

ABSTRACT

The entrepreneurs of micro and small business enterprises (UMK) face difficulties in accessing loans from banks. Baitul maal wattamwil (BMT), the sharia non banking financial institution, can offer a solution for their financing problems. The purpose of this research is to analyze capital, revenue, and profit between two time frames, before and after getting mudharabah loans from BMT.

The object of this research is micro and small enterprises who get mudharabah loans from BMT Binama Tlogosari in Semarang. This research took 93 entrepreneurs for it's samples. Primary and secondary data are used in this research. To analyze primary data uses Wilcoxon Signed Rank Test.

The result of this research shows the difference of every variable between before and after getting mudharabah loans from BMT Binama Tlogosari. The escalation amount of capital is 85,23% after entrepreneurs getting loans from BMT Binama Tlogosari. The amount of entrepreneurs' revenue is 80,59% higher than entrepreneurs revenue before getting mudharabah loans from BMT Binama Tlogosari. Thus, the increasing profit follows the higher revenue at 83,69%.

Key words: Baitul maal wattamwil, mudharabah loans, micro and small enterprises, capital, revenue, profit