

Pengembangan sektor pertanian saat ini masih banyak mengalami kendala dari segi keterbatasan lahan, tenaga kerja, dan bahan baku yang didasari oleh keterbatasan modal. Lembaga Keuangan Mikro Agribisnis berfungsi sebagai wadah yang dapat memberikan pinjaman dan menampung segala keperluan masyarakat desa dibidang keuangan dengan peraturan dan ketentuan yang bersifat kekeluargaan. Peraturan yang tidak mengikat dapat memicu terjadinya kredit macet. Penelitian ini bertujuan untuk mengetahui kesesuaian penggunaan dengan tujuan pemberian kredit oleh LKMA Ngudi Luhur dan mengetahui penyebab kredit macet petani salak di LKMA Ngudi Luhur. Metode dasar penelitian ini adalah deskriptif analitis. Penentuan daerah berdasarkan metode *purposive sampling* yaitu pada LKMA Ngudi Luhur di Desa Kaliurang Kecamatan Srumbung Kabupaten Magelang. Pengambilan sampel berdasarkan *simple random sampling* yaitu 40 nasabah LKMA Ngudi Luhur yang mengambil kredit. Analisis dilakukan dengan uji proporsi dan analisis diskriminan. Hasil uji proporsi menunjukkan bahwa penggunaan kredit yang diperoleh dari LKMA Ngudi Luhur tidak sesuai dengan tujuan pemberiannya, hanya 20% penggunaan kredit yang benar-benar digunakan untuk keperluan produktif. Berdasarkan analisis diskriminan, faktor yang menyebabkan kredit petani salak pada LKMA Ngudi Luhur macet adalah faktor pendapatan.

Kata kunci : kredit macet, analisis diskriminan, LKMA

*Development in agricultural sector is still facing some problems in the form of land, labor, and raw material limitations, which are all affected by the lack of capital. Agribusiness microfinance institution as a mediator who supports the village financial activity by offering various loans, is applying unbinding rules to the customers, which may result in non-performing loans. The aim of this research is to find the appropriateness between the loan practical usages as opposed to LKMA Ngudi Luhur's objective. Another aim is to determine the factors influencing the non-performing loan cases found among the snake fruit farmers at LKMA Ngudi Luhur. Descriptive analysis was applied as the basis method of this research, purposive sampling method was applied to determine the area which is LKMA Ngudi Luhur in Kaliurang, Srumbung, Magelang Regency. Sampling was done based on simple random sampling of 40 customers of LKMA Ngudi Luhur. Afterwards, proportion test and discriminant analysis are applied to analyze the data. The results of the proportion test show that the loan practical usage did not appropriately reflect the objectives set by LKMA Ngudi Luhur, as it was found that only 20% of the loan was used for productive means. The result of discriminant analysis carried out for this research also showed that the non-performing loan cases among the snakefruit farmers is mostly caused by income-related issues.*

*Keywords : non-performing loan, discriminant analysis, LKMA*