
| RESEARCH ARTICLE

Women's Empowerment as a Moderator Variable in the Role of Sharia Microfinance Inclusion in Strengthening the Family Economy

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| ABSTRACT

This research aims to describe and analyze women's empowerment as a moderator variable that can strengthen or weaken the relationship between the roles of Sharia microfinance inclusion in strengthening the family economy. The reason is the inclusion of Sharia finance to strengthen the family economy and micro businesses for women who are still unbankable entrepreneurs. Therefore, it is necessary to know the factors determining the strengthening of the family economy by empowering women. In this research, descriptive analysis research methods are used, and data analysis is conducted through MRA (Moderated Regression Analysis) for hypothesis testing. The role of sharia microfinance inclusion with accessibility, good service and suitability of products and services needed has a positive influence on strengthening the family economy. The better the role of sharia microfinance inclusion, the better the strengthening of the family economy. Women's empowerment can moderate and strengthen the influence of the role of sharia microfinance inclusion on strengthening the family economy. Therefore, the more decisive women's empowerment moderates, the better the influence of Sharia microfinance inclusion on strengthening the family economy will be. There are several limitations in writing this article, namely Limited indicators of Sharia microfinance inclusion, strengthening the family economy and empowering women. This research is limited to the research object of the financing institution PT Permodalan Nasional Madani in Cirebon City, Cirebon Regency, Kuningan Regency, Indramayu Regency and Majalengka Regency in West Java. This research only uses descriptive analysis methods with hypothesis testing using MRA. This research is essential for strengthening the family economy in the Cirebon City, Cirebon Regency, Kuningan Regency, Indramayu Regency and Majalengka Regency areas in West Java. Greater empowerment of women leads to a more balanced correlation between the role of sharia microfinance inclusion and the enhancement of the family's economic stability.

| KEYWORDS

Sharia Microfinance Inclusion, Strengthening the Family Economy, Women's Empowerment

| ARTICLE INFORMATION

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1. Introduction

Equitable national development can be created if development assumptions are met, especially the availability of employment opportunities or participation opportunities (full employment), everyone has constant abilities (equal access, level playing field), and each individual performs a reasonable action (efficient) (Sumodiningrat 2001). Increasing monetary inclusion includes growth impacts and reduces regional disparities (Hannig and Jansen 2010). Access to financial services also enables poor people to avoid waste and invest in productive economic activities, including education and entrepreneurial activities, which change people to escape the poverty trap (Demirguc-Kunt and Klapper 2012), especially for poor women (Swamy 2014).

Money inclusion describes the accessibility of financial services by society. Financial inclusion can be a method that ensures access to financial services in a very timely manner and adequate credit/financing needed by vulnerable groups comparable to economically weaker individuals and low-income groups at inexpensive costs (Nugroho 2020). Hashtag and Gaikwad argue that

financial inclusion refers to universal access and a good variety of financial services at affordable costs (Hastak and Gaikwad 2015). According to Nengsih, financial inclusion is a method of providing formal financial access for underprivileged and low-income communities/unbankable (Nengsih 2015).

In supporting financial inclusion, the government issued Presidential Regulation of the Republic of Indonesia Number 82 of 2016 concerning National Financial Strategy, then issued Presidential Regulation of the Republic of Indonesia Number 114 of 2020 concerning Inclusive Financial Strategy, issued as a continuous effort related to comprehensive financial inclusion. Then, the Financial Services Authority (OJK) issued POJK (Financial Services Authority Regulation) number 76/POJK.07/2016 concerning Increasing Literacy and Financial Inclusion in the Financial Services Sector for Customers and/or the General Public. Bank Indonesia presents parameters/indicators in financial inclusion, namely accessibility (formal financial services in terms of physical affordability and costs), usage (actual use of financial services and products) and service quality (meeting community needs for financial products and services) (Bank Indonesia 2017).

Financial Literacy around the World Report translates results; The S&P Global FinLit Survey shows that many low-income countries tend to have lower levels of financial literacy than some high-income countries. Besides that, there are still disparities and low levels of financial literacy among women, low-income people and people with low education (Financial Services Authority 2021).

The family plays an important role and contributes to development by functioning as a fundamental social institution that offers the first socialization through education in values and norms for family members. From an economic perspective, the family is one source of productive labor entering the national labor market. As a result, many national development strategies focus on the family to achieve programs that involve family members (Puspitasari 2015)

The United Nations Development Programme (UNDP) Human Development Index consists of three dimensions, the chosen approach in characterizing the quality of human existence. These three dimensions are: 1) long and healthy life, 2) knowledge, and 3) a reasonable standard of living. Gross National Income (GNP) per capita measures a reasonable living level. However, because data at the regional level are not accessible, adjusted measures of actual expenditure per capita are used as a substitute. This indicator can be calculated at the district or city level (Central Statistics Agency 2022).

In the economic development of women in Indonesia, especially in rural areas, women face limitations in carrying out their activities due to lack of education, skills and job prospects, as well as ideological barriers related to the household. Furthermore, women face what is known as the "triple burden of women," where they have to carry out reproductive, production and social tasks in society at the same time (Rumilah and Laili 2019). Poor women play four roles in the household: first, as manager of family finances; second, as the person responsible for all internal household tasks; third, as the family breadwinner; fourth, as a social network node that is important for social transfers, especially at critical times and disasters (Basuki and Prasetyo 2007). It cannot be denied that the problems that often develop in families result from circumstances that do not fully fulfill life's needs. This economic element then causes functions that should be supported by the husband to be assisted by a wife or even a woman who acts as "head of the household" (Meillyana, S. Indriyati C., and Gita Paramita Djausal 2021).

The research object of this research is women's empowerment, sharia microfinance inclusion and strengthening the family economy. Meanwhile, the research subjects received productive financing facilities from PT Permodalan Nasional Madani in the Cirebon City, Cirebon Regency, Kuningan Regency, Indramayu Regency and Majalengka Regency areas in West Java. PT Permodalan Nasional Madani has provided productive financing facilities for female entrepreneurs to develop their businesses and provided various assistance to improve their business management skills. This can be a catalyst for developing and strengthening the community economy, especially the family economy as a small entity in supporting the achievement of national economic development.

In this research, the aim is to describe and analyze the influence of sharia microfinance inclusion on strengthening the family economy. Next, it describes and analyzes women's empowerment in moderating the influence of the role of sharia microfinance inclusion on strengthening the family economy.

In this article, the research method used is descriptive analysis, and the data analysis method used in hypothesis testing is MRA. Researchers found a research gap, namely sharia financial inclusion to strengthen the family economy and micro businesses for still entrepreneurial women unbankable. Therefore, it is necessary to know the factors that determine the strengthening of the family economy by empowering women through the role of sharia microfinance inclusion.

The novelty of this research compared to other research is that it includes variable indicators of sharia microfinance inclusion consisting of accessibility of financial institutions, sharia financial services and acceptable products, and includes indicators of

moderator variables for women's empowerment consisting of access, participation, control and benefits. The use of sharia microfinance inclusion and women's empowerment variables is necessary to see how these variables can strengthen and improve the family economy. By involving 4 indicators in sharia microfinance inclusion and 4 indicators for women's empowerment, it is hoped that overall, more measurable results will be obtained. Second research methods used: The location and place of research are non-bank microfinance institutions in Cirebon City, Cirebon District, Majalengka District, and Kuningan District in West Java. Based on the results of research and scientific studies, research has never been conducted, especially regarding women's empowerment as a moderator variable for the role of sharia microfinance inclusion and its influence on strengthening the family economy.

Based on the background above, this article contains a problem formulation, namely: 1) Does sharia microfinance inclusion affect strengthening the family economy? 2) Is women's empowerment able to moderate the influence of sharia microfinance inclusion on strengthening the family economy?

2. Literature Review

2.1 Women's empowerment

Nowadays, women have a role as husband's partners to fulfill various family needs and can be active in social activities and government organizations. Women are given the rights, opportunities and power to play an active and independent role in various activities, including in the economic field.

2.1.1 Empowerment Model

Empowerment program quality instruments are behavior change events, increased income, increased understanding, knowledge and skills. Empowered Women is a program to improve the quality of women. The final results of the women's development program are Meeting the economic needs of marginalized communities at a strategic level or Increased public awareness, especially maintaining women's health, has resulted in reduced maternal and infant mortality rates, RTIs (Reproductive Tract Infections) and infectious diseases; The quality of female human resources has increased (Bariyah 2012). The Mentoring Model is the primary focus of the assistance provided and is centered on cultivating character development. This approach aims to foster a sophisticated mindset, independence, and the acquisition of scientific insights to facilitate the pursuit of prosperity. Assistance is provided in stages according to the plan. Overall, the stages are Character development through spiritual growth, increased understanding of scientific knowledge, Implementation, and Monitoring and evaluation.

2.1.2 Indicators and Efforts for Women's Empowerment

According to the book Gender and its Mainstreaming Strategy in Indonesia, there are four components in women's empowerment, namely: [1] access in the sense of having equal rights to use environmental resources for production; [2] Participation, namely taking part in using limited resources or resources; [3] Control, men and women equally have the opportunity to use these resources and control the use of their benefits; and [4] Benefits, namely that men and women must equally and jointly share the use of resources or participate together in development (Dwijo Wijoto 2008).

2.2 Sharia Microfinance Inclusion

Financial inclusion provides access to financial services to everyone, especially the poor and other underprivileged groups (Ozili 2018). Financial inclusion, according to Dixit, is the provision of financial services, including banking and credit services, at prices that are affordable to the majority of low-income and economically marginalized groups of people who often experience exclusion. The formal financial system provides access to various financial services (Dixit and Ghosh, 2013).

Bank Indonesia says financial inclusion is a whole initiative to increase people's access to financial services by eliminating all barriers, both price and non-price (Bank Indonesia 2014). Financial inclusion is defined in the national financial inclusion strategy (Bank Indonesia 2017): "The right of every person to obtain full access and services from financial institutions in a timely, comfortable, informative and affordable manner, with respect for their dignity and worth." All levels of society have access to financial services, especially the poor, productive poor, migrant workers, and people living in remote areas are given special consideration." Financial inclusion procedures ensure timely access to financial services and the availability of necessary credit at affordable prices for economically disadvantaged and low-income vulnerable groups (Nugroho 2020).

2.2.1. Financial Inclusion Indicators

Performance measurement information on the extent of development of financial inclusion activities is essential. From various references, indicators that can be used as a benchmark for measuring the level of development of financial inclusion in a country are: 1) Accessibility: measures the ability to use formal financial services based on physical affordability and price. 2) Usage: measures the ability to use actual financial products and services. 3) Quality: measures whether the attributes of financial products

and services meet customer needs. 4) Welfare: measuring the impact of financial services on the standard of living of service users (Bank Indonesia 2014).

The Inclusive Financial Strategy is not an independent initiative. Thus, participation in inclusive finance is not only related to Bank Indonesia's duties but also regulatory institutions, ministries, and other institutions to provide financial services to the broader community. With the national economic inclusion strategy, good and structured cooperation can be created between state institutions and interest groups.

2.2.2. Microfinance

Microfinance is the continuous availability of financial products and/or services (microcredit, micro-savings, micro transfers, micro insurance) to poor, disadvantaged and/or low-income communities. Their low economic status prevents them from participating in the formal financial system. The main difference between microfinance and the mainstream financial system is that poor people do not have the assets needed for collateral. Thus, alternative collateral approaches come from the concept of shared responsibility and face-to-face using a pick-up system or face-to-face meetings with customers (National Sharia Finance Committee 2019).

Consultative Group to Assist the Poor (CGAP) has proposed 11 (eleven) main principles of microfinance (National Sharia Finance Committee 2019), including: [1] Poor people need various financial services, not just loans; [2] Microfinance is the suitable medium to fight poverty; [3] Microfinance contains material on developing financial systems to provide services to poor people; [4] Financial/financial condition sustainable the need for microfinance to serve the poor; [5] Microfinance is about developing permanent local financial institutions; [6] Microcredit cannot be guaranteed to be the main answer for appropriate services for the poor/unbankable; [7] Interest rates burden the poor, making it difficult to obtain loans; [8] The government has the task of facilitating the accessibility of financial services but does not directly provide financial services; [9] Aid funds are simply a complement to capital from the private sector and not a competitor; [10] Weak institutions and management are the main obstacles; [11] Performance transparency must be able to measure and convey when microfinance is declared to be performing very well.

Sharia microfinance or Islamic microfinance is one of the Islamic approaches to alleviating poverty, considering that poverty is very much against the maqasid of sharia, namely, religious protection (*hifz al-din*), soul protection (*hifz an nafs*), protection of the mind (*hifz al-aql*), offspring protection (*hifz al-nasl*), and property protection (*hifz al-mal*). Furthermore, Islamic legal experts agree that solving the problem of poverty is a collective obligation (obligatory duty) Muslims to contribute to improving the primary needs of the poor (National Sharia Finance Committee 2019).

2.3 Strengthening the Family Economy

According to Article 1 of West Java Provincial Regulation Number 9 of 2014, the family is the smallest social unit consisting of husband and wife, or husband, wife and children, father and children, or mother and children. The roles and responsibilities of the family, the smallest social unit, have changed significantly in recent times. The results of various studies conducted by academics with an interest in the family, which led to the development of new formulations and concepts about the role and function of the family, are likely to cause a shift. Another thing is that it may be caused by various factors related to the family or developmental variables, with consequences for changing the role and function of the family (Huriani, Rahman, and Haq 2021). It is said that the role and function of the family is the central pillar for its members because it is significant for family members and their environment (Huriani, Dulwahab, and Annibras 2021).

2.3.1. Family Welfare

Welfare is a subjective concept, where each family or individual participating in it will give different values to the variables that determine the degree of welfare due to different principles, goals and lifestyles (BKKBN 2015). The smallest group of people who play various roles to fulfill various life needs for prosperity is the level of family welfare. In reality, each family has unique characteristics. The causes of these differences in characteristics include family (religious) beliefs, cultural differences and environmental customs, as well as values and norms (Huriani, Dulwahab, and Annibras 2021). Welfare is a condition when the overall physical and spiritual fulfillment of a household can be fulfilled according to life level (Central Statistics Agency 2014).

The total real income of each person living in the house, known as family income, is used to meet the needs of the household as a whole and the individual needs of each member (Huriani, Dulwahab, and Annibras 2021). [1] Method for calculating income, using the production results approach, income approach and expenditure approach. [2] Family Income Level. Organized family income or income ranges from low to high, considering that each family's income levels vary (Haryanto 2008). The income of a household cannot be separated from several things, namely, primary income, additional income, and other income.

2.3.2. Family Welfare Indicators

Indicators of a prosperous family based on the Central Statistics Agency are as follows (Central Statistics Agency 2022): [1] Family Income Level: The Central Statistics Agency provides detailed information regarding income obtained from cash income, which is all income resulting from business activities. [2] Family and Expenditure Composition: Community expenditure groups can be divided into two, namely expenditure for basic needs and expenditure not for basic needs. Based on the portion of food needs that are spent, it can be stated that the greater the level of food needs, it means that the security and welfare of household basic/food needs will be more sensitive/lower. [3] Family and Education Level: Indicators considering literacy in numbers, school participation in numbers, completed education, school dropouts in numbers, and a better final level of education are education measurement tools based on the Central Statistics Agency. [4] Family and Health Level: A sign that health is a component of prosperity is that daily needs for food, clothing, and health can be met. [5] Residential houses with available facilities and housing conditions: The Central Statistics Agency says a shelter with adequate walls, floors and roofs is housing that is equated with prosperity.

2.4 Conceptual Framework

This research found that the independent variable, namely sharia microfinance inclusion and the moderating variable, namely women's empowerment, will impact the dependent variable, namely strengthening the family economy. The conceptual framework can be described as follows:

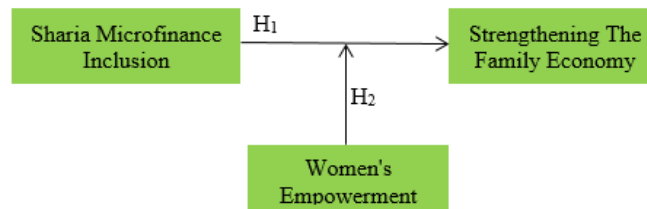


Figure 1. Conceptual Framework

Based on the conceptual framework above, it is hoped that sharia microfinance inclusion can have a positive effect on strengthening the family economy. This refers to the results of K's research. Siva Chithappa (Siva Chithappa 2013) states that microfinance programs can reduce poverty and vulnerability through the formation and increase of capital or assets at the household level, increasing household and business income, increasing the capacity of individuals and households to manage risks, increasing business activities in the household. Next, women's empowerment can strengthen the role of sharia microfinance inclusion in strengthening the family economy. Referring to the research results of Sayed et al. (Samer et al. 2015), microfinance has contributed significantly to improving the socioeconomic welfare of poor and low-income communities. Thus, the following predictions can be made: [1] The higher/lower the sharia financial inclusion, the higher/lower the strengthening of the family economy, or meaning that high/low family economic strengthening is influenced by sharia microfinance inclusion; [2] Women's empowerment is expected to strengthen the influence of sharia microfinance inclusion on strengthening the family economy.

2.5 Hypothesis Development and Analysis

2.5.1 The Relationship between Sharia Microfinance Inclusion and Strengthening the Family Economy

The performance of micro, small and medium enterprises increases in direct proportion to the level of financial literacy. Therefore, the level of financial literacy and inclusion is significant for the growth of a business because a good business requires sound financial management (Septiani and Wuryani, 2020). Microfinance is a resilience policy, overcoming vulnerability and poverty, empowering communities and vulnerable groups, and increasing and expanding capabilities (Gatto and Sadik-Zada, 2022). The development of financial inclusion in accessing increased loans by small and medium companies will increase financial stability (Morgan and Pontines 2014). One of the hopes to be achieved is a higher standard of living if financial inclusion is implemented correctly and completely. Financial inclusion programs in Indonesia are expected to have a significant impact on several vulnerable groups, including low-income, marginalized, minority, or non-legal status individuals, women, and young people (Steelyana 2013). Based on the results of this description, a hypothesis can be formulated:

H1: The role of Sharia microfinance inclusion has a positive influence on strengthening the family economy.

2.5.2 The Relationship between Women's Empowerment, Sharia Microfinance Inclusion and Strengthening the Family Economy

Empowered women have a positive influence on poverty, training and microfinance. Special credit facilities for women are stated to be most effective in productive activities for income-generating activities (Gu and Nie 2021). Women entrepreneurs have a positive and significant impact on economic welfare and social welfare, and women must be encouraged to enter the world of business, and their skills must be used and utilized to achieve community development (Dewi, Eliana, and Anwar, 2022). Women with a high level of education turn out to be a determining factor in accessing information and various services to carry out economic endeavors (Saleha and Ea 2015). With low education, women tend to be left behind and not have decent jobs, as evidenced by the results of studies showing that women who have insight and are better educated will be very optimistic about their future. In addition, they are generally more independent and can solve the problems they face themselves (Ministry of Women's Empowerment and Child Protection of the Republic of Indonesia 2012). Based on this description, a hypothesis can be formulated:

H₂: Women's empowerment moderates and strengthens the influence of sharia microfinance inclusion on strengthening the family economy.

3. Methodology

3.1 Quantitative Descriptive Analysis Method

This research uses a quantitative descriptive analysis method. The sample was 400 female entrepreneurs who received Sharia scheme productive financing facilities at PT. Civil National Capital Mekaar unit in the Ciayumajakuning Region, taken using techniques of proportional random sampling. The data collection technique uses a questionnaire. This research uses closed questions with a Likert scale used for the independent variable, moderating variable and dependent variable. The variables used in this research are:

- [1] Sharia microfinance inclusion independent variable (X)
- [2] Women's empowerment moderator variable (Z)
- [3] Family economic strengthening dependent variable (Y)

The population in the study were female entrepreneurs who were provided with financing facilities from PT Permodalan Nasional Madani in the Ciayumajakuning area, which consisted of 135 Mekaar unit offices and 499,906 customers. Using the Slovin formula, sample data was obtained for 400 female entrepreneurs who received productive financing facilities.

3.2 MRA Hypothesis Testing

Hypothesis testing is assisted by using statistical Product and Service Solution (SPSS) version 23.

3.2.1 Simple Linear Regression Analysis

The steps taken are:

- [1] Simple linear equation: $Y = a + bX$
- [2] Determinant coefficient (r^2)
- [3] Correlation significance coefficient with t-test

3.2.2 Moderated Regression Analysis

MRA or interaction test is a particular application of multiple linear regression where the regression equation contains an element of interaction (multiplication of two or more independent variables) (Rahadi and Farid 2021).

In this research, an interaction test will be used. Conceptual moderation relationship, variable Z in moderating variable X against variable Y. Regression equation Moderated Regression Analysis, namely: $Y = \alpha + \beta_1.X + \beta_2.Z + \beta_3.X*Z + e$

4. Results and Discussion

The Sharia microfinance inclusion variable in this study obtained an overall average answer of 3.92 (range 3.73 to 4.08), which shows a tendency to answer in the affirmative. This shows that the Sharia microfinance inclusion variable is suitable in line with the theory that financial inclusion is an initiative to increase access to financial services and eliminate various forms of barriers, both price and non-price.

The family economic strengthening variable obtained an overall average answer of 4.11 (range between 4.07 to 4.14), which indicates a tendency to answer in the affirmative. This shows that the family economic strengthening variable is good.

Furthermore, the women's empowerment variable obtained an overall average answer of 3.98 (range between 3.85 to 4.10), which shows a tendency to answer in the affirmative. This shows that the women's empowerment variable is good.

4.1 Validity and Reliability Testing

Based on the test results, it is known that the Sharia Microfinance inclusion variable (X) has criteria valid for all statement items based on criteria where the r-count consisting of X.1=0.672, X.2=0.752, X.3=0.730, and this shows that each statement in the microfinance inclusion variable (X) is reliable and feasible in research. Value reliability value Cronbach's Alpha of 0.807 is more significant than 0.60.

The family economic strengthening variable has criteria valid for all statement items based on criteria where the r-count consisting of Y1=0.626, Y2=0.709, Y3=0.717, Y4=0.675, Y5=0.667, and Y.6=0.162 is greater than the r-table in this study of 0.098 p. This shows that each statement on the family economic strengthening variable is reliable and feasible in research. The value of Cronbach's Alpha on the family economic strengthening variable of 0.758 is more significant than 0.60

The women's empowerment variable has criteria valid for all statement items based on the criteria where-calculation consisting of Z.1=0.665, Z.2=0.663, Z.3=0.543, Z.4=0.617, and Z.5=0.697, is greater than the r-table in this study of 0.098. This shows that each statement on the women's empowerment variable is reliable and feasible in research. The value of Cronbach's Alpha on the women's empowerment variable of 0.780 is reliable because the value of Cronbach's Alpha is more significant than 0.60.

4.2 Classic assumption test

Classic assumption tests for analyzing the influence of variables include normality tests, linearity tests, multicollinearity tests, and heteroscedasticity tests (Sugiyono 2019).

The normality Test is used to evaluate whether a data sample comes from a population that has a normal distribution or not. This is necessary because if it is not normally distributed, then statistical methods that require the assumption of a normal distribution can produce inaccurate results (Ghozali 2018).

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		400
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.16249148
Most Extreme Differences	Absolute	.051
	Positive	.051
	Negative	-.041
Test Statistic		.062
Monte Carlo Sig. (2-tailed)	Sig.	.210 ^d

Source: Processed Data (2023)

The results of the normality test with Kolmogorov-Smirnov show that the Monte Carlo Sig. (2-tailed) obtained 0.210, more significant than the provisions of the Kolmogorov-Smirnov normality test with a value > 0.05. This shows that the data is usually distributed and suitable for research.

The Linearity Test is carried out to ensure that the basic assumptions in linear regression analysis are met, namely that the relationship between the independent variable and the dependent variable must be linear (Ghozali 2018).

Table 2. Linearity Test

Variable	Sig Linearity Score	Sig Deviation from Linearity Score
Strengthening the Family Economy * Sharia Microfinance Inclusion	0,000	0,052
Strengthening the Family Economy * Empowering Women	0,000	0,051

Source: Processed Data (2023)

The results of the linearity test using the ANOVA test. The table above shows that the value sig linearity for Strengthening the Family Economy and Sharia Microfinance Inclusion is $0.000 < 0.05$, and the value sig deviation from linearity of this data is $0.052 > 0.05$. Then, assess sig linearity for Family Economic Strengthening and Women's Empowerment is $0.000 < 0.05$, and the sig value deviation from the linearity of this data is $0.051 > 0.05$. It was concluded that there is a linear relationship between the independent variable and the dependent variable, so the data used can be explained quite well by linear regression.

Multicollinearity test is used to detect the presence of a multico problem by looking at its size Variance Inflation Factor (VIF) and tolerance. The multicollinearity test aims to test whether, in the regression model, a correlation is found between independent variables (Ghozali 2018).

Table 3. Multicollinearity Test

Variable	Collinearity Statistics	
	VIF	Tolerance
Sharia microfinance inclusion	1.246	0.802
women's empowerment	1.182	0.846

Source: Processed Data (2023)

From Table 3, It can be seen that the value tolerance is more than 0.1, and the value Variance Inflation Factor (VIF) is less than 10 for each variable indicated by tolerance Sharia microfinance inclusion of 0.802. VIF for sharia microfinance inclusion 1.246. Then, the women's empowerment variable has a VIF value of 1.182 and a tolerance of 0.846. A regression model is considered free from multicollinearity problems if it has a VIF value < 10 and tolerance > 0.1 . The regression equation model does not have multicollinearity problems and can be used in this research.

The heteroscedasticity test is carried out to test whether, in the regression model, there is an inequality of variance from the residuals of one observation to another (Ghozali 2018).

Table 4. Heteroscedasticity Test with Test Glazes

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.382	.440		7.687	.000
Sharia microfinance inclusion	.056	.035	.126	1.573	.117
women's empowerment	-.098	.026	-.241	-3.724	.051

Source: Processed Data (2023)

The significant value for the sharia microfinance inclusion variable is > 0.05 . Namely, the Sharia Microfinance Inclusion variable is 0.117, and the women's empowerment variable is 0.051. It was concluded that the regression model in this study did not contain symptoms of heteroscedasticity.

The autocorrelation test can be tested using the Durbin-Watson test (DW test), provided that if the D-W number is below -2, there is positive autocorrelation. If the D-W number is between -2 and +2, there is no autocorrelation. Furthermore, the D-W figure is above +2, meaning negative autocorrelation exists (Santoso 2016).

Table 5. Autocorrelation Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.677 ^a	.458	.451	2.13523	1.868

Source: Processed Data (2023)

Table 5 shows the DW (Durbin Watson) value of 1.868. This value is between -2 and +2; thus, it can be concluded that the data does not experience autocorrelation.

4.3 Hypothesis testing

4.3.1 Sharia Microfinance Inclusion Influences Strengthening the Family Economy

The results of the simple regression test for the sharia microfinance inclusion variable (X) and the family economic strengthening variable (Y) are as follows:

Table 5. Simple Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.692	.862		19.370	.000
	Sharia Microfinance Inclusion	.385	.054	.335	7.093	.000

a. Dependent Variable: Strengthening The Family Economy

Source: Processed Data (2023)

Statistical test results with simple regression coefficient values of 0.385 in the positive direction. The regression coefficient has a positive sign, meaning that sharia microfinance inclusion has a positive direction towards strengthening the family's economy. These results can also be proven by the calculated t value = 7.094 > 1.6487 (t table), value Say equal to 0.000 < α = 0.05.

Table 6. Coefficient of Determination Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.335 ^a	.112	.110	2.71859	
a. Predictors: (Constant), Sharia Microfinance Inclusion					
b. Dependent Variable: Strengthening The Family Economy					

Source: Processed Data (2023)

The coefficient of determination test results or R Square (r²) is 0.112 or 11.2%. The results of hypothesis testing prove that Sharia Microfinance Inclusion has a positive effect on Strengthening the Family Economy.

The role of sharia microfinance inclusion has a positive influence on strengthening the family economy at PT Permodalan Nasional Madani in the Ciayumajakuning area. Based on the results of statistical data analysis techniques testing the relationship between the role of sharia microfinance inclusion (X) on strengthening the family economy (Y), the t-count data was obtained to be greater than the t-table (7.093 > 1.6487) with a significance of less than 0.05 (0.00 < 0.05). The value of the coefficient of determination or R Square amounts to 11.2%. From these data, the role of sharia microfinance inclusion has a positive effect on strengthening the family economy with an influence size of 11.2%. This is in line with Sarma's theory (Sarma 2012), namely the dimensions of accessibility, availability of services, and use of required products, as well as the theory of the Bank Indonesia Financial Access and MSME Development Department (Bank Indonesia 2014), which consists of the dimensions of financial services accessibility, use of financial services, quality of financial services and welfare. The dimensions of strengthening the family economy will be better by considering indicators as per the theory of the Central Bureau of Statistics (Central Bureau of Statistics 2022). Namely, there are positive changes in family income, the composition of family expenditure in terms of resilience, better levels of education, and

better health insurance. Better, decent and healthy housing. There is an opportunity for women to gain access to sharia finance. According to Munrokhim's theory (Menanam et al. 2011), one of the three principles of Islamic economics is a sense of justice because this is synonymous with piety and virtue. Jasser Auda's Maqasid Syariah theory (Auda 2015) that *hifz al-mal* interpreted contemporarily in socio-economic terms, namely "social assistance, economic development, a prosperous society, and reducing disparities in socio-economic strata." Based on the results of data analysis techniques and in line with theory, the role of sharia microfinance inclusion has a positive effect on strengthening the family economy. The better the role of sharia microfinance inclusion, the more significant the strengthening of the family economy.

4.3.2 Women's Empowerment Moderates the Effect of Sharia Microfinance Inclusion on Strengthening the Family Economy

The results of individual parameter tests, simultaneous test results and coefficient of determination tests for the women's empowerment variable (Z), sharia microfinance inclusion (X) and the family economic strengthening variable (Y) are as follows:

Table 7. Individual Parameter Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.291	2.641		.489	.625
Sharia Microfinance Inclusion (X)	.611	.179	.532	3.418	.001
Women's Empowerment (Z)	.995	.138	.929	7.234	.000
Moderat_1(X*Z)	-.024	.009	-.612	-2.695	.007

a. Dependent Variable: Strengthening The Family Economy

Source: Processed Data (2023)

The sharia microfinance inclusion variable (X) obtained a parameter coefficient of 0.611 with a significance level of 0.001 (<0.05). The moderator variable (X*Z), which is the interaction of the sharia microfinance inclusion variable (X) with women's empowerment (Z), obtained a parameter coefficient value of -0.024 with a significance level of 0.007 (<0.05). Thus, It is stated that the moderating variable is the interaction of sharia microfinance inclusion with women's empowerment. The results are significant, and the women's empowerment variable is a moderating variable.

Table 8. Simultaneous Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1456.688	3	485.563	103.567	.000 ^b
	Residual	1856.610	396	4.688		
	Total	3313.297	399			

a. Dependent Variable: Strengthening The Family Economy

b. Predictors: (Constant), Moderat_1, Women's Empowerment, Sharia Microfinance Inclusion

Source: Processed Data (2023)

The results of the ANOVA test (F test) produced a calculated F value of 103.567 with a significance level of 0.000 (< 0.05). Thus, it can be interpreted that sharia microfinance inclusion (X), women's empowerment (Z), and the interaction of both or moderately (X*Z) together or simultaneously influence the strengthening of the family economy (Y).

Table 9. Determinant Coefficient Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.663 ^a	.440	.435	2.16527
a. Predictors: (Constant), Moderat_1, Women's Empowerment, Sharia Microfinance Inclusion				
b. Dependent Variable: Strengthening The Family Economy				

Source: Processed Data (2023)

The score R Square (R²) of 0.440 indicates 44.0% of the variable strengthening the family economy (Y) can be explained by the variables of sharia microfinance inclusion (X), women's empowerment (Z), and the interaction of the two or moderate (X*Z).

Regression coefficient: The results of the Sharia microfinance inclusion moderation test (X) obtained a parameter coefficient of 0.611 with a significance level of 0.001 (< 0.05). The moderator variable (X*Z), which is the interaction of the sharia microfinance inclusion variable (X) with women's empowerment (Z), obtained a parameter coefficient value of -0.024 with a significance level of 0.007 (<0.05). Using the simultaneous significance test, the ANOVA test calculated the F value of 103.567 with a significance level of 0.000 (< 0.05). Score R Square (R²) in the regression between sharia microfinance inclusion (X) and family economic strengthening (Y) of 0.112, indicating 11.2% and the value Adjusted R Square (R²) in the moderation regression between sharia microfinance inclusion (X), women's empowerment (Z), and the interaction between the two or moderation (X*Z) shows 44.0%. In this way, women's empowerment can moderate the influence of the role of sharia microfinance inclusion on strengthening the family economy.

Women's empowerment can moderate the influence of the role of sharia microfinance inclusion on strengthening the family economy. Based on the results of statistical data moderation tests on the role of sharia microfinance inclusion (X), a parameter coefficient of 0.611 was obtained with a significance of less than 0.05 (0.01 < 0.05). The moderator variable (X*Z) is the interaction of the sharia microfinance inclusion variable (X) with women's empowerment (Z). The parameter coefficient value is -0.024 with a significance of less than 0.05 (0.007 < 0.05), which means the moderate variable (X *Z) is the interaction between the sharia microfinance inclusion variable and women's empowerment. The results are significant, and it can be concluded that women's empowerment (Z) is a moderating variable. The ANOVA test results produced a calculated F value of 103.567 with a significance level of less than 0.05 (0.000 < 0.05). The probability level of significance is <0.05. The regression model can be used to predict the family economic strengthening variable (Y), or it can be stated that the variables of sharia microfinance inclusion (X), women's empowerment (Z), and the moderator variable (X*Z) simultaneously influence on the family economic strengthening variable (Y). The score R Square (R²) in the regression between sharia microfinance inclusion (X) and family economic strengthening (Y) of 0.112 or 11.2%. The score R Square (R²) in the moderation regression between sharia microfinance inclusion (X), women's empowerment (Z), and the interaction between the two or moderation (X*Z) shows 44.0%. There was an increase from 11.2% to 44.0%. Empowering women will be able to strengthen the relationship between sharia microfinance inclusion and strengthening the family economy. This aligns with Bank Indonesia's theory that full access and services from financial institutions are appropriate, comfortable, informative and affordable access to financing for productive poor groups with access to formal financing but do not have collateral (Bank Indonesia 2017). Riant's theory (Dwijito Wijoto 2008) is the theory of women's empowerment through the accessibility of opportunities to use various resources to increase production activities. The Central Statistics Agency study theory states that women contribute to increasing family income (Central Statistics Agency 2022). There is an opportunity for women to gain access to sharia finance. According to Munrokhim's theory (Menanam et al. 2011), one of the three principles of Islamic economics is a sense of justice because this is synonymous with piety and virtue. Jasser Auda's Maqasid Syariah theory (Auda 2015) that *hifz al-mal* interpreted contemporarily in socio-economic terms, namely "social assistance, economic development, a prosperous society, and reducing disparities in socio-economic strata." Based on the results of data analysis techniques and in line with theory, women's empowerment can moderate and strengthen the influence of the role of sharia microfinance inclusion in strengthening the family economy. The stronger the empowerment of women moderates, the more significant the role of sharia microfinance inclusion in strengthening the family economy.

5. Conclusion

Conclusions that researchers can draw from the discussion above include: 1) the role of sharia microfinance inclusion has a positive influence on strengthening the family economy. It was proven based on statistical tests that the t-count data was 7.093, which was more significant than the t-table of 1.6487 with a significance of 0.000 < 0.05 and a coefficient of determination of 11.2%. Thus, the more significant the influence of sharia microfinance inclusion in productive financing, the more significant the strengthening

of the family economy. 2) Women's empowerment can moderate and strengthen the influence of sharia microfinance inclusion on strengthening the family economy. It was proven, based on the statistical moderation test, that the parameter coefficient was 0.611 with a significance of $0.01 < 0.05$. The moderator variable has a significance value of $0.007 < 0.05$. The ANOVA test results calculated the F value of 103.567 with a significance level of $0.000 < 0.05$. A score of R Square (R²) in the regression between sharia microfinance inclusion and family economic strengthening of 0.112 or 11.2% and the value R Square (R²) in the moderation regression between sharia microfinance inclusion, women's empowerment, and the interaction of both or moderate shows 44.0%, there is an increase from 11.2% to 44.0%. The stronger the empowerment of women moderates, the greater the influence of sharia microfinance inclusion on strengthening the family economy. 3) This research is essential for strengthening the family economy in the Cirebon City, Cirebon Regency, Kuningan Regency, Indramayu Regency and Majalengka Regency areas in West Java. The stronger women's empowerment, the more moderate the relationship between the role of sharia microfinance inclusion and strengthening the family economy will be. 4) There are several limitations in writing this article: [a] Sharia microfinance inclusion indicators are limited to service access, customer service and financing service products. Indicators of family economic strengthening are limited to levels of income, expenditure, education, health and place of residence. Indicators of women's empowerment are limited access, participation, control and benefits. [b] This research is limited to the research object of the financing institution PT Permodalan Nasional Madani in the areas of Cirebon City, Cirebon Regency, Kuningan Regency, Indramayu Regency and Majalengka Regency in West Java. It is hoped that further research can be used as a role model by conducting further research in other areas in Indonesia to look for comparisons. [c] This research only uses descriptive analysis methods with hypothesis testing using MRA. In future research, we can use other hypothesis-testing tools to provide a comparative picture of moderator variables.

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