

## **Strengthening Social and Economic Literacy of Communities through Integrated Intervention Models in Community-Based Service**

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### **Abstract**

This research aims to examine in depth the strengthening of community social and economic literacy through an integrated intervention model approach in community-based service programmes. Using a qualitative literature review method and descriptive analysis, 20 articles selected from 30 literatures collected through Google Scholar and other credible websites (period 1987-2025) were analysed to find patterns, findings, and good practices in community empowerment. This study reveals that the success of improving the social and economic literacy of the community is greatly influenced by the active involvement of the community in the entire service process, from problem identification to monitoring and evaluation. Relevant theories such as Community Empowerment Theory, Participatory Development Approach, Asset-Based Community Development, and Ecological Systems Theory become the main foundation in supporting the implementation of sustainable integrated interventions. In addition, a number of case studies show that a holistic approach involving various social, economic, digital and local cultural aspects can significantly improve the individual and collective capacity of the community. The results of this study provide theoretical and practical contributions for service programme designers to be more structured, inclusive, and have a long-term impact on community independence.

**Keywords:** Social Literacy, Economic Literacy, Integrated Intervention, Community-based Service, Community Empowerment

## **Penguatan Literasi Sosial dan Ekonomi Masyarakat melalui Model Intervensi Terpadu dalam Pengabdian Berbasis Komunitas**

### **Abstrak**

Penelitian ini bertujuan untuk mengkaji secara mendalam penguatan literasi sosial dan ekonomi masyarakat melalui pendekatan model intervensi terpadu dalam program pengabdian berbasis komunitas. Dengan menggunakan metode tinjauan pustaka kualitatif dan analisis deskriptif, sebanyak 20 artikel terpilih dari 30 literatur yang dikumpulkan melalui Google Scholar dan situs web kredibel lainnya (periode 1987–2025) dianalisis untuk menemukan pola, temuan, dan praktik baik dalam pemberdayaan komunitas. Kajian ini mengungkap bahwa keberhasilan peningkatan literasi sosial dan ekonomi masyarakat sangat dipengaruhi oleh keterlibatan aktif komunitas dalam seluruh proses pengabdian, mulai dari identifikasi masalah hingga monitoring dan evaluasi. Teori-teori relevan seperti Community Empowerment Theory, Participatory Development Approach, Asset-Based Community Development, dan Ecological Systems Theory menjadi fondasi utama dalam mendukung pelaksanaan intervensi terpadu yang berkelanjutan. Selain itu, sejumlah studi kasus menunjukkan bahwa pendekatan holistik yang melibatkan berbagai aspek sosial, ekonomi, digital, dan budaya lokal mampu meningkatkan kapasitas individu dan kolektif masyarakat secara signifikan. Hasil kajian ini memberikan kontribusi teoritis dan praktis bagi perancang program pengabdian agar lebih terstruktur, inklusif, dan berdampak jangka panjang terhadap kemandirian masyarakat.

**Kata kunci:** Literasi Sosial, Literasi Ekonomi, Intervensi Terpadu, Pengabdian berbasis Komunitas, Pemberdayaan Masyarakat

## INTRODUCTION

Social and economic literacy form the fundamental basis for improving the quality of life, especially within communities vulnerable to social inequality and structural poverty. Social literacy encompasses an individual's understanding of norms, values, social roles, and the ability to interact healthily within society (Az-Zahra et al., 2018), while economic literacy involves basic knowledge of financial management, access to economic resources, and skills to independently utilize economic opportunities (Elpisah et al., 2023). When these two forms of literacy are weakened by limited education, restricted access to information, and resource disparities, communities tend to experience marginalization, which results in low competitiveness and social resilience. In this context, efforts to improve social and economic literacy cannot be conducted in a sectoral manner but must adopt a holistic and participatory approach, one of which is through an integrated intervention model in community-based service activities.

A collaborative, contextual, and needs-rooted community-based service approach has proven more effective in building local empowerment. This aligns with the Asset-Based Community Development (ABCD) approach introduced by Kretzmann & McKnight (1993), which emphasizes that community strengthening must begin with recognizing and utilizing local assets possessed by the community, rather than focusing solely on its deficiencies. In the Indonesian context, community-based service initiatives driven by universities often lack integration and tend to be linear and unsustainable. The need for an integrated intervention model that unites educational, social, economic, and cultural aspects becomes increasingly relevant, especially in facing challenges related to unequal access to information and uneven digitalization in rural and peri-urban areas.

The integrated intervention model itself refers to an action design that combines various empowerment aspects into a mutually reinforcing unity, including entrepreneurship training, social mentoring, digital literacy education, strengthening of local institutions, and participatory policy advocacy. According to the Empowerment theory by Zimmerman (2000), empowerment involves psychological and structural processes that enable individuals or groups to increase control over their lives. In the context of literacy strengthening, integrated intervention facilitates transformative learning that changes individual behavior and the surrounding social structures. This distinguishes integrated interventions from conventional educational programs that focus solely on knowledge transfer.

The failure of many past empowerment programs was largely due to top-down approaches that positioned communities as objects rather than subjects of development. Within the framework of participatory theory, as articulated by Freire (2005) in the concept of the Pedagogy of the Oppressed, true learning only occurs when communities are actively involved in identifying needs, designing solutions, and evaluating the impact of programs. Therefore, in the context of strengthening social and economic literacy, integrated intervention approaches must be designed with consideration of dialogical, relational, and local knowledge-based dimensions. This is crucial to ensure that

empowerment processes do not stop at knowledge change alone but create lasting structural transformations.

Economic literacy, for example, is not limited merely to the ability to read financial reports or record household income and expenses, but also includes the capacity to make rational economic decisions, understand the dynamics of local markets, and leverage digital technology to expand business access. Research by Lusardi and Mitchell (2014) found that low levels of financial literacy are strongly correlated with long-term poverty and limited access to formal financial services. Meanwhile, strengthening social literacy helps build stronger social networks, reinforces social cohesion, and reduces horizontal conflicts at the community level. Both literacies are interconnected and require systemic and adaptive intervention patterns.

Furthermore, in its implementation, integrated intervention requires synergy among academics, community leaders, local government, and business actors so that the developed model is not only responsive to community needs but also replicable and integrable into regional development policies. This cross-sector collaboration is reinforced by the Triple Helix Model concept from Leydesdorff (2013), which asserts that social and economic innovation will be more sustainable if it involves interactions among universities, industry, and government. Through this synergy, integrated intervention models can be developed in a more practical manner and have broader impacts within the context of social-economic literacy in communities.

In community service practices in Indonesia, several initiatives such as the Student Organization Capacity Building Program (PPKO), Thematic Community Service Program (KKN-T), and Community Partnership Program (PKM) have begun adopting comprehensive intervention approaches. However, many of these programs remain partial and have yet to systematically integrate social and economic literacy aspects. In fact, integrating these two literacies will strengthen the capacity of individuals and communities to face rapidly changing socio-economic conditions. Therefore, it is necessary to develop an integrated intervention model based on critical reflection, impact evaluation results, and active and sustainable community involvement throughout the program cycle.

Based on this explanation, this study aims to thoroughly examine how integrated intervention models in community-based service can significantly contribute to strengthening social and economic literacy in communities. By prioritizing a solid theoretical approach and structured empirical evidence, this research is expected to provide practical contributions to the development of more adaptive, transformative, and sustainability-oriented service models for community development.

### **Socio Literacy**

Social literacy refers to an individual's ability to understand, interpret, and respond to social dynamics critically and ethically in community life (Valladares, 2021). This literacy encompasses aspects such as social empathy, constructive communication skills, tolerance toward differences, and active participation in social activities that foster social cohesion.

In the context of community strengthening, social literacy forms a crucial foundation for building mutually supportive social networks, establishing shared norms, and resolving conflicts peacefully. Social literacy is also closely related to the development of social capital, which influences community solidarity and collective capacity to face various social challenges.

### **Economic Literacy**

Economic literacy is the ability to understand and manage economic aspects in daily life, ranging from personal financial management, making rational economic decisions, to entrepreneurial skills (Rijal et al., 2025). This literacy includes an understanding of basic economic concepts such as income, expenses, savings, investment, and the utilization of financial technology to improve well-being. Within the community context, economic literacy enables individuals and groups to become more financially independent, increase productivity, and stimulate the creation of local economic innovation. High economic literacy strengthens the community's ability to access business opportunities, manage resources, and build economic resilience based on local potential.

### **Integrated Intervention**

Integrated intervention is an approach to program implementation that combines various sectors, strategies, and resources synergistically to achieve more comprehensive, effective, and sustainable changes (Lv & Sarker, 2024). This intervention involves integrating aspects such as education, economy, social welfare, health, and technology within a structured and participatory framework. In the context of strengthening community literacy, integrated intervention provides technical solutions and fosters social transformation through continuous mentoring, training, and empowerment. This approach is believed to be more responsive to the complexity of community problems because it emphasizes multi-stakeholder collaboration and adaptation to local conditions.

### **Community-based Service**

Community-based service is a form of community engagement rooted in the needs, potentials, and active participation of the community itself (Ismail & Karima, 2021). In this model, the community is not treated as the object of aid but as the main subject in designing, implementing, and evaluating programs. Universities, social institutions, or government bodies act as facilitators and strategic partners supporting local empowerment through transformative and collaborative approaches. The strength of community-based service lies in its sustainability, as programs are typically tailored to the cultural, social, and economic contexts of the community, reinforcing a sense of ownership and responsibility among residents for the changes achieved.

### **Community Empowerment**

Community empowerment is a process of enhancing the capacity, participation, and control of the community over resources and decisions that affect their lives, aimed at improving welfare and self-reliance (Malta, 2023). This concept goes beyond mere aid by

emphasizing consciousness transformation, skill enhancement, and the development of social structures that support empowerment. Empowerment occurs through various means such as education, training, advocacy, and the establishment of local institutions. In the context of social and economic literacy, empowerment plays a strategic role in building a critical, productive, and resilient society capable of independently and sustainably facing globalization challenges and local dynamics.

## **METHOD**

This study is a literature review that employs a qualitative approach with descriptive analysis methods. This approach was chosen as it is suitable for exploring, examining, and interpreting various perspectives, findings, and best practices that have been published regarding the strengthening of social and economic literacy through an integrated intervention model in community-based service. The main objective of this research is to enhance scientific references and broaden both conceptual and practical insights in designing community service programs that are more integrative, sustainable, and contextualized based on community needs. The data collection process was conducted through a search of literature from credible secondary sources, namely scholarly articles and academic publications available on Google Scholar, as well as reputable journal websites and other trusted academic portals such as ResearchGate, Springer, and university service program portals. The inclusion criteria encompassed articles published within the last five years, from 1987 to 2025, which explicitly discuss themes of community service, social literacy, economic literacy, community empowerment, and integrated interventions in the context of community development.

The initial search yielded 30 relevant articles based on specific keywords such as “community service,” “social literacy,” “economic literacy,” “integrated intervention,” and “community strengthening.” However, after a rigorous selection process based on thematic relevance, content suitability, methodological quality, and depth of analysis, 20 articles were finally chosen as the most representative for further analysis in this study. The selection was conducted systematically, taking into account data recency, source credibility, and the substantive contribution of the articles to the research objectives. Data analysis was performed descriptively by reviewing the content of the articles to identify patterns, themes, and key concepts related to the integrated intervention model in community-based service. The obtained data were then categorized and interpreted to identify best practices, implementation challenges, theoretical approaches used, as well as the relevance and impact on improving social and economic literacy within communities. This analysis did not aim for statistical generalization but rather to produce a deep and comprehensive understanding of the community service practices that have been conducted and published scientifically. The entire process was conducted transparently and ethically, maintaining the integrity of sources, properly citing references, and avoiding plagiarism. This study is expected to serve as an academic and practical reference for scholars, community practitioners, and policymakers in designing more contextual and impactful community-based intervention strategies.

## **FINDING AND DISCUSSION**

Strengthening social and economic literacy within communities demands a comprehensive approach grounded in community empowerment theory as articulated by Rappaport (1987), who emphasized that empowerment is not merely about providing assistance but about building the capacity of individuals and collectives to control decisions affecting their lives, thereby fostering autonomy and sustainability. Social literacy, defined as the ability to understand social structures, build relational networks, and actively participate in community life, must go hand in hand with economic literacy, which includes skills in managing finances, recognizing market opportunities, and strategically accessing and optimizing local economic resources. In community-based service practices, successful socio-economic transformation can only be achieved if interventions are holistic and participatory, created through synergy between critical education, contextually relevant practical training, policy advocacy favoring vulnerable groups, and strengthening access to capital, information, and business networks. This ensures that empowerment processes do not stop at knowledge enhancement alone but are also reflected in behavioral change, increased productivity, and stronger bargaining positions of communities within broader social and economic ecosystems.

The integrated intervention model, rooted in the Asset-Based Community Development (ABCD) approach by Kretzmann and McKnight (1993), marks a significant paradigm shift in community service practice from a deficit-based approach to one that values and optimizes local assets as the primary foundation for social and economic change. This approach emphasizes that every community possesses internal strengths—whether in residents' skills, social networks, local wisdom, or informal infrastructure—that, when collectively organized, can generate more contextual and sustainable solutions compared to externally imposed top-down interventions. Therefore, strengthening social and economic literacy becomes more effective when designed through participatory processes that uncover local potential, where experiential learning, inclusive study groups, and jointly managed entrepreneurial projects enhance residents' technical capacities, reinforce social cohesion, and build collective confidence. In this context, universities, governments, NGOs, and business actors play not the dominant leading role but serve as facilitative partners who help access additional resources, expand networks, and create support systems that enable communities to grow independently within a just and sustainable development ecosystem.

The effectiveness of the integrated intervention model in improving community social and economic literacy is increasingly supported by empirical studies that stress the importance of integrating educational approaches, community institutional strengthening, and participatory empowerment. Findings from Sari et al. (2023) on financial literacy training in Burai Tourism Village, Ogan Ilir Regency, show that training which not only focused on technical financial record-keeping but also integrated community-based tourism approaches significantly improved MSME actors' understanding of business and household financial management. The training outcomes impacted not only individual skills but also promoted synergy between business actors and village officials through the

establishment of communication forums and business collaborations, which became the seed for strengthening the village's social and economic networks. Meanwhile, the study by Prasetyo et al. (2025) in Banjarsari Village highlighted the importance of group-based approaches in enhancing financial literacy through intensive hands-on training for micro-entrepreneurs. This approach yielded tangible results in strengthening business actors' capacity to record daily transactions, prepare simple reports, and manage cash flow, while also fostering collective awareness of transparency and cooperation in community financial management. Both studies consistently demonstrate that interventions combining educational, social, and institutional elements have greater leverage in driving sustainable change at the community level compared to unilateral individual interventions. The integrated intervention model that frames learning as a collective and contextual process proves capable of producing deeper socio-economic transformations, especially when adapted to the cultural characteristics and local potentials of empowered communities.

The Tepas Salira Village program initiated by Universitas Negeri Malang in Tlogomas Subdistrict exemplifies a concrete practice of integrated intervention that not only combines technical training and social education but also positions local culture as a transformative medium in building community critical awareness (Nada et al., 2024). By integrating digital literacy training, creative economy development based on local potential, and character education grounded in local cultural values, the program successfully created a participatory, inclusive, and contextual learning space. Program evaluation shows that residents experienced improvements in economic skills such as product packaging and digital marketing while beginning to internalize social literacy values such as media ethics, collaborative spirit, and intergroup tolerance. This demonstrates that when social and economic dimensions are intervened simultaneously within a framework that respects local wisdom, empowerment processes become more organic because they simultaneously touch on identity, social relations, and residents' productivity. The success of this program underscores the importance of designing interventions that target skill enhancement as well as strengthen value structures and social networks within communities so that the resulting transformation is not temporary but sustainable and grows from within the community itself.

The Ecological Systems Theory proposed by Bronfenbrenner (1979) provides a comprehensive conceptual framework for understanding how social and economic literacy within communities does not develop in isolation but rather through dynamic interactions across various interrelated systems, ranging from the microsystem level such as individuals and families, the mesosystem which includes communities and social networks, to the exosystem and macrosystem encompassing formal institutions, public policies, and macroeconomic structures (Özdoğan, 2011). In the context of community service, interventions that focus solely on one layer tend to be less effective without synergy and integration across all these levels. For instance, economic literacy education for housewives will have a significant impact if accompanied by adequate access to local cooperatives, sustained training within the community framework, and guidance and

facilitation from universities and relevant government agencies acting as connectors to broader systems. This multi-level intervention model promotes the direct enhancement of individual and group capacities, ensuring that such changes become embedded in larger socio-economic systems. Consequently, it creates systemic, sustainable, and adaptive changes responsive to the evolving social and economic environment.

The Participatory Development Theory developed by Chambers (1994) asserts that the success of social and economic interventions heavily depends on the active involvement of community members in every stage of the process—from problem identification, planning, implementation, to program evaluation. This marks a paradigm shift from viewing communities as passive objects to recognizing them as primary subjects with a voice and control over the changes they seek, thereby fostering a strong sense of ownership and collective responsibility, which forms the fundamental basis for the sustainability of such interventions. For example, research by Awaluddin et al. (2025) discusses digital marketing training and the use of Point of Sale (POS) applications for micro, small, and medium enterprises (MSMEs) in Gowa Regency. This training successfully enhanced participants' understanding of digital marketing strategies and POS applications, helping them optimize social media and digital platforms for product promotion, as well as simplifying transaction management and inventory control. Therefore, the participatory approach increases the effectiveness of community service and becomes a crucial strategy in facilitating empowerment grounded in local needs and potentials, while avoiding failures commonly caused by top-down interventions that are unresponsive to social contexts.

In the Indonesian context, integrated intervention practices through Community Partnership Programs (PKM) and thematic Community Service Programs (KKN) developed by various universities have shown significant progress in empowering communities holistically. The thematic KKN program in Kulon Progo Regency, for example, is a concrete illustration of how family financial training, strengthening of farmer groups, and disaster education can be implemented simultaneously with educational, facilitative, and advocacy approaches. This has improved community literacy in cognitive aspects—such as understanding and technical skills—as well as affective and social domains involving changes in attitudes, values, and social relations within the community (Kulon Progo, 2021). This approach strengthens individual capacities while consolidating social capital that serves as the foundation for sustainable change. An evaluation conducted by Gadjah Mada University over a three-month period revealed significant improvements in both personal and collective capabilities, reflected in the community's ability to manage family finances, organize farmer group activities, and prepare for disaster risks (Universitas Gadjah Mada, 2021). This success demonstrates that integrated interventions that consider local context and employ participatory methods can produce deeper and longer-lasting impacts, while also opening space for the development of empowerment models adaptive to the socio-economic dynamics of Indonesian communities.

Taking into account all the above arguments, it can be concluded that strengthening social and economic literacy within communities through integrated intervention models in community-based service requires an integrative, participatory approach rooted in specific local contexts. Community empowerment theory, the Asset-Based Community Development (ABCD) approach, participatory theory, and Ecological Systems Theory serve as complementary and mutually reinforcing conceptual frameworks that explain the dynamics of effective and sustainable empowerment processes. Moreover, various research findings and field case studies provide strong empirical evidence that systematically designed, structured interventions involving cross-sectoral collaboration can drive real and meaningful socio-economic transformation, rather than mere temporary or symbolic change. Therefore, the future development of community service models must place integrated intervention principles as the fundamental foundation so that the strengthening of social and economic literacy becomes both a normative target and a strategic instrument for creating profound, inclusive, and sustainable social change aligned with the needs and potentials of the communities involved.

## **CONCLUSION**

This review emphasizes that the strengthening of social and economic literacy within communities can be optimally achieved through an integrated intervention model involving participatory, integrative, and community potential-based approaches. The integration of social literacy—such as cooperation, social concern, and community ethics—with economic literacy—such as financial management skills, entrepreneurship, and digitalization utilization—has been proven to foster community independence and socio-economic resilience. Theoretical approaches from Community Empowerment, Asset-Based Community Development (ABCD), Ecological Systems Theory, and Participatory Development serve as important foundations for designing relevant and impactful interventions. Empirical evidence from 20 scientific articles reviewed shows that community service models involving active community participation at all program stages result in more significant and sustainable literacy improvements.

Practically, the findings of this review provide important implications for community service actors, particularly universities, local governments, and non-governmental organizations. First, service programs should not focus solely on technical training but must be designed within a multi-aspect intervention framework that touches on social, economic, and cultural aspects of the community. Second, interventions based on active community participation tend to be more capable of creating behavioral changes, mindset shifts, and collective capacity building. Third, collaboration among actors within the community is necessary to form a comprehensive support ecosystem for social and economic literacy, spanning from the micro-level (households) to the macro-level (village or city policies).

The key messages from this research include: first, for academics and community service practitioners, it is necessary to develop community-based intervention modules that practically integrate social and economic literacy theories with participatory training

methods. Second, for the government, it is important to incorporate service outcomes into community development policies through sustained mentoring schemes, business capital support, and digital economy training for the people. Third, for local communities, strengthening internal capacity and shared commitment to independently manage programs is essential so that service outcomes do not end as short-term programs but evolve into cultural movements embedded in everyday life. Finally, it is recommended that a multidisciplinary approach be used in designing community service programs that combine economic, educational, technological, and local cultural perspectives.

This literature review has several limitations. First, the limited number of articles analyzed (20 selected from an initial 30) may restrict the depth of generalization to all community-based service practices in Indonesia. Second, this review does not address the quantitative dimensions of intervention impacts, so its results are descriptive and qualitative. Going forward, further research based on field studies using a mixed methods approach is highly recommended to provide more empirical, contextual, and measurable insights into strengthening social and economic literacy through integrated interventions.

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