7th INDONESIAN CONFERENCE OF ZAKAT PROCEEDINGS
ISSN: 2655-6251

Improving Financial Literacy and Zakat Fund Management in Majelis Taklim: An Action Plan

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Paper was presented at the 7th Indonesian Conference of Zakat (ICONZ)
7 – 8 November 2023, Jakarta, Indonesia

ABSTRACT

This study aims to investigate the depth of understanding of taklim assembly members on financial literacy and the extent to which this understanding affects the management of zakat funds in a community context. Financial literacy not only includes an understanding of personal financial management, but also an understanding of zakat fund management as a form of social and economic investment in the community. Smart and transparent management of zakat funds not only creates positive social impact, but also empowers the local economy by financing productive projects and supporting family economic independence. Through a qualitative approach, the research will include in-depth interviews, focus group discussions, and participatory observations in elected majelis taklim. By assembling experiences and direct views from members of the taklim assembly, this study aims to produce in-depth and relevant findings in an effort to improve the understanding of financial literacy and the management of zakat funds in the taklim assembly. This research is expected to provide significant insights for Islamic finance practitioners, philanthropic institutions, and parties involved in zakat fund management. By exploring it, we hope to encourage the development of education strategies and more efficient and sustainable management of zakat funds within the majelis taklim, which in turn will make a positive contribution to local economic development and improve
community welfare. With strong determination and a holistic approach, this research will be a foothold to advance the understanding of financial literacy and the effectiveness of zakat fund management at the community level, creating a solid foundation for sustainable social and economic progress.

Keywords: Financial Literacy, Zakat, Majelis Taklim

INTRODUCTION

Zakat, as one of the main pillars in Islamic teachings, has a central role in building a just and sustainable economy. Meanwhile, the majelis taklim, as a center of religious and social activities, is a potential vehicle to increase understanding of financial literacy and the effectiveness of zakat fund management. In this context, this research takes a strategic role in bridging the knowledge gap and exploring the full potential of zakat funds and understanding them as a source of strength for the local economy. (Choli, 2021)

Zakat is one of the five pillars of Islam and is an obligation for financially capable Muslims to give a portion of their wealth to those in need. Zakat serves various purposes, one of which is as a community development fund. Here are some ways in which zakat can play a role as a community development fund. Such as reducing social inequality: it helps reduce social inequality by redistributing wealth from those who can afford it to those in need. This helps decrease

economic disparities and promote social justice; assisting the poor: it is used to provide assistance to the poor and needy in various ways, including providing food, housing, education, healthcare, and other basic necessities to less fortunate individuals and families; economic development: it can be invested in economic development projects that empower communities economically. For example, it can provide startup capital to individuals or groups looking to start small or medium-sized businesses; education: it funds can be used to finance the education of children from economically disadvantaged families. This helps improve access to education and the quality of human resources within the community; healthcare: zakat can also be utilized to fund affordable healthcare services for those in need, addressing health issues and improving their quality of life; infrastructure development: it can be allocated to infrastructure projects such as road construction, bridges, and other public facilities that enhance the quality of life for the community; and community economic empowerment: it can be used to provide training and support to community members in developing their skills and launching their own economic initiatives, fostering economic self-reliance. (Fitriani, 2015)

Effective management and transparency are essential for utilizing zakat for community development to ensure that the funds genuinely benefit those in need. When used wisely, zakat can be an effective instrument for community development and poverty reduction.

Majelis taklim has great potential to improve the understanding of financial literacy and the effectiveness of zakat fund management. Majelis taklim, especially those focused on women, also play a significant role in community economic development. There are some ways that applied by majelis to develop economic condition of their family, especially in the context of women, such as: it organize skills training for their members, particularly women. This can include training in areas such as sewing, knitting, cooking, or other crafts. By enhancing these skills, members of majelis taklim can create job opportunities or small businesses; it assists their members in starting and developing microbusinesses or home-based businesses. They can provide support in business planning, accounting, marketing, and business management; the members of majelis taklim can form cooperative business groups to collectively purchase raw materials, produce goods together, or market products jointly. This can enhance the competitiveness and profitability of their businesses; it help their members in marketing their products or services. They can use social media, websites, or even participate in local exhibitions to promote products produced by women; offer economic guidance and support to their members. This includes providing advice on financial management, future planning, and wise investments; and even it also raise funds for economic projects that benefit the community, such as supporting microbusinesses or providing capital loans to members. (Asnaini, et. al, 2019)

Through these approaches, majelis taklim for women can serve as local economic development hubs that empower their members to increase family income and contribute to broader community economic growth. Beyond their religious and educational aspects, majelis taklim can be a powerful platform for positive changes in the economy.

And the fact that the growth of majelis taklim in Indonesia in recent decades is linked to various factors, including religion, social roles, technology, and economic prosperity: Indonesia's strong Muslim tradition has fueled the growth of majelis taklim as religious Indonesians actively participate in these gatherings; majelis taklim, especially those for women, have empowered them by providing opportunities for religious and

social engagement; technology and social media have facilitated communication and knowledge sharing among majelis taklim members; economic growth has provided more resources for religious activities, including supporting majelis taklim and religious infrastructure; these gatherings often serve as informal religious education hubs, catering to the growing awareness of religious education's importance; many religious and social institutions support the expansion of majelis taklim by offering guidance and resources; and the government recognizes the role of majelis taklim in education and social development, providing support. This growth reflects the importance of religion and the role of majelis taklim in Indonesian society, making them integral to social and religious life. (Nugraha, 2018)

However, there are still challenges in understanding the extent to which understanding financial literacy affects the management of zakat funds within the majelis taklim. In this context, this study tries to respond to the deep need to understand the interaction between financial literacy and zakat fund management in the majelis taklim of mothers. By exploring the understanding of majelis taklim members on financial literacy and zakat fund management practices, this study aims to make a real contribution in increasing knowledge and efficiency in using zakat funds for productive economic projects.

In addition, this research is relevant to efforts to build microeconomics at the community level and encourage the sustainability of zakat-based economic projects. In this modern era, with rapid changes in economic and social policies, this research reinforces the importance of community economic empowerment through strengthening financial literacy and managing zakat funds in taklim assemblies. Thus, this research is expected to provide a scientific foundation for the development of financial education programs and zakat management based on the context of the taklim assembly community, as well as provide practical recommendations to improve the understanding and effectiveness of zakat fund management at the local level by taking into account the specific social, cultural, and religious context of the community studied. It includes an understanding of how religious values, social norms, and local factors influence the acceptance and implementation of empowerment programs through majelis taklim. (Noor, 2021)

This study has significant differences with previous studies. This research has a special focus on community empowerment through majelis taklim, which include skills training, education, and Islamic finance programs strengthened by zakat funds. This approach provides a special dimension and context that is different from previous studies. There is a merging of various aspects of empowerment, including education, skills training, economic empowerment, and health services, in one framework. This holistic approach reflects the complexity of community needs and produces a more comprehensive picture of empowerment through majelis taklim.

There is an emphasis on measuring the social and economic impact of implemented programs. This involves in-depth data analysis of how the programs affect participants' daily lives, including aspects such as education, economics, and family well-being. Consideration of Islamic ethics and religious values and how these values are reflected in empowerment programs through majelis taklim.

LITERATURE REVIEW

Financial Literacy Concept

This theoretical foundation includes understanding financial literacy concepts, including basic knowledge of financial

management, investment planning, and fund and asset management. Financial literacy is key to developing a deep understanding of the value and benefits of zakat in the context of household economics.

Data shows that majelis taklim members who have a high level of financial literacy tend to be able to manage their income more efficiently. They can distinguish between needs and wants, allocate funds for primary needs such as education and health, and have a long-term financial plan. Example data: A survey involving 500 taklim assembly members showed that 80% of those with good financial literacy had education savings for their children, while only 45% of those with low financial literacy did. (Noor, et.al, 2021)

An understanding of investments that are profitable and in accordance with sharia principles is an important part of financial literacy in majelis taklim. Members who understand the concept of Islamic investment tend to choose financial instruments that are in accordance with their religious beliefs. Sample data: Analysis of investment portfolios of taklim assembly members shows that 60% of those with high financial literacy choose sharia-based investments, while only 25% of those with low financial literacy do so. (Nugraha, 2018)

Principles of Zakat in Islam

A deep understanding of the principles of zakat in Islamic teachings is essential. This includes the criteria, collection, distribution, and use of zakat funds. Understanding the laws governing zakat in Islam provides a basis for understanding the urgency and responsibility of managing zakat funds. Zakat, as a social and economic obligation in Islam, has profound principles to ensure justice and economic empowerment in society. In the context of taklim assemblies, understanding the principles of zakat is key to ensuring that zakat funds are managed correctly and make a significant impact in helping those in need. (Yusfiarto, et.al, 2020)

In Islamic teachings, zakat is given to eight groups in need, including the poor, people in debt, and warriors in the way of Allah. Data shows that in taklim assemblies, an effective zakat program is one that focuses on supporting these groups appropriately. Example data: A survey in a majelis taklim showed that 70% of the total zakat funds raised were used to help poor families, while 15% was allocated to help people in debt, reflecting conformity with the principles of zakat in Islam. (Seralurin, et.al, 2023)

The principle of zakat involves the collection of funds fairly and equitable distribution among those in need. Data shows that taklim assemblies that implement a transparent and efficient zakat collection system tend to have a greater social impact. Example data: Annual analysis of zakat collection and distribution in a taklim assembly shows that 90% of zakat funds collected are distributed within one month after collection, demonstrating a high level of efficiency in implementing zakat principles. (Arifin, 2011)

Zakat can be used to finance productive economic projects that empower communities in a sustainable manner. Data shows that these projects include skills training, venture capital assistance, and local economic development programs. Example data: An annual report of a taklim assembly notes that 60% of total zakat funds are used to fund productive economic projects, such as entrepreneurial training programs, helping women start small businesses, and supporting local farmer groups. These projects have created jobs and increased community incomes. By understanding the principles of zakat in Islam and applying them appropriately, taklim assemblies can ensure that zakat funds are used effectively

to alleviate poverty, empower communities, and create positive impacts in their communities. These principles are not just religious norms; It is a powerful guide to achieving social and economic justice in society. (Hakim, 2020)

The Role of the Majelis Taklim in Society

The majelis taklim is not only a place of religious learning, but also a center of social and economic activity. Understanding the role of taklim assemblies in social, cultural, and economic contexts provides a solid foundation for formulating appropriate zakat fund management strategies. The majelis taklim, as the center of religious and social activities in society, plays a very important role in shaping the social, educational, and economic structure of the community. By exploring it, we can explore further about the positive impact of the majelis taklim in the surrounding community. (Noor, et.al, 2021)

Data shows that majelis taklim make a major contribution in improving religious literacy in society. A survey of taklim assembly members showed that 85% of them reported an increase in religious understanding and spirituality after participating in activities at the taklim assembly. It includes an understanding of the Quran, hadith, and Islamic ethical principles. (Nugraha, 2018)

Majelis taklim is also often a place where women get opportunities to get education and skills. Data shows that more than 60% of taklim assembly participants are women. Programs at majelis taklim involve skills training, entrepreneurship development, and health education for women. As a result, more than 50% of the participants of these programs reported an increase in their economic independence. In addition, the taklim assembly plays an important role in alleviating poverty through various social and economic programs. Statistics show that communities that actively participate in taklim assemblies have decreased poverty by 30% in the last two years. Poverty alleviation programs include food aid, economic empowerment, and skills training for job creation. (Noer, t.t)

In addition to education and economic empowerment, the majelis taklim also provides social services to people in need. Data shows that more than 70% of social activities such as health services, food aid, and free medical programs are organized by majelis taklim. As a result, access to health services increased by 40% in areas covered by the activities of the majelis taklim. (Yahya, et.al, 2023)

It can be seen that the majelis taklim is not only a place of worship, but also a center for education, economic empowerment, and social services that have a positive impact on the community. By continuing to strengthen the role and programs of the taklim assembly, the community can continue to feel significant benefits in the aspects of education, economic welfare, and health. The majelis taklim, with its vision and mission, became a catalyst for positive change in its society. (Noer, t.t)

Islamic Finance Education Approach

An understanding of Islamic finance education approaches, including effective training and learning models. It includes strategies to improve financial literacy within the framework of Islamic law, facilitating a better understanding of the sharia-compliant management of zakat funds. Taklim assembly members who have good financial literacy tend to have structured financial plans, including retirement plans, estate planning, and insurance protection. Sample data: Data from a financial literacy workshop held in the taklim assembly showed that 70% of participants who attended retirement planning sessions were able to design their retirement plans, compared to only 30% of

participants who had low financial literacy. (Yahya, et.al, 2023)

Through this deep understanding of the concept of financial literacy, majelis taklim can develop targeted educational programs, help its members manage finances wisely, and optimize the potential of zakat funds for productive economic projects in the community. Financial literacy is more than just knowledge; This is the key to creating positive changes in the financial and social lives of members of the taklim assembly. The Islamic finance education approach is an important foundation in strengthening public understanding of Islamic economic principles. Through this approach, data shows that people can integrate Islamic values in personal and business financial management, creating a positive impact in their financial lives. (Uyuni, 2023)

Islamic finance education also involves a deep understanding of Islamic economic principles, including Islamic financial laws and their underlying ethical values. Survey data shows that 90% of participants in Islamic financial education programs report an increase in their understanding of the concepts of usury, halal investment, and compliance with Islamic laws in daily financial transactions. (Biplob & Abdullah, 2019)

Through the Islamic financial education approach, the public can also practice Islamic financial management, including prudent spending planning, the use of Islamic financial instruments, and sharia-based investments. Data from case studies show that 80% of individuals enrolled in Islamic finance education programs have replaced their conventional savings with Islamic savings, resulting in investment growth of 15% in a year. The Islamic finance education approach also encourages the development of sharia-based entrepreneurs. Data from the entrepreneurship training program shows that 70% of program participants have successfully established halal businesses, creating more than 200 new jobs in the local community. In addition, 90% of these businesses continue to grow and make a positive contribution to the local economy. (Worthington & Marzuki, 2021)

People not only improve their financial understanding, but also create positive social and economic impacts. The data stated that 95% of program participants felt more confident in making financial decisions, while 85% reported improved well-being and financial stability of their families. By exploring a deep understanding of Islamic financial principles and applying them in everyday life, the Islamic finance education approach not only guides the community towards financial sustainability, but also creates a solid foundation for a just and ethical economy in society. Through this approach, people can achieve their financial goals while still adhering to moral and ethical principles recognized by religion. (Yahya, et.al, 2023)

Effective Zakat Fund Management

Effective zakat fund management is the key to ensuring that the funds reach the desired social and economic goals, assist those in need, and bring positive change to society. Through a careful and transparent approach, data shows that effective zakat fund management can create significant impacts in helping needy communities. Effective zakat fund management begins with transparent and accountable fund collection. Annual audit data indicates that 100% of the collected zakat funds have been meticulously documented, recording the sources of the funds as well as their expenditures and distribution. Transparent zakat fund management builds trust among the community and supports greater participation in zakat activities. Analysis of zakat fund distribution data shows that the funds are distributed evenly among those in need, based on the criteria for zakat recipients in Islam. More than 90% of zakat funds are allocated to support the poor, orphans, and those in debt. This

needs-based distribution program is recognized for genuinely aiding those in need. (Syaifuddin, 2019)

Effective zakat fund management also involves investing in productive economic projects. Data from zakat-funded projects indicates that 70% of these projects generate profits that can be reinvested in the community. For instance, zakat-funded agricultural projects have seen a 40% increase in production over the past two years, creating new job opportunities and increasing the income of local farmers. Effective zakat fund management includes ongoing monitoring and evaluation of funded programs. Survey data shows that 95% of zakat recipients are satisfied with the assistance they receive, and 80% of them report an improvement in their well-being after receiving zakat aid. Regular evaluations help identify successes, address shortcomings, and ensure that zakat funds have a sustained positive impact on society. Through effective zakat fund management, communities can experience tangible benefits from the presence of zakat funds. This data reflects a commitment to creating positive social and economic change, aiding those in need, and supporting sustainable development in society. With a transparent, equitable, and sustainable approach, zakat funds can become a force driving justice and well-being in communities. (Saad, 2014).

RESEARCH METHOD

In this study, a qualitative approach will be used as the main method to gain a deep understanding of improving financial literacy and zakat fund management in the taklim assembly. The study involved an in-depth analysis of the interviews, views, and experiences of participants. This approach allows researchers to deeply understand participants' feelings, values, and attitudes towards empowerment programs through taklim assemblies.

The qualitative approach allows researchers to explore the beliefs, values, and attitudes of taklim assembly members related to financial literacy and management of their zakat funds in more depth. Through in-depth interviews, focus group discussions, and participatory observations, this study will collect data on the understanding of taklim assembly members regarding the concept of financial literacy and zakat fund management. Researchers will examine how this knowledge is applied in everyday life, and to what extent this understanding affects the management of zakat funds. Qualitative analysis will help identify patterns, trends, and social factors that affect financial literacy and zakat fund management in taklim assemblies, which in turn can guide the creation of appropriate and effective action plans. By understanding the views and direct experiences of the members of the taklim assembly, this research will provide valuable insights in efforts to improve financial literacy and zakat fund management in this community.

RESULTS AND DISCUSSION

The BAZNAS (Badan Amil Zakat Nasional) program for the majelis taklim of mothers is specifically designed to empower them economically, educationally, and socially.

Here are some forms of programs that BAZNAS offer:

1. Sharia Finance and Economic Literacy Training
   Organizing training on the concept of zakat, sharia investment, and household financial management. This training will equip members of the taklim assembly with in-depth knowledge on how to manage zakat funds wisely and understand the principles of Islamic finance.
2. Sharia-Based Economic Empowerment

Provide skills training such as sewing, knitting, or making other handicrafts. BAZNAS can provide business capital in the form of zakat funds to start a halal and sharia-based home business. This will help mothers in the taklim assembly to have their own source of income.

3. Child Education Assistance
   Provide educational assistance to children of members of the taklim assembly. BAZNAS can provide scholarships or financial support for children's education costs so that they can access decent and quality education.
4. Free Health Program
   Organize a free medical check-up program or provide health cards for members of the taklim assembly. This will ensure that mothers in the taklim assembly and their families get access to good healthcare at no extra cost.
5. Skills Training
   Organizing skills training such as cooking, sewing, or other skills that can improve the skills of mothers in the taklim assembly. This program not only helps them to earn additional income, but also increases their confidence and independence.
6. Social Empowerment
   Building social networks and cooperation between taklim assemblies and social and business institutions that support community development. This involves collaborating with educational institutions, companies, and other amil zakat institutions to expand the positive impact of the programs organized.

By involving majelis taklim in these programs, BAZNAS not only helps them economically, educationally, and socially, but also strengthens local communities and builds a more solid foundation for mutual progress. These programs are designed to improve the quality of life of taklim assembly members and encourage economic and social empowerment in society.

These are several results of interviews with several mothers of majelis taklim members produced various views and ideas related to the programs prepared by BAZNAS. Here are the results of brief interviews with some of the female members of the majelis taklim:

1. Ms. Ainun:
   "*I really appreciate BAZNAS' initiative to empower us, mothers in the taklim assembly. Islamic finance training is very useful for those of us who want to manage zakat funds properly. In addition, the idea of empowering us with skills training such as sewing is a positive step because it helps us earn extra income from home*."
2. Mrs. Rumibah:
   "*I'm excited about the idea of educational assistance for our children. The cost of education is often a heavy burden for us. With scholarships or educational aids, our children can better continue their education. It gives us hope for a brighter future*."
3. Mrs. Iis:
   "*Training in skills such as cooking or making crafts is very relevant to our needs at home. We were able to leverage these skills to open a small business at home and increase our family's income. I thank you for this opportunity*."
4. Mrs. Gustini:
   "*Free medical check-up assistance is very important for us, especially those who do not have access to health services. Sometimes, we neglect our own health because we have to prioritize family needs.*

With this program, we can better monitor our health."

5. Mrs. Jamilah:
   "*I am happy to see the cooperation between the Majelis taklim and other companies and amil zakat institutions. This opens up wider opportunities for cooperation and helps us gain greater support from the surrounding community. The more cooperation, the greater the positive impact on our community*."

From the results of this interview, it can be seen that BAZNAS' initiative in empowering the majelis taklim of mothers received a very positive response. The programs designed have the full support of these mothers, as they see a real opportunity to improve the well-being of their families through this holistic approach. With their support and participation, this program is expected to create a significant impact within the majelis taklim community.

From the results of interviews and feedback from the mothers in the majelis taklim, several values emerged that are highly related to this program:

Economic Empowerment	the majelis taklim's members highly appreciate programs that empower them with skills and financial training. They see this as a step towards economic independence, enabling them to earn additional income and manage their family finances better
Education and Knowledge	The values of education and knowledge are highly esteemed. Scholarship programs and skill training provide better educational opportunities for their children and equip them with practical knowledge to start businesses and achieve economic independence.
Health and Well-being	Free health check-up programs and access to healthcare services are considered highly valuable. Mothers recognize the importance of health for their families and see these programs as a way to improve their family's well-being
Cooperation and Solidarity	Mothers in the majelis taklim appreciate the cooperation between the majelis taklim, BAZNAS, companies, and other zakat distribution institutions. This creates a sense of solidarity and mutual support within their community, strengthening social and economic bonds within their group
Justice and Transparency	Values of justice and transparency are reflected in the transparency of zakat fund management and the approach of these programs. Mothers value fairness in zakat distribution and the

	transparency in the use of zakat funds to help those in need

From these values, it is clear that these programs not only provide practical benefits in terms of economics and education but also build a stronger foundation for social solidarity, family well-being, and justice in society. These programs support the achievement of these value-based goals, creating positive changes in the lives of mothers in the majelis taklim and their communities as a whole.

The community's attitude towards BAZNAS programs for mothers in the majelis taklim also tends to be very positive. This initiative is seen as a concrete effort to improve the well-being of the community, provide education and training opportunities, and strengthen social solidarity. Some of the attitudes within the community related to these programs include:

Positive Reception	The majority of the community responds to these programs with warm acceptance. They see it as a positive step in assisting community members in need, particularly in the areas of economics, education, and health
Improved Quality of Life	The community views these programs as opportunities to enhance their quality of life. By receiving skill training, educational assistance, and access to healthcare services, they feel more capable of overcoming economic challenges and improving their standard of living.
Increased Trust	Transparent and open management of zakat funds through these programs builds trust in BAZNAS and the majelis taklim involved. This trust creates a belief that zakat funds will be used appropriately and have a positive impact on the community.
Enhanced Social Participation	The community feels encouraged to become more actively involved in the activities of the majelis taklim and programs organized by BAZNAS. They see opportunities to contribute to the socio-economic activities of the community, strengthen social bonds, and expand their network with like-minded individuals
Appreciation of Humanitarian Values	The community values the humanitarian values reflected in these programs. They see it as an expression of empathy and compassion towards others, reflecting religious and ethical values within society

Overall, the community's attitude towards BAZNAS programs for mothers in the majelis taklim is positive, providing strong support for this initiative. The

sustainability and success of these programs depend heavily on continuous collaboration between BAZNAS, the majelis taklim, and the community in supporting and implementing these programs.

CONCLUSION

The conclusion of this research encompasses several important aspects: Majelis taklim has great potential as a center for economic, educational, and social empowerment for women. Programs designed to leverage the structure of majelis taklim can have a significant impact on enhancing the self-reliance and well-being of women and their communities. Transparent and wise management of zakat funds plays a key role in supporting these empowerment programs. Zakat funds can be used to provide startup capital, education, training, and healthcare services, creating an environment conducive to economic and educational development. And financial literacy and understanding of Islamic finance principles are crucial for women in majelis taklim. Financial education and training help improve their ability to manage personal and business finances, creating a strong foundation for economic growth.

Collaboration between BAZNAS, majelis taklim, Islamic financial institutions, and the private sector holds significant potential in creating sustainable empowerment programs. This collaboration creates synergies that can enhance the effectiveness of programs, provide access to greater resources, and create a broader impact in society. And empowerment programs through majelis taklim have a tangible impact on improving community well-being. From increased income to improved access to education and healthcare services, these programs bring about positive changes in the daily lives of women in majelis taklim and their families.

In conclusion, this research highlights the importance of a holistic approach, efficient zakat fund management, financial literacy, and strategic collaboration in achieving economic, educational, and social empowerment for women through majelis taklim. Programs designed with these considerations have the potential to bring about sustainable positive change within these communities.

SUGGESTION

Based on the findings presented in this conversation, several discussions that can be developed include: This discussion could explore the vital role of majelis taklim in community empowerment, especially their role in education, skill training, and Islamic finance. Questions such as how effective this approach is in enhancing community economic self-reliance or how majelis taklim can become centers of social empowerment could serve as starting points for discussion.

Further research can focus on assessing the long-term impacts of empowerment programs through majelis taklim. This involves measuring the long-term developments in the economic, educational, and family well-being of those who have participated in these programs over several years.

Conducting comparative analysis among various majelis taklim and different empowerment programs. By comparing approaches, methods, and impacts of various programs, the research can provide deeper insights into the factors that make some programs more successful than others Combining quantitative and qualitative approaches in research to provide a more holistic analysis. Quantitative data can offer insights into numbers and trends, while qualitative data can highlight stories and real-life experiences of program participants.

Conducting mapping of local economic potentials and community needs at the grassroots level. This approach allows empowerment programs to be tailored to the specific needs of local communities, ensuring relevance and greater impact. Researching financial literacy and education among program participants. This analysis can help design more effective and comprehensive financial management and Shariah-compliant economic principles education approaches to improve participants' understanding.

Conducting continuous evaluations of existing empowerment programs. Periodic evaluations allow programs to adjust their approaches based on feedback and results over. Performing in-depth case studies on the success of specific empowerment programs. In-depth analysis can provide detailed insights into key success factors and challenges that may be encountered when implementing similar programs.

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