

**ANALISIS PENERAPAN KREDIT KRAMA DESA KREDIT TANPA
AGUNAN BERASAS KEKELUARGAAN DESA PAKRAMAN
KALIBUKBUK**

Oleh

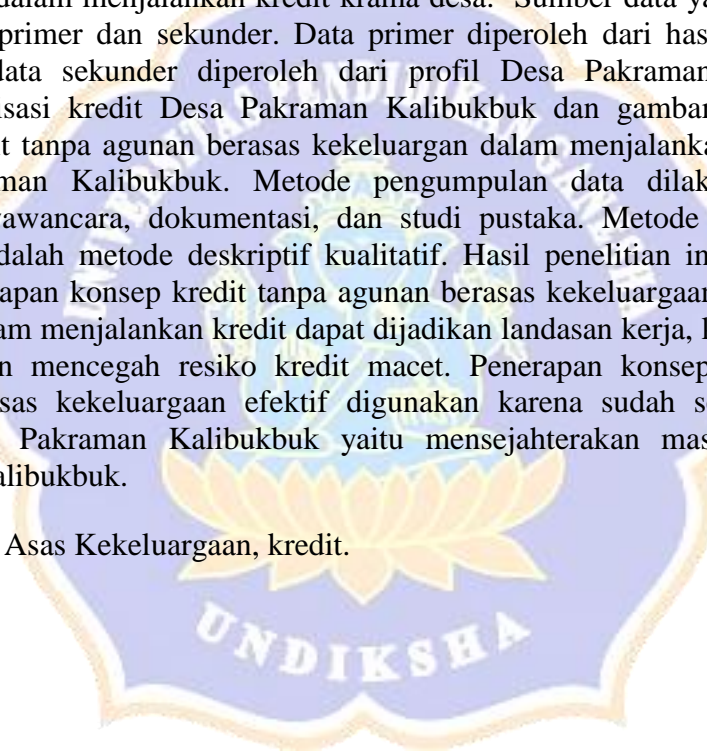
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ABSTRAK

Penelitian ini bertujuan untuk mengetahui penerapan konsep kredit tanpa agunan berasas kekeluargaan dapat dijadikan landasan kerja oleh Desa Pakraman Kalibukbuk dalam menjalankan kredit krama desa. Sumber data yang digunakan adalah data primer dan sekunder. Data primer diperoleh dari hasil wawancara, sedangkan data sekunder diperoleh dari profil Desa Pakraman Kalibukbuk, laporan realisasi kredit Desa Pakraman Kalibukbuk dan gambaran penerapan konsep kredit tanpa agunan berasas kekeluargaan dalam menjalankan kredit pada Desa Pakraman Kalibukbuk. 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 kredit tanpa agunan berasas kekeluargaan sebagai nilai utama di dalam menjalankan kredit dapat dijadikan landasan kerja, karena mampu menekan dan mencegah resiko kredit macet. Penerapan konsep kredit tanpa agunan berasas kekeluargaan efektif digunakan karena sudah selaras dengan tujuan Desa Pakraman Kalibukbuk yaitu mensejahterakan masyarakat Desa Pakraman Kalibukbuk.

Kata kunci: Asas Kekeluargaan, kredit.



**ANALISIS PENERAPAN KREDIT KRAMA DESA KREDIT TANPA
AGUNAN BERASAS KEKELUARGAAN DESA PAKRAMAN KALIBUKBUK**

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ABSTRACT

This study aims to determine the application of the concept of unsecured credit with a family basis that can be used as a work base by Pakraman Kalibukbuk Village in carrying out village manners credit. Sources of data used are primary and secondary data. Primary data was obtained from interviews, while secondary data was obtained from the profile of Pakraman Kalibukbuk Village, reports on the realization of loans in Pakraman Kalibukbuk Village and an overview of the application of the concept of unsecured credit based on family principles in running credit in Pakraman Kalibukbuk Village. 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 unsecured credit with a family principle as the main value in running credit can be used as a work base, because it is able to suppress and prevent the risk of bad credit. The application of the concept of unsecured credit with a familial principle is effectively used because it is in line with the objectives of the Kalibukbuk Pakraman Village, namely the welfare of the Kalibukbuk Pakraman Village community.

Keywords: *unsecured credit with a family basis, credit, .*

