



The Moderating Impact of Religion and Women's Business on Household Economic Security: A Financial Planning Perspective

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Abstract. *The household economy in Indonesia plays a crucial role in the dynamics of the national economy. However, data from the Central Statistics Agency (BPS) in 2022 reveals that the average per capita household expenditure is still below the poverty line, reaching IDR 4,225,000 per month. This highlights a significant challenge in efforts to improve household welfare in Indonesia. This research provides policy suggestions to overcome these problems, including increasing access to education and skills, strengthening social protection programs, and supporting the development of small and medium enterprises (SMEs). Financial literacy, access to financial services, and the role of women in the economy are also important focuses in designing a comprehensive strategy. Collaboration between government, the private sector and non-governmental organizations is needed to realize effective policy implementation. Finally, the promotion of a green economy is proposed as a progressive step to create sustainable jobs and encourage inclusive economic growth. It is hoped that this research can provide a holistic view of household economic problems in Indonesia and provide direction for developing more effective and sustainable policies.*

Keywords: *Religious Moderation, women's business, Household Economic Security, Financial Planning*

Abstrak. Perekonomian rumah tangga di Indonesia memainkan peran krusial dalam dinamika ekonomi nasional. Namun, data Badan Pusat Statistik (BPS) pada tahun 2022 mengungkapkan bahwa rata-rata pengeluaran per kapita rumah tangga masih berada di bawah garis kemiskinan, mencapai Rp4.225.000 per bulan. Hal ini menyoroti tantangan signifikan dalam upaya meningkatkan kesejahteraan rumah tangga di Indonesia. penelitian ini memberikan saran kebijakan untuk mengatasi masalah tersebut, termasuk peningkatan akses pendidikan dan keterampilan, penguatan program perlindungan sosial, dan dukungan terhadap pengembangan usaha kecil dan menengah (UKM). Literasi keuangan, akses ke layanan keuangan, dan peran perempuan dalam ekonomi juga menjadi fokus penting dalam merancang strategi yang komprehensif. Kolaborasi antara pemerintah, sektor swasta, dan lembaga non-pemerintah diperlukan untuk mewujudkan implementasi kebijakan yang efektif. Terakhir, promosi ekonomi hijau diusulkan sebagai langkah progresif untuk menciptakan lapangan kerja berkelanjutan dan mendorong pertumbuhan ekonomi yang inklusif. Penelitian ini diharapkan dapat memberikan pandangan holistik terkait permasalahan perekonomian rumah tangga di Indonesia serta memberikan arahan bagi pengembangan kebijakan yang lebih efektif dan berkelanjutan.

Kata kunci: Moderasi Agama, usaha wanita, Ketahanan Ekonomi Rumah Tangga, Perencanaan Keuangan

BACKGROUND

The household economy is one of the important pillars of the national economy. However, based on data from the Central Statistics Agency (BPS), the average per capita household expenditure in Indonesia in 2022 will still be below the poverty line, namely IDR 4,225,000 per month. This shows that the household economy in Indonesia is still not strong. (Badan Pusat Statistik, 2022)

Women are one group of people who have an important role in economic development. In Indonesia, women have a significant contribution to the national economy. According to data

from the Central Statistics Agency (BPS), in 2022, women's contribution to Indonesia's Gross Domestic Product (GDP) will reach 40.6%. (kemenkopmk, 2019)

One way to increase the role of women in economic development is through entrepreneurship. Women entrepreneurs can act as economic drivers, create jobs and improve community welfare. Religious moderation is an effort to strengthen the household economy. This is because religious moderation can encourage attitudes of tolerance, mutual cooperation and hard work. These attitudes can increase household productivity and welfare and financial planning is an important aspect in strengthening the household economy. Good financial planning can help households manage their finances effectively and efficiently. This can increase household economic resilience against various risks.

Based on the background of this problem, this research aims to examine the moderating impact of religion on household economic resilience from a financial planning perspective.

THEORETICAL STUDY

Concept of Religious Moderation

Religious moderation is a manifestation of a way of thinking, acting and behaving that tends to take the middle or moderate path. Determining benchmarks for moderation needs to be taken from trusted legal sources such as religious texts, the constitution, local wisdom, and collective agreements that apply in society and the country. The key to balance in religion is to reject extremism and liberalism. Extreme attitudes can be interpreted as excessive behavior in practicing a value excessively without caring about other people's different attitudes. A liberal attitude can be interpreted as a way of behaving that tends to ignore or even eliminate religious values, the truth is only taken from the logic of human science or human values. Religious moderation has an important role in the economy in Indonesia.

Changes in the Role of Islamic Women as Breadwinners

History explains that women have worked to earn a living since the time of Rosulullah SAW, and the Khulafaurasyidin period, it turns out that quite a few women were active in various muamalah welfare and general community activities. Islam has placed women in such a noble and protected position. Therefore, the work carried out by women must truly guarantee glory and happiness and not be contrary to their nature and nature as female creatures who are different from men, both from biological and psychological aspects. Islam also does not restrict women from not having property and using it and processing the property they own according to their desires and needs. In other words, Islam really honors women and protects their rights. Regulates the full relationship between men and women

Religion-based financial planning

Religious moderation is a manifestation of attitudes or behavior to invite or preach religious teachings that are believed in with a tolerant attitude towards adherents of other teachings. The respect given is a relationship as fellow human beings. Moderation requires commitment to religious teachings without reducing or exaggerating. A good understanding and correct perspective on religion is very important for every religious follower. Matters related to the religious rituals of worship of each religion must not be disturbed and must not be mixed up. Through a moderate attitude in religion, all community activities in economic activities or muamalah can run peacefully.

RESEARCH METHODS

This research uses quantitative methods with a survey approach. The research population is Muslim households in Indonesia. The research sample was determined using a purposive sampling technique with the following criteria: Muslim, having a head of household aged 25-65 years, having at least one working family member. The total research sample was 300 households. Data collection was carried out using a questionnaire distributed online via the Google Forms platform.

RESULTS AND DISCUSSION

Based on the results of data analysis, the proposed research hypothesis can be accepted. The research results show that:

- a. Religious moderation has a positive effect on women's businesses.
- b. Women's business has a positive effect on household economic resilience.
- c. Financial planning has a positive effect on the positive impact of religious moderation and women's business on household economic resilience.

Concept of Religious Moderation

The term moderation or moderation comes from Latin, *moderatio*, which means balance or neither too much nor too little. In the English context, moderation is defined as an average attitude. In Arabic, this concept is called *wasathiyah*, which means being in the middle or having a position between two opposing things. All these terms indicate that moderation involves neutrality and choosing a middle path, avoiding the tendency to be extreme.

In particular, religious moderation refers to attitudes and behavior in religious practice that are always in the middle position, trying to achieve balance in the application of one's own religious teachings and respecting other religions that are different. Thus, this balanced attitude is expected to produce fair and non-extreme behavior in a religious context.

The basis for implementing religious moderation is the command in the Koran for Muslims to be fair and wise, to be in the middle, and not to be inclined towards one aspect of worldly or secular life (Al-Baqarah: 143). The Koran also encourages Muslims to interact well with existing diversity (Al-Hujurat: 13).

The concept of religious moderation, which is encouraged by the Ministry of Religion, has the main aim of protecting every community without emphasizing differences and is considered a strategy to maintain Indonesia's cultural diversity. In an effort to achieve this goal, there are several principles of religious moderation, namely the principles of fairness, balance and tolerance.

The first principle, namely fairness, is the main principle in religious moderation, which means viewing, responding to and applying things fairly to two different things. Fairness here also includes giving something according to portions and needs, without reducing or exaggerating.

The second principle, namely balance, refers to the balance between worldly and spiritual, material and meaningful matters, as well as avoiding extreme or liberal attitudes. Balance is applied as an attitude and commitment to always prioritize the values of justice, humanity and equality, adjusted to each individual's function.

The third principle, namely tolerance, means being tolerant of cultural differences and diversity. This involves opposing violent attitudes originating from radical and liberal understandings, both in religious matters and social life in the national and state context (Department of Religion, 2012).

The Impact of Religious Moderation on Women's Business

Religious moderation has had a substantial positive impact on women's businesses, creating a strong foundation for business sustainability and success. The values of ethics and justice reflected in religious teachings guide women in running businesses with integrity and morality. A balance between the demands of the worldly world and spiritual values is also an important foundation, allowing women to commit wholeheartedly to business without losing religious identity. In addition, religious moderation encourages social and environmental responsibility, paving the way for women's businesses to play an active role in environmental sustainability and the welfare of the surrounding community. Empowering women in the business world is also a focus, with gender justice values applied in decision-making practices. The sustainability of women's businesses, involvement in local communities, and community support are direct results of implementing religious moderation, creating a broader and sustainable positive impact in building economic resilience and community welfare.

The research results show that religious moderation has a positive effect on women's businesses. This shows that religious moderation can encourage women to develop businesses. Religious moderation can encourage women to develop businesses in several ways, namely:

- Tolerance

Tolerance can encourage women to develop businesses by increasing their self-confidence and motivation. When women feel accepted and appreciated by others, they will be more confident in developing their business. High self-confidence can encourage women to work harder and achieve their goals.

- Mutual cooperation

Mutual cooperation can encourage women to develop businesses by increasing work networks and social support. When women have a wide work network and strong social support, it will be easier for them to develop their businesses.

- Hard work

Hard work can encourage women to develop businesses by increasing their enthusiasm and commitment. When women have a hard working attitude, they will be more enthusiastic about developing their business and committed to achieving their goals.

The Impact of Women's Business on Household Economic Security

The research results show that women's businesses have a positive effect on household economic resilience. This shows that women's business can improve household welfare and economic resilience. Women's businesses can improve the welfare and economic resilience of households in several ways, namely:

- a. Increase income

Women's businesses can increase household income, thereby improving family welfare.

b. Create jobs

Women's businesses can create jobs, thereby reducing unemployment and improving the welfare of society at large.

c. Increase independence

Women's business can increase household economic independence, thereby reducing dependence on other people.

Businesses run by women have a very significant impact on household economic security. Through this vacation, women are able to make a real contribution to increasing family income. This additional income not only increases a family's ability to meet basic needs, such as food and housing, but also provides financial resilience that can protect them from the risk of poverty. In addition, women's businesses open up opportunities to diversify family income sources, reducing dependence on just one source of income. No less important, women's involvement in the business world also plays a role in empowering them, increasing their self-confidence, and providing an active role in making economic and social decisions within the family. This positive impact is not only individual, but also includes the development of local communities, job creation, and contribution to national economic growth. Therefore, supporting the role of women in business can be an effective strategy for achieving inclusive and sustainable economic resilience.

The Impact of Financial Planning on the Positive Impact of Moderating Religion and Women's Business on Household Economic Security

The results of the research show that financial planning has a positive effect on the positive impact of religious moderation and women's business on household economic resilience. This shows that financial planning can support the positive impact of religious moderation and women's business on household economic resilience. Financial planning can support the positive impact of religious moderation and women's business on household economic resilience in several ways, namely:

a. Helps achieve financial goals

Financial planning can help women achieve their financial goals, both short-term and long-term goals. When women can achieve their financial goals, they will be more prosperous and the economic resilience of their households will increase.

b. Reduce financial risks

Financial planning can help women reduce financial risks, such as the risk of losing a job, illness, or natural disasters. When women can reduce their financial risks, they will be better prepared to face various challenges and their household's economic resilience will increase.

First, financial planning contributes to a better understanding of the allocation and management of family financial resources. By having careful planning, families can anticipate urgent needs and reduce the risk of economic instability. This is in line with the principles of religious moderation which emphasize justice, balance and fairness in various aspects of life, including financial management.

Second, religious moderation can provide a moral basis for making financial decisions. The principles of fairness, prevention of imbalance, and responsibility for managing assets are values applied in religious moderation. This can lead to wise spending policies, sustainable investments, and a better understanding of the concept of sharing in the context of family finances.

Furthermore, well-planned women's businesses can become the main pillar of family economic resilience. With careful planning, women's businesses can make a positive contribution to family income, diversify income sources, and create jobs at the local level. This is in line with religious values of moderation which encourage a balanced attitude, justice and responsibility in business.

In this context, good financial planning will provide a solid foundation for women to manage their businesses efficiently. The positive impacts include increasing business sustainability, developing business skills, and making a real contribution to family economic growth.

CONCLUSIONS AND RECOMMENDATIONS

Based on the research results, it can be concluded that moderation in religion and women's business can encourage household economic resilience. Religious moderation can encourage women's efforts through tolerance, mutual cooperation and hard work. Women's businesses can increase household economic resilience through increasing income, creating jobs and increasing independence. Financial planning can support the positive impact of religious moderation and women's business on household economic resilience through helping achieve financial goals and reducing financial risks.

Suggestion

It is necessary to increase access to education and skills training for household members to open up job opportunities with better income. Second, strengthening social protection programs, such as social assistance and health insurance, can provide significant financial support for vulnerable households. Furthermore, the development of small and medium enterprises (SMEs) can be the key to creating new jobs and increasing household income. Financial literacy and better access to financial services are also crucial in empowering households to plan their finances wisely. Meanwhile, strengthening the role of women in the economy, innovation in the agricultural sector, and collaboration between the government and the private sector are also the main focus in efforts to improve household welfare. Lastly, the promotion of a green economy can make a positive contribution by creating new jobs and stimulating sustainable economic growth. Through this combination of strategies, it is hoped that we can build a solid foundation for household economic resilience and improve the welfare of society as a whole.

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