

ABSTRAK

Sejak pandemi virus Covid-19 melanda dunia termasuk Indonesia mulai awal Maret tahun 2020, semua UMKM mengalami kesulitan, bahkan ada yang menutup usahanya karena tidak mampu bertahan. Dengan keadaan semacam ini, keberlanjutan usaha yang dilakukan UMKM tentu saja terancam. Pada satu sisi, UMKM hanya menerima sedikit pemasukan atau bahkan tidak menerima pendapatan sama sekali. Di sisi lain, mereka harus tetap membayar biaya angsuran dan bunga atas pinjaman yang mereka peroleh dari perbankan. Melihat kondisi ini, maka Pemerintah melalui OJK mengeluarkan kebijakan relaksasi kredit selama periode penyebaran wabah Covid-19 yang diberikan kepada UMKM. Dasar hukum kebijakan relaksasi yang dilakukan Pemerintah terhadap UMKM adalah Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019 sebagaimana telah diubah dengan Peraturan OJK Nomor 48 Tahun 2020 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019. Tujuan diterbitkannya POJK ini adalah mengurangi beban kredit akibat adanya pandemi Covid-19 dengan memberikan relaksasi kredit bagi nasabah yang terdampak Covid-19 agar tidak terjadi kredit macet (*non performing loan*) secara masif yang pada akhirnya akan berdampak sistemik bagi kesehatan perbankan itu sendiri. Dengan adanya kebijakan relaksasi dari pemerintah tersebut dimaksudkan agar para UMKM tetap melangsungkan usaha yang dimilikinya dan membayar beban kreditnya dengan keringanan yang telah diberikan pemerintah. Namun dalam praktiknya, kebijakan relaksasi yang diberikan pemerintah terhadap UMKM masih mengalami berbagai kendala.

Dalam penelitian ini, penulis menggunakan metode penelitian empiris atau disebut juga dengan penelitian lapangan yang bersifat Deskriptif Analitis dengan metode analisis data kualitatif.

Berdasarkan hasil penelitian, maka diperoleh kesimpulan bahwa persyaratan dan mekanisme pemberian relaksasi kredit bagi debitur UMKM di Bank BRI Cabang Sintang tetap mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 48 Tahun 2020 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran Covid-19. Kendala-kendala yang dihadapi Bank BRI Cabang Sintang Kalimantan Barat dalam pemberian relaksasi kredit bagi UMKM adalah pada saat jatuh tempo pembayaran kredit, debitur UMKM sulit dihubungi padahal Bank ingin menawarkan relaksasi kredit kepada debitur UMKM tersebut. Dampak pemberian relaksasi kredit bagi UMKM oleh Bank BRI Cabang Sintang Kalimantan Barat jelas sangat membantu debitur UMKM karena debitur UMKM mendapatkan kelonggaran dalam membayar kredit, akan tetapi jangka waktu (tenor) kredit menjadi semakin lama. Selain itu, debitur UMKM akan mendapat keringanan bunga pinjaman. Sedangkan bagi pihak Bank, dengan adanya POJK Nomor 48 Tahun 2020 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019, dapat membantu menurunkan permasalahan keuangan bank (*Non Performing Finance Bank*) yang memiliki kemungkinan akan meningkat jika tidak ada POJK tersebut.

Kata kunci : Relaksasi Kredit, Kredit UMKM, Kredit UMKM di Masa Pandemi.

ABSTRACT

Since the Covid-19 virus pandemic hit the world including Indonesia starting in early March 2020, all MSMEs have experienced difficulties, some have even closed their businesses because they were unable to survive. With this kind of situation, the sustainability of the business carried out by MSMEs is of course threatened. On the one hand, MSMEs receive little or no income at all. On the other hand, they must continue to pay installment fees and interest on loans they obtain from banks. Seeing this condition, the Government through the OJK issued a credit relaxation policy during the period of the spread of the Covid-19 outbreak which was given to MSMEs. The legal basis for the government's relaxation policy on MSMEs is the Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Corona Virus Disease 2019 as amended by OJK Regulation Number 48 of 2020 concerning Amendments to Authority Regulations Financial Services Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Corona Virus Disease 2019. The purpose of issuing this POJK is to reduce the credit burden due to the Covid-19 pandemic by providing credit relaxation for customers affected by Covid-19 so that there will be no massive non-performing loans which will eventually have a systemic impact on the health of the banking system itself. With the relaxation policy from the government, it is intended that MSMEs continue to carry out their businesses and pay their credit burdens with the relief that has been given by the government. However, in practice, the relaxation policies provided by the government for MSMEs are still experiencing various obstacles.

In this study, the authors used empirical research methods or also called field research that is descriptive analytical with qualitative data analysis methods.

Based on the results of the research, it was concluded that the requirements and mechanism for providing credit relaxation for MSME debtors at Bank BRI Sintang Branch still refer to the Financial Services Authority Regulation (POJK) Number 48 of 2020 concerning Amendments to Financial Services Authority Regulation Number 11/POJK.03/ 2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Covid-19. The obstacles faced by BRI Bank Sintang West Kalimantan Branch in providing credit relaxation for MSMEs are that when credit payments are due, MSME debtors are difficult to contact even though the Bank wants to offer credit relaxation to these MSME debtors. The impact of providing credit relaxation for MSMEs by Bank BRI Sintang West Kalimantan branch is clearly very helpful for MSME debtors because MSME debtors get flexibility in paying credit, but the credit tenor is getting longer. In addition, MSME debtors will receive loan interest relief. Meanwhile for the Bank, the existence of POJK Number 48 of 2020 concerning Amendments to the Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Corona Virus Disease 2019, can help reduce bank financial problems (Non Performing Finance Bank) which has the possibility to increase if there is no POJK.

Keywords: Credit Relaxation, MSME Credit, MSME Credit during the Pandemic.