

## **Faith-Based Economic Empowerment: The Role of Islamic Religious Extension Workers in Community Development in Padangsidempuan City**

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### **Abstract**

This article examines the role of Islamic religious extension workers in the economic empowerment of Taklim Council communities in Padangsidempuan City and its implications for debates on religion, empowerment, and community development. Using a qualitative field-study approach, data were collected through participatory observation and semi-structured interviews with religious extension workers, institutional officials, and Taklim Council administrators and members. Data were analyzed thematically using the Miles and Huberman model, while validity was ensured through source and method triangulation. The findings reveal that religious extension workers act as moral brokers, social facilitators, and institutional mediators in community-based economic empowerment. Empowerment is understood not only as income improvement but also as strengthening collective capacity, social trust, and moral legitimacy toward productive economic activities. However, these roles remain constrained by bureaucratic dependence, limited resources, and weak integration with the local economic ecosystem. This study highlights the strategic contribution of religious actors in sustainable community empowerment practices.

**Keywords:** faith-based economic empowerment; religious extension workers; community development; majelis taklim,

### **Abstrak**

*Artikel ini mengkaji peran penyuluh agama Islam dalam pemberdayaan ekonomi masyarakat Dewan Taklim di Kota Padangsidempuan dan implikasinya terhadap perdebatan tentang agama, pemberdayaan, dan pengembangan masyarakat. Dengan menggunakan pendekatan studi lapangan kualitatif, data dikumpulkan melalui observasi partisipatif dan wawancara semi-terstruktur dengan penyuluh agama, pejabat institusi, dan pengurus dan anggota Dewan Taklim. Data dianalisis secara tematik menggunakan model Miles dan Huberman, sedangkan validitas dipastikan melalui triangulasi sumber dan metode. Temuan tersebut mengungkapkan bahwa penyuluh agama bertindak sebagai perantara moral, fasilitator sosial, dan mediator kelembagaan dalam pemberdayaan ekonomi berbasis masyarakat. Pemberdayaan dipahami tidak hanya sebagai peningkatan pendapatan tetapi juga sebagai penguatan kapasitas kolektif, kepercayaan sosial, dan legitimasi moral terhadap kegiatan ekonomi produktif. Namun, peran ini tetap dibatasi oleh ketergantungan birokrasi, sumber daya yang terbatas, dan integrasi yang lemah dengan ekosistem ekonomi lokal. Studi ini menyoroti kontribusi strategis pelaku agama dalam praktik pemberdayaan masyarakat yang berkelanjutan.*

**Kata kunci:** pemberdayaan ekonomi berbasis agama; penyuluh agama; pengembangan masyarakat; majelis taklim

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## Introduction

*Faith-based actors* are increasingly recognized as an important element in community development, especially in the context of developing countries facing complex social and economic problems (Bongmba, 2023). Religious institutions and actors have social capital, moral legitimacy, and structural proximity to grassroots communities that allow them to play a broader role than just spiritual formation (Clarke, 2015; Tomalin, 2013). In Indonesia, religious extension is an official state profession that has a dual mandate, namely carrying out religious counseling as well as development counseling using religious approaches and language (Kementerian Pendayagunaan Aparatur Negara dan Reformasi Birokrasi, 2021).

The Ministry of Religion of the Republic of Indonesia explicitly stipulates various areas of counseling that cover social and economic issues, such as the economic empowerment of the people, the management of zakat, waqf, halal products, poverty alleviation, and family welfare (Kementerian Agama Republik Indonesia, 2012). However, the implementation of the role of religious extension workers in the field of economic empowerment is still relatively limited compared to religious worship and ritual development activities. This condition shows that there is a gap between the normative mandate of religious extension workers and practices in the field. In fact, structurally and sociologically, religious extension workers have a strategic position to become agents of community-based economic empowerment, especially through religious groups such as the taklim assembly which have strong social networks and regular meetings.

Studies on religious extension workers in Indonesia have so far placed them more as actors of da'wah and religious guidance. A number of studies have confirmed the role of religious extension workers in improving religious understanding, motivation for worship, religious moderation, as well as fostering family sakinah and social harmony (Adam & Junaidi, 2022; Ilham, 2018; Syamsidar et al., 2021). Other research highlights the involvement of religious extension workers in premarital guidance, prevention of family conflicts, community assistance, and the resolution of social problems based on religious values (Hadiono et al., 2022; Himmawan & Hayati, 2021).

Meanwhile, in the international literature, faith-based actors and organizations have long been studied as part of community-based development, especially in the framework of social capital, community participation, and inclusive development (Clarke & Ware, 2015; Putnam, 2000; Woolcock & Narayan, 2000). However, empirical research that specifically examines the role of religious extension workers in community economic empowerment is still very limited. In the Indonesian context, studies that associate religious extension workers with economic aspects generally only mention the management of productive zakat or programs to improve the community's economy in general (Kamaludin, 2021; Mas'amah, 2019). Data from the Ministry of Religious Affairs of the Republic of Indonesia also shows that economic counseling activities occupy a relatively low position compared to other fields of counseling (Direktorat Bimbingan Masyarakat Islam, 2022).

Based on the mapping of previous research, most studies still position religious extension workers as conveyors of religious messages, not as facilitators of community-based economic development. In addition, studies of the taklim council are more often focused on its function as an informal religious educational institution, while its potential as a base for economic empowerment has not been explored empirically (Murtadho, 2020; Nasution, 2021). In fact, the taklim assembly has social characteristics that support collective economic

activities, such as trust between members, emotional closeness, and high intensity of interaction.

The novelty of this research lies in the effort to integrate the perspective of da'wah, religious counseling, and community economic development in one analytical framework. This study not only examines the normative discourse on the role of religious extension workers, but also examines the concrete practice of economic empowerment carried out through the taklim assembly group. By taking the local context in the city of Padangsidempuan, this research makes an empirical contribution that enriches the international discourse on *faith-based economic empowerment* in the Muslim community.

This study aims to analyze in depth the practice of faith-based economic empowerment that takes place within the Taklim Council of Padangsidempuan City by placing community religiosity, the role of religious actors, and religious social space as key elements in the empowerment process. In particular, this research is directed to understand how community religiosity forms the social foundation in the form of trust, participation, and collective commitment of pilgrims in carrying out community-based economic activities.

In addition, this study aims to examine the role of Islamic religious extension workers as movers, companions, and mediators who bridge religious values with the practical economic needs of pilgrims, both in the initiation, implementation, and sustainability stages of economic activities. This research also aims to analyze the function of the Taklim Council as a non-formal collective space that allows the integration of religious practices and economic activities, as well as as an arena for strengthening the economic capacity of pilgrims, especially women and vulnerable groups in the context of urban Muslim communities.

## **Literature Review**

The study of *community empowerment* has developed widely in social and development studies in response to top-down development approaches that are considered incapable of creating sustainable change. *Empowerment Theory* emerged as the main analytical framework that places society as an active subject in the development process. Zimmerman (2000) defines empowerment as a multidimensional process that allows individuals and communities to gain control over the decisions, resources, and social structures that affect their quality of life. This concept affirms that empowerment does not stop at the improvement of individual skills, but also includes changes in social relations, the distribution of power, and the collective ability to influence public policy. This perspective is in line with the view of Laverack who emphasizes that community empowerment is closely related to participation, program ownership, and the capacity of local organizations (Laverack, 2006).

James Ife then expands on this framework by identifying the three main dimensions of empowerment, namely personal, social, and economic, which are interrelated and inseparable (Ife, 2006). The personal dimension deals with individual awareness and self-confidence, the social dimension emphasizes solidarity and community networking, while the economic dimension focuses on access to resources and economic independence. These three dimensions are an important foundation in understanding how the empowerment process works holistically in the context of local communities.

In the study of *religious studies*, religion is increasingly understood not only as a belief system or ritual practice, but as a social force that influences the process of economic

development and transformation. This approach challenges the long-standing dichotomy between the sacred and secular realms in development studies. Maton and Rappaport (1984) show that religious communities can function as *empowering settings*, namely social spaces that provide moral legitimacy, psychosocial support, and opportunities for collective participation for its members. Religion provides a value framework that is able to strengthen solidarity, *social trust*, and mutual commitment, all of which are important capital in the empowerment process.

In the global context, Clarke and Jennings (2008) emphasized that *faith-based organizations* play a strategic role in community development, especially in areas with limited state capacity. Sen's study (1999) also broadens the understanding of development by emphasizing the dimensions of freedom and ethical values, which are often derived from religious traditions. In Muslim societies, a number of studies have shown that religious actors, such as religious leaders and local religious institutions, contribute significantly to economic empowerment through the internalization of the values of honesty, trust, and social responsibility (Kuran, 2004; Wibowo et al., 2021). Thus, religion plays a role not only as a source of normative legitimacy, but also as a social mechanism that encourages the practice of community-based economic empowerment.

Empirical research in Indonesia shows that religious institutions have an important role in the economic empowerment of the people, especially through Islamic boarding schools, sharia cooperatives, and community-based economic programs. These studies confirm that the integration of Islamic values with economic practices is able to build work ethic, trust between members, and the sustainability of micro-businesses (Hassan & Aliyu, 2018). Islamic boarding schools, for example, are often positioned as *centers for community-based development* that combine religious education with social entrepreneurship.

Research by Sihabuddin et.al shows that Islamic boarding school-based sharia cooperatives not only increase members' income, but also strengthen social solidarity and local economic participation (Sihabudin et al., 2025). However, the dominant tendency in the literature still places formal religious institutions as the main actors of economic empowerment. The strong focus on Islamic boarding schools, zakat, and sharia cooperatives has led to limited attention to non-formal religious communities, such as the Taklim Council, which have a wide reach and high social proximity to grassroots communities. In fact, the Taklim Council has the potential to become a strategic space for faith-based economic empowerment because it is inclusive, flexible, and based on daily social relations. The absence of this study shows the need for a broader approach in understanding the role of actors and non-formal religious spaces in the economic development of the ummah.

Studies on religious extension workers have generally placed them in the context of da'wah, family development, religious moderation, and socio-religious guidance. These studies emphasize the role of religious extension workers as communicators of religious values and agents of social stability. Although some studies have begun to link religious extension workers to economic empowerment programs, they are still partial and sectoral, for example limited to the management of productive zakat or training of certain skills. There have not been many studies that have analyzed how religious extension workers play a role as *faith-based economic empowerment agents* in non-formal religious communities such as the Taklim Council.

In addition, the interaction between religious authorities, daily religious practices, and economic empowerment processes is still rarely discussed in depth in the context of urban Muslim communities. In fact, urban contexts present different challenges and opportunities than rural communities, including informal economic dynamics, social heterogeneity, and post-pandemic economic pressures. These limitations point to a significant *research gap*, namely a lack of empirical understanding of how religious practices and religious authority contribute to community-based economic empowerment in complex social contexts.

Based on these gaps, this study positions religious extension workers as key actors in *faith-based economic empowerment* and analyzes their role in building the economic capacity of the Majelis Taklim community through the perspective of *Empowerment Theory*. By integrating *religious studies* approaches and empowerment theory, this research seeks to go beyond normative descriptions of da'wah and offer an empirical understanding of religion as a useful social practice in economic development. Religious extension workers are understood not only as transmitters of teachings, but also as facilitators, mediators, and catalysts for the economic empowerment process based on Islamic values. Through this analysis, the research contributes to the enrichment of the literature on the role of non-formal religious actors in community development as well as expanding *the faith-based development* discourse in the context of urban Muslims.

The research findings are expected to make a theoretical contribution to the development of *Empowerment Theory* in religious studies, as well as a practical contribution to the formulation of economic empowerment policies for the ummah that are more contextual and sustainable. This research is expected to make a theoretical contribution to the development of empowerment studies and religious studies by presenting an empirical analysis of the role of non-formal religious communities in faith-based economic development practices in the Global South Muslim community.

## **Research Methods**

This study uses a qualitative approach with a field study design to analyze the role of Islamic religious extension workers in religious-based economic empowerment through the Majelis Taklim community in Padangsidempuan City, North Sumatra Province, Indonesia. The qualitative approach was chosen because it allows researchers to deeply understand the practices, experiences, and social meanings built by religious actors in the context of community development (Creswell, 2013; Miles & Huberman, 1994). The research was carried out in Padangsidempuan City, North Sumatra Province, which was chosen because it has a social character that represents a mixture of urban and semi-rural cultures as well as the existence of an active Taklim Council as a base for religious communities.

The source of research data consists of primary data and secondary data. Primary data was obtained from informants who were purposively selected, including Islamic religious extension workers (both civil servants and non-civil servants), structural officials of the Ministry of Religion of Padangsidempuan City, as well as administrators and members of the Taklim Council who were directly involved in economic empowerment activities. The selection of informants is based on the level of involvement, mentoring experience, and relevance to community-based economic empowerment programs. Secondary data is obtained from official documents, activity reports, regulations, and institutional archives related to counseling activities and economic empowerment of the people.

Data collection was carried out through field observations, semi-structured in-depth interviews, and documentation studies. Observations are focused on the process of planning, implementing, and assisting productive economic activities within the Taklim Council. The in-depth interview aims to explore empowerment strategies, institutional roles, and implementation challenges from the perspective of religious extension workers, policy makers, and target communities. All interviews were recorded, transcribed and analyzed thematically. Documentation studies are used as a means of triangulation to verify and reinforce field findings.

Data analysis was carried out iteratively using the Miles and Huberman interactive analysis model which included data reduction, data presentation, and conclusion drawing and verification. The validity of the data is guaranteed through triangulation of sources and methods, so that research findings have an adequate level of credibility and analytical acuity to support publication in reputable international journals.

## **Research Results**

### **Community Religiosity as the Basis of Economic Empowerment Practices**

The results of the study show that the religiosity of the community in Padangsidempuan City forms a solid social foundation for the implementation of economic empowerment within the Taklim Council. Based on field observations, religious activities such as routine recitations, assembly meetings, and non-formal religious education activities take place consistently and involve relatively stable congregation participation (Observation, 2025). This pattern of repeated interaction creates intimate and sustainable social relations, so that the Taklim Assembly functions not only as a ritual space, but also as a social arena that strengthens mutual trust. In this context, social trust is an important capital that facilitates coordination and mobilization of pilgrims in collective economic activities. Some of the economic activities observed include household-based micro-enterprises, simple skills training, and informal savings and loan practices managed in groups.

The participation of pilgrims in such activities does not require a strict formal control mechanism, as religious ties and social closeness have served as a social binding mechanism. Thus, community religiosity does not act as a passive cultural background, but rather as an active social structure that forms patterns of economic participation and reduces social costs in the implementation of community-based empowerment programs.

The findings of the interview show that the congregation of the Taklim Council interprets involvement in economic activities as an integral part of daily religious practices, not as a profane activity separate from spiritual life (Personal Communication, 2025). The informant explained that work, effort, and mutual help are understood as a form of practicing religious values, especially related to the concepts of blessing, honesty, and social responsibility. This interpretation affects the way pilgrims respond to economic empowerment programs facilitated through the Taklim Council. Economic innovations that are introduced, although simple, tend to be accepted without meaningful resistance because they are framed in a familiar religious narrative.

Field observations show that economic discussions often take place in conjunction with religious activities, without a firm separation of space and time (observasi, 2025). This reinforces the internalization of collectivity-based economic value and reduces the tendency for excessive individual competition. Trust between members also plays a role in minimizing

conflict and maintaining the sustainability of group businesses, despite differences in economic background and education level. Thus, economic practices in the Taklim Council take place within a social framework that is religiously legitimized and practiced collectively.

Community-based economic empowerment in Padangsidempuan City takes place in a social landscape that has been structured by established religious practices and values. Observation data show that the sustainability of group economic activities is highly dependent on the intensity of social interaction facilitated by the Taklim Council, not solely on material support or external intervention (Observation, 2025). Interviews with pilgrims indicate that a sense of belonging to the group and a moral commitment to maintaining mutual trust are the main factors that drive long-term participation (Personal Communication, 2025). This explains why relatively small and local-scale economic activities can still survive despite limited capital and market access.

Community religiosity serves as a social prerequisite that allows the empowerment process to run gradually and adaptively. In other words, the success of economic empowerment within the Taklim Assembly cannot be separated from the socio-religious configuration that forms the orientation of actions, patterns of relationships, and mechanisms of social control at the community level. These findings confirm that community-based economic practices in the context of urban Muslims in Indonesia are deeply rooted in the socio-religious dynamics that live and operate on a daily basis.

### **Religious Extension Workers as Drivers and Companions of Congregational Economic Activities**

The findings of the study show that Islamic religious extension workers in Padangsidempuan City carry out an active and sustainable role in initiating economic activities within the Taklim Council. Based on field observations, extension workers are not only present at routine religious activities, but are also involved from the early stages of planning economic activities that are tailored to the needs of the congregation (Observation, 2025). The extension workers facilitated initial discussions on the types of businesses that could be run, the potential of local resources, and the readiness of the congregation to be involved collectively. Interviews with pilgrims revealed that extension workers are often the main reference figures in group economic decision-making, because they are seen as having religious legitimacy as well as practical knowledge (Personal Communication, 2025).

In many cases, micro-business initiatives such as home food production, simple crafts, and informal savings and borrowing activities emerge after direct direction from extension workers. The presence of extension workers in this process provides a sense of security and certainty for pilgrims, so that they are more willing to take economic risks on a limited scale. These findings show that the role of extension workers goes beyond the communicative function, and contributes directly to the formation of a collective economic agenda at the community level of the Taklim Council.

In the implementation stage, religious extension workers are directly involved in organizing congregations and assisting economic activities that have been agreed. Observations show that extension workers routinely monitor the development of group businesses through informal meetings and field visits, especially in the early phases of implementation (Observation, 2025). Interviews with extension workers and pilgrims indicate that this assistance includes providing motivation, resolving internal conflicts, and

adjusting business strategies when facing practical obstacles (Personal Communication, 2025).

Islamic religious extension workers also act as a liaison between government policies, especially the Ministry of Religious Affairs programs and the real conditions of worshippers, by simplifying policy information and translating it into practices that can be applied at the community level. The pilgrims stated that the involvement of extension workers increased their confidence to run a business, especially for women who previously had no productive economic experience. The approach used is persuasive and based on personal relationships, so that pilgrims feel accompanied, not instructive. This contributes to a relatively stable level of participation and the sustainability of the group's economic activities.

Furthermore, field data shows that the presence of religious extension workers has a significant effect on the medium-term commitment of worshippers in maintaining productive economic activities. The interview revealed that pilgrims tend to remain involved in economic activities as long as extension workers actively provide assistance and feedback, even though the economic results obtained are not optimal (Personal Communication, 2025). This is reinforced by observations that show that extension workers function as social bonding figures that maintain the consistency of congregational attendance and reduce the potential for group dissolution when facing difficulties (Observation, 2025).

Extension workers also encourage joint evaluation of business developments, so that pilgrims are involved in the process of collective reflection and continuous improvement. Thus, the role of extension workers does not stop at the initiation or initial implementation phase, but continues as a social companion that supports the sustainability of community economic practices. These findings confirm that economic activities in the Taklim Assembly do not run spontaneously or individually, but are facilitated by the presence of religious actors who function as drivers, liaison, and guardians of social stability in the process of community-based economic empowerment.

### **Taklim Council as a Collective Space for Economic Capacity Strengthening**

The results of the study show that the Taklim Council functions as an effective social space in strengthening the economic capacity of pilgrims in Padangsidempuan City. Based on field observations, the Taklim Council is not only used as a forum for routine religious learning, but also develops into an intensive social interaction space, where pilgrims openly discuss economic needs, business opportunities, and personal experiences related to household economic management (Observation, 2025). Interviews with pilgrims revealed that the religious atmosphere and relationships that have been built for a long time create a sense of security and mutual trust, so that economic issues can be discussed without hesitation (Personal Communication, 2025).

In Taklim Council meetings, religious discussions often continue into informal conversations about economic survival strategies, small business management, and possible cooperation between members. This condition facilitates the process of organizing group-based productive activities, such as skills training, joint production, and household economic activities. The informal and flexible character of the Taklim Council allows for the adjustment of time, the scale of activities, and the division of roles according to the social and economic conditions of the pilgrims. Thus, the Taklim Council functions as a social space that integrates religious practices and economic activities naturally into the daily lives of pilgrims.

The findings of the study also show that the variation in the form of the Taklim Council, both independent, community-based, and mosque-based, creates differences in management patterns, resource availability, and intensity of economic activities. Field observations show that mosque-based Taklim Councils tend to have better access to facilities and wider congregational support, while independent Taklim Councils are more flexible in decision-making and program adjustments (Observation, 2025). Nevertheless, interviews show that all types of Taklim Councils studied have the same capacity to function as a safe space for pilgrims, especially women, in trying and developing economic activities gradually (Personal Communication, 2025).

The women congregation stated that the Taklim Council provides a learning space without pressure, where initial failures in efforts are not perceived as a disgrace, but as part of a joint process. Developing economic activities are generally small-scale and household-based, such as the production of snacks or simple handicrafts, but have a real impact in the form of upskilling skills, income addition, and strengthening social solidarity among members.

Furthermore, field data shows that the existence of religious extension workers strengthens the function of the Taklim Council as an organized and sustainable collective space. Observations show that extension workers play a role in maintaining the continuity of economic activities by helping pilgrims prepare agendas, evaluate business developments, and overcome obstacles that arise in implementation (Observation, 2025). The pilgrims revealed that the involvement of extension workers increases the legitimacy of the economic activities carried out in the Taklim Council, so that the pilgrims feel more confident and consistent in participating (Personal Communication, 2025).

Extension workers also function as a liaison between the Taklim Council and external programs, so that the community's economic activities are not isolated, but integrated with broader institutional support. With this assistance, the Taklim Council is not only a temporary space for economic activities, but also develops as a collective arena that is able to support the sustainability of the economic practices of pilgrims. These findings confirm that the strength of the Taklim Assembly lies in a combination of institutional flexibility, strong social relations, and the support of active religious actors.

### **The Dynamics of Religious Practices and Economic Activities in Urban Muslim Life**

The findings of the study show that faith-based economic empowerment in Padangsidempuan City takes place through a dynamic, adaptive, and highly contextual process. Based on field observations, economic activities carried out by the Taklim Council congregation have never been separated from the established framework of religious practices, but are negotiated continuously to remain in line with the religious norms that are commonly embraced (Observation, 2025). Interviews with pilgrims revealed that every economic initiative, whether individual or group-scale, is always associated with religious ethical considerations, such as halalness of business, honesty in transactions, and fair profit sharing (Personal Communication, 2025).

This negotiation process can be seen in adjusting the type of business, cooperation mechanism, and time to implement activities so as not to collide with the agenda of worship and routine religious activities. The pilgrims emphasized that the sustainability of the business is highly dependent on social and religious acceptance in their environment. Thus, the practice of economic empowerment in the Taklim Assembly does not run within a

technocratic framework, but rather is rooted in a collective agreement built through social interaction and religious values that are constantly reproduced.

Furthermore, field data shows that the context of urban Muslim communities presents its own challenges for the implementation of faith-based economic empowerment. Observations show that time constraints due to domestic activities and informal work, especially among female pilgrims, affect the scale and intensity of economic activities that can be carried out (Observation, 2025). Pilgrims are more likely to choose economic activities that are flexible, household-based, and do not demand long-term involvement (interview, 2025). In this context, religious extension workers play an active role in helping pilgrims adjust the form of economic activities to remain realistic and sustainable. Extension workers encourage the selection of simple businesses that can be integrated with religious routines and daily lives of worshippers. This approach shows that faith-based economic empowerment does not aim to create drastic changes in the economic structure of pilgrims, but rather to strengthen the adaptive capacity of communities in the face of urban economic pressures gradually.

The findings of the study also show that the interaction between religious practices, social relations, and local economic realities forms an unlinear pattern of empowerment. Field observations show that successes and obstacles in economic activities are always responded to through collective discussions at the Taklim Council forum, so that the evaluation process takes place informally but continuously (Observation, 2025). The informants revealed that their role is not only to maintain normative compliance, but also to mediate the interests of the congregation so that economic practices remain socially and religiously relevant (Personal Communication, 2025). Extension workers often mediate when tensions arise between economic needs and the interpretation of religious values, so that conflicts can be resolved without weakening community cohesion. These findings confirm that faith-based economic empowerment in the Taklim Assembly is the result of a continuous process of interaction involving negotiation, adjustment, and social consensus.

## Research Discussion

The findings of this study strengthen the argument in empowerment and religious studies that faith-based economic empowerment cannot be understood solely as a technical economic intervention, but rather as a social process rooted in the structure of meaning, authority, and religious relations that live in communities. In the context of the City of Padangsidempuan, community religiosity does not function as a passive normative background, but as an active social structure that shapes the way individuals interpret economic participation, business risks, and collective commitment. This is in line with the view of Berger (2014) and Hefner (2011) who place religion as *a moral and cultural infrastructure* in urban Muslim societies, but these findings expand the argument by showing how such moral infrastructure is concretely mobilized in the economic practices of informal religious communities.

From the perspective of Empowerment Theory, the results of this study confirm that the empowerment process takes place in a multidimensional and relational manner, not linear and individualistic. Zimmerman (2000) emphasizes that empowerment includes psychological, social, and structural dimensions that are interrelated. Field findings show that the increase in the economic capacity of the Taklim Assembly congregation cannot be separated from the strengthening of confidence, social trust, and collective legitimacy

mediated by religious practices. Thus, this study criticizes an empowerment approach that is oriented solely on improving skills or access to capital, without taking into account the socio-religious context that shapes the readiness and sustainability of community participation.

The role of religious extension workers in this study expands the discourse on religious actors in development. Previous studies have tended to position religious leaders as *moral authorities* or *norm entrepreneurs* (Clarke & Jennings, 2008; Wilson, 2012), while religious extension workers in the Indonesian context are often reduced to the function of normative da'wah or family guidance. The findings of this study show that religious extension workers function as *faith-based development agents* that bridge religious values with daily economic practices. This mediative role puts religious extension workers in a strategic position as actors who are able to integrate religious legitimacy with the economic needs of the community, while reducing the distance between formal development policies and social realities at the grassroots level.

The Taklim Council as a space for collective empowerment challenges the tendency of literature that focuses on formal religious institutions such as Islamic boarding schools, large churches, or religious philanthropic institutions (Howell, 2015; Nisa, 2012). This shows that non-formal religious communities have a significant empowerment capacity precisely because of their flexibility, social closeness, and intensity of relationships between members. Within the framework of *empowering settings* (Maton & Rappaport, 1984), the Taklim Assembly functions as a social space that allows for collective learning, small-scale economic experimentation, and informal social protection, especially for women and vulnerable groups in urban areas.

In the context of urban Muslim societies, this research also contributes to the debate regarding the relationship between religion and economic modernity. Rather than seeing religion as an inhibitor of economic rationality or simply a source of normative ethics, these findings suggest that religious practices and economic activities interact dynamically and situationally. The negotiation process between religious values and economic needs reflects what Sen (1999) calls *capability-based development*, in which freedom of action and economic choice are shaped by social and cultural contexts. Religious extension workers play a key role in maintaining this balance so that economic practices remain religiously meaningful as well as practically relevant.

This research makes a theoretical contribution by integrating Empowerment Theory into the study of religious studies through empirical analysis of faith-based economic empowerment in urban Muslim communities. This study fills a research gap on the role of informal religious actors in faith-based economic development, as well as challenges the dichotomy between religion and economic development in the international literature. These findings suggest that faith-based economic empowerment is a social process that depends on the configuration of religious actors, religious legitimacy, and community structures working simultaneously. Thus, this study opens up space for the development of empowerment models that are more contextual, relational, and sensitive to religious dynamics in the Global South society.

## Conclusion

This research shows that faith-based economic empowerment in the Majelis Taklim community takes place through the close relationship between religious values, social

relations, and community-based economic practices. The findings of the study indicate that religiosity and religious authority play an important role in building the trust, participation, and collective commitment of worshippers in productive economic activities. The Taklim Council not only functions as a space for religious learning, but also develops into an arena for strengthening economic capacity gradually and sustainably. From the theoretical side, this study enriches the application of *Empowerment Theory* in religious studies by showing that religious extension workers can play a role as facilitators of community economic empowerment. Their role goes beyond the function of normative da'wah towards contextual and participatory socio-economic assistance. These findings complement previous research that placed more emphasis on formal religious institutions or specific economic instruments, while enriching the global discourse on religion and development, particularly in the context of Muslim communities in the Global South. On the other hand, this research provides an in-depth understanding of how informal religious spaces can function as arenas for collective empowerment, especially for women and vulnerable economic groups. These findings have important implications for development policy by emphasizing that the involvement of religious actors needs to be based on recognition of their social legitimacy and moral authority, not solely as policy instruments. Although rooted in local contexts, this research opens up opportunities for cross-regional and interfaith comparative studies to deepen understanding of the relationship between religion, economics, and community empowerment.

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