

**RELIGIOUS MODERATION AMONG INDIGENT FAMILIES  
IN JAKARTA**

**MODERASI BERAGAMA PADA KELUARGA MISKIN  
DI JAKARTA**

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**Abstract**

Intolerance in society can be prevented by increasing religious moderation. As a city representing Indonesia's plurality, Jakarta has poverty problems. At the same time, poverty is one of the triggering factors for acts of radicalism and intolerance. This study aims to analyze the concept of religious moderation in indigent families in Jakarta. This research was conducted with a descriptive qualitative approach. The informants of this research are the Beneficiary Families of the Family Hope Program (KPM PKH). The study results reveal that indigent families (KPM PKH) are still not familiar with the word religious moderation. Although in their daily attitude, they often reflect a moderate attitude. This ignorance is caused by a lack of information related to religious moderation and low religious literacy skills.

**Keywords:** Religious moderation; indigent families; the Family Hope Program

**Abstrak**

*Sikap intoleransi dalam masyarakat dapat dicegah dengan meningkatkan moderasi beragama. Sebagai kota yang menjadi representasi kemajemukan Indonesia, Jakarta memiliki permasalahan kemiskinan. Padahal kemiskinan merupakan salah satu faktor pemicu adanya tindakan radikalisme dan intoleran. Penelitian ini bertujuan untuk menganalisis konsep moderasi beragama pada keluarga miskin di Jakarta. Penelitian ini dilakukan dengan pendekatan kualitatif deskriptif. Informan penelitian ini adalah Keluarga Penerima Manfaat Program Keluarga Harapan (KPM PKH). Hasil penelitian mengungkapkan bahwa keluarga miskin (KPM PKH) masih belum familiar dengan kata moderasi beragama. Meskipun pada sikap keseharian mereka kerap mencerminkan sikap moderat. Ketidaktauhan tersebut disebabkan kurangnya informasi terkait moderasi beragama serta rendahnya kemampuan literasi beragama.*

**Kata Kunci:** Moderasi beragama; Keluarga miskin; Program Keluarga Harapan

## INTRODUCTION

Indonesia is a diverse country. The diversity can be seen in the many religions, languages, ethnicities, traditions, and cultural customs that exist in Indonesia. Diversity can create harmony if it is bridged by tolerance. In building an attitude of tolerance, a moderate attitude is needed from each individual in a social sphere.

At the social level, the family is the smallest sphere. From a family, a person gets love, peace, rights and obligations, and values that he will hold throughout his life journey. The existence of a family is the initial foundation in shaping one's character so one can understand the surrounding environment, recognize differences and tolerate differences in their environment (Wahidin, 2017).

Likewise, in stand on diversity. Several previous research results reveal that the family is the first filter that plays a role in the supervision and education of children (Haryani, 2020). Because of this, the family has a role and is a pioneer in instilling religious moderation from within the home. For this reason, knowledge of religious moderation in the family is urgent in creating a moderate society. It is the same thing that was started by (Murtadlo, 2021): religious moderation education should be instilled as early as possible.

The biggest enemy of tolerance and moderation is radicalism. In comparison, poverty is one of the factors behind the birth of radicalism. According to the Executive Director of the Society Against Radicalism and Violent Extremism (Serve) Indonesia, Date Aliah, "radicalism and terrorism thrive in underprivileged communities". In line with BNPT director Brigadier General Ahmad Nur Wakhid, who stated that radicalism is

triggered by intolerance, poverty, ignorance, and misunderstanding of religion (Viva.co.id; 27 Maret 2020).

Demographically, the population of DKI Jakarta is 11.25 million people or 4.13% of the total population of Indonesia, with a total of 272.23 million people. The religion adopted by Jakarta residents is 9.43 million (83.81%) are Muslim, 963.19 thousand (8.56%) are Christian; (statistic.Jakarta.go.id), 438.13 thousand (3.9%) are Catholic, 396.91 thousand (3.53%) of the population of Jakarta are Buddhist, as many as 20.34 thousand (0.18%) embrace Hindu religion, the population of Jakarta who is Confucian as many as 1,665 people (0.01%). Meanwhile, 260 residents follow the sect of belief. Social class in Jakarta can be seen from the level of poverty. The number of indigent or indigent people in Jakarta has reached 502 thousand people, or 4.72% of the total population of the capital city (Statistik, 2021).

As the nation's capital, Jakarta is a diverse city with residents from various religious, ethnic and cultural backgrounds and social classes. The plurality of Jakarta is a representation of a diverse Indonesia. Therefore, Jakarta should be the face of religious moderation in Indonesia. On this basis, the researcher raised the issue.

This study aims to analyze the concept of religious moderation in indigent families in DKI Jakarta. Especially in the Kemayoran area of Central Jakarta. Kemayoran is one of the densely populated areas in the administrative city of Central Jakarta. Besides being densely populated, Kemayoran is included in an area with a high poverty rate. Based on a large number of Beneficiary Families of the Family Hope Program, 2,498 families. The second-largest

number in Central Jakarta after Johar Baru. Interestingly, besides having many PKH Beneficiary Families. Kemayoran also has a diverse population regarding beliefs and ethnic backgrounds (Kusuma & Aziz, 2021).

The target of this research is indigent (socially vulnerable) families who come from Beneficiary Families (KPM) of the Family Hope Program (PKH), which is fronted by the Ministry of Social Affairs in collaboration with the relevant Social Service. The use of the Family Hope Program (PKH) variable as a determinant of the socially vulnerable indigent family population has been validated according to the BPS poverty indicators.

### **Conceptual Framework**

Religious moderation can be interpreted as a middle position or, in Arabic, wasath or wasathiyah, which has an equivalent meaning to the word *tawassuth* (middle-middle), defined as “the best choice. The word moderation itself comes from two words: moderation and religion. The word moderation comes from the Latin moderation, which means enough. The word also means self-control. (Kemenag, 2019).

Religious moderation in the sense that it can be understood that religious moderation is a person's perspective on moderate religion. Namely understanding and practicing religious teachings wisely without being biased. In the sense that he is not fanatical in understanding religion and feels that his understanding and his group are the most correct while others are wrong (Kosasih et al., 2021). It is even easy to bad judgement on other groups.

Religious moderation is important to implement to strengthen Indonesia's diversity. Because basically, the purpose of

religious moderation is creating a tolerant and harmonious society both locally and globally (Kemenag, 2019). Another opinion states that the purpose of religious moderation is not only the creation of tolerance and harmony, but also the development of cultural wisdom for the nation's progress (Murtadlo, 2021). Amid these two opinions, the most important thing is how religious moderation can be a solution, one way to counter radicalism and extremism (Anwar & Muhayati, 2021; Kawangung, 2019).

The principle of religious moderation is fair and balanced. A just attitude is interpreted as taking sides with the truth. The balance in question is to maintain a balance between the abilities of reason and revelation, physical and spiritual, obligations and rights, individual interests and the benefit of society, necessity and volunteerism, religious context and ijtihad ulama, ideology and reality. (Kemenag, 2019).

In analyzing religious moderation in indigent families by this study, the analysis refers to the indicators: 1) the existence of a national commitment to the individual. This national commitment is characterized by loyalty to Pancasila, not wanting any other leadership in the country, and practising the principles of Pancasila; 2) there is tolerance. Tolerance here is not only between adherents of religion but also among followers of other religions; 3) anti-violence, and 4) accommodating to local culture (Kemenag, 2019).

In this study, the object of research on religious moderation is an indigent family in the Kemayoran area of Central Jakarta. The definition of the family itself is the minor social institution consisting of father, mother, and children who are bound by a legal bond. Family, according to Islam, is

proof of servitude to Allah by following the sunnah of the Prophet Muhammad for the sake of expecting the pleasure of Allah SWT (Ibnu Qayyim (Wahidin, 2017)).

The existence of the family has 9 main functions, including 1) Biological functions; 2) The educational function, which aims to make the family the first education facility; 3) religious function; 4) Affection function; 5) Protection function (protective). 6) The function of socialization, which aims to prepare children and other family members to become good members of society; 7) economic function; 8) The function of caring for the environment, both the socio-cultural environment and the natural environment (Herawati et al., 2020). The existence of this function is intended so that the existence of the family can pay attention and provide optimal benefits to fellow human beings and foster and preserve culture (Ririn et al., 2021).

The function of the family in its implementation is crucial because the best human resources are born from quality family education. Therefore, the function of the family needs to be optimized. Previous research revealed that many people know the existence of the functions of religion and economy (Herawati et al., 2020). This is interesting because in this study, the function of religion, in this case, is religious moderation, and economics, in this case, poverty is associated.

Research related to religious moderation is often done, but previous studies have linked religious moderation to the realm of Indonesian religiosity. (Kawangung, 2019; Kosasih et al., 2021), and education (Anwar & Muhyati, 2021; Haryani, 2020; Sutrisno, 2019). However, a study has touched on

religious moderation in a family-based community (Ririn et al., 2021). However, until now, no research has explicitly discussed religious moderation in the family realm, with a particular focus on religious moderation in indigent families.

The indigent is the responsibility of the State. It is the mandate of the 1945 Constitution. Therefore, the State should maintain welfare by meeting their basic needs. This is intended so that the State can realize the ideals of the Indonesian people in the preamble of the 1945 Constitution "to educate the life of the nation, and to promote the general welfare." (Kemensos, 2011)

The Worldbank defines poverty as the loss of one's welfare (World Bank Organization, 2001). The word indigent itself has a meaning according to the KBBI, namely people who have income but do not meet their daily needs. In other words, lacking. Meanwhile, according to BPS, the indigent is those whose monthly per capita expenditure is below the poverty line. In this case, indigent families can be defined as families who cannot meet their daily needs and have expenditures below the poverty line.

Poverty occurs due to several conditions, generally classified into two factors. The first factor is natural conditions. This condition is caused by limited resources, natural disasters, and low technological capabilities. The second condition is the condition of artificial poverty. This condition is caused by the inability of existing institutions in the community to distribute development evenly.

According to Fukuyama (Yandri & Juanda, 2018), the urban indigent have indicators including 1) do not have good health, education and nutrition; 2) do not have a

permanent job; 3) inadequate location of roads, electricity, clean water, sanitation, environmental protection and public facilities; (4) indigent natural conditions; (5) indigent access to law; and (6) indigent knowledge, and (7) indigent beliefs, values and norms.

To overcome poverty, the government created a poverty alleviation program by targeting socially indigent families; in this case the indigent families (including the economy) called the Program Keluarga Harapan (PKH). Through this program, the government provides conditional assistance to beneficiary families (KPM) in the form of non-cash. Inaugurated since 2012 in several areas spread from Sabang to Merauke Indonesia, including DKI Jakarta. The prospective PKH participants were selected based on the survey results from the Central Statistics Agency (BPS). BPS selects participants based on the "indigent" criteria standard with indicators set by the Indonesian Ministry of Social Affairs (Kementerian Sosial, 2021).

In implementing the Family Hope Program, Beneficiary Families are provided with education and teaching by their companions, which are called Family Development Sessions (FDS). The materials provided at this FDS include education on practical knowledge regarding health, education and care, economics, and child protection. The goal is that PKH KPMs can get out of their vulnerable lives with this knowledge (Farikha, 2017).

## **RESEARCH METHODS**

This study uses a descriptive qualitative approach. The goal is to describe events or circumstances when the research is running.

Research results in the form of attitudes and views of certain people are described and interpreted. The data collection method is by interview and observation. Observation activities were carried out simultaneously during the interview.

Determination of informants using purposive sampling, the researcher determines the informants themselves to be interviewed. In this study, the informants interviewed were three KPM PKH people. These three informants have different educational and cultural backgrounds. the education of the first informant graduated from high school, the second informant graduated from elementary school, while the third informant graduated from junior high school. The informant's name has been disguised to maintain the privacy of the informant's comfort. Interviews and observations were carried out at different times in the range of January 25-30, 2022. With details: 1) January 25-26, interviews and observations of Ibu Ani's family; 2) 27-28 January interview and observation of Mrs. Yusmi's family; 3) 29-30 January interview and observation of Mrs. Yuli's family.

Analysis of the data used is the interactive model of Miles and Huberman. Namely carrying out data reduction and data presentation, drawing conclusions and verification.

## **RESULTS OF RESEARCH AND DISCUSSIONS**

From the results of research related to religious moderation in the lives of indigent families in Kemayoran District, Central Jakarta, it is known that indigent families in the Kemayoran area of Central Jakarta do not know what religious moderation is like.

But they know the meaning of tolerance. This is summarized in the results of the interview as follows:

**Table 1**  
Interview Knowledge of Religious Moderation

Informants	Interview note
Ani (45 y.o)	I don't know what religious moderation is. All I know is tolerance. Respect each other. Each religion.
Yusmi (40 y.o)	I've heard of religious moderation, but I don't know how it works. If we have tolerance, we respect people of different religions.
Yuli, (36 y.o)	Never heard of (religious moderation), I know tolerance is the same as different religions. For example, he (Christian) has Christmas, so we appreciate it. Can't bother. They also can't disturb us when we worship.

In terms of knowledge, it is undeniable, the majority of KPM PKH have a junior high education background and only a few have high school education. This causes their knowledge is very minimal about religious moderation. Their knowledge of religious moderation is no different from that of their husbands. Their husbands also do not know what religious moderation is.

When viewed from the association. It can be said that their association is also not extensive, only limited to the neighborhood. It's the same with their husbands who work as freelance daily and street vendors. In their daily life, they also rarely watch television news or read newspapers. To get information they rely on word of mouth, or news from the social network Whatsapp.

Likewise with their children who rarely use technology to get information. They tend to use technology just for entertainment, such as watching television, playing social media such as facebook, TikTok, etc. Meanwhile, in schools (secondary and elementary schools), they have never heard the diction

of religious moderation. Only to the extent of understanding that they must be tolerant of others.

Their knowledge of religious moderation is only limited to the meaning of tolerance. Their ignorance is caused by the lack of information they get about religious moderation. From this fact, it can be said that their literacy ability is low. Religious literacy is not just the ability to read and write, but a way of understanding information and integrating it in everyday life (Yetri et al., 2019).

Basically KPM PKH Kemayoran sub-district has pretty good accessibility to access digital information. It's just that the will to do digital literacy is very minimal. This is because literacy is not something they are used to, and literacy comes from interests that are grown from an early age (Efriyanti, 2021). From here, we got the role of the family as the primary point in forming literacy skills.

Although the literacy skills of KPM PKH are low, their national commitment is unquestionable. The study found indigent families from KPM PKH who became active informants in social activities in their respective neighbourhoods.

**Table 2**  
Interview of National Commitment

Informants	Interview note
Ani (45 y.o)	I am active in PKK, KUBE E-Warong (Kemensos business group) and jumantik. I really cannot stay at home. I am happy to participate in activities; if not us, who else? While they can still contribute to the country, even if it is small (small scale), citizens must help each other. My son is also active in youth groups; at school, he is also active in the student council.

Yusmi (40 y.o)	Join posyandu, become posyandu cadre, KUBE E-Warong, jumantik. My principle is not to be indigent in wealth, not to be indigent in heart, not to be corrupt. Serve the community well. Dedicated to Indonesia. I also teach children to be active in school activities so that they are indigent but do not be lazy children
Yuli, (33 y.o)	The community activities that I participate in are only dasawisma. That's all I can do because I'm a neighbour's child. In principle, if I can help, I will help. Usually, if something is wrong, the RT will ask my husband or me for help; this is what it is; like yesterday, my husband gave social assistance. Thank God it can still be helpful if you do not have money.

Economic and knowledge limitations do not necessarily make KPM PKH silent and shut themselves off social life. Based on the results of the interviews above, describes the lives of those who are very active in social life. This shows their national commitment. In the findings in the field during interviews, researchers also saw that KPM PKH was very friendly to neighbors, and was easy-going when there were residents who needed help. They also do not discriminate against groups and groups in helping residents.

National commitment itself is a practical perspective and practice related to the values of Pancasila ideology. National commitment is closely related to religious moderation. In developing religious moderation, people must realize that Indonesia is a pluralistic country, with religions. This diversity is based on the spirit of Pancasila. That's why understanding and implementation of Pancasila values can be a proof of national commitment (Kemenag, 2019).

National Commitment among KPM PKH cannot be underestimated. This form of love is implemented by them by carrying out

community social activities in their respective environments. Such as being a member of the PKK (Family Welfare Empowerment), posyandu cadres (integrated service posts), jumantik cadres and e-warung kue. These activities are community development activities with the concept of community empowerment for the community.

As a PKK cadre, KPM PKH has the task of assisting the government in carrying out family resilience tasks, with 10 main PKK programs. As a posyandu cadre, KPM PKH assists the government in implementing health functions for pregnant women, infants, toddlers, and early childhood education (PAUD). Likewise with other activities that reflect their national commitment. Not only that, they also instill these values in their children so that later they can contribute to society, by occasionally involving children in youth social activities in their environment.

In addition to being active in national commitment, KPM PKH also has a fairly good tolerance for neighbors of different religions, ethnicities and religious sects. They look harmonious and get along quite well with neighbors from different backgrounds with them. This can also be seen from the interview note as follows:

**Table 3**  
Interview of Religious Tolerance

Informant	Interview Note
Ani (45 y.o)	I come from an NU family, I send my child to Muhammadiyah school, he can't follow it, but I think it is ok. The important thing is still praying.
Yusmi (40 y.o)	I also have a Chinese Christian friend, that is fine. Only, he once protested, "Why don't you ever say Merry Christmas to me?" Yes, I will just answer, how do I say it? Eheh after that he just laughed. In my opinion, it is a matter of faith.

Yuli,(33 y.o)	Many of my neighbors are Chinese Christians. We just get along. If we celebrate Eid, he likes to join Eid, saying when we eat opor together. If it's Christmas, we never say anything, they don't have a problem. I never protested, at least if we wanted to go home from church, we would give ourselves a cake.
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The attitude of tolerance carried out by KPM PKH is to respect and respect other people who are different. Not only different religions but also different sets of beliefs. KPM PKH's tolerance attitude is formed because of the diverse environment in which they live. The environment where they live is inhabited by people who come from different religious, ethnic and racial backgrounds. This 'forces' to be tolerant.

It is said to be forced because humans are social creatures. It is human nature to socialize with others, especially with neighbours. This socialization ability becomes an effort to gain physical and spiritual comfort with other groups who are not the same (Siddeh, 2021). A sense of tolerance is also present because of sharing the same fate as a vulnerable community (Eunike, Pratiwi; Putrawan, 2021).

Although the attitude of tolerance is quite strong, it does not mean there is no friction in their environment. Their environment is quite dynamic, some times there is friction. But the friction can be easily overcome and resolved with maturity and mutual understanding. In addition to instilling an attitude of tolerance in themselves, KPM PKH also instills the values of religious tolerance in their children so that later they can foster harmony in society in order to create a harmonious environment.

In religious moderation, violence is the most avoided thing. The act of violence is the

beginning of a division, which of course is far from moderate. In this case, KPM PKH has a different opinion on the meaning of violence, as shown in the following table:

**Tabel 4**  
Interview of Anti-Violence

Informants	Interview Note
Ani (45 y.o)	I don't agree with violence in any name. But when it comes to religious honor, I will definitely defend it but not with violence.
Yusmi (40 y.o)	If the difference in my opinion is normal, there is no need to exaggerate. The difference is what makes the atmosphere beautiful.
Yuli, ( 33 thn)	J Honestly, I am often very emotional. High blood pressure. Nevertheless, I rarely hit. Just ask my son. It is just that, if someone insults my family, I will be angry (using violence). Self-esteem problem. We are indigent people, all we have is self-respect. If we are insulted, we just keep quiet.
	If I see the difference it's normal. God's destiny. If I have a different opinion, I've never been (angry with violence), I'm the most stubborn (speaking in a high tone)
	I don't agree with violence, for example someone insults my family, or someone insults my ethnicity and customs, I won't be angry, but if for example, the Koran is reproached or burned, I will definitely be angry. Don't be angry but, hehehe.
	If you face differences, that is because differences are God's will, so there is no need to be angry. habit

For some people of KPM PKH, violence is a way to maintain self-respect. According to them, they have self-esteem that must be fought for even with violence. Conflicts with violence in KPM PKH usually occur because of personal sentiments, not religious ones.

In the realm of Religion, KPM PKH has the same understanding that if their religion is insulted, they will be angry, even if not

violently. In addition, they also have the same understanding in dealing with differences, they have the same understanding, namely respecting differences because it is sunnatullah, a decree of Allah.

In the interview notes, KPM PKH admitted that personal sentiments caused the conflicts that occurred several times between neighbours. However, based on the confessions of other neighbours, these personal sentiments sometimes spill over into things that smell like SARA. Although in the end, the problem was resolved properly, and they returned to living in harmony and harmony. These violent attitudes should be avoided.

Violence often occurs in society, especially among low-income and socially vulnerable people. The trigger is often due to racial factors (Sujawro; Solikha, 2019) and poverty. Studies explain that poverty significantly influences acts of violence (Gillum, 2019). This is because poverty does not only occur due to less than optimal distribution of capital but also low education, which causes a lack of human resources (Kadji, 2004).

In addition, low poverty also occurs due to socioeconomic inequality. This inequality then causes people to be driven by their emotions, making them troublesome and anarchic (Diryo Suparto, 2013). Indeed, apart from being low-income KPM PKH, they are also low-educated. No wonder they tend to think short and are easily offended.

The next attitude in the indicator of religious moderation is an accommodative behaviour towards local culture. The accommodative behaviour of PKH KPM cannot be seen clearly due to cultural bias. Cultural bias occurs because KPM PKH is not from Jakarta. They are overseas residents who are

trying their luck in the capital. In addition, the citizens of Jakarta are very diverse, so all cultures are mixed into one. However, they have their views on the culture of their home region, based on the table below:

**Table 4**  
Interview of Accommodating Local Culture

Informants	Interview note
Ani (45 y.o)	In my opinion, culture is not always in line with culture. It depends on the culture; I agree if the culture is not related to faith. If the culture is related to faith, like in Cirebon, where I come from, there is a nadran (giving offerings to the sea), I am afraid I have to disagree. Because it is included in the shirk. I do not want to (do it) if other people are like that (give offerings) it is up to him... I am also diligent in attending RW recitations.
Yusmi (40 y.o)	Culture is not compatible with Islam. As far as I know, native Indonesian culture likes to give offerings and dances like Jaipongan, which is not in line with Islam. Giving offerings is mushrik; it prohibits. That a sin
Yuli, (33 y.o)	For example, if I have a neighbour who gives offerings, keep quiet, and let him deal with God.

This accommodative indicator of local culture looks quite biased. Because basically, KPM PKH has a minimal understanding of its culture and history. Knowledge of a local culture is limited to the information they hear and see, without knowing the meaning and history of the culture itself.

In the case of KPM PKH, they understand that a shirk is an act that is prohibited by religion and is a big sin. While the information they get about local culture is to provide offerings for the ancestors. That is why they think local culture is not aligned with religious teachings.

On the other hand, based on the observations of researchers and interviews with

neighbours, it was found that in everyday life, the PKH KPM are very accommodating to local culture. Such as doing *tahlilan* at every religious activity, carrying out the siraman ceremony before the wedding, making red and white porridge when a child is born, watching wayang performances, et cetera. That contradicts the KPM PKH informant's statement, stating that culture was not in line with religion. From this, the researcher concludes that KPM PKH does not understand culture and religion comprehensively.

Human life is not far from cultural life. Culture is also often the foundation of values and norms that apply to society. Culture is also considered a manifestation of religious expression. If culture expresses how humans live and understand the world, religion is the fundamental way humans live and understand the world (Abdulla, 2018).

In the history of the spread of Islam in the archipelago, we recognize Walisongo's efforts to adapt local (Hindi) culture into a vehicle for Islamic da'wah. Like how Sunan Kalijaga conjured the puppet story of Ramayana, Mahabharata became the story of the punokawan Semar, Gareng, Petruk, and Bagong, which is full of Islamic values and philosophy. This process is a form of Walisongo's negotiation in accommodating local culture - in this case, Hindu-Buddhist culture, so that no one becomes subordinate to the other (Zuhdi, 2017). From his negotiation skill, Islam has developed rapidly in Indonesia until now.

The accommodative behaviour towards local culture is still maintained and continuously fostered by major Indonesian mass organizations. NU and Muhammadiyah. Even though Muhammadiyah was once

known for its mission to eradicate Shirk, Bid'ah, and Khurafat, which could be said to be far from the local culture. However, Muhamadiyah, with his Tarjih Council, made a renewal so that it is more accommodating to local culture (Mursalin, 2018).

### **Religious Moderation Among Indigent Family**

From the field findings, it can be seen that the understanding of religious moderation in indigent families is quite good. This assessment refers to the theory that states that the goal of religious moderation is creating an attitude of tolerance (Kemenag, 2019). It can be seen from the tolerant attitude of indigent families to their neighbours who have different religions and religious views, likewise with the environment around them, which is quite harmonious.

On the other hand, when viewed from the indicator of the purpose of religious moderation, which states that the purpose of religious moderation is not only religious tolerance but also to promote and develop local wisdom (Murtadlo, 2021). It can be said with this indicator that religious moderation in indigent families is very minimal. It can be seen from their knowledge and attitude in accommodating local culture.

In this study, the researcher believes that religious moderation's purpose is to create tolerance and develop local wisdom (Murtadlo, 2021). Therefore, the researcher concludes that religious moderation in indigent families needs improvement. An indicator that needs to be improved in moderation is a willing attitude towards local culture. Especially in-depth knowledge of culture.

Accommodative ability to this culture can be improved with religious literacy skills. Religious literacy is not just the ability to read and write but the ability to understand and draw a middle point in religious issues (Yetri et al., 2019). Unfortunately, literacy skills are not obtained instantly. The essential capital in improving religious literacy skills is an interest in understanding religion itself.

Indigent families, especially those in urban areas, tend to have low education and minimal literacy and are vulnerable to information with minimal credibility (Yandri & Juanda, 2018). They also tend to be obedient to the scholars they believe in. The relationship between religious literacy skills is that taklid can hinder religious literacy. The attitude of taqlid causes a person to be ignorant of confidential information and then becomes the cause of disinformation. In this case, indigent families lack knowledge of Indonesian culture. That eventually becomes natural if indigent families are less able to be accommodative to local culture.

Religious literacy is critical in shaping one's mindset. A person's literacy ability can prevent misinformation, especially regarding religion, with a willing attitude. Religious literacy skills can help a person to be more accommodating to differences, including cultural differences. However, we need to realize that religious literacy cannot be formed instantly but requires a long and continuous process.

### **Religious Literacy in Creating Based Religious Moderation Based on Family**

We all agree that the family is the primary basis for forming one's character. The family has an essential role in character

building and inculcating good values in a child with moderation. The family plays a role in forming a child's moderate attitude. Moderate attitude will be more accessible if it is instilled in a child as early as possible. Unfortunately, indigent families do not know the diction of religious moderation.

Suppose religious moderation is considered to have the same urgency as religious tolerance. So indigent families need to be given religious moderation education. The reason is that in 2022 Indonesia's poverty may increase significantly to 10.81%. Alternatively, in other words, the indigent will reach 29.3 million people. This data was released by the Institute for Demographic and Poverty Research Institute (IDEAS) by looking at the reduction in social assistance from the government during the Covid 19 pandemic (Wibisono et al., 2021)

The next question is how one can understand religious moderation or even implement it in daily life if one does not know its meaning. If one solution is to introduce religious moderation by increasing literacy, then religious moderation will only have the theme of education. While the cultivation of religious moderation in the indigent will take a long time and a long time. Because instilling literacy interest in the community, it must be carried out comprehensively and continuously; if necessary, it should be done early on (Efriyanti, 2021; Johan et al., 2020)

Creating a moderate society, especially for indigent families, can be done in line with building religious literacy. Religious literacy here is not in the sense of increasing religious reading material but instead instilling the ability to understand religion comprehensively in social life. Practically, this activity can be done by conducting

outreach to the indigent. This counselling can be carried out by ulama figures who influence the community because ulama figures have a strategic role in creating harmony in society (Yetri et al., 2019)

So this is where the common task is, especially the Ministry of Religious Affairs. There needs to be religious moderation education based on family and community education. In forming and developing it, intensive counselling regarding religious moderation in the family is needed. The role of religious instructors, in this case, ulama figures, to campaign for religious moderation needs to be improved.

Technically, counselling for indigent families can be done by collaborating with the Ministry of Social Affairs, which is arguably successful in strengthening family resilience in the indigent with its program called Family Development Session (Farikha Mardhatillah, 2017). In this case, the Ministry of Religion can participate in providing religious moderation material or send ulama figures to PKH program meeting sessions to provide religious literacy in order to create religious moderation.

## **CLOSING**

In general, indigent families in Jakarta do not know the diction of religious moderation. However, they know and implement the values of religious moderation in their daily life. They understand that maintaining harmony in society requires tolerance. They also understand that differences in religion, ethnicity and culture should not cause conflict.

A pluralistic environment causes the tolerant attitude of indigent families in Jakarta. This

situation makes them tolerant towards the surrounding community to create a peaceful and harmonious environment. In addition, their tolerant attitude is also formed because of their involvement in community empowerment programs to motivate them to create a harmonious family environment and place to live.

Attitudes that reflect an unmoderated attitude are caused by the lack of knowledge, as well as the low religious literacy of the indigent. Likewise, with their ignorance of the notion of religious moderation. It is not without reason because, so far, the campaign for religious moderation has been limited to the realm of education. People, especially vulnerable people, rarely get an education related to religious moderation.

Increasing religious moderation, the relevant government, in this case, the Ministry of Religion, must be more massive in providing religious literacy education to vulnerable communities. It can be done by collaborating with the Ministry of Social Affairs and inserting it into the Family Development Session (FDS) curriculum. In this way, all groups can understand and implement religious moderation.

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