

The Role of the Church in Building the Economy of the Congregation Members of the Protestant Christian Church in Bali

I Wayan Dedik Yurianta^{1*}
I Wayan Ruspindi Junaedi²
Christimulia Purnama Trimurti³
I Gusti Bagus Rai Utama⁴

Keywords:

Role_of_the_Church;
Building_the_Economy;
Congregation_Members;
Protestant_Christian_Church_in_Bali

ABSTRACT

This research examines the role of the Protestant Christian Church in Bali (GKPB) in building the economy of its congregation members, a theme that is still rarely explored empirically in Indonesia, particularly in the local context of Bali. The background of this research is based on the strategic role of the church not only as a spiritual center but also as an agent of community economic empowerment. Amid the economic challenges faced by the congregation due to dependence on the tourism sector and the social dynamics of Bali, the church has great potential to promote economic independence through various programs and initiatives. The main objective of this research is to identify and analyze the church's economic programs, evaluate their impact on the congregation's welfare, uncover implementation challenges, and provide strategic recommendations for improving the effectiveness of future programs. The urgency of this research lies in the need for a relevant and contextual community-based economic empowerment model, given the lack of similar empirical studies in Bali. The novelty of this research lies in the in-depth case study approach with data triangulation from interviews with pastors and congregants, as well as the analysis of active participation and internal church dynamics in managing the economic program.

The research methodology uses a qualitative approach with in-depth interviews with church leaders and congregants, participatory observation, and documentation of the church's economic programs. Data were analyzed thematically and verified through source triangulation. The main findings indicate that the church plays a significant role in improving the congregation's economy through skills training, capital assistance, the formation of cooperatives, and the facilitation of business networks. However, the implementation of the program still faces challenges such as limited resources, internal resistance, and market access. The level of congregation participation is a key factor in the success of the program.

The research conclusion emphasizes that the church can become an effective agent of economic change if it can innovatively address internal and external challenges. The proposed recommendations include strengthening the church's management capacity, enhancing the financial literacy of the congregation, and developing strategic partnerships with various parties. This research is expected to serve as a reference for churches and other religious institutions in developing community-based economic empowerment programs in various contexts.

¹Dhyana Pura University, Indonesia, Program Studi Magister Manajemen, Fakultas Bisnis, Pariwisata, Pendidikan dan Humaniora
Email: iwayandedik@gmail.com

²Dhyana Pura University, Indonesia, Program Studi Magister Manajemen, Fakultas Bisnis, Pariwisata, Pendidikan dan Humaniora
Email: ruspindijunaedi@undhirabali.ac.id

³Dhyana Pura University, Indonesia, Program Studi Magister Manajemen, Fakultas Bisnis, Pariwisata, Pendidikan dan Humaniora
Email: christimuliapurnama@undhirabali.ac.id

⁴Dhyana Pura University, Indonesia, Program Studi Magister Manajemen, Fakultas Bisnis, Pariwisata, Pendidikan dan Humaniora
Email: raiutama@undhirabali.ac.id

1. BACKGROUND

The church plays a strategic role in the social and spiritual life of the congregation, including in building the economy of its members (Nugroho, 2019); (Pasaribu, 2023). As an institution based on Christian values, the church is not only a place of worship but also a center for community empowerment (Boiliu & Pasaribu, 2020); (Zega, 2021). The Bible teaches the importance of hard work, sharing, and wisely utilizing resources for the common good (Stevanus, 2019); (Kristian, 2024). In this context, the church has a moral responsibility to encourage its congregation to become more economically independent (Karamoy, Goni, & Alexander, 2024); (Silaban, Lumbantoruan, Napitupulu, Siregar, & Pasaribu, 2023); (Nugroho, 2019).

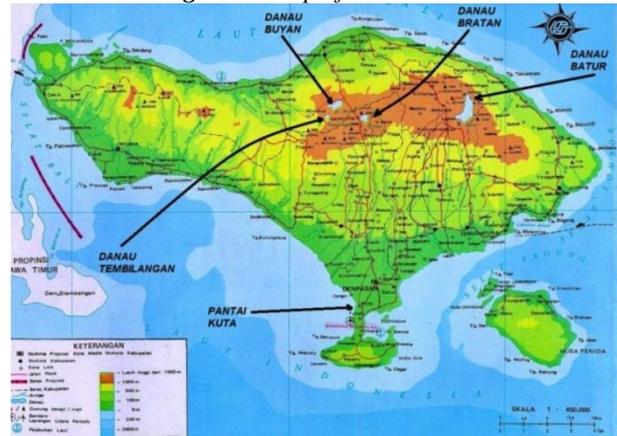
The role of the church in building the congregation's economy can be carried out through various programs, such as skills training, providing access to business capital, and developing community-based joint ventures (Pane, Wiryohadi, & Rantetampang, 2021); (Boiliu & Pasaribu, 2020). In addition, the church can also act as a facilitator in building partnership networks with other parties, including the government and the private sector, to enhance the congregation's capacity for entrepreneurship (Sayuti, Mulyawati, Juniarsih, Nurjannah, & Hadi, 2024).

In this modern era, the church needs to integrate technology and innovation in its economic empowerment efforts (Pasande, 2019); (Nugroho, 2019). This includes mentoring the use of digital marketing and online platforms to support the congregation's businesses (Waruwu & Lawalata, 2024). In this way, the church can make a tangible contribution to improving the living standards of its congregation while also serving as a model for achieving collective welfare. This role not only meets economic needs but also strengthens togetherness and solidarity among the congregation (Windar, 2024).

This role not only meets economic needs but also strengthens togetherness and solidarity among the congregation (Windar, 2024).

Talking about the Role of the Church in improving the congregation's economy is a very interesting topic and matter. For the Protestant Christian Church community in Bali (GKPB), hereinafter referred to as GKPB, this is the first time it has been created by one of the pastors within the GKPB community. Here is a map of the Island of Bali with 7 regencies and 1 city in Bali.

Figure 1. Map of Bali Island



Below, the discussion will cover the Social and Economic Context, the Role of the Church in Economic Empowerment, the Importance of Research, Gaps in the Literature, and the Objectives and Benefits of the Research. These matters will be explained as follows:

i. Social and Economic Context

Bali, as one of the main tourist destinations in Indonesia, has unique social and economic dynamics. Although tourism is the backbone of the economy, many locals, including church congregants, still face economic challenges. The Protestant Christian Church in Bali is in a strategic position to provide support not only spiritually but also economically. The Protestant Christian Church in Bali is in a strategic position to provide support not only spiritually but also in economic aspects.

ii. The Role of the Church in Economic Empowerment

Traditionally, the church serves as a religious institution focused on spiritual and moral teachings. However, in the modern context, churches often also engage in social and economic activities aimed at improving the welfare of their congregants. The church can function as an agent of social change that promotes sustainable development through economic programs such as skills training, capital assistance, and micro-enterprise initiatives.

The church can function as an agent of social change that promotes sustainable development through economic programs such as skills training, capital assistance, and micro-enterprise initiatives.

iii. The Importance of Research

The importance of research on the role of the church in the economic development of congregants in Bali is significant because it provides insights into how religious institutions can contribute to the economic well-being of their communities. Research on the role of the church in the economic development of

congregations in Bali is very important because it provides insights into how religious institutions can contribute to the economic well-being of their communities. This study also aims to identify effective strategies and the challenges faced by the church in these efforts. This understanding can help other churches and religious organizations develop similar programs in other regions. Understanding this can help other churches and religious organizations develop similar programs in other regions.

iv. Gap in the Literature

Although there is much research on the role of religious institutions in social development, there are still few studies that specifically explore the contribution of Protestant Christian churches in Bali to the economic development of their congregations. This research aims to fill that gap by providing empirical data and in-depth analysis of the economic interventions carried out by the church and their impact on the congregation.

v. Objectives and Benefits of the Research

This research aims to:

- Identify and analyze the economic programs run by Protestant Christian churches in Bali.
- Evaluating the impact of these programs on the economic well-being of the congregation.
- Identifying the constraints faced by the church in the implementation of economic programs.
- Provide recommendations to improve the effectiveness of the church's economic program.

The benefits of this research include:

- Providing insights for churches and religious organizations on effective ways to contribute to the economic development of the congregation.
- Providing data and analysis that can be used by policymakers to support community-based economic empowerment programs.
- Encouraging further research on the role of religious institutions in economic development in various geographical and cultural contexts.

With this background, the research is expected to make a significant contribution to academic literature as well as field practices related to the role of the church in community economic development. The GAP in the research "The Role of the Church in Building the Economy of Congregants (A Case Study of Protestant Christian Churches in Bali)" refers to the gaps or deficiencies in the existing literature or practices related to the topic.

Identifying the GAP helps clarify the contributions that this research can provide and highlights areas that require further attention. Here are some possible GAPS that can be found in this context:

Here are some possible gaps that can be found in this context:

i. Limitations of Previous Research:

Lack of Empirical Studies: Many studies may have discussed the role of religious institutions in social development in general, but there are still few that specifically examine the role of Protestant Christian churches in Bali in building the economy of their congregants. In-depth empirical studies on specific interventions and their impact on the congregation's economy are still limited.

ii. Underexplored Local Context:

It seems there is no text provided for translation. Please share the text you'd like me to translate, and I'll be happy to help!- **Uniqueness Context of Bali:** Bali has a unique social and cultural context that may influence how church economic programs are received and implemented. Many previous studies may not have considered these local dynamics in detail. Many previous studies may not have considered these local dynamics in detail.

iii. Limitations in Program Evaluation:

It seems there is no text provided for translation. Could you please share the text you would like me to translate?- **Program Effectiveness Evaluation:** There is a lack of research evaluating the long-term effectiveness of church economic programs. Most studies may only focus on short-term outcomes without considering the long-term impact on the economic well-being of the congregation. Most studies may only focus on short-term outcomes without considering the long-term impact on the economic well-being of the congregation

iv. Internal Constraints and Challenges:

It seems that your message is empty. Could you please provide the text you'd like me to translate?- **Constraint Analysis:** There is still little research that identifies and analyzes the internal constraints faced by the church in implementing economic programs, such as leadership issues, resource limitations, and resistance from the congregation.

It seems that there is no text provided for translation. Please share the text you'd like me to translate, and I'll be happy to help!

v. Congregation Participation:

Active Role of the Congregation: The lack of in-depth research on how active participation of the congregation in church economic programs can affect the success of those programs. The analysis of the congregation's role as agents of change within the church community is also still limited.

vi. Policy Recommendations:

Practical Guide: The lack of research-based practical guides that can be used by other churches as a reference to develop effective economic programs. Many recommendations may be theoretical without clear practical applications.

vii. Inter-Regional Comparison:

Comparative Studies: The lack of comparative studies that examine the role of the church in economic development in various regions of Indonesia, including Bali. This is important to understand whether the findings in Bali can be applied in different contexts or require adjustments.

This is important to understand whether the findings in Bali can be applied in different contexts or require adjustments. By identifying and addressing these gaps, this research can make a significant contribution to the literature and practice related to the role of the church in the economic development of its congregation members.

By identifying and addressing the GAP, this research can make a significant contribution to the literature and practice related to the role of the church in the economic development of its congregation members. This research can also provide new insights and practical recommendations to enhance the effectiveness of church programs in the economic context. From the above description, the problem formulation is as follows.

2. PROBLEM STATEMENT

From the background explanation above, the problem formulation can be stated as follows:

i. How do Protestant Christian churches in Bali identify and assess the economic needs of their congregation members ?

- This question aims to understand the process of identifying economic needs carried out by the church. This includes the methods used by the church to collect data on the economic conditions of the congregation and how the church determines the priority of needs.
- This includes the methods used by the church to collect data on the economic conditions of the congregation and how the church determines the priority needs.

ii. What programs and initiatives has the church implemented to improve the congregation's economy ?

- The focus of this question is to explore various programs that have been implemented by the church, such as skills training, business capital assistance, church cooperatives, and other programs aimed at improving the economic welfare of the congregation.

iii. How effective are the economic programs run by the church in improving the economic welfare of the congregation ?

- This question evaluates the success of existing programs by looking at the real impact felt by the congregation. This can include increased income, reduced poverty levels, and overall improved quality of life.

iv. What are the obstacles faced by the church in implementing economic programs for its congregation ?

- The purpose of this question is to identify the challenges faced by the church in the implementation of economic programs, such as resource limitations, resistance from the congregation, or coordination and management issues.
- The purpose of this question is to identify the challenges faced by the church in implementing economic programs, such as resource limitations, resistance from the congregation, or coordination and management issues.

v. What is the role of church leadership and congregation participation in the success of the economic programs being implemented ?

- This question aims to understand the important role of church leadership and the level of congregation participation in the success of the economic programs.
- This question aims to understand the important role of church leadership and the level of congregation participation in the success of economic programs. This includes how church leaders inspire and motivate the congregation and the extent to which the congregation actively participates in these programs.

vi. What are the recommendations for enhancing the church's role in the economic development of the congregation in the future?

- Based on the research findings, this question leads to the creation of recommendations that can help the church improve the effectiveness and reach of its economic programs in the future.
- Based on the research findings, this question leads to the creation of recommendations that can help the church improve the effectiveness and reach of its economic programs in the future. With this problem formulation, the research can be more focused and systematic in exploring various aspects of the church's role in the economic development of its congregation, and produce useful findings and recommendations. With this problem formulation, the research can be more focused and systematic in exploring various aspects of the church's role in the economic development of its congregation members, and produce useful findings and recommendations. With this problem formulation, the research can be more focused and systematic in exploring various aspects of the church's role in the economic

development of its congregation members, and produce useful findings and recommendations.

3. RESEARCH OBJECTIVES

From the above formulation, the research objective "The Role of the Church in Building the Economy of Congregants (A Case Study of Protestant Christian Churches in Bali)" can be detailed as follows:

i. Identifying the Role of the Church in the Economic Development of Congregants:

Explaining how Protestant Christian churches in Bali are involved in economic activities and programs designed to improve the economic well-being of their congregants. Explaining how Protestant Christian churches in Bali are involved in economic activities and programs designed to improve the economic welfare of their congregations. This includes the church's role in providing skills training, capital assistance, and other economic initiatives. This includes the church's role in providing skills training, capital assistance, and other economic initiatives.

ii. Analyzing the Impact of Church Economic Programs on Congregational Welfare:

Evaluating the effectiveness of economic programs run by the church by measuring their impact on the income, welfare, and quality of life of the congregation. This involves collecting empirical data on the economic changes experienced by the congregation involved in the program.

iii. Identifying Constraints Faced in the Implementation of Economic Programs:

Uncovering various challenges and obstacles faced by the church in implementing economic programs. This includes internal church issues such as resource limitations, as well as external problems like resistance from the congregation or macroeconomic conditions. This includes internal church issues such as resource limitations, as well as external problems like resistance from the congregation or macroeconomic conditions.

iv. Evaluating Congregational Participation in Church Economic Programs:

Assessing the extent to which the congregation is actively involved in the economic programs run by the church, and how this participation affects the success of these programs. This also includes an analysis of the motivations and barriers for the congregation to participate. This also includes analyzing the motivations and barriers for the congregation to participate.

v. Providing Recommendations for the Improvement of the Church's Economic Program:

Based on the research findings, provide practical recommendations that can be used by the church to enhance the effectiveness and reach of their economic programs. This could include strategies to increase congregation participation, address existing obstacles, and develop new, more innovative initiatives. This can include strategies to increase congregation participation, address existing obstacles, and develop more innovative new initiatives.

vi. Contributing Insights for Further Study on the Role of Religious Institutions in Economic Development:

Providing theoretical and practical contributions to the academic literature on the role of religious institutions in economic development, as well as serving as a reference for similar research in different contexts. This research aims to provide a comprehensive understanding of how the church can function as an agent of change in improving the economic well-being of its congregation, as well as offering practical solutions to optimize that role in the future.

4. THEORETICAL FRAMEWORK

Research on "The Role of the Church in Building the Economy of Congregation Members (A Case Study of Protestant Christian Churches in Bali)" can be based on several key theories relevant to understanding how religious institutions can play a role in community economic development.

Here are some theories that can be used as a foundation in this research:

i. Social Capital Theory

The theory of social capital explains how social networks, norms, and trust can enhance efficiency and productivity within a community (Amalia, 2015); (Adawiyah, 2018). Robert Putnam in his book "Bowling Alone: The Collapse and Revival of American Community" explains that social capital encompasses networks of social relations that facilitate coordination and cooperation for mutual benefit (Putnam, 2000); (Hamid, 2015). The church, as a religious institution, has the capacity to build social capital through community activities that strengthen the bonds among congregants (Syahra, 2003).

The church, as a religious institution, has the capacity to build social capital through community activities that strengthen the bonds among congregants (Syahra, 2003).

ii. Empowerment Theory

The empowerment theory focuses on the process of enhancing the capacity of individuals or groups to make choices and turn those choices into desired actions and

outcomes (Ulum & Anggaini, 2020); (Noor, 2011). According to Julian Rappaport, empowerment is the process by which people gain control over their own lives and environments (Faizal, 2015); (Faizal, 2015). In the context of the church, the economic programs implemented can empower the congregation by providing the skills, knowledge, and resources necessary to improve their economic well-being (Lystiarini, Agustin, & Riani, 2022); (Lystiarini et al., 2022).

iii. Social Change Theory

Social change theory (Umanailo, 2019) studies how institutions within society can influence changes in norms, behaviors, and social structures (Rahayu & Syam, 2021). The church, as an institution with significant influence in the community, can become an agent of social change by promoting sustainable economic values and providing support for the economic endeavors of its congregation (Pane et al., 2021). Everett Rogers in his book "Diffusion of Innovations" explains how innovations are introduced and adopted in society through various stages and influences (Fadillah, 2023).

Everett Rogers in his book "Diffusion of Innovations" explains how innovations are introduced and adopted in society through various stages and influences (Fadillah, 2023).

iv. Theory of Religious and Economic Practices

This theory examines how religious practices can impact the economic behavior of individuals and communities (Madani, 2021); (AGAMA, 2019). Max Weber (Khairunnisa, Rahma, & Nursalim, 2025) in "The Protestant Ethic and the Spirit of Capitalism" highlights how Protestant ethics contribute to the development of capitalism through hard work, discipline, and frugality (Weber & Kalberg, 2013); (Purwanto, 2023). In this context, the church can encourage the congregation to adopt economic values that support development and welfare (Silitonga, 2023); (Aptasari, Falah, & Akbar, 2024).

v. Institutional Theory

Institutional theory highlights the role of formal and informal institutions in shaping behavior and interactions within society (Umanto, Wijaya, & Atmoko, 2016); (Eksan & Amin, 2018). Douglass North explains how institutions, both formal like government and law, and informal like norms and culture, influence economic performance (Rizal & Silfiah, 2023). The church, as a social institution, plays an important role in shaping the norms and economic behavior of its congregation through its teachings and programs (Dosinta, 2017).

The church, as a social institution, plays an important role in shaping the economic norms and behaviors of its congregation through its teachings and programs (Dosinta, 2017).

vi. Application of Theory in Research

By using this theoretical framework, the research can explore how the Protestant Christian Church in Bali utilizes its social capital to empower its congregation economically. The research can also examine how the church's programs reflect the principles of empowerment and social change, as well as how the religious practices implemented by the church can influence the economic behavior of the congregation. Additionally, this research can assess the effectiveness of church institutions in supporting economic development through the analysis of economic programs they implement. A strong theoretical foundation will provide a solid basis for this research to explore and understand the role of the church in the economic development of its congregation members. By combining various theoretical perspectives, this research can provide comprehensive and in-depth insights into the church's contribution to improving the economic welfare of the community in Bali.

5. RESEARCH METHODOLOGY

Qualitative Methodology in the Research "The Role of the Church in Building the Economy of Congregation Members (Case Study of Protestant Christian Churches in Bali)" Qualitative Methodology in Research "The Role of the Church in Building the Economy of Congregation Members (Case Study of the Protestant Christian Church in Bali)" Qualitative research aims to understand social phenomena in their natural context, emphasizing the perspective of research participants (Anggito & Setiawan, 2018); (Suwendra, 2018). Qualitative research aims to understand social phenomena in their natural context, emphasizing the perspectives of research participants (Anggito & Setiawan, 2018); (Suwendra, 2018). This methodology is very suitable for case studies on the role of the church in building the economy of congregation members because it allows researchers to deeply explore experiences, perceptions, and social interactions (Anggito & Setiawan, 2018).

i. Research Design

This research uses a case study approach to obtain a comprehensive and detailed picture of the role of Protestant Christian churches in Bali in the economic development of their congregations. Case studies allow for an in-depth analysis of the specific context and complexity of the phenomenon being studied.

ii. Research Participants

Participants in this study include:

- Church Leaders: Pastors, deacons, and church council members involved in the planning and implementation of economic programs.
- Congregation: Church members who participate in the church's economic programs.

- Economic and Social Expert: An academic or practitioner with knowledge of community economic empowerment.

iii. Data Collection Techniques

a) *In-depth Interviews*

- Objective: To explore the views, experiences, and roles of church leaders and congregants in the economic program.
- Implementation: Semi-structured interviews were conducted using an interview guide, but still allowed flexibility for further exploration based on participants' responses (Nasri, 2023).

b) *Participatory Observation*

- Objective: To understand the social dynamics and economic activities within the context of the church.
- Implementation: Researchers are directly involved in church activities related to the economic program, recording interactions, and observing the ongoing processes (Data, 2019).

c) *Documentation*

- Purpose: To collect data from official church documents, activity reports, and publication materials related to the economic program.
- Implementation: Document analysis is conducted to complement and verify data from interviews and observations.

6. DATA ANALYSIS TECHNIQUES

a. **Transcription and Coding (CHIN, 2015)**

Process: Interviews and observations are transcribed, then the data is broken down into small units (coding) to identify the main themes.

b. **Thematic Analysis (Yassin & Ahmad, 2023)**

Objective: To identify, analyze, and report patterns (themes) that emerge from qualitative data.

Implementation: Themes relevant to the role of the church in the economic development of the congregation are identified and analyzed in depth. Implementation: Themes relevant to the role of the church in the economic development of the congregation are identified and analyzed in depth.

c. **Data Triangulation (Susanto & Jailani, 2023); (Thurmond, 2001); (Flick, 2018)**

Objective: To enhance the validity and reliability of research findings by combining various data sources (interviews, observations, and documentation).

Implementation: Comparing and contrasting data from various sources to ensure the consistency and accuracy of information (Maini, Desnita, Festiyed, & Riyasni, 2024).

Validity and Reliability (Barnes & Vidgen, 2006).

Member Checking: Involves participants in the

process of data and finding verification to ensure the researcher's interpretation aligns with the participants' perspectives.

Peer Debriefing: Discussion with colleagues or experts to test the logic and consistency of the analysis.

The qualitative methodology (Mey, 2022); (Dodgson, 2017); (Smith & Dunworth, 2003) used in this research allows the researcher to gain an in-depth understanding of how the Protestant Christian church in Bali plays a role in the economic development of its congregation. By using diverse data collection techniques and thematic analysis, this research is expected to yield rich and meaningful insights into the interaction between religious institutions and community economic empowerment.

7. RESULTS AND FINDINGS

i. **Identification of the Church's Role in the Economic Development of the Congregation.**

The Protestant Christian Church in Bali (GKPB) plays an active role in the economic development of its congregation through various empowerment and skills training programs. Based on an in-depth interview with Rev. Dr. Victor Hamel, the church not only focuses on spiritual aspects but also encourages the congregation to utilize idle resources such as vacant land and free time for productive activities, such as integrated farming and micro-enterprises. Pastor Nyoman Candra Aditama emphasized that the church provides skill training, such as organic farming training, small business management, and family financial education. Additionally, the church also facilitates access to capital through revolving funds and cooperation with local financial institutions (Lestari & Ginting, 2024).

Pastor Finsensus Oematan and Pastor Yoseph Destian added that the church initiated joint business groups and congregational cooperatives, aimed at increasing income and strengthening internal economic solidarity. These programs are designed to meet the specific needs of the congregation, such as training in marketing agricultural products and local crafts that are highly sought after in Bali.

ii. **Analysis of the Impact of the Church's Economic Program on Congregational Welfare.**

The triangulation of data from informants such as Rev. Made Sukarta and Rev. Dewi Sundari shows that the church's economic program has a significant impact on the increase in income and welfare of the congregation. Empirical data collected from the church's internal survey show an average increase in congregational family income of 20-30% after participating in training programs and joint ventures. Additionally, the quality of life

improved through better access to education and a reduction in dependence on high-interest loans (Lestari & Ginting, 2024); (Lembang, 2024); (Silitonga, 2023).

Some congregants, such as Nengah Duduk and Dewa Nyoman Alit Sucipta, stated in interviews that they were able to expand their agricultural businesses and start new ventures thanks to training and capital assistance from the church. Activities such as bazaars, auctions, and church cooperatives have also become stable additional sources of income.

iii. Identification of Constraints in the Implementation of the Economic Program.

The main constraints identified from the interviews with Pastor Ni Luh Mariani and Pastor Dewa Adi are the limited financial resources and the lack of business management knowledge among the congregation. Additionally, internal resistance arises from a lack of understanding regarding the importance of economic empowerment, as well as a mentality of dependency on external aid. External obstacles include fluctuations in agricultural product prices, limited market access, and government policies that do not adequately support the congregation's micro-enterprises (Lestari & Ginting, 2024).

From an operational perspective, as expressed by Made Buda Astika and I Gede Waspada, the church often faces difficulties in realizing programs because the available funds are only incidental and there is no well-developed long-term financial planning.

iv. Assessment of Congregational Participation in the Church's Economic Program

The participation of the congregation varies greatly. Based on interviews with Rev. Yustus Lawalata and Rev. Putu Michael Uryana, around 60% of the congregation actively participate in the economic program, especially those who are of productive age and have land or skills that can be developed. The main motivation for participation is economic necessity and the desire for independence, while the barriers to participation stem from a lack of time, distrust in the program, and minimal outreach from the church. Informants such as Kadek Endra Kumara and Ni Kadek Sekar highlighted the importance of communication and transparency in program management to increase congregation participation. They also emphasized the need for rewards and incentives for congregants who actively contribute.

v. Recommendations for Improving the Church's Economic Program.

Based on the findings above, some practical recommendations for the church include:

(a). Enhancing education and training in business management and financial literacy for the congregation.

(b). Developing a more structured and sustainable financial planning system for the church.

(c). Expanding cooperation networks with financial institutions, the government, and local communities to strengthen access to capital and markets.

(d). Optimizing the use of idle resources such as vacant land and the congregation's free time for productive activities.

(e). Improving program transparency and communication so that the congregation feels ownership and is motivated to participate actively (Lestari & Ginting, 2024).

(f). Creating incentives and rewards for congregants who succeed in the church's economic program. Creating incentives and rewards for congregants who succeed in the church's economic program.

vi. Contribution to Further Study on the Role of Religious Institutions in Economic Development.

This research enriches the literature on the role of religious institutions in economic development, particularly in the plural and dynamic context of Bali. Empirical findings from interviews with pastors and congregants indicate that the church can be an effective agent of economic change, provided it can creatively overcome internal and external constraints. This study can serve as a reference for similar research in other regions, while also encouraging the development of inclusive and sustainable community-based economic empowerment models within religious contexts (Lestari & Ginting, 2024); (Silitonga, 2023). "The church must be a shared space for growth, not only in faith but also in the well-being of life. "Economic empowerment is part of the church's calling to bring shalom to the community. Clearly stated Pastor Dr. Victor Hamel Clearly, Pastor Dr. Victor Hamel stated that the church's role in the economic development of the congregation in Bali has proven to be real and impactful, although it still faces several challenges that need to be addressed through collaboration, innovation, and strengthening internal capacity. Thus, the role of the church in the economic development of the congregation in Bali has proven to be real and impactful, although it still faces several challenges that need to be addressed through collaboration, innovation, and strengthening internal capacity.

Thus, the role of the church in the economic development of the congregation in Bali is proven to be real and impactful, although it still faces several challenges that need to be addressed through collaboration, innovation, and strengthening internal capacity. A case study of the Protestant Christian church in Bali will demonstrate

how these dynamics operate in a unique local context, focusing on how the church significantly contributes to building the economy of the congregation's members and strengthening the community as a whole.

The case study of the Protestant Christian church in Bali will demonstrate how this dynamic operates within a unique local context, focusing on how the church significantly contributes to building the economy of its congregants and strengthening the community as a whole.

8. CONCLUSION

The conclusion of the discussion on "The Role of the Church in Building the Economy of Congregation Members (Case Study of Protestant Christian Churches in Bali)" can be summarized as follows:

- i. **Economic Empowerment:** The church plays an important role in empowering the economy of its congregation members through entrepreneurship training programs, access to business capital, and guidance in financial management. This helps improve the economic independence of individuals and families.
- ii. **Social Networks and Business Collaboration:** As a community center, the church provides a platform to form strong social networks. This facilitates the exchange of information about business opportunities, collaboration among entrepreneurs, and mutual support in facing economic challenges.
- iii. **The Influence of Religious Values:** The moral and ethical values taught by the church, such as integrity and social responsibility, contribute to sustainable and responsible business practices among the congregation. This strengthens a stable and ethical economic foundation. This strengthens the foundation of a stable and ethical economy.
- iv. **Education and Human Resource Development:** The church also plays a role in improving the quality of human resources through formal and non-formal education. This initiative helps improve the qualifications and abilities of church members in facing economic and technological changes.
- v. **Social and Welfare Impact:** In addition to the economic aspect, participation in church activities also enriches the social and psychological well-being of the congregation members. This creates a community with greater solidarity and mutual support, which in turn contributes to an overall improvement in quality of life. This creates a community that is more solidary and supportive of one another, which in turn contributes to the overall improvement in quality of life. This conclusion affirms that Protestant Christian churches in Bali and other churches play a significant role in building the local economy through various programs and values they promote, having a positive impact on both individuals and

the community as a whole. This conclusion affirms that Protestant Christian churches in Bali and other churches play a significant role in building the local economy through various programs and values they promote, providing a positive impact both for individuals and the community as a whole.

9. SUGGESTIONS

Here are some suggestions that can be considered regarding "The Role of the Church in Building the Economy of Congregation Members (A Case Study of the Protestant Christian Church in Bali)":

1. Strengthening Education and Training Programs:

The church can enhance the effectiveness of entrepreneurship education and training programs by expanding access and the relevance of the materials taught. This includes identifying the specific needs of congregation members in the local Balinese economy, such as the tourism sector or traditional crafts.

2. Collaboration with External Parties:

The church can establish partnerships with educational institutions, non-profit organizations, or local financial institutions to expand the reach of their economic programs. This can enrich the resources available to the congregation members and expand their positive impact. This can enrich the resources available to congregants and expand their positive impact.

3. Promotion of Business Ethics Values:

Further strengthen economic empowerment by integrating business ethics education into every aspect of the church's programs. This can help ensure that the economic development that occurs is in line with moral and responsible principles. This can help ensure that economic development aligns with moral and responsible principles.

4. Community Development Initiatives:

Developing broader community development projects, such as community centers or social welfare programs, that can provide long-term benefits for congregants and the surrounding community.

5. Continuous Monitoring and Evaluation:

Conduct continuous monitoring and evaluation of the effectiveness of the church's economic programs to ensure they remain relevant and have the desired impact on the congregation. This also helps in adjusting strategies if necessary. This also helps in adjusting strategies if necessary.

6. Use of Technology:

Utilizing information and communication technology to enhance the accessibility of church economic programs, including distance education, online training platforms, and personal financial management.

These suggestions aim to strengthen the role of the church in building the economy of the congregation members in Bali, with a focus on sustainable and inclusive development, as well as the integration of moral and social values in every aspect of the programs carried out.

These suggestions aim to strengthen the church's role in building the economy of the congregation

members in Bali, with a focus on sustainable and inclusive development, as well as the integration of moral and social values in every aspect of the programs implemented.

References:

- Adawiyah, R. (2018). Strategi pengembangan badan usaha milik desa (bumdes) berbasis aspek modal sosial (studi pada bumdes surya sejahtera, Desa Kedungturi, Kecamatan Taman, Kabupaten Sidoarjo). Universitas Airlangga.
- Amalia, A. D. (2015). Modal sosial dan kemiskinan. *Sosio Informa*, 1(3).
- Eksan, S. H. R., & Amin, N. M. (2018). Teori Institusi: Tekanan Persekitaran Dalam Pengurusan Pensijilan Halal: Institutional Theory: Environmental Pressure in Halal Certification Management. *Journal of Muwafaqat*, 1(2), 1–21.
- Faizal, F. (2015). Diskursus pemberdayaan masyarakat. *Ijtimaiyya: Jurnal Pengembangan Masyarakat Islam*, 8(1), 35–51.
- Khairunnisa, A., Rahma, A. T., & Nursalim, E. (2025). Transformation Towards a Sharia-Based Economy: Theory, Practice and Social Implications. *Rihlah Iqtishad: Jurnal Bisnis Dan Keuangan Islam*, 2(1), 1–7.
- Lembang, S. R. (2024). Pemimpin Kristen dan Entrepreneurship: Analisis Peran Pemimpin Kristen terhadap Transformasi Ekonomi melalui Entrepreneurship di Gereja Kibaid Jemaat Rantedada. Institut Agama Kristen Negeri (IAKN) Toraja.
- Lestari, M., & Ginting, R. B. (2024). STUDI IDLE RESOURCES DALAM KERANGKA PEMBERDAYAAN EKONOMI GEREJA DAN JEMAAT DI GBKP TANJUNG BERINGIN. *Management and Sustainable Development Journal (MSDJ)*, 6(1), 1–20.
- Purwanto, E. (2023). KEBEBASAN BERAGAMA, RELIGIUSITAS DAN PEMBANGUNAN EKONOMI. *Manna Rafflesia*, 10(1), 88–101.
- Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon and schuster.
- Silitonga, P. (2023). Peran Gereja Terhadap Ekonomi Jemaat Dan Upaya Gereja Dalam Meningkatkan Pemberdayaan Ekonomi Jemaat. *Jurnal Pendidikan Sosial Dan Humaniora*, 2(4), 12216–12225.
- Ulum, M. C., & Anggaini, N. L. V. (2020). *Community empowerment: teori dan praktik pemberdayaan komunitas*. Universitas Brawijaya Press.
- Umanailo, M. C. B. (2019). Integration of Community Empowerment Models [Pengintegrasian Model Pemberdayaan Masyarakat]. *Proceeding of Community Development*, 2, 268–277.
- Weber, M., & Kalberg, S. (2013). *The Protestant ethic and the spirit of capitalism*. Routledge.
- Barnes, S. J., & Vidgen, R. T. (2006). Data triangulation and web quality metrics: A case study in e-government. *Information & Management*, 43(6), 767–777.
- Dodgson, J. E. (2017). About research: Qualitative methodologies. *Journal of Human Lactation*, 33(2), 355–358.
- Flick, U. (2018). Triangulation in data collection. *The SAGE handbook of qualitative data collection*.
- Mey, G. (2022). Qualitative methodology. In *International handbook of psychology learning and teaching* (pp. 453–478). Springer.
- Smith, J., & Dunworth, F. (2003). Qualitative methodology. *Handbook of Developmental Psychology*, 603–621.
- Thurmond, V. A. (2001). The point of triangulation. *Journal of Nursing Scholarship*, 33(3), 253–258.