

# **ANALISIS PENERAPAN AWIG-AWIG DESA BANYUASRI DALAM UPAYA MENEKAN ANGKA KREDIT MACET DI LPD DESA BANYUASRI**

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## **ABSTRAK**

Kegiatan meneliti dilakukan guna memperoleh informasi mengenai prosedur pengajuan perkreditan LPD Desa Banyuasri, alasan yang melatarbelakangi diterapkannya awig-awig desa dan bagaimana peran awig-awig desa dalam menekan angka kredit macet di LPD Desa Banyuasri. Penelitian ini menggunakan jenis kualitatif berpendekatan kualitatif deskriptif. Penelitian jenis ini mengumpulkan data tidak berbentuk perangkaan, akan tetapi data yang dikumpulkan itu bermula pada teks wawancara, notulen lokasi, dokumen khusus, notasi, jurnal serta dokumentasi sah yang lain. Macam pendataannya mencakup data primernya serta sekundernya. Perolehan informasi berdasar wawancara mendetail, pengobservasian serta kajian literature berikutnya dilakukan penganalisan melalui pereduksian informasi, datanya disajikan, dianalisis, hingga diambilnya simpulan. Perolehannya menunjukkan bahwasanya prosedur pengajuan perkreditan yang diterapkan di LPD Desa Adat Banyuasri, mengikutsertakan keseluruhan aspek di bagan keorganisasian LPD Desa Adat Banyuasri, yakni kelian adat yang terlibat selama tahapan penganalisan, peninjauan, sekaligus penuntasan perkreditannya pun ditemui kendala. Selain itu, kendala perkreditan tersedat/macet di LPD Desa Banyuasri menghadapi menurunnya sesudah penerapan peraturan desa yang memegang peranan memperkuat mutu pensisteman peninjauan internal LPD Desa Banyuasri, selanjutnya penurunan taraf perkreditan tersedat di LPD Desa Banyuasri pun diberi dukungan dari keberlakuan sanksi di lingkungan masyarakat Desa Banyuasri beserta permodalan sosialnya pun menunjukkan perkembangannya.

**Kata Kunci** : Lembaga Perkreditan Desa (LPD), Kredit Macet, Awig-awig Desa

# ***ANALYSIS OF THE IMPLEMENTATION OF AWIG-AWIG IN BANYUASRI VILLAGE IN AN EFFORT TO REDUCE THE NUMBER OF BAD CREDITS IN BANYUASRI VILLAGE LPD***

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## ***ABSTRACT***

*Research activities were carried out to obtain information regarding the procedures for applying for credit from the Banyuasri Village LPD, the reasons behind the implementation of village awig-awig and the role of village awig-awig in reducing the number of bad loans in the Banyuasri Village LPD. This research uses a qualitative type of descriptive qualitative approach. This type of research collects data not in numerical form, but the data collected begins with interview texts, location minutes, special documents, notations, journals and other legal documentation. Types of data collection include primary and secondary data. Obtaining information based on detailed interviews, observations and literature reviews is then analyzed through information reduction, the data is presented, analyzed, until conclusions are drawn. The results show that the credit application procedure implemented at the Banyuasri Traditional Village LPD includes all aspects of the Banyuasri Traditional Village LPD organizational chart, namely that the traditional community involved during the analysis, review and credit completion stages also encountered problems. Apart from that, the problem of stagnant credit in the Banyuasri Village LPD decreased after the implementation of village regulations which played a role in strengthening the quality of the internal review system of the Banyuasri Village LPD, then the decline in the level of stagnant credit in the Banyuasri Village LPD was also supported by the implementation of sanctions in the Banyuasri Village community. along with social capital also shows its development.*

***Keywords:*** Village Credit Institution (LPD), Bad Credit, Village Awig-awig