
The Promise: Islamic Micro-Finance and the Synthesis of Time

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Abstract

The article explores a particular mode of time synthesis as carried out in the field of Islamic micro-finance in Indonesia. It approaches this financial experiment through Deleuze's tripartite division of time and the concept of promise advanced here. I argue that the analytical promise the concept of promise holds is partly related to its ability to circumscribe a field of practice that is at once theological and economic and partly to its privileging of the time of the future. What the study of Islamic micro-finance offers to studies of Deleuze is a timely reminder that this explicit privileging is not adequate in and of itself for 'relativising' the effects of habit and memory on time, thought and politics. This is primarily because promising has a dual, 'schizoid' and distressed constitution: it is motivated as much by the affirmative 'will to power' as by the negative 'will to improve'.

Keywords: Deleuze, time, promise, micro-finance, Islam, Indonesia

In a poor and overcrowded neighbourhood in Surabaya, Indonesia, amid narrow backstreets, clogged by speeding motorcycles, boisterous school children and passing-by vendors, and filled with an assortment of minute houses, themselves scantily equipped with modern facilities, lives Ibu Nurhayati. Nurhayati is a forty-something migrant to the city, wife of an on-and-off construction worker, and mother to five children. By her own admission, she has recently become a more pious Muslim. At the request of an Islamic non-governmental organisation (NGO) she got involved with two years ago, she began praying five times a day, accompanying

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her prayers with the recitation of an oath. The oath Nurhayati repeats, along with many other women benefiting from the delivery of services by the NGO, is as follows:

In the name of Allah, the most merciful, the most beneficent, it has already become my obligation to worship Allah, do my very best to earn my livelihood, improve my business, school my children, follow the rules of the cooperative. Allah is my witness in everything I say and do.

The oath is an appeal to Allah to witness one's determination to keep true to one's promise. Such promise involves an intensification of worship alongside an amplification of efforts involving improving one's standing. The oath is also a promise itself, a pledge strengthened by such appeal. Attached to *sholat*, the compulsory five-a-times prayer, it forms an integral part of a ritual facilitating human–divine communication. As such, the oath partakes of the nature of the prayer. According to Mauss (2003), prayers revolve around the glorification of the creator and cause Him to act in the desired manner.

By means of making Allah the witness as well as the addressee, the oath the NGO beneficiaries recite expressly renews the covenant binding believer and Allah together. This covenant is intrinsically related to the promise God in Islam has made to (wo)man of granting rewards in this world and guaranteeing resurrection and eternal life in the *akherat*, the world-to-come (Riesebrodt 2010). This promise has been made in exchange for (wo)man's regular remembrance of God in worship and for sticking closely to His 'law', the *syariah*. In this regard, the Maussian capacity of prayer of 'causing God to act' (2003: 53) should be recalibrated to take into account this aspect of constant renewal. Seen in this light, praying is primarily aimed at enticing the divine to *act anew* and in response to (wo)man's (re-)action. The oath Nurhayati and the other recipients perform is dedicated to the reiteration of promises once exchanged, reaffirming the pledges each side has made to the other, instantiating the recommencement of their relation.

The theme of renewal and repetition is important for two reasons: first because it highlights the intermediation of time in the unfolding of the social, bringing into focus the existence of an interval (*diastema*) as integral to its constitution. It is precisely because of the occurrence of this break in time having taken place that a renewal of promises is constantly required for communication across the ontological divide to be maintained. Second, because the temporality of human–divine relations as currently played out in Indonesia as well as elsewhere in the Islamic world, is not a mere repetition of past patterns of religiosity.

Islamic practices are increasingly inflected by new modes of scriptural interpretation, broadly referred to as Islamic modernism, and a new series of interventions to go with it.¹ In this regard, it is important to note that not only do such inflections correspond to deep cuts in the historical trajectory of the faith, but the related sets of interventions seek to shape its future contours in particular ways, making them conform to specific ends.

In a narrow sense, the present article is preoccupied with charting the multifaceted intervention of a specific Islamic charitable organisation that in 2010 chose this Surabayan neighbourhood for the conduct of *dakwah* (religious propagation). Such intervention involved the carrying out of an experiment into the powers of Islamic micro-finance for bringing about change and prosperity to its poor inhabitants. More broadly, the article is concerned with the effects of this experiment on time. In particular, by means of Deleuze's (2008) tripartite division of time and the concept of promise advanced here, it looks into the temporal properties of such interventions and their consequences for times-yet-to-come.

It was back in 2010 when Mariam, an unmarried and highly educated woman donning the veil visited for the first time this part of town. Mariam was employed by *Indonesia Mandiri* and her visit's purpose was to scope the potential for the implementation of Islamic community development. The plan involved the creation of a sustainable *syariah*-compliant micro-financial institution charged with dispensing credit to the poor and entailed a particular promise. The promise was that through the application of a particular set of Islamic financial instruments and know-how, as well as by means of own hard work and amplified piety, the poor would eventually achieve *mandiri*. *Mandiri* is a difficult term to translate for it is ubiquitous in the discourse of community development in Indonesia but is roughly equivalent to autonomy, independence, self-reliance, and even sovereignty, in the sense that one is able to stand on one's own feet, that one has become one's own master.

The empowerment programme which was wholly funded by *zakat* (Islamic 'duty') to the tune of 100 million rupiah² pledged to convert the neighbourhood's poor from *mustahiq* (*zakat* recipients) into *muzakki* (*zakat* payers). Undeniably attracted by the promise of prosperity, autonomy and capital made instantly available, more than two-hundred women and two men enlisted themselves to the programme. From then on, they had to keep up with a regime of house visits and weekly meetings required for the purposes of loan advancing, as well

as develop new skills related to deferred payments making, record keeping and monitoring. The enlistees also had to participate in motivational sessions. Led by Mariam, such sessions mixed the religious and the entrepreneurial, dispensing advice on issues of everyday conduct as regulated by Islamic law and revealing the secrets of successful businessmen of international renown.

The highly paradoxical governmental process of making others self-reliant was planned to last for two to three years. I observed this process during its final and most crucial period, just before the NGO was to withdraw from running the Islamic micro-financial institution by transferring the responsibility for its management to Nurhayati and two other women. In what follows, I reflect on the experiment the NGO and the residents of this neighbourhood conducted, focusing primarily on its effects on time. I am particularly interested in exploring the mode of time synthesis performed in Islamic micro-finance interventions involving the religious supply of credit and the social creation of debt. I approached this experiment by drawing on Deleuze (2008) and the concept of promise, and argue that the analytical promise the concept holds is partly related to its ability to describe a field of practice that is at once theological and economic. As such, its analytical significance is intrinsically related to its capacity to bring attention to the efforts and the stakes involved in achieving future redemption both in the shape of prosperity and abundance in this world and in the form of salvation and deliverance in the next.

I. Time and Experiments

Perhaps the year 1991 can be taken as the starting point for the conduct of a most significant experiment in Indonesia. The experiment called for the reconfiguration of what the ‘modern constitution’ (Latour 1993) has sought to separate through the institutionalisation of a sphere of religion as distinct from the domain of the economic. And while Indonesia can be rightly considered a latecomer in Islamic finance – the country’s first Islamic bank was founded relatively late, in 1991 – the country’s Muslims took up the challenge most enthusiastically. In the years that followed, urban middle-class Muslims established two additional Islamic banks, tens of Islamic banking units, more than a hundred *Syariah* People’s Credit Banks, and thousands of Islamic micro-finance institutions. At the same time, several Islamic organisations active in disaster relief, education, health and micro-credit, also came into being. And while social scientists have documented the larger commercial

institutions (Hefner 1997; Rifki 2013; Saeed 2004), relatively little is known about their more 'social' counterparts, some of which are known as *Lembaga Amil Zakat*, Zakat Management Bodies. Commercial orientations aside, what all such organisations share is adherence to Islamic modernism, a movement seeking to revitalise the faith by making it fit for the contemporary world. In this regard, they correspond to the institutional form the efforts of modernist Muslim intellectuals worldwide have taken with respect to elaborating an Islamic alternative to capitalism (Choiruzzad 2013). Starting from the publication of *First Principles of Islamic Economics* (2011) by Maulana Maududi in 1969, this alternative is founded on the prohibition of *riba* (interest) and the promotion of *zakat* as key instruments for the generation of wealth, the alleviation of poverty, and the promotion of social justice.

Given Islamic economics' roots in worship, it should come as no surprise that the discipline and its offshoots—banking and finance—readily acknowledge, as it were, the validity of Callon's (2007) argument that the economy requires 'performation'. Callon's thesis is primarily conceived as a critique of classical economics' position that the institutions of the market and competition are natural and given. As counterweight, his approach focuses on the myriad of processes and activities that are necessary to take place for the economy to be produced and maintained in a historically and culturally specific form. The economy as envisaged both by Callon and leading Islamic economists such as Siddiqi (1983) and Warde (2000) encompasses both human and non-human 'actants', and involves a multitude of material and immaterial processes and resources. In this regard, concepts, values, algorithms and texts are as important as labour, skills, commodities and the stock exchange. Most importantly, as Callon puts it, 'the notion of performation leads to that of experimentation' (2007: 345). As an unstable and incomplete accomplishment, the economic field is proximate to a laboratory in which a plurality of programmes are conceived of and tested in order to find out what works. In an Islamic economy, laboratory procedures also answer to additional demands related to the jurisprudential discovery and application of divine decrees. Seen in this light, Callon's thesis should be expanded to include the fact that in an Islamic economy, Allah in the shape of His voice in the Quran, and the Prophet in the form of collections of his deeds and words (*hadith*) are immanent presences in a field of practice which only reductively can be described as 'economic' for it is at the same time 'religious' as well as 'political' and 'social'.

If the last two decades correspond to the time of the conduct of an experiment in Indonesia concerning the viability of an Islamic economy, then one may well ask, what is the time the clock of Islamic economics strikes? What is, in other words, the epoch the procedures of Islamic economics aim to inaugurate? Once the issue is conceived in this manner, further questions become available for asking. How do Islamic economics make time pass? What does the future Islamic economists envisage look like? What sorts of cuts do the instruments of Islamic economics carve in the flow of time? What kinds of temporal trajectories do the tools deployed make individual Muslims trace? Finally, how do Islamic economics make prosperity, justice and salvation arrive?

In his insightful book, Maurer argues that ‘Islamic banking and Ithaca HOURS³ are self-conscious retrogressions that place the “alternative” behind in time rather than ahead in the future’, moving essentially backwards in time (2005: 77). According to Maurer, the very past such projects intend to make return is not a creative variation of what has already occurred; rather the ‘past ahead’ amounts to the coming back of the long-gone and is a repetition of the known. This view is echoed in other writings, most notably in the highly critical accounts of Kuran (2004) that charge Islamic economists with attempting to turn things back to sixth-century Arabia, i.e. the time of the Revelation. At first sight, this stance might seem valid. This is apparent in the case of *Indonesia Mandiri*’s ‘mother’ organisation, *Pondok Infak Mulia* (PIM). PIM is an Islamic welfare foundation established in the early 1990s. From its inception till the late 2000s, the foundation had its staff take weekend leave on Fridays and Saturdays, paid their wages in *dinar*⁴ and had its accounts conform to the Islamic calendar. And yet, characterising such practices as ‘retrogressive’ prejudices the experiments involved, reducing their complexity. To back up claims to the opposite one could readily refer to counter-examples. For instance, both *Indonesia Mandiri* and PIM are well known in Indonesia for their ‘liberal’ or ‘moderate’ interpretation of Islam as well as for actively promoting values associated with civil society and democracy. However, such counter-examples will hardly suffice to persuade sceptics; they are moreover irrelevant for my purposes. Rather what is required is engaging head-on with a question more fundamental and pressing. This is the question of time and its passing, the organisation of its synthesis, and the evaluation of its effects. In order to do that, I turn my attention to Deleuze’s unsurpassable study, *Difference and Repetition* (2008). However, I do not intend this excursion to be an ‘application’ of Deleuze’s philosophy but to involve the staging of an encounter

in the process of which both sides—Deleuze and the ethnography of Indonesia—are productively transformed.⁵

II. The Deleuzian Time Synthesis

Deleuze's starting point is broadly the same as Nietzsche's (2003): the re-evaluation of values through subjecting Western metaphysics to critique. This critique is carried out within a horizon that refrains from searching for origins, universal laws and ultimate causes. Deleuze's agenda privileges instead the undetermined, gestures to the aporetic, and affirms the other for the purpose of reactivating in thought and life a pure potential, referred to as the virtual⁶. Deleuze's take on time, a concern that permeates his work from his early study of Nietzsche (2012) to his later studies on cinema (2005a), must be understood with this in mind. For the pure potential to be re-activated, and for the given to make space for the undetermined, time must be rethought. To this end, Deleuze critiques three prevailing paradigms of the temporal: Hume's habitual time, Bergson's memorial time and Nietzsche's eternal return. Only a reworking of the third synthesis is adequate to the task of affirming the future and unleashing the potential contained therein from everything that attempts to hold it down and separate it from what it can be (Deleuze 2008: 373).

According to Deleuze, Hume understood time in terms of the significance of sequences of repetitive events. Such sequences organise time in terms of habits whereby habits correspond to expectations regarding the occurrence of a reproducible pattern of incidences stretching out to infinity on both directions of time's arrow. For Hume, habit brings time into being through repetition that, in turn, involves the unending return of the present. As Deleuze notes, Hume's philosophical attitude amounts to a passive synthesis, which constitutes 'the present in time' and 'time as a living present' (2008: 97). Deleuze admires Hume for being able to 'draw something new from repetition, to draw difference from it' (however small or trivial it might be), showing that 'difference lies between two repetitions' (2008: 97). However he also finds fault with Hume's approach for holding hostage the alterity of the past and the unexpectedness of the future to the identity of a present that forever returns, albeit with minor modifications. As such, Hume's synthesis falls short of understanding time's passing as a discontinuous, irregular and interruptive event (Deleuze 2008: 101).

In order to think about the causes of time passing, Deleuze resorts to Bergson. The Bergsonian synthesis centres on memory with

memory constituting time in terms of ‘a pure, *a priori* past’, a past independent from the present and absolutely primary to it in the sense of corresponding to its presupposition. Memory forces time to split open and divide itself, articulating an internal rapture. In this regard, Deleuze writes:

[Hume’s] passive synthesis of habit constituted time as a *contraction* of instants with respect to a present, but the active synthesis of memory constitutes it as the *embedding* of presents themselves. The whole problem is: with respect to what? It is with respect to the pure element of the past, understood as the past in general, as an *a priori* past that a given former present is reproducible and the present present is able to reflect itself. (2008: 102–3; italics in the original)

Recognition of memory’s effects involves an understanding of time in relation to three paradoxes: namely, the contemporaneity of the past with the present it was, the co-existence of the past and the present in reminiscence, and the pre-existence of a past that was never present. According to Deleuze, the major advantage of Bergson’s synthesis was to ‘include’ difference both in memory’s splitting of time and its grounding of time on ‘a pure, *a priori* past’ that remains pregnant with unactualised potential. However, the second synthesis still presents us with a major drawback for it allows memory to impose a certain unity upon time, holding fast to the continuities and the connections it itself foists between the now and then. In this regard, memory makes not only the past but also the future dependent on what is and can be remembered (2008: 127–8).

Finally Deleuze points towards Nietzsche, at once repeating and reworking the latter’s philosophy, arguing that the only way to make difference and potentiality objects of affirmation is to centre our conceptualisation of time on times-to-come, future-times (Voss 2013). Nietzsche’s synthesis of the eternal return ‘constitutes a future which affirms at once both the unconditioned character of the product in relation to the conditions of its production, and the independence of the work in relation to its author or actor’ (Deleuze (2008: 117). The eternal return amounts to a ‘machine’ that produces surplus outflows, the multi-directionality and metamorphic capacities of which indicate that the cuts it inserts in the flow of time are sufficiently sharp and deep to dislodge the effects of habit and memory. As such, it effectively ‘un-grounds’ time, opening it up for what is to come.

Deleuze likens the eternal return to a ‘decentred circle’ (2008: 141) that foregrounds a new mode of repetition whereby what is repeated is

neither a present nor the image of a past. Instead what is relentlessly reiterated is the cut, the caesurae, the incision. The future is welcomed and the potential contained therein is unleashed because the intervals the eternal return institutes acquire consistency through their unlimited replication and infinite multiplication. 'Repetition no longer bears (hypothetically) upon a first time which escapes it, and in any case remains external to it: repetition bears upon repetitions ... It is repetition itself that is repeated' (Deleuze 2008: 367).

Deleuze grants Nietzsche not only with having conceived time anew, but also with having invented a new way of inhabiting it for the eternal return is also a test to which all values and concepts are to be subjected for evaluating their life augmenting, potential enhancing properties. For Deleuze:

Nietzsche's secret is that *the eternal return is selective*. ... The eternal return is not only selective thinking but also selective Being. Only affirmation comes back ... The eternal return should be compared to a wheel whose movement is endowed with a centrifugal force that drives out everything negative. (2005b: 89; 2008: 370)

What the eternal return allows to pass to the future is all that escapes the determinations effected by the first and the second synthesis: both past forms and present quantities are blocked, both the set of conditions pertaining to an action and the agents carrying it out are obstructed from returning. What comes to pass is the 'formless', the 'unconditioned in the product', the un-determined; it is only becoming that goes through.

The current article explores promising as a time synthesising device by relating it to the eternal return and subjecting it to the test the latter administers. I consider the reciprocal making of promises in light of the eternal return and endeavour to assess the effects it has on the future. I set out to explore the way in which promising orients itself to difference and investigate the extent to which it unlocks the potential contained in the breaks it introduces to time so as to pass a judgment on its practice. My point of departure is that promising partakes of the character of the eternal return in the sense that it is forward-looking, explicitly embracing the yet-to-come. In promising, value derives from drawing the future near. Furthermore, at first glance, this future appears to be decisively different from the present and the past for time is made to embark on a different trajectory through the caesurae the exchange of pledges inserts in its flow. Despite this apparent similarity, a question remains: is promising equally selective of what comes to pass as the eternal return demands of it? Do its caesurae serve to propagate life and open up

the unexpected, or do they seek to restrict the future and control its potential? This concern is very significant for upon closer inspection, promising seems to be haunted by an internal split. Such split involves two irreconcilable forces fighting one another for supremacy over the potential promising unlocks.

To the same extent I mean this exercise to be a reading of Islamic micro-finance inspired by Deleuze, I also intend to add to Deleuze studies an ethnographic and theoretical route yet to be travelled. What the present paper offers is a timely reminder that the privileging of the future is not adequate in and of itself for relativising the effects of habit and memory on life and thought. This is because promising has a dual, 'schizoid' and distressed constitution: it is animated as much by the affirmation of radical alterity as by its negation. While affirmation embraces all the future offers, negation works to tame the forthcoming by capturing and deploying particular aspects of it for the benefit of the return of the present improved. In the place of the undetermined, the negative cultivates unresponsiveness to chance and apathy to otherness. At the same, it seeks to draw a difference from the future in the sense of accomplishing certain advances and bring about particular forms of increase. This negative side of the future time synthesis is supplementary to its Nietzschean/Deleuzian dimension and is permeated by what I call, borrowing a term from Li's (2007) ethnography, 'the will to improve'. 'The will to improve' corresponds to a variant of the negative and its most dangerous manifestation.

In his study of Nietzsche, Deleuze writes that 'the eternal return is the synthesis which has as its principle the will to power' (2012: 46). The latter is an 'essentially *plastic* principle' (2012: 46), corresponding to a 'genetic' element that foregrounds life's relational unfolding (2012: 46–8). The will to power also refers to an 'a-subjective' principle in terms of which the problem of agency is recast.⁷ Its plasticity is manifested in its variable qualities, with the affirmative and the negative being the most crucial. As well as differentiating forces into active and reactive to designate their disposition to creativity, Nietzsche also draws a most important distinction between the life-enhancing qualities of the will to power and the life-depreciating, nihilistic qualities of its twin, the will to nothingness (2012: 50, 163). Determining the quality of the will involved is paramount for ascertaining the value of phenomena and judging their significance with Deleuze arguing that Nietzsche insists that '[t]he value of a value consists in the quality of the will to power expressed in the corresponding thing: is the will to power affirmative or negative and of what nuance?' (2012: 51).

I claim that the will to improve presents a particular shade of the will to nothingness; it belongs to the latter for it too depreciates life on the basis of a fiction. However, it differs from the will to nothingness in significant ways for the fictions involved are discrete and separate. How so, one may ask? Another name for the will to nothingness is nihilism. Nihilism negates this world for it invents 'the idea of another world, of a supersensible world in all its forms (God, essence, the good, truth)' (2012: 139). In this regard, nihilism subjects life to such an allegedly superior plane that, in turn, cultivates reactive forces. Reactive forces block active forces from doing what they can do through promoting standards and measures that nurture guilt, resentment and bad conscience. In contrast, the will to improve cultivates active forces for it encourages desire and rewards self-belief. The reason for this is that the fiction the will to improve presupposes involves a longing for life improved: it is, in other words, based on the imagining of the present world in an upgraded, enhanced and progressive state that is yet to be achieved. Instead of ascribing to this world the value of nil, the will to improve distributes value across decimal points that measure the distance that remains to be traversed towards life finding completion and perfection in the future. However, this 'optimism' is contained within a specific set of parameters. The will to improve sanctions only particular types of activity and seeks to channel creativity down specific tracks. Because not all possibilities opening up are welcome, some active forces are blocked and neutralised in a manner similar to nihilism. However, because action and motion remain on the whole crucial for bringing about desired outcomes, other active forces are admitted to, appropriated and nurtured by the will to improve. They are to become subject to intensive training regimes that aim to shape them into adequate instruments and appropriate tools for achieving prescribed ends and measurable targets.

In general terms, the will to improve encourages the making of plans for achieving progress, inspiring exhaustive searches for the optimum and most efficient means available of attaining development. Because desire has already been given an object to invest itself, the future the will to improve aims to install has been conceived in an anticipatory manner. Furthermore, its arrival has already been plotted through mathematical calculations and it has been represented in diagrams and maps. It is with the regards to anticipation that the will to improve differs most profoundly from the will to power. Because it is free both from objects and subjects of desire, the will to power opens up onto and leads into a future that is impossible to predict. In effectively locating the future

beyond forecasting, the will to power embraces time in all its purity. No prognosis can foretell such future's contours, no divination or prophecy can predict its shape. The future the will to power therefore embraces is a future fully given to questions and aporias. In contrast, the will to improve actively seeks to bring about a future that is both recognisable and expected. Though it departs in some respects from the present, such departure is a matter of degree and quantity rather than of kind and quality. As such, the future the will to improve privileges remains closely connected to present dictates; this is a future given to knowledge and to the same returning, albeit with minor alterations, cast as improvements.

Another way of conceptualising the split constitution of promising relates to its orientation towards the potential encapsulated in the yet-to-come, something which is accessible only through the organisation of intervals. If/when promising is permeated by the will to power, it works so as to amplify potentiality. The incisions it inserts in time aim to uncover and free all the potential involved therein. At the same time, it gives itself fully to the future, affirming all that the latter might have to offer. Promising of this sort exemplifies Nietzsche's *amor fati*: it entails intense upheavals and demands tragic deeds. In contrast the will to improve approaches potentiality as a resource to be captured and used. Part of the way it operates rests on arresting those potentialities offering the best chance for bringing about an improvement of present states while exhausting and wearing down everything that resists domestication and opposes the faithful reproduction of the present. To put it yet another way, the two faces of promising relate to each other in a disjunctive manner: the future anticipated by the will to improve is a figure effected by the forceful capture of potentiality and its yoking to effecting progress. In contrast, the future unanticipated is the quickening of potentials still contained yet remaining largely un-actualised in every present as well as their decoupling from the usages to which they have been put.

For Muslims, death is a cut and an opening to another life. This other life is to arrive with the Day of Judgment and it is commonplace for the faithful to associate this fateful day with the destruction of the cosmos, as we know it, and its subsequent making anew (Smith and Haddad 2002; Rustomji 2009). It is usually said that on such occasion, the heavens will be redrawn by the creator and the earth will be equally revamped; humans will be resurrected and judged with the pious set to enjoy an eternal life in the Garden, free from strife, toil, decay and death. This is Allah's promise to the faithful. Despite many speculative attempts undertaken mainly in pre-modern times at envisioning in greater detail

the contours of the hereafter, most Muslims in Indonesia today adopt an aporetic stance, emphasising their bewilderment, awe and wonder about what Allah has in store for them. This promise I take as indicative of the will to power for it is affirmative of difference and the potential the future involves. I also see it as immanent in the field of Islamic micro-financial interventions: it is renewed and reactivated by the oath the *zakat* recipients dutifully perform five-times-a-day. What I wish to concentrate on here, however, is the other side of promising and explore in greater detail its architecture, operation and effects. In order to do precisely that, I am returning to the ethnography of the Islamic micro-finance experiment in Indonesia.

III. Financialising Worship

As I have noted, *Indonesia Mandiri* experiment involved making available financial capital. This capital had been collected by PIM in the form of *zakat* in the Jakarta metropolitan area. It was subsequently passed to *Indonesia Mandiri* for the purpose of running *shariah*-compliant community development programmes. The providence of funds as *zakat* is of utmost importance.

Zakat is the third pillar of the faith and a central act of worship. The ritual involves a wealth transfer as an obligatory payment by the better off of a determinate portion of their lawful wealth for the benefit of certain categories of people, the most important being the poor and the needy. It is also the right (*hak*) of those persons belonging to one of the eight categories of claimants as enumerated in the Quran (Al-Qardawi 2000). As such, *zakat* comprises both a ritual duty to Allah and a property right of certain categories of people. With the exception of the first few centuries when *zakat* was collected and distributed by the state, for most of Islam's history *zakat* has been transferred directly or person-to-person by individual Muslims to those entitled to it (Fauzia 2013). Despite the fact that the transfer usually involves the intermediation of local committees, it has usually been accomplished with almost-immediate and near-instantaneous effect, as such committees do not normally endure. However, over the past few decades and as a result of a rising interest in *zakat* by Islamic economists, the 'traditional' manner of dispensing *zakat* has come under intense criticism (Kahf 1989; Sarif and Kamri 2009). The debate has been over whether *zakat* is to be transferred with immediate or delayed effect and relates to the permissibility of imposing certain conditions as to its subsequent usage by the *mustahiq* (the *zakat* claimants). In other words, the debate

concerns the way the right of *mustabiq* is to be advanced and exercised for *zakat* is promised to be theirs to own and dispense sooner or later. One of the consequences of the debate has been a noticeable shift in the conceptualisation of *zakat* with its conduct becoming less a matter of ritual and more about the deployment of a financial asset (Retsikas 2014). Along the way, *zakat* has come to be increasingly understood as not only assisting wo(man) to commune with the divine, but also of improving his/her socio-economic position.

In Indonesia, PIM and *Indonesia Mandiri* are amongst the first Islamic organisations to have transformed *zakat* practice through the deployment of modern management techniques and a professional and bureaucratic structure. Both emphasise the mediation of experts for the conduct of Islamic welfare. For the experiment to be successful, the two organisations deploy particular sets of knowledge, principally those related to community development, after having distilled them through the application of Islamic economics' principles. Islamic economics' singular aim is the development of *syariah* compliant models for modern Muslims to abide with in the pursuit of livelihood activities. As I learned in a ten-week course in one of the country's best Islamic economics departments, for *zakat* to reach its full potential it has to be treated as financial capital and spent on improving the human resources of the poor. This improvement is partly accomplished through encouraging the poor to defer immediate pleasure and engage in entrepreneurial activity. The first part of the experiment takes place in the classrooms of Islamic economics departments where *zakat* is taught as an instrument of poverty alleviation. From there, it travels to charitable interventions, involving the application of this knowledge to the everyday life-situations of the poor. To discuss the first part of the experiment, I revert to an edited section of my field notes from the said course:

Today's meeting was about *zakat* as an instrument of poverty alleviation with the lecturer saying that Indonesia will prosper if *zakat* is deployed as *investasi positif*. *Positif* is the opposite of *konsumtif*, indicating an investment with lasting effects. To demonstrate his argument he gave an example: family A is poor (*miskin*) – its income is enough for buying 10 kilos of rice per month but it needs twenty kilos. Family A lives next to Family B. Family B is well-off (*mampu*); because its income exceeds a certain threshold, it must pay *zakat*. Let's say that the *zakat* due is 100,000 rupiah per month and that one kilo of rice costs 10,000 rupiah. Family B transfers its *zakat* to family A. The important thing is that there are two ways to go about this. One way is for Family B to give 100,000 rupiah every month to Family A, helping it meet its needs. This is good both for the family in question and the overall

economy as it brings about an increase in demand which goes to stimulate economic growth. However the second way is preferable as it amounts to *investasi positif*. This involves passing the *zakat* due to a professional *zakat* management body running empowerment programs and encouraging Family A to participate in them. This way Family A will acquire new skills and capital for starting a micro-business such as selling vegetables in the market. The aim is to make Family A self-reliant (*mandiri*) so that it does not rely on *zakat* anymore. *Zakat produktif* is about empowerment and the development of human capital (*sumber daya manusia*). Prophetic traditions (*hadith*) duly attest to *zakat* pertaining to production, rather than consumption. According to reliable reports, a man once asked the Prophet for charity. The Prophet asked the man whether he owned anything of value. When the man replied that he owned some clothing and a mug, the Prophet auctioned the items and passed the proceeds to the man in question, advising him to buy food for his family with half of the money and use the other half to buy an axe to chop wood in the forest to sell subsequently in the market. When the Prophet next met the man, the man said he made ten times more what he started with. The Prophet congratulated him, saying that ‘asking’ (*mint*) is appropriate only for those who are too old, too young, or too infirm to work or for those who are in immediate need of food and shelter.

The casting of *zakat* as financial capital is supported by several *fatwas* (edicts) issued by the *Majelis Ulama Indonesia*,⁸ Indonesia’s supreme authority in such matters. It is also supported by the *zakat* management laws no. 38/1999 and no. 23/2011 which state that once the immediate needs of the poor are satisfied, the remaining funds can be used for productive purposes, i.e. as capital dispensed in the form of credit for the establishment of micro-enterprises. However, this assemblage of Islamic jurisprudential knowledge and state power is seriously contested by scholars mostly associated with *Nahdlatul Ulama*, who argue from a traditional point of view. Their opinions raise a series of very significant concerns. Chief among these is the worry that when *zakat* is not disbursed immediately to *mustahiq*, it obstructs the exercise of a God-given right (see Mahmud and Shah 2009; Sarif and Kamri 2009). Coupled with this is the concern that its disbursement in the form of interest-free loans by empowerment bodies turns the *mustahiq* into debtors and the *amil* (the *zakat* management agencies) into creditors. In addition, some scholars point out it is not permissible for *zakat* to be accompanied by the imposition of conditions relating to its usage. Because *zakat* corresponds to a right, it should be up to *mustahiq* to decide what to do with it. To more traditional minded scholars then the ‘finance revolution’ in *zakat* management introduces disapproved and unlawful innovations.

These objections are counter-acted not only with reference to Prophetic examples such as the one I cited above that lend authority to modern ‘adaptations’ but also by fresh jurisprudential reasoning. The latter sanctions the deferred transfer of *zakat* to claimants. In particular, a fatwa issued by *Majelis Ulama Indonesia* (MUI) and entitled *Using Zakat for Investment* (no. 4/2003), opines that ‘although the original rule is to give *zakat* immediately (*fauriyah*), the distribution of *zakat mal* from *amil* to *mustahiq* can be delayed (*dita’khirkan*) when there is no *mustahiq* or for the sake of greater public good (*maslaha*)’. The edict is significant not only for opening up further the path towards the greater financialisation of worship but also for introducing a major interval in the overall temporality organising *zakat*. Whereas in the past, the immediate transfer of wealth due to others worked so as to minimise and even negate the existence of such an interval, a set of new jurisprudential approaches, working in tandem with the discipline of Islamic economics and new forms of civil society institutions, seek to bring about a new synthesis of time that widens already existing temporal gaps and heightens the significance attributed to chronological intervals. Key in such attempts is the re-deployment of the concept of *ta’khir*, meaning delay and postponement, and the creation of an analogy between the ritual of prayer (*sholat*) where deferral is usually allowed when certain conditions, such as travel or ill health, prevail⁹ and the ritual of *zakat*. According to MUI’s guidance, the delayed transfer of *zakat* ownership rights applies only to *mustahiq*; those under the obligation to pay *zakat* are encouraged to meet their obligation immediately, that is, before a full year has passed. The delay is justified on account of the greater benefit (*maslaha*)¹⁰ that is accrued to the poor and society as a whole in the course of the instituted interval and as direct result of the intervention of professional *zakat* management bodies. In other words, such an approach to *zakat* gives time a specific value; this is the value of achieving greater public benefit. This value and its achievement are of an anticipatory and promissory nature; they are expected to occur at a future time, pointing towards an epoch of plenty that is yet-to-come.

The conceptual and institutional artifice erected around the temporal interval (*ta’khir*) means that a poor person’s right over *zakat* is not violated. The exercise of this right is however suspended. For those who subscribe to the artifice, it is the promise of prosperity that requires and justifies this suspension. For the duration of the interval, the claimants are to be subjected to intense empowerment regimes involving the acquisition of entrepreneurial skills and the deployment of micro-credit.

Both tools are thought of as necessary yet not sufficient conditions for achieving prosperity. Seen from this perspective, the debt obligation the disbursement of *zakat* in the form of micro-credit creates is conceived of as a technical rather than a legal issue. In a manner reminiscent of Agamben's (2005) work on law and the state in Europe, *ta'khir* institutes the interval as a lawful state of exception. The suspension of rights and the active creation of debts that take place during the time of the break are therefore conceived of as entirely provisional. Any unwelcome complexities involved are thought of as destined to find resolution in the near future when the ownership of *zakat* will be eventually passed to *mustahiq* who in the meantime will have been duly reformed by the training on offer.¹¹

IV. The Return

I have already shown how the cut in time has been conceived and sanctioned. In what follows, I turn my attention to its effects. At stake is the organisation of the time of the interval, i.e. its 'architecture', and the way it orients itself to the future. To repeat, the question guiding my analysis is whether the interval's 'architecture' makes the present return as an improved version of the self-same existent or it opens time up for good, welcoming the difference of the yet-to-come. It is of considerable value to note that the 'architecture' *Indonesia Mandiri* deploys in its empowerment programmes is based around *syariah*-approved contracts. The latter provide the overall framework within which the interval is organised and the return is pursued. Versions of well-known Islamic forms of financing, such as *murabaha*, *musharaka*, *mudaraba*, outline the contributions and responsibilities of the parties involved: the trainees who are also the *zakat* recipients, on the one hand, and the trainers/the *zakat* management body on the other. Such contracts set up a relational horizon made up of an exchange of promises. The promises documented in the contracts tie the honouring of obligations to future redemption and apprehend it as referring to affluence in this life and deliverance in the next.

Indonesia Mandiri is a non-profit organisation aiming to empower marginalised communities in rural and urban settings. Empowerment is conceived of as self-reliance that is attainable through the implementation of a specific 'architecture' the organisation's team of experts has devised. This 'architecture' involves the following: the formation of small groups (consisting mainly of women), the provision of training, supervision and monitoring by an *Indonesia*

Mandiri employee, and the cultivation of local cadres who at the end of the programme will take charge of the micro-financial institution *Indonesia Mandiri* has established with *zakat* funds. This architecture is spatially and temporally delimited: it involves a territorially defined area of intervention, the district (*kecamatan*), and rests on an evolutionary grid, itself marked with phases and dates, with the whole process lasting between two to three years. In addition to its 'social' mission, the experiment is also an exercise in *dakwah*—Islamic propagation—constituting a meritorious activity for all those who participate in it, thereby generating intangible benefits too. Because the *shariah*-compliant model of financing puts the tenets of Islamic faith into everyday practice, it amounts to an act of piety that promotes the good. In this regard, the impulse towards the financialisation of worship is supplemented by an equally important force as *dakwah* activities seek to encompass all life within ritual.

Syariah-compliant contracts are explicitly conceptualised as Islam's alternative to conventional, interest-based financing which the majority of Islamic scholars judge as sinful (Sidiqqi 1983; Warde 2000). At the site of *Indonesia Mandiri*'s intervention in Surabaya, the Islamic micro-financing of the livelihoods of poor households involved the deployment of three separate *syariah*-compliant contracts with the first being a sales-based instrument and the other two belonging to equity-based, profit-and-loss financing. This set of obligations exercised a disciplinary force on the shape of social relations, moulding their contours in a highly specific manner; they also textured the time of the interval. This texture revolved around making sure that investments in labour, piety and money yielded an ever bigger return, making incomes progressively larger and life perpetually better. The means through which these improvements were sought relied on the continuous advancement of credit and the ongoing creation of debt as well as on the careful management of monetary obligations through deferred payments and the initiation of life-long partnerships. My argument is that Islamic micro-finance acted in a pre-emptory manner, anticipating and foretelling the future as a better version of the self-same present, making the present return time and again as almost identical to itself, with the difference each repetition involved having been largely arrested and domesticated by the imperative for uninterrupted progress.

As I mentioned, the 100 million rupiah *Indonesia Mandiri* invested in Surabaya came from *zakat*. This *zakat* had been initially collected by PIM in the Jakarta metropolitan area and was subsequently passed

to *Indonesia Mandiri*. At the latter's hands, it underwent a certain 'purification', becoming a financial asset. It is precisely in this form that the moneys reached the poor in Surabaya. I should make amply clear that the recipients were totally unaware of the funds' providence, i.e. they did not know the money was *zakat*. As a result, they treated the cash advanced as the property of the two organisations involved and held themselves in their debt, both metaphorically and literally. However PIM's and *Indonesia Mandiri*'s personnel approached the question in a markedly different fashion, insisting that the organisations held such funds in trusteeship. According to the PIM's and *Indonesia Mandiri*'s employees I spoke to, the rightful owner of the funds involved was the microfinance institution *Indonesia Mandiri* helped establish as part of the intervention and, by association, the institution's members, i.e. the urban poor. One consequence of the delay in the transfer is that the poor can access their rightful share of *zakat* only in their capacity as members of a microfinance institution. Moreover, till the running of this institution is passed to them, the funds' management is at the discretion of *Indonesia Mandiri*.

Indonesia Mandiri initially dispensed funds in the form of credit through the utilisation of *murabaha* contracts. *Murabaha* is a sale-based instrument and a short-term financing mechanism. In general, it involves the finance institution purchasing a good on behalf of a client and the subsequent selling of the same good to him/her at cost plus a declared margin with the payment being deferred for a specified time period. In Surabaya, the written contracts stated *Indonesia Mandiri* and a named individual as the parties involved, included the value of the good(s)¹² purchased (usually ranging from 500,000 to one million rupiah), specified the number of instalments due and stated the mark-up's price (usually 50,000 to 100,000 rupiah). However, I should clarify that in this case the mark-up does not amount to profit as it is used to enhance the capacities of the programme at the local level. This however should not detract attention from the fact that such contracts involve in no uncertain terms the incurring of debts, stipulating a specific time period for their repayment, normally amounting to a year. The social creation of debt is underlined by issuing each member with an instalment book.¹³ This book is a record of the deferred payments due and is routinely inspected once a month by the *Indonesia Mandiri* employee during the meetings s/he holds with the groups involved. Taken together, *murabaha* contracts and instalment books correspond to specific devices for organising the time of the interval. In addition to the five-times-a-day prayer and the Islamic calendar with its holidays and celebrations,

a new temporal process is initiated through the social production of monetary obligations. This process is punctuated by monthly intervals and annual cycles. Between the deferred payments, the time the poor have at their disposal acquires meaning through the pursuit of money; this money should be of equal value to the value of the credit advanced and exceed it by some margin; this is because the amount the poor owe is supplemented by a well-defined surplus, presented as a mark-up. According to *Indonesia Mandiri*'s plan, the end of this temporal process corresponds to the point of redemption. This redemption is conceived as the return of the same enhanced with the payment of the mark-up acting as a sign of the progress achieved. However, such redemption is momentary only for a new cycle of credit/debt is set to begin again with the initiation of a new round of *murabaha* agreements between the organisation and the poor.

The female recipients of credit I met admitted that the instalments scheme placed new demands on their management of household budgets, requiring the exercise of a new kind of vigilance so that household expenses which tend to fluctuate due to unstable sources of income, did not compromise their capacity to honour their obligations. Were this to happen, their continued participation in the programme would come under question. Moreover, they said, they were to lose face to other members and neighbours with the shameful news always making quick rounds. The women I spoke to were eager to stress the new capacities for financial discipline and future planning they acquired through the programme, adding that *Indonesia Mandiri* was keen to show understanding when a member was unable to make the monthly payment due to circumstances beyond their control.

Murabaha arrangements are inexhaustible, extending into infinity. As I was told, their advantage is that they are forever renewable. Immediately after a contract has reached its conclusion, it is replaced, if so desired, by a new agreement between *Indonesia Mandiri*—or the micro-finance institution set to succeed IM at the end of the empowerment process—and a named poor individual. This wondrous capacity for constant renewal comes with the expectation and the assurance that the credit to be advanced next time will be of superior value. The infinite, unrestricted character of credit/debt relations is perhaps best communicated by the Indonesian term applied: *pinjaman modal bergulir tanpa bunga*, meaning 'rolling interest-free capital loan', is the colloquial equivalent of *murabaha*, an Arabic and perhaps more difficult term to inhabit. The characterisation of loans as rolling (*bergulir*) is of key significance: their movement indicates the unfolding

of a curvature for which the point of arrival differs ever so slightly from the point of departure so that a full, perfect circle is impossible to maintain. Instead, and precisely because of the lack of coincidence of beginnings and endings, there is always some minor advancement that is bound to take place before a new rotation begins.

The capacity to honour obligations is itself held as capable of extending obligations into infinity: the chance of acquiring a higher value loan in each new round of credit/debt circulation is deemed as absolutely necessary for creating enough 'lift' to elevate the poor out of poverty, transposing them to prosperity. Nevertheless, achieving such incremental 'lift' requires the unending return of value as credit/debt. This is the highly paradoxical effect of the rolling nature of the financial arrangements in place when extended over time: because the mark-up demanded in each *murabaha* rotation is bound to enter circulation in the next round as an increase in the amount of credit made available, what has effectively been produced as a supplement during a previous round is actively re-cast as an obligation due in the following. In this scheme, the ambiguity of money—it is both credit *and* debt—is underwritten by a particular temporality in which surpluses quickly turn into liabilities.

Sale-based contracts are not the only ones deployed in *Indonesia Mandiri's* laboratory in Surabaya. There are also contracts of the profit-and-loss sharing variety, commonly known in Indonesia as *bagi hasil*. The latter apply to the shop the Islamic micro-finance institution owes and operates in the locality and have a most profound effect on time, especially in its intersection with labour and consumption. It should be noted that the micro-finance institution *Indonesia Mandiri* has established is not limited to providing credit to the poor but aims to generate profits through running a commercial enterprise.¹⁴ Part of the *zakat Indonesia Mandiri* 'invested' locally was spent on renting a property, training a workforce of shopkeepers and buying up stock. The shop sells a range of basic goods such as rice, noodles and cooking oil, at prices slightly below market prevailing ones to a clientele that includes the institution's members as well as non-members.

At the end of each commercial day, Ibu Nurhayati, the shop's manager, dutifully performs certain mathematical calculations, dividing the daily turnover into two shares. The first share is spent on stock replenishing and amounts to ninety per cent of the takings. The rest is subdivided into two further shares. The first share, equalling forty per cent, belongs to Ibu Nurhayati: it is the monetary return for her running the shop, expressing the value of the time she spends in labour. The

forty–sixty split of the modest percentage of ten per cent earmarked as profit means that Ibu Nurhayati and the micro-finance institution that owns the shop have entered into a *mudharaba* partnership. Such partnerships sit at the heart of the promise Islamic economics makes to the faithful. Partnerships of this sort typically involve one party providing the finance for a business venture and another party carrying the venture out on the basis of a pre-agreed division of profits (and losses). In the case of Ibu Nurhayati, however, these promises have borne little fruit; by her own admission, her monthly income has remained both meagre and largely stagnant at around 700,000 rupiah. As this mother of five put it, a return this small is hardly adequate to feed her family and is also well below the 2012 regional minimum salary of one and a quarter million rupiah per month.

After having been in this partnership for ten months, Ibu Nurhayati admitted making alternative plans: she intended to resign from the position of shop manager at the earliest opportunity possible and set-up a new business of her own, sewing and selling linen in nearby markets. She had already applied for a loan to the local government to purchase a sewing machine and was awaiting the result. In her estimation, the two years she had been working closely with *Indonesia Mandiri* had been very important: she had managed to get out of the trouble she was in with the moneylenders and was certain that she would not get into too much debt again. Her financial recovery had made her optimistic of the future: the time had come to look for new sources of income as her children were growing up fast and their needs were multiplying, she said.

The remaining sixty per cent of the ten per cent representing daily takings is further divided as follows: thirty per cent goes towards the rent for the shop's premises, twenty per cent for operational costs and ten per cent is put aside in a separate account. This account is broken open once a year, at the end of the fasting month of Ramadan, and before the major festivities of *Idul Fitri*. This is the moment when the kitty's money is to be shared amongst the group of people *Indonesia Mandiri* has selected to act as the shop's business partners (*mitra*). The people in question come from the pool of the poor already in *murabaha* relation with the micro-finance institution, who also keep their savings with it and have committed to purchasing regularly from its shop. In 2012, out of more than two-hundred *murabaha* clients, only twenty were allowed to join the venture as partners, supplanting the *zakat* funds *Indonesia Mandiri* had made available for running the shop with their meagre savings and admittedly low purchasing power. Their selection was carried out by

Indonesia Mandiri on the basis of due diligence in the performance of religious duties, consistent servicing of debt and an enhanced capacity for being a good parent as well as an upstanding, law-abiding citizen. On the basis of such criteria only twenty people were invited to enter into a *musharaka*-like agreement amongst themselves. In general, *musharaka* contracts represent medium-term equity-like arrangements in which the parties involved form a partnership for purposes of joint investment with the sharing of profits (and risks) being determined on the basis of proportionality. In the case of the shop, the principle of proportionality means the greater the value of goods a partner purchases from the shop during the preceding year, the more s/he stands to gain in terms of the size of the share s/he is to be allotted when, at the end of Ramadan, this most sacred time, the kitty is broken open.

Musharaka agreements form a step up in the temporal unfolding of the hierarchy of worth *Indonesia Mandiri* has put in place. The offer of the chance to join such a partnership 'upgrades' some of the local poor, effectively transforming this minority from the status of people urgently needed to be taught how to become productive into dependable partners and regular and reliable consumers. This transformation is marked by a change in the instruments deployed with the incurring of debts giving its place to the apparatus of partnership. On the basis of one having proven his/her capacity to honour debts, one is encouraged and assisted to develop patterns of consumption that are at once consistent and speculative. *Indonesia Mandiri* has implicitly stipulated two major conditions for admittance into the category of 'partners': as a future collaborator, a poor man's shopping has to acquire regularity; as a fellow investor, one's behaviour has to be consistently oriented to a recurring point in the future, itself marked by the anticipated division of spoils. In this regard, the principle of proportionality gives the future a specific value with this value becoming tied to the present through the spending incurred on everyday household necessities. Overall, the return of the present improved is accomplished through the influence present consumption exercises on the calculation of future rewards. The predictability and foreseeability of the future is directly related not only to the unending return of value as credit/debt that *murabaha* contracts effect, but also to the joining up of future possibilities with present conditions accomplished by *musharaka* instruments. As a result, virtually all the potential that has been momentarily freed by the institution of an interval has come to be duly arrested with the future providing simply a resource for the perpetuation of the present improved.

V. Counter-Revolution Today

For Deleuze, '[d]ifference inhabits repetition' (2008: 97); this habitation he links to the eternal return. The significance of eternal return lies in its capacity to perform a time synthesis that unleashes all that the future entails. The eternal return works incessantly to make sure that with every move of the clock's dials, it 'is not the same but the different, not the similar but the dissimilar, not the one but the many' (2008: 126) that are bound to arrive. In counter-distinction to habit and memory which rely on the present and the past to organise time, the eternal return dares us to think of time as deriving from difference. For Deleuze, time is pure potential: an unadulterated, unformed and nebulous *chaosmos* consisting of a multiplicity of events, all of which exist in a virtual, that is, amorphous and embryonic, state. In this regard, the temporal process is all about the imposition of selection: only certain lines of potential will be allowed to materialise; only certain events will be assisted in becoming actual. Everything else will be excluded and suppressed, contained as latency. The three time syntheses perform this selection differently: operating cyclically, habit repeats the present; working linearly, memory repeats a past which has never been present; proceeding anarchically, the eternal return repeats an unknown future. By freeing up lines of potential and forms of matter previously excluded, the eternal return reinvents the limits of possibility for thought and politics.

Having restated Deleuze's position so very briefly, it is now time to return to the question I posed earlier: if the practice of Islamic economics is not geared towards the repetition of the past but involves the hastening of future, how do the promises Islamic economics make relate to the Deleuzian eternal return with its affirmation of difference? Like the eternal return, the promises Islamic economics make are oriented towards the future. Such future is envisaged as a radical departure from Western secular modernity and contemporary neoliberal capitalism. This future is envisaged as free from the poverty and the hardships permeating ordinary lives in many twenty-first century societies. Intrinsic to such promises is the installing of Allah and the Prophet as immanent figures in the pursuit of livelihood activities. The importance of this move should not be underestimated: by opening up livelihood activities to worship, Islamic economics links everyday life in the present to salvation in the future, underscoring the radical otherness to come by means of death and the Day of Judgement. In insisting on the importance of the faithful relating to their present selves as future dead, Islamic economics splits human subjects open and constitutes them as self-differing and forever becoming. This is no mean feat.

What the study of Islamic micro-finance offers to Deleuze studies is a critical supplement highlighting that the privileging of future time is not sufficient in and of itself for arresting the negative consequences habit and memory incur on time, thinking and life. This is so because promising is permeated by two counter-opposing, equally immanent, forces: it is as much motivated by the affirmation entailed in the 'will to power' as by the negation involved in the 'will to improve'. In the field of Islamic micro-finance, the 'will to improve' manifests itself in a series of promises encapsulated in *syariah*-compliant contracts. I have shown how these promises work to anticipate and forecast the future, reducing it to a value-added version of the self-same present. The instruments involved in the unending return of the present are multiple: the deferred transfer of *zakat* and the latter's transformation into financial asset, the social creation of debt and the proliferation of debt relations, the eternal pursuit of credit/debt and its elevation to an absolute measure of value. These instruments obliterate everything creative that cannot be turned into something productive and suppress everything energetic that cannot be made into something advantageous. This obliteration is the horror that lies at the heart of promises of progress and development.

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Notes

1. For anthropological accounts of Islamic modernism see Deeb (2006), Mahmood (2005) and Hirschkind (2006).
2. In 2010, one US dollar was roughly equivalent to 9,000 IDR.
3. HOURS is a currency alternative to the US dollar.
4. The dinar, consisting of 4.4g of 24-carat gold, was introduced in Indonesia in 2000. Post-2008, the global rise in gold's price put severe stresses on the organisation's finances that stopped paying salaries in dinar. Similar problems were encountered with working on Sundays, a day most businesses are closed.
5. The grounds the encounter between philosophy and anthropology is conducted on, requires for the ethics of friendship to be re-invigorated. Echoing Nietzsche, Deleuze defines philosophy in very broad terms, exceeding narrow disciplinary boundaries, and writing that '*philosophos* does not mean "wise man" but "friend of wisdom". But "friend" must be interpreted in a strange way: the friend, says Zarathustra, is always a third person between the "I" and "me" who pushes me to overcome myself and to be overcome in order to live' (2012: 5). Therefore, the encounter I am staging is based on philosophy acting

as anthropology's friend, and vice versa. This entails that anthropological commonplaces in the shape of central presuppositions and key conceptual schemata are subjected to philosophical critique so as to attain new rigour and fullness. It concurrently demands that philosophical propositions are exposed to and endangered by ethnographic description so to achieve vigour, palpability and immediacy. This is friendship at the service of critique as the overcoming of the taken-for-granted, including the historical invention of disciplines that do to thinking precisely that.

6. For Deleuze (2008: 280–327), the given is the outcome of a morphogenetic process through which particular forms emerge out of a highly differentiated, chaotic matter in constant flux. This process is conceived on the basis of a scheme that posits three interrelated planes: the virtual, the intensive and the extensive. Through the intermediation of the intensive, the 'chaosmos' of the virtual is processed and organised in the extensive into the distinctive forms we encounter. However, as soon as forms emerge, a reverse process begins involving the disaggregation of what is already given; this is before a new cycle of production begins again.
7. '[F]orce is what can, will to power is what wills' (Deleuze 2012: 47).
8. The most important *fatwas* are no. 4/2003, no. 8/2011 and no. 15/2011.
9. Not all schools of Islamic law allow for the delayed and advanced combination of prayers. The Hanafis oppose them while the Shafi'is, Malikis and Hanbalis allow for them only when significant obstacles intervene in their timely performance.
10. *Maslaha* is one of the principles of Islamic jurisprudence; in classical accounts it sits rather lowly in the overall hierarchy of sources of law; its prominence is recent and due to the influence of Islamic modernism (see Hallaq 1997).
11. A recent volume on Islamic micro-finance (Ali 2011) artfully evades getting into such jurisprudential debates; yet, its contributors disagree as to the permissibility of using *zakat* for micro-credit (see also Obaidullah and Latiff (2008)). More recently, the drive towards the financialisation of *zakat* in Indonesia has gained momentum with *zakat* management bodies using some of the *zakat* collected for the establishment of commercial companies. The intention is to distribute parts of future profits to the poor. MUI has sanctioned such an approach – fatwa no. 15/2011 – and *Pondok Infak Mulia* is at the forefront of its application with commercial interests in construction, second-hand goods and travel.
12. The goods in question almost always refer to equipment essential for productive activities. Such equipment might be a cart or tables and kitchen utensils or primary materials such as oil, flour and eggs.
13. The book also records the savings, if any, the poor are keeping with *Indonesia Mandiri* as well as voluntary alms (*infak*); in general, aid recipients are encouraged to save and give to others however small the contributions might be.
14. Such profits however return to circulation in the guise of credit/debt made available to the poor.

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