

**PERJALANAN PENGELOLAAN KEUANGAN BADAN KREDIT DESA (BKD)
PADA MASA TRANSISI**

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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui bagaimana proses pengelolaan keuangan Badan Kredit Desa (BKD) desa Sumberrejo mulai dari tahap pengajuan kredit, pencatatan, pelaporan, hingga pengawasan. Selain itu penelitian ini untuk mencari makna atas apa yang dialami, dirasakan, dan oleh aktor BKD dalam melaksanakan tugasnya dalam mengelola keuangan BKD.

Penelitian ini dilakukan dengan metode kualitatif. Pendekatan yang digunakan peneliti adalah pendekatan interpretif dengan metode analisis studi kasus. Metode pengumpulan data yang digunakan adalah wawancara semi terstruktur, observasi, dan studi dokumentasi.

Kesimpulan penelitian studi ini adalah (1) dalam pengajuan kredit BKD tidak menerapkan sistem jaminan sehingga masyarakat cenderung menyepelkan dan tidak membayar kewajiban kepada BKD; (2) Penyerahan jaminan berupa KTHP pada pengajuan kredit bulanan menjadi tidak bernilai karena terdapat fenomena sosial pembangunan pasar; (3) Tingginya penetapan bunga menyurutkan keinginan masyarakat untuk mengajukan peminjaman kredit kepada BKD; (5) Menurunkan penetapan bunga tidak menjadi solusi mengingat pendapatan bunga merupakan satu-satunya sumber pendapatan BKD; (6) Proses pencatatan yang masih sederhana; (7) Lahirnya proses pengawasan silang yang hanya menginjak pada ranah kabupaten; (8) Tidak adanya perubahan yang dirasakan oleh BKD Sumberrejo pada masa transisi.

Kata Kunci: Badan Kredit Desa, Study kasus, Masa Transisi

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ABSTRAK

The purpose of this research is to know how the money management process of Badan Kredit Desa (BKD) in Sumberrejo village start from credit offer step, registration, reporting, until control. Else, this research for looked for the meaning of what have been experienced, felt, and by the actor of BKD in do the job in manage the finance of BKD.

This research uses qualitative method. It also uses interpretative approach with case study analysis method. The method of collecting data are interview semi structured, observation, and documentation study.

The conclusion of this research are (1) in offering credit, BKD do not apply guaranty system so society prefer to underestimate and do not pay fee to BKD; (2) guaranty delivery as KTHP on monthly credit offer become invaluable because of the market development social phenomena; (4) the highness of the interest fulfillment decrease society's willingness to offer the credit loan to BKD; (5) lower the interest fulfillment do not be a solution considering the interest income is the only one of the BKD income source; (6) registration process still simple; (7) the birth of the cross regulatory only on regency domain; (8) there is no change feel by BKD Sumberrejo in transition period.

Keywords: Badan Kredit Desa, Case study, transition period.

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