

PERANAN *PARAREM* SEBAGAI SISTEM PENGENDALIAN INTERNAL UNTUK MENYELESAIKAN KREDIT BERMASALAH DI LPD DESA ADAT BANYUATIS

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ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui (1) sistem pengendalian internal yang diterapkan di LPD Desa Adat Banyuatis; (2) peranan *pararem* sebagai sistem pengendalian internal untuk mengatasi kredit bermasalah di LPD Desa Adat Banyuatis. Metode yang digunakan dalam penelitian ini adalah metode deskriptif kualitatif. Jenis data yang digunakan dalam penelitian ini adalah data primer dan data sekunder. Data diperoleh melalui wawancara mendalam, observasi dan studi dokumentasi yang selanjutnya dianalisis dengan reduksi data, penyajian data, analisis data dan penarikan kesimpulan. Hasil penelitian ini menyatakan bahwa (1) sistem pengendalian internal di LPD Desa Adat Banyuatis berpedoman pada *pararem* yang dibuat bersama Bandesa adat dan disepakati oleh krama desa, dan (2) permasalahan kredit macet di LPD Desa Adat Banyuatis mengalami penurunan setelah diterapkannya *pararem* sebagai sistem pengendalian internal di LPD Desa Adat Banyuatis.

Kata kunci: LPD, Sistem Pengendalian Internal, *Pararem*

**THE ROLE OF *PARAREM* AS AN INTERNAL CONTROL SYSTEM TO
RESOLVE NON-PERFORMING LOANS IN VILLAGE CREDIT
INSTITUTIONS OF BANYUATIS VILLAGE**

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ABSTRACT

The purpose of this research is to find out (1) the internal control system applied to the LPD at Banyuatis customary village, and (2) the role of *pararem* as an internal control system to overcome non-performing loans of LPD at Banyuatis customary village. The method used in this research is descriptive qualitative method. Data type used in this research was primary data and secondary data. Data were obtained through in-depth interview, observation, and document study and then they were analyzed by data reduction, data presentation, data analysis and conclusion. The results of this study stated that (1) the internal control system of LPD at Customary Banyuatis Village was guided by *Pararem* that was made with the *Bandesa Adat* and agreed by the *Krama Desa*, and (2) the problem of bad credit of LPD at Banyuatis customary village decreased after application of *pararem* as an internal control system of LPD at Customary Banyuatis Village.

Keywords: LPD, Internal Control System, *Pararem*