

ANALISIS KREDIT MACET PADA LEMBAGA PERKREDITAN DESA (LPD) DESA ADAT MUNTI GUNUNG

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ABSTRAK

Penelitian ini adalah sebuah penelitian dengan pendekatan kualitatif yang berfokus pada jenis penelitian studi kasus dan bersifat deskriptif. Penelitian dilakukan di LPD Desa Adat Munti Gunung untuk menganalisis faktor pendorong kredit macet dan upaya penyelesaiannya yang dilakukan oleh pihak LPD. Data diambil melalui berdasarkan tiga metode utama yaitu wawancara, observasi, dan dokumentasi. Hasil penelitian ini menunjukkan ada faktor intern dan ekstern penyebab kredit macet. Faktor intern berasal dari pihak LPD Desa Adat Munti Gunung antara lain yaitu (1) struktur LPD yang masih belum lengkap dan belum memenuhi standar pengurus keuangan (2) tidak tegasnya pengurus LPD dalam menagih angsuran ke nasabah sehingga banyak nasabah tidak bertanggung jawab atas kewajibannya dan (3) pengawasan kepada debitur belum dilakukan secara optimal dan menyeluruh. Sedangkan faktor ekstern antara lain (1) usaha debitur tidak berjalan dengan baik yang diakibatkan efek dari pandemi Covid-19 (2) debitur meninggal (3) lemahnya karakter debitur, dan (4) kondisi kesehatan debitur atau pihak keluarga yang mana hal ini menyebabkan uang yang seharusnya digunakan untuk modal usaha dialihkan untuk perawatan. Untuk menyelesaikan kredit dilakukan tiga tahapan yaitu *rescheduling*, *reconditioning* dan *restructuring*.

Kata kunci: Kredit macet, faktor kredit macet, penyelesaian kredit macet, LPD

**CREDIT ANALYSIS BAD DEBTS AT THE VILLAGE CREDIT
INSTITUTION (LPD) OF THE TRADITIONAL VILLAGE OF MUNTI
GUNUNG**

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ABSTRACT

This research is a study with a qualitative approach approach that focuses on the type of case study research and is descriptive in nature. The research was conducted at LPD Desa Adat Munti Gunung to analyse the driving factors of non-performing loans and their resolution. Data was collected based on three main methods interviews, observation, and documentation. This research shows that there are internal and external factors that cause bad credit. Internal factors come from the LPD of Munti Gunung Traditional Village, among others, namely (1) the structure of the LPD which is still incomplete and does not meet the standards of the financial management (2) the lack of firmness of the LPD management. (2) the LPD management is not assertive in collecting instalments from customers, so that many customers are not responsible for their obligations. So that many customers are not responsible for their obligations and (3) supervision of debtors has not been carried out optimally. While external factors include (1) the debtor's business is not running well due to the effects of the pandemic. (2) the debtor died (3) the weak character of the debtor, and (4) the health condition of the debtor or the debtor's family, which causes the money that should be used for business capital to be diverted for treatment business capital was diverted for treatment. To resolve credit, three stages are carried out stages, namely rescheduling, reconditioning and restructuring.

Keywords: Bad credit, bad credit factors, bad credit resolution, LPD