

## ***ABSTRACT***

*Micro enterprise is the greatest agent in the economic sectors that engaged in trade and services. In general, the problems that faced by micro enterprise agents in Jombang is the problem of capital, where a small and micro entrepreneurs do not have sufficient capital to run the business.*

*The purpose of this study is to analyze the differences and the development of micro-enterprises between before and after obtaining financing from BMT Mu'amalah Syariah including venture capital, sales turnover and profit. The object of the research are member of the micro businesses of BMT Mu'amalah Syariah and BMT Mu'amalah Syariah prospective members with a sample of 100. The type of data are primary data and secondary data. Analysis methods which used in this study include the validity, reliability, and the Wilcoxon sign rank test.*

*Based on calculations of Wilcoxon sign rank test to obtain sales turnover - p value of 0.000 ( $0.000 < 0.05$ ), which means that there are different variables before and after obtaining capital of BMT Mu'amalah Syariah financing an increase in working capital amounted to 100% after getting financing BMT Mu'amalah of Sharia Tebuireng Jombang. For variable operating profit obtained p value of 0.000 ( $0.000 < 0.05$ ), which means that there are different variables before and after obtaining capital of BMT Mu'amalah Sharia financing an increase in working capital amounted to 100% after getting financing from BMT Mu'amalah of Syariah Tebuireng Jombang. For variable hours of work obtained p value of 0.000 ( $0.000 < 0.05$ ), which means that there are different variables before and after obtaining capital of BMT Mu'amalah Syariah financing an increase in working capital amounted to 37% after getting financing from BMT Mu'amalah Syariah Tebuireng Jombang. For variable inventory obtained p value of 0.000 ( $0.000 < 0.05$ ), which means that there are different variables before and after obtaining capital of BMT Mu'amalah Syariah financing an increase in working capital amounted to 42% after getting financing from BMT Mu'amalah of Syariah Tebuireng Jombang. Thus the presence of BMT Mu'amalah of Syariah Tebuireng Jombang, the turnover of sales, operating income, working hours and inventory have increased significantly.*