ANALISIS PENYELESAIAN KREDIT MACET UNTUK MENINGKATKAN KINERJA KEUANGAN PADA BUMDES DHARMA UTSAHA DESA TUKADMUNGGA, KECAMATAN BULELENG

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ABSTRAK

Badan Usaha Milik Desa (BUMDes) Dharma Utsaha di Desa Tukadmungga, Kecamatan Buleleng, sejak didirikan pada tahun 2016 menghadapi permasalahan kredit macet pada unit usaha simpan pinjam yang berdampak pada kinerja keuangannya, khususnya pada rasio *Return on Assets* (ROA) dan *Return on Equity* (ROE). Banyak warga yang salah mengira bahwa BUMDes adalah lembaga pemberi bantuan sosial, di mana dana yang dipinjam tidak wajib untuk dikembalikan.. Penelitian ini bertujuan untuk mengetahui penyebab terjadinya kredit macet, upaya penyelesaian yang dilakukan, serta dampaknya terhadap kinerja keuangan BUMDes Dharma Utsaha. Penelitian ini menggunakan metode kualitatif dengan teknik pengumpulan data berupa observasi, wawancara, dan dokumentasi. Analisis data dilakukan melalui tahap pengumpulan data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa kredit macet disebabkan oleh faktor internal, yaitu belum adanya Standar Operasional Prosedur (SOP) yang jelas pada awal berdirinya BUMDes, serta faktor eksternal berupa rendahnya kesadaran nasabah dan kondisi ekonomi yang tidak stabil. Upaya penyelesaian dilakukan melalui pendekatan persuasif dan kekeluargaan berbasis kearifan lokal, penerapan strategi *rescheduling, reconditioning, dan restructuring* (3R), serta penyusunan SOP Simpan Pinjam pada tahun 2022. Meskipun demikian, penurunan rasio *Non Performing Loan* (NPL) belum sepenuhnya tercapai karena mayoritas kredit bermasalah berasal dari periode sebelum SOP diberlakukan. Penelitian ini menyimpulkan bahwa penerapan SOP dan pendekatan kearifan lokal secara bersamaan efektif memperbaiki mekanisme penyaluran kredit dan mendukung keberlanjutan kinerja keuangan BUMDes.

Kata kunci: Kredit macet, kinerja keuangan, BUMDes, kearifan lokal, SOP simpan pinjam

AN ANALYSIS OF NON-PERFORMING LOAN RESOLUTION IN IMPROVING THE FINANCIAL PERFORMANCE OF DHARMA UTSAHA VILLAGE-OWNED ENTERPRISE (BUMDes), TUKADMUNGGA VILLAGE, BULELENG DISTRICT

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ABSTRACT

The Dharma Utsaha Village-Owned Enterprise (BUMDes) in Tukadmungga Village, Buleleng District, has faced problems with non performing loans in its savings and loan business unit since its establishment in 2016, which has impacted its financial performance, particularly its Return on Assets (ROA) and Return on Equity (ROE) ratios. Many residents mistakenly believe that a BUMDes is a social assistance agency, where borrowed funds do not have to be repaid. This study aims to identify the causes of non performing loans, the resolution efforts undertaken, and their impact on the financial performance of BUMDes Dharma Utsaha. This study employs a qualitative method with data collection techniques including observation, interviews, and documentation. Data analysis was conducted through the stages of data collection, data presentation, and drawing conclusions. The research findings indicate that non performing loans are caused by internal factors namely, the absence of clear Standard Operating Procedures (SOPs) at the time of the BUMDes' establishment as well as external factors such as low customer awareness and unstable economic conditions. Resolution efforts were carried out through a persuasive and family oriented approach based on local wisdom, the implementation of rescheduling, reconditioning, and restructuring (3R) strategies, and the formulation of Savings and Loan SOPs in 2022. However, a reduction in the Non Performing Loan (NPL) ratio has not yet been fully achieved because the majority of non-performing loans originated from the period before the SOPs were implemented. This study concludes that the simultaneous implementation of SOPs and a local wisdom based approach is effective in improving credit disbursement mechanisms and supporting the sustainability of BUMDes' financial performance.

***Keywords**: Non-performing loans, financial performance, BUMDes, local wisdom, savings and loan SOP*