

Abstrak

Tujuan penelitian ini adalah untuk mengetahui proses pengelolaan piutang negara dengan keringanan hutang untuk perseorangan, mengetahui perbandingan proses pelaksanaan penyelesaian piutang dengan keringanan hutang untuk perseorangan terhadap pengurusan piutang negara menurut PMK 15/PMK.06/2021, serta mengetahui tantangan dan kendala terhadap pelaksanaan penyelesaian piutang keringanan hutang untuk perseorangan pada KPKNL Surabaya. Penelitian ini dilakukan dengan menggunakan pendekatan kualitatif. Data dikumpulkan menggunakan metode studi kepustakaan dan metode studi lapangan berupa observasi dan wawancara. Wawancara dilakukan terhadap salah satu pejabat fungsional DJKN Surabaya. Berdasarkan penelitian, didapatkan hasil sebagai berikut: 1. KPKNL Surabaya melaksanakan crash program terhadap 330 (tiga ratus tiga puluh) BKNP dengan melalui beberapa proses. Setelah mendapatkan pemberitahuan dari KPKNL, debitur yang memenuhi persyaratan dapat melakukan permohonan crash program dengan mengirimkan surat permohonan. Permohonan akan ditindaklanjuti KPKNL dengan melakukan pembahasan serta menentukan persetujuan/penolakan. Debitur yang mendapat persetujuan dihimbau agar segera melunasi kewajibannya paling lambat 1 (satu) bulan kalender. Penerbitan SPPNL dilakukan oleh KPKNL setelah diterima pelunasan oleh debitur diikuti oleh penyerahan asli dokumen jaminan jika piutang terdapat jaminan. 2. Pelaksanaan Crash Program berupa keringanan utang pada KPKNL Surabaya telah sesuai dengan Peraturan Menteri Keuangan Nomor 15 Tahun 2021 Tentang Penyelesaian Piutang Instansi Pemerintah Yang Diurus/Dikelola Oleh Panitia Urusan Piutang Negara/Direktorat Jenderal Kekayaan Negara Dengan Mekanisme Crash Program Tahun Anggaran 2021. 3. Tantangan dan kendala yang dihadapi KPKNL Surabaya pada saat pelaksanaan crash program, diantaranya yaitu sulitnya mendapatkan surat keterangan dari kelurahan, banyak debitur yang hilang atau sulit ditemukan karena alamat yang tidak sesuai, dan terdapat salah satu debitur dari badan hukum yang wanprestasi dengan tidak membayar iurannya.

Kata kunci: piutang negara, crash program, keringanan hutang perseorangan

Abstract

The purpose of this study is to determine the process of managing state receivables with debt relief for individuals, knowing the comparison of the process of implementing receivables settlement with debt relief for individuals against the management of state receivables according to PMK 15 / PMK.06 / 2021, and knowing the challenges and obstacles to the implementation of debt relief receivables settlement for individuals at KPKNL Surabaya. This research was conducted using a qualitative approach. Data were collected using literature study methods and field study methods in the form of observations and interviews. An

interview was conducted with one of the functional officials of the Directorate General of State Assets Surabaya. Based on the research, the following results were obtained: 1. KPKNL Surabaya carried out a crash program against 330 (three hundred and thirty) BKPN by going through several processes. After getting a notification from KPKNL, debtors who meet the requirements can apply for a crash program by sending an application letter. The application will be followed up by the KPKNL by discussing and determining the approval/rejection. Debtors who get approval are urged to immediately pay off their obligations no later than 1 (one) calendar month. The issuance of SPPNL is carried out by KPKNL after receiving repayment by the debtor followed by the submission of the original guarantee document if the receivables are guaranteed. 2. The implementation of the Crash Program in the form of debt relief at the Surabaya KPKNL is in accordance with the Regulation of the Minister of Finance Number 15 of 2021 concerning Settlement of Receivables of Government Agencies Managed /Managed by the Committee for State Receivables Affairs / Directorate General of State Assets with the Crash Program Mechanism for fiscal year 2021. 3. Challenges and obstacles faced by KPKNL Surabaya during the implementation of the program crash, including the difficulty of obtaining a certificate from the village, many debtors who were lost or difficult to find due to inappropriate addresses, and there was one debtor from a legal entity who defaulted by not paying their dues.

Keywords: state receivables, cash programs, individual debt relief