

**KONSEP WRDDHI GRHIYAD DALAM PENGENDALIAN KREDIT
(STUDI KASUS PADA LPD DESA ADAT SUBAMIA, KECAMATAN
TABANAN, PROVINSI BALI)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui penerapan konsep *wrddhi grhiyad* dapat dijadikan landasan kerja oleh LPD Desa Adat Subamia dalam pengendalian kredit, dan efektivitas penerapan konsep *wrddhi grhiyad* sebagai nilai kearifan lokal Hindu dalam pengendalian kredit pada LPD Desa Adat Subamia. Sumber data yang digunakan adalah data primer dan sekunder. Data primer diperoleh dari hasil wawancara, sedangkan data sekunder diperoleh dari profil LPD Desa Adat Subamia, laporan realisasi kredit LPD Desa Adat Subamia, laporan laba rugi LPD Desa Adat Subamia, dan gambaran penerapan konsep *wrddhi grhiyad* dalam pengendalian kredit pada LPD Desa Adat Subamia. Metode pengumpulan data dilakukan melalui observasi, wawancara, dokumentasi, dan studi pustaka. Metode analisis yang digunakan adalah metode deskriptif kualitatif. Hasil penelitian ini menunjukkan bahwa penerapan konsep *wrddhi grhiyad* sebagai nilai kearifan lokal Hindu dapat dijadikan landasan kerja dalam pengendalian kredit, karena mampu menekan dan mencegah resiko kredit macet. Penerapan konsep *wrddhi grhiyad* sebagai nilai kearifan lokal Hindu dalam pengendalian kredit efektif digunakan karena sudah selaras dengan tujuan dibentuknya Lembaga Perkreditan Desa (LPD) Desa Adat Subamia yaitu mensejahterakan masyarakat dan pihak LPD tanpa mengurangi nilai kearifan lokal Hindu.

Kata kunci: *wrddhi grhiyad*, kredit, LPD.

WRDDHI GRHIYAD CONCEPT IN CREDIT CONTROL
(CASE STUDY AT LPD IN SUBAMIA TRADITIONAL VILLAGE,
TABANAN DISTRICT, BALI PROVINCE)

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ABSTRACT

This study aims to determine the application of the wrddhi grhiyad concept that can be used as a work base by the Subamian Traditional Village LPD in credit control, and the effectiveness of the application of the wrddhi grhiyad concept as the value of Hindu local wisdom in credit control at the Subamian Traditional Village LPD. Sources of data used are primary and secondary data. Primary data was obtained from interviews, while secondary data was obtained from the profile of the Subamian Traditional Village LPD, the Subamian Traditional Village LPD credit realization report, the Subamian Traditional Village LPD profit and loss report, and an overview of the application of the wrddhi grhiyad concept in credit control at the Subamian Traditional Village LPD. The method of data collection was done through observation, interviews, documentation, and literature study. The analytical method used is descriptive qualitative method. The results of this study indicate that the application of the concept of wrddhi grhiyad as the value of Hindu local wisdom can be used as a working basis in credit control, because it is able to suppress and prevent the risk of bad credit. The application of the wrddhi grhiyad concept as the value of Hindu local wisdom in controlling credit is effectively used because it is in line with the purpose of the establishment of the the Subamian Traditional Village LPD, namely the welfare of the community and the LPD without reducing the value of Hindu local wisdom.

Keywords: *wrddhi grhiyad, credit, LPD.*