

ABSTRACT

This research aims at finding out how the development of farmers' business in Lamongan Regency is, and turnover and profit difference before and after the musyarakah financing at Sharia Public Financing Bank (BPRS) Madinah Lamongan.

This research is a descriptive quantitative. The population in this research is the customers of the Small and Medium Enterprises (UKM) with musyarakah financing at Sharia Public Financing Bank (BPRS) Madinah Lamongan by involving 50 respondents. The analysis technique used in this research is Validity Test, Reliability Test, and T-test Sampling.

The research finding shows that Sharia Public Financing Bank (BPRS) Madinah Lamongan has positive role toward the development of farmers' Small and Medium Enterprises (UKM) in Lamongan Regency. There are turnover and profit differences before and after the musyarakah financing at Sharia Public Financing Bank (BPRS) Madinah Lamongan.

Keywords: *The Development of Farmers' Business in Lamongan, Sharia Public Financing Bank (BPRS), Turnover, Profit.*

ABSTRAK

Penelitian ini bertujuan mengetahui bagaimana perkembangan usaha petani di Kabupaten Lamongan, perbedaan *omzet* dan keuntungan sebelum dan sesudah pembiayaan *musyarakah* di BPRS Madinah Lamongan.

Penelitian ini merupakan penelitian kuantitatif deskriptif. Populasi dalam penelitian ini adalah pelaku nasabah UKM yang pembiayaan *musyarakah* di BPRS Madinah Lamongan dengan mengambil 50 responden. Teknik analisis yang digunakan dalam penelitian ini adalah Uji Validitas, Uji Reabilitas dan Uji t tes sampling.

Hasil penelitian ini menunjukkan bahwa: BPRS Madinah Lamongan berperan positif terhadap perkembangan UKM petani di Kabupaten Lamongan. Terdapat perbedaan antara *omzet* dan keuntungan sebelum dan sesudah pembiayaan *musyarakah* di BPRS Madinah Lamongan.

Kata Kunci: *Perkembangan Usaha Petani di Kabupaten Lamongan, BPRS, Omzet, Keuntungan.*