

ABSTRACT

Problems in Bloom BMT proselytizing South Tangerang is financing provided by BMT Bloom proselytizing South Tangerang today is Musharaka financing for more risky than other financing. This raises the question of research that can be defined is how the governance role of Baitul Maal Wa Tamwil (BMT) Mekar proselytizing and social capital in the community with Musharaka financing process. The purpose of this study is to analyze the role of governance Baitul Maal Wa Tamwil (BMT) Mekar Da'wah and social capital in the community with the Musharaka financing.

This study is a qualitative research. The sample used in this study of employees who played a key role in Baitul Maal Wa Tamwil (BMT) Mekar proselytizing in South Tangerang is the branch manager, head of the division of financing, marketing head of the division and 5 customers Baitul Maal Wa Tamwil (BMT) Mekar proselytizing South Tangerang using purposive sampling technique. The data used are primary data based on interviews. The analysis technique used is the interactive model.

Corporate governance at BMT Blooming Da'wah South Tangerang 6C based on the concept that is applied to the collection of information on prospective customers who will conduct financing filings with the provisions. 6C principle consists of character, capacity, capital, collateral, condition of economy and constraint. Social capital is owned by BMT Bloom Da'wah South Tangerang is a trust formed by a good relationship between BMT Bloom Da'wah South Tangerang with society as cooperation in several community events. Besides their shared value formed from their belief in the institution of religiosity is also one of social capital BMT Bloom Da'wah South Tangerang to win the competition with other banks.

Key words: BMT, Musharaka financing, small business.