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DETERMINANTS OF ECONOMIC LOSS OF VILLAGE CREDIT INSTITUTIONS AND THEIR POLICIES

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Abstract:
This study aims to examine several factors that influence the bankruptcy of LPD in Buleleng Regency; the factors in question are legal protection, management competence, good corporate governance, the active role of citizens and the role of internal supervisory bodies. Research approach with quantitative methods. This study used a questionnaire method with 63 respondents, namely LPD managers in the sub-districts of Tejakula, Kubuaddan, Sawan, Buleleng, Sukasada, Banjar, Busungbiu, Gerokgak and Seririt, Buleleng district. Data analysis used multiple regression analysis. The results of this study state that legal protection does not affect the potential for bankruptcy of the LPD, the competence of managers variable affects the potential for bankruptcy of the LPD, the variable Good Corporate Governance does not affect the potential for bankruptcy of the LPD, the variable active role of citizens does not affect the potential for bankruptcy of the LPD, the variable The role of the internal supervisory body affects the potential for bankruptcy. LPD bankruptcy in Buleleng Regency.

Keywords: Legal protection, competence, good corporate governance, the active role of citizens, internal supervisory body and bankruptcy

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INTRODUCTION

In its journey (1984-2010), LPD successfully achieved its goals. This symptom can be seen from various studies on LPDs and Pakraman villages in general, stating that LPDs have a very important role in improving the economy and welfare of Pakraman village manners. With the LPD, the krama of Pakraman village no longer has difficulty in obtaining funds for their consumptive and productive activities. In fact, what is no less amazing are the various LPD contributions to Pakraman village in the form of providing ritual funds, development funds, scholarships for poor people and other philanthropic activities (Suardikha, 2013).

Although, in general, LPDs can be said to have been amazingly successful and have been praised by various parties, it cannot be denied that there are also LPDs that are in troubled conditions, even experiencing bankruptcy. For example, from the data that emerged in the coordination meeting discussing LPDs between Commission II of the Bali DPRD, the Bali Regional Development Bank, the Bali Provincial Government, the Main Assembly of Pakraman Village and several academics in Denpasar on 12 November 2010, there were 173 LPDs out of a total of 1,405 LPDs in Bali went bankrupt. Although the number of bankrupt LPDs is quite large, reaching more than 12% of the total LPDs, their existence has received less attention (Juniariani & Saputra, 2020; Saputra, Trisnadewi, et al., 2019).

The number of Village Credit Institutions (LPD) in Buleleng Regency is 169 LPD. They were classified into several categories: 106 healthy LPDs; LPD is quite healthy 11 units; 14 units of unhealthy LPD; Unhealthy LPD 3 units; LPD stalled 27 units; LPD did not report 5 units, and the new LPD operates 3 units. From this condition, several LPDs experienced problems that resulted in an unfavorable impact on good LPDs, and there were even some LPDs that had entered the realm of law. In this case, Kelian Desa Pakraman, as the head of the internal supervisory body, is required to play a role in carrying out supervisory functions to minimize financial irregularities in the LPD (Gunawan, 2009; Putra & Latrini, 2018).

Based on the background of the problem above, it can be identified that the dominant factors experienced by the LPD, include: 1) The Village Credit Institution as a non-bank institution is only protected by awig-awig to regulate the governance of the LPD as belonging to the Pakraman village. Based on the consumer protection law, until now, there is no regulation (Perda/Pergub) regarding LPD as a traditional-based financial institution. It means that detailed regulations are needed, including those regarding criminal sanctions, and a special Deposit Insurance Corporation (LPS) is needed for LPDs, because LPDs are not the same as banks or microfinance institutions, so they are not included in the LPS. 2) Human resources owned by LPD currently lack knowledge of the rules and need to be improved in quality, so that it can be said that the LPD management needs to improve their competence from management to supervision. 3) It is necessary to apply the principles of good corporate governance in LPD. 4) The active role of Pakraman villagers in LPD development. 5) The need to optimize the existing village internal supervisory body (Juniariani & Saputra, 2020; Saputra, Jayawarsa, et al., 2019; Saputra, Trisnadewi, et al., 2019).

From the description that has been stated above, the formulation of the problem that can be raised to be studied further and can be followed up with this research is whether there is an effect of legal protection, managerial competence, good corporate governance, the active role of citizens, and the role of internal supervisory bodies against bankruptcy caused by bankruptcy. Experienced by LPD?

Village Credit Institutions (LPD). The Village Credit Institution, from now on referred to as LPD, is one of the Microfinance Institutions in Bali. LPD is a type of microfinance institution with its own uniqueness compared to other microfinance institutions. The ownership of this LPD is a traditional village in Bali that automatically belongs to the village community (Ekayani et al., 2020; Saputra, 2020). The position of this LPD is located amid the traditional village community, therefore the customers are the local village community both as debtors and creditors (Iatridis, 2018). In achieving its objectives, LPD uses social capital in its control structure. LPD must also use an internal control structure as a formal financial institution. This internal control structure aims to create the reliability of financial reporting, compliance with applicable laws and regulations, and effectiveness and efficiency of operations (Saputra, Jayawarsa, et al., 2019; Ueshima, 2014).

Policy About LPD. In 1984 with the Decree (SK) Governor No. 972 of 1984 concerning the Establishment of Village Credit Institutions in the Province of Bali. The LPD establishment project has begun, and the existence of LPDs is regulated under a Regional Regulation (PERDA), namely the Bali Provincial Regulation Number 8 of 2002 concerning Village Credit Institutions (LPD), which has now been changed to Bali Provincial Regulation Number 3 of 2007. requirements for establishing an LPD (Firdaus, 2016; Ueshima, 2014). The Bali Provincial Government issued the Bali Provincial Regulation Number 4 of 2012 concerning the Second Amendment to the Bali Provincial Regulation Number 8 of 2002 concerning the Village Credit Institution, which is the basis for the current LPD implementation (Juniariani & Saputra, 2020; Suardikha, 2013).

The enactment of Law No. 1 of 2013 concerning Microfinance Institutions should indeed be positively appreciated. In this law, the LPD (Village Credit Institution) is recognized as a special financial institution, so its regulation is excluded from the law. It is confirmed in Chapter XIII of Transitional Provisions article 39 paragraph 3, which reads: "Village Credit Institutions and Lumbung Pitih Nagari as well as similar institutions that existed before this Law came into effect, are declared to be recognized for their existence based on customary law and are not subject to this" (Ekayani et al., 2020). Article 39 paragraph 3 of the LKM Law emphasizes two important things concerning the position of LPDs: (1) LPDs are not MFIs, so they are not subject to the MFI Law, and (2) LPDs are customary institutions because they are regulated under customary law (awig-awig) (Saputra, Trisnadewi, et al., 2019).

Although there are already regional regulations and governor regulations governing LPDs, namely the Bali Provincial Regulation Number 4 of 2012 and the Governor's Regulation Number 11 of 2013 concerning LPDs, which contain several things, such as LPDs that can be established with an initial capital of at least Rp. 20 million. In addition, Article 26 regulates criminal matters, whereby management or employees who commit fraud and enrich themselves will be subject to a maximum imprisonment of 3 months or a fine of Rp. 50 million. However, in running the LPD, they must take administrative procedures according to the rules strictly and honestly and continue to coordinate with the internal supervisory body (Suardikha, 2013).

Factors Affecting LPD Bankruptcy. The factors causing the bankruptcy of the LPD in this study can be identified into several things, namely (1) the lack of legal protection for the LPD, (2) the competence of the managers of the LPD is still far from expectations, so it is necessary to improve the quality of the human resources owned by the LPD, (3) Human resources owned by qualified LPDs need to apply the principles of good corporate governance so that LPDs have a clear and ideal blueprint, (4) the active role of citizens in the sustainability of the LPD is needed so that all decisions can be taken correctly and do not harm the community. Itself, and (5) the role of the internal supervisory agency that intends to restore the functions of the established supervisory agency (Korol & Spyridou, 2020; Saputra, Jayawarsa, et al., 2019).

METHODS

The method used in this research is an empirical study that focuses on empirical study methods. The proposed hypothesis will explain existing phenomena in the form of relationships between variables. Based on the design, this research is a survey research because the sample is taken from the population and uses a questionnaire as the main data. The population of this research is LPD throughout Buleleng Regency, which consists of 9 (nine) sub-districts, namely Tejakula, Kubuaddan, Sawan, Buleleng, Sukasada, Banjar, Busungbiu, Gerokgak and Seririt sub-districts, where the number of LPDs in Buleleng Regency to date is 169 LPDs scattered throughout the village. Respondents from this study were LPD managers. From the results of the calculation of the Slovin formula, 63 (sixty-three) samples of LPD were obtained, which were used in this study. The method used is multiple linear regression with the OLS model using SPSS software for Windows Released 17.0 Program to analyze the data. This method is one way of calculating unbiased statistical regression coefficients, efficiency and consistency.

RESULT AND DISCUSSION

Table 1. Descriptive Statistics

Variable	N	Min	Max	Mean	Std Deviation
Protection	63	10.00	16.00	14.6508	1.34595
Competence	63	19.00	20.00	19,9365	.24580
Gcg	63	17.00	20.00	19.5238	.80035
Active citizens	63	18.00	24.00	22.1270	1.97151
Internal Supervisor	63	20.00	28.00	26.6508	1.72420
Potential for bankruptcy	63	8.00	16.00	10.3810	2.22470
Valid N (listwise)			63		

The measurement results for the legal protection variable (X1) with a maximum score of 16 while the lowest score is 10. The average (mean) legal protection (X1) as a whole is 14.65. It means that all legal protection variables tend for respondents to choose the answer to agree. Manager competency variable (X2) with a maximum score of 20 while the lowest score is 19. For the average (mean) managerial competence (X2) as a whole is 19.94. It means that the overall managerial competence variable tends for respondents to choose the answer to agree. The GCG variable (X3) has a maximum score of 20, while the lowest score is 17. For the average (mean) GCG (X3) as a whole is 19.52. It means that all GCG variables tend for respondents to choose the answer to agree.

The active variable role of citizens (X4) with a maximum score of 24 while the lowest score is 18. The average (mean) active role of citizens (X4) as a whole is 22.13. It means that all legal protection variables tend for respondents to choose the answer to agree. The variable of the role of the internal supervisory agency (X5) with a maximum score of 28, while the lowest score is 20. For the average (mean), the role of the internal supervisory body (X5) as a whole is 26.65. It means that all legal protection variables tend for respondents to choose the answer to agree.

The variable of bankruptcy potential (Y) with a maximum score of 16, while the lowest score is 8. The average (mean) of bankruptcy potential (Y) as a whole is 10.38. It means that all legal protection variables tend for respondents to choose the answer to disagree. The regression significance test shows whether the independent variable affects the dependent variable partially. From the SPSS calculation, the significance value is obtained as follows:

Table 2. Significance Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	75,633	20,333		3,720	.000
	Protection	-.238	.221	-.144	-1.078	.286
	Competence	-2,300	1.029	-.254	-2.236	.029
	GCG	-.184	.351	-.066	-.525	.602
	Active Citizens	-.052	.147	-.046	-.355	.724
	Internal Supervisor	-.419	.167	-.324	-2.514	.015

a. Dependent Variable: potential for bankruptcy

The results of multiple regression analysis resulted in the following regression model:

Y = 75.633 – 0.0238X1 – 2.3X2 – 0.184X3 – 0.052X4 – 0.419X5 + e

Based on the results of the significance test, it is known that:

1. Legal Protection with a significance value of 0.286 > 0.05 means that the first hypothesis is rejected that there is no effect of legal protection on the potential for bankruptcy of LPD
2. Management Competence with a significance value of 0.029 < 0.05 means that the second hypothesis is accepted that there is an influence of managerial competence on the potential for bankruptcy of LPD.
3. GCG with a significance value of 0.602 > 0.05 means that the third hypothesis is rejected that there is no influence of GCG on the potential for bankruptcy of LPD.
4. The Active Role of Citizens with a significance value of 0.724 > 0.05 means that the fourth hypothesis is rejected that there is no influence of the active role of citizens on the potential for bankruptcy of the LPD.
5. The role of the internal supervisory agency with a significance value of 0.015 <0.05 means that the fifth hypothesis is accepted that there is an influence of the role of the internal supervisory agency on the potential for bankruptcy of the LPD.

Based on the research results obtained, the first hypothesis is rejected, which states that legal protection does not affect the potential for bankruptcy of the LPD. As a traditional-owned financial institution, the Village Credit Institution (LPD) should be able to guarantee its customers' funds. Basically, clear rules are needed to protect public funds collected so that the existence of institutions that are not included in this MFI can survive in the community (Saputra, Jayawarsa, et al., 2019; Sara & Saputra, 2021).

The results of the study state that there is no effect of legal protection on potential LPD bankruptcy. It can be analyzed that what causes potential LPD bankruptcy is not related to legal protection in this case, namely awig-awig, which is still the only legal basis for LPDs in Bali. It is also because, basically, the management of the LPD must be carried out professionally; it is not enough to use awig-awig, which is only to regulate social life based on the principle of kinship and menyama braya which applies centrally in the Pakraman village. The identity of the LPD is indeed rooted in indigenous peoples, so that the arrangement must be based on awig-awig (Saputra, 2020).

Based on the study results, the second hypothesis is accepted, which states that the competence of managers affects the potential for bankruptcy of the LPD. It also states that it supports an increase in the competence of managers related to the level of knowledge and skills of LPD managers/managers (Saputra, 2020; Sara & Saputra, 2021).

Manager competence is part of the management function that needs to be developed for the effectiveness of LPD management, so to increase the effectiveness and efficiency of an LPD, a set of behaviors for managers is needed, which includes general abilities, skills, and knowledge of policies, rules and guidelines for implementing the duties of managers. Furthermore, to achieve organizational goals following the position or position it holds. The creativity and innovative thinking of the managers will provide many new ideas and thoughts that are constructive and productive (Saputra, Trisnadewi, et al., 2019). So it can be concluded that, if the manager is not a reliable person and can make great ideas, it can be seen in terms of the internal control system, and the resulting output is less accountable. Therefore, at least these managers must have sufficient knowledge and understanding of the creative process not to stem or hinder the types of fresh thoughts in the LPD (Paino et al., 2015).

The results of the study stated that the third hypothesis was rejected because it refers to the statement that the LPD in the future must develop an ideal legal framework by formulating governance (GCG). Furthermore, research from Saputra and Darmawan (2014) states that the implementation of GCG principles influences LPD performance.

LPDs are managed separately with village manners, thereby allowing agency conflicts to occur. In addition, LPD uses a loan from the Regional Development Bank (BPD Bali). Therefore, it is the main factor that the principles of good corporate governance are felt to be applied by LPDs to reduce conflicts of interest between LPD managers as agents and owners, namely krama desa (community residents) and between LPD managers and creditors, namely the Bali Regional Development Bank and can maintain good relations. And ensure the fulfillment of the parties' rights with interest in the functions and objectives of the LPD itself (Wu et al., 2020; Xu et al., 2020).

Based on the study results, the fourth hypothesis was rejected, which stated that the active role of citizens did not affect the potential for bankruptcy of the LPD. The results of this study indicate that the LPD, which in fact belongs to the village of Pakraman, does not depend entirely on the active role of the traditional villagers (Kurniawan, 2016). Following the statement that the main problem of LPD today is how to improve the competence of managers from management to supervision. If all these components function properly, then the LPD will be able to develop well, too (O'Dwyer, 2002). However, more important than all of this is how active the community is in developing the LPD. The community must actively inquire about the development of the LPD. Although this study tries to support this statement, the results of the study state differently. It is because residents are rarely or even not involved in making decisions regarding LPD (Juniariani & Saputra, 2020). From the answers to the questionnaire questions, some respondents also answered that the community members were rarely involved in determining policies related to the LPD (Fossati, 2016; Shafii et al., 2014).

Based on the study results, it is stated that the fifth hypothesis is accepted; this means that the role of the internal supervisory agency affects the potential for bankruptcy of the LPD (Saputra, Trisnadewi, et al., 2019). It means that the role of the internal supervisory body must be further enhanced and returned to the initial purpose of its formation as an independent internal supervisory body elected by the community with capabilities such as capabilities in the field of supervision and inspection and able to provide recommendations based on the results of the examinations carried out (Saputra, Trisnadewi, et al., 2019).

The results of this study support the research conducted by Wedayani and Jati (2013), which states that the level of effectiveness of the role of the internal supervisory agency in the LPD is optimized, so that the function of the internal supervisory body will be more effective and able to improve the performance of the LPD itself. The role of the internal supervisory agency is the dominant variable affecting the potential problems of the LPD so that it experiences bankruptcy (Sara & Saputra, 2021). It means that the role of the internal supervisory body needs to be re-optimized so that the supervisory system in the LPD is increasingly tightened, although the role of the internal supervisory body in overseeing the operations of the LPD can be carried out by anyone in the Pakraman village concerned regardless of the level and type of education (Ekayani et al., 2020; Saputra, 2020). The larger the assets of the LPD, the more extensive and complex the scope of supervision will be, which naturally requires more specialized knowledge and competencies. Given the important role of the internal supervisory body, it must have clarity in the existing organizational structure, technical expertise, and mindset that enables it to carry out governance, guidance and responsibilities.

CONCLUSION

Based on the results of the research described above, it can be concluded as follows, (1) Legal protection does not affect the potential for bankruptcy of the LPD. However, it means that the current legal protection is not enough just to use awig-awig. (2) Manager's competence influences the potential for bankruptcy of LPD. It means that the LPD really needs human resources who have competent skills and abilities in the field of financial and managerial management. (3) *Good Corporate Governance* does not affect the potential for bankruptcy of the LPD. However, it means that the LPD is indeed not ready to apply the principles of GCG because it is still bound by the customary village rules, although many statements support that GCG is important to be implemented in the LPD. (4) The active role of citizens does not influence the potential for bankruptcy of the LPD. On the contrary, it means that citizens who should have an important role in LPD supervision do not do that; even the tendency of problems experienced by LPDs comes from the community itself, so that the involvement of community members in making decisions about LPD is not effective. (5) The role of the internal supervisory body affects the potential for bankruptcy of the LPD. This means that the role of the internal supervisory body needs to be optimized with transparent recruitment based on its supervisory and inspection capabilities; therefore, the internal supervisory body is positioned as the internal auditor of the LPD.

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