

# Transforming Islamic religious counselors into agents of mosque-based community economic empowerment in Pesawaran Regency

Asmaria<sup>1</sup> , Heni Noviarita<sup>2</sup> , Ali Abdul Wakhid<sup>3</sup> , Rini Setiawati<sup>4</sup>

<sup>1</sup>Program Studi Administrasi Publik (S1), Universitas Sang Bumi Ruwa Jurai, Kota Bandar Lampung, Indonesia

<sup>2</sup>Program Studi Ekonomi Syariah (S2), Universitas Islam Negeri Raden Intan Lampung, Kota Bandar Lampung, Indonesia

<sup>3</sup>Program Studi Pemikiran Politik Islam (S1), Universitas Islam Negeri Raden Intan Lampung, Kota Bandar Lampung, Indonesia

<sup>4</sup>Program Studi Ilmu Pengembangan Masyarakat Islam (S3), Universitas Islam Negeri Raden Intan Lampung, Kota Bandar Lampung, Indonesia

## ABSTRACT

### Introduction

Islamic religious counselors have traditionally focused on spiritual guidance, yet evolving socio-economic demands have expanded their role into community economic empowerment. Mosques and religious institutions now serve as hubs for entrepreneurship development, sharia-based financial literacy, halal certification assistance, and digital outreach. However, empirical studies examining how this role transformation unfolds at the local level, particularly in Indonesia, remain limited.

### Objectives

This study analyzes the transformation of Islamic religious counselors in Pesawaran Regency into agents of community economic empowerment. It identifies the strategies they employ, the enabling and constraining factors that shape their work, and the wider implications for community welfare, institutional development, and faith-based economic initiatives.

### Method

Using a qualitative descriptive design, the study collected data through in-depth interviews, participant observations, and document analysis. Informants included counselors, local religious leaders, microenterprise actors, and community members selected purposively to ensure relevance and depth. Data were analyzed using

### JEL Classification:

D83, L26, O12, P51, Z12

### KAUJIE Classification:

H41, H42, N3, I16, I44

### ARTICLE HISTORY:

Submitted: September 29, 2025

Revised: November 25, 2025

Accepted: November 27, 2025

Published: November 30, 2025

### KEYWORDS:

community development;  
economic empowerment;  
Islamic counselors; Islamic  
economics; mosque-based  
programs; social capital;  
sustainable livelihoods

**COPYRIGHT** © 2025 Asmaria, Heni Noviarita, Ali Abdul Wakhid, & Rini Setiawati. Licensee Universitas Islam Indonesia, Kab. Sleman, Indonesia.

**Contact:** Asmaria ✉ [asmariafisip@gmail.com](mailto:asmariafisip@gmail.com)

This is an open-access article distributed under the terms of the Creative Commons Attribution-ShareAlike 4.0 International (CC BY-SA 4.0) License (<https://creativecommons.org/licenses/by-sa/4.0/>)

**PUBLISHER'S NOTE:** Universitas Islam Indonesia remains neutral regarding jurisdictional claims in published maps and institutional affiliations.

thematic techniques to capture patterns of practice, challenges, and perceived outcomes.

### Results

Findings indicate that counselors have integrated da'wah with economic facilitation through mosque-based mentoring, financial literacy education, halal certification support, and digital tools. These efforts strengthened business skills, increased market access, and enhanced economic confidence among microenterprises. Structural constraints—such as limited counselor capacity, weak interagency coordination, and insufficient evaluation mechanisms—restricted program scalability, yet community trust and cross-sector partnerships enhanced effectiveness.

### Implications

The study highlights the potential of counselor-led, mosque-centered empowerment as a culturally grounded model for community development. Strengthening governance, digital capacity, and evaluation systems is essential for sustaining impact and expanding inclusion.

### Originality/Novelty

This research provides one of the most detailed qualitative accounts of counselor-led economic empowerment in an Indonesian locality, offering conceptual, practical, and policy insights into the alignment of da'wah, Islamic economic principles, and community development.

**CITATION:** Asmaria, Noviarita, H., Wakhid, A. A., & Setiawati, R. (2026). Transforming Islamic religious counselors into agents of mosque-based community economic empowerment in Pesawaran Regency. *Journal of Islamic Economics Lariba*, 12(1), 167–198. <https://doi.org/10.20885/jielariba.vol12.iss1.art6>

## INTRODUCTION

Islamic religious counselors (*penyuluh agama Islam*) have traditionally served as front-line emissaries of the Ministry of Religious Affairs, charged with transmitting religious teachings and shaping communal ethics. Over the past decade, however, they have expanded beyond spiritual instruction to meet increasingly complex social and economic needs, assuming functions associated with community development and poverty alleviation. Recent scholarship charts this evolution across diverse Muslim settings, noting counselors' roles in moderation campaigns, family resilience, and social problem-solving (Amalia & Ziaulhaq, 2022; Mubarak, 2021; Sa'idy & Verawati, 2022). Empirical studies further document counselors' growing involvement in entrepreneurship coaching, halal assurance, and Islamic financial literacy, suggesting a convergence between da'wah, social ethics, and economic empowerment (Fahmy et al., 2024; Fahrurrozi & Munir, 2021; Makmun & Faizal, 2025; Mukzizatin, 2020; Nurdin et al., 2025; Zikrullah & Kurniawan, 2024).

This widening mandate aligns with Indonesia's national development agenda that treats welfare as a moral as well as material objective. In Islamic discourse, economic

well-being is inseparable from religious obligation, embedding market participation, fair exchange, and social protection within ethical practice (Ashafa & Raimi, 2025; Kader, 2021; Sardar, 1996). Consequently, counselors are strategically positioned to translate policy into local action and to legitimate sharia-compliant economic behavior at the grassroots. Mosque-based initiatives—training, microenterprise incubation, and halal facilitation—are increasingly cited as promising delivery mechanisms that leverage trust and social capital (Basid, 2009; Siregar et al., 2024). The Pesawaran Regency of Lampung provides a salient empirical context where these dynamics are visible, with counselors facilitating small-business development anchored in Islamic values.

The present study addresses the central problem of how counselors' roles are transforming from primarily spiritual communicators into agents of economic empowerment, and with what strategies, constraints, and effects. Persistent implementation challenges—insufficient personnel, uneven competencies in business and digital skills, scarce facilities, and fragmented interagency coordination—risk diluting program efficacy and scalability (Andrian, 2021; Basit, 2014; Pamungkas & Halwati, 2023; A. Rahman, 2021). These structural barriers echo regional and global patterns: regulatory ambiguity, resource deficits, cultural constraints (especially gendered participation), and gaps between religious discourse and everyday economic practice (Goh et al., 2024; Kelley, 2020; Qodir et al., 2023). Addressing them requires coherent policy support and platform-building for collaboration among state, religious, and civil-society actors.

A general solution emerging from prior work involves integrating da'wah with participatory, evidence-informed empowerment strategies. Counselors can act as boundary spanners who translate sharia norms into practical guidance on microenterprise management, household finance, and ethical market conduct, while mobilizing social networks around mosques to reduce transaction costs and expand inclusion (Halimah & Fatmah, 2024; Ilham, 2018; N. Wahyuni & Khotimah, 2023). Digital tools extend reach for mentoring, product marketing, and peer learning, though they also expose competence gaps that training must address. Where supportive regulations, local partnerships, and evaluation mechanisms are in place, the counselor-mediated model shows potential to improve livelihoods and strengthen religio-social cohesion simultaneously.

Specific solutions highlighted in the literature coalesce around mosque-centered entrepreneurship services, Islamic financial literacy, and halal certification assistance. Mosques have operated as hubs for training, cooperative production, and marketplace intermediation, thereby converting religious trust into economic collaboration (Setyorini & Violinda, 2021). Youth groups attached to mosques have incubated eco-friendly ventures and social enterprises, linking ethical consciousness with innovation and local value chains (Anjani et al., 2023; Asmara et al., 2022). During crises, mosque networks have provided social protection and business continuity support, underscoring their role in socioeconomic resilience (Habibi & Lubis, 2022; Suaidah &

Arjun, 2023). These modalities collectively position counselors as facilitators of community-based, sharia-consistent economic upgrading.

Complementing institutional innovations are capacity-building pathways that develop counselors' competencies in business coaching, digital marketing, and program evaluation. Studies report benefits where counselors connect micro-entrepreneurs to Islamic microfinance, assist with halal assurance processes, and mentor bookkeeping and pricing aligned with sharia ethics (Fahmy et al., 2024). Programs oriented to older adults and women have used inclusive pedagogy to expand Qur'anic learning alongside practical financial skills, strengthening both religious literacy and household economic decision-making (Hendriani & Abdurrahman, 2023). More broadly, initiatives in religious moderation cultivate social trust and intercultural literacy that lower barriers to market participation and network formation (Masyhur et al., 2024; Muhtar, 2023). Together, these strands operationalize a faith-driven empowerment model adaptable to local contexts.

Taken as a whole, the literature suggests that mosque-based empowerment leverages social capital to reduce information frictions, coordinate collective action, and sustain ethical norms in markets, yet notable gaps remain. Many programs lack rigorous performance indicators and longitudinal assessment, impeding evidence-based policy learning and replication. Resource constraints and uneven coordination continue to limit scale, while digitalization proceeds unevenly across locales. Comparative analyses across districts are scarce, and few studies explore how variations in counselor background, leadership style, or institutional alliances shape outcomes. These gaps motivate a localized, qualitative examination that traces how strategies are assembled and adapted on the ground.

Accordingly, this study analyzes the transformation of Islamic counselors in Pesawaran as agents of economic empowerment, focusing on strategies enacted, enabling and constraining conditions, and observed effects on community welfare. It draws on and extends prior accounts by foregrounding mosque-centered delivery, halal facilitation, and Islamic financial literacy, while systematically documenting implementation challenges and coordination dynamics. The contribution is twofold: empirically, it provides a granular account of counselor-led programs in a specific Indonesian locality; theoretically, it advances integration across da'wah, social capital, and Islamic economics frameworks to explain how faith-anchored institutions can mediate inclusive local development.

The study adopts a qualitative design, interviews, observation, and document analysis, to capture processual dynamics less visible to surveys, while adhering to ethical standards and triangulation for credibility. Its novelty lies in tracing the operational mechanisms by which counselors convert religious legitimacy into economic capability, identifying the institutional arrangements and skills that matter most for results, and articulating practical implications for training and policy. By delineating these mechanisms and constraints, the study clarifies the scope and limits of counselor-led empowerment and offers a grounded basis for future program evaluation, scale-up strategies, and cross-district comparative research.

## LITERATURE REVIEW

### Conceptual Foundations: Da'wah, Mosque-Based Programs, and Economic Empowerment

Recent studies emphasize that *da'wah*, traditionally understood as the invitation to Islam, has evolved into a multidimensional form of community engagement linking spiritual renewal with socio-economic progress. Rizki & Zulaikha (2022) argue that contemporary *da'wah* incorporates both moral and material upliftment, aligning religious education with strategies for community empowerment. This conceptual expansion situates religious outreach not only as a theological duty but also as a mechanism for socio-economic justice and resilience. Within this framework, mosque-based initiatives are increasingly portrayed as community anchors providing vocational training, financial literacy education, and entrepreneurial mentoring that bridge moral instruction with practical livelihood outcomes.

Parallel developments in the literature reframe mosques as *community development hubs* rather than merely places of worship. Rizki & Zulaikha (2022) document how Indonesian mosques mobilized resources during the COVID-19 pandemic to support small enterprises, thus demonstrating their adaptive role in local economic recovery. Similarly, Karimullah (2023) underscores that mosque networks enhance *social capital*, trust, reciprocity, and cooperative norms, that underpin collective economic action. This perspective converges with Islamic economics, which advances welfare-oriented financial systems emphasizing justice, equity, and risk-sharing (Cipta & Zakirman, 2024; Fahmi et al., 2023). Consequently, mosque-centered empowerment integrates faith-based ethics with sustainable development objectives, promoting both economic inclusion and moral integrity within Muslim societies.

These conceptual linkages are theoretically grounded in frameworks such as *Social Capital Theory*, *Islamic Economics*, and *Community Resilience Theory*. Theories of social capital highlight how dense interpersonal networks and moral trust enable cooperative ventures, whereas Islamic economic thought foregrounds redistribution through *zakat*, *waqf*, and interest-free finance (Cipta & Zakirman, 2024). Resilience frameworks further elucidate how mosques enhance adaptive capacities during crises by channeling both material and spiritual resources (Rizki & Zulaikha, 2022). Collectively, these perspectives demonstrate that the interdependence between religious engagement and community empowerment is not incidental but structural, embedded in both theological and socio-economic logics.

### Empirical Evidence on Mosque- and Counselor-Led Economic Interventions

Empirical studies since 2018 have examined how mosque- and counselor-led programs affect measurable economic outcomes such as income growth, employment generation, and enterprise survival. Although heterogeneity in methodology persists, the overall trend points toward positive but context-dependent effects. A quasi-experimental study in rural Nigeria found that mosque-led financial literacy initiatives improved household financial management, though quantitative

income effects remained unreported (Suwaji & Agustedi, 2024). Ndala & Pelser (2019) reported that small firms in Malawi receiving entrepreneurial counseling through mosques exhibited higher survival rates, indicating that religious legitimacy may enhance participants' commitment to business norms.

Complementary evidence from Indonesia reinforces these findings. Rizki and Zulaikha (2022) observed that mosque-facilitated community workshops during the COVID-19 recovery period expanded self-employment opportunities, though precise employment metrics were not disclosed. Similarly, previous studies (Fahmi, 2025a; S. F. A. Rahman, 2020; Saputra, 2025b) documented sustained improvements in financial literacy from long-term mosque programs combining education and inclusion strategies. Despite variations in measurement, these studies collectively affirm that mosque-led empowerment enhances *economic agency*, the ability to make informed, faith-consistent economic decisions, thereby strengthening resilience among marginalized groups.

However, the literature remains cautious about overestimating impacts. Many studies rely on observational designs with limited control groups and short follow-up periods, constraining causal inference. The need for longitudinal and multi-country comparative analyses is evident. Yet, even with these limitations, mosque- and counselor-led programs consistently correlate with higher financial literacy, business sustainability, and community engagement, suggesting that faith-based intermediaries can effectively operationalize economic empowerment at the grassroots level (Chowdhury et al., 2019; Chowdhury & Islam, 2025; Olarinmoye, 2012; Tomalin, 2020).

### **Mechanisms and Mediators of Faith-Driven Economic Empowerment**

Four empirically supported mechanisms explain how faith-based initiatives generate economic empowerment: *Islamic financial literacy*, *halal certification assistance*, *social capital formation*, and *access to Islamic microfinance*. Islamic financial literacy is consistently identified as the most direct mechanism. Educational interventions offered in mosque settings improve individuals' understanding of financial planning, saving, and investment within sharia principles (Fathoni et al., 2025; Ismail et al., 2024; Rohmaningtyas et al., 2025; Septriawan et al., 2025; Tehuayo & Holle, 2024; Trimulato et al., 2022). These programs reduce information asymmetry and increase participation in ethical financial markets.

Halal certification assistance serves as a second key mediator. Najmudin & Syihabudin (2022) show that businesses obtaining halal certification gain both consumer trust and broader market access, leading to greater profitability. Mosque-based counselors often facilitate this process by connecting entrepreneurs with certification bodies, thus institutionalizing ethical business practices. Third, social capital, cultivated through shared worship and community service, encourages trust-based cooperation that strengthens informal economies. Kotani et al. (2022) find that mosque networks promote employment and entrepreneurship by leveraging community trust as a non-financial asset. Finally, Islamic microfinance provides



accessible, non-interest-based capital (R. Abdullah & Ismail, 2014; Kamal & Khattak, 2022; Muhammad et al., 2022), enabling small-scale entrepreneurs to expand their operations while adhering to religious norms.

These mechanisms are moderated by contextual factors such as gender, digital readiness, and governance quality. Women's participation, for example, significantly influences program outcomes: gender-sensitive mosque programs have proven effective in enhancing women's entrepreneurial capacity while reinforcing their social inclusion (Muhardi et al., 2023). Digital readiness, intensified by the pandemic, has emerged as a determinant of program reach; digitally literate communities more effectively exploit online marketing and financial tools. Governance quality within mosque and local institutions also determines success, transparent management enhances credibility, while mismanagement erodes trust (Abd Rahman et al., 2021; Ahmad et al., 2020; Is'adi, Munir et al., 2022). Together, these studies clarify that empowerment outcomes hinge not merely on program design but on the broader ecosystem of trust, equity, and institutional integrity.

### **Institutional Arrangements Across Islamic Contexts**

Comparative research across Muslim-majority countries reveals distinct yet interrelated institutional models that shape the performance of faith-driven economic empowerment. Ministries of Religious Affairs in Indonesia and Malaysia oversee zakat administration, Islamic education, and public engagement. Their success depends on participatory governance and transparent resource allocation (Dharma et al., 2024; Tabarik & Alfarezal, 2025). In Egypt and Malaysia, *zakat* and *waqf* bodies act as pivotal redistributive agents funding small enterprise and social welfare initiatives (Rambe et al., 2025; Wulansari & Daryono, 2025). Integrating *waqf* with microfinance has proven particularly effective in addressing poverty and promoting sustainable livelihoods.

Islamic microfinance institutions (MFIs) and cooperatives also play a critical role. Studies in Bangladesh and Pakistan demonstrate that community-owned Islamic MFIs encourage inclusive growth by extending profit-sharing credit to marginalized entrepreneurs (Hadiat et al., 2025; Samsudin et al., 2024). Their cooperative structure enhances accountability and resilience, distinguishing them from conventional financial systems. At the local level, mosque governance structures often determine the scale and quality of empowerment outcomes. Well-managed mosques in Indonesia, for instance, function as microfinance platforms distributing zakat funds and incubating community enterprises (Darajatun & Makhrus, 2025; Mubarrok et al., 2023).

Several design features consistently correlate with positive outcomes: transparency in fund management (Zahara et al., 2023), community engagement and participatory decision-making (Widyastuti et al., 2022), diversification of financial products (Tabarik & Alfarezal, 2025), financial literacy education (Durak et al., 2020), and cross-sector partnerships (Rozikin & Sholekhah, 2020). These elements collectively strengthen institutional legitimacy, enhance economic inclusiveness, and ensure program sustainability. The evidence underscores that economic empowerment in

Islamic contexts depends as much on institutional ethics as on financial instruments themselves.

### Evaluation Frameworks, Measurement Tools, and Existing Research

Since 2020, researchers have advanced several evaluation tools for assessing mosque- and counselor-led empowerment initiatives. The *Family Empowerment Scale (FES)* and adapted community empowerment indices measure dimensions such as decision-making autonomy, confidence, and participation (H. Abdullah et al., 2025; To et al., 2022). Mixed-method designs are increasingly preferred to capture both quantitative progress and qualitative transformations in trust, cohesion, and faith-based motivation (Güleç, 2025). Additionally, Islamic financial literacy assessments have emerged as domain-specific instruments for gauging program effectiveness in enhancing sharia-compliant economic behavior (Ibrahim & Kollin, 2024).

However, methodological weaknesses persist. Selection bias remains prevalent because participants are often self-selected or pre-empowered, limiting generalizability (Mweha, 2025; Venkatesan & Selvi C., 2024; Yar & Sarani, 2025). Short follow-up periods obscure long-term sustainability, and few studies systematically account for *spillover effects*, how empowerment programs influence non-participants within the same community (Angelucci & De Giorgi, 2009). Moreover, many instruments lack cultural calibration; applying Western empowerment metrics to Muslim contexts without adaptation risks misrepresenting the spiritual and communal dimensions integral to Islamic empowerment (Samier & Elkaleh, 2021; W. Wahyuni et al., 2022).

Future research directions converge on three priorities. First, scholars call for *context-specific* and *comparative* studies that map how cultural and institutional environments condition outcomes (Bani Issa & Komariah, 2024; Merzada & Rajkumar S, 2024; Tajkia, 2023). Second, there is a strong need for *longitudinal research* to trace empowerment trajectories and their durability over time (Abbas & Aravossis, 2024; Alhammadi, 2024; Muthoifin et al., 2024). Third, emerging literature recommends exploring the *digital transformation* of mosque-based programs, particularly how digital platforms can expand inclusion and financial access in the post-pandemic era (Nurrahman et al., 2025; Prihadi et al., 2025). Finally, comprehensive frameworks integrating economic, psychological, and social dimensions will enhance analytical coherence and policy relevance (Murphy, 2012; Nilsson et al., 2012; Shawoo et al., 2023).

### Synthesis and Emerging Theoretical Insights

Across the reviewed literature, a coherent picture emerges of Islamic religious counselors and mosques as hybrid institutions blending *da'wah* with socio-economic facilitation. The evidence consolidates around the notion that religious legitimacy can be an asset for economic inclusion, mobilizing trust, ethical behavior, and collective participation. Yet, effectiveness varies according to contextual moderators, institutional design, and evaluation rigor. Integrating theories of social capital, Islamic economics, and community resilience provides a robust interdisciplinary lens to explain these dynamics (Cipta & Zakirman, 2024; Karimullah, 2023; Rizki & Zulaikha, 2022).



Empirical studies affirm that faith-based initiatives contribute meaningfully to household welfare, entrepreneurship, and financial capability, though the magnitude of their effects remains modest and localized. The literature also cautions against instrumentalizing religion purely for economic ends; sustainability arises when spiritual, ethical, and material goals are harmonized. Ultimately, mosque- and counselor-led empowerment represents a distinctive model of *faith-driven community development*, one that integrates belief, ethics, and enterprise to pursue holistic well-being. Ongoing research must continue refining this model through rigorous measurement, contextual sensitivity, and intersectoral collaboration to ensure its long-term relevance and global applicability.

### Research Gap and the Significance of the Study

Despite growing scholarly attention to mosque- and counselor-led economic empowerment, substantial gaps remain in both conceptual clarity and empirical rigor. Much of the existing research relies on short follow-up periods, non-probability sampling, and observational designs that limit causal inference. Critical mechanisms, such as how religious legitimacy translates into economic agency or how governance quality moderates program outcomes, remain insufficiently theorized. Furthermore, comparative and context-sensitive analyses are scarce, leaving unanswered how local cultures, institutional arrangements, and digital readiness shape empowerment trajectories across Muslim communities. These gaps underscore the need for deeper, locally grounded investigations.

Within this scholarly landscape, the present study offers significant contributions. By examining the operational strategies, enabling conditions, and constraints affecting Islamic religious counselors in Pesawaran, it extends prior research that has tended to generalize mosque-based empowerment without detailing implementation dynamics. The study also advances theoretical integration by bridging perspectives from social capital theory, Islamic economics, and community resilience. Empirically, it provides granular qualitative evidence that complements existing quantitative tendencies, helping to clarify how faith-anchored institutions mobilize trust, ethics, and collective action to enhance local economic welfare. In doing so, the study strengthens the foundation for policy design, program evaluation, and future longitudinal research.

## METHOD

### Research Design

This study employed a qualitative descriptive design to explore the transformation of Islamic religious counselors into agents of community economic empowerment. A qualitative approach was selected because it provides the flexibility needed to examine complex social phenomena and capture variations in lived experiences, meanings, and contextual dynamics that cannot be adequately represented through quantitative measures (Creswell & Clark, 2017; Creswell & Creswell, 2023). Through this design, the study sought to uncover the strategies counselors employ, the challenges they encounter, and the perceived outcomes of their engagement in economic

empowerment initiatives. The descriptive orientation allowed for a detailed portrayal of field realities without imposing premature theoretical assumptions, thus ensuring that interpretations remained grounded in participants' narratives and observed practices.

### **Study Site and Rationale**

The research was conducted in Pesawaran Regency, Lampung Province, a region purposively selected due to its active implementation of Islamic-based community development programs. Pesawaran presents a unique intersection of strong religious identity and ongoing economic empowerment initiatives, making it an appropriate setting for examining how counselors operationalize their evolving roles. The area also offers diverse institutional arrangements, including mosque-based programs, government-supported initiatives, and community-led enterprises, enabling a comprehensive analysis of counselor engagement. Accessibility to key informants and the availability of relevant documentation further supported the selection. The sociocultural characteristics of Pesawaran provided a meaningful context for understanding counselor-led empowerment in both rural and semi-urban environments.

### **Participants and Sampling Procedures**

Participants included Islamic religious counselors (both civil servant and non-civil servant), heads of local religious affairs offices (KUA), small and microenterprise (MSMES) actors mentored by counselors, and community leaders. A purposive sampling strategy was used to ensure that participants possessed direct involvement in or substantive knowledge of empowerment programs. Selection criteria included: (1) active engagement in economic empowerment initiatives, (2) familiarity with the operational roles of religious counselors, and (3) willingness to participate in the study. The targeted sample size was 15–20 participants, subject to adjustment based on data saturation. Variation in participant roles enabled triangulation across institutional hierarchies, program types, and community backgrounds, thereby enhancing interpretive richness.

### **Data Collection Method**

Three complementary methods were employed: in-depth interviews, participant observation, and document analysis. Semi-structured interviews facilitated open-ended discussion on strategies, challenges, and perceived impacts of counselor involvement in economic empowerment. This format allowed the researcher to probe emergent themes while maintaining comparability across interviews. Participant observations were conducted to capture real-time interactions between counselors and beneficiaries, offering insight into the practical implementation of empowerment initiatives. Document analysis involved reviewing policy guidelines, program reports, and institutional archives to contextualize field findings and corroborate verbal accounts. Together, these methods enabled a comprehensive, multi-perspective understanding of the phenomenon under study.

### **Research Instruments and Researcher Role**

The primary research instrument was the researcher, supported by interview guides, observation sheets, field notes, and documentation tools. As the central interpretive agent, the researcher engaged reflexively with emerging insights, continuously evaluating potential biases and modifying questions as necessary to deepen analytical precision. The interview guides were developed in alignment with theories of policy implementation and community empowerment, ensuring that data collection addressed structural, relational, and behavioral dimensions relevant to the research objectives. The researcher's immersion in the field allowed for sustained engagement with participants, facilitating trust-building and more candid exchanges that enriched the quality of the data.

### **Data Analysis Procedures**

Data were analyzed using thematic analysis, following the stages recommended by Miles et al. (2013): data reduction, data display, and conclusion drawing. The reduction phase involved transcribing interviews, coding preliminary concepts, and filtering information for relevance. Patterns and relationships were subsequently organized into thematic matrices, enabling systematic comparison across participants. Coding proceeded through open, axial, and selective stages to develop coherent thematic structures capturing the transformation of counselor roles and associated challenges. Conclusion drawing occurred iteratively throughout data collection, ensuring that interpretations evolved alongside the emerging empirical landscape. Analytical memos were maintained to document reasoning pathways and enhance methodological transparency.

### **Validity and Reliability Measures**

To strengthen credibility, the study employed source and method triangulation. Source triangulation was achieved by comparing perspectives from counselors, MSMES actors, KUA leaders, and community figures. Method triangulation involved cross-verification among interviews, observations, and documentary evidence. Member checking was conducted by presenting preliminary interpretations to selected informants for confirmation or correction, ensuring that findings accurately reflected participant perspectives (Lincoln & Guba, 1985). Detailed documentation of analytic procedures further enhanced reliability, facilitating replicability and supporting rigorous scholarly evaluation.

### **Ethical Considerations**

Ethical integrity was maintained through informed consent, confidentiality safeguards, and voluntary participation procedures. Participants were briefed on the study's objectives, data-use protocols, and their right to withdraw at any time. Personal identifiers were removed from transcripts and reports to protect anonymity, and all data were used exclusively for academic purposes (Creswell & Clark, 2017). Ethical sensitivity was particularly important given the religious authority of participants and

their close integration with community structures, requiring the researcher to navigate interactions respectfully and responsibly.

## **RESULTS**

### **Transformation of Counselors' Roles in Economic Empowerment**

The findings demonstrate a marked shift in the roles of Islamic religious counselors in Pesawaran from traditional transmitters of religious messages to dynamic facilitators of community economic empowerment. While counselors historically focused on spiritual instruction and doctrinal guidance, they now assume responsibilities that involve mentoring micro- and small enterprises, strengthening Islamic financial literacy, and supporting community-based economic initiatives. This transformation is visible through programs jointly initiated with the Ministry of Religious Affairs, local government, and zakat institutions, which position counselors as strategic actors bridging religious values with socio-economic development. Their broadened mandate reflects a dual commitment to spiritual welfare and material upliftment, aligning with contemporary community needs and policy directions.

Field observations reveal that the shift in role is not merely rhetorical but operationally embodied in new responsibilities and practices. Counselors increasingly articulate their da'wah activities through economic lenses—promoting ethical entrepreneurship, advising on sharia-compliant financial behavior, and supporting livelihood diversification. This integration of religious and economic functions enhances their social legitimacy while expanding their impact. Informants consistently reported that the presence of counselors in economic programs increased trust, motivated participation, and ensured that empowerment activities remained rooted in Islamic ethical principles. Overall, the transformation represents a significant institutional and cultural adaptation within the counseling profession.

### **Mosque-Based Strategies as the Core Platform for Empowerment**

Mosque-centered programming emerged as the principal strategy through which counselors organize and implement empowerment initiatives. The mosque functions as an accessible, trusted, and socially cohesive environment in which counselors establish business groups, disseminate knowledge on halal certification, and facilitate linkages to Islamic microfinance. This approach leverages existing social networks embedded in mosque communities, making engagement more participatory and sustainable. Counselors routinely utilize mosques for training sessions, cooperative production activities, and community discussions, thereby transforming these religious spaces into multifunctional centers of learning and economic collaboration.

The effectiveness of mosque-based strategies stems from their embedded social capital. Participants expressed that religious environments provided reassurance, minimizing hesitation and increasing willingness to attend training or seek assistance. The mosque's symbolic authority also reinforces adherence to ethical business conduct, strengthening accountability and collective responsibility. Counselors utilize this communal cohesion to build trust-based relationships that support long-term

mentorship. Accordingly, the mosque model not only increases participation but also promotes a culturally resonant form of economic empowerment grounded in shared religious values.

### **Digital Adaptation and Expanded Outreach**

Alongside mosque-based approaches, counselors have increasingly integrated digital media into their empowerment activities. Platforms such as WhatsApp, Facebook, and Instagram are used to disseminate training schedules, share educational content, promote MSME products, and maintain continuous engagement with beneficiaries. This adaptation illustrates the counselors' ability to navigate technological shifts and respond to communication needs in an era where digital literacy is becoming central to economic participation. Informants noted that online dissemination enabled broader reach, particularly among youth and working adults who faced constraints in attending in-person sessions.

Digital mentoring also facilitated real-time communication, allowing counselors to provide rapid feedback on business challenges, marketing strategies, or financial decisions. However, the effectiveness of digital adaptation varied considerably due to disparities in technological competence among counselors. Those with stronger digital skills exhibited greater innovation and outreach, while others faced difficulties in maximizing digital tools. These findings suggest that digital transformation adds value but also introduces new capacity requirements that must be addressed through structured training and institutional support.

### **Supporting Factors: Policy, Community Participation, and Partnerships**

Several structural and social factors contributed to the success of counselor-led empowerment programs. Government support—particularly from the Ministry of Religious Affairs—played a critical role in providing training opportunities, resources, and recognition needed to operationalize programs. Policy initiatives promoting halal certification, zakat utilization, and sharia-based finance strengthened institutional environments for empowerment activities. Community participation was another central enabler, as high levels of trust in counselors and religious institutions encouraged active engagement in training, cooperative groups, and microenterprise initiatives.

Cross-sector partnerships enhanced resource mobilization and expertise sharing. Collaborations with zakat institutions, local cooperatives, microfinance providers, and government agencies expanded beneficiaries' access to capital, training modules, and market networks. Counselors reported that these partnerships allowed them to offer more comprehensive support that went beyond spiritual motivation to include technical and financial assistance. The synergistic integration of religious legitimacy, government support, and inter-organizational networks significantly amplified the reach and impact of empowerment programs.

### **Hindering Factors: Capacity Gaps and Institutional Constraints**

Despite notable progress, the study identified persistent obstacles limiting program optimization. The most frequently cited barrier was the insufficient number of counselors relative to the geographical and demographic scope of their service areas. This imbalance resulted in heavy workloads, reduced frequency of mentoring interactions, and uneven program implementation. Limited facilities—including training spaces, digital equipment, and transportation—further constrained the efficiency of outreach activities. These shortages were particularly acute in rural areas where infrastructure gaps are more pronounced.

Weak interagency coordination posed another challenge. Inconsistent communication among governmental bodies, zakat institutions, and local authorities occasionally created program overlap, delays, or inefficiencies. Moreover, limited digital literacy among some counselors hindered their ability to adopt modern tools essential for promoting products, sharing knowledge, and coordinating groups. These capacity gaps underscored the need for systematic training in digital communication, business coaching, and program management to meet the evolving demands of community empowerment.

### **Program Outcomes: Skills, Markets, and Increased Economic Confidence**

The findings indicate that counselor involvement generates measurable improvements in community skills, market access, and economic confidence. Beneficiaries reported enhanced understanding of sharia-compliant business practices, improved financial management, and increased knowledge of halal certification processes. Counselors' mentorship enabled several MSMEs actors to obtain halal certification, which expanded their market reach and increased consumer trust. Interviews revealed cases of income growth linked to improved product quality, better marketing strategies, and more disciplined financial behavior.

Participants also described increased self-confidence in managing their enterprises. Counselors' dual role as spiritual motivators and business mentors strengthened psychological readiness to engage in entrepreneurship. This integration of spiritual reassurance with practical guidance created a supportive environment that encouraged perseverance, innovation, and long-term commitment to business ventures. These outcomes affirm the potential of counselor-led empowerment to enhance both material welfare and psychosocial resilience.

### **Community-Level Transformations and Behavioral Shifts**

Beyond individual outcomes, counselors influenced broader community-level attitudes and norms. The study observed a noticeable shift toward valuing economic independence grounded in Islamic principles. Communities became more open to adopting entrepreneurial practices, experimenting with new products, and pursuing market opportunities. Collective participation in mosque-based economic activities deepened social bonds, fostering a sense of shared responsibility for communal welfare.



Financial discipline emerged as a recurring theme. Beneficiaries reported increased consistency in recordkeeping, budgeting, and reinvestment behaviors, reflecting internalization of both business skills and ethical imperatives emphasized by counselors. Market confidence also improved as participants learned to navigate digital promotions and engage customers more effectively. These behavioral transformations indicate that counselor-led empowerment extends beyond technical capacity-building to shape economic mindsets and strengthen collective agency.

### **Counselor Capacities and Leadership Variation**

Program success was significantly shaped by the competencies and leadership styles of individual counselors. Those with backgrounds in economics, entrepreneurship, or digital communication demonstrated higher levels of innovation, more effective mentoring, and stronger rapport with beneficiaries. Their multidimensional expertise allowed them to translate religious teachings into actionable business strategies, strengthening the relevance of empowerment programs.

Conversely, counselors lacking exposure to economic development concepts faced difficulties in providing comprehensive business guidance. These disparities highlight the need for institutionalized capacity development that includes technical, managerial, and digital skills training. The findings suggest that structured professional development could reduce variation in counselor performance and enhance overall program quality, particularly in regions where economic empowerment programs are expanding.

### **Gaps in Evaluation Systems and Sustainability Challenges**

The analysis of documents and interviews revealed that many empowerment programs lacked well-defined performance indicators and systematic evaluation frameworks. Activities were often conducted on an ad hoc basis, with limited documentation of outputs or outcomes. This absence of structured evaluation procedures reduced institutional learning and hindered the ability to measure long-term impact. Counselors expressed difficulty in tracking beneficiary progress, monitoring enterprise growth, or identifying areas for program improvement.

These gaps pose risks to program sustainability. Without clear benchmarks, resource allocation becomes inefficient, and successful practices cannot be easily replicated. Participants and stakeholders noted the need for standardized reporting tools, impact indicators, and coordinated monitoring systems. Strengthening evaluation practices is therefore essential for scaling successful models and ensuring accountability in empowerment initiatives.

### **Overall Significance of the Transformation**

Overall, the transformation of Islamic religious counselors into agents of economic empowerment reflects a positive alignment between community needs and institutional evolution. The study shows that counselors' expanded roles contribute substantially to enhancing local welfare through skill-building, increased market access, and strengthened economic confidence. However, sustaining and scaling

these achievements requires targeted policy support, enhanced capacity-building, and more rigorous program evaluation systems.

With appropriate institutional backing, counselors hold significant potential to serve as long-term catalysts for community economic resilience. Their unique combination of spiritual authority, social trust, and grassroots accessibility positions them as pivotal actors capable of guiding communities toward greater economic independence while upholding Islamic ethical principles.

## DISCUSSION

### Transformation of Counselors' Roles in Socio-Economic Development

The findings of this study confirm a substantial shift in the role of Islamic religious counselors in Pesawaran from a primarily devotional and didactic orientation toward an expanded mandate as facilitators of community economic empowerment. Counselors no longer confine their work to transmitting religious doctrine but increasingly mentor micro- and small-scale enterprises, promote sharia-compliant business practices, and link communities to Islamic financial services. This transformation supports earlier arguments that counselors possess latent capacity as social change agents capable of bridging spiritual and material needs (Ali, 2024; Hasibuan, 2025; Vela, 2021). In practice, counselors in Pesawaran function as intermediaries who embed economic initiatives within religious discourse, thereby enhancing both legitimacy and community uptake.

Comparable trends are documented in other Muslim-majority settings, suggesting a broader regional and global realignment of religious authority toward developmental roles. In Bangladesh and Indonesia, for example, religious leaders have been central to the transition from conventional to Islamic microfinance, building trust in new financial instruments and expanding outreach to low-income groups (Mia, 2024; Tabarik & Alfarezel, 2025). Studies in Malaysia and Egypt similarly highlight the use of zakat and waqf as structured tools for poverty reduction, often facilitated by mosque-based leadership (Herianingrum et al., 2024; Malik, 2025). At the same time, more rigid waqf governance in some Gulf contexts demonstrates that religious finance alone does not guarantee empowerment (Bessais et al., 2024; R. Hassan et al., 2022; Kassim & Noordin, 2025); institutional flexibility and community responsiveness remain critical (Rofiq et al., 2025; Yusuf et al., 2025).

These convergences and divergences carry important implications. Theoretically, they reinforce conceptualizations of *Homo Islamicus* and Islamic economics that situate economic action within an explicitly ethical and communal framework (Abd Rahman et al., 2021; Furqani & Echchabi, 2022). Practically, the Pesawaran case suggests that counselor-led empowerment can be a viable strategy for local development where religious authority and developmental mandates are deliberately aligned. For policymakers, the findings underline the need for formal recognition of counselors as development actors within national and local planning, accompanied by capacity-building and clear operational mandates. Without such institutionalization,

the current transformation risks remaining fragmented and overly dependent on individual initiative.

### **Mosque-Based Empowerment, Social Capital, and Islamic Economics**

This study also shows that mosque-based programming is the primary platform through which counselors operationalize their expanded role. Mosques in Pesawaran function as hubs where business groups are formed, halal certification is pursued, and access to sharia-compliant finance is mediated. The approach capitalizes on existing networks of trust and participation, fostering inclusive and participatory forms of economic engagement. These findings extend earlier work that highlighted the mosque's potential as a base for community entrepreneurship when managed with participatory and accountable principles (Cokrohadisumarto & Sari, 2024; Fahmi, 2025b; Tufani, 2024). Empirically, the Pesawaran experience demonstrates that mosque-centered models can integrate spiritual guidance with practical economic learning in a systematic, rather than incidental, manner.

International evidence supports the view that mosque- and counselor-led initiatives are effective when anchored in social capital and Islamic economic instruments. Studies in Indonesia and other contexts show that zakat and waqf, when administered through community-oriented mosques and religious institutions, can finance microenterprises and social services (Hadi, 2025; Saputra, 2025b, 2025a), particularly during crises such as the COVID-19 pandemic (Cipta & Zakirman, 2024; Herianingrum et al., 2024). Research on social capital similarly indicates that dense relational networks around mosques facilitate cooperation, creditworthiness, and mutual support critical for sustaining small businesses (Baizuri, 2025; Dewi et al., 2025; Syuhada et al., 2024). In Pesawaran, the formation of business groups and peer-learning circles echoes this pattern, suggesting that counselors actively leverage social trust as a development resource.

The implications are threefold. Theoretically, the findings reinforce social capital theory and Islamic economics as complementary lenses for understanding faith-based empowerment: religious gatherings generate bonding and bridging capital that, when connected to instruments such as zakat, waqf, and Islamic microfinance, can translate into tangible livelihood gains (Arif et al., 2023; Karimullah, 2023). Practically, mosque-based models demonstrate how existing religious infrastructure can be repurposed for economic resilience without undermining its spiritual core. For policy, the results support strengthening mosque governance, transparency, and financial literacy programs so that religious institutions can responsibly manage economic functions while maintaining community trust (Widyastuti et al., 2022; Zahara et al., 2023).

### **Digital Adaptation and Counselor-Led Empowerment**

Findings from Pesawaran further highlight the growing use of digital media by counselors to extend the reach of both religious guidance and economic mentoring. Counselors employ platforms such as WhatsApp, Facebook, and Instagram to

announce training, promote MSMEs products, and provide real-time advice, especially to younger and time-constrained participants. This digital turn indicates an adaptive response to changing communication patterns and market dynamics, even though uneven digital skills among counselors limit the full exploitation of these tools. The study thus reveals digital adaptation as both an opportunity and a new capability gap within counselor-led empowerment.

Recent research in other contexts confirms that digital tools significantly enhance outreach, coordination, and inclusivity of faith-based programs. Social media has been shown to connect religious institutions with younger generations who may be less engaged in traditional settings, thereby expanding the audience for educational and empowerment content (Anisa Rasyida & Rasyida, 2021; Randeree, 2020). Studies of mosque-based initiatives in Indonesia and elsewhere report that online training in financial literacy and entrepreneurship improves flexibility and participation, while digital platforms enable new practices such as crowdfunding, digital zakat, and waqf applications (Fahmi et al., 2023; Triantoro et al., 2023). At the same time, the digital divide and limited digital literacy restrict access for poorer and rural communities (Hannan & Mursyidi, 2023; Suparta, 2024), mirroring constraints observed in Pesawaran.

Theoretically, digitalization complicates simple models of face-to-face social capital by adding virtual networks that can either complement or partially substitute physical mosque interactions. Practically, the Pesawaran findings suggest that digital tools can amplify counselor impact but only if paired with systematic training and strategies to mitigate exclusion of those lacking devices or skills. For policymakers and program designers, this underscores the need to integrate digital literacy and infrastructure support into counselor training schemes and community empowerment policies, particularly where national agendas emphasize digital transformation as a development pathway.

### **Structural Constraints, Governance Challenges, and Future Directions**

Alongside positive outcomes, this study reveals persistent structural barriers that limit the effectiveness and scalability of counselor-led empowerment. Key constraints include an inadequate counselor-to-population ratio, limited facilities, and weak coordination across governmental, religious, and philanthropic bodies. Many programs also lack clear performance indicators and systematic evaluation mechanisms, resulting in ad hoc implementation and uncertain long-term impact. These findings resonate with earlier work emphasizing that policy support, resources, and institutional coordination are decisive for the success of religiously anchored empowerment efforts (Koehrsen & Burchardt, 2024; Marshall et al., 2021; Maton & Wells, 1995).

Global research on community and faith-based programs reports similar impediments. Fragmented governance and poor inter-organizational communication frequently lead to duplication, coverage gaps, and inefficiencies (Bielefeld & Cleveland, 2013; Frennesson et al., 2022; Husain et al., 2025; Masefield et al., 2020). Inequitable resource distribution and bureaucratic hurdles can further restrict access for the most vulnerable populations, undermining the inclusive intent of empowerment initiatives

(Upadhyay, 2022). Weak accountability and poorly defined roles reduce program credibility and hinder sustained engagement (Brett, 2003; Brinkerhoff & Wetterberg, 2016; Kilby, 2006). Moreover, the absence of robust evaluation frameworks, combining qualitative and quantitative indicators, limits learning and adaptation, a problem widely noted in social and health promotion programs (Bader et al., 2023; Boon et al., 2025; Rotteau et al., 2021).

These parallels highlight several theoretical, practical, and policy implications. Theoretically, the Pesawaran case underscores that religious authority and social capital are necessary but insufficient conditions for empowerment; they must be embedded within supportive governance and monitoring systems to yield durable outcomes (Abbas & Aravossis, 2024). Practically, the findings argue for targeted capacity-building in program management, evaluation, and digital skills for counselors, alongside participatory approaches that respect local culture and gender dynamics (Åslund & Nilsson, 2013; Fithrianto et al., 2024). At the policy level, there is a clear mandate to strengthen cross-sector coordination, develop standardized yet context-sensitive evaluation tools, and anchor counselor-led empowerment within broader frameworks of Islamic community development and national poverty reduction strategies.

## CONCLUSION

This study has shown that Islamic religious counselors in Pesawaran have undergone a substantive transformation from primarily spiritual instructors into multi-functional agents of community economic empowerment. Operating through mosque-based platforms and, increasingly, digital media, counselors mentor micro-entrepreneurs, facilitate halal certification, and strengthen Islamic financial literacy while preserving their da'wah mandate. These practices enhance economic capabilities, foster financial discipline, and build confidence among MSME actors, indicating that faith-anchored institutions can simultaneously address spiritual and material dimensions of community welfare. The findings thus affirm the latent developmental potential long attributed to counselors and mosques in earlier work.

At the same time, the study reveals that the impact of counselor-led empowerment is shaped by broader institutional and governance conditions. Supportive policies, cross-sector partnerships, and community trust enable meaningful program outcomes, whereas limited counselor capacity, weak coordination, and the absence of clear performance indicators constrain scalability. The results suggest that religious authority and social capital must be embedded within robust organizational frameworks if empowerment is to move beyond isolated success stories. Integrating principles from Islamic economics, social capital theory, and community development provides a coherent lens for explaining how spiritual legitimacy, trust networks, and ethical financial instruments jointly produce socio-economic benefits.

Overall, this research contributes to the growing body of scholarship on faith-based development by offering a context-rich, empirically grounded account of counselor-

led economic empowerment in an Indonesian regency. It shows how mosques and counselors can be repositioned as development actors without diluting their religious core, and it clarifies the operational mechanisms and institutional supports required for sustainable impact. The study thus provides a conceptual and practical reference for policymakers, practitioners, and scholars seeking to design or analyze programs that align da'wah, Islamic economic instruments, and community empowerment in Muslim-majority settings.

### **Limitations of the Study**

This study is subject to several limitations that should be acknowledged when interpreting its findings. First, the research was conducted in a single regency, Pesawaran, using a qualitative, purposive sampling strategy that prioritized depth over breadth. While this design enabled nuanced understanding of local dynamics, it limits the generalizability of the results to other regions with different socio-economic, cultural, or institutional characteristics. The sample size, determined by data saturation, and the reliance on self-reported experiences also introduce the possibility of selection and social desirability biases, particularly given counselors' respected status in the community.

Second, the study did not incorporate systematic quantitative measures of economic outcomes, such as income trajectories, employment rates, or firm performance indicators, nor did it employ longitudinal tracking. As a result, claims regarding impact rely primarily on perceived changes, documentary evidence, and cross-informant triangulation rather than statistically validated effect sizes. The research also only partially captures the complexity of digital transformation and governance arrangements, as these dimensions were explored through narrative accounts rather than formal institutional or network analysis. These limitations point to the need for complementary designs that can test and quantify relationships suggested by the qualitative findings.

### **Recommendations for Future Research**

Future research should extend this work through comparative and mixed-method designs. Multi-site studies across different Indonesian provinces and other Muslim-majority countries would allow systematic comparison of how variations in culture, mosque governance, policy frameworks, and financial ecosystems shape counselor-led empowerment. Longitudinal research combining surveys, administrative data, and repeated qualitative rounds could trace the durability of economic, social, and spiritual outcomes over time, moving beyond short-term perceptions. Quasi-experimental or experimental designs—where feasible—could help isolate the effects of specific program components, such as financial literacy training, halal certification support, or access to Islamic microfinance.

Further studies are also needed to deepen analysis of mechanisms and equity dimensions. Research could examine in more detail how social capital, religious authority, and institutional trust interact to influence participation and outcomes,



including gendered pathways and barriers. Digital transformation warrants focused investigation, particularly regarding inclusive models that bridge the digital divide while respecting religious norms. Finally, scholars and practitioners should collaborate to develop and test evaluation frameworks grounded in both conventional impact metrics and Islamic normative principles (e.g., Maqasid al-Shariah), enabling programs to be assessed for economic effectiveness, ethical integrity, and alignment with community values.

### Author Contributions

Conceptualization	A., H.N., A.A.W., & R.S.	Resources	A., H.N., A.A.W., & R.S.
Data curation	A., H.N., A.A.W., & R.S.	Software	A., H.N., A.A.W., & R.S.
Formal analysis	A., H.N., A.A.W., & R.S.	Supervision	A., H.N., A.A.W., & R.S.
Funding acquisition	A., H.N., A.A.W., & R.S.	Validation	A., H.N., A.A.W., & R.S.
Investigation	A., H.N., A.A.W., & R.S.	Visualization	A., H.N., A.A.W., & R.S.
Methodology	A., H.N., A.A.W., & R.S.	Writing – original draft	A., H.N., A.A.W., & R.S.
Project administration	A., H.N., A.A.W., & R.S.	Writing – review & editing	A., H.N., A.A.W., & R.S.

All authors have read and agreed to the published version of the manuscript.

### Funding

This study received no direct funding from any institution.

### Institutional Review Board Statement

The study was approved by Program Studi Administrasi Publik (S1), Universitas Sang Bumi Ruwa Jurai, Kota Bandar Lampung, Indonesia.

### Informed Consent Statement

Informed consent was obtained before respondents answered the interview for this study.

### Data Availability Statement

The data presented in this study are available on request from the corresponding author.

### Acknowledgments

The authors thank Program Studi Administrasi Publik (S1), Universitas Sang Bumi Ruwa Jurai, Kota Bandar Lampung, Indonesia, for administrative support for the research on which this article was based.

### Conflicts of Interest

The authors declare no conflicts of interest.

### Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used ChatGPT, DeepL, Grammarly, and PaperPal to translate from Bahasa Indonesia into American English and improve the clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

## REFERENCES

- Abbas, N., & Aravossis, S. (2024). Exploring the intersection of Islamic economics and sustainable development: Challenges, opportunities, and policy implications. *Seriati Ekonomisi*, 1(2), 10–20. <https://doi.org/10.35335/wyp8gp53>
- Abd Rahman, M. F., Syed Yusuf, S., Mastuki, N., Salam, M., Lokman, N., Yacob, N., & Abdullah, S. (2021). Governance of resources, processes, outputs and performance measurement of mosques based on Maqasid al-Syariah. *Management and Accounting Review (MAR)*, 20(2), 179–208. <https://mar.uitm.edu.my/images/Vol-20-2/08.pdf>
- Abdullah, H., Mohd Zain, F. A., Juahir, H., Che Haron, H. I., Ismail, A., Islam, T., & Sheikh Ahmad Tajuddin, S. A. F. (2025). Developing Tahfiz empowerment index based on Maqasid Shariah. *International Journal of Islamic and Middle Eastern Finance and Management*, 18(5), 1066–1091. <https://doi.org/10.1108/IMEFM-06-2024-0317>
- Abdullah, R., & Ismail, A. G. (2014). Al-Tawhid in relation to the economic order of microfinance institutions. *Humanomics*, 30(4), 325–348. <https://doi.org/10.1108/H-01-2014-0006>
- Ahmad, R., Arsad, S., Said, R., Hassan, A., & Shahabuddin, S. (2020). Development of framework for good governance index for mosques in Kedah. *Critical Review*, 7(19), 9343–9348. <https://doi.org/10.31838/jcr.07.19.1041>
- Alhammadi, S. (2024). Islamic finance as a driver for enhancing economic sustainability and innovation in the GCC. *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/JSTPM-11-2023-0206>
- Ali, M. (2024). Penyuluh agama Islam sebagai penggerak pendidikan keagamaan dan penguatan karakter untuk meningkatkan kesadaran spiritual masyarakat [Islamic religious teachers as drivers of religious education and character building to increase the spiritual awareness of the community]. *Jurnal An-Nasyr: Jurnal Dakwah Dalam Mata Tinta*, 11(2), 204–217. <https://doi.org/10.54621/jn.v11i2.948>
- Amalia, D. R., & Ziaulhaq, W. (2022). Strategi sosialisasi penyuluh agama Islam dalam pencegahan perceraian [Strategies for socializing Islamic religious counselors in preventing divorce]. *Jurnal Sosial, Politik Dan Budaya (SOSPOLBUD)*, 1(1), 37–44. <https://doi.org/10.55927/sospolbud.v1i1.415>
- Andrian, B. (2021). Komunikasi penyuluh agama Islam di era disrupsi informasi (Studi penyuluhan pada masyarakat perbatasan Sambas Kalimantan Barat) [Communication of Islamic religious counselors in the era of information disruption (A study of counseling in the border community of Sambas, West Kalimantan)]. *Jurnal Al-Hikmah: Jurnal Dakwah*, 15(2), 223–236. <https://doi.org/10.24260/jhjd.v15i2.2110>
- Angelucci, M., & De Giorgi, G. (2009). Indirect effects of an aid program: How do cash transfers affect ineligibles' consumption? *American Economic Review*, 99(1), 486–508. <https://doi.org/10.1257/aer.99.1.486>
- Anisa Rasyida, & Rasyida, A. (2021). Examining factors that influence IIUM students' involvement in da'wah activities via social media. *IIUM JOURNAL OF HUMAN SCIENCES*, 3(2), 27–42. <https://doi.org/10.31436/ijohs.v3i2.203>
- Anjani, N. I., Dwiyantri, S., & Wijaya, N. A. (2023). Pemberdayaan komunitas remaja masjid "Diajeng Sursela" melalui program pengabdian masyarakat: Inovasi sabun padat ramah lingkungan sebagai aplikasi IPTEK [Empowering the youth community of the "Diajeng Sursela" mosque through community service programs: Innovation in environmentally friendly solid soap as an

- application of science and technology]. *JURPIKAT (Jurnal Pengabdian Kepada Masyarakat)*, 4(3), 614–624. <https://doi.org/10.37339/jurpikat.v4i3.1527>
- Arif, M., Solihin, S., & Fatimah, S. (2023). Advancement of Baduy Muslims (Historical overview of religious conversion in the Baduy community). *Fajar Historia: Jurnal Ilmu Sejarah Dan Pendidikan*, 7(2), 273–287. <https://doi.org/10.29408/fhs.v7i2.21290>
- Ashafa, S. A., & Raimi, L. (2025). Exploring the impact of Islam's social well-being and economic justice on peaceful coexistence in Nigeria: Implications for conventional welfare policy. *Journal of Entrepreneurship and Public Policy*, 14(2), 230–250. <https://doi.org/10.1108/JEPP-11-2023-0116>
- Åslund, C., & Nilsson, K. W. (2013). Social capital in relation to alcohol consumption, smoking, and illicit drug use among adolescents: A cross-sectional study in Sweden. *International Journal for Equity in Health*, 12(1), 33. <https://doi.org/10.1186/1475-9276-12-33>
- Asmara, M. E., Riana, Z., Harahap, A. R., & Amirulsyah, A. (2022). Urgensi pembentukan unit usaha masjid sebagai pemberdayaan ekonomi ummat [The urgency of establishing mosque business units as a means of economic empowerment for the community]. *JEKKP (Jurnal Ekonomi, Keuangan Dan Kebijakan Publik)*, 4(1), 8–16. <https://doi.org/10.30743/jekkp.v4i1.5874>
- Bader, B., Coenen, M., Hummel, J., Schoenweger, P., Voss, S., & Jung-Sievers, C. (2023). Evaluation of community-based health promotion interventions in children and adolescents in high-income countries: A scoping review on strategies and methods used. *BMC Public Health*, 23(1), Article Number 845. <https://doi.org/10.1186/s12889-023-15691-y>
- Baizuri, A. (2025). Membangun ekosistem model bisnis syariah di masjid: Analisis peluang dan tantangan badan usaha milik masjid [Building a sharia business model ecosystem in mosques: Analysis of opportunities and challenges for mosque-owned enterprises]. *EL MARJAN: Jurnal Manajemen dan Pendidikan Islam*, 1(1), 60–79. <https://journal.ptnutangerang.ac.id/index.php/elmarjan/article/view/335>
- Bani Issa, R. H. M., & Komariah, U. (2024). Bridging the gap between Islamic law and economic empowerment: A multifaceted analysis. *International Journal of Nuh: Law, Policy, and Human Behavior*, 1(1), 17–31. <https://doi.org/10.63005/y9g0j416>
- Basid, A. (2009). Pemberdayaan ekonomi umat berbasis masjid (Pengalaman BMT Masjid Nurul Jannah, Petrokimia Gresik). *Al-Qanun: Jurnal Pemikiran dan Pembaharuan Hukum Islam*, 12(1), 205–229. <https://doi.org/10.15642/alqanun.2009.12.1.205-229>
- Basit, A. (2014). Tantangan profesi penyuluh agama islam dan pemberdayaannya [Challenges of the Islamic religious advisor profession and its empowerment]. *Jurnal Dakwah*, 15(1), 157–178. <https://doi.org/10.14421/jd.2014.15108>
- Bessais, S., Zakariyah, H., & Mohd Noor, A. (2024). The possibility of establishing an endowment (Waqf) from the Islamic financial institutions' provisioned funds in the United Arab Emirates. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(6), 1120–1135. <https://doi.org/10.1108/IMEFM-12-2023-0466>
- Bielefeld, W., & Cleveland, W. S. (2013). Defining faith-based organizations and understanding them through research. *Nonprofit and Voluntary Sector Quarterly*, 42(3), 442–467. <https://doi.org/10.1177/0899764013484090>
- Boon, E., Body, N. S., & Biesbroek, R. (2025). Developing and testing an evaluation framework for climate services for adaptation. *Climate Services*, 38, 100549. <https://doi.org/10.1016/j.cliser.2025.100549>
- Brett, E. A. (2003). Participation and accountability in development management. *The Journal of Development Studies*, 40(2), 1–29. <https://doi.org/10.1080/00220380412331293747>

- Brinkerhoff, D. W., & Wetterberg, A. (2016). Gauging the effects of social accountability on services, governance, and citizen empowerment. *Public Administration Review*, 76(2), 274–286. <https://doi.org/10.1111/puar.12399>
- Chowdhury, S. R., & Islam, M. R. (2025). Revitalizing community empowerment: Harnessing the synergy of faith-based NGOs and Laverack's domain approach. *Community Development Journal*, 60(2), 381–397. <https://doi.org/10.1093/cdj/bsae018>
- Chowdhury, S. R., Wahab, H. A., & Islam, M. R. (2019). The role of faith-based NGOs in social development: Invisible empowerment. *International Social Work*, 62(3), 1055–1074. <https://doi.org/10.1177/0020872818767260>
- Cipta, H., & Zakirman, A.-F. (2024). A systematic literature review study on da'wah and Islamic economic empowerment. *Mawa'izh Jurnal Dakwah Dan Pengembangan Sosial Kemanusiaan*, 15(1), 102–131. <https://doi.org/10.32923/maw.v15i1.4358>
- Cokrohadisumarto, W. bin M., & Sari, Y. I. (2024). Mosque-based integrated community empowerment model. *Islamic Social Finance*, 4(1). <https://doi.org/10.58968/isf.v4i1.372>
- Creswell, J. W., & Clark, V. L. P. (2017). *Designing and conducting mixed methods research* (3rd ed.). SAGE Publications.
- Creswell, J. W., & Creswell, J. D. (2023). *Research design: Qualitative, quantitative, and mixed methods approaches*. SAGE Publications, Inc.
- Darajatun, S. & Makhrus. (2025). Waqf and microfinance integration strategy in improving welfare through community economic empowerment. *Jurnal Ilmu Ekonomi Dan Bisnis Islam*, 7(1), 75–90. <https://doi.org/10.24239/jiebi.v7i1.359.75-90>
- Dewi, A., Suryadi, Naim, & Walipah. (2025). Menumbuhkan usaha mikro bagi masyarakat di lingkungan Masjid Zayed Kota Solo [Growing micro businesses for the community around the Zayed Mosque in Solo]. *Jurnal Akuntansi, Manajemen Dan Ilmu Pendidikan*, 1(1), 175–182. <https://journal.yapakama.com/index.php/JAMED/article/view/235>
- Dharma, Y., Puteh, A., Widodo, R., Alfaqih, L., & Yahya, A. (2024). The influence of financial literacy and Islamic business ethics on investment in Islamic financial instruments: The mediating role of risk attitude and the moderating role of religious knowledge. *Journal of Ecohumanism*, 3(8), 264–282. <https://doi.org/10.62754/joe.v3i8.4729>
- Durak, İ., Öncü, M. A., & Kartal, O. (2020). Measuring islamic financial literacy and discovering its relations with entrepreneurship among university students in Turkey. *Bilimname*, 2020(42), 215–242. <https://doi.org/10.28949/bilimname.819736>
- Fahmi, R. A. (2025a). Financial management practices in religious institutions: A narrative review of mosque-related case studies. *Jurnal Adz-Dzahab: Jurnal Ekonomi Dan Bisnis Islam*, 10(1), Article 4. <https://doi.org/10.47435/adz-dzahab.v10i1.3732>
- Fahmi, R. A. (2025b). Recent trends in mosque management. *Busyro: Jurnal Dakwah Dan Komunikasi Islam*, 6(2), 41–60. <https://doi.org/10.55352/kpi.v6i2.1712>
- Fahmi, R. A., Suyitno, S., & Rochmiatun, E. (2023). Mosque-based economic empowerment in the Malay World: Views of Ibnu Khaldun's asabiyah and Malik Bennabi's civilization theories. *Al-Qalam*, 29(1), 88–101. <https://doi.org/10.31969/alq.v29i1.1208>
- Fahmy, M. F. A., Muis, A., & Abidin, Z. (2024). From religious authority to economic actor: Exploring the kiai's strategic role in the economic empowerment of pesantren communities. *Fenomena*, 23(2), 209–222. <https://doi.org/10.35719/fenomena.v23i2.599>

- Fahrurrozi, F., & Munir, Z. A. B. H. (2021). Revitalisasi peran dan fungsi penyuluh agama Islam dalam pembimbingan terhadap masyarakat di Kota Mataram [Revitalizing the role and function of Islamic religious teachers in guiding the community in Mataram City]. *Al-Tazkiah Jurnal Bimbingan Dan Konseling Islam*, 10(2), 175–194. <https://doi.org/10.20414/altazkiah.v10i2.4309>
- Fathoni, M. A., Sholihah, D. R., Suprima, S., & Wulansari, A. S. (2025). Mimbar masjid sebagai sarana peningkatan literasi keuangan syariah [The mosque pulpit as a means of improving Islamic financial literacy]. *Jurnal Pengabdian Masyarakat Indonesia*, 5(1), 51–60. <https://doi.org/10.52436/1.jpmi.3354>
- Fithrianto, M. N., Andrianata, M., & Suharsono, J. (2024). The effect of community participation, government policy, and Sharia financial education on Sharia economic development in West Java. *West Science Social and Humanities Studies*, 2(07), 1166–1178. <https://doi.org/10.58812/wsshs.v2i07.1084>
- Frennesson, L., Kembro, J., de Vries, H., Jahre, M., & Van Wassenhove, L. (2022). "International humanitarian organizations' perspectives on localization efforts". *International Journal of Disaster Risk Reduction*, 83, 103410. <https://doi.org/10.1016/j.ijdrr.2022.103410>
- Furqani, H., & Echchabi, A. (2022). Who is Homo Islamicus? A Qur'ānic perspective on the economic agent in Islamic economics. *ISRA International Journal of Islamic Finance*, 14(2), 206–220. <https://doi.org/10.1108/IJIF-05-2021-0102>
- Goh, L. T., Trinugroho, I., Law, S. H., & Rusdi, D. (2024). Institutional quality, FDI inflows, human capital development and poverty: A case of Indonesia. *International Journal of Social Economics*, 51(11), 1450–1467. <https://doi.org/10.1108/IJSE-09-2023-0733>
- Güleç, Y. (2025). Factors affecting religious tolerance and prejudice in school context: A mixed method research synthesis. *British Journal of Religious Education*, 1–22. <https://doi.org/10.1080/01416200.2025.2471100>
- Habibi, M., & Lubis, M. (2022). Membangun generasi muda yang kreatif dan bertakwa dengan optimalisasi masjid dalam upaya mewujudkan masyarakat madani di Desa Wonocolo Sepanjang Sidoarjo [Building a creative and devout young generation by optimizing the use of mosques in an effort to create a civil society in Wonocolo Sepanjang Village, Sidoarjo]. *Nasyatuna: Jurnal Pengabdian Kepada Masyarakat*, 2(1), 31–44. <https://doi.org/10.59174/nst.v2i1.44>
- Hadi, B. (2025). The role of mosques as centers of social innovation in the development of urban Islamic communities. *Journal on Islamic Studies*, 1(4), 246–256. <https://doi.org/10.35335/cwbfwx02>
- Hadiat, H., Janwari, Y., Hasanuddin, M., & Athoillah, M. A. (2025). Islamic economic solutions to poverty and inequality in Indonesia: Bridging faith, practice, inflation, and the balance of the financial system. *Asian Journal of Islamic Studies and Da'wah*, 3(1), 68–90. <https://doi.org/10.58578/ajisd.v3i1.4541>
- Halimah, H., & Fatmah, N. (2024). Peran penyuluh agama Islam dalam memberikan pencerahan rohani terhadap masyarakat di kawasan pinggir Kecamatan Pahandut Kota Palangka Raya [The role of Islamic religious teachers in providing spiritual enlightenment to communities in the outskirts of Pahandut District, Palangka Raya City]. *Nuansa Akademik: Jurnal Pembangunan Masyarakat*, 9(1), 149–162. <https://doi.org/10.47200/jnajpm.v9i1.2146>
- Hannan, A., & Mursyidi, A. F. (2023). Social media and the fragmentation of religious authority among Muslims in contemporary Indonesia. *Digital Muslim Review*, 1(2), 84–104. <https://doi.org/10.32678/dmr.v1i2.10>

- Hasibuan, R. (2025). Peran penyuluh agama Islam dalam mewujudkan keluarga sakinah [The role of Islamic religious teachers in creating harmonious families]. *Narasi: Jurnal Komunikasi Dakwah Dan Perkembangan Masyarakat Islam*, 1(1), 29–36. <https://glonus.org/index.php/narasi/article/view/230>
- Hassan, R., Abu Bakar, N. M., & Akmal Abu Bakar, N. H. (2022). A review on governance and best practices in waqf management for sustainable development in selected Malaysian states and other countries. In M. K. Hassan, A. Muneeza, & A. M. Sarea (Eds.), *Towards a post-Covid global financial system: Lessons in social responsibility from Islamic finance* (p. 0). Emerald Publishing Limited. <https://doi.org/10.1108/978-1-80071-625-420210009>
- Hendriani, A., & Abdurrahman, Z. (2023). Peran penyuluh agama islam dalam meningkatkan minat belajar Al-Quran pada lansia di UPT Pelayanan Sosial Lanjut Usia Binjai [The role of Islamic religious teachers in increasing interest in learning the Quran among the elderly at the Binjai Elderly Social Services Unit]. *Reslaj: Religion Education Social Laa Roiba Journal*, 5(6), 3069–3083. <https://doi.org/10.47467/reslaj.v5i6.3755>
- Herianingrum, S., Iswati, S., Ma'ruf, A., & Bahari, Z. (2024). The role of Islamic economics and social institutions during the time of COVID-19. *Journal of Islamic Marketing*, 15(8), 2144–2162. <https://doi.org/10.1108/JIMA-05-2022-0134>
- Husain, M. K., Maulana, D., Syihabudin, S., Adawiah, A. M., & Wasehudin, W. (2025). The role of local government policy in enhancing zakat revenue: A case study of BAZNAS in Serang Regency. *International Journal of Nusantara Islam*, 13(2), 257–276. <https://doi.org/10.15575/ijni.v13i2.46372>
- Ibrahim, B., & Kollin, M. (2024). Analysis of the role of Islamic philanthropy in urban poverty alleviation. *Seriat Ekonomisi*, 1(3), 71–79. <https://doi.org/10.35335/sd0ef186>
- Ilham, I. (2018). Peranan penyuluh agama Islam dalam dakwah [The role of Islamic religious teachers in preaching]. *Alhadharah: Jurnal Ilmu Dakwah*, 17(33), 49–80. <https://doi.org/10.18592/alhadharah.v17i33.2373>
- Is'adi, Munir, Roziq, Ahmad, Miqdad, Muhammad, & Puspitasari, Novi. (2022). Variables affecting congregation's trust and mosque organizational performance. *Quality - Access to Success*, 23(186), 83–92. <https://doi.org/10.47750/QAS/23.186.11>
- Ismail, A. G., Mohd Daud, A. H., Mohamad Nasir, N. S., Omar, N., Azzan, N. A., Abdul Rahman, N. S., & Azmin, U. S. (2024). Empowering mosque cooperatives for development of the ummah. *UMRAN - International Journal of Islamic and Civilizational Studies*, 11(2), 89–102. <https://doi.org/10.11113/umran2024.11n2.659>
- Kader, H. (2021). Human well-being, morality and the economy: An Islamic perspective. *Islamic Economic Studies*, 28(2), 102–123. <https://doi.org/10.1108/IES-07-2020-0026>
- Kamal, A., & Khattak, I. (2022). Role of Islamic microfinance in poverty reduction. *Al-Qamar*, 5(1), 229–240. <https://doi.org/10.53762/5hg8zy10>
- Karimullah, S. S. (2023). Influence of progressive Islamic da'wah on economic empowerment within the muslim community. *Journal of Da'wah*, 2(2), 150–174. <https://doi.org/10.32939/jd.v2i2.3017>
- Kassim, A. A. A., & Noordin, K. (2025). Legal and institutional framework of waqf in Saudi Arabia: Challenges and alignment with Vision 2030. *Malaysian Journal Of Islamic Studies (MJIS)*, 9(2), 60–71. <https://doi.org/10.37231/mjis.2025.9.2.305>
- Kelley, L. C. (2020). Explaining the limitations of agricultural intensification initiatives in Sulawesi, Indonesia. *Frontiers in Sustainable Food Systems*, 4, 529074. <https://doi.org/10.3389/fsufs.2020.529074>



- Kilby, P. (2006). Accountability for empowerment: Dilemmas facing non-governmental organizations. *World Development*, 34(6), 951–963. <https://doi.org/10.1016/j.worlddev.2005.11.009>
- Koehrsen, J., & Burchardt, M. (2024). Religion and development: Alternative visions, credibility, and networks as religious assets for sustainable development? *Progress in Development Studies*, 24(2), 129–146. <https://doi.org/10.1177/14649934231206302>
- Kotani, H., Okai, H., & Tamura, M. (2022). COVID-19 vaccination at a mosque with multilingual and religious considerations for ethnic minorities: A case study in Kanagawa, Japan. *International Journal of Disaster Risk Reduction*, 82, 103378. <https://doi.org/10.1016/j.ijdrr.2022.103378>
- Makmun, F. & Faizal. (2025). Penyuluhan agama dalam pengembangan masyarakat Islam: Studi peran penyuluh agama dalam pengembangan masyarakat Islam [Religious counseling in Islamic community development: A study of the role of religious counselors in Islamic community development]. *Bina' Al-Ummah*, 16(1), 37–52. <https://ejournal.radenintan.ac.id/index.php/alummah/article/view/9269>
- Malik, M. (2025). Harnessing Islamic financial philosophies for poverty alleviation and socioeconomic evolution. *COMSATS Journal of Islamic Finance*, 10(1), 90–108. <https://doi.org/10.26652/cjif.10202515>
- Marshall, K., Roy, S., Seiple, C., & Slim, H. (2021). Religious engagement in development: What impact does it have? *The Review of Faith & International Affairs*, 19(supl), 42–62. <https://doi.org/10.1080/15570274.2021.1983347>
- Masefield, S. C., Msosa, A., & Grugel, J. (2020). Challenges to effective governance in a low income healthcare system: A qualitative study of stakeholder perceptions in Malawi. *BMC Health Services Research*, 20(1), 1142. <https://doi.org/10.1186/s12913-020-06002-x>
- Masyhur, L. S., Hermanto, B., Palawa, A. H., Ansor, M., & Amin, M. A. (2024). Penguatan moderasi beragama guru dan penyuluh agama Islam Riau melalui workshop virtual literasi keagamaan lintas budaya [Strengthening religious moderation among teachers and Islamic religious instructors in Riau through virtual workshops on cross-cultural religious literacy]. *Jurnal Widya Laksmi: Jurnal Pengabdian Kepada Masyarakat*, 4(2), 78–87. <https://doi.org/10.59458/jwl.v4i2.83>
- Maton, K. I., & Wells, E. A. (1995). Religion as a community resource for well-being: Prevention, healing, and empowerment pathways. *Journal of Social Issues*, 51(2), 177–193. <https://doi.org/10.1111/j.1540-4560.1995.tb01330.x>
- Merzada, M. M. & Rajkumar S. (2024). Economic empowerment of women in Islamic countries: A systematic review of literature. *Journal of Management and Entrepreneurship*, 18(1), 1–14. <https://doi.org/10.70906/20241801001014>
- Mia, M. A. (2024). The transformation of conventional microfinance into Islamic microfinance in Bangladesh: Proposed Shariah-based model(s). *Qualitative Research in Financial Markets*, 16(3), 565–585. <https://doi.org/10.1108/QRFM-06-2022-0104>
- Miles, M. B., Huberman, A. M., & Saldana, J. (2013). *Qualitative data analysis: A methods sourcebook*. SAGE Publications.
- Mubarok, A. Z. S. (2021). Literasi wakaf uang berbasis masjid: Literation of cash waqf based on mosque. *Jurnal Bimas Islam*, 14(1), 132–160. <https://doi.org/10.37302/jbi.v14i1.355>
- Mubarrok, U. S., Idris, Z. Z., & Ulfi, I. (2023). The journey of Islamic microfinance in Indonesia: A social movement's theoretical approach. *EL DINAR: Jurnal Keuangan Dan Perbankan Syariah*, 11(2), 229–248. <https://doi.org/10.18860/ed.v11i2.20599>

- Muhammad, N. M., Kassim, S., Mahadi, N. F., & Ali, E. R. A. E. (2022). An analysis of the joint liability model in Bangladesh: Lessons for the Islamic microfinance institutions. *Journal of Islamic Finance*, 11(2), 149–160. <https://doi.org/10.31436/jif.v11i2.697>
- Muhardi, M., Nurdin, N., & Ihwanuddin, N. (2023). Social entrepreneurship through mosque cooperatives in building loan-shark-free society economy. *KnE Social Sciences, 5th Social and Humaniora Research Symposium (5th SoRes)*, 105–114. <https://doi.org/10.18502/kss.v8i18.14202>
- Muhtar, F. (2023). Toward religious moderation: Mohammed Arkoun's and Hasan Hanafi's perspectives on Indonesian Wasatiyah Islam. *MIQOT: Jurnal Ilmu-Ilmu Keislaman*, 47(2), 204–221. <https://doi.org/10.30821/miqot.v47i2.1119>
- Mukzlatin, S. (2020). Kompetensi penyuluh agama Islam dalam memelihara harmoni kerukunan umat beragama di Jakarta Selatan [The competence of Islamic religious counselors in maintaining religious harmony in South Jakarta]. *Andragogi*, 8(1), 458–475. <https://doi.org/10.36052/andragogi.v8i1.113>
- Murphy, K. (2012). The social pillar of sustainable development: A literature review and framework for policy analysis. *Sustainability: Science, Practice and Policy*, 8(1), 15–29. <https://doi.org/10.1080/15487733.2012.11908081>
- Muthoifin, Rohimat, A. M., Irsyad, M., Usnan, Nurrohim, A., Afiah, I., & Mahmudulhassan. (2024). Sharia economic empowerment of low-income communities and subsidy recipients in Boyolali for sustainable development goals. *Journal of Lifestyle and SDGs Review*, 5(1), e02983. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n01.pe02983>
- Mweha, M. (2025). Does financial inclusion translate to empowerment? A heterogeneity-aware assessment of Southern Africa's gender-targeted economic programs (2020–2025). *International Journal of Research and Innovation in Social Science*, 9(8), 7410–7424. <https://doi.org/10.47772/IJRISS.2025.908000615>
- Najmudin, N., & Syihabudin, S. (2022). Religiosity and halal certification: Its effect on interest in buying traditional food. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 6(2), 79–96. <https://doi.org/10.31332/lifalah.v6i2.2994>
- Ndala, N. N., & Pelser, T. (2019). Examining the effectiveness of entrepreneurship policy implementation in Malawi. *Journal of Contemporary Management*, 16(2), 234–255. <https://doi.org/10.35683/jcm19036.34>
- Nilsson, M., Zamparutti, T., Petersen, J. E., Nykvist, B., Rudberg, P., & McGuinn, J. (2012). Understanding policy coherence: Analytical framework and examples of sector–environment policy interactions in the EU. *Environmental Policy and Governance*, 22(6), 395–423. <https://doi.org/10.1002/eet.1589>
- Nurdin, N., Rintoh, R., Naharuddin, N., Hasbullah, H., & Asrawati, A. (2025). Peran penyuluh agama Islam dalam pembinaan masyarakat rentan di Kelurahan Sambung Jawa [The role of Islamic religious teachers in community development for vulnerable groups in Sambung Jawa Village]. *Journal of Comprehensive Science*, 4(5), 1692–1703. <https://doi.org/10.59188/jcs.v4i5.3173>
- Nurrahman, S., Saefullah, A., Abas, F., Tohiroh, Joned Ceilendra Saksana, Sitti Aliyah Azzahra, Elvira Sitna Hajar, Lena Farsiah, Zulkifli Zainudidin, & Nurdin. (2025). Pemberdayaan pengurus dan jamaah masjid melalui implementasi sistem informasi manajemen terpadu berbasis digital [Empowering mosque administrators and congregations through the implementation of a digital-based integrated management information system]. *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, 4(1), 2373–2382. <https://doi.org/10.31004/jerkin.v4i1.1974>

- Olarinmoye, O. O. (2012). Faith-based organizations and development: Prospects and constraints. *Transformation*, 29(1), 1–14. <https://doi.org/10.1177/0265378811427985>
- Pamungkas, A., & Halwati, U. (2023). Tantangan dakwah melalui media sosial di era media baru [The challenge of preaching through social media in the new media era]. *ARKANA: Jurnal Komunikasi dan Media*, 2(1), 146–158. <https://doi.org/10.62022/arkana.v2i01.4036>
- Prihadi, D., Waskito, J., Irawan, B. H., Alsaifira, O. M., Widiyanti, T., & Reformasi, E. (2025). Transformasi digital dalam pengelolaan tabungan qurban melalui optimalisasi website manbaulimantegal.org di Mangkukusuman Kota Tegal [Digital transformation in the management of qurban savings through the optimization of the manbaulimantegal.org website in Mangkukusuman, Tegal City]. *Abdimas Galuh*, 7(1), 45–52. <https://doi.org/10.25157/ag.v7i1.16279>
- Qodir, Z., Misran, M., & Long, A. S. (2023). Gender equality in Indonesian democracy amidst Islamic conservatism and Islamic populism. *JSW (Jurnal Sosiologi Walisongo)*, 7(2), 83–98. <https://doi.org/10.21580/jsw.2023.7.2.17003>
- Rahman, A. (2021). Tantangan dan peluang penyuluh agama di era digital [Challenges and opportunities for religious counselors in the digital age]. *Dakwah: Jurnal Kajian Dakwah Dan Kemasyarakatan*, 25(1), 102–115. <https://doi.org/10.15408/dakwah.v25i1.23185>
- Rahman, S. F. A. (2020). Financial education programmes organised by mosques as a platform to increase financial literacy in Malaysia. *TAHFIM: IKIM Journal of Islam and the Contemporary World*, 13(1), 57–83. <https://doi.org/10.56389/tafhim.vol13no1.3>
- Rambe, R., Zahra, I., & Nadia, N. (2025). Economics in the development and development of Islamic society. *ALSYS*, 5(4), 1092–1104. <https://doi.org/10.58578/alsys.v5i4.6249>
- Randeree, K. (2020). Demography, demand and devotion: Driving the Islamic economy. *Journal of Islamic Marketing*, 11(2), 301–319. <https://doi.org/10.1108/JIMA-06-2018-0102>
- Rizki, I., & Zulaikha, S. (2022). The role of mosques in community economic recovery during the COVID-19 pandemic. *Jurnal Ekonomi Dan Bisnis Airlangga*, 32(1), 54–69. <https://doi.org/10.20473/jeba.v32i12022.54-69>
- Rofiq, M. A., Fathoni, J., & Barnamij, N. (2025). Optimizing zakat and waqf through digital innovation in the framework of Maqashid Syariah: A solution for poverty alleviation in Indonesia. *Dialektika: Jurnal Ekonomi Dan Ilmu Sosial*, 10(2), 360–368. <https://doi.org/10.36636/dialektika.v10i2.6939>
- Rohmaningtyas, N., Yasin, A., Ramdani, R., Anwar, M. K., & Subagjo, C. K. P. (2025). Peningkatan literasi keuangan syariah melalui pelatihan pengelolaan dan keuangan masjid di Karangpilang Surabaya [Improving Islamic financial literacy through training on mosque management and finance in Karangpilang, Surabaya]. *Jurnal Pengabdian Masyarakat: BAKTI KITA*, 6(1), 52–61. <https://doi.org/10.52166/baktikita.v6i1.8800>
- Rotteau, L., Albert, M., Bhattacharyya, O., Berta, W., & Webster, F. (2021). When all else fails: The (mis)use of qualitative research in the evaluation of complex interventions. *Journal of Evaluation in Clinical Practice*, 27(2), 264–271. <https://doi.org/10.1111/jep.13396>
- Rozikin, A. Z., & Sholehah, I. (2020). Islamic financial literacy, promotion, and brand image towards saving intention in sharia bank. *Iqtishadia*, 13(1), 95–106. <https://doi.org/10.21043/iqtishadia.v13i1.6489>
- Sa'idy, & Verawati, H. (2022). Eksistensi penyuluh agama dalam meningkatkan moderasi agama [The role of religious counselors in promoting religious moderation]. *Tafahus: Jurnal Pengkajian Islam*, 2(1), 17–25. <https://doi.org/10.58573/tafahus.v2i1.14>

- Samier, E., & Elkaleh, E. (2021). Towards a model of Muslim women's management empowerment: Philosophical and historical evidence and critical approaches. *Administrative Sciences*, 11(2), 47. <https://doi.org/10.3390/admsci11020047>
- Samsudin, S., Fajrillah, F., Lubis, M. A., Lubis, A. T., Siregar, S., & Juliati Nasution, Y. S. (2024). Exploring Islamic social finance practices in Muslim countries outside ASEAN. *Jurnal Penelitian Medan Agama*, 15(2), 189–198. <https://doi.org/10.58836/jpma.v15i2.23068>
- Saputra, W. (2025a). Developing youth competencies through waqf mechanisms: A comprehensive literature review for enhancing the Islamic economy. *Ekopedia: Jurnal Ilmiah Ekonomi*, 1(3), 805–819. <https://doi.org/10.63822/cqmttz49>
- Saputra, W. (2025b). Enhancing sharia financial literacy through educational initiatives on Sharia microfinance institutions within the context of the Mughadiah Mosque Vicinity in Rintis Village, Pekanbaru. *Aksi Kita: Jurnal Pengabdian Kepada Masyarakat*, 1(3), 306–314. <https://doi.org/10.63822/gatqtd64>
- Sardar, Z. (1996). Beyond development: An Islamic perspective. *The European Journal of Development Research*, 8(2), 36–55. <https://doi.org/10.1080/09578819608426664>
- Septiawan, M. R., Irawadi, B., Harahap, A. T., Sopang, F. I., & Nursidin, M. (2025). Literasi keuangan Masjid Muslimin Eka Surya [Financial literacy at the Eka Surya Mosque]. *Jurnal Pengabdian Masyarakat Bhinneka*, 3(4), 834–839. <https://doi.org/10.58266/jpmb.v3i4.276>
- Setyorini, N., & Violinda, Q. (2021). Pengelolaan dan pengembangan aset masjid sebagai upaya peningkatan layanan ibadah [Management and development of mosque assets as an effort to improve worship services]. *JPPM (Jurnal Pengabdian Dan Pemberdayaan Masyarakat)*, 5(1), 55. <https://doi.org/10.30595/jppm.v5i1.6343>
- Shawoo, Z., Maltais, A., Dzebo, A., & Pickering, J. (2023). Political drivers of policy coherence for sustainable development: An analytical framework. *Environmental Policy and Governance*, 33(4), 339–350. <https://doi.org/10.1002/eet.2039>
- Siregar, K. H., Vientiany, D., & Farried, A. I. (2024). Pemberdayaan ekonomi berbasis masjid dalam upaya meningkatkan kesejahteraan masyarakat Klambir V Kebun Kabupaten Deli Serdang [Mosque-based economic empowerment in an effort to improve the welfare of the Klambir V Kebun community in Deli Serdang Regency]. *Joong-Ki: Jurnal Pengabdian Masyarakat*, 3(4), 686–691. <https://doi.org/10.56799/joongki.v3i4.4731>
- Suaidah, S., & Arjun, D. (2023). Urgensi dan peran lembaga keuangan mikro dalam pengentasan kemiskinan dan pengembangan ekonomi umat [The urgency and role of microfinance institutions in poverty alleviation and economic development of the community]. *Reinforce: Journal of Sharia Management*, 2(1), 75–83. <https://doi.org/10.21274/reinforce.v2i1.7416>
- Suparta, S. (2024). Religious moderation-based curriculum for urban Muslims: A study in Islamic University of Indonesia Islamic Boarding School. *Akademika: Jurnal Pemikiran Islam*, 29(1), 1–12. <https://doi.org/10.32332/akademika.v29i1.8732>
- Suwaji, S., & Agustedi, A. (2024). The influence of financial literacy and financial inclusion on investment decisions and business performance. *International Conference of Business and Social Sciences*, 3(1), 368–379. <https://doi.org/10.24034/icobuss.v3i1.381>
- Syuhada, W., Mamun, S., Midisen, K., & Ahmad, A. N. (2024). Optimalisasi bazar masjid sebagai katalisator pemberdayaan UMKM: Studi kasus di Perumahan Sukaraya Indah Bekasi [Optimizing mosque bazaars as catalysts for MSME empowerment: A case study in the Sukaraya Indah

- Bekasi Housing Complex]. *Jurnal Ekonomi Syariah Pelita Bangsa*, 9(2), 447–460. <https://doi.org/10.37366/jespb.v9i02.1912>
- Tabarik, A., & Alfarezal, C. (2025). Evaluation study of Islamic microfinance program based on Islamic social funds (Zakat, waqf, and sadaqah). *Seriat Ekonomisi*, 2(1), 1–8. <https://doi.org/10.35335/8eqn3v81>
- Tajkia, U. S. (2023). Economic Empowerment of Muslim Women in Bangladesh between Islamic Law and Reality. *International Journal of Research and Innovation in Social Science*, 7(7), 458–468. <https://doi.org/10.47772/IJRISS.2023.70734>
- Tehuayo, R., & Holle, M. H. (2024). Pengaruh literasi keuangan syariah terhadap pengambilan keputusan berinvestasi masyarakat masjid di perbankan syariah Kota Ambon [The influence of Islamic financial literacy on the investment decisions of mosque communities in Islamic banking in Ambon City]. *Manajemen Dewantara*, 8(2), 270–287. <https://doi.org/10.30738/md.v8i2.17757>
- To, S., Yang, L., Dong, L., Yan, M., So, Y., & Chung, M. (2022). Development and validation of a quantitative measure for parent empowerment via transformative learning. *Frontiers in Psychology*, 13, 934142. <https://doi.org/10.3389/fpsyg.2022.934142>
- Tomalin, E. (2020). Global aid and faith actors: The case for an actor-orientated approach to the 'turn to religion.' *International Affairs*, 96(2), 323–342. <https://doi.org/10.1093/ia/iiaa006>
- Triantoro, D. A., Basri, B. F., & Abadi, M. (2023). Upper middle-class Muslims and market-oriented umroh program dissemination on social media. *Idarotuna*, 5(1), 15. <https://doi.org/10.24014/idarotuna.v5i1.22298>
- Trimulato, T., Ismawati, I., Sapa, N. B., Muhlis, M., & Amani, Z. (2022). Sosialisasi keuangan syariah dan UMKM halal berbasis masjid di Desa Ereng Ereng Kabupaten Bantaeng [Socialization of Islamic finance and halal MSMEs based on mosques in Ereng Ereng Village, Bantaeng Regency]. *Cendekia: Jurnal Pengabdian Masyarakat*, 4(2), 60–69. <https://doi.org/10.32503/cendekia.v4i2.2493>
- Tufani, J. A. (2024). Stakeholder perspectives on mosque management and accountability: A stakeholder theory approach. *Indonesian Journal of Multidisciplinary Science*, 3(4), 385–390. <https://doi.org/10.55324/ijoms.v3i4.824>
- Upadhyay, U. (2022). Effectiveness of rural cooperatives as means to enhance conservation through economic development. *Samriddhi Journal of Development Studies*, 8(1), 26–33. <https://doi.org/10.3126/sjds.v8i1.60981>
- Vela, A. (2021). Peran penyuluh agama Islam dalam memberikan pelayanan kerohanian masyarakat Kecamatan Punggur Kabupaten Lampung Tengah di masa pandemi COVID-19 [The role of Islamic religious teachers in providing spiritual services to the community of Punggur District, Central Lampung Regency, during the COVID-19 pandemic]. *Al-Wathan: Jurnal Ilmu Syariah*, 2(2), 107–131. <https://jurnal.stisda.ac.id/index.php/wathan/article/view/34>
- Venkatesan, K., & Selvi C., S. (2024). Economic emancipation: Analyzing the impact of financial independence on women's empowerment. *Gujarat Journal of Extension Education*, 37(2), 72–80. <https://doi.org/10.56572/gjoe.2024.37.2.0013>
- Wahyuni, N., & Khotimah, K. (2023). Peran penyuluh agama dalam membentuk keluarga sakinah di Desa Kebumen [The role of religious counselors in forming harmonious families in Kebumen Village]. *ARKANA: Jurnal Komunikasi dan Media*, 2(1), 159–170. <https://doi.org/10.62022/arkana.v2i01.3946>

- Wahyuni, W., Saman Ahmed Shihab, Talib, S. G., Mutlak, D. A., Hussein, R. A., & Dwijendra, N. K. A. (2022). Evaluation of the role of Islamic values in improvement of spiritual health among Iraqi Muslims. *HTS Teologiese Studies / Theological Studies*, 78(1), a7832. <https://doi.org/10.4102/hts.v78i1.7832>
- Widyastuti, U., Febrian, E., Sutisna, S., & Fitrijanti, T. (2022). Market discipline in the behavioral finance perspective: A case of Sharia mutual funds in Indonesia. *Journal of Islamic Accounting and Business Research*, 13(1), 114–140. <https://doi.org/10.1108/JIABR-06-2020-0194>
- Wulansari, A. R. & Daryono. (2025). Islamic microfinance, self-efficacy, and women's economic resilience. *Journal International Economic Sharia*, 2(2), 111–128. <https://doi.org/10.69725/jies.v2i2.290>
- Yar, F. G. M., & Sarani, H. (2025). Towards a context-specific framework for family economic empowerment: Lessons from developing countries. *ORGANIZE: Journal of Economics, Management and Finance*, 4(2), 189–206. <https://doi.org/10.58355/organize.v4i2.172>
- Yusuf, J. A., Mumini Oladapo, R., Ismail, A. A., & Tunde, M. A. (2025). The impact of Islamic banking on redistribution of sustainable income. *Journal of Islamic Economics and Finance Studies*, 5(2), 352–367. <https://doi.org/10.47700/jiefes.v5i2.9194>
- Zahara, A., Mardiya, S., Andhini, B., & Sudirman, W. F. R. (2023). Peran lembaga keuangan syariah dalam mengembangkan bisnis mikro dan kecil di Indonesia [The role of Islamic financial institutions in developing micro and small businesses in Indonesia]. *Prosiding Seminar Nasional Manajemen Dan Ekonomi*, 2(2), 173–181. <https://doi.org/10.59024/semnas.v3i2.472>
- Zikrullah, Z., & Kurniawan, D. (2024). Komunikasi penyuluh agama Islam terhadap ketaatan beragama masyarakat Kecamatan Timang Gajah Kabupaten Bener Meriah [Communication by Islamic religious teachers regarding religious observance among the community of Timang Gajah Subdistrict, Bener Meriah Regency]. *ANALOGI Jurnal Ilmu Sosial Dan Humaniora*, 2(2), 25–32. <https://doi.org/10.61902/analogi.v2i2.1076>