



PENERAPAN *PRUDENTIAL PRINCIPLE* TERHADAP PEMBERIAN KREDIT OLEH LEMBAGA PERKREDITAN DESA DI BALI

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INTISARI

Penelitian ini berfokus dan bertujuan mengetahui dan menganalisis pelaksanaan ketentuan *prudential principle* dalam menjalankan kredit oleh Lembaga Perkreditan Desa di Bali, serta pengaturan dan pedoman pemberian kredit oleh lembaga perbankan, melihat bagaimana akibat dari Lembaga Perkreditan Desa yang tidak melaksanakan *prudential principle* dalam memberi kredit kepada debitur atau nasabah.

Metode penelitian pada riset ini yakni penelitian normatif empiris yang bersifat deskriptif kualitatif memakai pendekatan perundang-undangan serta dibantu dengan wawancara kepada beberapa pihak untuk mengetahui kebenaran di lapangan.

Penelitian ini menunjukkan bahwa, *pertama*, pengaturan *prudential principle* oleh Lembaga Perkreditan Desa telah diatur melalui Perda No.3 Tahun 2017 mengenai Lembaga Perkreditan Desa namun ada ketidakjelasan dalam memberikan kredit oleh lembaga keuangan milik desa adat ini, *kedua*, penerapan *prudential principle* ini masih belum dapat dilakukan oleh seluruh Lembaga Perkreditan Desa di Bali mengingat pedoman dalam menjalankan kredit hanya diatur melalui *awig-awig* (peraturan desa adat) yang setiap desa punya *awig-awig* yang berbeda sehingga pelaksanaan pemberian kredit yang berbeda.

Kata Kunci : *Prudential principle*, Lembaga Perkreditan Desa, Kredit.

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THE APPLICATION OF PRUDENTIAL PRINCIPLES TO THE PROVISION OF CREDIT BY VILLAGE CREDIT INSTITUTIONS IN BALI

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ABSTRACT

This research focuses and aims to determine and analyze the implementation of prudential principle provisions in carrying out credit by Village Credit Institutions in Bali, as well as regulations and guidelines for granting credit by banking institutions, seeing how the consequences of Village Credit Institutions that do not implement prudential principles in providing credit to debtors or customers.

The research method used in this research is descriptive qualitative normative empirical research using a legislative approach and assisted by interviews with several parties to find out the truth in the field.

This research shows that, first, the regulation of prudential principles by the Village Credit Institution has been regulated in general through Regional Regulation Number. 3 of 2017 concerning Village Credit Institutions but there is a lack of clarity in providing credit by financial institutions owned by this traditional village, second, the application of this prudential principle still cannot be carried out by all Village Credit Institutions in Bali considering that the guidelines for running credit are only regulated through awig-awig (traditional village regulations) which each village has different awig-awig so that the implementation of providing credit is different.

Keywords: Prudential principle, Village Credit Institution, Credit.

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