

Impact of Corporate Social Responsibility Funds From PT. Telkom Indonesia on MSMEs Development in Padang City: an Islamic Economic Perspective

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ABSTRACT

Micro, small, and medium enterprises (MSMEs) often borrow additional funds from third parties to develop their business, for example, corporate social responsibility (CSR) funds from state-owned companies such as PT. Telkom Indonesia (hereafter referred to as Telkom). This quantitative study aimed to ascertain the impact of CSR funds from Telkom on the development of MSMEs, especially those in the trade sector, in Padang City from an Islamic economic perspective. The data used in this study are primary data obtained through questionnaires filled by 52 MSMEs in the trade sector in Padang City, and secondary data, obtained from official documents from the Central Statistics Agency. Sampling and determination of the number of samples were achieved using a random sampling technique. The data analysis technique in this study used descriptive statistical analysis and inferential statistics through an analytical tool, namely, the Wilcoxon test. The results revealed a positive and significant impact on the CSR program of Telkom in developing MSMEs in the trade sector in Padang City from the perspective of Islamic economics. This positive and significant impact is evident in the changes in the income of MSMEs in the trade sector in Padang City, which increased by around 1-3 million rupiah after receiving CSR funds from Telkom since 2016. From the perspective of Islamic economics, the implementers of Telkom's CSR fund program in the MSME trade sector in Padang City have adopted the basic principles of Islamic economic development, namely, the principles of responsibility and justice.

Keywords: CSR, MSMEs, Income

A. INTRODUCTION

Economic growth in Padang City, Indonesia, has increased every year. This increase is evidenced in the increase in the gross regional domestic product (GRDP) per capita, which has increased every year from Rp.14,620,524 in 2004 to Rp. 53,424,520 in 2018 (Mulia & Saputra, 2020) and to Rp. 65,179. 471.01 in 2021 (<https://padangkota.bps.go.id>). Referring to Halim (2020), micro, small, and medium enterprises (MSMEs) are one of the drivers of regional economic growth. The empowerment of MSMEs can increase economic growth and become the center of money circulation (Rifa'i & Achmad, 2017). In Padang City, several MSME empowerment programs have been implemented in various sectors.

MSME development is one of the initiatives by the government for economic development, in particular, by providing opportunities for new entrepreneurs and increasing employment opportunities to reduce unemployment (Florita et al., 2019). In 2020, Padang City won the Natamukti Award for its achievements in developing MSMEs. Padang City winning this award shows that the city has succeeded in encouraging and marketing quality improvements as well as building the MSME ecosystem (<https://www.beritaminang.com/>). The Padang City Government has made efforts in developing MSMEs (Imtihan, 2017). The increasing growth of MSMEs in the city is anticipated to impact the increasing regional income because MSMEs are an important component in the state and regional economy (Putri, 2020). However, the development of MSMEs is still confronted with certain obstacles.

One of the obstacles in developing MSMEs is the weakness and lack of capital and product marketing (Kusumadewi, 2013) because capital only comes from personal funds. This problem can be minimized through the collaboration (i.e., a partnership) between the government sector, private sector, and community (Kusumadewi, 2013). One of the efforts of the Padang City Government in dealing with this problem is by establishing the Baitul Maal Wat Tamwil Microfinance Institution to provide access for MSMEs in obtaining sources of capital and assistance from Sharia Financial Services Cooperatives (KJKS-BMT) for business management (Mulia, 2019). Meanwhile, state-owned enterprises (BUMN) also become a source of capital for MSMEs through the corporate social responsibility (CSR) program.

This CSR program is an implementation of the principle of responsibility to support the implementation of good corporate governance (Kusumadewi, 2013) and the principle of fairness (Ully, 2012). In general, CSR is a concept wherein companies voluntarily decide to contribute to society and the environment (Sugiyanto et al., 2018). This concept enhances the performance and image of

BUMN companies. Meanwhile, from the Islamic economic perspective, CSR programs can be a concept that offers a balance of interests between shareholders and stakeholders (Ully, 2012). Islamic economics also requires justice in the distribution of income (Mth, 2003) so that the concept of Islamic economic development can be implemented. One of the implementations of CSR is the existence of social responsibility for social welfare in general (Anisa, 2020). One of the social responsibilities of PT. Telkom Indonesia (hereafter referred to as Telkom) through CSR is in the form of partnership and community development program (PKBL) by way of Telkom providing loan assistance to MSME actors to develop their business, which certainly affects the growth of MSMEs in Padang City.

Several previous studies have described the impact of CSR funds on the development of MSMEs. For example, Sinurya (2013) noted that the business capital loan assistance program executed by Telkom for the development of MSMEs in the Medan City unit was 85.7% effective. The researcher considered this program to be under the needs of the community, as the community felt the positive impact of its implementation. In addition, a study (Kurniasih & Rodhiyah, 2016) on the MSMEs assisted by PT Kereta Api Indonesia showed that the quantity or number of goods and service quality, satisfaction, and motivation of income and profits increased insignificantly but led to an increase in machine tools and raw materials. Another study (Marhanani, 2017) revealed that the implementation of CSR programs carried out by batik MSME owners positively impacted the non-financial performance, such as reordering from customers and expansion of marketing areas. With this background, the current study is different from previous studies, as it aimed to ascertain the impact of CSR funds of Telkom on MSME development in Padang City from the perspective of Islamic economics. This study examined the relationship between CSR funds and the development of MSMEs through MSME income before and after receiving the CSR program from an Islamic economic perspective.

B. THEORETICAL

I. Relationship between MSMEs and CSR funds from an Islamic Economic Perspective

MSMEs must be empowered as an integral part of the people's economy with a position, role, and potential strategy to realize a more balanced, developing, and just national economic structure under the 1945 Constitution, which is strengthened by TAP MPR NO. XVI/ MPR-RI/1998 (Rahmini, 2017). The

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purpose of MSMEs is to demonstrate and develop their business to build a national economy primarily based on economic democracy. However, there are common problems that usually occur in MSME development (Anggraini & Nasution, 2013), such as marketing difficulties, financial limitations, limited human resources, raw material shortage, technology limitations, management capabilities, and partnerships. According to Jatmika (2016), the quality of human resources, legal entities from MSMEs, capital loans, and lack of knowledge and experience in dealing with obstacles in the field are also problems in MSME development. However, the main issue for implementing MSME activities is the financial aspect (mobilization of initial capital and access to working capital) and long-term finance for investments that are essential for long-term output growth. The limited amount of capital is because the majority of MSMEs tend to use their capital in running their business. Therefore, access to capital is still an important issue in MSME development (Adawiyah, 2014). Although in general initial capital comes from own capital (savings) or informal sources, these sources of capital are often inadequate in the form of production and investment activities. However, there are still many credit schemes from banks and assistance from BUMN through CSR programs as a source of funding from the informal sector for MSME development.

CSR is one of the programs run by a company in running its business to always try to improve the company's image. According to the World Business Council for Sustainable (WBCSD), "corporate social responsibility" is a business commitment to contribute to sustainable economic development and working with employees, their families, and local communities. With increasing public awareness of CSR's importance, ISO 26000 was released on International Guidance for Social Responsibility (Marhanani, 2017). "Corporate social responsibility" is conceptually defined as a corporate concern based on three basic principles known as the triple bottom line, namely, profit, people, and the planet (Suharto, 2009).

CSR aims to achieve maximum business profits but is also required to maintain good relations with the surrounding social environment. CSR is used not only to fulfill corporate social responsibility but also to support company performance and as an effort to win a business competition with other companies. In this case, companies that provide CSR programs to the community will be able to provide a good image as well as consumer loyalty to increase company profits (Marhanani, 2017). In carrying out social responsibilities, the company focuses attention on three things, namely, profit, society (people), and the environment (planet). CSR represents a company's commitment to account for the impact of its operations in the social, economic, and environmental dimensions and to

continuously ensure that these impacts contribute to the benefits of the community and the environment around their lives (Harmoni et al., 2008).

CSR is a business operation that is committed to not only increasing the company's profits financially but also the socio-economic development of the region in a holistic, institutionalized, and sustainable manner (Azizah, 2011). One of the implementations of this CSR policy is through a CSR partnership program with welfare empowerment aimed at solving the problem of socio-economic inequality (Yulianti, 2018). CSR implementation also provides numerous benefits at various levels, including micro and small businesses. Through CSR, micro and small businesses are not apprehensive about change, communicating symmetrically with CSR actors, adding business associations, and opening up business opportunities (Rinawati & Sadewo, 2019). In addition, the characteristics possessed by MSMEs include weaknesses, especially those related to funding, which remains unresolved. The downside of this business is that the initial investment may suffer losses. Several alternatives can be done by SMEs/MSMEs to obtain costs as authorized capital, as well as for business development steps, namely, through a portion of BUMN profits in the form of CSR funds. This happens because the company plays a pivotal role in contributing to the development of MSMEs. One of the roles that can be performed is through CSR programs by utilizing CSR assistance that has been distributed by the company. A company's CSR assistance and MSME development have a very close relationship, where the CSR assistance distributed by a company can increase the development of MSMEs in regions in Indonesia (Narisyah, 2018).

CSR programs from an Islamic perspective are an inherent consequence of the teachings of Islam itself. The obligation to carry out CSR is concerned not only with fulfilling legal and moral obligations but also with strategies to ensure that companies and communities can survive in the long term (Fahrurrozi & Purwanti, 2016).. The CSR program is one of the efforts to achieve people's welfare to build a life system based on social principles and justice. The Islamic principles adopted by the CSR program are monotheism, balance/justice, free will, and responsibility. The concepts of responsibility and justice are ethical principles that are implemented in CSR programs (Ully, 2012). In addition, according to Al-Ghazali, economic development is a part and task of social obligations (*fard al-kifayah*) that has been determined by Allah (Iswandi, 2013). According to a previous study (Anisa, 2020), from an Islamic perspective, company policies in implementing a CSR program have three dominant forms of implementation, namely: (Pramiana & Anisah, 2018)

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- 1) Social responsibility toward the actors in the company and stakeholders
The actors and stakeholders in the company include owners, investors, creditors, customers, suppliers, employees, the government, and the community. Islam encourages the establishment of partnership relationships between business people and internal and external stakeholders of the company in terms of goodness and mutual benefit.
- 2) Social responsibility toward the natural environment
The link between CSR and the natural environment is to contribute to environmental improvement, be environmentally friendly, and always support and be proactive in environment conservation.
- 3) Social responsibility toward social welfare in general
Islam always calls for generosity toward the weak, poor, and marginalized.

2. Partnership Theory

Partnership can be defined as a business strategy implemented by two or more parties within a certain period to achieve mutual benefits with the principle of mutual need and mutual support (Kusumadewi et al., 2013). According to the Government Regulation No. 44 of 1997, “partnership” is business cooperation between small and medium businesses or with large businesses accompanied by guidance and development by medium or large businesses by taking into account the principles of mutual need, mutual strengthening, and mutual support profitable (Ghassani, 2015).

This partnership program is stated in the Regulation of the Minister of State-Owned Enterprises Number PER—05/MBU/2007 concerning the Partnership Program of State-Owned Enterprises with Small Businesses and the Community Development Program. The partnership program is one of the programs that can improve the ability of small businesses through the use of funds from the profits of MSMEs. The partnership program aims to improve the competence of MSMEs run by the community so that they become strong and independent businesses while providing a multiplier effect for improving the welfare of the surrounding community. Telkom Community Development Center (CDC) is a unit that supports Telkom's main business and has a strategic position in terms of community empowerment. In this position, CDC has two roles, namely, as the holder of the mandate for the implementation of the PKBL and as one of the implementers of the CSR program.

C. METHODOLOGY

This field study used a quantitative approach. The population in this study includes all MSMEs in the trade sector in Padang City. For the purpose of sampling, this study used Slovin's formula approach, and the number of samples used in this study was 52 respondents with paired samples. This study used primary and secondary data as data sources. The primers were obtained by filling out questionnaires, interviews, and direct observations from samples or respondents who were in the field, namely, the people who enjoyed the benefits of the CSR program of Telkom in Padang City. The questionnaire given to MSMEs contained some open-ended questions, so that respondents answered questions according to the circumstances guided by the researcher. While the observation interviews in this study were conducted to obtain information directly related to the development of MSMEs through the CSR program of Telkom. Secondary data were obtained from official documents from the Central Statistics Agency of West Sumatra.

For data analysis, this study used statistical analysis, namely, descriptive statistics, and inferential statistics. In descriptive statistical analysis, statistical tests were conducted to assess the impacts before and after the existence of partnership funds for MSMEs receiving CSR benefits from Telkom. Meanwhile, inferential statistical analysis was used as a hypothesis test by using a different test that was adjusted to the research sample, namely, paired samples. This study used two different tests that were used as a hypothesis testing tool, namely, the parametric test or paired sample t-test and the non-parametric test, namely, the rank test marked with the Wilcoxon signed-ranks test. The results of this analysis then raised to the surface the character or description of conditions, situations, or variables (Yusuf, 2014) and helped describe the impact of CSR funds on MSME development through the identification of MSME income before and after receiving CSR program funds.

D. RESULTS AND DISCUSSION

I. CSR Overview of Telkom and Telkom CDC in Islamic Economic Perspective

In the Law of the Republic of Indonesia Number: 19 of 2003 dated June 19, 2003, concerning SOEs related to Allowance for Profit for the development of Small Businesses/Cooperatives and community development, and the Regulation of the Minister of State for BUMN Number: PER- 05/MBU/2007 dated April 27, 2007, concerning Programs SOE Partnership with Small Business and Community Development Program, mandate Telkom to implement the Partnership Program and Community Development Program.

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There are several reasons why companies have philanthropic programs such as CSR, for instance, to practice the concept of *good corporate citizenship* (company behavior toward stakeholders), to improve the quality of life and the quality of educated human resources (Pramiana & Anisah, 2018). The CSR program is also in line with the Islamic view of humans in relation to themselves and their social environment, which can be presented with four axioms, namely, unity (*tawhid*), balance (equilibrium), free will, and responsibility (Irawan & Muarifah, 2020).

Realizing the mandate from the government in implementing the Partnership Program and Community Development Program, Telkom formed a *CDC organization unit*, through the Decree of the Board of Directors Number: 61/PSI50/CTG-10/2003 concerning the CDC Organization and lastly updated with KD. 12/PSI20/COP-B0030000/2008 dated February 5, 2007, regarding the organization of the center for partnership program management and CDC's community development program. These two programs are managed by the CDC unit. The following is a business segmentation table for the distribution of partnership programs for 2016–2020 :

Table I Business Segmentation for 2016–2020 Partnership Program Distribution

| Year | TW I Jan-Mar | TW II Apr-Jun | TW III Jul-Sep | TW IV Okt-Des | Total |
|---------------|-----------------|------------------|-------------------|------------------|------------|
| 2016 | 23 | 38 | 41 | 48 | 150 |
| 2017 | 37 | 37 | 37 | 33 | 144 |
| 2018 | 17 | 30 | 38 | 35 | 120 |
| 2019 | 26 | 24 | 19 | 30 | 99 |
| 2020 | 22 | 14 | 15 | 23 | 74 |
| Amount | | | | | 587 |

Source: Telkom

Table I. suggests a decline in the segmentation of businesses that are fostered partners of the CSR program of Telkom because not all partners can extend their loans if in the previous loan period there was a payment jam or other mistakes made by the foster partners. Bad loans can be interpreted as loans that have difficulty repaying owing to intentional factors and/or external factors beyond the control of the debtor (Nursyahriana et al., 2017). Owing to payment delays and other errors, Telkom CDC automatically will also review through regular controls whether the partner is suitable to extend the loan for the next period or not.

However, Telkom's CSR funds are unique in their management compared with other BUMN's CSR funds. Telkom does not impose fines if there is a delay in payment of refunds by MSMEs. Fines, in this case, are sanctions/punishments that are applied in the form of a requirement to pay a certain amount of money owing to the denial of several previously agreed agreements (Pratama, 2013). This is a special attraction for MSMEs because it does not burden MSME actors.

2. The influence of CSR Telkom on MSMEs in Padang City

The CSR program of Telkom has been running for approximately 20 years since 2002, and many MSME players have expressed their interest in the partnership program. In 2017 the total distribution of partnership program funds to MSME actors in Padang City was Rp 2,305,000,000, which was distributed to more than 200 types of businesses. In 2018, the distribution of funds was Rp. 2,447,000,000, which was distributed to 189 types of businesses, while in 2019, the funds amounted to Rp 2,567,000,000, with 164 types of businesses receiving the funds.

The influence of the CSR program of Telkom on MSMEs in Padang City can be seen in changes in the income of MSME actors in the trading sector in Padang City as a result of the receipt and use of its funds. This can be seen after comparing the income of trading MSME actors before receiving CSR funds and after receiving CSR funds. Of the 52 samples tested, the overall sample of trading MSMEs experienced an increase in income. This is evidenced by the Wilcoxon signed-ranks test data analysis method. This test is a non-parametric test applied to measure the significance of the difference between two groups of paired data on an ordinal or interval scale but has an abnormal distribution. This test is also known as the Wilcoxon match pair test.

The Wilcoxon test is used to test conditions (variables) in paired samples, and it can also be used for research before and after. This test shows which one (of the pair) is the greater one. The test assumes that the data used are at least on an ordinal scale (Tanty et al., 2013).

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Table 2. Wilcoxon Test of MSME Income Ranks

| | N | Mean Rank | Sum of Ranks |
|--|-----------------|-----------|--------------|
| Income after receiving funds for one month - Negative ranks | 0 ^a | .00 | .00 |
| Income before receiving funds for one month - Positive ranks | 52 ^b | 26.50 | 1378.00 |
| Ties | 0 ^c | | |
| Total | 52 | | |

a. Income after receiving funds for one month < Income before receiving funds for one month

b. Income after receiving funds for one month > Income before receiving funds for one month

c. Income after receiving funds for one month = Income before receiving funds for one month

Source : *Primary data processed by researchers*

Table 2 presents the Wilcoxon signed-ranks test results. A significant change was observed in income for trading SMEs before and after receiving CSR funds from Telkom. Negative ranks with N 0 mean that no sample experienced a decrease (reduction) in income as a result of receiving funds compared with before receiving funds. Fifty-two samples showed positive ranks, implying that the sample experienced an increase in income. Mean ranks or the average increase of 26.50 and the sum of ranks or the number of positive rankings was 1378.00, whereas the mean rank was negative and the sum of ranks was 0.

A previous study (Sinuraya, 2013) showed that the CSR program in the form of business capital loan assistance in the development of MSMEs by Telkom Medan unit was 85.7% effective. The program for providing business capital loan assistance by Telkom is a program that has helped MSMEs in developing their businesses. A study regarding the distribution of funds for the PT Semen Padang partnership program (Zamita, 2018) also affirmed the program as effective. The accuracy of the loan amount is supported by business prospects, and it meets the requirements of an MSME fostered partner. Guidance and counseling have also been provided by PT Semen Padang to increase the productivity of the fostered partners in developing their businesses. This means that a partnership program not only assists in the form of loans but can also provide guidance and counseling for partner MSMEs.

Table 3. Statistical Test Results
Test Statistics ^a

| | |
|-------------------------|---|
| | Income after receiving funds for one month - Income before receiving funds for one month |
| Z | -6,349 ^b |
| asyp. sig. (two-tailed) | .000 |

a. Wilcoxon signed-ranks test

b. Based on negative ranks.

Source : *Processed primary data*

Table 3. presents, based on statistical tests from the Wilcoxon test, it is known that asymp. sig. (two-tailed) is 0.000 (less than < 0.05), so it can be concluded that there is a significant difference in income for trading MSMEs before and after receiving CSR funds. This is reinforced by the statistical data above which show that of the 52 samples tested, an entire sample experienced an increase in income as a result of the receipt and use of CSR funds.

Another study showed that the income of MSMEs in Denpasar City increased because of revolving funds, working capital, marketing locations, and product quality, which directly and significantly impacted the income of MSME actors (Wirawan et al., 2015). Laili and Setiawan (2020) also noted that the income of the Batik Center MSMEs in Pekalongan City increased when MSME capital increased. The use of this CSR fund as a form of revolving fund for additional capital provided by Telkom to MSMEs in the trade sector in Padang City also has a positive effect on MSME income. Meanwhile, honest and responsible behavior on funds that have been used is one of the Islamic principles applied by MSME actors. Because honest and responsible behavior on funds that have been used enter into the context of keeping promises, while keeping promises is the heart of Islamic morality and behavior (Ully, 2012).

The increase in the income of MSME actors in the trade sector can be explained in Table 4:

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Table 4. Increase in the Average Income of MSMEs Actors

| Total Loan | Respondents | Average Increase in Income |
|------------|-------------|----------------------------|
| 10,000,000 | 11 | 1,818,181 |
| 20,000,000 | 11 | 1,954,545 |
| 30,000,000 | 13 | 1,923,076 |
| 50,000,000 | 6 | 2,083,333 |
| 60,000,000 | 5 | 1,800,000 |
| 75,000,000 | 6 | 3,333.333 |

The increase in MSMEs income must also be accompanied by investment, because investment is required to increase their sources of income to cover their needs (Hayati, 2016).

E. CONCLUSION

Based on the above results, it can be concluded that the CSR program of Telkom has a positive influence on MSME development in the trade sector in Padang City from the perspective of Islamic economics. The development of MSMEs is reflected in changes in the income of MSMEs in the trade sector in Padang City after receiving funds from the CSR program. MSME income has increased as a result of receiving CSR funds from Telkom. The test results confirm that the CSR funds of Telkom have a positive and significant impact on the income of MSMEs in Padang City. Meanwhile, from the perspective of Islamic economics, the CSR program is one of the efforts to achieve people's welfare to build a life system based on social principles and justice. The Islamic principles adopted by the CSR program are monotheism, balance, free will, and responsibility. The concept of responsibility and justice is a basic principle that is implemented in CSR programs. Therefore, existing business actors are expected to be able to adapt to remain productive and look for alternative business development patterns. Telkom CDC is to be able to provide regular training and coaching so that MSME actors continue to struggle to develop their businesses even in difficult conditions either by continuing to assist traders or facilitating business actors to continue to be able to implement their activities under any conditions.

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