

ANALYSIS OF THE IMPACT OF THE PARTNERSHIP AND ENVIRONMENTAL DEVELOPMENT PROGRAM (PKBL) PT. PERKEBUNAN NUSANTARA IV IN IMPROVING THE SOCIO-ECONOMY OF THE BAH JAMBI I VILLAGE COMMUNITY, SIMALUNGUN DISTRICT

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ABSTRACT

Keywords:

Partnership, Community Development Program (PKBL) Welfare Society Socio-Economic Society.

Community Development Program is a form of responsibility of State-Owned Enterprises to the community, implemented on the basis of Law No. 19 of 2003 concerning BUMN and Minister of BUMN Regulation Number Per02/MBU/7/2017 which states: the aims and objectives of establishing BUMN are not only to pursue profits but also actively provides guidance and assistance to entrepreneurs from economically weak groups, cooperatives and the community. PT Partnership Program. Perkebunan Nusantara IV Kebun Bah Jambi not only provides partnership loans for working capital and investment with low interest rates, terms and loan guarantees. However, the company also provides assistance in renting business premises and coaching in the form of counseling, training, marketing which aims to grow and improve the abilities of its Foster Partners to become strong and independent businesses. This research aims to analyze the impact of the Partnership and Community Development Program in improving the social economy of the community, find out the management policies of the Partnership and Community Development Program, and find out the goals and objectives of the social economic activities of the PTPN IV Partnership and Community Development Program in Bah Jambi I Village, Simalungun Regency. The method used is qualitative research collected in various ways (observation, interviews, document digests, tape recordings) and usually processed first before being ready for use (through note-taking, typing, editing, or overwriting. The research results show that PT. Perkebunan Nusantara IV Kebun Bah Jambi has really helped the people of Bah Jambi I Village to be more empowered by increasing family economic income, by providing training, business credit loans with guarantors, namely the employees themselves, so that credit does not go bad. However, there are several of the fostered partners whose businesses it doesn't work, due to the lack of product selling value, people only hope for the assistance provided by the company, the business or business run by the fostered partners has increased even though it's not instantaneous and in business it takes time as well as motivation and expertise in increasing product selling value and marketing so it doesn't work backward. Along with this, assistance is provided such as natural disaster assistance, grant funds, rental of business premises, scholarships, health, reforestation and others.

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1. INTRODUCTION

Indonesia is currently in a developing country situation that prioritizes human resources and natural resources, one of the aims of which is to improve the welfare of society in the socio-economic field. Indonesia can overcome various economic challenges in 2022 so national economic growth reaches 5.31%, which is the highest growth in the last ten years. As a State-Owned Enterprise (BUMN), the implementation of social and environmental responsibility throughout the year in the form of a CSR program is directly carried out by PT. Perkebunan Nusantara IV Kebun Bah Jambi and I took direct research specifically in the form of the Partnership and Community Development Program (PKBL), which

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was about the social economy of the community and the location I focused on just one village. This regulation is a reference for implementing all program activities aimed at improving the welfare of the community, especially the community around the company which is impacted by the company's activities (Untung, 2009).

One of the theories used in this research is that Amartya Sen expresses the idea of freedom to anticipate development carried out by the state. This freedom can be used as a development goal (Constitutive Freedom) and at the same time as a way of development (Instrumental Freedom), then the researchers took from Muhammad Yunus' theory, namely, through microcredit to create economic and social development from below. One form of poverty is structural poverty. Socio-economic forms and community welfare are important, there are many underlying regulations regarding social welfare, one of which is that every company is required to participate in improving community welfare through the Partnership and Community Development Program. Providing working capital credit began with the Monetary Crisis that occurred in Indonesia. The government took one of these policies to stabilize economic conditions which had been volatile. The way to develop community potential and business is by helping provide sources of funds or working capital financing through non-bank institutions, the aim is to improve the standard of living of small communities (Nuha et al., 2023).

According to Hafsa in Kusumadewi (2013), partnership is a business strategy carried out by two or more parties within a certain period to achieve mutual benefits with the principle of mutual need and mutual growth. Furthermore, according to Rachmat in Kusumadewi (2013), a partnership is a business cooperation relationship between various parties that is strategic, voluntary, and based on the principles of mutual need, mutual support, and mutual benefit accompanied by guidance and development of SMEs by large businesses. PT Partnership Program. Perkebunan Nusantara IV Kebun Bah Jambi not only provides partnership loans for working capital and investment with low-interest rates, terms and loan guarantees. However, the company also assists in renting business premises and coaching in the form of counseling, training, and marketing which aims to grow and improve the abilities of its Foster Partners to become strong and independent businesses.

PT. Perkebunan Nusantara IV Kebun Bah Jambi is currently making efforts to build partnerships in the form of buildings for business, capital assistance in business to fostered partners, as well as coaching with training whose function is to make business easier for the fostered partner community. Business partnerships between small entrepreneurs and large entrepreneurs will encourage increased economic growth, employment, equal distribution of income and develop regional growth, but to improve the wheels of the economy, various problems are faced, namely low added value of products where there is a lack of skills, a lack of product marketing strategies, yet the professionalism of the business management system from the aspects of production, HR and finance, most of them only expect assistance from PT. Perkebunan Nusantara IV Kebun Bah Jambi only. Then the buildings for businesses that have been provided are not maintained by the fostered partner community, as a result, the buildings are not maintained. This became an important object in researching the findings I obtained.

2. METHOD

This research uses qualitative research. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. In qualitative research, the instrument is the person or researcher himself. Researchers must have extensive theory and insight, so that they can ask questions, analyze, photograph and construct the social situation being studied to be clearer and more meaningful with actual data, and there must be value behind the visible data (Sugiyono, 2009). Qualitative data analysis is carried out if the empirical data obtained is qualitative in the form of a collection of words and not a series of numbers and cannot be arranged into categories/classification structures. Data can be collected in various ways (observation, interviews, document digests, tape recordings) and is usually processed first before it is ready to be used (through note-taking, typing, editing, or writing), but the qualitative analysis still uses words that are usually arranged into extended text and do not use mathematical calculations or statistics as analysis tools.

3. RELUST AND DISCUSSION

PT. PKBL Impact Analysis. Perkebunan Nusantara IV Kebun Bah Jambi in Improving the Social Economy of the Community of Bah Jambi I Village, Simalungun Regency

Analysis of the impact of PKBL, namely developing the economy of small and medium businesses through the Partnership Program by providing business credit, is one of PT's tasks. Perkebunan Nusantara IV Kebun Bah Jambi is carrying out empowerment, especially in the economic sector, where the community is included in the development and monitoring is carried out in training activities.

Table 1. Distribution of Partnership and Community Development Program Funds 2019 to 2023

No.	Name	Guarantor	KPTS	Loan Amount	Instalment	Years
1.	Mariana	Ciptani Pedas	KPTS/09/IX/2019	Rp. 54.500.000	Rp. 2.271.000	
2.	Yusnita	Indra Kesuma	KPTS/09/IX/2019	Rp. 81.750.000	Rp. 1.514.000	2019
3.	Novi	Sumarya	KPTS/09/IX/2019	Rp. 81.750.000	Rp. 2.271.000	2019
4.	Ellyawati Lubis	Juriono	KPTS/09/IX/2019	Rp. 76.300.000	Rp. 1.817.000	2019
5.	Poltak	Aida Gultom	KPTS/03/III/2020	Rp. 81.750.000	Rp. 2.120.000	2019
6.	Imransyah BB	Nilawati	KPTS/03/III/2020	Rp. 70.850.000	Rp. 2.271.000	2020
7.	Suharti	Syamsudin	KPTS/03/III/2020	Rp. 54.500.000	Rp. 1.969.000	2020
8.	Rahman	Masriani Saragih	KPTS/07/VII/2021	Rp. 59.950.000	Rp. 1.514.000	2020
9.	Zulfan Lubis	Sri Indra Trisna	KPTS/07/VII/2021	Rp. 76.300.000	Rp. 2.120.000	2021
10.	Arfan Noviardi	Nurkhotimah S	KPTS/07/VII/2021	Rp. 70.850.000	Rp. 1.969.000	2021
11.	Anita Seroja	Edi Sagiwon	KPTS/03/III/2022	Rp. 59.950.000	Rp. 1.666.000	2021
12.	Irma Suryani	Sukamto	KPTS/03/III/2022	Rp. 109.000.000	Rp. 3.028.000	2022
13.	Poltak	Aida Gultom	KPTS/03/III/2022	Rp. 81.750.000	Rp. 2.100.000	2022
14.	Imransyah	Nilawati	KPTS/07/VII/2022	Rp. 70.850.000	Rp. 2.265.000	2022
15.	Suharti	Syamsudin	KPTS/07/VII/2022	Rp. 54.500.000	Rp. 1.935.000	2022
16.	Rahman	Masriani S	KPTS/03/III/2023	Rp. 59.950.000	Rp. 1.510.000	
17.	Zulfan Lubis	Sri Indra	KPTS/03/III/2023	Rp. 76.300.000	Rp. 2.100.000	
18.	Arfan Novriadi	Nurkhotimah S	KPTS/03/III/2023	Rp. 70.850.000	Rp. 1.969.000	
19.	Anita Seroja	Edi Sagiwon	KPTS/03/III/2023	Rp. 59.950.000	Rp. 1.666.000	

Source of funds: Laba Perusahaan (105-00-0421838-8) Zainul Arifin

The Community Development Social Responsibility Program has been carried out for the community around the plantation from 2021 to 2022 is: The Community Development Program is a program to empower the social conditions of the community by BUMN through the use of funds from the BUMN (Community Development) profit section. The environmental development program carried out by PT. Perkebunan Nusantara IV Kebun Bah Jambi includes: Assisting victims of natural disasters, education and training to improve health, development of infrastructure and/or public targets, religious facilities, and nature conservation.

Table 2. Distribution of Environmental Development Program Funds

NO	PROPOSAL NAME	AMOUNT OF HELP	INFORMATION
1	Assistance for the construction of the An-Nur Mosque Tower, Kampung Jawa, Nagori Bangun, Gunung Malela District	Rp. 25,000,000,- (Twenty five million)	Submitted on Friday, July 16, 2021
2	Management assistance to 25 orphans (20 who are Muslim: and 5 who are Christian) in the community around Afd-I Kebun Bah Jambi, as well as morning assembly	Rp. 1,500,000,- (One million, five hundred)	Submitted on Friday 20-8-2021 at Afd-I
3	Friday Berkah assistance in the form of 1 sack (5 kg) of rice for 10 poor residents of Emplasmen Bah Jambi	Rp. 520,000,- (Five hundred and twenty thousand)	Submitted on October 27, 2021
4	Bah Jambi Garden Assistance for fire victims in Huta Tadik, Nagori Mariah Jambi, Jawa Maraja District in the name of Rudi Mahmud	Rp. 1,000,000,- (One million)	Submitted on date. 13 Nov-2021

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5	Consumption assistance and aqua glasses in the context of cooperation for the youth of Emplasmen Bah Jambi at Pasar I P.Teladan I	Rp. 250,000,- (Two hundred and fifty thousand)	Submitted on date. 13 Nov-2021(Saturday) 14 Nov-2021(Sunday)
6	Assistance for 21 poor parents (Friday) Barokah Afd I=4 people, II=1 person, III=6 people & Huta Silulu =10 people (5 kg rice, 2 kg cooking oil, 1 kg granulated sugar	Rp. 1,320,000,- (One million three hundred and twenty thousand)	Submitted on date. November 19, 2021
7	The second blessing Friday assistance was in the form of 1 sack of rice (5 Kg) for 21 people, details as follows: Afd-I= 4 people, Afd-II=1 person, Afdeling-III=6 people and Huta Silulu=10 people	Rp. 1,071,000,- (One million seventy-one thousand)	Submitted on date. November 22, 2021
8	Assistance for 100 orphans at Kebun & PKS Bah Jambi in commemoration of the birthday of the Prophet Muhammad SAW 1443 H/2021 AD, details as follows: for Emplasmen & Nagori/Huta around 55 people, then Afdeling_I to IX 5 people x 9 each Afd = 45 people	Rp. 10,000,000,- (Ten million)	24 November 2021, at the Taqwa Bah Jambi Mosque
9	Assistance to the Bina Muda FC CUP U-15 Football Tournament Committee, in the form of money, water and snacks (Still ongoing) participated in by 17 final teams on December 6, 2021.	Rp. 1,500,000,- (1st Place, U, Development). Rp. 1,000,000,-(Second Place) Rp. 500,000(III Place)	November and December 2021
10	Vaccination assistance I and II to employees, bath and surrounding communities, PTPN IV Program in collaboration with GAPKI in Ex.Polonia Medan, Wisma Fesifera and Sitalasari Bah Jambi		August, September, and October 2021 and November 22, 23 2021, November 24, 25, 27 and 27 2021
11	Vaccination assistance I and II to employees, bath and surrounding communities, PTPN IV Program in collaboration with GAPKI in Ex.Polonia Medan, Wisma Fesifera and Sitalasari Bah Jambi		August, September, and October 2021 and November 22, 23 2021, November 24, 25, 26 and 27 2021
12	II vaccine assistance to employees, bath and surrounding communities, PTPN IV Wisma Fesifera Bah Jambi Program	150 Person	21, 22 December 2021
13	Assistance for 40 orphans (Friday) Barokah Nagori Bahalat Bayu and Mekar Bahalat(Rice 10 kg, cooking oil 2 kg, sugar 1 kg	Rp. 6,320,000,- Rp. 6,320,000,- (Six million three hundred and twenty thousand)	Submitted on date. December 24, 2021
14	Assistance for 32 orphans of Nagori Baliju (Friday) Barokah in the form of rice, 5 kg, granulated sugar 1 kg and cooking oil 2 kg (Rice 55,000, 14,000 and 28,000) = 97,000	Rp. 3,104,000,- (Three million one hundred four thousand)	Submitted on date. January 21, 2022
15	Assistance for MTQ selection at the Java Maraja Nagori Bahjoga District Level (Details: MTSI Rp. 1,000,000, PKS Rp. 500,000, Bag.APK Rp. 210,000)	Rp. 1,710,000,- (One million seven hundred and ten)	Submitted on date. February 13, 2022
16	PTPN IV in collaboration with the Head	Rp. 9,000,000,-	It was realized on date.

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Office ZIS Committee in early 2022 will help the poor in the form of carts and business capital, details Moho=2, Bahalat Bayu=2, Mekar Bahalat=2, Bahjoga=1 and Emplasmen=2	(Nine million) Add the price of the cart/selling Rp.2,000,000.-	March 31 2022 in Bibitan, (photo attached) Business capital assistance/person Rp. 1,000,000,-
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Table 3. Borrow and Rent Buildings for Foster Partners' Business Places

No	Name of Development Partner	Business Place Address	Business Conducted
1.	Sumarni	Tenera Bah Jambi I Village	Selling Kentucky chicken and snacks (AW Fried Chicken)
2.	Hendro Ritonga	Tenera Bah Jambi I Village	BRI Link and Minimarket Agent
3.	Mira	Tenera Bah Jambi I Village	Print and Photocopy Business
4.	Ririn Sinaga	Tenera Bah Jambi I Village	Women's barber shop
5.	Aang	Tenera Bah Jambi I Village	Print, photo print and photocopy
6.	Jatira	Tenera Bah Jambi I Village	Rice stall
7.	Asmaida Lubis	Tenera Bah Jambi I Village	Groceries
8.	Chandra	Tenera Bah Jambi I Village	Drug store
9.	Rinda Dwi Lestari	Tenera Bah Jambi I Village	Sports equipment and food stalls

Table 4. Table Partnership and Environmental Development Program in Improving Community Social Welfare

No	PKBL Program	Respondents' Responses					Amount
		SS	S	N	TS	STS	
1.	Development Partners	11	5	1	1	2	20
2.	Scholarship	13	5	2	0	0	20
3.	Health	15	4	1	0	0	20
4.	Natural disasters	18	2	0	0	0	20
5.	Greening	17	3	0	0	0	20
6.	Grant Funds	16	3	1	0	0	20
	Amount	90	23	5	1	2	
	Percentage	90%	8%	1%	-	1%	100%

Table 5. Questionnaire Table for 5 PKBLPT Party Persons. Perkebunan Nusantara IV Kebun Bah Jambi

No.	Questions	Yes	No
a.	Are all the business activities of the Foster Partners by the plans and/or proposals that are the basis for granting loans by PTPN IV Kebun Bah Jambi?	3	2
b.	Do all Foster Partners pay back loans on time by the agreement agreed with PTPN IV Kebun Bah Jambi?	4	1
c.	Do all Foster Partners submit periodic business development reports to PTPN IV Kebun Bah Jambi by the agreement?	2	3
d.	Has this PKBL program improved the economy of the people who are entitled to receive assistance?	4	1
e.	Has the assistance been effective by recipients and companies?	3	2

f.	Does the distribution time to get funds take a long time?	-	5
g.	Are the fostered partners explained their rights and obligations?	5	-
h.	Regarding the training/coaching provided by PTPN IV Kebun Bah Jambi in business development, is it implemented?	5	-
i.	What about the obligation to make reports about the development of the fostered partner's business?	3	2
j.	Has a fostered partner ever been negligent because he was late in paying a loan to PTPN IV Kebun Bah Jambi?	-	5
k.	Regarding the sanctions given by PTPN IV Kebun Bah Jambi for not keeping their promises	5	-

Table 6. Form of Distribution of Partnership Program Funds (2019 to 2023)

No.	Form a Partnership Program	Percentage	Amount
a.	Working Capital Loans	100 %	Rp. 1.351.600.000
b.	Business Premises Rental Loans	100 %	Rp. 9.000.000
c.	Additional Short Term Loans	100%	Rp. 6.000.000
Total		100 %	Rp. 1.366.600.000

Table 7. Quality of Bad Loans, Based on The Results of Recovery Efforts (Up To 2023)

No.	Bad Loan Status	Amount
a.	Problematic Loans (unrecoverable)	-
b.	Write-off of Problem Loans	-
c.	Problematic Loans Accepted Back (results of collection of Problem Loans)	-
d.	Bad debt due to force majeure	-

Analysis of the table above shows that seen from the perspective of PT's PKBL program. Perkebunan Nusantara IV Kebun Bah Jambi which is implemented for community empowerment can be said to be quite good. All communities can borrow, are transparent/honest, and must have guarantors, namely employees at the company itself and according to community needs, although several respondents stated that this was not achieved. In fairness, the fostered partners are only given a maximum of 2 credit loans, where the loan only helps the community's initial business which is expected to progress and can improve the community's economy in implementing the PKBL program. However, overall this company is classified as fair in implementing its programs towards the community around the company because it can be seen from the respondents who stated that they strongly agreed as much as 90% and agreed as much as 8%.

Vif it is related to the economic perspective of PT. Perkebunan Nusantara IV Kebun Bah Jambi has been quite good at carrying out its responsibilities through the partnership and environmental development (PKBL) program and this is by the principles and values of the PKBL program which can improve the welfare of underprivileged communities. And for the business credit provided, there are no problems with payments due to all the fostered partners borrowing money for business credit, one of the conditions for borrowing is that there must be a guarantor for the employees themselves with monthly deductions from the salary provided by the company.

Management Policy in the Field of Partnership and Environmental Development Programs PT. Perkebunan Nusantara IV in Socio-Economic Society

Coaching Targets

The targets to be achieved in coaching are improving entrepreneurial and managerial abilities as well as providing capital loans, increasing production capabilities, marketing and renting business premises.

Authority to Expenditure Funds for Partnership and Environmental Development Programs

Development Activities and Budget (RKAP) and subsequently approved by the GMS. The RKAP that has been approved at the GMS can be distributed while waiting for the allocation per region from the state ministry of BUMN. The decision and authority to distribute PKBL funds to prospective fostered partners is authorized by the head of the Partnership and Community Development Program section as the person responsible for implementing PKBL activities. If in the budget year, PKBL funds are still available (not yet distributed) then the balance of these funds becomes the source of funds for the

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following year. Distribution of PKBL funds to prospective fostered partners must meet the requirements and criteria set by PKBL PT. Perkebunan Nusantara IV Bah Jambi Plantation Business Unit.

Partnership program carried out by PT. Perkebunan Nusantara IV Kebun Bah Jambi, are: Working capital and investment financing. The use of loan funds can be divided into several sectors, including the Industrial Sector, Trade Sector, Agricultural Sector, Livestock Sector, Plantation Sector, Fisheries Sector, Services Sector and other Sectors. Special Loans (Short Term) Grants, such as Education, Training, Apprenticeships, Marketing, Promotions, Exhibitions, etc.

Goals and Targets of PT's PKBL Program. Perkebunan Nusantara IV Bah Jambi

The CSR Department's guidelines and basis for carrying out PKBL refer to the Sustainable Development Concept and the Triple Bottom Lines Concept (social, environmental and economic). As time goes by, PT. Perkebunan Nusantara IV Kebun Bah Jambi adapts by using the ISO 26000 standard in every program or project carried out. So, currently PT. Perkebunan Nusantara IV Kebun Bah Jambi is carrying out programs that refer to community development and sustainable development. Apart from that, the company also collaborates with various stakeholders, such as government officials, community leaders, religious leaders, banks and colleges or universities. By the policies and concepts as a basis for implementing PKBL, the objectives of PT are formulated. Perkebunan Nusantara IV Kebun Bah Jambi, namely: Realizing community independence, Improve the local economy, and Passing on programs based on the Triple Bottom Lines to the next generation for sustainable living in the surrounding community.



Figure 1. The Company Also Collaborates With Various Stakeholders

4. CONCLUSION

Based on the research results that the author has presented above, the author can draw several conclusions: Analysis of the impact of PT's Partnership and Community Development Program (PKBL). Perkebunan Nusantara IV in improving the social economy of the people of Bah Jambi I village, Simalungun Regency by providing business capital to 38 fostered partners, but approximately 20 partners are active in it. The total funds disbursed were worth Rp. 1,351,600,000 for business credit from 2019 to 2023 but there are several fostered partners whose businesses are not running well because the fostered partners are less capable in marketing and some are still less innovative and creative in their merchandise business even though the company has provided training, providing credit for business capital and grant funds such as selling equipment, while the environmental development program includes distributing funds to the community in the form of natural disaster relief, education and training, improving public health, developing public infrastructure, building religious facilities and preserving nature/ environment. Apart from funds sourced from the Net Profit allowance, PT. Perkebunan Nusantara IV also budgets PKBL funds as costs charged to the company. Management policies in the field of PT's Partnership and Environmental Development Program. Perkebunan Nusantara IV in the social economy of society is the target to be achieved in development by increasing entrepreneurial and managerial abilities as well as providing capital, increasing production capabilities, marketing and renting business premises. Authority to disburse PKBL funds with activities and coaching budgets where the fostered partners must meet the requirements for borrowing. Goals and objectives of PKBL PT. Perkebunan Nusantara IV Kebun Bah Jambi is to realize community independence and improve the local economy with the implementation target of empowering the community in Bah Jambi I Village by developing the region and contributing to sustainable development. Theory review of the implementation of PT's PKBL

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program. Perkebunan Nusantara IV Kebun Bah Jambi, if seen from the objective perspective, this program is by the SDGs theory, Amartya Send and Muhammad Yunus.

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