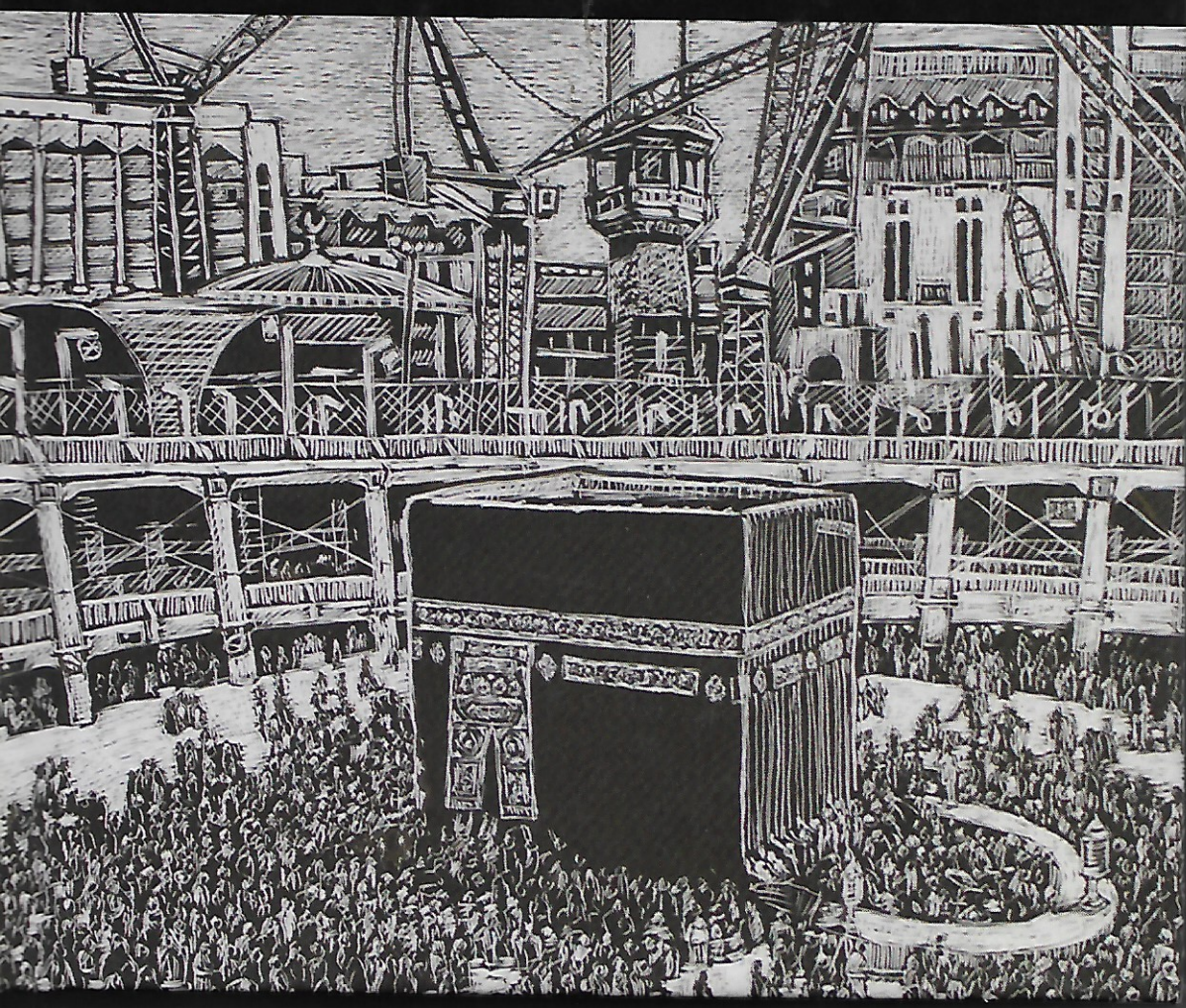


Religion and the Morality of the Market

Edited by Daromir Rudnyckyj
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London, Feb 2018



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University Printing House, Cambridge CB2 8BS, United Kingdom
One Liberty Plaza, 20th Floor, New York, NY 10006, USA
477 Williamstown Road, Port Melbourne, VIC 3207, Australia
4843/24, 2nd Floor, Ansari Road, Daryaganj, Delhi – 110002, India
79 Anson Road, #06-04/06, Singapore 079906

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www.cambridge.org

Information on this title: www.cambridge.org/9781316636961

10.1017/9781316888704

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First published 2017

A catalogue record for this publication is available from the British Library.

Library of Congress Cataloging-in-Publication Data

Names: Rudnycky, Daromir and Osella, Filippo 1972– editors.

Title: Religion and the morality of the market / edited by Daromir Rudnycky, University of Victoria, Filippo Osella, University of Sussex.

Description: New York: Cambridge University Press, 2017. |

Includes bibliographical references and index.

Identifiers: LCCN 2016041864 | ISBN 9781107186057 (hard back) |

ISBN 9781316636961 (paper back)

Subjects: LCSH: Economics – Religious aspects. | Economics – Moral and ethical aspects.

Classification: LCC HB72.R45133 2016 | DDC 201/.73–dc23

LC record available at <https://lcn.loc.gov/2016041864>

ISBN 978-1-107-18605-7 Hardback

ISBN 978-1-316-63696-1 Paperback

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9 Marketing Piety through Charitable Work: Islamic Charities and the Islamization of Middle-Class Families in Indonesia

Hilman Latief, Muhammadiyah University of Yogyakarta

This chapter underscores how the marketization of spirituality is evident in Islamic charitable practices in Indonesia. In particular, it analyses the philanthropic activities of Daarut Tauhid (DT) and their incorporation into the country's social-economic enterprises. DT is an Islamic organization that offers educational activities and training in both leadership and entrepreneurship. It represents in part a manifestation of what pious Muslims in Indonesia refer to as modern Islam: a mode of religious practice and spirituality characteristic of the urban middle classes in Indonesia. DT was founded by Abdullah Gymnasiar, a popular preacher who is widely known as "Aa Gym" (Aa means elder brother in the local Sundanese language). Aa Gym has received extensive coverage in the media, and his sermons have often been broadcast live by several national television stations.¹ Owing in large part to Aa Gym's visibility, his charitable foundation has become a popular medium through which middle class Indonesian Muslims fulfil the third pillar of Islam, the payment of *zakat* or almsgiving.

Since its inception in 1990, DT has been active in collecting charity funds by maintaining a relationship with the middle class, whose members have in fact profoundly contributed to its social, religious and economic development projects. A reciprocal relationship between DT and the Muslim middle class has materialized in DT's response to the growing middle-class demand for Islamic childcare and Islamic education more generally. Through its *zakat* and charity organization, called Dompet Peduli Umat-Daarut Tauhid (DPU-DT), founded in 1999, DT provides middle-class families with morally and professionally reliable childcare workers, who are a labour force in high demand. As a matter of fact, young women trained in both childcare and the basic tenets of Islamic practice contribute to the Islamization of their employers.

This chapter proposes two central claims. First, Islamic charity (in the form of DPU-DT) draws on religious principles to create a spiritual economy whereby the religiously motivated contributions of pious middle-class Muslims fund

the training of young women from rural parts of Java. Second, this spiritual economy is premised on equipping these women not only with the technical skills required of childcare workers, but also with a considerable amount of Islamic expertise. That is to say, the value of the young women's labour is enhanced through the acquisition of Islamic knowledge that they can then pass on to the children in their care. Thus, the chapter shows how the enhanced display of Islamic piety by middle-class Muslims in Indonesia today is instrumental to the emerging Islamic spiritual economy.

Charities, Market and Islamic Spiritual Economies

The significant growth of the Indonesian economy in the 1980s and 1990s resulted in the concomitant growth of the middle class, many of whose members were employed either in government bureaucracies or private companies and enjoyed wider leeway for religious practice in their daily lives following reduced constraints on Islamic piety during the later years of the Suharto regime. At the same time, an intensified process of Islamization occurred not only in the social sector, but also in the economic and political spheres (Hefner 1998; Salim 2008). The emergence of a wide range of Islamic-inspired economic activities and of market-motivated religious movements is one of the most visible examples of enhanced piety among the Muslim middle class in Indonesia.

The overlap between the market and religion in Indonesia today is evident in the emergence of a new pattern of popular Muslim popular culture and economic behaviour. The daily presence of popular Muslim preachers on national television (Howell 2008; Sunarwoto 2013), the expansion of an Islamic music industry (Barendregt 2011) and the popularization of Muslim fashions and cosmetics among the youths (Jones 2010; Afriani 2013) are all indications of an Islamization of popular culture (Fealy 2008; Hoesterey 2012). Moreover, the development of Islamic financial institutions – from Islamic banks to *Baitul Mal wa al-Tamwil* (BMT)² – and the growth of Islamic businesses and enterprises suggest that Islamic norms have been combined with economic action (Arif 1991, 1991b; Sakai 2008). Different forms of Islamic entrepreneurship have had a significant impact on the production and consumption practices of Indonesian Muslims. These can be seen in the expansion in the provision and popularity of products such as Islamic tourism, Islamic media, Shari'a hotels, halal foods and more (Fealy 2008).

The interaction between religion and the economy has been of sociological interest for more than a century. Max Weber is one of the most influential scholars who have contributed to debates concerning relationships between religious and economic behaviours and practices. Max Weber's *Protestant Ethic*, which discusses the impact of Protestantism on economic action and

the eventual development of capitalism, has been widely debated by scholars. Weber argues that Protestant asceticism has had a profound impact on the way Protestants acted in the world and on the formation of the ethical dispositions characteristic of capitalism in the North Atlantic. While Weber's thesis remains popular, especially among sociologists and religious studies scholars, his argument about the Protestant ethic remains a subject of debate. Questions about how Protestant ethics function among marginalized groups in the United States is one example of the complex relationship between religion and economic behaviour (Bruce 1990).

Asking whether or not other religions, including Buddhism, Catholicism and Islam, are conducive to a rational and economically motivated way of life can be another avenue to examine Weber's approach (Weller 2008). Likewise, Finke and Stark's exchange theory approach, which underscores notions of rewards and costs underpinning religious life, has been taken up in recent discussions of the commodification of religiosity (Hamilton 1995; Finke and Stark 1988; Van der Veer 2012), lending support to the formulation of what Bryan S. Turner calls "the religious markets approach" or "the economic interpretation of religion" (2008: 32–33). The religious markets approach goes beyond the secularization theory. It particularly addresses "the resilience of religion" and how religious communities attempt to compromise between the modern world and religious beliefs and practices. The approach also pays attention to the function of the "spiritual market" and how religious values and spirituality are marketized (2008: 34).

The marketization of spirituality is a fruit of a dynamic and intensified encounter between the logic of capitalism and the ethics of religion. It signifies the intervention of "market mechanisms" in conceptualising and expressing religious values and in turn in resolving the hardship faced by communities, especially among the poor. As a form of modification and convergence between religion and the market ethic, religiously motivated social and economic activities within society have been characterised by and attached to such terms as entrepreneurship, economic development, productivity, wealth and wage. Anke Schmitz speaks of "the marketization of poverty", by which she refers to the way that poverty is made the object of market mechanisms (Schmitz 2011: S72). I build on Schmitz's approach by documenting the marketization of piety in contemporary Indonesia. Whereas Schmitz focuses on how poverty is remediated through market mechanisms, I have shown how a certain marketized spirituality is seen as the antidote to poverty in contemporary Indonesia. In the attempts to overcome poverty problems, religious denominations and charitable organizations such as DT persuade and urge poor families to be part of the market and to adopt the market ethics.

Despite modernist presumptions that secularization is an inherent feature of modernization, the use of religion and religious symbols for both social

and economic purposes is a pervasive feature of the contemporary world. This challenges scholars to sharpen their analysis of the role of religion in shaping market logics and the power of economic action to elicit new forms of religious expression. The prevailing debates on the interaction between religion and the market are stimulated partly by the fact that religion and the economy are treated as incompatible. Religion is often associated with the holy and sacred, spirituality, piety and morality, while the economy is related to the profane, self-interest, capital accumulation and market (see Livingstone 1989; Hefner 1998). However, the distinction between a spiritual domain and the economic sphere is not always applicable to all religious traditions. Secular approaches may have developed in western Europe, but they are not a universal feature of globalization, and indeed, if Weber is correct, may not even accurately characterize the West. In many Muslim countries, religious symbols and Islamic spirituality often are mobilized toward social and economic objectives.

In recent scholarship, the increasing role of religiosity in public life and the consequent convergence between economic and religious practice has been discussed in terms of "the business of spirituality" (Carrette and King 2005), "the economics of religion" (Obadia and Wood 2011) or the emergence of "spiritual economies" (Rudnyckyj 2010). The notion of spiritual economy indicates a particular response or engagement with neoliberalism and globalization, whereby, to borrow Rudnyckyj's expression, "religious practices are enjoined to broader project of economic transformation as workers are enjoined to compete in an increasingly global economy" (2009: 105).

To narrow the analysis of the interaction between religion and the market, this chapter focuses on Muslim charities, and the way charitable action simultaneously shapes and is shaped by market ethics. Charity in the form of paying *zakat* (alms) is an important Islamic obligation and, in fact, is one of the five pillars of Islam: ritual activities required of all Muslims. Thus Muslims whose wealth exceeds a set amount are obliged to pay *zakat* annually to a trustworthy collector so that it can be dispensed for public benefit, particularly to assist the poor (Benthall 1999; Singer 2008). Beyond the rise of *zakat* organizations, most Muslims provide *zakat* independently to poor relatives or neighbours.

In Indonesia, the popularity of *zakat* has increased considerably in the past two decades, indicated, for instance, by the growth in numbers of *zakat* collector organizations established by the government, private companies and civil society. During the Suharto regime, which is also known as the New Order era (1967–1998), Muslim civil servants were required to pay *zakat*, or alms, to the government-sponsored foundations or agencies. The imposition of *zakat* on Muslim civil servants by the local government is still occurring in some regions of Indonesia (Fauzia 2013; Latief 2013a). This growing engagement with organized forms of charitable giving goes alongside, and is related to the proliferation of, various types of Islamic voluntary organizations, including

those that I define as hybrid voluntary organizations. These are Islamic voluntary organizations whose objectives are inspired or even driven both by economic and socio-religious interests. Thus, hybrid Islamic voluntary organizations might run businesses and charitable activities in parallel with each other (Ibrahim & Sherif 2008; Latief 2013b).

After the fall of Indonesia's long-time authoritarian president, Suharto in the late 1990s, Indonesia witnessed a significant growth of philanthropic organizations. During the early years of the *reformasi* era,³ Islamic charitable organizations became increasingly active in public life, not only in *dakwah* (religious proselytizing) and social activities, but also in the operation of economic enterprises. Whereas in the past charities were managed by mosque-based voluntary committees, they increasingly became staffed by skilled volunteers. These charitable organizations have gained extensive support from the public, especially the middle class, which increasingly channels most of its *zakat* (alms), *sedekah* (charity) and *waqf* (endowment) donations through them (Latief 2013b, 2014).⁴ At the same time, in the past ten years large firms and multinational companies have increasingly contributed to Islamic charities. Islamic charities, in fact, have received not only donations from individual Muslims through *zakat* and *sedekah*, but also support from corporations and business organizations as part of corporate social responsibility programmes.

Urban Muslims and the Marketization of Piety

Since the early 1990s, DT has been a magnet for university students and the Muslim middle class seeking Islamic knowledge and spiritual guidance, emerging as one of the most popular Islamic spiritual training centres in urban areas of Indonesia. DT stands out for its innovative ways of interpreting Indonesian Islam through a mixture of piety, entrepreneurial skills, human resource development, leadership training and education, as well as by promoting Islam as an easy, simple, and practical faith.⁵

Different groups of people, including high school students, the elderly, academics, senior managers and executives from national as well as multinational firms, regularly attend DT's training centre in Bandung, West Java. Here they participate in Islamic leadership and human resource training, called *Manajemen Qalbu* (MQ, Management of the Heart). This training is intended for human resources development and is a capacity building programme that draws on Aa Gym's interpretation of Islamic doctrine. MQ training includes motivation and mental and physical (outbound) training. Aa Gym uses a distinctive approach by emphasizing the necessity to "manage" the heart and cultivate Islamic dispositions. Some groups seek to cultivate their religiosity by spending a weekend at DT's guest house, where they perform prayers together

(*shahjad berjamaah*) and attend Aa Gym's lively Sunday morning religious sermons.

Aa Gym's popularity can be attributed to his focus on morality given the diversity of Islamic orientations in Indonesia and, in particular, the split between so-called modernist and traditionalist schools. The modernist is partly represented by Muhammadiyah and the traditionalist by Nahdlatul Ulama (Noer 1973; Feener 2007). Indonesian Muslims adhere to different strands of Islam and many Muslims are still sensitive to the discussion of differences in ritual practice, but themes of ethics and morality are less controversial.

An example of Aa Gym's message about cultivating religious faith for economic success was evident in an address he delivered in October 2008. At the time, Indonesians were anxious about the impact of the financial crisis that had affected major European, American and Asian countries. Following Friday prayers in DT's mosque in Bandung West Java, Aa Gym stood up in front of the audience and delivered a brief speech, saying

With regards to the news about the world's economic crisis that we have recently heard, we have to remain undaunted because Allah is extraordinarily merciful. When we were in our mother's wombs, our livelihood and fortune had already been scripted. What we need to do is fulfil God's orders... Our fortune and livelihood cannot be blocked by anyone except by our own violation of God's law. Therefore, we have to be more confident about this crisis. Truthfully, this crisis encourages us to work wholeheartedly and to show our forbearance and attitude of resignation.⁶

This speech was delivered in response to anxiety about the impact of the crisis on Indonesian society. Aa Gym sought to remind worshippers in the DT mosque to draw on religious lessons to confront social and economic crises. In his eyes, Muslims should strive to improve their faith and self-confidence to face adversity. Thus, Aa Gym attempted to foster the engagement of Indonesian Muslims in strengthening their Islamic faith, self-assurance, mentality and ability to confront problems. As I demonstrate in the next section, DT has created a wide range of programmes dedicated toward the marketization of spirituality to redress the problems of poverty and economic underdevelopment.

Two decades since its inception, Aa Gym's *pesantren* (Islamic educational institution akin to a *madrassah*) has expanded considerably and now includes a wide range of facilities, including a mini-market, student dormitories, daycare centre and kindergarten, guesthouses and a convention centre. Aa Gym strives to cultivate professionalism and discipline among the employees of DT. At the same time, he has built up the Manajemen Qolbu Corporation (MQC), a holding company that manages a number of subsidiary companies that he and his organization established in fields including media, tourism and consumer goods. His umbrella organization, DT, is not only an Islamic educational institution, but also a successful business conglomerate, attesting to his business

acumen. Alongside those activities, DT has expanded its core activities by running a charitable organization that collects and distributes zakat to support the provision of social services for the poor, as well as for the organization of emergency relief activities.

When he first started out as a religious leader, Aa Gym's main supporters were mostly women. His first wife was highly visible and was referred to by the familiar "Téh" (elder sister). However, when in 2006 it became known that he had taken a second wife – a DT staff member – his popularity among women declined sharply. Although Islamic law permits a man to marry up to four wives, polygamy is frowned upon by most Indonesian Muslims. Aa Gym's decision to take a second wife led to a drop in enthusiasm for his educational and social activities, as well as a dwindling base for DT business enterprises. The volume of visitors to his pesantren dropped and only a few travel agencies continued to organize trips to Aa Gym's spiritual training programmes. The staff who managed DT's charitable organization admitted that during the period following Aa Gym's second marriage zakat collections almost dried up completely. When I did my initial fieldwork at DT in 2008, the childcare training had just recently been revived after having been suspended in 2007 for lack of funds and prospective trainees. Reflecting on the consequences of the polygamy scandal, Hoesterey (2008: 96) notes

Everything changed. Feeling heartbroken and betrayed, his female followers abandoned him and his polygamous marriage became the subject of national scandal. Infotainment shows and gossip magazines circulated stories of former admirers shredding his pictures, boycotting his television shows and cancelling weekend pilgrimage to his pesantren and a 'spiritual tourism' complex, Daarut Tauhid.

The situation deteriorated further when Téh Ninih, Aa Gym's first wife, announced in June 2011 that she wanted a divorce. However, a year later Aa Gym and his first wife reconciled. Since then, Téh Ninih has become a very active woman preacher and leads some of DT's programmes in Bandung. Although Aa Gym is not as popular as he was at the zenith of his stardom prior to 2006, he still has broad appeal among many middle-class Muslims in Indonesia.

The Formation of DPU-DT

In 1999, Aa Gym established a charity division called Dompot Peduli Ummat (DPU-DT) whose main task is to collect and manage zakat. Like other community-based zakat organizations operating in Indonesia, DPU-DT channels charity to a variety of social enterprises, ranging from poverty relief to community-based entrepreneurship training. A few years after its inception DPU-DT became a national zakat organization following formal recognition and authorization by the Ministry of Religious Affairs.

DPU-DT consists of three divisions: the Centre for Community Self-Governance (*Pusat Kemandirian Ummat*), the Centre for Education and Community Training (*Pusat Pendidikan dan Pelatihan Ummat*) and the Centre for Social and Humanitarian Affairs (*Pusat Sosial Kemasyarakatan*). DPU-DT was recognized as a Regional Zakat Organisation (LAZDA) by the governor of West Java Province and as a National Zakat Organisation (LAZNAS) by the Ministry of Religious Affairs in 2002 and 2004 respectively. Since 2006, DPU-DT has worked with the Muslimah Centre, the women's wing of DT that was also founded by Aa Gym, to run a joint programme called "Baby Sitter Mitra Ibu" (BSMI – childcare workers and mothers' partnership), whose participants are mostly teenage women.⁷

The Muslimah Centre seeks to train women to become "good Muslims" by teaching them how to be Islamic role models in their families and communities. In this respect, one of the major planks of the Muslimah Centre's education system is the notion of a woman's "golden age" (*masa keemasan*). Training specifically directed to women older than fifty years of age is called "Muslimah's Golden Age Schooling" (*Bimbingan Muslimah/Masa Keemasan*). "Golden age" here refers to the period in life when women are to begin withdrawing from "worldly affairs" and focus instead on cultivating pious dispositions by studying Islam and performing religious duties.⁸ Normally training is conducted in DT's complex and caters to groups of women from different social and ethnic backgrounds, although private classes are also offered for individual women or single families.

Another meaning of the term "golden age" by the Muslimah Centre, though, refers to the early years of life, when a basic knowledge of Islam should be imparted, providing children with both religious and moral guidance that will shape their adult lives. The training of childcare workers by the DPU-DT in cooperation with the Muslimah Centre (to which I return later) works towards supporting children's religious learning during the "golden age" period. Their cooperation, I argue, underscores a novel intersection between Islamic religiosity and market action. The fulfilment of middle-class demands for childcare workers with skill in teaching religion signifies how Islamization ensues as a result of the inclusion of spirituality into the market. DT has attempted to marketize not only childcare the usual domestic skills of childcare workers, but also their talent in teaching Islamic basic tenets. Therefore, it can be said that organizations such as Aa Gym's DPU-DT epitomize a substantial shift in the orientation and practices of Indonesian Islamic philanthropic institutions.

Alongside "traditional" charitable activities, such as distributing groceries to those in need, providing wheelchairs or prostheses for people with disabilities and delivering basic healthcare for the poor, DPU-DT has engaged the Muslimah Centre to create development-oriented projects directed towards providing training and employment for rural young women. The lack of live-in

domestic workers to provide child care and perform household chores is a persistent complaint among middle-class Indonesians; thus the training of childcare workers not only addresses problems of rural female unemployment, but also provides a much-sought service to Aa Gym's legions of middle-class followers. DT appeals for charitable donations in Islamic terms to support the childcare workers' scheme and to provide employment to these young women once they have completed training that is both vocational and religious in orientation.

Childcare Training

The history of the childcare training scheme begins with the needs of the DT's female staff who, in the early days of the pesantren, had to juggle their professional duties with family responsibilities. As their numbers increased, DT set up a daycare centre in the Muslimah Centre so that, as one of my research participants explained, "babies could receive the best nourishment from their own mothers' milk, and at the same time the mothers could dedicate themselves to their careers and religious proselytising." The childcare workers were appointed at both the daycare centre and kindergarten to look after the children of the DT's staff. While the main objective of the daycare centre and kindergarten was to support staff members and clients, after 2006 DT began recruiting childcare trainees from low-income households, which allowed DPU-DT to collect and utilize charitable donations to finance the training.

However, other factors contributed to DT's decision to establish the childcare worker training programme, in particular the economic crisis in the late 1990s and the increase in unemployment, especially among young women whose limited formal education and skills was deemed to make them vulnerable to human trafficking. The DPU-DT aimed to provide training that might lead uneducated rural women to jobs that would allow them to earn enough money to eke out a living. At the same time, there was a growing demand from the middle and upper middle classes for childcare workers with both vocational and religious training. It can be said that the training functions as DT's way to materialize its vision of an Islamic community (*ummah*) by helping poor teenagers, and to disseminate Islamic principles into society at large through the Islamization of middle-class families. In this respect, not only does the training programme seek to address the economic needs of unemployed women and the religious sensitivities of the middle classes while allowing DT to expand its business activities, but it also moulds childcare workers into agents of religious change.

According to DPU-DT's promotional materials, the objective of childcare training is the "empowerment" of Muslim women who are eligible as zakat beneficiaries. DPU-DT advertised childcare training as a way to communicate

with the public and in turn to welcome people's zakat payments and charitable obligations through DPU-DT. A volunteer working for DPU-DT repeatedly emphasized that a zakat organization should address specific problems that people really face. According to him, childcare training can provide a means of earning a living wage to those from low-income families who have left school early and have few career prospects. Prospective trainees originate mostly from West Java, where both early marriage among teenagers and the recruitment of female migrant workers for placement abroad are widespread. Thus, it offers a means to prevent poorly educated teenagers who lack marketable skills from leaving to work as housemaids overseas and protects them from the threat of human trafficking.

While I was conducting the research, the participants in the training programme were predominantly teenagers younger than eighteen years of age, although a few of the trainees were in their twenties and had experience working in factories or in the informal sector. Two of the trainees explained:

First trainee: "I was working as a salesgirl in a big supermarket in my hometown when I found brochures about this babysitter training. This coincided with my intention to find a new job that did not require me to use a lot of cosmetics like what I have done as a salesgirl. I decided to come to the address mentioned in the brochure and meet some other girls in the DPU-DT office to sign up for the training. Some of my friends admitted that they knew about this training from radio advertising, while others were informed by their relatives who found out about the programme from the Internet."

Second trainee: "There was a gentleman from DPU-DT, who came to my village to look for prospective participants for the baby sitter training programme. At that time, I had been unemployed for one year after I finished high school. I needed a job and asked my friends and relatives who were in the same situation like me in my village to apply to join the programme. Twelve girls from my village are joining this programme."

These quotations indicate how DPU-DT programmes were advertised and marketed not only in urban centres but also in smaller villages. In addition to advertising the programme in the media and press, the recruitment process was conducted through direct visits to villages. The participants were teenagers who had just graduated from junior or senior high school and did not have access to jobs in their hometowns.

Despite Aa Gym's popularity and association with Islam, the DPU-DT found it difficult to recruit prospective childcare workers, a problem confirmed by a DPU-DT staff member responsible for the recruitment of trainees in rural areas:

It is not always easy to convince parents to let their daughters join the childcare worker programme because of fears about human trafficking.... The parents were afraid that their daughters might be sent to work abroad or outside Java. I know that some participants attempted to convince their parents that they would not have trouble with this training because they often see Aa Gym, the leader of DT, on television.

Although the parents of the prospective trainees worry about human trafficking, and therefore sometimes hesitate to let their daughters enter the DPU-DT programme, Aa Gym's reputation as a popular preacher and religious leader in many cases has assuaged these concerns.

Spiritualization of Childcare Training

The childcare training programme was implemented in 2006. When I conducted fieldwork in 2008 and 2010, DPU-DT had already completed eight cycles of training, each one involving thirty young women, mostly from West Java. Once they passed an initial screening, the participants were invited to come to DPU-DT's headquarters in Bandung. Some came alone or with a friend while others were escorted by their parents. After arriving in Bandung all participants were required to take a number of tests, including a psychological assessment and a medical examination to ensure that they were free from tuberculosis and were not pregnant. As DPU-DT expects the childcare workers to become agents of Islamic renewal amongst urban middle-class families, trainees were tested on their ability to read the Qur'an properly or at least show a commitment to learning to do so if their reading skill did not meet the DPU-DT's standards. If they passed these tests, they would begin a three-month training programme.⁹

The training conducted by DPU-DT resembles similar schemes provided for prospective female migrant workers, in that in both instances participants are taught specific practical skills and correct dispositions towards domestic work (Rudnycky 2004; for comparative studies, see Huang and Yeoh 2007; and Mahdavi 2011). The training of childcare workers resembles what Rudnycky calls "technologies of servitude" through which trainees are habituated to performing domestic duties with the skills and poise required by middle-class employers (Rudnycky 2004: 431–434). The DPU-DT and the Muslimah Centre do not run the training scheme alone, but rely on partnerships with other institutions such as the nursing school associated with the Indonesian Air Force Nursing Academy, which provides teaching material on health and childcare, and the Indonesian Education University, which supplies didactic support on family life, domesticity, psychology and other relevant practical matters.

The childcare worker training is conducted in two locations: the Muslimah Center Building of Daarut Tauhid Complex and the nursing school associated with the Indonesian Air Force. The Muslimah Centre is located in front of Aa Gym's house in the Daarut Tauhid complex and was constructed in 2004 with financial support from former participants of DT Haji and Umrah Travel. It functions as both a dormitory and training centre, with some rooms used as classrooms. Meanwhile, the nursing school of the Indonesian Air Force is located in another area quite far from the DT complex. During the course of

healthcare training in this nursing school, every morning the participants are picked up by car from the Muslimah Centre to depart for the nursing school. The nursing school provides one classroom and laboratory for the childcare training.

The training is divided into three stages (*marhalah*): orientation, formal teaching and apprenticeship. In the first and second stages, the training covers three sets of subjects. The first stage deals with topics related to Islam and is directed towards cultivating the religious skills and moral dispositions of childcare workers, with the goal of producing not only devout Muslim women, but also competent religious teachers. Islamic *dawah* (proselytizing), after all, is the main driving force behind DPU-DT's social mission and charitable services. Specific subjects – such as Islamic ethics (*akhlak*), theology ('*aqidah*) and jurisprudence (*fiqh*) – are taught intensively every night. Trainees are coached in Qur'anic recitation and are encouraged to memorize both short Qur'anic verses and daily prayers.

Trainees are encouraged to perform a voluntary fast every Monday and Thursday. In a Muslim community, performing these voluntary fasts is recommended by Islamic tradition and signifies a higher degree of individual piety, partly because this is more challenging than fasting only during the month of Ramadan. Every Monday and Thursday, all trainees are roused in the early morning for breakfast (*sahur*) before sunrise, and they may break their fast after sunset. Even women who are menstruating (and are therefore exempted from fasting) are encouraged to take part in the early breakfasts to demonstrate "solidarity." As there are differences among Indonesian Muslims in the performance of rituals such as daily prayers, childcare workers are taught different versions of ritual practices so that they adjust to their employers' religious traditions.

The second section of the training focuses on subjects and skills related to family and domesticity (*Kerumahanggaan*) that are taught by a group of lecturers from a state-run university in Bandung. Domesticity refers to the lifestyles of middle-class Indonesians. Thus the trainees learn how to operate modern domestic appliances, such as washing machines, dishwashers and vacuum cleaners. They are also taught how to purchase groceries at the supermarket, to prepare food and cook in an appropriate manner, how to act in a restaurant and, more generally, how to behave in middle-class contexts.

The third section comprises subjects pertaining to infant healthcare. Here, trainees receive both theoretical and practical teaching on health and childcare and for this reason the training takes place at the nursing school associated with the Indonesian Air Force in Bandung. In the babysitting classes, for instance, trainees learn basic theories about infant health and care, coupled with practical experience under the supervision of lecturers from the nursing school. Using mannequins of various sizes, from newborn to about three years old,

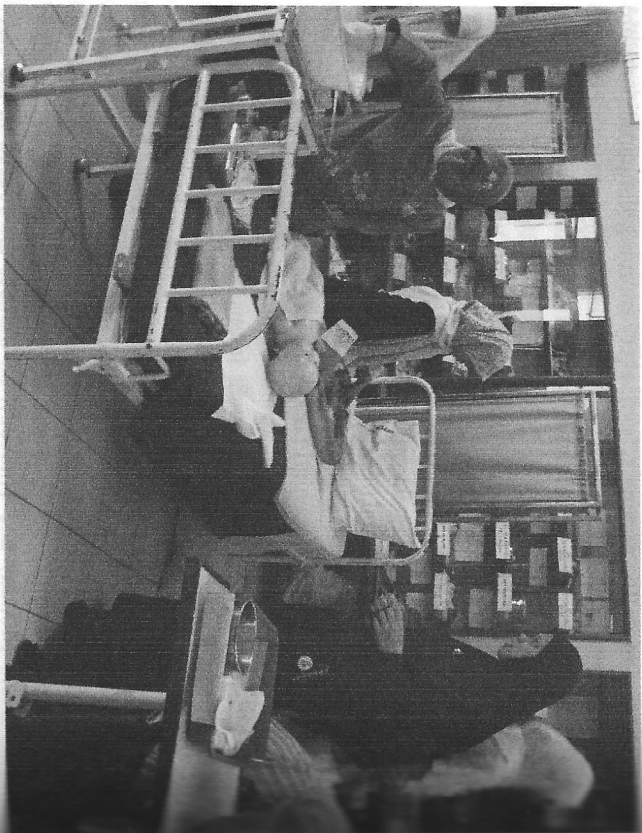


Figure 9.1. DPU-DT childcare trainees practice how to care for infant mannequins.

(Photo Credit: Hilman Latief)

they practice bathing and dressing, providing food and measuring nutrients and detecting illness and offering first aid (see Figures 9.1 and 9.2).

During my second visit to DT in 2010, the practical training was supervised by three young women, all staff from the Muslimah Centre. Unlike the trainees who wore a more casual Muslim dress, the staff wore long black or blue *abayas* as their uniform. One of the staff members led prayers and described the objective of the training, which she said was to develop not only trainees' skills, but also their mentality. When the training began in the workshop class, the staff walked around the class to make sure that the trainees understood the instructions and followed procedures. These women also kept an eye on the trainees' attitudes in giving first aid to the (baby) dummy and reminded the trainees not to forget to recite prayers before and after they accomplish their tasks. Yet, practically, the staff members' body language and hesitations eventually betrayed their lack of experience. Despite their authoritative positions, none of them had any formal training in childcare or any direct personal experience of raising babies.

On completion of the training, the trainees are required to practice what they had learned during the apprenticeship period. During the apprenticeship,



Figure 9.2. Staff at the Muslimah Centre/DPU-DT (wearing black and blue abaya) monitor childcare trainees practicing with infant mannequins.

(Photo Credit: Hilman Latief)

DPU-DT or the Muslimah Centre staff observe and evaluate how the trainees implement their skills in childcare, their social attitudes, and their discipline in practising religious duties. The trainees spend four to six weeks as childcare workers in the homes of DT staff members. After passing this stage and attending the graduation ceremony, they are deemed ready to work for middle-class Indonesian families outside the immediate DPU-DT network.

Marketing Childcare Workers

PT Global Solutions Provider (GSP), DT's commercial division, acts as a broker linking prospective employers and childcare workers, as the latter are not allowed to seek employment by themselves. Families wishing to employ a DT-trained worker pay a fee to GSP to be put on their waiting list, and they are required to take in Management of the Heart training programme and orientation, during which time they are introduced to the childcare workers.¹⁰ The training programme, DT argues, ensures that care workers will not be subject to any mistreatment by their prospective employers.

The placement of childcare workers is a highly standardised and regulated process. The GSP determines a minimum monthly wage and the childcare workers' rights that should be honoured by employers, all of which are stated in the one-year contract signed by the three parties: the childcare worker, the provider (GSP) and the employers. Should GSP receive any complaints about the way the employing families treat childcare workers, GSP has the right to cancel the contract. Likewise, if a family complains about an childcare worker's performance, GSP will offer a replacement. Every three months, DT through GSP, organizes meetings with the childcare workers so that they can share their experiences and support each other. The meeting functions not only to evaluate their performance, but also as a forum through which DPU-DT staff can give *tausiyah* (Islamic messages) and to make sure that the childcare workers do not face a great deal of difficulties while working with their employers. It is because of these arrangements that DPU-DT claims that the objective of childcare worker training is to help and protect unskilled and vulnerable young women from possible exploitation and trafficking.

The role of GSP as an intermediary between childcare workers and their employers leads to ambiguities with respect to the determination of wages. The minimum wage for Indonesian workers, especially for labourers in factories, has been a topic of conflict among trade unions, nongovernmental organization (NGO) activists, employer associations and the government in the post-Suharto years. There have been government efforts and NGO advocacy directed towards supervising the implementation of a regional minimum wage for labourers, but an overall agreement has not been reached. DPU-DT's childcare providers have been excluded from wage agreements. Furthermore, workers in informal sectors such as childcare or housework have not been included either in government policies concerning the minimum wage or in NGO advocacy. As a result, the DPU-DT, through the GSP, in 2009 determined unilaterally the childcare workers' minimum wage, ranging from IDR 650,000 to IDR 750,000 (US \$65–75) per month, which according to the DPU-DT is higher than that received by ordinary childcare workers and housemaids. However, some trainees said that the employers should pay GSP IDR 1, 300,000 (US\$120–130). In Indonesia, childcare workers, especially those not employed through agencies, are paid according to the individual agreement between employer and worker without any standardisation.

In response to this phenomenon, Yuniati Chudzaifah, chairperson of the National Commission for Women, has argued that the multitalented childcare workers trained by the DPU-DT actually deserve a much higher wage by virtue of the professional skills they have acquired (interview, February 2010). She asserts that training these employees to teach religious rituals, such as praying (*salat*), daily and short prayer recitation and Qur'anic reading for infants and children, are skills to their merit, different from those required for

childcare or housework, thus requiring appropriate recognition and compensation. Chudzaifah also said, "this is unfair to pay the workers who have different skills such as teaching Qur'an, prayer, and childcare with such amount of money. They should be paid more than that." The statement implies that religious knowledge and domestic knowledge are equally important and both deserve appropriate compensation. Thus, the skill inherent in the ability to teach religious principles and practices is part of a market for religious knowledge that adds value to the labour of childcare workers.

Even though *childcare worker's duties* differ from those of a housemaid, in practice for Indonesian families who employ them this is seldom the case, and childcare workers are often assigned general domestic duties as well. Ordinarily childcare workers, who are quite common in middle-class Indonesian families, are not responsible for teaching religion or religious practices to the children in their care. In addition, newly trained care workers have little or no knowledge of working hours and salary, as neither is included in the contract signed by care workers, GSP and the employers, a contract that, according to DPU-DT, should ensure fairness and reduce abuse or exploitation.

Nevertheless, to ensure that care workers receive the agreed on wage, in 2009 GSP introduced a new policy requiring employing families to pay salaries directly to the GSP, which it then transfers to the workers themselves. The workers are encouraged by GSP to open a savings account with the *baikal mal wa al-tamwil* (BMT, an Islamic financial cooperative) owned by DT. According to DPU-DT, childcare workers may withdraw their money whenever they wish. Childcare workers are also encouraged to practise voluntary giving (*sedekah*) for *dakwah*. DPU-DT's effort to train pious Muslims who are economically productive is not simply a marketization of spirituality, but could also be seen as part of a broader spiritual economy, in which religious and economic ethics are promoted through distinctive forms of training (Rudnycky 2010).

The aggregate of religious charity and market practices can be seen in the relationship between the families who draw on GSP's services and DPU-DT. The families are, for the most part, followers or admirers of Aa Gym. They frequently attend religious gatherings or *pengajian* (Islamic study groups) at DT mosques to listen to Aa Gym's sermons. Over the years, they have contributed heavily to DPU-DT's charity funds. Not surprisingly, DPU-DT seeks to maintain good relationships with these benefactors, whose individual contributions are regularly announced during the *pengajian*.

On one hand, DPU-DT provides middle-class families with morally and professionally reliable childcare workers, who are a labour force in high demand. On the other hand, DT, in general, and its charitable organisation, DPU-DT in particular, rely on middle-class financial contributions for sustaining and developing its religious and social activities, as well as its business initiatives. Furthermore, DT's religious proselytization responds to the

growing middle-class demand for Islamic childcare and Islamic education more generally. Young women trained in both childcare and the basic tenets of Islamic practice will contribute to the Islamization of their employers. Hence, the marketization of spirituality has become part of – and cannot be detached from – the process of Islamization engineered by DT to fulfil the demands of the growing Muslim middle class. By addressing specific needs of the middle class, DT accomplishes three objectives: it provides assistance to those who have not completed their primary or secondary education and to unemployed young women; it sustains *dakwah*; and it draws support from potential funders. In the meantime, charitable organizations such as DT, supported and funded by the middle class, eventually work towards reinforcing existing middle-class networks by providing services to the latter (see Clark 2004).

Conclusion

This chapter has addressed the interaction between religion and labour markets in contemporary Indonesia and illustrated the complex social and economic dimensions of Islamic charity. I have shown how DT through DPU-DT and Muslimah Center ascribes market value to religious knowledge and piety in the childcare training programmes that it has developed. These programmes are intended to help the poor by amplifying the religious piety of those they seek to assist. Thus, the enhancement of religious practice is a critical means through which poor women from rural parts of Java are able to participate more intensively in Indonesia's growing economy. Increasing the value of the labour of female teenagers from rural villages by cultivating religious skills, such as reading the Qur'an, and domestic skills, such as childcare, illustrates the marketization of piety.

Economic growth in Indonesia in recent years has fostered the growth of Muslim middle classes and stimulated the proliferation of charitable organizations whose activities focus on overcoming the hardships faced by the huge number of poor Indonesians. To this end, especially in the aftermath of economic crises in the late 1990s that caused tremendous upheaval in a country already characterized by social and economic disparities, a number of charitable organizations have attempted to provide various schemes to aid the poor. DPU-DT is one of many Indonesian Islamic charities whose duties are, among others, collecting *zakat* (almsgiving) and *sedekah* (charitable giving) and supporting disadvantaged segments of society, including orphans and the needy. Thus, charities such as DPU-DT illustrate the convergence of religious and economic objectives.

Daarut Tauhid (DT) has developed a reputation for its *dakwah*-based commercial enterprises and managing a wide array of businesses, ranging from spiritual training to Islamic media. DT's founder, Aa Gym, has effectively

translated Islamic ethics and values into business practices. However, DT marketizes spirituality not only for commercial purposes, but also for social goals. Charitable activities run by DT and by its autonomous *zakat* agency, DPU-DT, are deeply influenced by market forces and economic interests. On the one hand, the training of skilled childcare givers stands for DPU-DT's efforts to address rural poverty and to protect vulnerable young women from exploitation and human trafficking. By doing so, DT responds to the demand among middle-class Muslim families for childcare givers who are simultaneously skilled in childcare and Islam. On the other hand, DT seeks to fulfil its *dakwah* mission through a re-Islamization of middle-class Muslim families. This is enabled, among other means, by training pious caregivers who enable raising children in an Islamic manner and environment. DPU-DT thus combines market principles, spirituality and charity activism in its childcare worker training programme. It should also be noted that DPU-DT has acted as an "intermediary" between the employees from poor families and middle-class employers in promoting mutual benefit between the two, in eradicating poverty and in marketizing piety among middle-class families at the same time. In this respect, DPU-DT has adopted and followed the market ethics in its charitable enterprises and poverty alleviation projects.

With reference to the roles played by DT's charitable organization, we may argue that the religiously motivated tradition of giving cannot be separated from economic and political interests. The process of marketizing Islam in Indonesia is still prevalent and even increasing.¹ In this respect, religion is a means through which ethics conducive to market action are configured. Religiously inspired charity activism among Indonesian Muslims illustrates the reciprocal relationships between religious and market action, the ways in which religion is valued in the context of economic development and the extent to which religious ideas are translated to be in line with the increasing demand for specific types of labour. It is under these circumstances that Islamic charity activism and the efforts of Muslims to materialize notions of benevolent action should simultaneously be negotiated with the recent dynamic development of economic enterprises in their daily lives.

Notes

- 1 The emerging roles of preachers, including Aa Gym, on national television in Indonesia has been regarded as the rise of what Julia Howell calls "on-screen evangelism" or "televangelism" (Howell 2008: 51).
- 2 These are extremely popular cooperative lending institutions that offer small-scale loans based on Islamic economic restrictions.
- 3 Reformasi refers to the period of Indonesia's political reform, marked by the fall of the Suharto regime in 1998. Suharto had ruled Indonesia for thirty-two years after he usurped power from Sukarno, Indonesia's first president.

- 4 Both zakat and sedekah are practiced to assist the poor. *Waqf* are endowments by the deceased to benefit society. These are the three main forms that Muslims use to finance charitable activities.
- 5 There are other Islamic training programs in Indonesia that resemble Aa Gym's DT, such as Ary Ginanjar's ESQ (Emotional and Spiritual Quotient) and Yusuf Mansur's Wisata Hati ("The Journey of the Heart").
- 6 I observed and recorded this speech on 10 October 2008 at DT.
- 7 *Muslimah* is an Arabic term for Muslim women. The Muslimah Center was originally named *Daarul Akhwat* ("the House of Sisters") and founded by female students who lived in the dormitory near Aa Gym's house in 1995. *Daarul Akhwat* then formally became a division of DT in 2005, specifically to facilitate women's activities.
- 8 Interview with coordinator of childcare worker training and the staff of the Muslimah Centre, 10 and 11 November 2008, in Bandung.
- 9 I had the opportunity to attend the seventh childcare worker training in 2008, when the prospective trainees were tutored on healthcare and Islamic tenets, and the eighth training in 2010.
- 10 A similar type of training can also be seen in the ESQ (Emotional and Spiritual Quotient) project founded by Ari Ginanjar Agustian, a prominent and popular motivator who also attempted to incorporate spiritual approach into work and business (Rudnyckyj 2010).

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10 "A Poor Muslim Cannot Be a Good Muslim": Islam, Charitable Giving, and Market Logic in Sri Lanka

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In an article published in the *1970 Silver Jubilee Souvenir* of the Moors' Islamic Home, H. S. Ismail (1901–1973), a prominent Sri Lankan politician who became the first Muslim Speaker of Parliament, rebuked the Muslim middle class in Colombo for its apparent lack of concern for "social welfare work amongst the Muslims." Citing a recent newspaper article, he wrote, "Although the big commercial element of the Muslim population is about three per cent of the total... the popular impression of the Muslims is that they are a rich trading community." The wealthy Muslim elite lives "in luxury and comfort", wasting vast amounts of money on lavish marriage ceremonies so that "millions of rupees are literally thrown in the drain every year... with absolutely no benefit for the community at large." While those who live in "luxury and comfort" spend lavishly to keep up their prestige, "the near relatives, the orphans, the needy and the wayfarers get pitiances which drag them into the mire of beggary." The shame of "beggary" is made worse by the way *zakat* is distributed during Ramadan, "when thousands of Muslims – men, women and children – roam the streets for the collection of their doles. The well-to-do must bear the blame for this sorry exhibition of poverty of our masses and our utter failure to maintain our so-called Islamic brotherhood" (Ismail 1970: 67–69).

That H. S. Ismail encouraged "the well-to-do" to pool resources to provide assistance "for those genuinely in need" should not come as a surprise. An early Tablighi Jama'at follower,¹ in 1956 he founded the Ceylon Baithulmal Fund,² an organization devoted to the collection and distribution of *zakat* (obligatory almsgiving) and *sadaqa* (voluntary charity) "to deserving Muslims in Sri Lanka." After more than fifty years and moments of instability, today the Fund has a pool of regular donors from whom it collects millions of rupees every year. Donors' *zakat* and *sadaqa* sustain a number of programs for poor Muslims: scholarships and vocational training, contributions to the expenses of marriage ceremonies, assistance to rural communities, acquisition of sewing machines for widows, and financial help for unforeseen life emergencies. In recent years, alongside these programs, Baithulmal has introduced more

Since the collapse of the Berlin Wall, there has been a widespread affirmation of economic ideologies that conceive the market as an autonomous sphere of human practice, holding that market principles should be applied to human action at large. In the wake of the 2008 financial crisis, the ascendancy of market reason has been countered by calls for reforms of financial markets and for the consideration of moral values in economic practice. This book intervenes in these debates by showing how neoliberal market practices engender new forms of religiosity, and how religiosity shapes economic actions. It reveals how religious movements and organizations have reacted to the increasing prominence of market reason in unpredictable, and sometimes counterintuitive, ways. Using a range of examples from different countries and religious traditions, the book illustrates the myriad ways in which religious and market moralities are closely imbricated in diverse global contexts.

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ISBN 978-1-107-18605-7



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