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The Gift of Future Time: Islamic Welfare and Entrepreneurship in 21st century Indonesia

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Abstract

The attainment of religiously informed and socially responsible wealth is a desire widespread in the metropolises of Java, Indonesia, especially amongst the pious middle classes. This article aims at an understanding of the emergence and effects of an early twenty-first century desire for pious entrepreneurial success by focusing on the practices people consistently and regularly undertake in order to actualise this. It claims that the religiously informed desire for entrepreneurial success is permeated by a mode of temporality that privileges the future at the expense of the past and the present. This temporal orientation has important consequences for subject-making as it forces the subjectivities created to take a distinctively asymptotic form, resulting in the production of self-differing subjects; that is, subjects in which past, present and future actualisations lack coincidence and complete convergence.

Keywords: time, future, charity, entrepreneurship, Islam, Indonesia

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For Arief—a man in his late 20s and father of two children—working for one of Indonesia’s leading *zakat* management organisations was the first step towards his much coveted goal of becoming a successful entrepreneur and renowned philanthropist. As a child, Arief looked up to his grandfather, a decorated veteran of the national revolution, and planned to join the Indonesian navy; however, his exam performance foreclosed this original plan. After achieving a degree in agribusiness, he took up several odd jobs until, at a friend’s instigation, he found employment at DKI (*Dana Keadilan Indonesia*, Indonesian Fund for Justice, a pseudonym), where he ran empowerment programmes involving *syariah*-approved modes of micro-financing. The aim was to turn the country’s multitude of poor into skilled and pious entrepreneurs through interventions in education, health and capital provision. Entrepreneurship was very much part of the future Arief saw for himself as well. His dream was to set up his own business venture and become rich enough to afford to send his children to respectable schools, buy his wife a large house and a luxury 4x4, and treat his extended family to nice clothes and holidays to Saudi Arabia. He further envisioned using part of his future wealth to establish a charitable foundation for aiding orphans and widows, and for disseminating business know-how to the poor. He approached his current job as a kind of training (*latihan*): employment in a respected organisation with a strong corporate culture, ‘clear and effective systems and procedures’, and an ethic that wedded work to piety was an essential preparation, he said, for his future success as businessman. Only two things were required to achieve his dream: first, he had to work harder than ever before, and second, he had to intensify his worship of Allah.

The attainment of religiously informed and socially responsible wealth is a desire widespread in the metropolises of Java, especially amongst the middle-class people I encountered in the early 2010s. It was as if the air circulating in urban highways, along with pollution particles, and the smell of spicy food, also carried an intense feeling and persistent drive: in Osella & Osella’s apt phrase, the atmosphere was filled by the desire for ‘making good and doing good’ (2009). Everyone was caught up in it: from schoolchildren to grandmothers and from street vendors to civil servants, the craving for monetary success with

a social conscience had been spreading fast, animating daily struggles in ways I have never witnessed before, giving everyday life direction and purpose. This article aims at an understanding of the emergence and effects of the early twenty-first century desire for pious entrepreneurial success by focusing on the practices that people consistently and regularly undertake in order to actualise it. I am primarily concerned not with a psychological or psychoanalytic analysis of desire, but with the social conditions of its emergence and circulation as well as the effects it has on the texturing of the social.

In certain respects I join forces with a significant body of literature on South East Asia that approaches contemporary forms of capitalist accumulation through their intersection with Islamic ethics, stressing the consequences of such a juncture for the active cultivation of new forms of subjectivity. Research by Sloane (1999, 2011), Njoto-Feillard (2004, 2012), and Rudnycky (2009) shows that Muslim reformers' stress on self-vigilance, self-discipline and personal accountability both informs and is informed by global neoliberal values. The latter extend outwards from the marketplace, seeking to envelop every arena of social life.¹ To the extent that neoliberal tenets are congruent with the demands of post-Fordist production, and supportive of requirements for labour flexibility, capital mobility, transparency and technological innovation, the cultivation of corresponding sets of dispositions and sensibilities amongst the population is a matter of utmost political significance. Due to its close articulation with religion, in many contemporary Muslim societies such a political project is infused with an aura of sacredness, while its strict compliance with 'Islamic law' (*syariah*) is deemed by many of its proponents as evidence of its capacity to domesticate and/or ameliorate the negative sides of neoliberalism, combating the latter's excessive freedoms and the promotion of secularism and materialism (Ismail 2013; Hendrick 2013).

The current article pays explicit and consistent attention to the ever present salvific undertones of Islam's contemporary articulation with the forces of neoliberalism, thus departing from current understandings of the processes at play in significant ways. Central to this departure is the claim that the religiously informed desire for entrepreneurial success as realised in contemporary Indonesia is permeated by a mode of temporality that privileges the

¹ The literature on neoliberalism is vast and growing by the day. In addition to Foucault's (2007, 2008) genealogical account, Harvey's (2005) work concentrates on the rise of global inequalities, while Wacquant's (2012) focuses on the continuing importance of the state and its penal regimes.

future at the expense of the past and the present (Retsikas 2015). This temporal orientation has important consequences for subject-making as it forces the subjectivities created to take a distinctively asymptotic form. What I wish to demonstrate is that the practices necessary for the attainment of *syariah*-inspired wealth result in the production of self-differing subjects; that is, subjects in which past, present and future actualisations lack coincidence and complete convergence. Part of my argument is that, in the immediate context with which this article is concerned, a subject's temporal unfolding is explicitly understood to consist of a chain of actualisations that, despite many veritable connections, differ markedly from each other.² In other words, the subjects emerging from such processes correspond to temporary instances and impermanent manifestations of a much wider process of unfolding; as such, they are characterised by inconstancy, instability, and variability—attributes which are very much the contrary of those highlighted in the respective literature.³

Second, the conceptual attention the article pays to the gaps and discontinuities abounding in the social life of subjects is coupled with an emphasis on questions regarding the manner in which such gaps and discontinuities are instituted and sustained. It is my contention that the variability that characterises the chain of a subject's ongoing actualisations is directly related to temporal intervals, and that such intervals are inaugurated by and founded on the undertaking of practical exercises. Corresponding to events—that is, both unique and unrepeatable occurrences—practical exercises of the sort described below insert cuts in the flow of time, making time pass and stretch discontinuously into the future. The subjectivities that emerge out of such events are meant to be improved, enhanced and upgraded versions of past ones. With desire guiding the process of subject production towards specific ends, such carefully designed subjectivities correspond to approximations of a future people, i.e. a people who are yet-to-come. The making of future people is a rigorous process: the attainment of desired forms of subjectivity is itself subject to incessant demands for its products to display greater degrees of perfection and higher levels of sophistication. In

² On self-differing subjects see Retsikas 2012.

³ Much of the literature on Islamist forms of subjectivity places undue emphasis on the achievement of piety as a teleological rather than an open-ended process; as Marsden (2005) and Simon (2009) have noted there is little room left in it for the exploration of inconsistencies, uncertainties and contingencies.

the Indonesian context I am addressing here, the people-to-come are commonly conceived of as richer and happier, healthier and more pious than those of past and present generations. They are also understood as having a greater chance than past and present peoples of achieving eventual salvation.

My concern with time and its effects on subjectivity owes much to Michael Foucault (2007, 2008) and his concept of ‘governmentality’. Foucault employs this term as a guide for the historical reconstruction of the co-emergence of modern forms of power, scientific modes of rationality, and the conception of the individual as an autonomous agent. His studies show how in the course of more than two millennia, the classical Greek concept of *oikonomia* that originally concerned the proper regulation of the household, came to acquire the meanings we currently attribute to it, via early Christian conceptions of pastoral care. Foucault argues that the modern idea of the economy as a well-defined field of practice endowed with evident borders and distinctive norms owes its emergence as much to the liberal art of government as originally formulated by the philosophers of the Scottish Enlightenment, as to more recent transformations in political economy thinking by the German and the American ‘schools’ of neoliberalism. While Scottish Enlightenment writers set up the market as a field of human practice that best works when kept apart from state intervention, neoliberal political economists of the post-World War Two era conceived it not as a naturally existing domain, but a constituted object that requires constant intervention and support by a complex array of institutional actors, inclusive of the state, for its existence and operation. In this regard, Foucault deployed the concept governmentality (2007: 363-366) as a guideline for the analysis of the historically varied ways in which each epoch conceived of the economy and sought to manage and control it. At the same time, he expanded the problem of government to include not only concerns pertaining to ‘the governing of others’, but also those arising from ‘the governing of the self’, thus adumbrating the close links between the exercise of power, the economy as an object of knowledge and intervention, and processes of subject-making.

For Foucault, the understanding of the subject in terms of human capital is a key component of neoliberal forms of governmentality: human creative powers are understood in terms of actual and potential skills, knowledge and dispositions, which are, in turn, the result

of past and future investments in nutrition, education, training, love, friendship, etc. (2008: 219-233). This articulation is a significant departure from eighteenth and nineteenth century understandings of persons as citizens endowed with a bundle of inalienable rights: in their place, neoliberalism puts a premium on persons assuming full responsibility for their own investments in all aspects of life. Through equipping them with techniques such as cost-benefit analysis, and by means of placing them in competition with one another for ‘scarce resources’, it demands of persons to learn to orient themselves as entrepreneurs in search of optimizing the capital they command. As Lenke puts it, ‘neoliberalism no longer locates the rational principle for regulating and limiting the action of the government in a natural freedom that we should all respect, but instead it posits an artificially arranged liberty’ (2001: 200). Self-determination is cultivated through making subjects responsible for bearing the consequences of their own decisions, while insisting that these decisions must be taken on the basis of a rational assessment of alternative courses of action, including of likely risks and future gains and losses.

Foucault’s genealogical analysis is important for my purposes for two reasons: first, implicit in his account is the argument that neoliberal subjects’ orientation to time privileges the future: as entrepreneurs, neoliberal subjects are forward-looking, expectant and cautiously optimistic (Giraudeau 2012). The valuation of everyday behaviour in terms of investment decisions means that value is conceived of as accruing from returns that are yet-to-come (Monaghan & O’Flynn 2012). This is mainly because profits are forecast on the basis of risk calculations, themselves made possible through the deployment of actuarial tables. Contrary to popular conceptions, neoliberal practice does not involve an affirmation of chance. While it is true that rates of return increase commensurate to risks taken, it is control over and leverage against adverse future outcomes that is sought through the development and application of a variety of techniques such as the algorithms provided by probability theory, on which contemporary investment banking is based (Maurer 2002).

The second point I wish to elaborate upon comes in the shape of a question, itself arising from the comments above: if neoliberalism entails an appreciation of the yet-to-come, how does it actually make time pass and the future arrive? In other words, what are the mechanisms it deploys for marking and measuring time? To the extent that all aspects of

social life are to be treated as investments, time is of the essence. Since it is taken as axiomatic that value derives from the future, the instituting of temporal breaks is a primary concern to each and every project towards life's financialisation: without breaks and intervals, there would be neither return nor value, surplus or otherwise. In contrast to historical liberalism, which took time's passing as a natural occurrence that nevertheless required careful studying and measuring, the same cannot be said for contemporary neoliberalism. From the plotting of time in business plans regarding turnover projections to the invention of machines that allow money to be transferred from one bank to another in 'real time' (Riles 2004), and from personal insurance spreadsheets that prepare us for avoidable accidents and the unavoidability of death to the provision of credit, the calculation of instalments and the operation of secondary markets in derivatives, it is obvious that time is no longer assumed as either set or given.

The current article seeks to supplement Foucault's genealogical readings of times past with an inquiry into the temporality our own epoch fosters and propagates. Where Foucault encountered difference in history—always on the lookout for 'the different concepts that enable us to conceive of discontinuity (threshold, rupture, break, mutation, transformation)' (2002)—the current paper encounters this in the very present that organises and governs (self-) presence (see also Retsikas 2012). In this regard, it is of some interest to note that the Greek term *oikonomia* is a composite word consisting of *oikos* (house/household) and *nomos*, usually translated as regulation and law in general. Indeed, Foucault's concept of governmentality is a philosophical elaboration of *oikonomia*'s close connection to the regulation of conduct, one's own and that of others. Etymologically speaking however, *nomos* is derivative of the Ancient Greek verb *nemo* (*νέμω*), itself connoting the activity of apportioning, allocating and dividing, and conveying the exercise of force to impel such action. Consequently, the current study is an attempt to place acts of partition and division (of time and subjects) at the centre of scholarly attention, while attesting to the forces and influences exercised in their occurrence.

Indonesia's *Ekonomi Islam*

In response to the devastating economic crash of 1997 and the political turmoil following Suharto's resignation in 1998, Indonesians have been desperately seeking new and effective ways of overcoming the crisis, carving out paths towards prosperity and justice. After having experimented for half a century with socialist policies under Sukarno (1949-1965), followed by state-led development under Suharto's authoritarian rule (1966-1998), Indonesia took a new turn as it underwent a series of neoliberal democratic reforms. The reforms implemented ranged from the decentralisation of power away from Jakarta, the holding of 'free and fair' elections featuring a bewildering array of new political parties, and the promotion of 'free' press and civil society associations as key players in the political game. At the same time, they involved the gradual removal of state subsidies, the advancement of competition and market rule⁴, and the creation of a vibrant service sector based on the new consumption habits of the rising numbers of a self-styled middle class. In the early 2010s, Indonesia came to be considered by many as a regional economic powerhouse: growth accelerated to around 6%, foreign investors flocked back to the country, and government bonds regained their investment grade rating. The impression that the good times were back was strengthened by a significant boom in the construction and retail sectors with property prices rising high, and luxurious shopping malls appearing in many cities.

These developments have been accompanied by major challenges, the most important of which is perhaps what Robinson and Hadiz (2013) describe as the emergence and consolidation of oligarchic rule. Such rule is 'defined by an increasing fusion of wealth and politico-bureaucratic power, articulated in the relationships and interminglings between the leading families of business and those of politics and the bureaucracy as they became enmeshed directly in the ownership and control of capital' (Robinson & Hadiz 2013: 34). As a result, corruption continues to be perceived by many as rampant, and socio-economic inequalities are experienced as persisting, if not actually growing. To ameliorate this situation, the government, international funding bodies, and non-governmental organisations, have been seeking to sustain growth, improve employment and effect a more equitable

⁴ See Kusno (2012) for major changes in the provision of housing.

distribution of wealth through, among other things, the cultivation of a new generation of future entrepreneurs. In 2011, the then President Susilo Bambang Yudhoyono argued that the way to national prosperity required *rakyat* (the people) to create new products and new business ventures by becoming entrepreneurs. To this, the then Cooperatives and Small and Medium Enterprises Minister added that the number of entrepreneurs had to be raised: it had historically been very low, accounting for 0.24% of the population, and well below the proposed optimum of 2%.⁵ A year later, Dr Gusti Muhammad Hatta, minister for Research and Technology, in an interview with Forbes, noted that Indonesia has one of the lowest rates of new business creation in Asia, a fact he attributed to difficulties with accessing capital, and inadequate training.⁶

The politics of developing a class of indigenous entrepreneurs, particularly through generous support to small and medium enterprises, has long been a project of a loose group of urban Muslim intellectuals arguing for the revival of the faith. Starting from the late Suharto period onward, such religious-cum-political actors have sought to put Islam into everyday practice by proposing amongst other things, the creation of a *syariah*-based economy, the main purpose of which is to serve the people (*ekonomi Islam/ekonomi rakyat*). In broad terms, *ekonomi rakyat* was conceived as relating to the conduct of livelihood activities in a manner compatible with ‘Islamic law’ (*syariah*), indexing a system of just economic practice that would benefit the masses of poor and disadvantaged Muslims inhabiting the rural hinterlands and urban slums. Such an Islamic economy was originally meant as an alternative to the top-down, undemocratic policies of the New Order and its system of *rentier* capitalism, especially with regards to the advantages accrued by a restricted class of businessmen, usually of Chinese background, and their associates in the bureaucracy and the army (Lubis 2004; Saeed 2004; Njoto-Feillard 2012; Choiruzzad 2013). Since the early 1990s, and despite many serious internal disagreements over its ‘architecture’,⁷ the demand for *ekonomi Islam* has witnessed key advances such as the operation of several

⁵ <http://www.thejakartapost.com/news/2011/02/02/sby-says-indonesia-needs-more-entrepreneurs.html>

⁶ <http://www.forbes.com/sites/donaldfrazier/2012/05/14/indonesian-minister-we-need-four-million-entrepreneurs/>

⁷ Hefner (1997) notes the acute differences over *ekonomi Islam* between populists and technocrats, and ‘traditionalists’ and ‘modernists’.

syariah-compliant financial institutions, inclusive of three Islamic commercial banks, more than a hundred *Syariah* People's Credit Banks and thousands of Islamic micro-finance institutions. At the same time, the discipline of Islamic economics has come to be taught at several leading universities and other institutes of higher learning, featuring specialist departments with expert programmes of study, regular conferences and the publication of related journals. In addition, the movement has been instrumental in the successful operation of several *zakat* (Islamic wealth transfer) management bodies engaged in disaster relief, poverty alleviation and advocacy, both on a national and international level.

To many *ekonomi Islam* advocates the 2008 credit crunch and the ensuing turmoil in Euro-American economies provided ample evidence of the weaknesses of neoliberal capitalism and underlined the future advantages of a fully Islamised economy. In place of capitalism's excessive reliance on finance products and markets, the adherents of *ekonomi Islam* I met in Jakarta and Surabaya in 2011-2012, emphasised the indissoluble connection of Islamic banking and finance with the 'real' economy whereby the former aids the production of 'actual' goods and services. Similarly, they castigated neoliberalism for its promotion of unwarranted risks and untrammelled speculation, and critiqued its dependence on the creation of 'virtual' wealth. In contrast to a situation whereby money has no fixed value due to having been decoupled from any objective standard, *ekonomi Islam*, some argued, will be based on gold bullion (Amin 2007). Most importantly, neoliberal capitalism was deemed to be cruel, putting short-term profit before public welfare, jeopardising the livelihoods of millions of people for the pleasure of a minority. In contrast, advocates of *ekonomi Islam* stressed that the economy is meant to serve the overall purpose of *syariah*, which is the achievement of justice. As the convenor of a workshop on the 2012 Islamic Economy Outlook put it, for justice to take hold, *ekonomi Islam* would have to be an *ekonomi rakyat*—a people's economy, destined to empower the poor and destitute.

For many advocates of a *syariah*-based model in Indonesia, the key to a viable and sustainable Islamic economy does not solely depend on the success of big Islamic financial institutions. Instead it involves the cultivation, on a massive scale, of scores of Muslim entrepreneurs whose attitude to work and wealth is permeated by the desire to please Allah, and receive due reward in this life and the hereafter. According to them, it is not enough for

the project to involve the better-off and the educated; at the same time that a new generation of Islamic economics graduates is being produced, efforts are currently under way for the poor to be engaged with and brought into the fold. In this regard, *ekonomi Islam* seeks to 'empower' (*memberdayakan*) the millions of Indonesians active in the informal sector, principally the petty traders and street vendors, as well as the unemployed in such a way that it is possible for them to achieve self-reliance (*kemandirian*). On the whole, the strategy adopted for the future blooming of *ekonomi Islam*, necessitates sustained interventions for poverty alleviation. Such interventions are geared towards the cultivation of particular sets of dispositions and sensibilities amongst the urban and rural poor, considered as much conducive to entrepreneurial success as to salvation in the hereafter. In this respect, strengthening the faith of the poor through the conduct of *dakwah* (Islamic propagation) activities goes hand in hand with the dissemination of entrepreneurial values: the spread of holy words is supplemented with the provision of capital and training necessary for the poor to set up profitable businesses.

As several scholars have noted, despite its robust criticism of capitalism, the *ekonomi Islam* movement provides strong intellectual and political support for the creative, yet incomplete and unstable, combination of market rule with the *syariah*. In this regard, the everyday application of faith is wedded to the expansion of capital (human, monetary, and symbolic) the faithful command, with the intensification of worship deemed as integral to a rise in future profits. However, such coexistence is constantly haunted by the ever present possibility of coming apart, principally because of the market overtaking the faith, and the faithful giving in to immoral, selfish desires for wealth accumulation without caring either for God or human others.

Lifelong Schooling

Dana Keadilan Indonesia, Indonesian Fund for Justice, is an Islamic philanthropic organisation actively involved in poverty alleviation efforts through *syariah*-inspired interventions in health, education and employment. DKI was established in Bandung, West Java, in 1998. As an offshoot of the *tarbiyah* movement⁸, it is closely related to the Prosperous Justice Party (*Partai Keadilan Sejahtera*) founded in the same year. Both organisations draw inspiration from Egypt's Muslim Brothers and endeavour to apply Islam to all spheres of social, political and economic life while advocating for democratic politics and the creation of a civil society (Hasan 2009; Permata 2008). Both DKI and PKS place emphasis on moral reform and the education of the public through *dakwah* (Islamic propagation); at the heart of their programmes is the conviction that the moral principles and universal values of Islam provide solutions to the persistence of corruption and the widespread occurrence of poverty and inequality plaguing the nation. They draw the majority of their support from a core constituency related to wider *tarbiyah* networks and, increasingly, from the rising number of middle class professionals living in major urban centres.

Since its inception, DKI has witnessed remarkable growth. In 2011, it had a total of 44 branches in 18 provinces, employed 620 people, and collected close to \$16 million in donations (including *zakat* and corporate social responsibility funds) from almost 100,000 donors, both corporate and individual. Within a relatively short period, it managed to establish a well-integrated network of schools, clinics and community centres across the nation-state. Its rapid expansion is partly to do with the distinctive approach DKI has brought to matters philanthropic in Indonesia, especially the deployment of corporate governance models and managerial knowhow to guide its operations. In line with modern standards, DKI comprises of three boards: the board of trustees, the board of *syariah* supervisors, and the board of directors. It has a Chief Executive Officer presiding over section directors and programme managers, all of whom aim to create value for donors and beneficiaries alike through the deployment of managerial competencies. As I was repeatedly told by DKI senior managers, such competencies are identical to the ones deployed in commercial

⁸ The movement originated in the 1970s in the Salman mosque of the Bandung Institute of Technology and its activism quickly spread around campuses all over the country. The movement placed emphasis on *dakwah* activities and facilitated an increase in students observing Islamic tenets in their everyday life such as wearing the headscarf and studying the Quran.

establishments, including the ability to take decisions, make plans and lead subordinates, the capacity to develop ideas and implement strategies, and the skill to set achievable goals, communicate proficiently and meet agreed targets. In the case of DKI, such competencies extend to the skilful recitation of the Quran and advanced understanding and implementation of Islamic precepts in everyday life. All DKI employees have commonly developed the required competencies through previous schooling; however, promotions are conditional on the undertaking of additional training and require the obtaining of relevant certifications for both religious and managerial/technical subjects.

The strong corporate ethos is further evinced by the fact that the organisation is part of a business consortium that includes several commercial ventures established subsequently by DKI's original founder. These for-profit ventures include an Islamic finance company, an Islamic insurance firm, an information technology company, several agribusiness and *halal* meat-processing ventures, and a human resources consultancy. Often senior staff move from one company to another, bringing along and disseminating new forms of technical know-how. Collaboration across the consortium takes many forms: for instance, the consortium's for-profit ventures normally transfer *zakat* levied on their profits, along with corporate social responsibility funds, to DKI to manage and distribute. Also, the Islamic insurance firm provides sickness and pension cover to all employees of the consortium, while DKI staff often participate in training and motivation sessions offered by the consortium's human resources consultancy firm.⁹

DKI recruits mainly from amongst the Indonesian youth: male and female recent university graduates are its preferred employees. Candidates must also be able to demonstrate a strong commitment to Islam, usually involving active membership in a Muslim student organisation such as KAMMI (*Kesatuan Aksi Mahasiswa Muslim Indonesia*, The Indonesian Muslim Student Action Union).¹⁰ According to senior staff, the initial focus was on recruiting pious Muslims with a good grasp of Islam and an interest in its social mission. However, the policy was revised soon after it became apparent that many recruits lacked competencies

⁹ Such partnerships extend to PKS: during the 2012 Jakarta gubernatorial election, DKI staff were encouraged to assist PKS-backed candidates with their campaigning and election monitoring.

¹⁰ KAMMI is closely affiliated with the *tarbiyah* movement.

essential to the successful implementation of poverty alleviation programmes. Today, recruitment priorities favour university graduates with a degree in secular subjects such as law, English language, accounting, economics, and IT. However, candidates are still expected to have a strong religious outlook and a proven track record in organisational and leadership skills, having acted as heads or deputies in student or local associations. Most of the staff I came to know in the 12 months I spent with the organisation were in their mid-twenties; medium-level managers were slightly older, usually in their early thirties, while the CEO was in his mid-thirties. It is also worth noting that several staff were married to colleagues, often working in different sections of the organisation.

DKI prides itself on caring intensely for its staff, providing many training opportunities for them to improve and expand their skills and capacities. As a senior manager put it, ‘DKI is a school for us; we learn everyday’. The remuneration for working at DKI was widely conceived as more than just earning a salary to live on: in addition to mediocre monetary returns, staff were actively encouraged to count on the religious merit (*pahala*) generated by engagement in the propagation of the Islamic faith and the promotion of good. Such merit is relied on by the faithful on for the Day of Judgment as a counterweight to sins committed. Though the overall value of accumulated *pahala* was held to be unknown, the production of merit was explicitly talked about as an ongoing investment—that is, a practice destined to bear significant yields when the end of time arrives. Along with merit, the desire to learn new skills was highly emphasised as a sign of professional virtue and religious piety. The aim of such learning is the making of the world anew in the near future. As the same manager put it, ‘DKI’s task is to build a civilisation which will come to fruition in ten or twenty years’ time. This civilisation will be based on persons able to feel for others because they will be motivated by the teachings of the Quran and humanitarian values. In our times, lots of people care only about themselves. DKI desires to instil feelings of care for others to everyone, including its staff’.

For the ideal Muslim personnel to take shape and for the required affects to develop, the organisation runs a training regime for staff to undertake at regular and irregular intervals. While training may vary according to individual circumstances and the needs of specific branches, regularity is a feature of daily and weekly work schedules. Such schedules are

implemented with a great degree of uniformity across the NGO's branches. Along with emphasising discipline, homogeneity, and consistency, the training in question underscores the desirability of bringing about improvement to self and society, aiming at cultivating the required self-confidence in one's ability and commitment to effect change.

Daily training amounts to an intensive and repetitive event that shapes not only the subjectivities of those involved but informs time itself, making time pass, and marking its passage. Within the overall utopian orientation of the *ekonomi Islam* movement, the training involved is a very important time-making technique deployed for hastening the advent of the future. This hastening requires deep cuts to be made in the flow of time so that an opening comes about through which the future civilisation DKI intends on building appears in the distance. The affirmation of improved future times requires, therefore, the instituting of regular events in the present that interrupt and unhinge both the self-same present and self-presence. In this respect, the regularity with which training is undertaken should not be taken to imply mere repetition and the return of the same. Quite the opposite is true: such regularity indexes an intense commitment to bringing about an Islamic alternative future, conceived of as attainable by means of organising orderly and uniform events that have the power to affect time and people.

For DKI staff, the working day starts at 8:00 a.m. sharp, if not slightly earlier as fines are incurred by latecomers. The first item on the agenda is a motivation session, called *inspirasi pagi* (morning inspiration), aimed at creating the required enthusiasm for a successful working day. The motivation session lasts thirty minutes: it begins with Quranic recitation, followed by *hadith* (collections of the sayings and deeds of the Prophet) and the recital of Allah's ninety-nine names under the guidance of soft Arabic music (*dhikir*). While the Quranic recitation and *hadith* narration are performed with staff taking turns, *dhikir* engage staffs in collective worship. Sometimes seating arrangements index mosque practices with female staff donning the headscarf and sitting at the back of the room away from the men, who occupy the central area. Often the *hadith* chosen have immediate significance. A frequently narrated *hadith* is the following: the Prophet said, 'if you help your brother, Allah is going to reward you both in this world and the afterlife'; the Prophet said, 'if you cover the shame of your brother, Allah is going to cover your shame'; the Prophet said, 'Allah is going

to help you as long as you come to the aid of your brothers'. Even though its message is clear enough, the session's leader is keen to remind everyone that good deeds are God-pleasing, mandatory and rewarding.

In the first part of *inspirasi pagi*, staff display circumspection, concentration and contemplation: they speak softly with eyes downcast and hands tied together. This reverential atmosphere is soon broken with everybody rising up from their seats for the (re-)taking of an oath, which upholds faith in the desirability of social transformation and affirms the future. It also boisterously reasserts a commitment to managerial values. The session is delivered by a senior staff member reading from a script, which includes the oath's content, contains notes as to its oral delivery—encouraging participants to declare 'in a spirited manner', 'full of intent' and 'resoundingly'—and provides images of body movements that should accompany each and every utterance. In a carefully choreographed manner, the bodies of DKI staff members are impelled to assume as much the mode of presence of boxers delivering blows to invisible enemies while promoting Allah's cause, as to exemplify the assuredness and confidence of professional men and women intent on building partnerships for social justice.

The second half of *inspirasi pagi* starts with the session leader declaring, 'Greet the great transformation!' to which all and sundry respond with the cry 'Leave behind the ordinary'. The response is punctuated with the right hand, situated at the level of the waist, moving forward, fist clenched. Immediately afterwards, everybody shouts aloud, 'Achieve the extraordinary', moving their left arms forward, fists also clenched. Then, the right hand comes back into play, with everyone yelling, '[I/We] can (*bisa*), [I/we] can, [I/we] can'. Each time '*bisa*' is uttered, the right hand is driven forward at the level of the chest with great intensity and purpose. This assertion of self-belief is followed by an admission of obligations with everyone declaring, '[I/We] ought to' and moving the left hand outwards, punching the air. Finally, God is brought into the fold, as everyone excitedly shouts, 'Allah is great', while extending their right hands above their heads and stretching their bodies towards the sky.

While remaining standing, staff then take turns in a raucous recitation of DKI's mission and vision statement. The statement is known by heart and delivered with much steadfastness and resolve. These qualities are entrenched in the sound waves generated by staff members' voices: their reverberation around the room creates a particular oral and

auditory environment that affects all present. Such affective performance is supported by staff assuming particular body postures, such as standing to attention while facing each other, and exchanging sharp, meaningful looks. The mission statement, which is treated with near sacral respect, is as follows:

VISION

To become a first-rate and trusted international zakat management organisation.

MISION

- 1. To develop people's potential for self-reliance through empowerment programmes.*
- 2. To improve the quality of service through excellence in human resources.*

BRAND VALUE

Trusted: To conduct business in a professional, transparent and trusted manner.

Progressive: To be brave in innovating and educating for the purpose of greater benefit.

Humanitarian: To facilitate humanitarian efforts with sincerity and inclusivity.

The oath entails pledging one's allegiance to a broad spectrum of neoliberal values the organisation strives to implement internally and disseminate across Indonesian society. Beyond procedural matters and regulatory frameworks, the implementation of values such as transparency, innovation, honesty and continuous improvement, requires the acquisition of particular habits by employees. Such habits are partly instilled and cultivated by the faithful execution of training routines such as *inspirasi pagi*. This practice turns abstract values into concrete persons through daily affirmation and steadfast repetition: commitment is cultivated through the demonstration of oral strength and verbal clarity; team work and synergy are

enhanced through the sequential arrangement of delivery; sincerity and honesty are encouraged by means of staff facing each other.

Before a prayer marks the end of the session, staff undergo a further exercise, reciting yet another text. The exercise is titled, 'greet the culture of work' (*salam budaya kerja*), and celebrates work as a virtue, while enlisting the preferred manner for its conduct. It too relies on a combination of verbal and kinaesthetic techniques so as to shape subjectivities and make time pass. *Salam budaya kerja* is explicitly oriented towards the future both in terms of creating a people appropriate to it, and envisaging its coming as a time of pious prosperity. The text guiding its performance notes that it should be, 'led by the leader with zest of movement, voice and unified intent'. The exercise involves six distinct movements, and begins with staff extending their right hands sideways, with the palm wide open, shouting out aloud, 'trust' (*amanat*). Then, they close their palms to form fists, while crying out, 'professional' (*profesional*). The third movement requires the right hand to display an open palm at a forward position, with everyone declaring, 'facilitation' (*kemudahan*). Next, both hands are brought to the level of the chest, forming an X, and everybody shouts, 'synergy' (*sinergi*). The fifth movement brings the right hand back to a forward position. This time the open palm faces downwards and everyone screams, 'targeted distribution' (*ketepatan penyaluran*). Finally, the right hand indexes the taking of an oath and everyone pronounces, 'clarity of reporting' (*kejelasan laporan*). By means of these six distinct movements, personnel become somatically cognizant and corporeally aware of the key activities DKI routinely undertakes. These are: the solicitation of donations (trust), the management of funds (professional), the implementation of empowerment programmes (facilitation), the building of partnerships (synergy), and the running of poverty alleviation programmes (targeted distribution), accompanied by transparent, accountable reporting (clarity of reporting). Such activities are considered essential for engineering a better future.

The session concludes with a request for Allah's intercession, with the prayer inflecting the occasion as a ritual event. In conjunction with the Quranic recitation that opens the session, the concluding prayer acts to enclose the iteration of managerial values and business practices within an Islamic frame, itself capable of domesticating their secular and foreign connotations. In addition, it strives to re-orient the purpose of work from profit

generation to redemption. In this regard, the temporality that *inspirasi pagi* sets in train by means of daily repetition, references the metaphysics of salvation as set out in Islamic scriptures. The quest for redemption is of paramount importance for understanding the temporal horizon within which staff training and poverty alleviation interventions are situated, with salvation involving deliverance from both poverty and misery in this life and punishment and suffering in the afterlife.

Encountering the Future

The DKI training regime aims to disseminate *ekonomi Islam*'s potent mix of entrepreneurial and religious priorities and values to staff, as well as the country's poor, through targeted interventions in the fields of education, health, and micro-finance. *Syariah*-compliant community development programmes run by the organisation deploy a variety of techniques and knowledge for bringing about improvements in the life circumstances of the poor, by means of increasing the capital they command. DKI talks explicitly about the different kinds of capital (monetary, human, social etc.) the poor should have access to, and has designed its own programmes for addressing their deficiencies. Key in its approach is the identification of districts (*kecamatan*) in urban and rural areas marked by persistent poverty, despite their inhabitants having some sort of capital available to them. Through the conduct of surveys, DKI classifies poor populations as either *miskin*, broadly referring to the working poor and those with unstable and unreliable sources of income, or *rentan* ('the susceptible ones'), designating all those insecurely and tangentially located above the poverty line, yet constantly facing the risk of falling back into it. DKI offers free education and health services to *miskin* with the long-term view of transforming them, and their children, into *rentan*. The *rentan* are primarily supported through offers of monetary capital and business training, and assistance in setting up and running viable small businesses, effectively turning them into Indonesia's future Muslim entrepreneurs (*pengusaha Muslim*).

In 2011-2012, I observed closely DKI micro-finance programmes in Surabaya, East Java and Ciputat, just south of Jakarta. These programmes were supported either by *infak* (voluntary alms), or corporate social responsibility funds, which national and global conglomerates transferred to DKI to manage. Despite significant differences in micro-credit distribution (CSR funds were distributed on a free-gift basis, while *infak* funds were circulated as interest-free loans), in all other respects, staff charged with the task of preparing Indonesia's next generation of Muslim entrepreneurs placed the utmost importance on empowering the poor. In this context, staff were actively encouraged to think of themselves as 'guides' (*pendamping*) capable of delivering the poor out of their suffering with their main roles understood to be: a) providers and surveyors of empowerment (*pemberdaya* and *surveyor pemberdayaan*, respectively), b) motivators (*penggerak lingkungan*) and c) people's advocates (*advokat masyarakat*). According to DKI, making monetary capital available to the poor was not sufficient in and of itself for empowerment to occur. Instead, the poor had to be carefully 'guided' so that their 'mind-set' was transformed in such a way that new expectations of economic success, novel aspirations of upward social mobility, and higher standards concerning piety and business practice were promoted and sustained. Indeed, one of the main risks DKI staff identified with unsupervised capital provision was for the poor to 'misuse' the money for immediate consumption purposes, such as paying school fees or utility bills, instead of taking a more long-term view and investing it, either by setting up a small business or improving an already existing one, thus slowly working their way out of poverty.

The poor who consented to be 'guided' into future prosperity were, in their vast majority, married women with several children of various ages; they were collectively referred to as *binaan* ('assisted/targeted members/protégés') and *ibu-ibu* ('mothers'). Despite the acknowledgement of fathers and husbands as the main breadwinners and sources of household authority, local gender ideologies encourage mothers to assume roles exceeding the purely domestic and undertake whatever action is necessary in order to protect and serve their dependants; these they strive to provide for with a determination and selflessness that men are supposed to be lacking. The 'mothers' DKI sought to empower were accordingly economically active, either in the formal economy as factory workers or shop assistants, and/or in the informal sector working as street vendors, food-stall operators and local bazaar

sellers of a vast array of goods, ranging from clothing, household utensils and medicine to food and drink. It is primarily amongst the ranks of these self-employed, small-scale tradeswomen, striving to make a meagre living to supplement their husband's own, that DKI focuses its effort. The fact that these women are in dire need of credit and other forms of support, whilst having commercial experience and a basic understanding of Islam—often of the 'traditionalist' variety—makes them ideal in the eyes of DKI for the purposes of business training and, to a lesser extent, indirect religious instruction.

Along with dispensing credit and, where appropriate, keeping track of repayments, DKI staff held weekly or biweekly consultancy sessions with female protégés to discuss and assess the challenges the latter faced in running their businesses, whereby either party could draw attention to particular issues, pose questions, make suggestions and requests. The sessions provided ample opportunity for DKI staff to look into a variety of commercial issues, such as the sourcing of materials, the pricing and marketing of products, the rate of profit, and the potential for expansion. Visits to homes and market-stalls were accompanied by training the protégés in unfamiliar techniques, such as accurate and thorough book keeping. DKI staff were well aware that the products the *binaan* sold had to conform to state regulations. To this end, they held events to disseminate information about banned additives used extensively to enhance the taste and appearance of foodstuffs. At times, DKI staff approached specific *binaan* with ideas about developing innovative products: handing out recipes for foods from other parts of Indonesia, supplying new designs for T-shirts, and developing organic health drinks were measures taken so as to cultivate true entrepreneurial spirit amongst the poor. Such occasions were also prime opportunities for staff to deliver motivation messages that would enhance the *binaan*'s eagerness for economic success and heighten their commitment to Islamic pietism. However, religious devotion was mainly promoted in an indirect manner and revolved around facilitating Quranic study groups. Such groups met weekly or biweekly, often under the tutoring of DKI volunteers who were university students well-versed in the Islamic sciences.

Philanthropic interventions geared towards improving the lives of the poor amount to events that insert cuts in the flow of time, breaking time up into intervals and providing the space needed for the pursuit of higher returns in terms of wealth and personal piety. This

'spacing' of time around planned and regular events allows for reflection to take place, so that new ways are found for achieving empowerment and development. For example, the repayment schedule of interest-free loans provided by DKI has an undeniable periodicity with instalments arranged in monthly intervals. This periodicity is replicated in the visits that staff pay to women's homes and stalls for the provision of training and general guidance, as well as the Quranic study group meetings. DKI empowerment programmes are structured around the holding of events for the benefit of the poor with such events assuming a recurring, persistent and intensive character. For the duration of such programmes, DKI staff and *binaan* pursue a mode of interaction that focuses on assessing the present and making plans and preparations for a better future. In seeking to affect the future and steer it in a specific direction, i.e. towards a *syariah*-inspired mode of entrepreneurship, DKI concentrates on holding events that make time pass by means of instituting regular intervals. In other words, the interventions DKI implements influence time by enabling breaks and gaps to appear in the routines, habits, and temporal sequences permeating the lives of the poor. Such breaks are of major value as they supply the reference points required for measuring progress in terms of profits and advancements in business success and personal piety. As such, philanthropic interventions perform a major governmental function through the effects they have on the organisation of time: by means of opening time up, they introduce intervals that nurture self-differing subjects, i.e. subjects seeking to turn themselves into improved and enhanced versions of their past and present actualisations. The focus *ekonomi Islam* places on people becoming more pious Muslims and more successful traders means that the subjects it fosters acquire consistency through the endless pursuit of self-perfection. Such a pursuit is measured on a scale containing countless intervals whereby yet-to-come actualisations are conceived as superior, enriched versions of present ones.

One of the most telling cases of this time-work relates to the invitation DKI secured for the most promising of its *binaan* to attend a promotional event in December 2011 in Surabaya. The event was jointly organised by a branch of a conventional, high-street bank and a relatively obscure manufacturer of motorised vehicles, and took place in an upmarket restaurant opposite the Shangri-La hotel. It featured speeches by city administrators and local chamber of commerce officials about the vital importance of small and medium enterprises for the health of the economy, and also involved a crash course in business management from

one of Surabaya's most popular motivational speakers, a young man of mixed Chinese-Javanese ancestry. When asked the reason why DKI took its *binaan* to the event, Arief, the man in charge, replied that '*insyallah*, it will inspire them to get ahead in business by revisiting their practices, and come up with new ideas and innovative products'.

The event, which opened with live pop music and closed with a sumptuous buffet lunch, was about the promotion of a new vehicle, a motorised three-wheeler, featuring a flexible rear end of adequate carrying capacity to function as a vendor's mobile shop. In his power-point presentation, the company vice-director stressed the advantages of three-wheel motorised mobility when set against the relative stillness of the stands from which most small-scale traders operate, and the prohibitive cost involved in four-wheel ownership and maintenance. In a series of well-drawn images, he sought to demonstrate the versatility of the vehicle's rear end: it could be customised for many purposes, ranging from carrying fuel or water, to selling ice-cream and clothes, and even functioning as an open air restaurant equipped with its own kitchen. As for covering the costs of its acquisition, he insisted potential owners should not worry, for help was at hand from the event's other sponsor, Bank Danamon. Taking his turn, the bank's manager then laid out the full gamut of services available, including bank accounts and credit facilities for small and medium entrepreneurs, paying particular attention to the criteria they must fulfil for their loan applications to be successful. After the event was over, Arief admitted that the bank's interest-bearing loans ruled out any collaboration with DKI's protégés; however, listening to what the bank manager and company director had to offer was valuable for opening up their horizons, and envisioning a future full of potentiality.

For the *binaan* to go head and actualise such potentiality, more than business equipment and credit facilities are required—entrepreneurial know-how and high levels of motivation are equally essential. Once again, requisite assistance was on offer, courtesy of the appropriately named Bani Firdaus (Son of Paradise), 'Surabaya's No1 business coach'. Bani began his session with word play and the making of a pledge: 'I promise you that although you came here today as *Usaha Kecil Menengah* (UKM, micro-entrepreneurs), I will make sure you become *Usaha Kecil Miliaran* (UKM, micro-billionaires)'. Quite fittingly his formula for success involved three disciplines, the most important being about time. The first

discipline involved money and was about accurate accounting: knowing exactly how much it costs to make or trade a product is as vital as knowing the rate of profit necessary to keep a business sustainable. The second was related to staff discipline: making sure one's employees meet productivity targets. Bani was in favour of taking a hard line, arguing that 'if a staff member is not hardworking, then he/she should be laid off; if a staff member is not on time, then he/she should be laid off'. The third discipline, that of time, was the most crucial of all for it marked the difference between employees and entrepreneurs. Employees work for a specific amount of time, normally between 9am and 5pm. Entrepreneurs must use all the time at their disposal to conduct and improve business; an entrepreneur is the one who works constantly, always looking for ways to increase her profit margin. According to Bani, the problem is that a lot of micro-entrepreneurs in Indonesia work in a disjointed fashion, i.e. some days they work a lot, while on others they work only a little. His advice was that they should break such a habit and instead develop a consistent work routine.

Conclusion

In contrast to previous generations of Islamist movements in Indonesia (and elsewhere), which placed a premium on staging a revolution so as to create, sooner rather than later, an Islamic state as a key instrument in the implementation of 'divine rule' on earth, DKI (and other contemporary Islamist organisations) have effectively deferred all talk about the urgency of an Islamic revolution, concentrating their efforts instead on making small, incremental steps towards advancing what they perceive to be the interests of Islam and Muslims (see Bayat 2013). In this context, the *ekonomi Islam* movement, with its emphasis on working out *syariah*-compliant alternatives to capitalist value production, has spearheaded the establishment of Islamic financial institutions, including philanthropic organisations, with an eye towards reforming not only the conduct of the economy, but primarily improving the skills and make-up of human subjects, and even influencing the curve and contours of time itself. In this regard, the poverty alleviation interventions undertaken by Islamic organisations

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such as DKI, involve much more than the provision of free services in the fields of education, health and micro-finance. Poverty interventions are mainly geared towards making time pass, through opening up a route to a future anticipated as an improved and enhanced version of the present. The offering of the gift of future times to the poor is directly correlated with systematic efforts to develop a people proper to it—a future people duly to populate an upcoming prosperous and pious earth. This is the promise Islamic welfare organisations make to the poor, and mean to keep.

Much of the paper has dealt with the everyday implementation of this promise in twenty-first century Indonesia, focusing its ethnographic lens on the intensive training regimes undertaken by employees and the poor alike, along with the staging of events at regular and irregular occasions. Part of my argument has been that in place of dramatic upheavals—the outpouring of public violence, and the unmitigated theatricality involved in many cases of nationalist, communist, and religious revolutionary fervour—DKI and the majority of Islamist welfare organisations in contemporary Indonesia have privileged a reserved and quieted yet assertive and insistent mode of drawing near a flourishing and pietistic future by means of attempting to administer time anew. Key in this ministry is the insertion of specific, yet inconclusive cuts in the flow of time and the institution of meaningful, yet uncertain intervals, the full effects of which await evaluation.

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