

Peranan kerja sama CRS PT. BNI (Persero), Tbk dan Koperasi dalam menuju kemandirian ekonomi : studi deskriptif kerja sama PKBL PT. BNI (Persero), Tbk dan Koperasi Catur Makaryo pada program kemitraan Kampoeng BNI Imogiri di Desa Karangtengah, Imogiri, Bantul, D.I. Yogyakarta = The role of cooperation CSR PT. BNI (Persero), Tbk and cooperative to economic independences : study description the cooperation of partnership and community development program of PT. BNI (Persero), Tbk and Catur Makaryo Cooperatives on the partnership program of Kampoeng BNI Imogiri at Desa Karangtengah, Imogiri, Bantul, Special Region of Yogyakarta

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Abstrak

**ABSTRAK**  
Nama : Cynthia Permatasari Program Studi : Magister IlmuKesejahteraanSosial  
ndash; FISIP UI Judul : PerananPT. Persero Bank Negara Indonesia,  
TbkdanKoperasiDalamMenujuKemandirianEkonomi. StudiDeskriptif: KoperasiCaturMakaryo di  
Kampoeng BNI Imogiri di DesaKarangtengah, Imogiri, Bantul, D.I. Yogyakarta  
PembentukanKoperasiCaturMakaryo dan hadirnya PKBL  
BNI,dilatarbelakangiolehketerpurukanhidupwargaDesaKarangtengahkarenahadirnyarenteniratau lsquo;bank  
plecit yang merajalela di wilayahtersebutdanketerbatasan modal yang dibutuhkanuntukmengembanganusaha  
yang dijalaniolehwargasetempat.Penelitianinidilakukandenganmenggunakanmetodekualitatifdeskriptif.  
Adapunpenelitianinibertujuanuntukmenjelaskanperanankoperasicaturmakaryodan PKBL BNI  
dalampenanggulanpinjamanberbunga di kalanganpetanimiskin. Hasilpenelitianmenunjukkanbahwa  
PKBL BNI danKoperasiCaturMakaryomemiliki lima peranan yang telahdijalankan, yaitu:  
menyelamatkanDesadari lsquo;bank plecit rsquo;;  
memfasilitasianggotakoperasiuntukmemperolehpinjamandanpelatihan; menjalinkerjasamaantara BNI  
danKoperasi; meningkatkantarafhidupdankesejahteraanwargaDesaKarangtengah; danmelakukan monitoring  
usahaanggotakoperasidanevaluasiperkembangankoperasi. Kata Kunci: Koperasi, KemandirianEkonomi,  
PKBL BNI.

**ABSTRACT**  
Name Cynthia Permatasari Study Program Magister IlmuKesejahteraanSosial  
ndash FISIP UI Title The Role of PT. Persero Bank Negara Indonesia, Tbk with the cooperative to  
Economic Independences. Study Description CaturMakaryo Cooperatives at Kampoeng BNI Imogiri in  
DesaKarangtengah, Imogiri, Bantul, D.I. Yogyakarta The formation of CSR BNI and  
CaturMakaryoCooperative is motivated by the deterioration of the life of the Karangtengah rsquo s villagers  
due to the presence of loan sharks or lsquo bank plecit rsquo in the region and the limited capital needed to  
develop money businesses undertaken by local residents. This research was conducted by qualitative  
desciptive method. As for this study aims to explain the role of CaturMakaryoCooperative in the direction of  
economic independence in the Vilage of Karangtengah, Imogiri, Bantul, Special Region of Yogyakarta and  
to know the supporting and inhibiting factors of CaturMakaryoCooperative role. The results of the study  
show that CaturMakaryoCooperative have five roles that have been implemented, consisting of saving

villages from Isquo bank plecit rsquo facilitating members of cooperative to obtain loans and training bridging between members cooperative with BNI improving living standards and welfare of rural villagers and monitoring cooperative members rsquo business and evaluation of cooperative development. Keywords Cooperative, Economic Independences PKBL BNI.