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Economic Contribution Of Tourism Activities To The Community Livelihood Structure: A Case Study Of Ciwaluh Village, Indonesia

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ABSTRACT
Rural tourism development is expected to improve community welfare through employment absorption and increased income. Although Kampung Ciwaluh tourism has developed over the past five years and has experienced an increase in visitors, scholarly empirical evidence remains limited regarding how rural tourism functions as a complementary livelihood strategy within agrarian household income structures. This study aimed to evaluate the economic impact of tourism activities on the local community by analyzing the livelihood structure. Data on expenditure and income were collected between May and July 2024 through a comprehensive census covering all 133 households in Kampung Ciwaluh. The collected data were analyzed using descriptive statistical methods, specifically focusing on the livelihood structure. The results showed that most residents supplement income through gardening activities. Coffee and cardamom were the primary plantation commodities cultivated by the community. On average, household income was predominantly contributed by the head of the family. Household expenditure was allocated mainly to food consumption, accounting for 46 percent of overall spending. Regarding the economic role of tourism, the findings reveal a dual pattern: at the aggregate village level, tourism contributes 0.4% to total community income, reflecting its emerging and secondary status. However, among participating households directly engaged in tourism enterprises, tourism contributes an average of 38% to their monthly household income, serving as a vital complementary livelihood source. This study contributes to the literature on rural livelihood diversification by illustrating the nuanced role of small-scale ecotourism as a supplementary rather than transformative livelihood component in mountain-adjacent rural communities.

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1. Introduction

Tourism is a potential and strategic economic sector in national economic development (Pimenta et al., 2021; Stankova, 2014). The development of the tourism sector is a source of foreign exchange earnings, creating jobs and indirectly increasing community income (Lee et al., 2024). In a rural

community, tourism can be considered the main tool to improve the socioeconomic conditions (Liu et al., 2023). Ecotourism, in particular, is founded on the principle of togetherness for community welfare. By improving public health and demonstrating a positive environmental impact through the protection, preservation, and management of natural resources, ecotourism activities are a valuable and sustainable strategy to alleviate poverty (Agyeman et al., 2019; Boley & Green, 2016). Several studies have shown that tourism has a positive impact on the local economy (Puah et al., 2018).

Developing ecotourism at the village level is one strategy the government can use to increase resource capacity. Tourism development has positive social, economic, and environmental impacts on satisfaction with the quality of life and the environment (Hassan et al., 2022). Collaboration between all parties in the development of tourist villages can create a chain effect by enhancing physical, human, social, and natural capital (Matiku et al., 2020). Rural communities gain economic benefits from tourism in the form of creating livelihoods and growing small businesses through empowerment (Sarjiyanto et al., 2025; Windayani & Marhaeni, 2019). In other words, tourism has implications for improving the community economy and welfare (Arifin et al., 2020; Purnomo et al., 2020). However, available studies have not explained the magnitude of tourism's contribution to the local economy.

In 2024, the Ministry of Tourism and Creative Economy in Indonesia set a target of developing 244 tourist villages to achieve independent tourism village status. Bogor Regency, located in West Java Province, has significant potential for tourist villages. Currently, the Bogor Regency Government is focusing on developing the tourism sector by increasing the number of tourist villages through the Advanced Bogor Karsa Program. The number of recognized tourism villages increased from 25 in 2019 to 35 in 2020, 40 in 2021, and then 41 in 2022. The Central Statistics Agency of Bogor Regency reported an increasing trend in the number of foreign and Indonesian tourists. The number of domestic and international visitors increased from 7.3 million in 2017 to 9.4 million in 2019. One alternative tourism option in Bogor Regency with the ecotourism concept is Wates Jaya Village, located in Gunung Gede Pangrango National Park (TNGGP). The national park covers an area of 23,754 hectares and has a diverse range of natural beauty, including towering mountains, dense tropical forests, and spectacular waterfalls. TNGGP is a favorite tourist destination for individuals in big cities because it has engaging and easily accessible natural potential.

Kampung Ciwaluh is one of the potential tourism villages within Wates Jaya Village, Cigombong District. This tourist attraction is an alternative tourism option that has been in great demand lately (Susilo et al., 2022). The attractions presented in Ciwaluh Tourism Village include pine tree plantations, campgrounds, river clarity, and several waterfalls. Although the location has been open since 2018, the development remains suboptimal (Permana et al., 2023). The supporting tourism infrastructure in the location requires improvements such as internet network facilities, availability of places to eat, souvenir shops, security, and health posts (Hidayah et al., 2024). In addition, no calculation study has shown the magnitude of the contribution of tourism activities to the local economy.

Existing studies have established that rural tourism can diversify household livelihoods, generate employment, and provide additional income for local communities (Ming et al., 2019). However, the contribution of tourism cannot be understood only from the presence or growth of tourism activities. An important issue is how tourism-related income is positioned within the broader livelihood structure of rural households, particularly when households continue to depend on agriculture, livestock, plantation activities, wage employment, and other non-tourism sources. This study addresses this gap by using a household livelihood structure approach to examine the role of tourism-related income within the diversified livelihood portfolios of households in Ciwaluh Village. Rather than estimating the causal impact of tourism, the study describes the magnitude and distribution of tourism-related income in relation to other household income sources. The analysis therefore provides empirical evidence on whether tourism functions as a primary livelihood source or as a complementary livelihood strategy in a rural tourism destination.

The contribution of this study is threefold. First, it provides household-level empirical evidence on the position of tourism within a diversified rural livelihood structure. Second, it

compares tourism-related income with other livelihood sources to identify whether tourism functions as a primary or complementary source of household income. Third, by examining tourism-related income across household income groups, the study provides an indication of how the economic benefits of rural tourism are distributed within the local community. These findings contribute to a more nuanced understanding of rural tourism development, particularly in communities where agriculture and other traditional livelihood activities remain dominant.

2. Methods

Study Area and Research Design

This study was conducted in Ciwaluh Village, Cigombong District, Bogor Regency of West Java, Indonesia (Figure 1). The location was selected by considering the length of operation of tourism activities, which has reached five years (2018-2023). This research adopted a quantitative, descriptive cross-sectional research design. Primary data collection was conducted between May and July 2024.

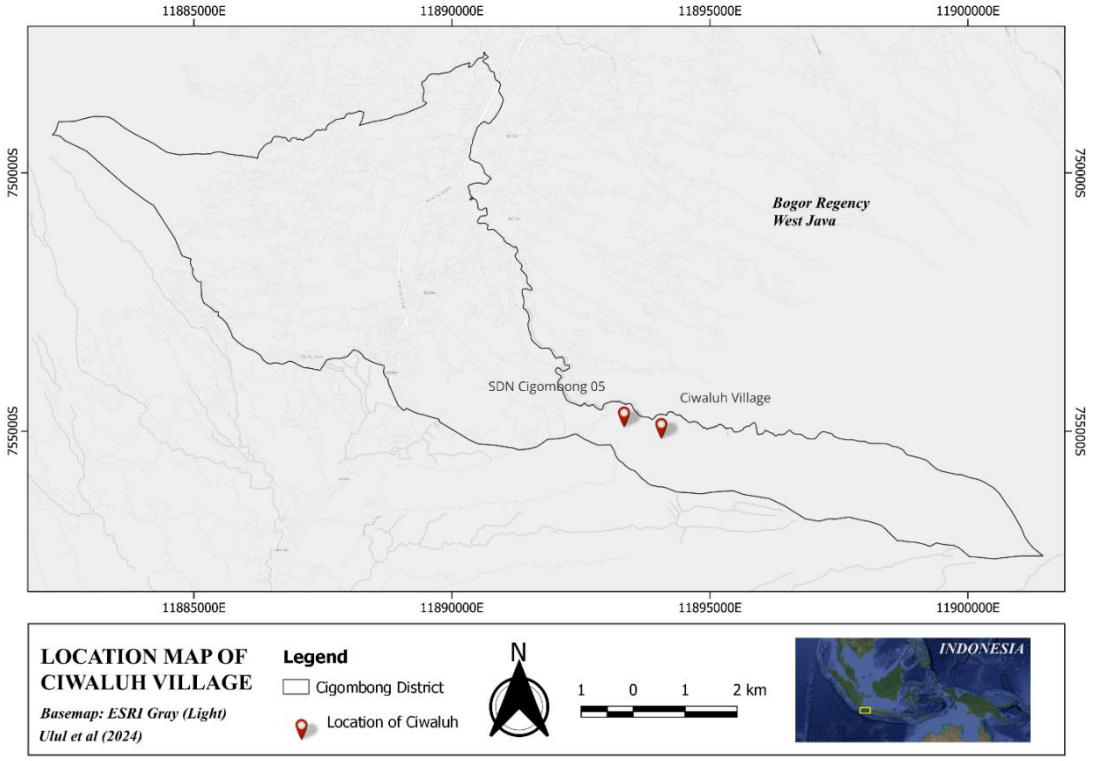


Figure 1. Location of Study Area at Ciwaluh Village
Source: Own elaboration

Population and Data Collection

The unit of analysis in this study is the individual household. To ensure full empirical coverage and avoid sampling bias, a comprehensive census approach was implemented. Primary data were collected through structured face-to-face interviews administered to the heads of households or adult family representatives across all 133 households residing in Kampung Ciwaluh (N=133).

The questionnaire collected detailed data regarding:

1. Household Demographics: Household size, age, education level, primary and secondary occupations.
2. Household Income: Monthly earnings from primary occupations, secondary/side jobs (on-farm, off-farm, and non-farm), and remittance transfers.
3. Household Expenditure: Monthly spending on food items and non-food items (education, health, utilities, transportation, communication, and maintenance).

4. Tourism-Related Activities: Specific household engagement in tourism micro-enterprises (homestays, food stalls, tour guiding, parking, and equipment rentals) and exact monetary earnings derived from these activities.

Analytical Procedures

The analysis tool used in calculating the household livelihood structure was Microsoft Excel. The steps in conducting a livelihood structure analysis after the data were collected are as follows:

1. Calculate total household income (Yi). Total household income was obtained via the sum of main (Yp) and additional income from on-farm and non-farm activities(Ys), as well as other sources (Yt) for household (i). The unit of calculation value is IDR/month.

$$Yi = Yp,i + Ys,i + Yt,i$$

2. Calculate income class. The categorization of household income levels was carried out using a symmetric tri-partite distribution method using the sample mean ($\overline{Y}$) and standard deviation (SD).
   - Low income category: $Yi < \bar{Y} - 0.5 \times SD$
   - Middle income category: $\bar{Y} - 0.5 \times SD \leq Yi \leq \bar{Y} + 0.5 \times SD$
   - High income category: $Yi > \bar{Y} + 0.5 \times SD$
3. Calculate total household expenses (Ei). Household expenses consist of food (Ef) and non-food consumption (Enf), with a unit value of IDR/month.

$$Ei = Ef,i + Enf,i$$

4. Calculating Saving Capacity (Si). The saving capacity was calculated from the reduction of total income by total expenditure.

$$Si = Yi - Ei$$

5. Calculate tourism contribution. Tourism contribution was measured by calculating the proportion of household income derived from tourism-related activities (such as lodging, food stalls, guiding services, and other tourism-linked businesses) compared to total household income. The value was expressed as a percentage of total household income per month.

3. Results

Types of Jobs for Ciwaluh Village Residents

The census data indicate that the population of Kampung Ciwaluh is predominantly within the productive age group (15–64 years, accounting for 68% of total residents). However, educational attainment remains relatively low, with 62% of household heads having completed only primary school education (*Sekolah Dasar*), 24% completing junior high school, and only 14% achieving senior high school or higher qualifications. This human capital profile influences local employment choices and capacity for high-skilled non-farm employment. The livelihood of residents is categorized into two types, namely main and side jobs. The main job is acknowledged by the head of the household, while side jobs are often performed by other family members. According to survey data, 72 households have an additional source of income.

Table 1. Types of Main Jobs in Ciwaluh Village

Main Job	Number	Percentage
Construction Workers	3	2%
Factory Worker	8	6%
Farm Labor	58	44%
Private Employees	11	8%
Farmer	32	24%
Security	3	2%
Truck Driver	1	1%
Not Working	12	9%
Self employed	5	4%
Total	133	100%

Source: Author's elaboration

As shown in Table 1, the main source of income is agriculture-related, with 44% and 24% working as farm laborers and independent farmers, respectively. These independent farmers typically own and manage rice fields or cultivated lands located around residential areas and forest zones. Other significant sources of employment include factory work, particularly in the Cigombong District, and employees at tourist resorts such as Lido Like Resort.

Table 2. Types of Side Jobs of Ciwaluh Village Residents

Side hustle	Sum	Percentage
Trader	4	6%
Trader + Building Worker	1	1%
Traders + Planters + Construction Workers	1	1%
Trader + Farmer	2	3%
Planter	23	32%
Planter + Trader	1	1%
Planter + Farmer	2	3%
Farmer + Trader	1	1%
Farmer	1	1%
Farmers + Planter	2	3%
Farmer + Breeder + Planter	2	3%
Breeder	7	10%
Breeder + Trader	1	1%
Farmer + Breeder + Planter + Construction Worker	1	1%
Breeder + Planters	11	15%
Breeder + Planter + Trader	1	1%
Breeder + Fish Breeder	1	1%
Breeder + Fish Breeder + Planter	1	1%
Breeders + Farmers	2	3%
Tour Guide	2	3%
Tour Guide + Trader	1	1%
Tour Guide + Planter	2	3%
Tour guide + Planter + Building Worker	1	1%
Tour guide + Planter	1	1%
Total	**72**	**100%**

Source: Own elaboration

Side jobs are a source of additional income for the family (Olivetti & Petrongolo, 2017). Based on Table 2, most residents have additional income by engaging in plantation-based livelihoods. Coffee and cardamom are the primary plantation commodities, cultivated on land within the rehabilitation zone of the Gunung Gede Pangrango National Park (TNGGP). According to data from the coffee farmer group, the coffee commodity has a fairly high productivity, reaching 9 tons/year. This figure reflects the volume of coffee marketed through farmer processing groups. However, some farmers still choose to sell coffee to middlemen. Aside from coffee, the community also grows other types of plants, namely, cardamom, cat whiskers, jackfruit, cassava, pete, jengkol, durian, avocado, and mangosteen.

The greater the job variations of an individual, the more opportunities to obtain diverse sources of income. Occupational diversification increases earning potential and acts as a financial risk mitigation strategy, especially in unstable economic conditions. Income diversification is an effort to reduce dependence on one source of earnings that may be vulnerable to market fluctuations or changes in industry conditions. The accumulation of various skills increases competitiveness in

the labor market and opens access to wider social and professional networks. In addition, cross-sector knowledge allows individuals to be more adaptive to changing economic trends and expand the scope of opportunities to earn new income. Increasing job diversification is also an important strategy to optimize household income and increase purchasing power.

Household Income Structure in Ciwaluh Village

Census data shows that the majority of household income is sourced from the head of the family or a single man, specifically by 80 respondents or 60% (Figure 2). This indicates that the head of the family tends to work alone to meet daily needs. Meanwhile, 47 respondents or 35% of families rely on income contributions from both the husband and wife. A smaller proportion of the respondents reported income contributions from the husband, wife, and children. The limited participation of female family members in formal wage labor is offset by their involvement in informal home-based activities, small-scale trading, and seasonal agricultural processing.

The number of working family members has significant potential to increase income by diversifying sources and improving collective economic contributions. The involvement of women in the workforce, along with the participation of other family members, positively affects household income (Brauner-Otto et al., 2019; Mukherjee & Agarwal, 2023). Although this study states that working women can help meet daily living needs and lighten the burden on husbands, the effectiveness in increasing overall income still needs further consideration. Previous studies have also reported a significant relationship between the number of working family members and income (Meng et al., 2020; Perry-Jenkins & Gerstel, 2020). The synergy between income contributions from various family members is a potentially effective strategy for improving welfare, especially in low-income environments.

The involvement of other family members in earning a living can increase household income. Wives, as one of the sources of livelihood in the family, generally choose to work in the informal sector (Sharma, 2012), which offers a high degree of flexibility to divide the time between work and taking care of the family (Chung & Lippe, 2020). One of the driving factors for women's involvement in work is economic conditions that require the support of other sources of income (Seguino & Braunstein, 2019). However, the contribution from the working wife does not replace the husband's function as a breadwinner.

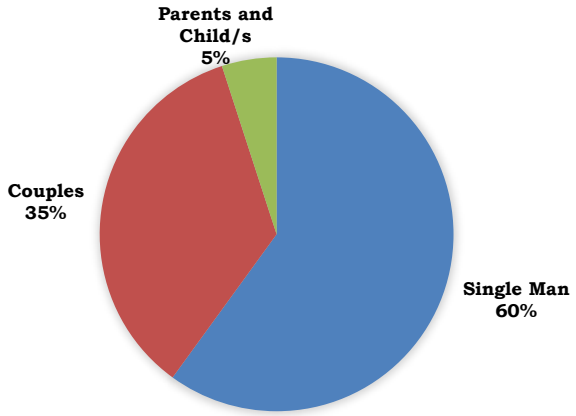


Figure 2. Composition of Household Income Sources
Source: Author's elaboration

Income grouping was carried out to determine the level and ability of families to generate income. Based on the results, income was divided into three groups, namely, high, middle, and low (Table 3), with earnings of < IDR. 2,586,612.51/month, IDR. 2,586,612.51/month to IDR. 5,105,072.60/month, and > IDR. 5,105,072.60/month respectively. A total of 36% or 48 families had low income, 38 % or 50 families had moderate income, and 26 % or 35 families had high income.

Table 3. Household Income Group Classification

Income Group	Total Revenue	Number of Families
Low	Y < 2,586,612.51029233	48
Middle	2,586,612.51029233 < Y < 5,105,072.60248963	50
High	Y > 5,105,072.60248963	35

Source: Author's elaboration

The average monthly income in Ciwaluh Village was IDR 3,845,842.56. This indicates that the average income of the community is below the Bogor Regency Minimum Wage (UMK) of IDR 4,639,429.39. However, this amount was above the average West Java Provincial Minimum Wage (UMP) of IDR 1,986,670.00. The value of MSEs/UMPs is determined by the government based on the minimum value in meeting the needs of life. The determination of the minimum wage is carried out as an effort to protect the workforce (Danendra et al., 2021).

The UMP acts as an economic policy tool that guarantees workers a decent standard of living. By setting the UMP, the government can ensure that workers receive sufficient income to meet basic needs while also reducing poverty and inequality in income distribution. To remain effective, minimum wage policies must be responsive to inflation and changes in the cost of living. The government's commitment to setting the UMP periodically by considering various macroeconomic indicators, such as inflation, GDP growth, and poverty rates, is a strategic step to ensure that the minimum wage policy remains relevant and adaptive to dynamic economic realities.

Individuals with incomes above the UMP tend to have better access to education and health facilities, as well as infrastructure and support services that improve the quality of human resources. Sufficient income allows these groups to accumulate higher economic capital and invest in competitive businesses. Furthermore, increasing income above the UMP also has a positive impact on increasing consumption and investment patterns that have the potential to drive local economic development through income multiplication, as expressed in a study of the socio-economic conditions of families in urban areas. Higher income allows residents to optimize opportunities in the informal and formal sectors, including increasing the role of women in the labor market, which also encourages diversification of family income sources. This condition shows that high income above the UMP can create a dynamic and innovative economic environment with higher purchasing power and the ability to access financing and wider market networks.

Table 4. Household Income Composition

Source of Income	Total Revenue (IDR)	Average Income (IDR)	Standard Deviation	Share of Total Aggregate Income %
Main Income	349,841,500	2,691,088.46	1,572,427.29	68.4
Additional Income				
On-farm				
Agriculture	24,065,560	925,598.46	1,330,905.03	4.7
Livestock	36,835,000	1,315,535.71	2,142,172.35	7.2
Fishing	990,000	330,000	233,380.94	0.2
Coffee Plantations	39,255,000	872,333.33	539,326.32	7.7
Cardamom Plantation	11,320,000	283,000	224,457.12	2.2
Non-Farm				
Tourism	1,900,000	316,666.66	177,169.09	0.4
Farm Labor	12,205,000	1,109,545.45	647,654.70	2.4
Construction Workers	10,020,000	2,004,000	509,179.73	2.0
Trade	10,770,000	828,461.53	785,756.33	2.1
Others	1,200,000	600,000	400,000	0.2
Transfers	12,995,000	309,404.76	198,374.95	2.5
Total	511,397,060	11,585,634.39	8,760,803.90	100

Source: Author's elaboration

As shown in Table 4, the average main household income contributes 68% to the total income of the community. The remaining 32% is derived from supplementary income sources, particularly on-farm activities. Three types of business activities provide a fairly high additional income, namely rice farming, chicken and goat farming, as well as coffee plantations. Although some households also earn additional income from tourism-related activities, the contribution of this sector to overall household income remains limited. On average, tourism contributes only 0.4% of total household income among participating households. The figure shows that tourism activities are a potential source of community economic development.

Table 5. Household Expenditure Breakdown

Types of Expense	Total (IDR)	Average expenditure (IDR)	Standard Deviation (IDR)	Share of Total Expenditure (%)
Food	134,030,400	1,007,747	466,891.8	45.87
Non-Food				
Cigarettes	39,052,000	305,093.8	268,180.5	28.15
Health care	5,501,000	45,841.67	82,694.72	13.36
Transportation	12,401,000	100,821.1	160,133.3	4.24
Communication	7,102,000	57,274.19	73,266.78	4.06
Education	11,858,000	99,647.06	196,650.2	2.43
Regular maintenance	82,258,759	618,486.9	558,977.1	1.88
Total	292,203,159	2,197,016	1,123,836	100

Source: Author's elaboration

Household expenditure includes all forms of consumption carried out by households to meet daily needs, comprising expenses for eating and non-eating. The census data in Table 5 shows that the average household expenditure was dominated by food consumption (45,87%), while the largest non-food consumption includes routine maintenance such as electricity, gas, and other household needs. Cigarette consumption also constitutes a relatively substantial component of household expenditure, accounting for 28.15% of total spending. This expenditure structure highlights potential areas for spending optimization; reallocating discretionary non-essential spending (such as tobacco) toward productive investments or savings could substantially improve household financial resilience.

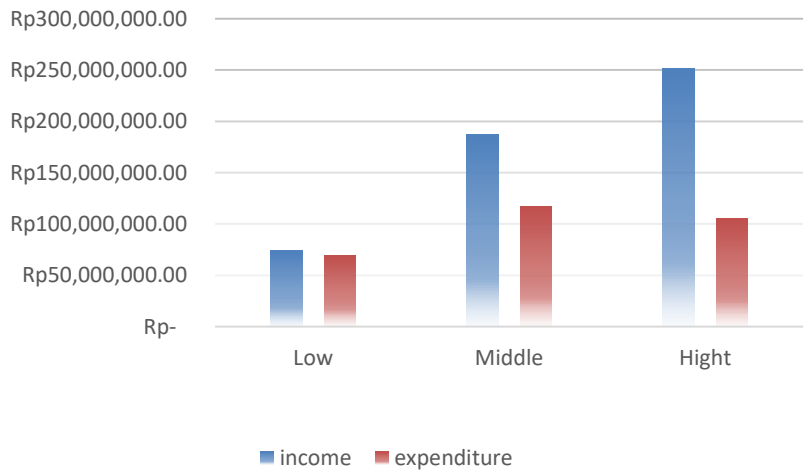


Figure 3. Saving Capability Across Income Groups
Source: Author's elaboration

The ability of households to save is reflected in the difference between income and expenses. Effective financial management plays a critical role in determining the extent to which households are able to accumulate savings. Higher income levels are generally associated with greater saving potential, provided that households exercise sound financial management practices. The census results in Figure 3 show that individuals within the medium and high income groups have good saving ability. Average monthly savings were IDR 84,369.79, IDR 80,995.00, and IDR 115,707.14 for the low, medium, and high-income categories, respectively.

Saving is an effort to manage finances in preparation for future uncertainty and higher crisis risk (Maman & Rosenhek, 2020). It involves setting aside a portion of current income to meet future needs. The higher the saving capacity of a household, the greater the level of resilience (Do, 2023). In addition to income level, the ability to save is influenced by self-control, defined as the capacity to delay non-essential purchases and prioritize basic needs. Self-control is the ability to postpone the desire to shop for items that are not basic necessities (Laran, 2020; Puteri et al., 2022).

The results in Table 6 show that most of the residents have the ability to save every month. 104 out of 133 households (78.2%) maintain positive monthly net savings, whereas 29 households (21.8%) operate at a deficit or zero margin. All high-income households and 88% of middle-income households generate positive savings, whereas 47.9% of low-income households are unable to accumulate regular cash savings. Importantly, household saving participation is strongly correlated with occupational diversification. Households engaging in more than one job type (>1 job type) demonstrate higher saving rates across all income tiers compared to single-occupation households.

Table 6. Number of Respondents and Percentage of Saving Ability by Income Group

	Saving		Not Saving		Total
Income Group	> 1 Types of Jobs	1 Types of Jobs	> 1 Types of Jobs	1 Types of Jobs	
Low	6	19	9	14	48
Middle	26	18	1	5	50
High	30	5			35
Total	62	42	10	19	133

Source: Own elaboration

The ideal proportion of savings among rural households is not absolute. It depends significantly on income stability, economic risk, and daily consumption needs. Several studies suggest that rural households should save around 10%–30% of total income, with the ideal value often approaching 20% as a midpoint to achieve a balance between consumption needs and preparedness for economic shocks (Chowa et al., 2012; Khanal et al., 2019). Rural households tend to regulate saving and non-saving behaviour to reduce risks arising from income fluctuations. This study shows that higher savings patterns can help anticipate weather and agricultural income uncertainty, supporting the importance of savings allocation. Low-income households can accumulate savings in productive assets by removing institutional barriers (Giannatale & Roa, 2019). A high proportion of savings contributes to the economic resilience of community and supports long-term financial stability (Pomeroy et al., 2020).

Contribution of Tourism to Community Income

To resolve the apparent discrepancy regarding tourism's economic impact, tourism contribution was evaluated by distinguishing aggregate village-wide share from the share captured specifically by participating households. The development of tourism villages can be an effective strategy for rural development, enhancing local economic growth and sustainability (Fafurida et al., 2023). In Ciwaluh Village, tourism development aims to increase household income. Although currently limited, tourism can be an additional source of income for the community around tourist attractions. Increasing community income is one of the key indicators of successful tourism development. This shows the economic contribution of tourism activities in improving the welfare of village community.

Table 7. Average income by group

Income Group	Average Total Income		Average Revenue from Tourism		Tourism Income Share
Low	IDR	1,625,000.00	IDR	300,000.00	18.46%
Middle	IDR	3,912,500.00	IDR	1,612,500.00	41.21%
High	IDR	5,550,000.00	IDR	1,300,000.00	23.42%
Overall Participating Average	IDR	3,962,500.00	IDR	1,508,333.33	38.06%

Source: Own elaboration

As detailed in Table 7, among households actively involved in tourism micro-enterprises, tourism contributes an average of 38.06% (rounded to 38%) of total monthly household earnings. This empirical finding clarifies the dual nature of tourism in Kampung Ciwaluh: while tourism represents a small portion of the overall village economy (0.4% of aggregate village income), it serves as a substantial secondary livelihood pillar (contributing 38% of household income) for those families directly engaged in the sector.

Disaggregating by socio-economic group reveals important distributional nuances. Middle-income households capture the highest relative share of tourism earnings (41.21%), generating an average of IDR 1,612,500.00 per month from tourism enterprises. High-income households capture a 23.42% share (IDR 1,300,000.00 monthly), whereas low-income households capture only an 18.46% share (IDR 300,000.00 monthly).

This unequal distribution can be explained through capital asset requirements. Middle and high-income households possess greater physical and financial capital—such as spare rooms for homestays, investment capital for food stalls, or motorized transport—enabling them to establish higher-margin tourism services. In contrast, low-income households face capital entry barriers and are primarily restricted to low-margin seasonal tasks, such as informal guiding or trash cleanup. Consequently, while tourism provides valuable supplementary income, its benefits currently skew toward households possessing pre-existing capital assets.

4. Discussions

According to previous studies, household expenditure efficiency strategies in rural communities are important to improve welfare and economic independence through planned and controlled financial management (Tn et al., 2024). Approaches that can be taken to achieve household efficiency include increasing financial literacy, using digital technology, and implementing a comprehensive financial management system. This approach includes a series of systematic steps ranging from planning (budgeting), recording, and controlling to evaluating the expenditure process (Wanna et al., 2020). The steps can help households minimize waste, optimize resource use, increase transparency, and improve accountability in daily financial management. Specifically in Kampung Ciwaluh, spending efficiency is crucial because non-essential discretionary consumption—such as tobacco—accounts for 13% of total household expenditure, exceeding healthcare (2%) and education (4%). Reallocating these discretionary expenditures toward productive assets or savings could substantially enhance household financial resilience. This effort is a long-term investment to create more stable economic conditions, reduce the burden of waste, and improve family welfare in the context of inclusive and sustainable village development (Li, 2024).

Household savings management in villages is important as a financial security tool and initial capital for investment and sustainable economic growth (Su et al., 2019). Savings among villagers are important to create financial stability, anticipate economic risks, and support the long-term economic development process at the micro level (Erdogdu, 2017; Hamzah et al., 2023). In the context of economic dynamics and high-income uncertainty, effective saving management is a crucial strategy for rural families to address emergency price changes and support small investments that have the potential to increase income in the future. Household financial management that includes planning, recording, and evaluating expenses allows families to be more disciplined in saving (Brounen et al., 2016). In this context, empirical findings in Table 6 demonstrate that household saving participation is strongly driven by livelihood diversification; households engaging in more than one job type (>1 job type) show significantly higher saving capacity across all income tiers compared to single-occupation households. Training programs that

optimize household financial management skills, teach the technical aspects of budgeting and debt management while also instilling the importance of saving as part of an economic survival strategy (Katnic et al., 2024).

The development of tourist attractions has not significantly contributed to aggregate community income, accounting for only 0.4% of total village-wide household earnings, although it provides a substantial supplementary share averaging 38% for directly participating households. This is because the number of tourists visiting has not been stable and optimal. In general, higher tourist arrivals are associated with increased local economic circulation and a stronger multiplier effect within the community. However, the number of tourists is also affected by the limitations of tourism infrastructure that still need to be improved (Hidayah et al., 2024). Furthermore, the economic contribution of tourism is unevenly distributed across income tiers, where middle-income households capture the largest share (41% of their income) compared to low-income households (18%), largely due to differences in physical and financial capital ownership required to run tourism businesses. Optimal management of village tourist attractions will have an impact on increasing community income. The strategies that need to be carried out in the development of tourist villages include (1) optimizing the potential of tourist attractions such as revitalizing arts and culture and strengthening agro and horticulture, (2) increasing community human resources related to tourism to address the current baseline where 62% of household heads completed only primary education, (3) strengthening cooperation towards tourism village development, and (4) the development and maintenance of infrastructure needed by tourists (Arismayanti et al., 2019). In addition, tourism development should consider the reinforcement of the four key components of tourism, namely attractions, accessibility, amenities, and activities (Jocom et al., 2021).

5. Conclusions

In conclusion, this study analyzed the demographic, economic, and social structure conditions of the community in Kampung Ciwaluh, Wates Jaya Village, Cigombong District, Bogor Regency, West Java Province, Indonesia, as well as the role of tourism activities in community household income. The majority of the population is in the productive age group, which shows great potential in the development of community-based tourism. However, the relatively low level of education, with most of the population only completing primary school, poses a challenge in increasing the capacity of human resources.

The main livelihood of the population was dominated by the agricultural sector and farm laborers, with a small portion working as private employees, factory workers, and in the security sector. In addition, some residents had side jobs, such as gardening and raising livestock, with the main commodities being coffee and cardamom grown on the rehabilitation land of Gunung Gede Pangrango National Park. At the aggregate village level, tourism accounts for only 0.4% of overall household income. However, among participating households directly engaged in tourism-related businesses, tourism contributes an average of 38% to their total household income, with the largest share observed in the middle-income group. Food consumption dominated household expenditure, followed by routine expenses including electricity and gas, as well as cigarette consumption, which accounted for 13% of total expenditure. Household saving capacity is closely related to income level, with high-income households demonstrating stronger saving ability compared to middle- and low-income groups.

The contribution of the tourism sector to the income of the community still needs to be optimized. The development can be improved through better management, increased human resources, and improvement of tourism-supporting infrastructure. Strategies needed include optimizing the potential of natural and cultural tourism, as well as cooperation between the community and the government in supporting the development of tourist villages. Proper management is expected to increase tourist visits and ultimately improve the economic welfare of the local community. Although the tourism sector has provided supplementary economic benefits to participating households, further efforts are needed to significantly increase the contribution and broaden local participation.

The findings contribute to the understanding of rural tourism by showing that tourism can operate as a complementary livelihood strategy within a diversified household income structure. In Ciwaluh Village, households continue to depend strongly on agriculture, plantation activities,

livestock, wage employment, and other livelihood sources, while tourism provides an additional income opportunity for households participating in tourism-related activities. This finding highlights the importance of examining tourism benefits at the household level rather than assessing tourism development only through visitor numbers or destination-level economic activity.

From a practical perspective, tourism development strategies should focus on strengthening the participation of local households and improving their access to tourism-related economic opportunities. The development of tourism infrastructure, human resources, local businesses, and linkages between tourism and existing agricultural and plantation activities may increase the capacity of households to capture tourism benefits.

This study has several limitations. First, the analysis is descriptive and therefore does not estimate the causal effect of tourism on household income. Second, the analysis is based on household income and expenditure information collected at one study location and therefore may not be directly generalizable to other rural tourism destinations. Third, the measurement of tourism-related income depends on household-reported information. Future research could use longitudinal data to examine changes in household livelihood structures over time and employ comparative or econometric approaches to investigate the determinants and distribution of tourism-related income across rural households.

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