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## **Factors Affecting the Development of Customary Village Credit Institution of Sukawana, Kintamani Sub-District, Bangli District**

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### **Abstract**

Village Credit Institution (Indonesian “*Lembaga Pengkreditan Desa*” and hereinafter referred to VCI) is a financial institution belonging to *Desa Pakraman* in Bali. Viewed from the economic potential of the majority population as farmers and ranchers and economic conditions are quite good and growing. The study examines the factors that influence the development of VCI of Customary Village of Sukawana Kintamani Sub-district–Bangli District, Indonesia. The results of this study are expected to be able to be used as a consideration in formulating policy strategies related to VCI development in Indigenous Villages. The research method used is informative determination technique that is based on purposive sampling. Data collection was done by applying in-depth interview method and document. The data were analyzed using qualitative data analysis technique. The results show that the effort done by VCI Management with familial approach and visiting the prospective customer from door to door to get the customer and VCI development during last 2 years are significant both from the amount of deposits and loan amount; the structure of VCI organization is still very simple, not yet able to be filled in accordance with the plan; customary villages play a role in ensuring the sustainability of VCI and participate in resolving the problem of bad loans; and the autonomy of VCI management will become its own power to face the competitors, and utilize the economic potential owned by the villagers.

**Keywords:** Development; village credit institution

## **I. INTRODUCTION**

The existence of economic institutions over the past few decades could help solve economic problems. Institution itself is a rule that limits deviant behavior from humans in conducting social, political, and economic interactions (Yustika, 2008). In its development, an institution can be classified into formal and informal institutions. According to Arsyad (2005) informal institutions or institutions include rules set forth in the form of law by the government, rules that are standardized and adopted by private institutions that carry out activities according to laws and informal institutions are unwritten rules like social sanctions and norms.

Financial institutions in the village consist of informal and formal financial institutions. According to Yustika (2008) there are three types of rural financial institutions, namely formal financial institutions regulated by law; semi-formal financial institutions that are not regulated by law but are verified by government agents; and informal financial institutions operating outside government supervision. Village credit institutions in Bali can also be categorized as microfinance institutions. Microfinance institutions such as the Village Credit Institution provide a large role in increasing economic activity in the countryside.

Bangli, a district consisting of 4 sub-districts, has 69 villages and 153 traditional villages. The district has had 85 VCI units since 1995 that became 107 units in 1999, which means that the number of VCIs that it owns has increased by 25.88%. In 2005, the number of the VCI units continued to grow to become 153 units, and in 2015, the number increased by three units and became 156 units. Of the 156 units, 116 VCI units are categorized as fair, 11 units are adequate, and six units are poor and 23 units are unfair. From this condition, those fair and unfair VCIs are mostly in the Kintamani Subdistrict area, which is 73.91%, in Bangli District that is 21.74%, and the rest are in Susut Subdistrict, which is 4.35%.

Judging from livelihoods, the Kintamani communities are mostly farmers and the location is in mountainous or highland areas. In Kintamani sub-district there were 60 VCI VCIs, 38% of all VCIs

in Bangli District and from the VCI fairness level, 17 VCIs (73.93%) were categorized as unfair of 23 unfair units in the entire Bangli District area. One of the VCIs in Kintamani Subdistrict - which previously did not develop (was inactive), but after the management changed it developed - was the VCI of the Indigenous Village of Sukawana. Viewing from community livelihoods, the majority is farmers (oranges, coffee, and horticulture) and laying hens, cattle, and poultry breeders so that the economic condition is very good and becomes a potential for VCI development. Management of VCIs has an autonomy that is closely related to traditional villages and traditional villages, which have a very large role to play with their citizens, which are highly respected, especially with regard to social issues and customary sanctions. By utilizing the role of traditional villages, VCIs can actually develop well. The existence of VCIs as non-bank financial institutions will be able to encourage economic growth, especially among small businesses and the VCI is expected to be able to act as a driver of the rural economy, which in general is largely a weak economic group. Tight competition in the field of microfinance business that has begun to invade rural areas today needs to be anticipated. Moreover, in Bali, Pakraman village has the potential to vary from one to the other, so the problems faced do not infrequently raise the economy of the villagers and trigger it to become increasingly complex. In addition, the empowerment of Pakraman village for potential development is still apprehensively minimal.

Based on the foregoing description, the issues highlighted in this study are the factors that influence the development of VCIs in the Sukawana Traditional Village, Kintamani Subdistrict - Bangli District.

## **II. RESULTS AND DISCUSSION**

The sense of unity as a traditional villager is bound by the existence of village coral (village area), village 'Awig-awig' (village rule system with its implementing regulations), and Khayangan Tiga Temple (three village temples as a system of prayer places for indigenous villagers). Meanwhile, according to article 1 point (e) of Regional Regulation (*Perda*) of Level I of Bali Province number 6 of 1986, Desa Adat 'indigenous Village', a 'Dresta' Village, is a unit of customary law communities in the Level I of Bali Province territory. It has a unified tradition and etiquette of the life of the Hindu community through generations in the *Khayangan Tiga* (Khayangan Desa) which has a territory.

The existence of Customary Villages in the Province of Bali still persists and can be coupled with administrative villages (official villages), which were formed by the Village Government Law. Indigenous village is a regional unit, in which the citizens jointly conceptualize and carry out religious ceremonies to maintain the purity of the village.

Customary villages are autonomous villages, therefore, they have the authority to manage and organize their own households. In its development, autonomy was only characterized by social (religious) and social societies. Customary villages have a management structure called "*Prajuru Desa Adat*" which functions to help achieve the interests of its members to the fullest - especially to help achieve the interests maximally - regarding basic needs as human beings (life and security) in particular.

A traditional village power in establishing its own legal system - which covers all aspects of community life in its territory - is of three kinds, namely:

The power to set rules to maintain organizational life in an orderly and peaceful manner: This kind of power is held in a companion with other members of the village or banjar in a Paruman Desa or Sangkepan banjar (village and banjar gathering). It is aimed to maintain order, peace, and security of the community, both in their own community relations with each other, the relationship between the community and the environment, and the relationship between the community and God (Tri hita karana).

The power to organize the life of religious social organizations - such as fostering and developing the values of Hinduism and customary rules or dresta - that develops culture, nurtures, and preserves the living and beneficial customs for nation-building.

The power to resolve disputes/conflicts, which indicates the existence of a conflict between the interests of the villagers or between the actions deviate from the rules that have been set, both through peace and by imposing customary sanctions (Widnyana, 1993).

The relationship between VCI and Desa Pakraman is reflected through the Bali Regional Regulation No. 8 of 2002 concerning VCI. In the provisions of article 2 paragraph (1) of the said regulation, VCI is a village-owned financial enterprise that carries out business activities in the village environment and for krama desa (traditional village communities).

### **Role of the Manager and the Supervisory Board**

The management of the VCI is in accordance with regional regulations, at a minimum, consisting of the chairperson of the governing body as the coordinator, the cashier as the cash or treasurer holder, and the administration or bookkeeper as secretary. Furthermore, management development depends on whether or not VCI is developed; the development of VCI, management will grow further, but if VCI does not develop, the management will remain as at the time of the establishment of the VCI.

The role of the management greatly determines the success of VCI activities, because the management moves the management that must be addressed based on good management principles. The current management is the board that was just formed on May 29, 2015. The formation of the board was motivated by the absence of VCI activities for  $\pm$  5 years (VCI was formed around 2005). As an administrator who continues the old management that experienced congestion, the current duties of the board are overwhelmingly serious-minded, given that the efforts carried out are related to savings and loans business, the majority of which are based on trust. Apart from the loss of public trust, the problems faced are related to capital and human resources. As the beginning of the management, the new management only received IDR. 33,000,000 and the majority of the funds are used for the arrangement of premises/offices and the purchase of office equipment, so that the managed capital is totally unavailable. In addition, managing resources have no background or experience in the field of savings and loans.

### **Customer Prospecting Efforts**

In an effort to get customers, the management approached directly with homes, especially from the family of the management, the family of the supervisory body, and the pre-village family. This is done because people's trust in VCI no longer exists. It is exactly as stated by one of the management members that VCI had not carried out activities for approximately past 5 years and therefore the indigenous bendesa initiated to form a new managing board and supervisory body to reactivate it.

Achievement of deposits and loans over the past 2,5 years since the establishment of new management shows an increase both in terms of value and in terms of its customers. This is seen in the development of deposits and loans contained in Table 1.

**Table 1**  
Development of Amounts of Deposits and Loans from January 2016 to October 2017

<b>Month</b>	<b>Saving (IDR)</b>	<b>Customer</b>	<b>Increase (%)</b>	<b>Deposit (IDR)</b>	<b>Customer</b>	<b>Increase (%)</b>
Jan-2016	1.171.772	435	-	552.000	14	-
Dec-2016	2.036.297	749	73.78	1.671.000	27	202.72
Oct-2017	2.497.948	1.065	22.67	2.166.000	34	29.62
Average			53.09			116,17

Source: Monthly Report to the Bangli District VCI Development Institute

Table 1 shows that the development of deposits and loans shows an increase both in terms of value and in terms of customers. On deposits, increase occurred at 73.78% from January to December 2016 and amounted to 22.67% in October 2017. Conclusively, the average increase during January 2016 to October 2017 was 53.09%. The number of customers from 435 people in January 2016 became 749 people in December 2016 and became 1,065 in October 2017.

Furthermore, savings in the form of deposits, from January 2016 to December 2016, increased by 202.72% with the increase in number of customers from 14 people became 27 people. In October 2017, the number of deposits increased by 29.62%, with an increase in the number of customers to 34 people. From these data, a significant increase in deposits and loans occurred, both in the number of values and in the number of customers.

Since the loan amount is relatively large, the credit analysis department must be careful in

conducting an analysis and assessment on both the customer and on the guarantee used. For the credit approval, the maximum amount of credit is 60% of the guarantee price.

**Table 2**  
Developments in the Amount of Loans and Bad Credit from January 2016 to October 2017

Month	Saving (IDR)	Customer	Increase (%)	Deposit (IDR)	Customer	Increase (%)
Jan-2016	1.093.925	66	-	0	0	-
Dec-2016	2.437.478	142	122,82	16.258	3	-
Oct-2017	3.384.427	162	38,85	96.424	13	83,14
Average			80,83			83,14

Source: Monthly Report to the Bangli District VCI Development Institute

Table 2 shows that the increase in the number of loans is quite significant both in value and in the number of customers. On loans, the increase occurred at 55.12% in January to December 2016 and at 27.98% in October 2017 or 80.83% from January 2016 to October 2017. The conclusion is an increase in the number of customers occurred, that is to say from 66 people in January 2016 to 162 people in October 2017.

Then, regarding bad credit, in January 2016 there was no. However, in December 2016 there was bad credit of IDR 16,258,000 and increased to IDR 96,424,000 in October 2017, or 83.14% with an increase in the number of customers, from 3 people in December 2016 to 13 people in October 2017.

The settlement of bad credits is carried out in several stages. They are: (1) providing Warning I if the payment of credit is due but the customer has not paid it off; (2) providing Warning II if, after 3 months since the issuance of Warning II, the customer has not paid off the credit, and (3) if, after three months since the Warning II was given, the customer has also not paid off the credit, the collateral or credit guarantee is confiscated and then brought to the traditional village pre-service meeting for the determination of sanctions. Until October 2017, there were 2 customers who had negligence in paying their credit. The problems were resolved through a gathering of *prajuru desa adat* and the result was that the problem was resolved properly; the intended customer has paid off his credit in accordance with the applicable provisions of the VCI contained in *Perarem* of VCI OF 2015 of *Desa Pakraman* of Sukawana.

The amount of capital in 2016 is IDR 79,745,000. Net profit or profit during 2016 was IDR 203,845,657, with profitability reaching 255.62%. Until October 2017, net income reached IDR 258,215,000 with total capital of IDR 202,033,000 and profitability was 127.80%

### **Employees and Managing HRs**

The quality and quantity of human resources that are administrators greatly determine the success of an organization. Quality is related to the qualifications possessed by administrators, such as education, skills, experience, and abilities in accordance with their respective fields of task, whereas, quantity is related to the adequacy of the amount of resources owned according to the organizational development needs. The number of workers managing VCI consists of three administrators assisted by 3 collectors. The limited number of workers is related to the company's ability to pay salaries, because salaries are taken from 30% of the monthly profit earned. In addition to the lack of administrators and staff that assisted in administration, the operations, skills, and the experience of the new management is still very limited. The administrators have not had a meaningful experience and the managing team has now background of knowledge about VCI management at all. However, with the support of the traditional village community and adat leaders, administrators were gradually able to carry out the task of advancing the VCI.

Even though the operation has been running for + 2.5 years since the new management was formed on May 29, 2017, the organizational structure that should have begun to be filled out has not been able to be completed, such as the Head of General Affairs, Head of Funds, and Head of Credit. As a result, every job from each of these departments must be done jointly or an employee takes double positions. In addition, the decision making for each action is also carried out jointly and the results are not fully in accordance with the position description. This is due to the monthly profit that is used to pay employee salaries of 30%, so that the addition of employees cannot be accommodated.

Therefore, it is better that 30% of the monthly profit used to pay employee salaries should not be entirely distributed, but some must be set aside. With the development and management of funds that are relatively large, gradual addition of energy should be applied. In this regard, it is necessary to have a payroll system that is in accordance with the position structure and service period compiled by traditional villages as VCI owners, so that the payment of salaries that are permanent and sustainable to managing board and employees is guaranteed.

### **VCI Management**

Management principles that must be carried out in an organization starts from planning (planning), filling the organization (organizing), implementation (actuating) and supervision (controlling). The VCI management code is still very simple and the organizational structure is still a minimal structure for running the VCI. Management principles have not been well actuated, as stated by the chairperson of the board, VCI does not yet have a short-term (annual) activity plan and the strategic planning (strategic plan) as a basis for implementing activities has not yet been prepared.

By having not planning, the activities carried out are only in the form of routine activities that do not have a vision and direction in the future and do not have a target. The limitations of human resources and the simplicity of organizational structure are the reasons for the absence of strategic planning.

In applying for credit, both village and outside officials, VCI administrators must fulfill the following requirements:

1. Guarantee or compensation for credit applications, with amounts adjusted to credit applications;
2. Recommendation from the village head, service officials, supervisory bodies, and from the head of the *adat bendesa*;
3. Certificate and approval from wife or husband or from parents, for those who are unmarried; and
4. Copy of family card, male or female identity card, and parent's identity card for those who are unmarried.

The breakthrough taken by the managing team is the disbursement of loan funds in the shortest possible time or simplified procedure but still does not refer to the rules and requirements that have been determined.

Supervision is carried out on the progress of VCI by the regulatory body. The supervision is carried out through monthly reports submitted every month, and if necessary, direct supervision in the field can be done. In addition, if there are no matters that are required to be reviewed, supervision is conducted once a year.

Management team meetings are held, at least once a year, involving all components, namely the traditional village community, the supervisory body, and the management team. In the meeting, the developments that have been achieved and the problems faced are discussed. It was intended as a form of responsibility of the management team to the traditional village, as well as the distribution of profits obtained in accordance with the provincial regulations of Bali Number 4 of 2012 concerning Distribution of Profit from VCI.

The VCI Board is required to submit monthly and annual reports to the Bangli District VCI Development Agency (LPVCI) and sent to *Bendesa*. The intended report includes:

1. Reports on loan activities and developments;
2. Monthly profit and loss calculation report;
3. Monthly balance sheet report;
4. Minutes of cash hospitalization stock; and
5. Annual profit and loss statement calculation report.

### **VCI Customer**

The increase in the number of customers is an indicator of increasing levels of public confidence in the existence of VCI. The increase in the number of customers is inseparable from the services that have been given to and the benefits that have been felt by the community, both towards the VCI itself and the traditional villages as the owners. However, a number of customers claimed that they knew about the developments and profits that had been obtained during the change of management of the crediting institution. The participation of the community as customers is more

due to the approach taken by the management. The socialization carried out by traditional villages is somewhat limited, namely only once a year; only during the annual indigenous meeting (*sangkepan soma kliwon*). Information about VCI is conveyed at a glance, so that many residents of the community (*karma desa*) do not yet fully know about the whereabouts and progress of the actual VCI. The meeting held once a year (village manners) is a traditional meeting, which is followed by all village officials. During this meeting, information of the implementation of activities, the use of the budget, the implementation of ceremonies, and the implementation of development were much reported and discussed. Therefore, to improve information and recognition of VCI to the large community in a transparent way, a more appropriate media, such as meetings in the service offices or the submission of reports to the official office, should be made use of. In meetings in the official *banjar* (part of official village) it will be more effective and can provide information about the existence and development and contributions that have been given by VCI to more indigenous villages. Whereas, the condition that some village officials have not yet become VCI customers is due to the situation that before VCI developed, they had become customers or had been bound to government banks, cooperatives and other similar businesses. Then, there is a culture of shame that is felt by the public if it is known to borrow in VCI. This happened because the majority of the people's livelihoods were farming farmers, which had never been brave enough to borrow from other parties.

### Indigenous Village

Customary villages have full autonomy and authority to manage VCI in improving the economy of rural communities, such as the initial commitment of its formation. VCI is chosen as a non-bank financial institution in each customary village due to its possession of *awig-awig*, which is believed to have the ability to control and maintain the continuity of the VCI belonging to it, especially in applying customary "sanctions" to provide moral and social pressure.

As a VCI owner, a traditional village plays a very crucial role in guaranteeing and providing certainty about the development of the institution; all forms of rules must be contained in a VCI *perarem* based on the rules and regulations as well as the autonomous authority possessed by traditional villages. Furthermore, the regulation must be adjusted to changes and developments as well as the needs of *krama* (community) of the village.

The authority possessed by customary villages is that they can impose sanctions or penalties on the supervisory body, the management and its members, and the customers. As for the customary sanctions that can be imposed on traditional villages to those who make mistakes or deliberately make VCI suffer losses are as follows.

1. For supervisory board, administrators and members of VCI
  - a. If the supervisory board and managers make a mistake that causes VCI to suffer a loss, they shall be subject to mandatory sanctions by returning the loss within a period of 6 months.
  - b. If after 3 months, they do not return the loss, they shall be fined for 1 time of the amount of the loss and given 3 months for settlement.
  - c. If after 3 months, they have not returned the loss and the fine, the the head of traditional villagers together with the managers conduct a meeting/gathering to confiscate their property.
  - d. If the amount of property is insufficient, the supervisory board, managers, and members of VCI are dismissed from the management position.
2. For *krama desa* and non-*krama desa*
  - a. If *krama desa* and non-*krama desa* do not keep their promises and do not repay the loan in accordance with the agreement, they shall be subject to sanctions/fines.
  - b. If within 3 months they do not repay the loan in accordance with the agreement, the VCI management shall issues the first warning.
  - c. If after the first warning is given but they have not paid off the credit, the second warning shall be issued in written form.
  - d. If the second warning has been given but they still cannot repay the loan, the management shall hold a meeting to impose a fine of 1 time payment of the loan principal (credit), including interest, and is given 3 months for settlement.
  - e. If after 3 months they have not repaid their credit, their property shall be confiscated as much as the amount that must be returned.

- f. If after the assets have been confiscated - they also have not returned the VCI loss - the supervisory body, management and community of the traditional village held a meeting to determine the customary sanctions, which lead to dismissing the person from village status and not allowing them to perform panca yadnya ceremony in the territory of Desa Adat of Sukawana.

According to village officials who were VCI customers, material sanctions in the form of confiscation of property were not actually aggravating, but what is greatly stressing is the customary sanction, namely the termination of status as village courtesy. The customers intensively avoid this, so that even though some of them were brought to the meeting *Desa Adat* community, in the end they paid credit and the fine and customary sanctions were not imposed on them.

In each annual meeting, traditional village administrators always announce the existence and development of VCI to the village community, together with announcements about the use of the budget for the implementation of ceremonies and development for 1 year. According to the villagers, only a handful of them know in detail about the existence and development of VCI, what is more about the contributions that traditional villages have received from profit sharing. This is because the situation in the meeting and its place is not conducive and the discussion is not focused, so the annual meeting looks like it is solely a traditional meeting.

### **External Factors**

External factors are factors that come from outside the VCI itself which offer opportunities and threats they have, consisting of village economic potential and similar business competition.

### **Village economic potential**

The economic potential possessed by the residents of Sukawana is quite large, because most of the residents make a living as farmers and ranchers. Growing agricultural businesses are citrus, coffee, mercury, chili, and other horticultural crops whose results are seasonal. In addition, developing farms are laying hens, pigs and cows. Only a small proportion of the population work as civil servants and as entrepreneurs or traders. The income of the residents of Sukawana is high, so the need for credit for agriculture and livestock businesses is quite high and in relatively large amounts. Loan funding needs are seasonal and the amount is quite large because it is usually used as: capital for planting chili, medical expenses for oranges so that the fruit lasts until the price increases, and as the cost of laying chicken breeding business - for nurseries to lay eggs for +6 months. After that, the loan is returned.

### **Business competition**

Similar businesses in the village of Sukawana are Savings and Loans owned by official villages, namely Village-Owned Enterprises (BUMDES), community-owned Savings and Loans Cooperatives of 2 units, and Government Banks in Sub-district cities, namely Bank BPD Bali and Banks BRI, as well as 1 Private Bank unit.

The saving and loan business in the official village area is one of the business sectors that offers fierce competition that must be faced, but because VCI is fully supported by traditional villages, village community trust will be higher on it than on other businesses. Existing government banks are also rivals, because the government guarantees them. However, the advantage that the VCI has is that it has autonomy so that the loan disbursement procedure can be easier and faster. Credit can be issued in a not too long time. This is certainly a separate motivation for customers. In addition, a sense of family from the management and a sense of belonging from the village community make the local community tend to choose VCI compared to other businesses, such as cooperatives, government banks, and private banks.

## **III. CONCLUSION**

From the description above, conclusions are drawn as follows:

1. The VCI Management approaches the community by visiting their home (door to door) to get customers.
2. The development of VCI over the past 2 years is significant both from the amount of deposits and the number of loans and the problem of bad loans can be resolved properly through meetings with

traditional village administrators.

3. The VCI organizational structure is still meaningfully simple; it has not been able to be set as planned, so there is a need for incremental personnel.
4. Customary villages play a crucial role in ensuring the continuity of the VCI and that they participate in resolving bad credit through special meetings to impose customary sanctions in accordance with the contents of the VCI *Perarem* of the Traditional Village of Sukawana. In addition, traditional villages also play a role in socializing the existence and development of VCI.
5. The economic potential possessed by the population is potential because of the livelihoods of people that are on average farming and raising livestock, and it is growing rapidly and significantly.

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