EFEKTIVITAS PENGAWAS TERHADAP KREDIT MACET DI

LEMBAGA PERKREDITAN DESA (LPD) DESA ADAT

BATUBAYAN

Ni Luh Putu Linda Oktaviani

Program Studi Ilmu Hukum Fakultas Hukum Universitas

Mahasaraswati Denpasar

Email : lindaoktavianiniluhputu@gmail.com

ABSTRACT

The issuance of Regional Regulation Number 3 of 2017 concerning LPD formed based on the principle of populist economy and based on kinship. Theproblem examined in this thesis is how the process and effectiveness of supervisors for bad loans at the LPD in Batubayan Customary Village. The method used in this research is empirical science research with the theory ofauthority and the theory of legal effectiveness. The results of research on the effectiveness of supervisors on bad loans in credit institusions in Batubayan customary village, namely that they have not gone well,there are still many debtors who are unable to pay their obligations, giving rise to bad credit. Supervisors try to deal with bad credit by giving warning letters and holdingdeliberations with debtors if a Middle way is nor found, the will be taken to court.

Keywory : Bad Credit, Handling,Village improvement agency