

# An Impact Study Of Rural Credit Bank Existence Towards Micro And Small Businesses In Padang City

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# An Impact Study Of Rural Credit Bank Existence Towards Micro And Small Businesses In Padang City

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**ABSTRACT:** Rural credit bank is finance institution declared to serve the banking service requirement for low public economic in micro and small businesses in Indonesia. This research is aimed to know about impact of Rural credit bank existence towards small and micro business in Padang City, and to see how a prospect of rural banks in future in order to develop micro and small business in Padang City. A problematic came up in the paper research verily, first how far is an impact of rural credit bank existence towards micro and small business in Padang city? Second, How a prospect of rural credit bank as to promote business doers of micro and small business in Padang city. Respondents in the research were 30 doers of individual business in the sector of micro and small enterprises located in simpang haru market, alai market, and raya market of Padang city. Whereas, the premier data used in this research were gotten the research questioner instruments and conducted some interviews with directors of rural banks operated in Padang city. Results of the study, firstly, there has positive impact of productions, purchases and incomes sectors consistently. Generally, the average increase incomes in business relating to credit ability around 25% to 40%, secondly, the credit lent by rural credit bank displays successful in aiding the business existence of micro and small business, thirdly, a credit program given to micro and small business in Padang city has succeeded to support a great number of poor people moving on the poor public rate, fourthly, the strength ability displayed by micro and small business in economic crisis era and national and regional government support policies has developed drastically. The research gives a recommendation that existence impact of rural credit bank could be positive impact for all public levels. So, it is very expected that first, rural banks behaves the positive respond about client/customers requirements. Second, increase continually efficient organizer. Third, low Porto folio credit as well as make flexible every requirements. An original contribution for the research paper could add the new perspective about practicing principle for micro finance institution

**Keyword:** rural banks, credit, micro and small business

## Introduction

Padang is the capital city of West Sumatra province consisting of 11 districts with a population of nearly 1 million people (BPS city of Padang, 2012). In order to welcome the arrival of the ASEAN Economic Community (AEC), or known by other terms as the Asean Economic Community (AEC), the city of Padang continues to perform a variety of efforts to prepare the private sector, especially small businesses and micro-order will be able to adapt and compete in a shape the economy more open. As one of the 19 counties and cities in the province of West Sumatra city of Padang business activities mostly dominated by small and micro enterprises, where keberadaa they are all supported by social and cultural factors that have an entrepreneurial spirit that is relatively high. The existence of a well-planned SME development policy of the government will provide maximum benefit to the economic development of areas such as employment, provision of goods and services, equitable development and technology transfer. The number of SMEs in West Sumatra until 2012 was approximately 43.000 units (West Sumatra in figures, 2012) and about 90% of that amount is small and micro enterprises.

The existence of a local institution that was instrumental in encouraging the growth of SMEs business operators are local financial institution called RB. Rural Banks (BPR) is a form of microfinance institutions in Indonesia, which has socio-economic roots in rural Indonesia. BPR in West Sumatra by the end of 2014 amounted to 95 BPR which 6 RBs which operate in the city of Padang. Since the last few years, after being hit by the earthquake in Padang BPR industry has developed quite healthy, but the role of RB in financing micro and small enterprises is masaih occupy a relatively small portion compared with financing by commercial banks. This is certainly not independent of the condition of RBs in general still face many obstacles and challenges in providing services to small businesses, namely: (1) the funding structure of the BPR has not been supported by strong capital and the limitations in raising public funds, (2) the quality of sources inadequate power at both managerial and technical, operations, (3) the lack of supporting facilities BPR industry as an institution that can serve as a buffer fund liquidity for BPR and (4) weak internal controls, and (5) inefficiencies in operations (Bank Indonesia, 2012). BPR role in lending to micro and small enterprises by the end of 2012 only amounted to 8, 62% of the total outstanding loans by rural banks (Bank Indonesia West Sumatra, 2012) In terms of small and micro enterprises themselves look that many small businesses use their own capital and have a low interest for access to rural banks, while small and micro businesses themselves need additional capital. According Ismawan (2002), approximately 69.82% of SMEs rely on their own capital business financing. While external financing obtained from banks and cooperatives, and about 60% of SMEs in the capital city of Padang sourced from its own capital and 20% of the capital came from family finances are coupled so that many SMEs in the form of a business with family members. Based on the formulation of the problem, the objectives of this study were (1) to know the impact of the presence of RB to SMEs in the city of Padang and to see how the prospect of

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BPR in order to develop businesses of SMEs in the city of Padang.

**Research Methods**

Location and Time Research This research was carried out in the territory of BPR in the city of Padang. Purposive site selection studies, the reason the city of Padang has a greater number of SMEs in comparison with other districts / cities in West Sumatra. This research was conducted from March to April 2015

**Data and Sources Data**

**Primary Data**

The qualitative data, collected by indepth interviews with selected key informants that BPR director. To questions relating to the informant views on the role and prospects of BPR in the future in relation to the development of SMEs in the city of Padang. Quantitative data, obtained by metodesurvei field by using a questionnaire. There are two types of questionnaires were used, first, a questionnaire for the management of the BPR model 1 that is filled by the Director of BPR, two models of questionnaires filled out by managers or owners of SMEs. Questionnaires 1 to Rural Banks models contain information about the characteristics of BPR and managers, as well as the achievement of the Rural Banks in the last three years, the wisdom of granting credit, marketing infrastructure owned and constraints faced in the activities of the distribution of funds. Questionnaires model 2 for managers or owners of SMEs contains information about the characteristics of SMEs and the manager / owner, obstacles faced and achievements of the past three years. Secondary data, collected by a variety of methods and sources including through literature, the study of archives and documents obtained from the relevant agencies. Secondary data used in this study include:

- a. The development of BPR in West Sumatra
- b. The development of SMEs in West Sumatra and in the city of Padang
- c. SMEs financial performance of BPR customers in this case the manager / owner SMEs in Padang City
- d. West Sumatera economic developments per sector

In the study did not test the questionnaire by the nature of the research is descriptive so that the reliability test questionnaire is not too important to do (have now, 2003). The trial questionnaire was conducted with BPR managers and SMEs. Information obtained from the test results is quite understood the questions in the questionnaire study and the average time for filling out the questionnaire used BPR for one hour to SMEs ranges from approximately 30 minutes

Variable Definition and Measurement Research		
Variable	Definition	Measurement Research
Impact and role	BPR role is to channel credit to SMEs according to the mission carried by BPR while the impact that situation experienced by the customer after receiving financing from the BPR.	<ol style="list-style-type: none"> <li>1. Nominal avarege lending by BPR to one SMEs</li> <li>2. The number of customers who receive credit from BPR</li> <li>3. Development of NPL of the loans disbursed by BPR to SMEs in various sectors</li> <li>4. Development of SMEs assets BPR customers in</li> </ol>

		last three years 5. Development of SMEs profit in last three years
Rural Banks Constraints	Rural banks constraints faced in lending to SMEs both involving internal constraints and external constraints	BPR internal constraints consist of : <ol style="list-style-type: none"> <li>1. The interest rate</li> <li>2. Capital</li> <li>3. The office location</li> <li>4. Facilities and infrastructure owned</li> <li>5. Operating cot</li> <li>6. Skim credit/product BPR</li> <li>7. Quality of service provided</li> </ol> BPR external constraints consist of : <ol style="list-style-type: none"> <li>1. The economic conditions</li> <li>2. Regulation</li> <li>3. Image BPR</li> </ol>
Rural Banks Prospect	Seeing how future business prospects in lending to SMEs in the city of Padang	

**Data Analysis Method**

This is a descriptive study which describe the variables studied. This study tried to determine how the impact of the presence of Rural Banks to micro and small enterprises in the following field with obstacles and prospects of BPR in order to develop micro and small enterprises in the city of Padang. The survey results are used to analyze the problems faced. Descriptive study has several drawbacks such cannot be tested to the variables associated. This test can only be done as is known in quantitative research.

**Results and Discussion**

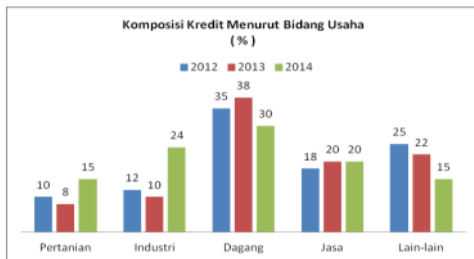
**Rural Banks role**

BPR role in financing based on the type of credit can be seen in the following table 1 below. Financing for working capital loans, investment showing an upward trend both in the number of loans and in the number of borrowers served. Specialized in consumer credit occurs a significant increase of around 45 percent per year over the last three years. An increase in the amount of credit is not followed by a number of debtors who are less likely to undergo changes, especially the last three years. The findings of the survey over the field, in terms of working capital credit growth and investment seems consistent with secondary data from Bank Indonesia as shown in Table 2. In table 2 above illustrates the amount of credit extended by BPR compared to the credit of the banking industry in West Sumatra. Capital loans are loans which the most widely distributed by BPR, later followed by consumer loans and investment which the growth of the market share on average the last three years is 1,00 persen, 10,74 percent and 24,10 percent respectively. Table 3 below also shows the average - average market share of total lending by BPR compared with total loans of the banking industry in West Sumatra of the year 2012 -2014 in the amount of 2,67 percent. When compared with the national banking industry, BPR in West Sumatra is better because the market share of the national average BPR is 1,90 percent for the same period.

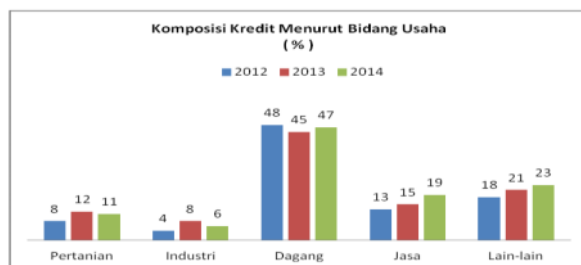
**Credit Composition According to Business Sectors**

Based on field surveys, the most business fields funded by the Rural Banks is the field of trade as shown in the graph 1.

While the second is a credit to other fields, while the services sector was third, followed by agriculture and industry.



The above findings for areas of most funded by the Rural Banks is consistent with the data from Bank Indonesia, where most trading business to get credit. Meanwhile, other areas also showed the same trend. Detailed description can be seen in the graph 2.



Source: West Sumatra Regional Economic Analysis, BI, 2014

### Performance Financing

As explained in the previous section that over the last 5 years of non-performing loans (NPL) of BPR located in the city of Padang is still around a single digit, which is between 5% to 9%. Discussion on the NPL primary data analysis in this section is performed to determine lines of business are performing well and which less well. Processing of field data indicates that credit performance in the last three years most experienced NPL problem is in the field of trade, while the second largest business areas are experiencing a problem in the NPL is farming. While the business field of manufacturing a line of business that has the lowest NPL compared to other business sectors. According to the chairman of the commissariat Perbarindo city of Padang, the amount of NPLs in the sector of trade in because this business field became the main target or the belle of BPR in West Sumatra, especially in Padang city, this can be seen in Table 5.

Bidang Usaha	Tahun 2012	Tahun 2013	Tahun 2014
Agriculture	23.8	28.6	14.3
Manufacturing	-	4.8	4.8
Trading	61.9	52.4	9.5
Service	14.3	14.3	9.5
other	-	-	9.5

Source: Field Survey, 2015

### Constraints BPR SMEs Financing

In this section identified the factors that become obstacles for BPR in the financing of SMEs is based on the viewpoint of Rural Banks associated with miraculous aspects such as interest rates, economic conditions, regulations, infrastructure, capital Rural Banks, Rural Banks presence information and credit schemes. Results of a survey of six rural banks in the city of Padang showed that the average rate is 25.72 per cent of their loan and 7.26 percent for deposits. Thus the interest margin is 17.73 percent. Meanwhile when compared to the average commercial bank lending seen their loan interest rate is higher. While the highest interest rate for loans during 2012 of six sample surveyed is 38.11 percent and the lowest 24 Percent. Meanwhile highest interest rate for savings in 2012 and the lowest was 13 persen 6 percent. Trend interest rate calculated on average (both credit and savings) for three years in six rural banks showed a decrease or no cuts considerable interest. BPR high interest rates as described above, one reason is the high cost of operation BPR. This was confirmed by SMEs BPR customers who showed that 36.7 percent of respondents said that high, 33.4 percent said it was / is quite and the remaining 7 percent say low. The survey on the economic conditions of the area of operation BPR obtained through interviews with leaders and SME customers BPR. Both parties agree that on the sluggish economic conditions of the moment, which is characterized by the lack of people coming in the hall / market, the shrinking amount of savings and some form takers other signs affect the increased role of Rural Banks in SME financing. BPR greater part (76%) of those surveyed do not feel banking regulations and local regulations restrict their movements in operational activities. Although there are no regulations that limit the space BPR considered in carrying out its activities, there is demand for the rules to be issued by the government and Bank Indonesia / FSA for the development of BPR are:

- Rules governing competition among RBs with Commercial Banks
- Changes in the tax rate for BPR
- Placement of funds from the government to BPR to increase SME financing

In terms of the means most widely available and used by the BPR are computers, vehicles, and building tables. Based on survey results, obtained the data that not all BPR has its own office building that should occupy the building by way of rent. The survey results for the adequacy of facilities and infrastructure as much as 72 percent of BPR said infrastructure they are sufficient and only 28 percent who answered not enough. Based on the survey results above shows that the infrastructure and facilities included in the category BPR and decent enough to support current operations. The above opinion is reinforced by survey results from the client's perspective RB, where 68 percent of respondents said that disuvei not agree that infrastructure is not adequate BPR thereby inhibiting their activities in serving customers. The survey results about the quality of services provided BPR showed that 75.5 percent of SME customers BPR always get funding when they apply for credit. This indicates that the BPR has good liquidity, and able to meet the funding desired by SMEs in the city of Padang However, in the case of credit limit given to customers only 62 percent of the gain in accordance with the submitted. While the

remaining 38 per cent said that does not comply with the requested ceiling. One reason is because of the limited capital owned by a BPR besides implementing the precautionary principle that guide the provision of credit. In terms of information about the existence of BPR in the view of customers indicate that as many as 60.7 percent said Rural Banks need to disseminate information about BPR activities in rural areas, while the rest said Rural Banks information is sufficient. Meanwhile, in terms of providing credit period granted to customers BPR indicate as much as 78 percent considered BPR has provided a credit period in accordance with the request.

## Analysis

### BPR role in financing SMEs

Based on the research results, BPR has enough to play a role in the financing of SMEs in the city of Padang. This is illustrated by the increasing number of credit and increasing the number of BPR customers. So also in terms of ability to extend credit to the LDR average of 101.98 percent. While in terms of NPL for the last three years in the city of Padang BPR performance compared with the national look a little higher, where NPL BPR in Padang for persen whereas national NPL amounted 8.01 persen. The high NPL Rural Banks allegedly caused by several things; first, it relates to the alleged weaknesses in analyzing the credit. Second, in addition to providing their loan should also conduct ongoing monitoring, but this has not been done because of limited human resources they have. Further financing by BPR has also contributed significantly in improving the performance of SMEs in the city of Padang. This SME performance improvement occurred because the credits earned can overcome the problem of lack of capital. This is in line with the types of loans disbursed by the Rural Banks that is focused on working capital loans which means it has been oriented to the needs of SMEs. If the note further, based on the average lending envisaged that the BPR has been more oriented to micro-credit, where the average outstanding loans amounted to Rp. 10 million. However, when considered in the composition of loans extended by BPR to SMEs, is dominated by SMEs engaged in trade. In contrast to the original purpose of its establishment aimed at helping rural communities who are in the agricultural sector. BPR consideration to prioritize the provision of credit to the trading sector compared to the agricultural sector is the reason for lower risk and turn over faster. But lending more in the trade sector was also attended by a number of rural bank credit are having problems with this sector. Lending greater trade sector also indicates the area they are still confined to the central area of trade. This can be seen from the location and range of services BPR is still limited due to the spread of the location of settlements that may not be accessed by the service Rural Banks. It means the distance customers with BPR is one of the things that cause people not associated with the RB. BPR role in the financing of SMEs is also seen not maximized seen f 12) the percentage of SMEs that become customers only 24 percent of the total number of SMEs in the city of Padang Other limitations were identified BPR is the inability to meet the credit limit raised by SMEs with a cheaper interest rate. Of course, to deal with this, it takes a series of steps such as; the availability of institutions that serve as aligning traffic funds owned by BPR. Then it is also necessary also for BPR

association with government policy in developing SMEs through the distribution of low-cost funds such as revolving funds, the profits of SOEs for the development of SMEs. In addition, the RB has not been able to provide guidance to SMEs in accordance with the statement of sources in depth interview with the board of the Association of Rural Banks Indonesian region of West Sumatera. One reason is because of the quality of human resources are still limited and the future role of this guidance can be 6) proved so that it will improve the performance of SMEs, which in turn will have positive influence on the performance of BPR.

### Rural Banks constraints in financing SMEs

Although it looks a role that has been played by BPR in SME financing as described above, but some obstacles still met. If the observed constraints can be grouped into two groups, based on the source that is sourced from internal and external BPR. Internally constraints faced by rural banks (1) interest rates for loans that are considered too high. The high interest rate is caused by a combination of the cost of funds, risk premium and higher operating costs RB. The high cost of funds because of the results of the survey found that most of the resources obtained from the BPR society high-interest deposits. Meanwhile almost all BPR apply flat rate system either on working capital loans and investment resulting in high effective interest rate to the client. (2) the presence information Rural Banks is not optimal and not widely known by SMEs around the area of operation BPR. As a result, potential customers can not be served. The survey results showed that the method of promotion by the Rural Banks does not correspond to the characteristics of potential customers, which only focus on advertising in the print media and radio. Meanwhile, if observed characteristics of potential customers BPR large part are SMEs located in rural areas. To overcome the above problems need to be communicated to the public that BPR is also a place to save money / savings / deposits guaranteed by the government through Lempaga Insurance Corporation (LPS). (3) Rural Banks in the city of Padang is based on establishment history-many also come from barns pitih villages (LPN), which has the characteristics of a small capital, therefore the capital adequacy factors are still an obstacle in the context of SME financing. (4) the quality factor of human resources is still low with most qualifications are high school graduates, limiting the ability of Rural Banks in conducting such operations to analyze and supervise credit and providing service and new product development. Increased technical capacity of banks to face the changing business environment and changing consumer behavior is perceived as something that should be owned by human resources Rural Banks continuously.

### Externally, the constraints BPR as follows:

(1) economic conditions that are considered to reduce the ability of BPR in improving peyaluran funds. (2) the emergence of the view that the BPR face competition from various dimensions including product offerings, interest rates, quality of service. This competition not only from other RBs but also of financial institutions, both banks and non banks. Although competition is required to improve efficiency, but if it has reached the level too high will result in reduced profits, which in turn will affect the existence of business (Schafer, Siliversstovs, and Terberger, 2005) In terms of products, UU No. 10 1998 on banking in Article 13 restricts the work done

by the RB only in four types, namely: to collect funds in the form of savings deposits, time deposits and other forms are equivalent; as well as funds and placements. This of course raises the barriers to rural banks to develop services, while the bank has to compete with several commercial banks and other financial institutions that are not banks that serve microcredit. Based on survey results, the strategy adopted by the RB is in the form of focus on products and services in accordance with the characteristics of SMEs. One of the unique characteristics of SMEs in the city of Padang in touch with BPR is the motivation to take credit that prefer the speed and convenience of the interest rate. This is due largely BPR customers are small and micro businesses often have difficulty and need funds for working capital quickly. Based on the results of deepening interviews, this kind of behavior is a habit of the SMEs that were once commonly associated with moneylenders (moneylenders). The survey shows that on average credit disbursement by BPR faster is 2-3 days compared with the commercial banks. This is in line with Kaynak and Harcar (2005) which says that in the consumer-oriented banking business, the ability to provide services that meet the needs of customer segments and the availability of resources and competencies in accordance with the target market is a very important aspect.

### Rural Banks prospect in the financing of SMEs

Microfinance institutions have strong links with the development of micro-enterprises as described by Kameyama, Kobayashi and Suetake (2002). In that regard, <sup>11</sup> prospect in the future is closely linked to the level of development and growth of SMEs in the future. SMEs in the future is believed to have increasing development. It is already proven durability that you perform in times of economic crisis. SMEs also have the opportunity to thrive because it is supported by government policies, both national and local through various policies, programs and activities. In line with the government's determination to eradicate poverty, then one alternative is through the development of SMEs. Currently BPR range of services is still limited to a group of customers, or about 22 percent of all SMEs in the city of Padang. This is an opportunity for BPR to improve services through outreach to potential customers. Based on the analysis of the role and impact of the presence of RB in the financing of SMEs in the city of Padang, it appears that the BPR has been carrying out the functions intermedierinya pretty well, besides that BPR also has prospek pretty good by first overcoming obstacles and barriers both from within and from outside BPR.

### Conclusion

Based on the results of an analysis of the data obtained from the 30 SMEs sample ever <sup>10</sup> still the BPR customers and with 6 BPR in Padang using secondary data and primary data obtained through questionnaires and conduct interviews deepening, it can be argued matters as follows:

1. Rural Banks in Padang have been instrumental in carrying out the intermediary functions.  
It can be seen an increase in the amount of funds that can be assembled and distributed as well as an increase in the number of customers served.
2. The majority of the SME sector which is funded by the Rural Bank is the trade sector, followed by industry and agriculture. This indicates a shift from idealism credit

penyeluran establishment of the Rural Banks is to improve the lives of rural communities through financing mainly for farmers, fishermen, small employees and traders. This shift is caused by the relatively risky loans credit for agriculture compared to other sectors.

3. Still can BPR increased role in the financing of SMEs because it is still relatively limited number of SMEs served by rural banks and also the limited coverage area Rural Banks.
4. Still the presence of obstacles and barriers and constraints whether caused by internal and external factors BPR in increasing its role in financing SMEs such as: the high interest rates offered by BPR, operating costs and overhead costs are relatively high.
5. The existence of the image among the public that the management of BPR is still not enough professional that led to a negative stigma in the community.
6. That the lack of human resources in the rural banks to manage and develop that inovative products.
7. There are limitations to the amount of the BPR capital.
8. The limited products and financing schemes offered by BPR to SMEs.
9. The high level of competition in the financing of SMEs good BPR compete with sesame BPR and with other non-bank financial institutions.

### Suggestion

1. The need for BPR lowers the cost of funds and operating expenses so that the interest rate offered to SMEs can better compete with financial institutions or non-financial.
2. The need for BPR improve dissemination of its existence to potential customers by emphasizing the advantages of such procedures are quick, easy, convenient and safe.
3. Improving the quality of employees in running the business activity is included analyzing creditworthiness, customers are faced memahami characteristics through various trainings.
4. Association of Rural Banks (Perbarindo) with support from the central and local governments to provide assistance so that the BPR BPR one with another to create increasingly close relationship, helping each other so that further strengthens the presence of RB as microfinance institutions berrpihak to businesses and people living SMEs in the countryside.

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