

**Analisis Sistem Pemberian Kredit Koperasi Wanita Idaman Desa Glagahan
Dalam Mendukung *Sustainable Development Goals* Desa**

ABSTRAKSI

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Penelitian ini bertujuan untuk menganalisis dan mendiskripsikan sistem pemberian kredit Koperasi Wanita Idaman Desa Glagahan dan menganalisis dan mendiskripsikan sistem pemberian kredit Koperasi Wanita Idaman Desa Glagahan dapat mendukung tercapainya tujuan *Sustainable Development Goals* Desa. Penelitian ini menggunakan pendekatan penelitian kualitatif dengan metode penelitian lapangan. Sumber data yang digunakan berasal dari observasi, wawancara dan dokumentasi kepada pengurus koperasi dan anggota koperasi yang mendapatkan kredit. Hasil penelitian ini mendiskripsikan sistem pemberian kredit Koperasi Wanita Idaman Desa Glagahan terdiri atas jaringan prosedur pemberian kredit yang meliputi: a) prosedur permohonan kredit; b) analisis kredit yang didasarkan pada *character*, *capacity*, *capital*, dan *condition*; c) keputusan kredit; d) realisasi atau pencairan kredit. Selain itu, sistem pemberian kredit Koperasi Wanita Idaman Desa Glagahan dapat mendukung tercapainya tujuan-tujuan *Sustainable development goals (SDGs)* Desa tujuan pertama yaitu desa tanpa kemiskinan, tujuan kedua yaitu desa tanpa kelaparan, tujuan keempat yaitu pendidikan desa berkualitas, tujuan kelima yaitu keterlibatan perempuan desa, tujuan kedelapan yaitu pertumbuhan ekonomi desa merata, dan tujuan ke sepuluh yaitu desa tanpa kesenjangan.

Kata Kunci: sistem pemberian kredit, koperasi wanita, *SDGs* Desa

**Analysis Of The Credit Approval System Of Idaman Woman's Cooperative
In Glagahan Village To Support The Village Of
Sustainable Development Goals**

ABSTRACT

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This research has the purpose to analyze and describe the Credit Approval System of the Idaman Woman's Cooperative in Glagahan Village, as well as how the Credit Approval System of the Idaman Woman's Cooperative in Glagahan Village can contribute to the achievement of the Village of Sustainable Development Goals. This research employs a qualitative research approach with a field research method. The data sources used in this research are derived from observations, interviews, and documentation with the cooperative administrators and cooperative members who have received credit. The results of this research describe the credit approval system of the the Idaman Woman's Cooperative in Glagahan Village, which consists of a network of credit approval procedures, including: a) Credit application procedure; b) Credit analysis based on character, capacity, capital, and condition; c) Credit decision; d) Credit disbursement or realization. Furthermore, the credit approval system of the the Idaman Woman's Cooperative in Glagahan Village can support the achievement of the Village of Sustainable Development Goals (SDGs), specifically the first goal of eradicating poverty in the village, the second goal is zero hunger in the village, the fourth goal is quality education in the village, the fifth goal is women's involvement in the village, the eighth goal is equitable economic growth in the village, and the tenth goal is reducing inequality in the village.

Keywords: credit approval system, women's cooperative, Village of SDGs.