Developing Human Resources: Enhancing Spirituality and Morality, Physical Well-Being, and Implementation of Financial Literacy for The Youth of Narumonda V Village

Nopesari Samosir, Puji Rossianna Sinaga, Valdo Hutauruk, Chindy Nababan, Evianti Nadeak, Tetti Manullang

> Institut Agama Kristen Negeri Tarutung (IAKN Tarutung) nopesarisamosir@gmail.com

ABSTRACT

Building quality human resources is key to the success and progress of a nation. The quality of human resources is not only determined by intellectual aspects alone, but also involves spiritual, moral, physical, and financial literacy aspects. This community service activity aimed to build superior human resources among the youth of Narumonda V Village through the enhancement of spirituality and morality, physical development, and the application of financial literacy. This activity involved 56 youths aged 17-20 years and was carried out for one month. The methods used included counseling, discussions, practices, and mentoring in three main aspects. In the spirituality and morality aspect, the youth were given Bible study, moral discussions, and mentoring on noble values. In the physical health aspect, the youth received education on healthy lifestyles, exercise, and balanced nutrition, as well as participated in evening running activities together. As for financial literacy, the youth were provided with knowledge about financial management and simulation practices. This activity is expected to create a young generation that is not only intellectually intelligent but also has strong character, physical health, and the ability to manage finances wisely.

Key words: Human Resources, Spirituality, Morality, Physical, Financial Literacy

INTRODUCTION

The development of high-quality human resources is one of the key factors for achieving the progress of a nation (Thirtabrata et al., 2022). The quality of human resources is not only determined by intellectual aspects but also involves spiritual, moral, and physical dimensions. While intellectual aspects are important, they are insufficient without being balanced by other aspects. Spirituality and morality form the foundation for individuals to possess strong character and integrity, enabling them to distinguish between right and wrong. Meanwhile, good physical health is essential for individuals to maximize their potential optimally and productively (Hani'ah et al., 2017).

In addition to these three aspects, financial literacy is also crucial in developing a self-reliant and competitive young generation. Financial literacy encompasses understanding and skills in

managing financial resources effectively, ranging from planning and budgeting to investing. Young people with good financial literacy will be able to make sound financial decisions, avoid financial problems, and be more independent in managing their financial lives. This condition will undoubtedly enhance their competitiveness in the future, both in the workforce and in everyday life (Fitriana Annisa et al., 2021).

Narumonda V Village, as one of the villages in Siantar Naumonda Subdistrict, Toba Regency, has substantial human resource potential, especially among adolescents. According to data obtained from the village office, there are approximately 56 adolescents aged 17-20 years in this village. This relatively large number of adolescents represents a valuable asset for the village's development. However, this potential needs to be optimized by providing comprehensive training and improvement in the quality of human resources. This is crucial so that the youth can grow into a generation that is not only intellectually capable but also possesses strong character and integrity, physical health, and the ability to manage finances wisely (Purniasih, 2022).

The enhancement of youth spirituality and morality will be conducted through religious activities, moral discussions, and mentoring to instill noble values. Religious activities, such as religious studies and other spiritual activities, will help the youth understand and internalize the spiritual values taught in their religion (Jacobs & Sahertian, 2023). Meanwhile, moral discussions and value mentoring will provide an understanding of ethics, norms, and good character in social life. Physical development will focus on introducing healthy lifestyles and sports. Through counseling and direct practice, the youth will be taught the importance of maintaining physical health, the types of beneficial sports, and how to select and consume nutritious and balanced foods (Sitorus & Naibaho, 2024). This is important to support the optimal growth and development of the youth and to foster healthy living habits from an early age (Nababan et al., 2023).

Financial literacy will be conveyed through counseling, simple practices, and mentoring in managing personal finances. The counseling will provide basic understanding of financial concepts, such as budgeting, saving, investing, and debt management. Subsequently, the youth will be given the opportunity to practice simple financial management through simulations or small projects. Mentoring will also be conducted to help the youth apply their financial literacy knowledge in their daily lives.

Thus, this activity not only benefits the youth as the primary participants but also the community and the village as a whole. The youth who have participated in this training program are expected to apply the knowledge and skills acquired in their daily lives. They will

become role models in practicing spiritual and moral values, healthy lifestyles, and wise financial management. Consequently, these youths will become agents of change, spreading positive influence to their surroundings, including their families, communities, and society at large.

RESEARCH OBJECTIVES

This community service activity becomes highly essential. The purpose of this activity is to develop high-quality human resources among the youth of Narumonda V Village by enhancing spirituality and morality, fostering physical well-being, and implementing financial literacy. Through these efforts, it is hoped to make a positive contribution in shaping a young generation that is not only intellectually capable but also possesses strong character, physical health, and the ability to manage finances wisely.

This Community Service activity utilizes direct communication through face-to-face meetings. This method is chosen to ensure that the material can be delivered effectively and interactively. Presenters can engage directly with participants. The activity is conducted in Narumonda V Village, Siantar Narumonda Subdistrict, North Sumatra Province. The implementation of this activity is a form of community service that is part of the implementation of the Tridharma of Higher Education. The face-to-face approach also facilitates discussions. The material presented in this outreach event encompasses various important aspects in developing high-quality human resources.

The stages of the community service can be detailed as follows:

- 1. Preparation Phase: This phase begins with the planning of activities by the team, in collaboration with the village authorities, specifically the Community Self-Reliance Agency. After obtaining official approval, the team conducts initial observations and needs analysis to gain a deeper understanding of the situation of the youth in Narumonda V Village.
- 2. Implementation Phase: This phase starts with scheduling the activities to be carried out during the community service sessions. The next step involves assigning the necessary tasks to execute the event and conducting each planned activity.

RESULT AND DISCUSSION

The community service activity "Developing Human Resources: Enhancing Spirituality and Morality, Physical Well-being, and Implementing Financial Literacy for the Youth of Narumonda V Village" has been successfully carried out. This activity was attended by 56 adolescents from Narumonda V Village, aged between 17-20 years. The implementation included counseling, discussions, practice sessions, and mentoring across three main aspects: spirituality and morality, physical health, and financial literacy. The community service activity was conducted over a period of one month. Throughout the one-month implementation period, the community service team provided intensive guidance and monitoring to the participating adolescents. They were encouraged to apply the knowledge gained in their daily lives. This community service activity aims for the youth of Narumonda V Village to develop superior human resources in terms of spirituality, morality, physical health, and financial literacy. This will be a valuable asset for them in facing future challenges.

Implementation of Bible Study with the Youth of Narumonda V Village

One of the community service activities was the implementation of Bible study with the youth of Narumonda V Village. This activity aimed to enhance the spirituality and morality of the youth by instilling noble values contained in the Bible as the foundation of their lives. The Bible study was conducted regularly in the form of group studies and discussions. The implementation team, consisting of members of the Community Self-Reliance Agency and students, worked together to guide the sessions. In each session, Bible verses were discussed in depth and related to everyday issues faced by the youth. The Bible study was conducted every two weeks at the village post from 2:00 PM to 5:00 PM. During the activities, the youth were encouraged to read and understand the Word of God in the Bible and discuss its application in real life. They were urged to practice values such as love, truth, justice, and integrity in all aspects of their lives. Through this Bible study, the youth are expected to build a strong spiritual foundation and use the Bible as a guide in their behavior and decision-making. This activity also serves to strengthen the bonds of fellowship among the youth of Narumonda Village V and to enhance solidarity and care for one another.







Figure 1. Implementation of Bible Study with the Youth of Narumonda V Village

Conducting Gotong Royong in Narumonda V Village

The implementation of the community service program also included a community clean-up activity (*gotong* royong) in Narumonda V Village. This activity aimed to foster a sense of togetherness, solidarity, and care for the surrounding environment among the participating youth. In the clean-up activity, the youth were invited to directly participate in cleaning and tidying up the village environment. The adolescents were divided into several groups and assigned to areas that required special attention, such as village roads, the village hall yard, and other public facilities. During the activity, the enthusiasm and spirit of cooperation among the participants were evident. This activity also provided an opportunity for the youth to interact and collaborate with other members of the village community.





Fifure 2. Conducting Gotong Royong in Narumonda V Village

The community clean-up activity was conducted under the supervision of village officials in the BKR sector and students. Engaging in community clean-up fosters cooperation and raises awareness among the youth of Narumonda V Village about the importance of maintaining a clean environment. This clean-up activity was carried out in several strategic locations in Narumonda V Village, including:

- 1. Cleaning water channels and culverts
- 2. Repairing damaged village roads
- 3. Cleaning the village environment from litter

Evening Run with the Youth of Narumonda V Village

The evening run activity with the youth of Narumonda V Village aims to educate and motivate the village's younger generation to adopt a healthy lifestyle through running. Running has many health benefits, such as improving physical fitness, maintaining an ideal weight, preventing chronic diseases, and enhancing sleep quality (Darmawan, 2017). This activity was conducted on Thursday, April 16, 2024, at the Narumonda V village hall. The event received positive responses from the youth of Narumonda V Village. They showed enthusiasm and excitement in participating in the evening run. This indicates that the village youth have a good awareness of the importance of adopting a healthy lifestyle. This activity also helps to build and enhance the solidarity and camaraderie among the youth in the village.

During the activity, the team provided guidance and motivation to the participants. Additionally, the team offered education on proper running techniques, appropriate warm-up and cool-down exercises, and tips for maintaining physical fitness consistently.

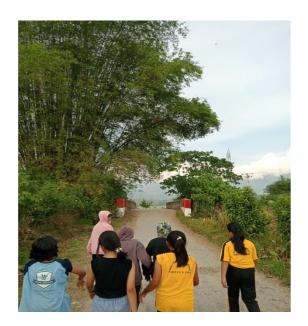




Figure 3. Evening Run with the Youth of Narumonda V Village

Implementation of Financial Literacy Outreach for the Youth of Narumonda V Village

One of the important aspects in developing human resources among the youth of Narumonda V Village is enhancing financial literacy. Financial literacy is a crucial provision for the youth to manage their finances wisely and prepare themselves to be financially independent in the future (Dewi et al., 2022). Therefore, in this community service activity, financial literacy outreach was conducted for the youth of Narumonda V Village. This financial literacy outreach activity included counseling, discussions, and practical simulations of financial management. The materials provided covered the importance of saving and the benefits of saving. The participants of the outreach were youths from Narumonda V Village, aged between 17-20 years.

During the counseling session, the team provided education on basic financial literacy concepts, such as the importance of good financial management, why saving is necessary, different types of savings, and the benefits of saving in a bank. The participants showed enthusiasm and many asked questions related to the material presented. Following this, in the discussion session, participants were divided into small groups to discuss saving. They were asked to analyze financial situations in case studies and provide appropriate solutions. This discussion session aimed to enhance the participants' understanding of applying financial literacy in their daily lives.







Figure 4. Implementation of Financial Literacy Outreach for the Youth of Narumonda V Village

The community service activities in Narumonda V Village Siantar Narumonda Subdistrict, were well-organized through the enhancement of human resources quality, encompassing spiritual, physical, and financial literacy aspects among the youth. The discussions included enhancing spirituality through religious activities, improving health through nutrition education and physical activities, and increasing financial skills through financial management understanding and financial literacy.

Additionally, the activities provided an understanding of healthy lifestyles by promoting positive habits such as consuming nutritious food and engaging in physical activities. The man resources quality among the youth was carried out by equipping them with skills such as nutrition knowledge and physical activity. Overall, these activities help improve the quality of human resources among the youth by providing relevant knowledge and skills for their development, as well as preparing a quality future generation through the enhancement of skills and positive habits.

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