

**MENGUNGKAP FENOMENA KREDIT MACET PADA BADAN USAHA  
MILIK DESA (BUMDES) DITINJAU DARI *GOOD CORPORATE  
GOVERNANCE*  
(STUDI DI BUMDES ARTHA KRAMA MANDIRI)**

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**ABSTRAK**

BUMDes Artha Krama Mandiri merupakan badan usaha yang menjalankan usaha kredit, dalam menjalankan usaha kredit BUMDes tidak terlepas dari permasalahan kredit macet. Berdasarkan hasil observasi dan wawancara menemukan bahwa BUMDes Artha Krama Mandiri sudah memiliki Standar Operasional Prosedur (SOP) Pemberian Kredit akan tetapi SOP tersebut belum mampu diterapkan BUMDes dalam memberikan kredit kepada masyarakat. Tanpa adanya penerapan prosedur yang jelas tentu dapat mengakibatkan proses pemberian kredit menjadi tidak terstruktur serta pengambilan keputusan dalam pemberian kredit dilakukan tanpa pertimbangan yang matang dan kurang objektif. Kondisi seperti ini tentunya dapat mengakibatkan risiko kredit macet yang lebih tinggi. Terkait permasalahan tersebut, maka dapat dilihat masih lemahnya penerapan prinsip *Good Corporate Governance* pada BUMDes.

Riset ini dilakukan di Badan Usaha Milik Desa Artha Krama Mandiri berlokasi di Jl. Raya Padang Bai, Desa Antiga Kelod, Kecamatan Manggis, Kabupaten Karangasem. Riset ini berjenis deskriptif kualitatif yang datanya dikumpulkan dengan melakukan observasi, dokumentasi, serta wawancara. Data dalam riset ini dianalisis melalui 4 tahap yaitu pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data yang digunakan dalam penelitian ini menggunakan triangulasi yaitu triangulasi sumber, triangulasi teknik, dan triangulasi waktu.

Riset ini memperoleh hasil bahwasannya (1) BUMDes Artha Krama Mandiri telah mengimplementasikan prinsip-prinsip *Good Corporate Governance* (GCG) dalam pengelolaan unit usaha kredit. Akan tetapi penerapan prinsip-prinsip ini masih belum maksimal karena ada beberapa hal dalam prinsip GCG belum diterapkan oleh BUMDes. 2) Upaya yang sudah dilakukan BUMDes dalam mengatasi kredit macet yaitu BUMDes sudah mengeluarkan surat pemanggilan kepada nasabah yang mengalami kredit macet dan membentuk tim penyehatan kredit. Akan tetapi upaya ini masih belum mampu mengatasi permasalahan kredit macet sehingga BUMDes membuat strategi baru untuk mengatasi kredit macet yang telah disepakati pada saat Musdes. 3) Dampak dari adanya kredit macet yaitu penurunan laba yang diperoleh BUMDes, penurunan gaji pegawai, penurunan PAD yang diberikan BUMDes kepada desa, serta ketidakmaksimalan

BUMDes dalam memberikan pelayanan kredit kepada masyarakat akibat adanya permasalahan kredit macet.

**Kata Kunci:** Badan Usaha Milik Desa (BUMDes), *Good Corporate Governance* (GCG), Kredit Macet



**REVEALING THE PHENOMENON OF NON PERFORMING LOAN (NPL)  
IN VILLAGE-OWNED ENTERPRISES (BUMDES) REVIEWED FROM  
GOOD CORPORATE GOVERNANCE**

**(STUDY AT BUMDES ARTHA KRAMA MANDIRI)**

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**ABSTRACT**

*BUMDes Artha Krama Mandiri is a business entity that runs a credit business. In running a BUMDes credit business, it cannot be separated from the problem of Non Performing Loan (NPL). Based on the results of observations and interviews, it was found that BUMDes Artha Krama Mandiri already has a Standard Operating Procedure (SOP) for Providing Credit, but this SOP has not been able to be implemented by BUMDes in providing credit to the community. Without clear procedures, it can certainly result in the process of granting credit being unstructured and decisions making in granting credit being made without careful consideration and lacking objectivity. Conditions like this can certainly result in a higher risk of Non Performing Loan (NPL). Regarding this problem, it can be seen that the implementation of the principles of Good Corporate Governance in BUMDes is still weak.*

*The research was conducted at the Artha Krama Mandiri Village-Owned Enterprise (BUMDes) located on Jl. Raya Padang Bai, Antiga Kelod Village, Manggis District, Karangasem Regency. This type of research is descriptive qualitative, data collection methods through observation, interviews and documentation. The data analysis technique is carried out through four stages, namely data collection, data reduction, data presentation, and drawing conclusions. The validity of the data used in this research uses triangulation, namely source triangulation, technique triangulation, and time triangulation.*

*The research results show that (1) BUMDes Artha Krama Mandiri has implemented the principles of Good Corporate Governance (GCG) which consist of the principles of transparency, accountability, responsibility, independence and fairness in managing credit business units. However, the application of these five principles is not optimal because there are still several things related to GCG principles that have not been implemented by BUMDes. 2) Efforts that have been made by BUMDes to overcome NPL are that BUMDes has issued summons to customers who experience bad credit and formed a credit restructuring team. However, these efforts are still not able to overcome the problem of NPL, so a new strategy is needed to overcome NPL in BUMDes. 3) The impact of NPL is a decrease in profits obtained by BUMDes, a decrease in employee salaries, a decrease in PAD provided by BUMDes to villages, as well as the ineffectiveness*

*of BUMDes in providing credit services to the community due to the problem of bad credit.*

**Keywords:** *Village-Owned Enterprises (BUMDes), Good Corporate Governance (GCG), Non Performing Loan (NPL)*

