

Internal Control Structure on Distribution of Noncollateral Credit at the Village-Owned Enterprises (BUMDes) “Mandala Giri Amertha” at Tajun Village, Kubutambahan, Buleleng, Bali

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ABSTRACT

Credit is a source of funding for every credit institution. In order to be a good source of funding, every credit institution must be able to maintain the quality of its credit so that it can avoid bad credit. One of the efforts made to maintain credit quality is by requiring debtors to pledge their assets so that if bad credit occurs, this collateral can be taken over so that credit institutions avoid losses. A different condition occurs in Village-Owned Enterprises (*Badan Usaha Milik Desa*—BUMDes) Mandala Giri Amertha, Tajun Village, Kubutambahan, Buleleng Bali. This institution provides noncollateral loans for the poor in Tajun Village. Even though there is no collateral, loans given since 2016 are all recorded to be smooth in payment. This is due to the fact that BUMDes Tajun provides credit by utilizing social capital owned by Desa Pakraman. This social capital is also integrated by accounting-based crediting system. This success can improve the welfare of the poor through various productive economic activities.

Keywords: *BUMDes, Internal control structure, Noncollateral credit, The poor*

1. INTRODUCTION

Law No. 6 Years 2014 on Village changes the paradigm of the village that has been living in the community. The village, which was originally considered more marginalized than the city, becomes the center of economic advances and welfare improvement. From here, the famous jargon ‘building from the village’ emerged, which put villages as the front guards in achieving fair and sustainable prosperity [1]. One of the efforts to realize the objectives of the Law No.6 is to establish or strengthen a village-owned enterprise, known as BUMDes. Specific objectives of the establishing of BUMDes are as follows; 1) to realize economic and social institutions for rural communities; 2) to encourage village governments to increase Village Original Income and increase the community’s social, cultural and economic welfare; 3) BUMDes can provide services to the needs of productive community businesses, create equal opportunities for business and increase the income of village communities; and 4) BUMDes becomes a means of social, cultural and environmental learning for the community and makes

efforts productively so that it is able to encourage the economic development of rural communities independently and sustainably.

In order to achieve the goal of establishing BUMDes, it carries out various business activities tailored to the potential of each village. BUMDes in Tajun, a village located in Kubutambahan District, Buleleng Regency, Bali is an example of successful BUMDes. It carries out various business activities including 1) Clean Water Facility Management Business Unit, 2) Savings and Loan Business Unit, 3) Village Market Business Unit, 4) Integrated Waste Management Business Unit, 5) Agricultural Production Facility Business Unit, and 6) Services which include Samsat, Transfers, Electricity and Cellphone Credit, and Waste Banks. These various business units operate well and able to record profits for BUMDes Tajun, which is shown by its ability to build new BUMDes buildings as illustrated Figure 1.

One of the successes of BUMDes Tajun that is interesting to study is the Savings and Loans Business Unit which has been established since 2016. This

Savings and Loan Business Unit is specifically allotted for poor families and up to 2019 all loans are classified as current loans. In other words, none of the loans for the poor were classified as substandard, doubtful, or even non-performing loans. The total loans distributed in 2017 to 2019 are as shown on Table 1.

Based on the data presented in Table 2, it can be seen that all loans allotted to the poor by BUMDes Tajun are classified as current loans. In addition, based on the results of an interview with Nyoman Sugana (56 years old), the Chairman of BUMDes Tajun, the credit provided by BUMDes can encourage the poor in Tajun Village to carry out productive economic businesses while eliminating consumptive lifestyles, including gambling activities.

The phenomenon is very interesting, for two reasons. First, noncollateral credits by the poor are very vulnerable since no material loss is experienced by the insolvency. Second, this credit is given to the poor who are closely associated with the predicate of being lazy, consumptive, and have no desire to save and invest. This makes the system of noncollateral credit provided by BUMDes Tajun is an interesting subject of study.



Figure 1. The majestic building of BUMDes Tajun with its various business activities programs (Private Collection, 2020)

Table 1. Total Loans for the Poor Distributed by BUMDes Tajun in 2017-2019

No	Year	Total Loans (Rupiah)	Loans Classification	Total Debtor (person)
1	2017	851.675.000,00	Current loan	279
2	2018	774.393.000,00	Current loan	331
3	2019	868.412.000,00	Current loan	186

Based on the background stated earlier, the problems examined in this article are 1) the background of BUMDes Tajun in distributing noncollateral credits to the poor; 2) the system of noncollateral credits by BUMDes Tajun to avoid bad credit; and 3) the

implications of noncollateral credits program for the welfare of the poor in Tajun Village.

2. LITERATURE REVIEW

BUMDes was established to answer the various problems in the village, including the gap between rural and urban development and the high level of poverty in the rural communities. Poverty can be defined as a person's inability to fulfill various needs, namely physiological, psychological, social and cultural needs [2] [3] [4]. One of the reasons for the difficulty of rural communities getting out of poverty and being able to meet their physiological, psychological, social and cultural needs is the low access to the economical capital [5]. The low ability of the poor to access capital is due to the inability of the poor to meet various administrative requirements to obtain credit.

One of the most difficult administrative requirements for the poor to fulfill is the obligation to prepare collateral. Poverty results in the poor not having assets that are suitable as collateral to obtain credit. On the other hand, collateral is a mandatory requirement in the analysis of credit extension for financial institutions. As stated by [6], credit can be given if the customer has sufficient 5 C's. The 5 C's include character (good character), capacity (capacity to do business), capital (customer financial condition), collateral (assets that can be used as collateral), and condition (external economic conditions).

The low ownership of assets that can be used as collateral is what drives the application of the noncollateral credit. Credit is given to the poor who previously did not have access to capital with low interest rates. In addition to providing access to credit for the poor, this non collateral credit program is also carried out in conjunction with local government policies that provide funding for activities to improve the economy and eradicate poverty. To minimize the occurrence of bad credit, BUMDes needs to implement an adequate internal control structure.

This internal control structure aims to create reliable financial report, compliance with applicable laws and regulations as well as operational effectiveness and efficiency [7] [8] [9]. In order to achieve the objectives of this internal control structure, each BUMDes must pay attention to the five components of internal control, in the form of; 1) control environment, 2) risk calculation, 3) information and communication, 4) control activities and 5) monitoring [9]. In other words, the implementation of the five components of the control structure optimally will lead to the achievement of the objectives of implementing the organization's internal control structure.

From a sociocultural perspective, as a norm, the Internal Control Structure implemented by BUMDes cannot be separated from other norms that occur in the village. These norms include social capital, government-sourced regulations, and accounting rules [10]. These various regulations are then synergized so as to prevent or reduce the occurrence of non-performing loans in unsecured credit programs issued by financial institutions including BUMDes.

3. METHOD

The research was conducted by the system of providing non collateral credit at BUMDes Tajun. Data collection was carried out by interview, observation and documentation study methods. The informants of this research were appointed purposively, namely the managers of BUMDes Tajun, Tajun Village Headquarters, *Klihan*, *Desa Adat* Tajun, debtors, and the community. Informants as well as research locations can be developed using snowball techniques. The number of information is not limited from the beginning, because it depends on the quality of the saturation of the data in order to answer the research problem.

Data collection techniques were carried out by, *first*, in-depth interviews with informants. *Second*, observing the provision of noncollateral credit and its utilization. The observed aspects are setting, participant, activity and interaction, frequency and duration, and subtle factors. *Third*, study documents, namely loan records, loan forms, and BUMDes financial reports.

In order to better ensure data validity, data triangulation techniques are used. The triangulation techniques used were: (1) triangulation of data collection techniques; (2) data source triangulation technique; (3) time triangulation; (4) triangulation of key informants and peers; and (4) theory triangulation. Data analysis was carried out by verifying findings in the field with a theoretical framework that had been prepared previously.

4. RESULT AND DISCUSSION

The establishment of Village-Owned Enterprises (BUMDes) is based on Law Number 32 of 2004 concerning Regional Government Article 213 paragraph (1) states that "Villages can establish village-owned enterprises according to the needs and potential of the village" and is also listed in Government Regulation (PP) Number 71 of 2005 concerning Villages. This legal basis is what makes the village governments see the potential of their respective villages and establish BUMDes. Villages can establish BUMDes, if they meet a number of requirements, namely: 1) there is an initiative from the village community and/or the Village Government; 2) the potential for the village economic

business; 3) the existence of natural resources in the village; and 4) the existence of human resources capable of managing BUMDes.

The establishment of BUMDes Tajun has met these various requirements. Initiatives from the community and village government had encouraged the establishment of BUMDes in 2010. Based on an interview with Mr. Nyoman Sugana (56 years), the Head of BUMDes Tajun, this initiative even appeared long before this institution was officially formed. The pioneer of BUMDes was a waste processing business that had been around since 2006.

The main objective of this waste processing business is to manage household waste. Plastic waste is processed first into plastic fibers before being sold to collectors in Singaraja. Organic waste is processed into fertilizer and then sold to farmers and communities in Tajun and its surroundings. This waste management business then became larger and growing and even became a pilot for similar businesses by the Government of Buleleng Regency.

The initiative to establish BUMDes also came from the Management of Tajun Village. This can be seen when in 2010 the BUMDes Tajun was officially established, the Village management took part in investing some capitals through the Village Credit Institution (LPD). This shows that all components of Tajun Village government, both the official village government and *Desa Pakraman* village government, have the same initiative in establishing BUMDes with support from the community. The support of community can be seen from the development of waste processing businesses that existed before BUMDes was officially established.

The initiative to establish BUMDes was also supported by the potential of natural resources and human resources of Tajun Village. Located in a mountainous area, Tajun has tremendous plantation potential. Coffee and cloves are the main plantation commodities developed by the community for a long time. Recently, durian is a plantation product which is also a mainstay of Tajun Village. Apart from being sold directly to buyers, durian plantation products also encourage the Tajun community to establish agro-tourism businesses by inviting tourists to come and enjoy the durian plantation products directly from its gardens.

The success in managing the village various potentials cannot be separated from the existence of adequate human resources in the village of Tajun. With a high level of economy, the community can relatively well cultivate intellectual capital. Based on the latest statistical data, the people of Tajun Village who have at least a high school and higher education attain 15.94%

of the total population. This condition is of course very useful in developing the potential of the village.

The combined natural and human resource potentials can make Tajun Village have great economic potential. The economic potentials in the form of agriculture, plantation, trade, agro-tourism business are then the requirements for the establishment and success of BUMDes Tajun's management in the future.

4.1 Background of the Noncollateral Credit Distribution

The distribution of noncollateral credit cannot be separated from the role of the government in establishing BUMDes. Despite started from a waste processing business, the government's role in establishing BUMDes Tajun with its various business fields cannot be ignored. Through the stipulated regulations and the assistance provided by various coaching, BUMDes Tajun directly or indirectly has to carry out various policies outlined by the central and regional governments.

One of the important policies that must be carried out by BUMDes is an effort to alleviate rural communities from poverty. This is very relevant because based on data from the 2020 statistical center, the urban poor is around 6.89% while the rural poor are around 13.1% [11]. This data shows that the percentage of the poor in rural areas is close to 2 times the percentage of the urban poor.

One of the efforts made to eradicate poverty is by channeling credit to rural communities through BUMDes. The distribution of credit is very relevant because one of the causes of poverty in rural communities is moneylender bondage [12]. By acting as a microfinance institution and channeling credit with low interest, it is hoped that rural communities can carry out productive economic activities which in turn can alleviate them from poverty [13].

Efforts to alleviate poverty through the provision of credit for the poor are carried out in a more progressive manner by BUMDes Tajun through a noncollateral credit program. This policy was taken because based on the observations of BUMDes administrators and the Village Government of Tajun, collateral is a factor that complicate the poor to get loans.

This condition is understandable because poverty can be interpreted as a person's inability to meet various needs, namely physiological, psychological, social and cultural needs [2] [14] [3] [4]. One of the reasons for the rural communities out of poverty is the low access to capital due to their inability to meet various administrative requirements to obtain credit [15] [16] [17] [18].

One of the most difficult administrative requirements for the poor to fulfill is the obligation to prepare collateral. Poverty makes the poor impossible to have worthy assets for collateral to obtain credit. On the other hand, collateral is a mandatory requirement in the analysis of credit extension for financial institutions. As stated by [6], credit can be given if the customer has sufficient 5 C's. The 5 C's include character (good character), capacity (capacity to do business), capital (customer financial condition), collateral (assets that can be used as collateral), and condition (external economic conditions).

This condition can create a never-ending cycle. Poverty causes no assets, the absence of assets has resulted the poor being unable to access capital assistance, and the absence of capital assistance has resulted the poor to fall deeper into poverty [19]. By providing noncollateral credit, it is hoped that one of the biggest obstacles for the poor to access credit will be lost. In other words, the provision of noncollateral credit is an attempt to break the chain of poverty in rural communities.

4.2 Internal Control Structure in the Noncollateral Credit Program

The system of providing noncollateral credit at BUMDes Tajun cannot be separated from the various poverty alleviation programs carried out by the Central and Regional Governments implemented by the Tajun Village Government. People who are entitled to credit are those who are classified as poor in Tajun Village. This classification is based on the results of deliberations held by the village government.

Based on field observations, this deliberation not only involved the management of the Village Office of Tajun but also involved the Management of *Desa Pakraman* Tajun. This is understandable because based on information from Nyoman Sugana (56 years) Head of BUMDes Tajun, the establishment of BUMDes in 2010 cannot be separated from the role of *Desa Pakraman* by providing an initial capital of Rp. 80,000,000.00. Thus, it can be said that BUMDes Tajun does not belong to the *Desa Dinas* or official village alone but also belongs to *Desa Pakraman* or the traditional village. Thus *Desa Pakraman*, which is a village government institution that manages customary and religious issues, participates in having a BUMDes established by the official village which is an extension of the central and regional governments.

The participation of *Desa Adat* in possessing BUMDes makes the internal control structure consisting of 1) control environment, 2) risk calculation, 3) information and communication, 4) control activities and 5) [7] [8] [9] of providing noncollateral credit to become stronger. In the aspect of the control

environment, *Desa Adat* can use *awig-awig* and *perarem* (rules and meeting results of *desa adat*) to strengthen the control environment, especially in the manifestation of integrity and ethical values for both the management and noncollateral credit recipients [10] [20] [21].

Although there are no special rules in *awig-awig* or *perarem* (local traditional rules drawn up through the agreement of village council meetings) that specifically regulate noncollateral credit, in general all *desa adat* members are expected to not commit acts that are detrimental to *desa adat*. For BUMDes management, this disgraceful act can be in the form of giving credit to those who are not entitled. On the other hand, for a debtor, a disgraceful act can be in the form of not paying installments according to the provisions, resulting in bad credit.

If the management or debtor commits an act that is detrimental to the BUMDes, it will indirectly harm the traditional village as a BUMDes 'shareholder'. In addition, actions that are detrimental to BUMDes will eventually make credit that should be benefit for more community members not being implemented.

Information and communication activities in providing noncollateral credit are carried out simply. Based on field observations, it can be seen that the recording of noncollateral credit is carried out separately from the credit extended to the general public. This separation can make it easier for BUMDes Tajun to detect problematic debtors.

When problems occur, BUMDes management will take a persuasive approach by visiting the customers. If there are problems that can be resolved with the help of the management, the problem solving will be carried out immediately. In addition to customers, communication is also made with the customer's relatives. If there is bad credit, the BUMDes management will approach the *dadia* management (patrilineal clan ties) where the customer is affiliated.

The *dadia* management is expected to participate in solving the problems faced by customers who are members of his *dadia*. This makes the problem of a *dadia* member with BUMDes a collective problem of *dadia*. The *dadia* administrator and even all *dadia* members will try to solve it because this involves their *dadia's* good name in the eyes of all members of *desa adat*.

The same condition is also experienced when BUMDes management experiences the same problem in managing noncollateral credit. If the problem cannot be resolved internally at BUMDes management, the BUMDes Head will report to the *dadia* management where the problematic management is affiliated. The *dadia* management will try to solve the problem of his *dadia* members.

Control activities on noncollateral credit at BUMDes Tajun follow the other BUMDes credit control activities. The process of authorizing credit distribution also involves the village officials of Tajun village. Records and documents are kept at BUMDes as well as at the Tajun Village Headquarters Office. This makes control activities carried out simultaneously between the Village Office of Tajun and BUMDes Tajun.

Control activities involving official village of Tajun and BUMDes Tajun include monitoring activities for noncollateral credit are carried out properly. Monitoring activities are also carried out indirectly by *desa adat* officials. This causes monitoring activities on noncollateral credit to be adequate because it is carried out by three parties, namely *desa dinas*, *desa adat*, and BUMDes simultaneously.

4.3 Implications of Nonollateral Credit Distribution to the Poor

Poverty is a complex social problem. For a poor individual, material deprivation is experienced, as well psychological problems. Based on observations, the noncollateral credit distribution is not only intended to provide capital assistance for the poor in starting productive businesses but also to provide assistance in starting a business.

Amount of credit given to the poor is one to ten million Rupiah. With this amount, poor people can start a small-scale livestock business. The livestock includes raising pigs, chickens, ducks and cows. In addition to operating livestock business, the poor also use the credit for trading capital. As an agricultural area, Tajun Village produces various agricultural commodities such as durian, mangosteen, cloves, avocado, etc. These various commodities are traded by noncollateral credit recipients to the city of Singaraja and even to other districts in Bali.

The recipients of noncollateral credit also use these funds to produce various products to be sold to the market. These products include handicrafts, snacks, and processed agricultural products. These products are also sold to the city of Singaraja and other cities in Bali.

Apart from providing funding assistance, BUMDes Tajun also provides a lot of assistance in business management. This assistance is provided in the form of efforts to find marketing channels, training in financial report preparation, production training, etc. These various trainings were conducted in collaboration with various related agencies in the Buleleng Regency Government. Apart from the government, cooperation in implementing this training, various university in Singaraja has also made some supports.

Credit for the poor gives them an additional income. Those who generally work as sharecroppers, now have

additional sources of income from the business they are engaged in. Some noncollateral credit recipients even leave their jobs as sharecroppers to pursue their business.

This additional income is used to fund their daily life, pay for children's schools, and fund ritual needs. In the concept of Hinduism, the implementation of religious rituals is a reflection of the *yadnya*, or the sincere sacrifice which is obligatory. This is in line with the teachings about *Rna*, namely the debt that must be paid by humans, such as debts to gods, ancestors, *rshi*, humans, and the natural environment. This debt must be paid through *Panca Yadnya* or five types of *yadnya* namely *Dewa Yadnya* (debt to gods), *Rshi Yadnya* (debt to *rshi* pinandita sulinggih or ritual leader), *Pitra Yadnya* (debt to ancestors), *Manusa Yadnya* (debt to fellow humans, especially in the nuclear family, extended family, *Desa Pakraman* villagers) and *Bhuta Yadnya* (debt to the natural environment) [22] [23].

The implementation of *Panca Yadnya* raises the need for ritual funds. The *yadnya* that require a lot of ritual funds are the *Manusa Yadnya* (life cycle ritual), for example *nelubulanin* (three months old baby ritual), *mesangih* or *mapandes* (tooth cutting or children's puberty ritual) and *wiwaha* (marriage ritual). Likewise, the *Pitra Yadnya*, for example the *Ngaben* ceremony with all its sequences (*ngerorasin*, *majar-ajar*, *ngelinggihan Dewa Hyang*) also requires a lot of funds. The existence of additional income means that the poor is no longer need to go into debt to meet the need for ritual funds

5. CONCLUSION

Poverty is a complex social problem. Lack of resources makes it difficult for the poor to get out of poverty. Based on statistical data, the majority of the poor in Indonesia live in rural areas. To alleviate poverty in rural areas, the government implements various policies that must be carried out by the village government.

This poverty alleviation policy is what encourages the Tajun Village Government through BUMDes to provide noncollateral credit to the poor. This policy provides opportunities for the poor to obtain credit which is used to carry out various productive economic activities.

BUMDes Tajun was founded in cooperation *desa dinas* and *desa adat*. This is not only shown by the provision of initial capital assistance in the establishment of BUMDes by *desa dinas* but also in the aspect of monitoring credit distribution. This has resulted in an adequate internal control structure in providing credit and prevents problems.

The noncollateral credit distribution can provide opportunities for the poor to run a business. This business can provide an additional income and even the main income to meet their family needs, including fulfilling the need for ritual funds. This large need for ritual funds often makes families trapped into debt problem and finally disrupting the family economy. In addition to material benefits, the poor also get non-material benefits in the form of various trainings in managing their business. These trainings can change the mentality of the poor so that they are more productive and being able to end their poverty.

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