

Examining BMT's Role in Boosting Member Income: A Case Study in Kamang Mudiak

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Article History:

Received: 24-09-2023

Revised: 30-09-2023

Accepted: 30-09-2023

Keywords: Role; BMT; Income

Abstract: *The background of this research is motivated by the presence of members who need funds to run their business in Kamang Mudiak and the amount of per capita income of the community or residents that has remained relatively high. At the same time, this research aims to increase people's income. Type of research used in the form of field research that is descriptive qualitative. The technique of collating data through interviews with informants (BMT employees and some people from the community), observation, and documentation. The data analysis technique uses analysis techniques, according to Miles and Huberman, which consists of data collection, data processing, data presentation, and conclusion. The results of this study indicate that the presence of BMT in Nagari Kamang Mudiak has been effective in helping people's income. This can be seen from the distribution of additional capital distributed by BMT to the community. From this capital, the community manages it well so that they can develop their businesses to be more productive and more advanced and to improve their economy even better.*

Introduction

Islamic banks are those that do not accept interest payments. Another definition of an Islamic Bank is a bank that conducts business activities based on Sharia principles, specifically the rules of agreement based on Islamic law between banks and other parties to save funds and or finance business activities or other activities that are declared in accordance with Sharia. Islamic banks, often known as interest-free banks, are financial entities whose operations and products are based on the Qur'an and hadith of Nabi SAW. In other words, Islamic banks are financial institutions whose main activities are to provide financing and other services in payment traffic and money circulation while adhering to Islamic Sharia norms.

BMT stands for sharia-compliant integrated independent business institutions, more specifically microfinance institutions (MFIs). Baitul Mal is mainly concerned with collecting

and distributing non-profit money such as zakat, infaq, and sadaqah. In this sense, Baitul Tamwil is a business of collecting and distributing commercial funds. These initiatives are an important component of BMT's role as an organisation that supports the economic activities of small communities through Islamic law.

Jorong Pakan Sinayan Nagari Kamang Mudiak, Kamang Magek District, Agam Regency is home to BMT Agam Madani Nagari Kamang Mudiak. The Sharia Financial Services Cooperative (KJKS) BMT Agam Madani Nagari Kamang Mudiak which is an Islamic financial institution established by the local government, was founded by 33 members by opening an account intended for the establishment of initial funds of Rp—20,000,000 before receiving funds from the religious local government.

The significance of BMT in increasing community income shows that the Sharia-based economic system plays a role in alleviating poverty in Indonesia by improving the welfare of the micro-entrepreneur community. The existence of BMT is expected to help people who need more collateral to obtain funding for company development. The presence of Islamic financial institutions in the community is expected to play a significant role in encouraging the community's economy and small business productivity in the Kamang area. Young people.

The flow of money from the business world to the community in the form of wages and salaries, interest, rent, and profits is referred to as community income. Individual income includes rent, earnings and salaries, interest, non-enterprise profits, dividends, and transfer payments. Public welfare is in the social field, precisely a social situation that can fulfil the demands of physical, spiritual, and social life in accordance with the nature and dignity of the individual in order to overcome various social challenges faced by himself and his family.

Seeing the difficulty of obtaining financing for the small and medium business sector in Kamang Mudiak Agam Regency, the Agam Regency Government took the initiative to establish an Islamic financial institution that can be accessed freely. The establishment of BMT Agam Madani Nagari Kamang Mudiak reflects the government's concern for the realisation of a religious society, especially in the economic field, especially in the field of small businesses.

Currently, many problems arise in Kamang Mudiak, especially about poverty. Many people in Kamang Mudiak need more funds so they are able to run their businesses. The decline in the number of customers, the decline in the amount of financing channelled by BMT and the problem of customer income because there are still those who remain in income before joining BMT, there are also those who increase their income, but not too effective or can be said to increase only slightly.

Various events arising from the impact of the economic crisis or the poor quality of life of low-income people who are far from fulfilling their basic needs have encouraged the formation of alternative Islamic financial institutions. These are business-oriented institutions that are also socially conscious. These institutions do not divide wealth among a handful of capital owners while exploiting the vast majority of people. As a result, there are at least four important components that must be considered in the success of BMT Agam Madani Nagari Kamang Mudiak, namely: First, the notion of empowerment carried out by BMT in order to continue to exist in the Pakan Senayan Kamang Mudiak community. Second, the amount of

community welfare that can optimistically be positioned as the object of empowerment; and third, the quantitative results of BMT Agam Madani Nagari Kamang Mudiak's empowerment as measured by the level of economic development of its consumers.

Table 1. The development of the number of BMT Nagari Kamang Mudiak customers from 2017 to 2021

Year	Number of Customers	Increase/Decrease	
		Σ	%
2017	326	-	-
2018	268	(58)	(17,79)
2019	231	(37)	(13,8)
2020	177	(54)	(25,7)
2021	120	(57)	(32,2)

Source: BMT Agam Madani Nagari Kamang Mudiak

Based on Table 1. above, it can be concluded that with the number of customers in each year decreasing from 2017 to 2021 experiencing a continuous decline, the most significant number of customers, namely in 2017, reached 326 customers. In 2018, it decreased to (58) customers or (17.79)%. In 2019, it decreased again to (37) customers or (13.8). In 2020, it decreased again to (54) customers or (25.7)%. And in 2021, the number of customers decreased again to (57) customers or (32.2)%. And it can be concluded that every year there is a decrease in the number of customers, there is no increase.

Table 2. Development of financing channelled by BMT to customers in 2017-2021

Year	Total Financing (Rp. 000)	Increase/Decrease	
		Σ	%
2017	3.636.030	-	-
2018	3.937.056	301.026	0,08
2019	3.664.500	(272.556)	(6,92)
2020	2.753.596	(910.931)	(24,85)
2021	3.321.926	568.356	20,64

Source: BMT Agam Madani Nagari Kamang Mudiak

Based on the table above, it can be concluded that the financing carried out by BMT Agam Madani Nagari Kamang Mudiak in the last five years, namely in 2017-2021. In 2018, there was an increase in the amount of financing of 301,026 or 0.08% compared to 2017. However, in 2019 there was a decrease of (272,556) or (6.92)%. Compared to 2018. And in 2020, there was another decrease of (910,931) or (24.85)%. Compared to 2019. However, in 2021, there was an increase of 568,356 or 20.64%.

Based on the table 3, it can be concluded that in 2017 the number of poor people reached 669 people or 5.58%, 2018 there was a role of BMT in reducing the number of poor people from 669 people to 459 people or 5, 58% to 3.82%, in 2019 the number of poor people increased again to 540 people or 4.46%, in 2020 the number of poor people increased again from 540 people to 627 people or from 4.46% to 5.17%. In 2021, the number of poor people the percentage only decreased by one, from 5.17% to 5.16%.

Table 3. Number of Poor People

Year	Number of Poor Population		People (%)
	Total Population	Number of poor people	
2017	11.986	669	5,58
2018	12.010	459	3,82
2019	12.105	540	4,46
2020	12.125	627	5,17
2021	12.130	627	5,16

Source: Office of the Wali Nagari Kamang Mudiak

Based on Table 4 above, it can be concluded that based on interviews with 5 BMT Agam Madani Kamang Mudiak customers, Afianto's income before receiving financing was 5,000,000-6,000,000, but after receiving financing, his income remained at 5,000,000-6,000,000 with a trader's job. Azmi's income before receiving financing was 2,000,000 - 3,000,000, but after receiving financing, his income was still 2,000,000 - 3,000,000 with a tailor's job. Miswarti's income before receiving financing was 9,000,000 - 10,000,000, but after receiving financing, it increased slightly from 10,000,000 to 11,000,000 with a trader's job. Gusnal Hadi's income before receiving financing was 4,000,000 - 5,000,000, but after receiving financing, his income remained unchanged after receiving financing 4,000,000 - 5,000,000 with the occupation of farmer. Syafrizal's income before receiving financing was 9,000,000-10,000,000, but after receiving financing, it increased slightly to 10,000,000-12,000,000 with a trader's job.

Table 4. Per capita income

No	Name	Gender	Jobs	Revenue	
				Before receiving financing	After receiving financing
1	Afianto	L	Merchant	5 jt – 6 jt	5 jt – 6 jt
2	Azmi	P	Tailor	2 jt – 3 jt	2 jt – 3 jt
3	Miswarti	P	Trader	9 jt – 10 jt	10 jt – 11 jt
4	Gusnal Hadi	L	Farmer	4 jt – 5 jt	4 jt – 5 jt
5	Syafrizal	L	Merchant	9 jt – 10 jt	10 jt – 12 jt

Source: BMT Agam Madani Kamang Mudiak customers

Based on the description above, the authors are interested in researching "Examining BMT's Role in Boosting Member Income: A Case Study in Kamang Mudiak".

Research Methods

Field research was used by the author in this study, a qualitative research approach that produces descriptive data in the form of written or spoken words from individuals and observable behaviour. The qualitative method is a research approach whose discovery stage does not use statistical or quantitative procedures. In this situation, qualitative research involves the study of a person's life, story, and behaviour, as well as the functioning of organisations, social movements, or reciprocal relationships. The author can conclude that qualitative research is research conducted through interviewing, documenting, and determining scenarios and conditions that occur in the field.

Result and Discussion

Table 5. Average Amount of Financing Received Per Customer at BMT Agam Madani Kamang Mudiak

Year	Total Financing Disbursed (Rp.000)	Number of Customers	Average Financing Received Per Customer (Rp.000)	Increase / Decrease (%)
2017	3.636.030	326	11.153	-
2018	3.937.056	268	14.690	31,71
2019	3.664.500	231	15.864	7,99
2020	2.753.596	177	15.557	(1,93)
2021	3.321.926	120	27.683	77,94
Total				115.71 / 4 = 28.93% / Year

Source: Processing of Interview Results

Based on Table 5 above, it can be seen that the average amount of financing received per customer of BMT Agam Madani Kamang Mudiak in the last five years has fluctuated. In 2017, the average amount of financing received per customer was 11,153, while in 2018, the average amount of financing received per customer was 14,690, so there was an increase in the average amount of financing received per customer from 2017 to 2018 by 31.71%.

In 2018, the average amount of financing received per customer was 14,690, while in 2019, the average amount of financing received per customer was 15,864. Then, there was an increase in the average amount of financing received per customer from 2018 to 2019 by 7.99%. In 2019, the average amount of financing received per customer was 15,864, while in 2020, the average amount of financing received per customer was 15,557. Then, there was a decrease in the average amount of financing received per customer from 2019 to 2020 by (1.93)%.

In 2020, the average amount of financing received per customer was 15,557, while in 2021, the average amount of financing received per customer was 27,683. Then, there was an increase in the average amount of financing received per customer from 2020 to 2021 by 77.94%. When viewed, the average financing received per customer in terms of percentage has increased every year by 28.93% per year.

Table 6. Monthly Community per capita income at BMT Agam Madani Kamang Mudiak

No	Name	Gender	Jobs	Revenue		Change
				Before receiving financing	After receiving financing	
1	Afianto	L	Merchant	5 jt – 6 jt	5 jt – 6 jt	Stay
2	Azmi	P	Tailor	2 jt – 3 jt	2 jt – 3 jt	Fixed
3	Miswarti	P	Trader	9 jt – 10 jt	10 jt – 11 jt	1 Million
4	Gusnal Hadi	L	Farmer	4 jt – 5 jt	4 jt – 5 jt	Fixed
5	Syafrizal	L	Merchant	9 jt – 10 jt	10 jt – 12 jt	2 Million
Total						3 Million / 5 = 600,000

Source: Results of BMT Agam Madani Customer Data Processing

Based on table 6 above, it can be concluded that the per capita income of the BMT Agam Madani Kamang Mudiak community is that based on interviews with 5 BMT Agam Madani Kamang Mudiak customers, Afianto's income before receiving financing was

5,000,000-6,000,000 but after receiving financing his income remained at 5,000,000-6,000,000 with a trader's job. Azmi's income before receiving financing was 2,000,000 - 3,000,000, but after receiving financing, his income was still 2,000,000-3,000,000 with a tailor's job. Miswarti's income before receiving financing was 9,000,000 - 10,000,000, but after receiving financing, it increased slightly from 10,000,000 - 11,000,000, so there was an increase in Miswarti's income by 1,000,000 with a trader's job.

Gusnal Hadi's income before receiving financing was 4,000,000-5,000,000, but after receiving financing, his income remained unchanged after receiving financing 4,000,000 - 5,000,000 with the occupation of farmer. Syafrizal's income before receiving financing was 9,000,000-10,000,000, but after receiving financing, it increased slightly to 10,000,000-12,000,000, so there was an increase in Syafrizal's income of 2,000,000 with a trader's job. Based on the accumulated development of community per capita income after receiving financing, there was an increase of 600,000.

1. Based on the results of interviews with the Head and Employees of BMT Agam Madani Nagari Kamang Mudiak.

To collect research data, the author conducted direct interviews with different informants. When having conversations with informants, the author uses tools such as a telephone, pen, and block note. This interview was conducted to obtain detailed information regarding the Analysis of the Role of BMT Agam Madani Nagari Kamang Mudiak in Increasing Member Income. Researchers use interview guidelines as a data collection technique, specifically instruments in the form of questions addressed to informants.

- a. How does BMT foster and fund small businesses in kamang mudiak? Guidance in what form? And what type of funding?

According to the results of interviews with the leaders and employees of BMT Agam Madani Nagari Kamang Mudiak, Mr. Muhammad Adri explained that:

"We see from the condition of the business, for example, "parak" Of course, we review how the condition of the business is and how the harvest conditions will be if it repeats later, there will be an increase in capital, from one plot of parak will be able to become two plots so the coaching is seen from the condition of the business, and the type of funding."

Based on the results of the research, I can analyse that the BMT fosters small businesses depending on the condition of the business, seen from the business, namely the parak business. If the business is successful and wants to repeat itself, the BMT provides an increase in capital with the aim of developing its business. For example, if the parak owned by the community is one plot, it will increase by one more plot or even more.

- b. What is the highest amount of BMT Agam Madani Nagari Kamang Mudiak financing?

According to the results of interviews with the leaders and employees of BMT Agam Madani Nagari Kamang Mudiak, Mr. Novriadi explained that:

"the highest or maximum amount of BMT Agam Madani Nagari Kamang Mudiak financing is Rp. 100,000,000.00, and the minimum is Rp. 50,000,000.00."

- c. If the customer is negligent in paying his obligations, does the BMT impose a fine on the customer?

According to the results of interviews with the leaders and employees of BMT Agam Madani Nagari Kamang Mudiak, Mr. Muhammad Adri explained that:

"No, but we will bill the customer once a week. For example, if the instalment is bad, then when it's been one week, we will bill again, anyway, until the customer is tired."

Based on the results of the research, I can see that the BMT has never imposed a fine on customers who are late paying their instalments, but the BMT will collect once a week without any fines. The BMT will continue to collect even if the customer's instalments are stuck for one year, and the BMT will continue to collect.

- d. If the customer lends money to BMT to develop its business, in what period just returned?

According to the results of interviews with the leaders and employees of BMT Agam Madani Nagari Kamang Mudiak, Mr. Muhammad Adri explained that:

"It depends. There is a one-week loan. Some need it tomorrow morning, but it is rare to borrow one day now, mostly borrowing a week on average. Some borrow for a period of years, there is one month, and there is a maximum of five years."

Based on the results of the research, I can analyse that the customer returns the BMT loan depending on the agreement of the BMT and the customer. There is one day, one week, one month, one year, and even five years, and the maximum customer loan period is a maximum of five years.

- e. According to the BMT, what is the condition of the income of members/customers after joining BMT?

According to the results of interviews with the leaders and employees of BMT Agam Madani Nagari Kamang Mudiak, Mrs. Asra explained that:

"Alhamdulillah, the income of members/customers has increased. We see that in terms of traders, after joining the BMT, and the BMT provides capital loans, Alhamdulillah, their income has increased. The trader uses the capital we provide to develop his business so that his income increases."

Based on the results of the research, I can analyse that the income of members or customers after joining BMT Agam Madani Nagari Kamang Mudiak has been said to have increased, starting from BMT Agam Madani Nagari Kamang Mudiak providing capital loans to customers and customers using the capital to develop their business so as to make customer income increase from their respective customer businesses.

2. Based on the results of interviews with members or customers of BMT Agam Madani Nagari Kamang Mudiak.

To collect research data, the authors conducted direct interviews with different informants. When conducting conversations with informants, the author uses tools such as telephones, pens, and block notes.

This interview was conducted to find out more about the Role Analysis of BMT Agam Madani Nagari Kamang Mudiak in Increasing Member Income. Researchers use interview guidelines as a data collection technique, specifically instruments in the form of questions

addressed to informants. The people or customers of BMT Agam Madani Nagari Kamang Mudiak who were interviewed in this study became the research topic.

a. How does BMT guide you in running your business?

According to the results of interviews with the Community or Customers of BMT Agam Madani Nagari Kamang Mudiak, Mrs. Fitriani explained that:

"BMT Agam Madani Nagari Kamang Mudiak often comes to my place of business to see the state of my business, asking how the condition of my business is."

So, based on the results of the research, I can analyse that the coaching carried out by BMT Agam Madani Nagari Kamang Mudiak to customers is to often review or visit the customer's business with the aim of seeing the condition of the customer's business.

b. What type of funding does BMT do to you?

According to the results of interviews with the Community or Customers of BMT Agam Madani Nagari Kamang Mudiak, Mrs. Suraiyah explained that:

"The type of funding that BMT provides to me is additional capital. BMT provides capital to me so much. Alhamdulillah, the capital provided by BMT to my business is growing, so the capital provided by BMT to me with capital I use as best I can to improve my business."

Based on the results of the research, I can analyse that the type of funding carried out by BMT to customers is by adding capital. The BMT provides capital to customers, and customers manage the capital for their business with the aim of developing their business.

c. If you are negligent in paying your obligations, does the BMT impose a fine on you?

According to the results of interviews with members or customers of BMT Agam Madani Nagari Kamang Mudiak, Mr. Rijaluddin explained that:

"BMT does not impose fines on us as customers, but we will be billed once a week. For example, if our instalments are stuck, then after one week, we will be billed again, anyway, until we are tired of being billed."

So, based on the results of the research, I can analyse that the BMT only gives a denja if he is on time paying his obligations. Still, the BMT will contact or collect back to him when one week passes or continues in the following until the customers are tired of being billed and finally pay the instalments.

d. If you borrow money at BMT Agam Madani, within what period do you return it?

According to the results of interviews with members or customers of BMT Agam Madani Nagari Kamang Mudiak, Mr. Yuda explained that:

"It depends on the customer's agreement with the person or the BMT. For example, if I borrow money for one month, then I return it within one month too, so the point is that the period returned depends on the agreement of the BMT and the customer."

So, based on the results of the research, I can analyse that the period of money that members/customers lend is not determined by one party alone, but there must be an agreement between the customer and the BMT. For example, if I am a customer to determine the time to return money or loans to BMT, then I also have to ask BMT to ask for an agreement until I know when I have to return my loan.

- e. What is the condition of your income after joining BMT Agam Madani Nagari Kamang Mudiak?

According to the results of interviews with members or customers of BMT Agam Madani Nagari Kamang Mudiak, Mrs Fitriani explained that:

"After I joined this BMT, Alhamdulillah, my income has increased; Alhamdulillah, the presence of BMT in kamang mudiak has really helped my economy. I am very grateful to the BMT for giving me capital to run my business so that now my income has increased."

Based on the results of the research, the presence of BMT in kamang mudiak really helps the businesses of members/customers. Until now, many member/customer businesses have increased.

Conclusion and Recommendation

Based on the research findings of Kamang Mudiak, it is concluded that the role of baitul maal wa tamwil is in increasing member income. The existence of BMT Agam Madani Nagari Kamang Mudiak plays a significant role in increasing member income by providing business capital loan productivity, allowing members or customers of Kamang Mudiak to manage and develop their business further. Thus, members or customers no longer borrow from loan sharks. It will not solve the problem but will strangle those who do not understand loan sharks because loan sharks provide capital loans with relatively high interest.

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- Wawancara Nasabah/ Masyarakat BMT Agam Madani Nagari Kamang Mudiak dengan Ibu Fitriani pada tanggal 09 Februari 2023
- Wawancara Nasabah/ Masyarakat BMT Agam Madani Nagari Kamang Mudiak dengan ibu Suraiyah pada tanggal 09 Februari 2023
- Wawancara Nasabah/ Masyarakat BMT Agam Madani Nagari Kamang Mudiak dengan Bapak Rijaluddin pada tanggal 09 Februari 2023
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