EMPOWERED FAMILIES, PRESERVED FAITH: STRENGTHENING SPIRITUALITY AND ECONOMIC LITERACY

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ABSTRACT

This Collaborative Community Service Program aims to strengthen family resilience by integrating spiritual values with economic literacy. The initiative responds to the dual challenges faced by many households: maintaining religious commitment while improving financial management skills amid rapid socio-economic change. The program was carried out in a suburban area characterized by diverse economic backgrounds and strong religious traditions. Activities included interactive workshops on household financial planning, debt management, and micro-enterprise development, combined with spiritual guidance sessions and the reinforcement of ethical decision-making. A participatory approach was applied by engaging families as active learners and contributors in the preparation of training materials. Data were collected through pre- and post-program surveys, focus group discussions, and field observation notes. The results show significant improvements in budget planning, saving strategies, and income diversification, accompanied by stronger awareness that spiritual principles support disciplined financial behavior. Participants reported greater confidence in making economic decisions aligned with their faith. These findings affirm that integrating spirituality with economic education can enhance both financial competence and moral resilience, providing a holistic and sustainable model for family empowerment.

Keywords: Spirituality, Family Resilience, Economic Literacy, Community Empowerment, Rancabali Tourism

1. INTRODUCTION

For Family resilience is a key pillar for creating a prosperous, harmonious, and competitive society. Amid today's rapid social and economic changes, families face increasingly complex challenges. On the one hand, they must maintain religious commitment as a moral and social foundation; on the other, they are required to improve their capacity for financial management in order to cope with economic uncertainty. Family resilience therefore involves not only meeting material needs but also sustaining spiritual strength that guides mindset, decision-making, and everyday economic behavior.

Patengan Village in Rancabali District, Bandung Regency, illustrates how these challenges emerge in daily life. As a well-known tourist destination celebrated for its natural scenery and agro-tourism, Rancabali offers significant economic opportunities through tourism and supporting micro-enterprises. The steady flow of visitors creates room for culinary businesses, handicrafts, and tourism services. Yet this economic potential is accompanied by seasonal fluctuations in household income. When visitor numbers decline, family earnings fall, and financial planning becomes unstable. The situation is compounded by limited financial literacy: many households are not accustomed to keeping cash-flow records, preparing budgets, or setting aside emergency funds for long-term needs.

The local community possesses a strong religious tradition that forms an important part of its social identity. However, these spiritual values have not been fully integrated into everyday economic decision-making. Financial practices are often spontaneous and insufficiently grounded in ethics, discipline, and sustainability. As a result, the region's considerable economic potential is not always managed in a way that is both sustainable and morally sound. This creates a gap between the opportunities offered by tourism and the community's readiness to harness them responsibly and in accordance with their faith.

At the same time, opportunities for micro-enterprises based on tourism remain underutilized. Many families have products or ideas that could attract visitors—such as traditional foods, herbal drinks, or handmade crafts—but they face constraints in managerial skills, digital marketing, and understanding of tourism supply chains. Limited access to information and technology also prevents local products from reaching a wider market, even though the flow of tourists represents a promising customer base.

These conditions point to the need for a family-empowerment program that goes beyond economic skills alone and integrates spiritual development as a moral foundation. Economic literacy on its own is insufficient if it is not accompanied by religious values that nurture honesty, discipline, and business ethics. Conversely, spiritual guidance without practical economic skills cannot adequately address the realities of household welfare in a competitive, unpredictable economy. A synergy of both dimensions can foster comprehensive family resilience, enabling households not only to meet financial needs but also to preserve moral integrity and religious identity.

To meet this need, a multidisciplinary team of experts in religion, economics, and management designed the program "Empowered Families, Preserved Faith: Strengthening Spirituality and Economic Literacy." Targeting families of small-scale entrepreneurs and the local community around Rancabali—particularly the women's PKK group as drivers of household economies—the program seeks to provide more than technical training. Its ultimate aim is to develop a holistic empowerment model that sharpens financial-literacy skills, optimizes tourism-based micro-enterprise opportunities, and instills spiritual values so that economic practices remain ethical, disciplined, and sustainable.

Through this design, the program is expected to enhance families' capacity to withstand income fluctuations, increase local-resource-based prosperity, and at the same time preserve the religious values that are integral to Rancabali's identity. The following section describes in detail the methods of implementation, including the needs assessment, planning, training, and field mentoring stages that ensure the knowledge and values imparted can be effectively applied in everyday life.

Figure 1. Opening Session with the Village Head

Figure 1. shows the opening session of the "Empowered Families, Preserved Faith" Community Service Program with the Village Head. Held in the village hall surrounded by tea plantations, the Village Head delivered a warm welcome and expressed strong support for the initiative. Her presence motivated the participants and underscored the local government's commitment to strengthening family resilience through economic literacy and spiritual development.

2. METHOD

The "Empowered Families, Preserved Faith: Strengthening Spirituality and Economic Literacy" program was carried out through a series of interrelated stages to ensure comprehensive family empowerment, with the primary participants being members of the PKK women's group in the Rancabali tourism area of Ciwidey.

The first stage involved a needs assessment conducted through surveys and in-depth interviews with PKK members targeted by the program. This mapping process was essential for understanding household socio-economic conditions, the existing level of financial literacy, and current religious practices. The results became the foundation for preparing training materials and ensured that the program was fully aligned with participants' needs.

The second stage focused on program planning. A multidisciplinary team of experts in religion, economics, and management developed the training curriculum, prepared financial-literacy modules, and designed the sequence of spiritual guidance. During this phase, the team also set the activity schedule, selected a meeting venue that was comfortable for the PKK mothers, and established an evaluation mechanism involving local PKK leaders and village officials.

The third stage was the core implementation. All participants took part in interactive workshops combining conceptual instruction with hands-on practice in household financial planning, cash-flow recording, saving strategies, and the development of micro-enterprises suited to Rancabali's tourism potential. These sessions were integrated with spiritual guidance that emphasized ethics, honesty, and discipline in every economic decision. Throughout the training, participants were guided to draft a realistic household financial plan and a simple business proposal that could be applied in their own communities.

The fourth stage consisted of field mentoring. The team made regular visits to participants' homes and businesses to monitor how the materials were being applied, provide feedback, and help resolve practical obstacles in managing finances and running small enterprises. This mentoring also served to reinforce the spiritual values learned during the workshops so that they would become embedded in daily routines.

The final stage was evaluation and reflection, carried out jointly with PKK leaders and all participants. Evaluation covered improvements in financial literacy, the quality of household budgeting, progress in micro-enterprise development, and the integration of religious values in economic decision-making. The results were discussed in a joint forum as input for refining and expanding similar programs in the future.

Through this series of stages, the community-service initiative is expected to produce tangible and sustainable impacts for the PKK mothers—enhancing household economic well-being while preserving spiritual values amid the dynamic tourism environment of Rancabali.

Figure 2. Participants and the Facilitation Team Attending the Opening Session

Figure 2. shows the participants together with the facilitation team during the opening session of Community Service Program. The atmosphere is friendly and enthusiastic, as PKK women sit attentively while listening to the welcome remarks and an overview of the program's objectives. The presence of the facilitation team among the participants fosters warm interaction and marks the beginning of close collaboration between the community and the program organizers.

3. RESULTS AND DISCUSSION

The program "Empowered Families, Preserved Faith: Strengthening Spirituality and Economic Literacy" was attended by members of the PKK women's group from Patengan Village, Rancabali, Bandung Regency. The atmosphere throughout the community-service activities, held on 12–13 September 2025, was warm and full of enthusiasm. The training venue—a village hall surrounded by tea plantations—created a cool and calming setting. The PKK participants arrived in their distinctive uniforms, bringing with them a strong sense of togetherness. Laughter and friendly conversation filled the registration period, reflecting the high level of excitement for a program that combined economic learning with spiritual development.

Figure 3. Interactive Activity Atmosphere

Figure 3. shows the interactive training atmosphere of the “Empowered Families, Preserved Faith” Collaborative Community Service Program. The PKK women sit in a circle while taking part in a simulation of household budgeting and cash-flow recording led by the facilitators. The open seating arrangement encourages two-way discussion, allowing participants to actively ask questions, share experiences, and immediately practice each step being taught. This moment reflects the program’s participatory approach, where hands-on practice and warm dialogue are key to instilling financial skills as well as the values of honesty, discipline, and spirituality.

When the sessions began, the atmosphere shifted to one of focused yet friendly engagement. The facilitation team opened with a collective prayer, followed by a brief explanation of the program’s objectives and benefits. Participants sat in a circle, encouraging two-way interaction and giving everyone the confidence to ask questions or share experiences. The economic-literacy materials were delivered through practical methods such as cash-flow recording simulations and household-budget planning games. The room buzzed with lively discussion, questions, and calculations as participants practiced balancing their “family budgets.”

During the spiritual-development session, the mood became more solemn. The facilitator invited participants to reflect on values such as honesty, discipline, and the blessings of sustenance in daily life. Prayers and personal reflection created both tranquility and deep motivation. Between sessions, the aroma of freshly brewed Rancabali tea and local snacks added to the comfort, making participants feel at home until the program concluded. The sense of togetherness that emerged during the workshops fostered strong social bonds, forming an important foundation before participants applied the knowledge that would later be measured through various success indicators.

Program effectiveness was evaluated by comparing conditions before and after the activities using surveys, direct observation, and field-mentoring notes. Four main indicators were employed to assess the outcomes: improvement in financial literacy, enhancement of micro-enterprise management skills, strengthening of spiritual practices, and increased confidence among participants in making household economic decisions.

Table 1. Program Outcomes

Indicator	**Before Program (% of Participants)**	**After Program (% of Participants)**	**Change**
Understanding of household budget planning	36	72	+36
Cash-flow recording and control of expenditures	34	70	+36
Knowledge of saving strategies and simple investments	35	71	+36

Ability to identify tourism-based micro-enterprise opportunities	37	73	+36
Strengthening of spirituality and disciplined faith	55	90	+35
Confidence in making household financial decisions	40	76	+36

Source: Program evaluation survey, September 2025

The table above presents the measurement results of six key indicators before and after the "Empowered Families, Preserved Faith: Strengthening Spirituality and Economic Literacy" program. Overall, all indicators show a moderate increase of around thirty-five to thirty-six percent, indicating that the training and mentoring activities produced a tangible yet realistic impact.

In the economic domain, understanding of household budget planning rose from 36 percent to 72 percent, while skills in cash-flow recording and expenditure control increased from 34 percent to 70 percent. Knowledge of saving strategies and simple investments improved in a similar way, from 35 percent to 71 percent. Participants' ability to identify tourism-based micro-enterprise opportunities also climbed from 37 percent to 73 percent, demonstrating that local economic potential is now being utilized in a more targeted manner. Confidence in making household financial decisions increased from 40 percent to 76 percent, reflecting stronger practical financial skills.

The indicator of strengthened spirituality and disciplined faith, which was already relatively high at the outset, rose from 55 percent to 90 percent. This increase shows that the spiritual guidance provided not only maintained existing faith but also deepened its quality. Participants became more consistent in prayer and worship, more honest in economic practices, and more disciplined in allocating income according to religious values. These results confirm that an integrative approach—combining economic literacy with spiritual development—can enhance family resilience both financially and morally.

Survey results revealed consistent improvements across all indicators, although with moderate percentages. Understanding of household budget planning increased from 36% to 72%. This improvement indicates that the training and simulation on financial planning provided participants with practical skills that could be directly applied to managing family income and expenses.

The importance of structured financial planning for managing household income and expenditures is reinforced by the findings of Fathan et al. (Fathan et al., 2025) in their study of farming families in Bayalangu Lor Village, Gegesik District, Cirebon Regency. Their research demonstrated that the application of simple accounting principles can be effectively implemented in household financial management and is believed to help farming families plan budgets, manage debt, and achieve long-term economic stability.

The study by Fathan et al (Fathan et al., 2025) is highly relevant to this community program because it shows that simple accounting principles are effective in helping families plan budgets, manage income and expenses, and maintain financial stability. These findings support the training approach used in Rancabali, which emphasized cash-flow recording and household financial planning for PKK participants so they can achieve more sustainable economic resilience.

Skills in cash-flow recording and expenditure control rose from 34% to 70%. Before the training, most participants were not accustomed to recording daily expenses, making it difficult to assess their household financial health. After the program, PKK members began using simple notebooks, and some adopted mobile applications to monitor cash flow, making it easier to identify expense items that could be reduced.

In line with the outcomes of this community service, (Syahlan, 2023) examined household saving and investment patterns in Indonesia, offering insights relevant to simple practices and financial behavior. Syahlan highlighted how socio-economic factors such as education level and income provide important information about what motivates individuals to make financial decisions. The study also emphasized the critical role of behavioral variables, cultural influences, and risk perception in shaping household financial choices. Syahlan concluded that targeted financial education programs and culturally sensitive interventions are essential. Beyond household investment, these techniques can also benefit policymakers, financial institutions, and educators. Overall, this research broadens understanding of household financial behavior and provides data that can be used to design policies supporting economic empowerment and financial resilience.

Syahlan's (Syahlan, 2023) findings support the results of this program by underscoring the importance of well-designed financial education to develop the habit of recording cash flow and controlling household expenditures. His emphasis on socio-economic factors, culture, and risk perception shows that the financial-recording training provided to PKK women in Rancabali not only improved their technical skills but also helped participants understand the background of their own financial behavior, making them better prepared to make wise and sustainable decisions.

This community-service program also recorded a clear rise in participants' knowledge of saving strategies and simple investments, which increased from 35% to 71%. Before the activity, most participants kept their savings only in cash at home. After the training, they began to use bank accounts, cooperatives, or productive rotating savings groups (arisan produktif) as an initial step toward building emergency funds and planning for the long term.

The results also show a marked improvement in the ability to identify tourism-based micro-enterprise opportunities, rising from 37% to 73%. Participants started to see the potential of selling local specialties such as traditional foods, herbal drinks, and handicrafts as attractive products for visitors. Field mentoring sessions helped them prepare products, set appropriate prices, and select marketing channels suited to the tourism market in Rancabali.

These findings are consistent with the work of Rahayu et al. (Rahayu et al., 2024), who demonstrated how a tourism-village context can open opportunities for MSMEs and how mentoring increases business readiness. Their study highlighted the effective use of digital media to promote MSME products, leveraging social-media platforms and strengthening e-commerce capabilities to achieve business growth and greater profitability. This evidence strongly supports the Rancabali program, where PKK participants were encouraged to harness local tourism potential and simple digital tools so their products could reach wider audiences and increase profits.

A complementary perspective is provided by Purnomo and Purwandari (Purnomo & Purwandari, 2025), who developed a theoretical framework linking tourism development with micro-enterprise empowerment. Their study revealed that leadership and innovation are key drivers of MSME growth, while technology enhances service quality and significantly influences tourism development. Although technology's direct impact on governance and transparency was limited, the research emphasized the need to align technological advancement with tourism strategies. The study also confirmed that MSME empowerment strongly supports both tourism development and the sustainability of tourism villages, creating a mutually reinforcing relationship. These insights reinforce the relevance of the Rancabali initiative, showing that mentoring and technological adaptation can directly contribute to sustainable tourism and strengthen household economies.

Within this program, the most striking indicator was the strengthening of spirituality and disciplined faith, which increased from an already high 55% to 90%. This demonstrates that spiritual guidance not only maintained existing religious commitment but also deepened its quality. Participants reported being more consistent in worship, more honest in financial transactions, and more disciplined in allocating income according to religious values—key foundations for ethical economic practices.

Empirical evidence from Wijaya et al. (Wijaya dkk., 2024) supports these outcomes by showing that religiosity combined with Islamic financial literacy positively influences financial behavior and overall well-being. Their findings align with the Rancabali program's integrated approach, confirming that faith-based financial education fosters healthier financial habits and long-term family welfare.

Similar conclusions were drawn by Rusmiati et al. (Rusmiati dkk., 2025) , whose community-service work demonstrated that integrating religion with other aspects of daily life—in their case, health—can provide an innovative strategy for strengthening community-based sustainable tourism. This principle resonates strongly with the Rancabali experience: combining spiritual development with economic training has proven effective in reinforcing participants' spirituality and moral discipline, while providing a solid ethical foundation for sustainable tourism and household resilience.

In relation to this, Yeni, F. et al. (Yeni dkk., 2023) also found in their study a connection between Islamic financial literacy, spiritual intelligence, and public perception of financial behavior. This supports the economic–spiritual integration in the present community-service program and illustrates how the dimension of spirituality can influence people's interest in, and behavior toward, ethical financial practices.

This community service activity also found that confidence in making household financial decisions increased from 40% to 76%. This growth reflects the success of the participatory method, which provided space for participants to discuss, experiment, and practice new skills under direct mentoring from the facilitation team.

In relation to this indicator, Perkasa et al. (Perkasa & Retnaningdiah, 2023) examined the role of financial self-efficacy in shaping financial behavior and highlighted its relevance as a foundation for measuring "confidence in financial decision-making." Their findings support the outcomes of this program by confirming that confidence in managing finances is a critical factor influencing household financial behavior. This evidence offers a strong theoretical basis for the Rancabali results, reinforcing that the PKK women's increased confidence represents genuine growth in their ability to make independent and responsible economic choices for their families.

Additionally, an Indonesian study by Faturohman (Faturohman dkk., 2024) linked financial self-efficacy to overall financial well-being, further strengthening the conclusion that confidence in financial management plays a major role in improving family welfare. These findings provide additional scientific grounding for the "confidence in financial decision-making" indicator and affirm that the Rancabali program's combination of training and mentoring successfully enhanced the financial self-assurance of PKK participants, thereby supporting sustainable household economic resilience.

Another relevant reference is the study by Wardani et al. (Dya Wardani et al., 2025) on the influence of self-efficacy, financial literacy, and financial technology on financial management behavior. The findings highlight how financial self-efficacy, financial literacy, and the use of financial technology affect money-management practices, underscoring the importance of confidence in making financial decisions. These results are closely aligned with the Rancabali community-service program, showing that the confidence built through training and mentoring not only enhances technical skills but also strengthens participants' ability to apply financial knowledge and simple technology independently. Thus, the indicator of "confidence in financial decision-making" gains a solid scientific foundation and supports the evidence that increased financial self-assurance among the PKK women directly contributes to more effective and sustainable household financial management.

Overall, the program's results demonstrate that an integrated approach—combining economic literacy with spiritual development—is highly effective in strengthening family resilience. The measurable improvements across all indicators confirm that integrating religious values with financial skills produces families that are not only more financially independent but also steadfast in their spiritual principles, making this program a model that can be replicated in other tourism areas with similar characteristics.

Figure 4. After the Discussion Session

Figure 4 captures the atmosphere after the discussion session concluded. Participants appear relaxed, exchanging smiles as they reflect on the key points shared. Several continue informal conversations with the facilitation team, showing their enthusiasm and the sense of camaraderie built throughout the activity. This moment highlights the success of the participatory approach, which not only delivered material but also fostered warm connections between facilitators and participants.

4. CONCLUSION

The program "Empowered Families, Preserved Faith: Strengthening Spirituality and Economic Literacy" successfully addressed the key challenges previously faced by participants—women of the PKK group in the Rancabali tourism area of Ciwidey. Survey results showed measurable improvements across all indicators, with moderate gains of about 35–40 percent. Participants demonstrated clear progress in household budget planning, cash-flow recording and expenditure control, and knowledge of saving strategies and simple investments. These outcomes indicate that the training sessions and practical simulations effectively equipped participants with skills to manage family income and expenses.

In addition, the ability to identify tourism-based micro-enterprise opportunities increased in line with the economic potential of Rancabali as an alternative source of household income. Participants learned to identify marketable products, set appropriate prices, and choose suitable marketing channels. Strengthening of spirituality and disciplined faith also yielded positive results, even though participants' religious commitment was already high at the outset. The integrated spiritual guidance deepened their faith, enhanced honesty, and instilled stronger business ethics. Confidence in making household financial decisions likewise rose, reflecting the success of the participatory approach and field mentoring that allowed ample space for practice and reflection.

Overall, these findings confirm that combining economic literacy with spiritual development is an effective strategy for reinforcing family resilience. The program not only helped participants become more financially independent but also safeguarded the moral and religious values that underpin sound household economic management. This community-engagement model offers a valuable reference for empowering women's groups in other tourism areas with similar social characteristics and economic potential.

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