

ABSTRACT

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Kata Kunci : *Linkage Program*, sharia bank, BPRS.

Micro, Small and Medium Enterprises (SMEs) play an important role in the economy of Indonesia . One of the problems that often arise in the development of SMEs is the lack of structure and lack of access to capital to strengthen the capital structure . Linkage Program is one way to encourage intermediation sector by empowering Micro, Small and Medium Enterprises (SMEs). Linkage program becomes mutually beneficial cooperation between commercial banks and rural banks / BPRS in terms of lending to SMEs . The purpose of this study was to analyze the implementation of the linkage program antara Bank Syariah Mandiri Malang and BPRS Bumi Rinjani Kepanjen and its benefits .

This research uses descriptive qualitative method .Data that used with this research obtained through direct observation , interviews with related informants , and documentation .

The results of this study indicate that the implementation of the program Linkage between Bank Syariah Mandiri and BPRS Bumi Rinjani using Executing Models , and there are still funds target inaccuracy linkage is supposed to SMEs but by BPRS Bumi Rinjani Kepanjen channeled to finance consumer . The benefits are BPRS Bumi Rinjani Kepanjen have the positive impact on their capital , and profit as well as the strengthening , development and enhancement of the role BPRS Bumi Rinjani Kepanjen Society . For Bank Syariah Mandiri is efficiency cost , time and effort in the distribution of third party funds (lending) .