

**SISTEM PENGENDALIAN INTERN DALAM PEMBERIAN KREDIT
USAHA MASYARAKAT DI BADAN USAHA MILIK DESA (BUMDES)
TIRTA RAHAYU DESA YEH SUMBUL, KECAMATAN MENDOYO,
KABUPATEN JEMBRANA**

Oleh

Andi Yahya, Nim. 1617011070

Program Studi Pendidikan Ekonomi

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui sistem pengendalian intern dalam pemberian kredit usaha masyarakat di Badan Usaha Milik Desa (BUMDES) Tirta Rahayu dan masalah yang dihadapi oleh Badan Usaha Milik Desa (BUMDES) Tirta Rahayu dalam melaksanakan sistem pengendalian intern pemberian kredit. Jenis penelitian ini adalah deskriptif kualitatif. Lokasi penelitian pada penelitian ini adalah pada Badan Usaha Milik Desa (BUMDES) Desa Yeh Sumbul, kecamatan Mendoyo, Kabupaten Jember. Subjek dalam penelitian ini adalah Kepala BUMDES Tirta Rahayu Desa Yeh Sumbul, Sekretaris BUMDES Tirta Rahayu Desa Yeh Sumbul dan Pengawas BUMDES Tirta Rahayu Desa Yeh Sumbul. Objek dari penelitian ini adalah sistem pengendalian intern dalam pemberian kredit usaha masyarakat di BUMDES Desa Yeh Sumbul. Metode pengumpulan data menggunakan metode observasi serta wawancara, metode observasi digunakan untuk pengamatan langsung ke lokasi pada Badan Usaha Milik Desa Tirta Rahayu Desa Yeh Sumbul. Hasil penelitian sistem pengendalian intern di BUMDES Tirta Rahayu Desa Yeh Sumbul secara garis besar sudah dilaksanakan sesuai dengan kaidah yang berlaku. Masalah yang dihadapi BUMDES Tirta Rahayu dalam Melaksanakan Sistem Pengendalian Intern Pemberian Kredit adalah SDM yang kurang memadai, SDM yang dimiliki BUMDES Tirta Rahayu dirasa masih kurang karena jumlah karyawan terlalu sedikit dan kualitas pendidikan yang rendah selain itu kedisiplinan pengurus dalam menjalankan tugas dirasa kurang baik, sehingga dalam melaksanakan tugas kerap membutuhkan waktu yang lama.

Kata Kunci: Sistem Pengendalian Intern; Kredit Usaha; BUMDES.

INTERNAL CONTROL SYSTEM IN PROVIDING COMMUNITY

BUSINESS LOANS IN TIRTA RAHAYU VILLAGE OWNED

ENTERPRISES (BUMDES) YEH SUMBUL VILLAGE, MENDOYO

DISTRICT, JEMBRANA REGENCY

By

Andi Yahya, Nim. 1617011070

Economic Education Study Program

ABSTRACT

The purpose of this study was to determine the internal control system in providing community business credit at Tirta Rahayu Village-Owned Enterprises (BUMDES) and to find out the problems faced by Tirta Rahayu Village-Owned Enterprises (BUMDES) in implementing the credit-giving internal control system. This type of research is descriptive qualitative. The research location in this study is the Village-Owned Enterprises (BUMDES) Yeh Sumbul Village, Mendoyo District, Jembrana Regency. The subjects in this study were the Head of BUMDES Tirta Rahayu Yeh Sumbul Village, the BUMDES Secretary Tirta Rahayu Yeh Sumbul Village and the BUMDES Supervisor Tirta Rahayu Yeh Sumbul Village. The object of this research is the internal control system in providing community business credit in BUMDES Yeh Sumbul Village. The data collection method used the observation and interview methods, the observation method was used for direct observation to the location of the Tirta Rahayu Village Owned Enterprise, Yeh Sumbul Village. In general, the internal control system at BUMDES Tirta Rahayu Yeh Sumbul Village has been implemented in accordance with applicable rules. The problems faced by BUMDES Tirta Rahayu in Implementing the Internal Control System for Providing Credit are inadequate human resources, HR owned by BUMDES Tirta Rahayu is still lacking because the number of employees is too few and the quality of education is low besides that the management's discipline in carrying out their duties is deemed not good, so that in carrying out the task often takes a long time.

Keywords: Internal Control System; Business Credit; BUMDES