ABSTRACT


This study was located in Pasir Mulya Village district of Bogor City, West Java Province. Since July 20 until August 18. The purpose of this study was to analyze the influence of social capital on the acquisition phases of micro-credit. This study used a quantitative approach and qualitative approach as supported. Quantitative data obtained through a questionnaire to 30 small businesses who were respondents in this study. While the qualitative approach was done through observation, depth interviews, and search related documents or literary study. Generally the problems faced by small businesses was difficulty in obtaining loans to Banks so that from it comes the microfinance institutions. Microfinance institutions are financial institutions that facilitate financial service small business issues. Cooperation that exist between small business and microfinance institutions show there are other things besides economic factors which affect social capital. Social capital has three components they are trust, social networks and norms. Based on research results of all three components of the only norm that has no influence on the phases of the acquisition stage of micro-credit. Although not all components of social capital have an influence on the acquisition stage of micro credit but overall condition of the social capital of small businesses be said to be good.

Keywords: social capital, the acquisition stage credits, ketch businesses, institutions microfinance