprise, PTPN IV is committed to supporting government programs to improve the agro-industrial sector and contribute to the national economy. With a significant area, PTPN IV Regional 1 Medan manages various plantation commodities, including oil palm, rubber, and tea, all of which are processed in modern factory facilities. The company strives to improve the welfare of the surrounding community through social and environmental responsibility programs and is committed to implementing sustainable practices in every aspect of its operations.

One of PTPN IV's commitments to Social and Environmental Responsibility (TJSL) is evident through its program for fostering Micro, Small, and Medium Enterprises (MSMEs). PTPN IV recognizes that MSMEs play a significant role in the local economy, particularly in creating jobs and improving community welfare. Therefore, the company implements various programs aimed at empowering MSMEs, such as skills training and access to capital. Through these initiatives, PTPN IV not only contributes to regional economic growth but also strives to create mutually beneficial synergies between the company and the community.

The small and medium enterprise (MSME) development program at PT. Perkebunan Nusantara IV Regional 1 Medan has been running since 1996. At that time, PT. Perkebunan Nusantara III was formed by merging PTPN II, III, and IV. This combined company later changed its name to PTPN IV Regional 1 Medan. In an effort to achieve the goal of developing Micro, Small, and Medium Enterprises (MSMEs), PT

Perkebunan Nusantara IV Regional 1 Medan has designed and implemented a series of comprehensive MSME Development programs that are implemented annually (Herdiansyah et al., 2022). The requirements to become a PTPN IV MSME partner are stated in the Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/03/2023 concerning Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises, namely: (1) Owned by Indonesian citizens; (2) Not yet meeting the criteria or having access to loans from funding institutions or banks; (3) Priority is given to micro and small businesses with types of businesses that are in line with the field and/or support the business of BUMN; (4) Priority is given to micro and small businesses located within the working areas of state-owned enterprises (BUMN); (5) Independent, not a subsidiary or branch of a company owned, controlled, or affiliated, directly or indirectly, with a medium-sized or large enterprise; (6) Businesses are run by individuals and/or groups of individuals, unincorporated business entities, or incorporated business entities; (7) Have business potential and prospects for development (Pratiwi et al., 2023).

This research occupies an important position among previous studies, with a specific focus on a research location that differs from previous studies, namely PTPN IV Regional 1 Medan. This unique location provides a different context, given the specific social, economic, and environmental characteristics of the area. Thus, this research not only contributes to the understanding of Micro, Small, and Medium Enterprises (MSMEs) development programs within the context of Social and Environmental Responsibility (TJSL), but also provides new insights into the challenges and opportunities faced by communities and companies in implementing these programs.

2. RESEARCH METHODE

This research uses a qualitative approach. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior (Creswell, 2021). The researcher used a descriptive research method with a qualitative approach. Descriptive research is a form of writing that reflects the real conditions of the object being studied, according to the circumstances that exist at the time the research is conducted. The data

collected are not in numerical form, but come from manuscripts, interviews, field notes, personal documents, memo notes, and various other documents. The qualitative research method chosen by the researcher is based on the researcher's question regarding the implementation of the development program for small, micro, and medium enterprises (MSMEs) in Corporate Social Responsibility (CSR) at PT. Perkebunan Nusantara IV Regional 1 Medan. This research was conducted at PT Perkebunan Nusantara IV Regional 1, Medan, because the researcher wanted to explore the implementation of the development program for small, micro, and medium enterprises (MSMEs) in the context of Corporate Social Responsibility (CSR). The selection of this location was based on the PTPN IV sustainability report (2023), which shows that this company has received a CSR-SDGs certificate award in the SDGs #8 category. The award was given for a program to increase community economic growth through quality MSMEs, which have internationally competitive product quality, with a score of 8.0. This award was presented to PT Perkebunan Nusantara IV on July 5, 2023, by the organizer La Tofi School of Social Responsibility, which further strengthens the relevance of this study in assessing the impact of the TJSI program on the development of MSMEs in the region. In determining informants, the researcher used a purposive technique (taking informants based on objectives). This technique of determining informants is that who will be taken as informant members is left to the consideration of data collectors in accordance with the aims and objectives of the research.

3. RESULT AND DISCUSSION

The indicator of policy accuracy is said to be appropriate, supported by various sub-indicators. As stated by Matland, the first sub-indicator of policy accuracy concerns the extent to which the policy can solve existing problems. Regarding this sub-indicator, it is evident that the program implemented by PT. Perkebunan Nusantara IV Regional 1 Medan in order to implement Law Number 40 of 2007 concerning Limited Liability Companies, which stipulates that "Companies conducting their business activities in and/or related to natural resources are required to implement Social and Environmental Responsibility." and Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/03/2023

concerning the Social and Environmental Responsibility Program for State-Owned Enterprises indicate that the implementation of social and environmental responsibility by PTPN IV has complied with and is in accordance with policies formulated by the government and relevant authorities. The implementation of PTPN IV's corporate social responsibility (CSR) policy is evident in one of its programs, the development of Micro, Small, and Medium Enterprises (MSMEs). This program addresses the challenges faced by MSMEs, which often face two major obstacles in their growth efforts: limited access to capital and poor managerial skills (Ritonga et al., 2025).

PTPN IV's training program also provides positive solutions for MSMEs, many of whom still lack comprehensive knowledge of effective strategies for developing their businesses. This training connects MSMEs with relevant knowledge, equipping them with much-needed insights and practical skills covering various aspects, including digitalization of entrepreneurship and marketing strategies (Mohammed Shebeen et al., 2024; Sari & Komalasari, 2021). Mrs. Yuliandri's statement indicates that the content of PT. Perkebunan Nusantara IV Regional 1 Medan's MSME development policies and programs strives to be highly relevant to the needs of MSMEs. This is evident in PTPN IV's initiative in determining program materials and formats, which are based on current situations and conditions in the field. The digitalization training is clear evidence that PTPN IV understands the importance of an online presence for the survival and growth of modern MSMEs. This addresses the marketing and outreach challenges often faced by MSMEs, enabling them to compete in the digital age (Purba et al., 2025).

The third sub-indicator of policy accuracy is whether the policy is formulated by an institution with the authority appropriate to the specific problem. In this context, PTPN IV, through its Corporate Social Responsibility (CSR) program, has the legitimacy and capacity to formulate an MSME development program. As a state-owned enterprise operating in the region, PTPN IV has a deep understanding of the socio-economic conditions of the surrounding community, including the potential and challenges of MSMEs. PTPN IV's institutional mission, which includes contributing to community and local economic development, aligns well with the objectives of the MSME development program (Pratama, 2023).

Based on interviews, observations, and documentation, the MSME Development Program policy within the Corporate Social Responsibility (CSR) of PT Perkebunan Nusantara IV Regional 1 Medan (PTPN IV) can be considered quite appropriate. The MSME development program policy formulated by PTPN IV demonstrates a clear focus on solving MSME development challenges that exist in the field, as evidenced by PTPN IV's policy of providing digitalization materials that are highly relevant to current market needs. This policy formulation also aligns with the characteristics of the MSME problems it aims to address, namely limited access to capital and a lack of managerial skills among MSME owners. Furthermore, the MSME development program policy was formulated by PTPN IV, the institution with the appropriate authority and institutional mission. This is reinforced by Ministry of State-Owned Enterprises Regulation PER-1/MBU/03/2023, which provides a strong legal basis for the policy, enabling it to effectively empower MSMEs in its operational areas (Aljauza & Machdum, 2024).

The second sub-indicator for implementation accuracy is policies aimed at directing community activities (Molla et al., 2025; Tong et al., 2024). This second sub-indicator explains that if PTPN IV cannot effectively implement its programs independently, particularly for the development of MSMEs that are not primarily focused on the plantation business, the task should be delegated to the MSME community or a more experienced third party. One of PTPN IV's initiatives in directing community activities and involving third parties is evident in its revolving loan program, namely the transfer of MSME loan disbursement to Bank BRI. Previously, PTPN IV distributed loans directly to MSMEs.

The collaboration between PTPN IV Regional 1 Medan and Bank BRI in the MSME loan disbursement program ran smoothly and without significant obstacles. This partnership is based on a clear division of tasks, with PTPN IV providing funding for the loan program, while BRI acts as the primary executor in the selection, disbursement, and collection processes. PTPN IV can easily monitor disbursement progress, outstanding loans, and the number of MSME partners receiving loans through the BRI portal, which provides accurate and real-time data. The transfer of management of the MSME loan program from direct distribution by PT Perkebunan Nusantara IV (PTPN IV) to Bank Rakyat

Indonesia (BRI) is an appropriate step to address the frequent payment delays that previously occurred when PTPN IV disbursed funds directly. Since BRI began implementing this loan program, its effectiveness has been clearly demonstrated. To date, 257 MSMEs have received loans from BRI, and all of these MSMEs are in repayment status, with none in default. This data demonstrates BRI's success in conducting the selection process and feasibility assessment, which are core competencies as a financial institution (Shah et al., 2023).

Based on interviews, observations, and documentation, the implementation of the MSME Development program within the Corporate Social Responsibility (CSR) of PT Perkebunan Nusantara IV Regional 1 Medan is not yet fully optimal (Hermawan & Rahayu, 2024). On the other hand, the Ministry of State-Owned Enterprises' policy has taken the appropriate step of transferring loan management from PTPN IV to BRI, resulting in improved loan repayment smoothness and monitoring efficiency (Shah et al., 2023). This demonstrates that for activities requiring expertise outside the company's core business, the involvement of competent third parties is key to success. However, on the other hand, the implementation of training programs still faces obstacles. MSME participation is not optimal, even though qualified resource persons are present. The effectiveness of the training is hampered by the short duration of only one day, the implementation is only held once or twice a year, and the lack of ongoing post-training mentoring, which ultimately affects the level of mastery and application of the material by MSME actors. The challenge in bringing MSMEs to training is also an indicator that the implementation of current training programs does not fully accommodate the busyness and operational priorities of MSMEs.

The third sub-indicator is whether the policy implementation intervention is new or a renewal of previous policy implementation. The transfer of loan disbursement from PTPN IV to Bank Rakyat Indonesia (BRI) represents a renewal of policy implementation. This policy was implemented in response to previous issues, where direct disbursement of funds by PTPN IV resulted in many MSMEs defaulting on payments.

This policy renewal demonstrates that PTPN IV is not simply repeating old patterns but is adaptively changing its strategy to address existing obstacles. By

leveraging BRI's expertise as a professional financial institution in credit risk management, debtor selection, and collection, PTPN IV strives to more accurately target loan recipients and make loans more productive. This strategy aims to improve the overall effectiveness of the program by ensuring that disbursed funds actually reach MSMEs ready and able to repay them, while reducing the risk of future defaults.

Based on interviews, observations, and documentation, the targeting accuracy of the MSME Development Program within the Corporate Social Responsibility (CSR) of PT Perkebunan Nusantara IV Regional 1 Medan (PTPN IV) is suboptimal. In terms of compliance with planning, the MSME development program has successfully targeted MSMEs located around the company's operational areas that require access to financing. In terms of target readiness for intervention, it is not yet appropriate due to the high number of cases of payment delays and the number of MSMEs that went bankrupt after receiving loans, indicating that the selection process does not fully guarantee the seriousness and capacity of MSMEs in managing funds and developing their businesses. In terms of policy renewal by diverting loan distribution to BRI is an appropriate policy that demonstrates PTPN IV's adaptation in improving target accuracy. This policy aims to ensure that funds reach MSMEs that are better prepared to develop their businesses.

4. CONCLUSION

Based on the research findings, the implementation of the Small, Micro, and Medium Enterprise (SME) Development Program within the Corporate Social Responsibility (CSR) framework at PT Perkebunan Nusantara IV (PTPN IV) Regional 1 Medan has demonstrated both successes and challenges that need to be addressed. The policy accuracy indicator is considered optimal. The SME development policy was formulated with a clear focus on addressing the real problems faced by SMEs, namely limited access to capital and inadequate managerial skills. This reflects the actual characteristics of the problems encountered and is supported by the institutional authority and mission of PTPN IV as a state-owned enterprise.

In terms of implementation accuracy, the program shows both achievements and shortcomings. The Ministry of State-Owned Enterprises took an appropriate step by

transferring the management of capital loan distribution from PTPN IV directly to Bank BRI, which significantly improved the smoothness of loan repayments. This demonstrates that involving competent third parties is highly effective for activities requiring specialized expertise. However, in the training program, SME participation remains suboptimal due to short training durations, a lack of continuous mentoring, infrequent training sessions, and challenges in encouraging SMEs to attend the training.

The target accuracy indicator indicates that the SME development program has successfully identified SMEs located near the company's operational areas that genuinely require access to financing. This reflects sound target planning. Nevertheless, challenges remain regarding the internal readiness of SMEs for intervention. The high rate of loan defaults and the number of SMEs that went bankrupt after receiving funding indicate that the initial selection process did not sufficiently ensure the seriousness and capacity of SMEs to manage their businesses. The transfer of loan distribution to BRI represents an appropriate policy reform to address this issue, ensuring that funds reach SMEs that are better prepared to grow.

Finally, the environmental accuracy indicator shows that PTPN IV has exercised its authority to fulfill its Corporate Social Responsibility (CSR) obligations and to build effective networks, as evidenced by the smooth collaboration with BRI. However, in the implementation of training programs, SMEs' needs regarding training duration and sustained mentoring have not been fully met. Regarding the external environment, although SMEs' perceptions of access to capital are very positive, there is feedback suggesting the need for group-based training tailored to specific types of businesses to enhance relevance.

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