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Small Credit in Tasikmalaya

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November 2002

The financial data for Kabupaten and Kotamadya Tasikmalaya are frequently grouped with those of Ciamis, with which it shares a Bank Indonesia Branch, but I will try to separate the data as much as possible. Tasikmalaya's population is 19 million as of 2001. The data for Garut is grouped with that for Bandung and may be studied later. The overall credit picture does not seem comparatively bad, though the pressure of demand clearly shows the opportunity for expanding the institutional set as compare to the data in appendix A.

Banks

Tasikmalaya Kotamadya is served by 15 commercial bank branches and 10 Bank Perkreditan Rakyat (BPR), whereas the Kabupaten is served by one branch (Bank Rakyat Indonesia (BRI) in Singapurna) and 30 BPR. The banks involved are as follows with number of branches;

1. State Banks

Mandiri 3
BNI (Bank National Indonesia) 1
BRI (Bank Rakyat Indonesia) 2

2. State Controlled Banks

Lippo 1
BII (Bank International Indonesia) 1
Bali 1
Prima Express 1
Danamon 1

3. Provincially Owned Bank

BPD (Bank Pembangunan Daerah) Jabar 1

4. Privately Owned Banks

BCA (Bank Central Asia) 1
Buana 1

¹ The Partnership for Economic Growth (PEG) is a United States Agency for International Development (USAID)-funded Project with the Government of Indonesia. The views expressed in this report are those of the authors and not necessarily those of USAID, the U.S. Government or the Government of Indonesia.

NISP 1
 BTPN (Bank Tabungan Pensiunan Nasional) 1
 (Actually semi public, connected with pension funds)
 Jasa Artha 1

Bank Prima Master is in process of merger, and Jasa Artha is reported to be inactive as a lender. NISP is a relatively new entrant that is competing with BCA and Buana who have established positions in the market. The distribution of bank lending by categories is as given in Tables I and II which follow:

Table I -- Bank Lending by Category in Billions of Rps

| Category | Total Credit | Consumer | Industry | Agriculture | Trade | SME | Small Consumer |
|------------------------|--------------|----------|----------|-------------|-------|-----|----------------|
| Commercial Bank | 1.316 | 563 | 55 | 30 | 246 | 859 | 458 |
| BPR | 72 | 7 | 1 | 1 | 57 | 72 | 7 |
| Total | 1.388 | 570 | 56 | 31 | 303 | 923 | 465 |

Table II -- Small Credit Bank Lending in Billions of Rps

| Category | Small Credit | Consumer | Business | Industry | Agriculture | Trade |
|------------------------------|--------------|----------|----------|----------|-------------|-------|
| State BRI BNI | 795 | 500 | 295 | 20 | 85 | 159 |
| Private | 64 | 6 | 56 | 10 | 3 | 42 |
| Commercial Bank | 859 | 506 | 351 | 30 | 88 | 201 |
| BPR | 72 | 7 | 65 | 1 | 1 | 57 |
| Total | 923 | 513 | 416 | 31 | 89 | 258 |

Source: *Regional Economic Financial Statistics: Tasikmalaya and Ciamis 4th Quarter 2001*, Bank Indonesia, Tasikmalaya (Intern), November 2001.

One can note several unusual features. BPR account for a large part of the total, actually about as much as comes from the BRI Unit Desa -- though since the average loan is smaller the number served is larger. As usual BRI and BPD (Bank Perkembangan Daerah, Provincial Development Bank) have a considerable consumer lending business, mostly to government officials on the security of their salary, and much of the rest of consumer lending is for autos. Still, small business loans are an important part of all bank lending, and is mostly composed of lending to traders. Some of this small business lending is auto/truck/bus lending to businesses. Agricultural lending is heavily from the government banks, and probably accounted for to a considerable extent by program lending. Consumer lending is also important. There will be

discussion of this consumer lending elsewhere, but it accounts for a large part of government bank lending, and BRI lending especially from Unit Desa for a large part of the rest. The figures for BRI lending are as in Table III below:

Tabel III --BRI Rupiah Credit, Singaparna & Tasikmalaya April 2002
(Rupiah)

| Cabang | Retail & Menengah (Cabangs) | | | Micro (Units) | | |
|-------------|-----------------------------|------------------------|----------------|--------------------|------------------------|-----------------|
| | Consumption Credit | Non-Consumption Credit | Savings | Consumption Credit | Non-Consumption Credit | Savings |
| Singaparna | 31,380,880,000 | 15,536,002,000 | 20,388,137,458 | 4,847,090,643 | 41,747,577,711 | 41,270,960,420 |
| Tasikmalaya | 94,694,656,000 | 35,648,127,000 | 43,056,761,291 | 7,880,293,682 | 51,894,043,460 | 76,548,885,293 |
| Total | 126,075,536,000 | 51,184,129,000 | 63,444,898,749 | 12,727,384,325 | 93,641,621,171 | 117,819,845,713 |

As can be seen a little under half of all small business credit is accounted for by BRI alone.

Bank Perkreditan Rakyat

The BPR were overwhelmingly BKPD (Bank Karya Produksi Desa) owned by the Kabupaten (actually the ownership is unclear since the assets of the old Taksimalaya Kabupaten have not yet been finally allocated]. We can see the pattern in Table IV below:

Table IV -- Number of Financial Institutions

| Location | BKPD | LPK | Other | CB Branch | Unit Desa | Total BPR |
|-------------------|------|-----|-------|-----------|-----------|-----------|
| Kab. Tasikmalaya | 23 | 2 | 5 | 1 | 39 | 30 |
| Kota. Tasikmalaya | 7 | | 3 | 16 | 14 | 10 |
| Total | 30 | 2 | 8 | 17 | 43 | 40 |

Source: Same as Table I and II

There are 7 privately owned BPR, one a BPR Syariah. There are also 3 LPK (Lembaga Perkreditan Kecamatan) which are owned by the province. The BPR as a whole appear dynamic and relatively healthy. Several others have been closed, and two are under special supervision. The BKPD are profitable and make sizeable contributions to the Kabupaten treasury.² BPR in general do appear to have too high NPL (over 10%) but are nonetheless able to earn good profits, though this is facilitated by underprovisioning.³ Nonetheless, the BPR

² Interview with BKPD Directors and with Officials of BAPPEDA, May 5, 2002.

³ Interview with Supervisors at Bank Indonesia, May 4, 2002.

have been expanding rapidly and could expand more rapidly if they could find the funds and capital. On the funds side, many BPR already have considerable funds borrowed from Bank Mandiri (under a legacy program from the former Bank Exim), but this is not a dynamic, expanding source. Several BPR are developing a new relationship with Bank BCA which has considerable promise, and one has started borrowing. Other BPR have been able to borrow from PT Madani.

All of this bank source fund for BPR is available at commercial rates, 18-21%, and the fact that it is profitable to borrow at the margin at those rates is indicative. Unfortunately, commercial banks are not a feasible source for capital for BPR. Though accumulated profits have helped, the Kabupaten is also not likely to put in additional funds. On the other hand, the legal and political obstacles to admitting other new investors are considerable.

Cooperatives

The cooperative credit sector is a little better organized than elsewhere in West Java. One hundred and fifty nine of 217 registered credit cooperatives returned reports, for example. For those cooperatives who returned their data (as required by law) on December 31, 2001 there appear to be the following data in Table V: (NB this data is partial and unaudited)

Table V -- Savings and Loan Cooperative Data in 000 Rps as of Dec. 31, 2001. Reporting Cooperatives Only.

| Data | Credit Coop | Credit Unit Rural Coop | Credit Unit Urban Coop | Total |
|--------------|-------------|------------------------|------------------------|-------|
| Number Coops | 19 | 45 | 123 | 167 |
| No Members | 7795 | 9769 | 45954 | |
| Credit | 4570709 | 3423656 | 30991560 | |
| Capital | 3601266 | 558455+1306202 | 2516474+16979940 | |
| Loan Funds | 458692 | 710844 | 5354899 | |
| Savings | 1184902 | 655358 | 6941224 | |
| Profit | 179124 | 231094 | 706596 | |
| Total Asset | 5320861 | 3779320 | 34671372 | |

Source: Kabupaten Cooperative Office, May 6, 2002.

Thus the reporting cooperatives had about 70 billion of credit (roughly as much as the BPR) representing about 7 billion of bank borrowings, about 7 billion of voluntary member savings, and the rest representing some sort of member capital contributions. But as I indicated above these figures are probably considerable understatements and are cumulative, rather than outstandings as in other credit data.

The reported interest rates charged are as follows:

Table VI -- Interest Rates

| Institution | Rate Per Annum |
|-------------------------|----------------|
| State Commercial Bank | 6-27% |
| Private Commercial Bank | 9-66% |
| BPR | 24-48% |

Source: Same as Table I and II above

The lower rates for the Commercial Bank refer to government subsidized credit programs. Their norms are probably close to those of the BPR. The Unit Desa of BRI charge 30% per annum.

Unregistered Cooperatives and No-Governmental Organizations

There are also a variety of unregistered cooperatives, BMT (-- Bait Maal wa Tamwil -- Islamic Credit Unions), Credit Unions etc. The BMT are all registered, but their data is not included with the cooperatives. The 23 BMT with more than 2000 members have 3-4 billions of funds. A new PEG/USAID supported credit effort in the silk field through CARE is expected to start soon, but will probably run through a registered financial institution like a BPR.

Program Credit

The Office of Bank Indonesia gives some data on some of the programs still managed by Bank Indonesia, though most such programs are now handled by PT Nasional Madani, BRI, and BTN (Bank Tabungan Nasional --which has no local activities). There was considerable problem with agricultural credit programs, but a little more than 4 billion rps still remains due. It appears that the outstandings under the low-end micro credit program, Proyek Kredit Mikro, partially funded by the Asian Development Bank, are about 1.6 billion for dues from banks and 2.2 billion for slightly more than 1500 individual clients. A cumulative 10 billion of credit for roughly the same number of clients is reported through the PHBK (Proyek Hubungan Bank Masyarakat) project though less than a billion to roughly 200 clients is outstanding. Program credit through Bank Indonesia runs at over 3 billion rps outstanding, mostly already counted in the bank data.

There is a small program connected with the Kecamatan Development Program under which a small number of Kecamatan are designated for support, including a credit fund. Nine were covered last year and eight are scheduled each year. Each year's batch gets a total credit fund of about 2.5 billion rps -- and the government reports that repayments to these funds have been running at a high level.

Beyond this there are a certain number of credit programs run by the Department of Cooperatives, Bank Indonesia and others. The Department of Cooperatives Office reports (for the Kabupaten, not the Kotamadya) 850 million of funds out of the compensation for the removal

of the fuel subsidy, 50 million each was given to three "pre-cooperatives", and 100 each to 7 cooperatives (in 2000). In 2001, 390 million was made available from the central budget, 43

million each to 7 cooperatives and 25 million each to 3 pre-cooperatives. Presumably the same ones were covered each year. Another 250 million was involved in MAP (Modal Awal Padanan) program, and 287 million in 2001 to 15 cooperatives and 19 other institutions (12.5 million each) through the PKLKM (Program Koperasi Lembaga Keuangan Mikro). All of this amounts to about 1 billion a year. The budgetary programs are normally at concessional rates 6-12% most other small credit is in excess of 24% per annum -- much at rates of 30-48% a year. Total program credit is probably at least 7-8 billion rps, much of it already counted in the earlier credit figures.

Miscellaneous

Mercy Corps has made one grant to a local NGO and others are intended. Several other local NGOs report credit activities, though others report that one or two of these are inactive.

There are 2 finance companies, 14 insurance companies, and some branches of the state pawnbroker operating in Tasikmalaya as noted from the phone directory.

Recommendations

The prospect for expansion of credit are obviously good -- particularly for the BPR if they can overcome three interconnected handicaps of limited capital, limited funds, and loose management. In Tasikmalaya, of the three, the lack of capital would seem the greatest, and any change in the banking laws which enabled foreign investors to enter, or even domestic investors to invest in provincial or regency enterprises would help considerably. As elsewhere in West Java, the BPR seem frequently to have missed some of the best technical inputs in the small credit field and their active involvement in training and access to improved information and other technologies is probably key.

Encouragement to commercial banks to extend their services, improved supervision and technical levels for savings and loan cooperatives, and encouragement to those NGOs who have demonstrated the ability to handle small credit is desirable. Mercy Corps is now promoting a self regulatory organization for its affiliates in West Java which would also serve as a transmission belt for appropriate improved technology.

Appendix A

Credit Development Quotients I, II, and III

By Thomas Timberg and Irfan Abdullah

The attached table is meant to give a Credit Development Quotient as a rough indicator of the state of financial development in the different provinces of Indonesia. The quotient is the sum of small scale and microcredit (SME) divided by the population. The credit involved is typically almost half consumption credit as you will note from the attached Table I. A Second Quotient is computed for business credit alone, at least to the extent to which it can be separated out, Credit Development Quotient II. A third figure, Credit Development Quotient III is provided which only looks at the credit from microlending institutions including the Unit Desa. The precise proportions of consumption credit, except for commercial banks are difficult to determine, both statistically and even conceptually. This is the reason for the three separate quotients.

The Small Scale Lending is as reported in Bank Indonesia figures, which still uses the old definitions -- including consumption lending up to 25 million, housing lending generally to 75 million, and business lending to 350 million. The new definition, business lending only up to 500 million has not yet been implemented for public statistics, though it can be collected from the individual bank statements posted on the Bank Indonesia website.

The figures are as reported. The Bank and BPR ones are almost certainly accurate, remembering that they include considerable amounts of NPL (up to 20% or more of the total). The cooperative figures are judged to be overstated in a recent German report, though not in the provinces where I was able to do ground verification.⁴ The LDKP (Lembaga Desa Keuangan Masyarakat) and BKD (Badan Kredit Desa) figures are probably fairly good, as certified by the same source.

The other categories of credit providers which might have been covered, but are not, are small, at least in regard to business credit. Some of these are the residual funds from the large government programs of recent years. The UED-SP (Usaha Ekonomi Desa) and UP2K (Usaha Peningkatan Pendapatan Keluarga), and PDM-DKE (Program Pemberdayaan Daerah dalam Mengatasi Dampak Krisis Ekonomi) are hard to get accurate figures on. All of the figures are generally judged to be inflated. Even if they were not so UED-SP is highly concentrated in Sumatra. The maximum amount in Java as a whole is 15 billion. All of these programs have dispersed sums in recent years, but it is not clear how much remains as a loan fund. In one village of West Java, surveyed by SMERU (the UED-SP accounted for an accumulated 2.8 million rp, UP2K for 500,000 rp, and PDM-DKE for 16 million (much of the latter embezzled on the way down).⁵

⁴ Detlev Holloh, ProFi Microfinance Institutions Study, Denpasar, ProFI, March 2001.

⁵ Hadi Sartono, Bambang Soelaksono, and Sri Kusumastuti Rahayu, "Kredit Perdesaan di Kabupaten Cirebon Jawa Barat," Jakarta: SMERU, September 2000.

An article in a recent issue of the *Jurnal Analisis Social* of AKATIGA (VI, 3, December 2001, reports over 50,000 small credit institutions and 25 million borrowers for the country as a whole.⁶

Another category are small mutual savings institutions, some of which are registered as cooperatives and some of which are not. The two most prominent categories here are the credit unions and the Bait Mal wa Tamwil (BMT), Islamic savings and loan coops. The proportion unregistered varies between one and two thirds. The total claimed for BMT are about 11 billion and for credit unions, 59 billion in Java and Bali. In Central Java eighty percent of BMT were reported to be registered. The unregistered amount here should also be small.

As you will note the dates for the data vary a little, but that should not affect orders of magnitude.

There may be objection to the choice of SME lending, rather than overall lending in the numerator. But SME lending does constitute almost 40% of all lending outside of Jakarta, and the relative magnitudes would change little, except for Jakarta. Further, because of the large role of conglomerates and parastatals the larger scale lending picture outside of Jakarta is often influenced by non-commercial factors.

The Javanese and Balinese figures show an important role for specialized Microfinance Institutions, in contrast to the outer islands on which they are often non-existent. To the extent that such institutions exist (in Flores or West Kalimantan) they are often credit unions with Catholic Church sponsorship, and frequently registered as credit cooperatives under the Cooperative Law. Nonetheless, both the extent of their membership and credit extended is not comparable to Java and Bali. But because of the smaller populations the per capita availability of small business credit is often higher than in Java and, in any case, comparable. Thus the spread of small credit seems fairly even throughout the country, though this is less the case for very small microcredit. The one dramatic difference is between West Java and the rest of the island, reflecting the considerably weaker development of microcredit there.

⁶ Catatan Editorial, p. viii and other.

Table 1

| Province | Population (thousand) ¹ | Amount of Credit (million Rp) | | | | | | Quotient (Rp) | |
|---------------------------------|---------------------------------------|-------------------------------|-----------|---------|---------------------------|---------|---------|------------------|-----------|
| | | Small Scale ² | Business | BPR | Cooperatives ³ | Other | | | Total |
| | | | | | | LDKP | BKD | | |
| Irian Jaya ^a | 2,165 | 425,292 | 151,284 | 8,465 | 20,254 | | | 454,011 | 209,705 |
| Bali ^b | 3,052 | 2,138,444 | 1,060,960 | 370,652 | 151,178 | 250,335 | | 2,910,609 | 953,673 |
| East Nusa Tenggara ^c | 3,850 | 410,367 | 228,076 | 10,585 | 24,218 | | | 445,170 | 115,629 |
| West Java ^d | 42,332 | 10,316,048 | 3,241,803 | 767,911 | 495,910 | 11,167 | 9,507 | 11,600,543 | 274,037 |
| DKI Jakarta ^e | 9,604 | 10,473,550 | 4,322,049 | 364,227 | 788,351 | | | 11,626,128 | 1,210,551 |
| Yogya ^f | 3,052 | 808,022 | 362,255 | 135,200 | 41,637 | 8,670 | 1,783 | 995,312 | 326,118 |
| Central Java ^g | 31,043 | 5,504,005 | 3,697,821 | 880,443 | 549,281 | 51,529 | 35,102 | 7,020,360 | 226,150 |
| East Java ^h | 35,160 | 7,671,243 | 4,257,875 | 726,819 | 1,214,638 | 9,113 | 101,256 | 9,723,069 | 276,538 |
| East Kalimantan ⁱ | 2,579 | 823,586 | 460,823 | 8,243 | 22,416 | | | 854,245 | 331,231 |
| North Sulawesi ^j | 2,804 | 1,422,513 | 905,124 | 159,719 | 41,478 | | | 1,623,719 | 579,069 |
| Jambi ^k | 2,589 | 596,352 | 376,162 | 4,267 | 17,506 | | | 618,125 | 238,750 |

Note :

1)Year 1999 (projection based on Population Survey 1995)

2)The Number for Bali, East Nusa Tenggara, West Java, North Sulawesi and Jambi includes small scale credits which is given to BPR & off balance sheet transaction

3)Per September 1999

a)per February 2001

b)per April 2001 except for BPR per December 2000 and for LPD per March 2000

c)Per April 2001 except for BPR per December 2000

d)Per September 2001 except for LPK/BKD per June 2000

e)Per December 2000

f)Per February 2001 except for BKUP/BKD per June 2000

g)Per October 2000 except for BPR per December 2000 and BKK/BKD per June 2000

h)Per February 2001 except for LKURK/BKD per June 2000

i)Per May 2001 except for BPR per December 2000

j)Per March 2002

k)Per May 2001 except for BPR per December 2000

Table 2

| Province | Population (thousand) ¹ | Amount of Credit (million Rp) | | | | | Quotient (Rp) | |
|---------------------------------|---------------------------------------|-------------------------------|---------|---------------------------|---------|---------|---------------|---------|
| | | Business | BPR | Cooperatives ² | Other | | | Total |
| | | | | | LDKP | BKD | | |
| Irian Jaya ^a | 2,165 | 151,284 | 8,465 | 20,254 | | | 180,003 | 83,142 |
| Bali ^b | 3,052 | 1,060,960 | 370,652 | 151,178 | 250,335 | | 1,833,125 | 600,631 |
| East Nusa Tenggara ^c | 3,850 | 228,076 | 10,585 | 24,218 | | | 262,879 | 68,280 |
| West Java ^d | 42,332 | 3,241,803 | 767,911 | 495,910 | 11,167 | 9,507 | 4,526,298 | 106,924 |
| DKI Jakarta ^e | 9,604 | 4,322,049 | 364,227 | 788,351 | | | 5,474,627 | 570,036 |
| Yogya ^f | 3,052 | 362,255 | 135,200 | 41,637 | 8,670 | 1,783 | 549,545 | 180,061 |
| Central Java ^g | 31,043 | 3,697,821 | 880,443 | 549,281 | 51,529 | 35,102 | 5,214,176 | 167,966 |
| East Java ^h | 35,160 | 4,257,875 | 726,819 | 1,214,638 | 9,113 | 101,256 | 6,309,701 | 179,457 |
| East Kalimantan ⁱ | 2,579 | 460,823 | 8,243 | 22,416 | | | 491,482 | 190,571 |
| North Sulawesi ^j | 2,804 | 905,129 | 159,719 | 41,478 | | | 1,106,326 | 394,553 |
| Jambi ^k | 2,589 | 376,162 | 4,267 | 17,506 | | | 397,935 | 153,702 |

Table 3

| Province | Population (thousand) ¹ | Amount of Credit (million Rp) | | | | Total | Quotient (Rp) |
|---------------------------------|---------------------------------------|-------------------------------|---------------------------|---------|---------|-----------|---------------|
| | | BPR | Cooperatives ² | Other | | | |
| | | | | LDKP | BKD | | |
| Irian Jaya ^a | 2,165 | 8,465 | 20,254 | | | 28,719 | 13,265 |
| Bali ^b | 3,052 | 370,652 | 151,178 | 250,335 | | 772,165 | 253,003 |
| East Nusa Tenggara ^c | 3,850 | 10,585 | 24,218 | | | 34,803 | 9,040 |
| West Java ^d | 42,332 | 767,911 | 495,910 | 11,167 | 9,507 | 1,326,827 | 31,343 |
| DKI Jakarta ^e | 9,604 | 364,227 | 788,351 | | | 1,152,578 | 120,010 |
| Yogya ^f | 3,052 | 135,200 | 41,637 | 8,670 | 1,783 | 187,290 | 61,366 |
| Central Java ^g | 31,043 | 880,443 | 549,281 | 51,529 | 35,102 | 1,516,355 | 48,847 |
| East Java ^h | 35,160 | 726,819 | 1,214,638 | 9,113 | 101,256 | 2,051,826 | 58,357 |
| East Kalimantan ⁱ | 2,579 | 8,243 | 22,416 | | | 30,659 | 11,888 |
| North Sulawesi ^j | 2,804 | 159,719 | 41,478 | | | 204,001 | 72,754 |
| Jambi ^k | 2,589 | 4,267 | 17,506 | | | 21,773 | 8,410 |

Contact persons in Tasikmalaya

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