

ANALYSIS OF THE IMPLEMENTATION OF RISK MANAGEMENT IN BUMDESMA PERMATA GUMILANG SEJAHTERA JENGGAWAH

Mrs. Rahma Rina Wijayanti., S.E., M.Sc., Ak (Supervisor)

Nadilatul Aliyah

*Public Sector Accounting Study Program
Business Majors*

ABSTRACT

This study aims to analyze the implementation of risk management in the savings and loan business unit at BUMDdesma Permata Gumilang Sejahtera Jenggawah, which helps the community, especially housewives and increases income. The method used is descriptive qualitative with data collection through interviews and observations. The results of the study indicate that risk management plays an important role in maintaining the continuity of BUMDdesma operations which is carried out through the process of identification, measurement, risk control, information and communication, and monitoring. However, the NPL (Non-Performing Loan) level which exceeds 5% indicates that the implementation of risk management still needs to be strengthened to minimize potential credit risk. This study is expected to provide input for the development of more effective risk management strategies, as well as support the strengthening of the role of BUMDdesma in increasing positive for the welfare of village communities.

Keywords: *Risk Management, Bumdesma, Bumdes*