



Strategy For Strengthening Village Credit Institutions (LPD) in Realizing Community Welfare in Sibetan Village, Bebandem District, Karangasem Regency Post Pandemi

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ABSTRACT

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The growth and development of the LPD requires Human Resources with sufficient and adequate quality education, and an element of prudence is urgently needed in disbursing credit, because the credit disbursed is derived from public funds collected in the form of Savings and Time Deposits; However, even though the LPD is already in the form of a Business Entity, the responsibility is still the responsibility of the Indigenous Village community as the communal owner of the Business Entity, and does not yet have a mechanism to provide special guarantees for owners of capital/money from the community as owners of deposits in all LPDs. LPDs in Bali, as is the case with LPDs which require material guarantees to be specifically guaranteed as a form of prudence. So when faced with certain situations such as the Covid 19 pandemic; then it is not impossible for the LPD to experience liquidity problems because many loans disbursed are not smooth and even jammed, and on the other hand, the community draws a lot of Savings and Deposits for their living needs, both those that have not been and those that are due. In addition, the lack of prudence and lack of understanding of good governance have an impact on very serious problems such as losses and even bankruptcy. This study empirically examines the developments and problems of Village Credit Institutions (LPD) as a result of the Covid-19 pandemic, and takes visionary steps or strategies to strengthen the management of Village Credit Institutions (LPDs) that are resilient in realizing community welfare in Sabetan Village, Bebandem District. , Karangasem Regency Post Pandemic.

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1. INTRODUCTION

The Village Credit Institution (LPD) is a financial institution belonging to the Pakraman village domiciled in the wewidangan (region) of the *Desa Pakraman* (the name of a traditional village in Bali), whose existence is recognized and regulated in the Bali Provincial Regulation Number 4 of 2019 concerning Traditional Villages in Bali and specifically regulated in the Bali Provincial Regulation. Number 3 of 2017 concerning Village Credit Institutions. LPD is a financial institution belonging to the *Desa Pakraman* (the name of a traditional village in Bali), which was formed and managed by the customary law community unit in Bali, which serves internal financial transactions of the *Desa Pakraman* (the name of a traditional village in Bali) for its villagers. LPD is an institutional instrument that is used as a media by *Desa Pakraman* to carry out the functions of economic institutions, especially financial institutions and village wealth containers, to meet the economic needs of *Desa Pakraman*. However, the nature of the LPD as an economic and financial institution is not a purely economic-financial nature that is oriented solely to profit or capitalistic capital accumulation,

but an institution that operates and operates under the control of religion (Hinduism) and cultural functions, which is enshrined in efforts to realize the welfare of the Pakraman village community based on the principle of balancing the life goals of the Pakraman village community as Hindus, namely the balance between *dharma*, *artha*, *kama*, to achieve complete happiness (Moksa) (Sukandia, 2012: 127-128).

LPD is an institution that really needs its existence to ensure the realization of the welfare of the customary law community which is the indigenous people of Pekraman Village. LPD is expected to provide economic, social, and cultural benefits to *Krama* (indigenous people) of *Desa Pakraman*, thus requiring good governance, as a financial institution belonging to *Desa Pakraman*. The activities/businesses carried out by the LPD include:

1. receive/collect funds from indigenous people in the form of *dhana sepelan* (savings) and *dhana sesepelan* (deposits).
2. provide loans to *Krama Desa* (indigenous people), other villages, or the Village;

Various reports in Bali brought many issues and even in fact, Village Credit Institutions (LPD) in Bali were facing problems. Problems that occur include: unprofessional management, a number of irregularities that lead to LPDs going bankrupt or collapsing and there are also LPDs facing legal problems such as being sued by their customers, as written by "Bali Berkarya.com-Denpasar" on August 20, 2021. It was also said that based on data from the Bali Provincial DPRD LPD Special Committee, it showed that out of a total of 1,433 LPDs in Bali, not all of them developed well. In fact, there were 158 LPDs or 11.03 percent of LPDs in Bali that were declared bankrupt and no longer operating. Meanwhile, on the one hand, the Village Credit Institution was formed to create legal certainty and protection for the community, thereby ensuring the realization of the welfare of the customary law community, which is the *Krama Desa Pekraman* (member of villagers in Bali), which can provide economic, social, and cultural benefits to the *Krama Desa Pekraman*, for the realization of certainty and legal protection for the people.

In this service, researchers examine problems related to (1) the development and problems of the Village Credit Institution (LPD) during the Covid-19 pandemic (2) strategies for strengthening LPD management in realizing community welfare in Sabetan Village, Bebandem District, Karangasem Regency after the Pandemic. Thus, the title of this service is Strategy for Strengthening Village Credit Institutions (LPD) in Realizing Community Welfare in Sabetan Village, Bebandem District, Karangasem Regency Post Pandemic.

1.1 Problem Formulation

The problems that can be formulated from this service are as follows:

1. How are the developments and problems of the Village Credit Institution (LPD) during the Covid-19 pandemic, especially for the LPD in Sibetan Village?
2. What is the strategy for strengthening the management of the Village Credit Institution (LPD) in the future towards the existence of LPDs in general, and LPDs in Sibetan Village, Bebandem District in particular?

1.2 Activity Objectives

The purpose of this activity is to contribute ideas in the field of law to the Village Credit Institution, namely the strategy of strengthening the management of the Village Credit Institution (LPD) in realizing community welfare in Sibetan Village, Bebandem District, Karangasem Regency after the Pandemic and from the academic world to practice law in the banking sector. especially the Village Credit Institutions can be in line and consistent between legal norms and in their implementation, in order to create a conducive climate for village credit institutions and their communities, in line with the objectives of establishing Village Credit Institutions.

1.3 Activity Target

The target of the activity is to find out the developments and problems of the Village Credit Institution (LPD) during the Covid-19 pandemic and strategies to strengthen the management of the Village Credit Institution (LPD) in realizing community welfare in Sibetan Village, Bebandem District, Karangasem Regency post Pandemic.

2. METHOD

2.1 Type of Service and Problem Approach

The type of service carried out is empirical, so the type of writing approach is field data, which is used in this paper. Service is carried out by directly examining the spaciousness. The approach used is a case study approach.

2.2 Sources of Data and Legal Materials

Sources of data used in this service are primary data, namely data generated through discussions, legal clinics and legal counseling directly with informants, and secondary data, namely, data obtained through library studies such as books, legislation and others. The legal materials used in this service are primary legal materials, namely legal materials that are authoritative, such as laws, and secondary legal materials in the form of all publications and official books.

2.3 Service Location

The location of the service carried out by the author is in Sibetan Village, Bebandem District, Karangasem Regency as an effort to maximize data acquisition.

2.4 Data Analysis

The analysis of the data used in this service is data by describing the applicable laws and regulations and is associated with theories concerning the problem of service.

3. RESULTS AND DISCUSSION

3.1 Developments and Problems with Village Credit Institutions (LPD) During the Covid-19 Pandemic

The Village Credit Institution (LPD) is one of the Micro-scale Financial Institutions that is growing very rapidly in the Province of Bali. Legally, the *Desa Pekraman* LPD is the most perfect form of community financial institution, because it fulfills the requirements of the community fully and completely, both from the human scale, identity and ownership, obligations, and fulfills the requirements as *gemeinschaft* (a group of people with close relationships). and very close interactions), and culture (Sukandia, 2019:226).

The operational foundation of the LPD rests on the traditional village *awig-awig* which prioritizes family ties and mutual cooperation among indigenous villagers. In general, the purpose of the LPD is to advance the Indigenous Village community economically, so that they can achieve a more decent living welfare. This is closely related to the economic condition of the Balinese people in general. The current development of the Village Credit Institution (LPD) is as follows:

1. In the period 1984-2022 LPD became a generator of economic growth in rural areas.
2. Improving the welfare of rural communities in traditional village manners.
3. The challenge of wanting to become a tax object is to act as a financial institution that is subject to state law.
4. Legal standing, status and position of LPD is final after the enactment of Law Number 1 of 2013 concerning Microfinance Institutions
5. The next challenge is to manage LPD management as a Financial Institution that is subject to Customary Law.

Village Credit Institutions (LPDs), which are subject to customary law, have also been protected by the Bali Provincial Regulation No. 3 of 2017. Along with this recently, amid increasing public trust in Pekraman Village, it was surprised by the development of several LPDs in Bali that violated the law. financial management procedures. And it turned out that after being investigated by the LPD supervisory agency in this case Bendesa, it turned out that by elements of the LPD management the funds saved to be managed based on the *perarem Desa Pekraman* (traditional village regulations in Bali) had been used as a tool to make personal gains, credit distribution did not pay attention to the principle of prudence, so that the purpose of the Village Credit Institution (LPD) as a tool for the welfare of the village community is actually used as a means of making personal gain at the expense of the interests of the indigenous village community.

During the COVID-19 pandemic, many cases were revealed regarding untrustworthy LPD

management, including:

1. Alleged crime committed by one of the LPD administrators in Sangeh Traditional Village, Abiansemal District, Badung Regency. One of them is the mode of making fictitious credits. (detik.com) As a result of the actions allegedly committed by one of the Sangeh Traditional Village LPD Management, based on the results of an internal audit by the Public Accountant Office, the Sangeh Traditional Village LPD suffered a temporary loss of more than 130 billion. In the above case, several weaknesses were found that made the Sangeh Traditional Village LPD suffer losses, including:
 - a. Does not have a written Standard Operating Procedure (SOP) both in terms of providing loans, time deposits and savings.
 - b. Lack of competence and honesty of HR in preparing financial reports.
 - c. In preparing finances do not record in real time. Tidak berpedoman pada prinsip kehati-hatian dalam melakukan pemberian kredit.
 - d. Weak control over lending procedures. (iNews.id).
2. Allegations of corruption committed by one of the LPD Management of the Gulingan Traditional Village, Mengwi District, Badung Regency. The deviations made were the existence of fictitious credit and there were also deposits that were disbursed without the knowledge of the customer. As a result of the actions allegedly carried out by one of the Gulingan Traditional Village LPD Management, based on the results of the audit it was found that the Gulingan Traditional Village LPD loss was Rp. 30,922,440,294 (30.9 billion). (newsDetik.com)

In the case mentioned above, several weaknesses were found related to the management of the Gulingan Traditional Village LPD experiencing losses including (balipost):

- a. Have a nominative list of loans but the system with the one on the balance sheet is different. There are discrepancies between the credit nominative lists in the balance sheet system.
- b. Does not have a written policy regarding the Operating Procedure System (SOP) for lending.
- c. Does not have a policy regarding credit document requirements such as KTP and KK.
- d. Not doing credit analysis.
- e. Does not include the results of the credit committee meeting.
- f. Does not include documentation in the form of photos of the guarantee and does not include proof of security checks to the field.
- g. Does not yet have a loan restructuring policy and procedure that is approved by the village community and ratified by the bendesa (traditional village leader in Bali).
- h. Do not have SOP for bad loans and AYDA (Foreclosed Assets)
- i. In granting credit, the principles of sound credit are not considered.

There are still many more legal cases related to fraud and corruption committed by LPD administrators as well as bad credit experienced by LPDs in various regions in Bali, not only in Badung Regency, but also in several areas in Klungkung, Gianyar, and Tabanan Regencies. Based on data from the LPD Special Committee for the Bali Provincial DPRD, it shows that from a total of 1,433 LPDs in Bali, 158 LPDs or 11.03 percent of LPDs in Bali were declared bankrupt and no longer operating at this time. Based on this percentage, it can be said that the development of LPDs is still relatively good, because the percentage of developing and advanced LPDs is much larger, which is 88.7 percent. This figure shows the enthusiasm and optimism of the community, that not all LPDs are poorly managed. However, improvements must still be made, to increase public confidence in the LPD. Competition in the banking world is very tight, considering that currently many financial institutions have entered the countryside such as: BRI, Cooperatives, BPR, and other microfinance institutions whose management is more professional, of course, this is a warning for LPDs to be able to compete with more professional management. so as to provide a sense of legal certainty and legal protection for the community in using LPD services.

One of the LPDs that are the object of research in carrying out and carrying out their functions properly as a financial institution belonging to the Pekraman village is the LPD of Sibetan Traditional Village, Loaddem District, Karangasem Regency. Based on research conducted at the time of community service as well as at the time of providing legal clinics and in line with the news on the Bali business media, that as the function of the LPD is to realize the welfare of the customary law community, which includes the economic, social and cultural fields, in the midst of a pandemic. Covid-19 which also hit the economy, the Sibetan Traditional Village LPD provided food parcels in the form

of daily necessities if there were people who were isolated independently due to exposure to Covid-19. In addition, the Sibetan Traditional Village LPD also provides a number of facilities, especially for *krama* (community) credit. Starting from leniency in interest payments to credit restructuring. If the public (customers) experience income difficulties, especially for business actors, due to the Covid-19 pandemic.

The relief is in the form of being allowed to pay interest only and free from fines. If the customer experiences principal difficulties, the customer's credit can be restructured with a period according to the ability to pay the principal a maximum of 1 year. To get this concession, *krama* (customers) can make an application first. In addition to providing leeway for customer credit, as an effort to contain the spread of Covid-19, the Sibetan Traditional Village LPD also makes efforts to cooperate with official villages and traditional villages in facilitating various steps for handling Covid-19 (Bisnis Bali).

Based on the researcher's meeting with the LPD management and the community during community service and as well as the news on the balibanknews media, the steps taken by the Sibetan Traditional Village LPD in carrying out its function as a village financial institution in realizing the welfare of the traditional village community, providing convenience to the manners/customary villagers by presenting Automated Teller Machines (ATM) and Smart Outlets (Balianknews). In this pandemic era, his party also provides convenience for transactions to *krama* to reduce activity at the LPD office in order to avoid the wider spread of Covid-19, namely through LPD Mobile. The Sibetan Traditional Village LPD also contributes to traditional villages and local manners/citizens by contributing to building two community halls and contributing to traditional and religious ceremonial activities in traditional villages. So that every activity in the traditional village can reduce the costs incurred by *krama*. Not only showing its contribution, the Sibetan Traditional Village LPD also maximizes information technology (IT)-based services and Automated Teller Machines (MataDewata.com). Although the Sibetan Traditional Village LPD has various advantages in its management, the community also needs to feel vigilant, considering the many cases that have even ended in the legal realm for other LPDs in Bali, which is also a concern, that this has happened to the Sibetan LPD. However, until now the management of the Sibetan Traditional Village LPD and the community are very law-abiding, especially the Law of Karma Pala which is a Hindu religious belief in Bali. It is the Law of Karma Pala that is held by Tegung so that the actions in its management do not have the potential to injure the LPD Institution or the community's trust in the LPD.

3.2 Strategy for Strengthening the Management of Village Credit Institutions (LPD) in Realizing Community Welfare in Sabetan Village, Bebandem District, Karangasem Regency Post Pandemic

If seen from the history of the establishment of the LPD in Bali started from the Decree of the Governor of the Province of Bali No. 972 of 1984 dated October 1, 1984 concerning the Establishment of Village Credit Institutions in the Province of Bali. This establishment is intended to support the smooth development of the economy in rural areas, especially for farmers and small entrepreneurs. To realize this goal, it is necessary to be supported by capital, through credit business in rural areas. This decision was later strengthened through Regional Regulation (Perda) No. 2 of 1998 concerning Village Credit Institutions which has been amended several times, namely the issuance of Regional Regulation No. 8 of 2002 which was amended by Regional Regulation No. 3 of 2007 and amended again by Regional Regulation No. 4 of 2012, and the last one was replaced by Regional Regulation of the Province of Bali No. 3 of 2017 concerning Village Credit Institutions.

LPD business entities based on article 7 LPD PERDA No. 3 of 2017, includes:

- (1) LPD business fields include:
 - a. Receive/collect funds from indigenous people in the form of *dhana sepelan* (savings) and *dhana sesepelan* (deposits).
 - b. Provide loans to Village and *Krama Desa*.
 - c. LPD can provide loans to other *Krama Desa* on condition that there is cooperation between villages.
 - d. Cooperation between Villages as referred to in letter c shall be further regulated by a Governor Regulation.

- e. Receive a loan from financial financial institutions up to a maximum of 100% (one hundred percent) of the total capital, including reserves and retained earnings, except for other restrictions on the amount of the loan or support/funding assistance.
 - f. Store excess liquidity in a designated Bank in return for competitive interest and adequate services.
- (2) LPD in carrying out the field of business as referred to in paragraph (1) must adhere to the prudential principle of LPD management.
 - (3) Further provisions regarding the prudential principle of LPD management are regulated in a Governor Regulation.

The LPD is strengthened by the *Awig-Awig* of the Traditional Village, especially to provide protection against coercive efforts to naughty debtors (Suwitra, 2018). Legal protection is an effort to organize various interests in society so that there is no collision between interests and can enjoy all the rights granted by law (Raharjo, 2000). This must also be supported by increasingly advanced LPD management according to the times in the 4.0 era. Sistem pencatatan berbasis komputer akan menghasilkan data yang lebih cepat dan akurat. In the implementation of a computer-based recording/bookkeeping system, it must be supported by human resources (HR) who have competence in the fields of accounting and IT. The outcome is the belief in village manners that can still be maintained to continue advancing the LPD either through utilization for savings or loans in order to achieve its main goal, namely empowering the economic conditions of krama. Therefore, in addition to being required for aspects of academic ability and experience, integrity is an absolute thing to have, because through honesty as a form of integrity is very influential on the trust of village manners in the existence of the LPD (Suwitra, 2019).

The management of the Sibatana Traditional Village LPD to date is largely supported by the obedience of the community and also management by the management who carries out good management, who also believe that every good deed will produce good and every bad deed will produce evil which is also called belief in existence; *karma nutmeg in the context of Sekala/Real and Niskala/Unreal Life (Eiseman, Fred B, Bali: Sekala & Niskala, Tuttle, Tokyo-Singapore, 1990)*. So that this MORAL attitude and belief is one of the reasons that strengthens the existence of the LPD. The existence of LPD is certainly expected in the long term, and in the future it is able to compete with other financial institutions, especially financial institutions that have many close to rural areas such as BRI, Cooperatives, BPR, and other microfinance institutions. For this reason, human resources are needed as managers who are more professional, so that there is no abuse of authority that has the potential to cause corruption and of course always strives for management that is getting better and more professional, especially in providing credit facilities, prudence is needed with the intention of In its implementation, LPD can run and grow healthily. For this reason, it is necessary to be a guideline in providing credit by implementing the principles of lending which are currently developing into six principles, which are called 6Cs, which consist of: (1) Character (personality); (2) Capacity (ability); (3) Capital (capital); (4) Collateral (guarantee); (5) Condition of Economic (economic condition); (6) Constraints. With the implementation of the 6 C principles properly and consistently in the management of LPDs, LPDs will be able to achieve their goal of prospering their customary law communities and even being able to contribute more broadly to the development of advancing the nation's and state's economy. People no longer need to worry about using LPD services, because they are able to provide a sense of security that guarantees legal certainty and protection in using LPD services in the financial sector, as is the goal of the law itself, namely protecting human rights and obligations in society, protecting social institutions. in society (in a broad sense, which includes social institutions in the political, social, economic and cultural fields), on the basis of justice, to achieve balance and peace and general welfare (*bonum commune*) (Notohamidjojo, 1970).

4. CONCLUSIONS AND SUGGESTIONS

4.1 Conclusions

The development and problems of the Village Credit Institution (LPD) during the Covid-19 pandemic, in several areas in the Province of Bali experienced various legal cases with bad credit, which caused difficulties in liquidity abuse of authority by the LPD management. Currently, there are 158 LPDs or 11.03 percent of LPDs in Bali that are unhealthy and even declared bankrupt and no

longer operating. However, it is very different from the condition of the LPD in Sibatana Traditional Village, Bebandem District, Karangasem Regency. Precisely during the Covid-19 pandemic, the Sibatana Traditional Village LPD still survived the onslaught of the Covid 19 Pandemic and was still able to take steps to encourage the economic life of its people to keep going and move forward, namely by providing concessions in interest payments to credit restructuring if any. Some people who experience a little difficulty in performing their principal and interest installment obligations.

The Sibatana Traditional Village community, both in managing LPD and as customers, highly respects the value of morality in the context of Hindu religious beliefs (beliefs in the life of Sekala Niskala) and even respects the existence of customary sanctions that apply and run until now, or in other words, capitalize on the moral values referred to are the backbone of the LPD strengthening strategy in Sibatana Village, Bebandem District, Karangasem Regency, as well as the level of welfare and economic conditions of the community which are on average quite good.

However, in anticipating or avoiding problems, especially the occurrence of bad loans, the Sibatana Traditional Village LPD should continue to prioritize guidelines or principles of prudence in lending, namely by implementing the six prudential principles in addition to the above principles of morality, namely: often called the 6C principle, namely: Character, Capacity, Capital, Collateral, Condition of Economic, and Constraint.

4.2 Suggestions

All institutions/agencies involved in the management of the LPD should carry out their functions and duties as well as professionally so that in their development the LPD can become a financial institution that will prosper the entire community, especially the customary law community, especially in its heavy burden, namely in the mission of supporting and carrying out the function of *Kahyangan Tiga*, according to Hindu religious beliefs.

The LPD supervisory body should carry out its duties properly, in particular, in maintaining stability in the management of the LPD by always paying attention to the principles of management and the principles of prudence in the distribution or granting of credit.

Furthermore, to further ensure the status and accountability, collectibility, bona fide of LPDs in general and the Sibatana Traditional Village LPDs in particular, the responsibilities of which are still joint responsibility, and have not provided material guarantees for customers who deposit their funds in LPDs. In Bali in general, it is recommended that in the near future and based on the Experience of the Covid-19 Pandemic, the Bali Provincial Government immediately makes the LPD a Business Entity in the form of a Religious Socio-Economic Legal Entity through the revision of the existing LPD Regional Regulation.

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