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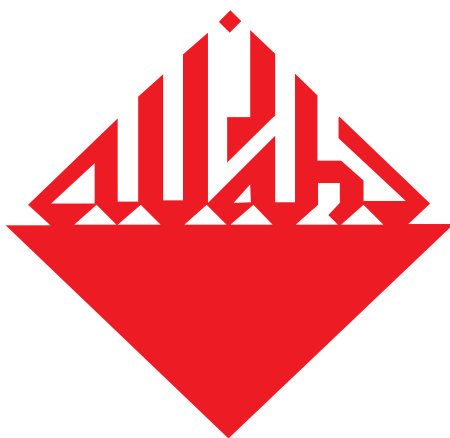
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RELIGIOUS PLURALISM OR CONFORMITY IN SOUTHEAST ASIA'S CULTURAL LEGACY

Anthony Reid

MARKETING ISLAM THROUGH ZAKAT INSTITUTIONS IN INDONESIA

Asep Saepudin Jahar

THE REGISTER OF THE QADI COURT “*KIYAH PĒQIH NAJMUDDIN*” OF THE SULTANATE OF BANTĒN, 1754-1756 CE.

Ayang Utriza Yakin

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Dari Transisi ke Konsolidasi

Asep Saepudin Jahar

Marketing Islam through Zakat Institutions in Indonesia

Abstract: *This essay examines the transformation of charity administration operated by zakat agencies in Indonesia with special reference to Dompét Dhu'afa. This study offers an approach of marketing Islam in elaborating on zakat organizations that exercise community development through economic, social and humanitarian aid for disadvantaged people. The practice of zakat administration is basically designed to develop community-based programs among the poor and not struggle for Islamization or the politicization of Islam. Marketing zakat agencies does not attempt to commercialize religion; rather it is committed to the objective advancement about the effectiveness of religious teachings in Muslim communities. Marketing zakat to the public tries to demonstrate its role as the vanguard of social justice especially for the benefit of the destitute and needy. The proliferation of state-sponsored zakat agencies (BAZNAS) vis-à-vis community-based zakat organization (LAZ) is not a case of state-initiated Islamization. It is rather an attempt at regulating public affairs, including zakat funds, within the state administration.*

Keywords: Zakat, Dompét Dhu'afa, Commodified Religion, Politicization of Islam, Public Islam.

Abstrak: Artikel ini mengkaji tentang peralihan peran lembaga filantropi Islam terutama zakat yang akhir-akhir ini berkembang di Indonesia, yang difokuskan pada Dompét Dhu'afa. Tujuan utama tulisan ini hendak menanggapi karya ilmiah yang telah ada, terutama dengan anggapan bahwa gerakan sosial Islam di Indonesia baik di dalam dan luar pemerintahan sering diidentikkan dengan Islamisasi atau politisasi Islam. Tulisan ini ingin membuktikan fakta lain, terutama dalam kasus Lembaga Zakat (Dompét Dhu'afa) bahwa kehadirannya dan praktiknya yang berlangsung bukan sebagai ciri dari islamisasi. Model-model pendekatan yang dilakukan oleh lembaga ini lebih dekat dengan model "Pemasaran Islam" yaitu menawarkan pemberdayaan zakat di masyarakat untuk kepentingan ekonomi, sosial dan kemanusiaan bagi kepentingan kelompok miskin dan tidak mampu. Pada saat yang sama konsep penggalangan dana dan pengelolannya tidak menunjukkan model "komodifikasi agama" atau memperdagangkan agama yang semata-mata untuk tujuan keuntungan materi; melainkan bersikap untuk memajukan obyektivitas dan kedayagunaan ajaran agama di wilayah publik dan bukan simbolisme semata.

Kata kunci: Lembaga zakat, Filantropi Islam, Islamisasi, Komersialisasi Agama, Dompét Dhu'afa.

ملخص: تبحث هذه المقالة في تحول الدور الذي شهدته المؤسسات الخيرية الإسلامية خاصة الزكاة في الآونة الأخيرة باندونيسيا، مركزة على مؤسسة دومبيت ضعفاء Dhu'afa أو محفظة الضعفاء. الغاية الرئيسية التي ترمي إليها المقالة هي القيام بالرد على البحوث العلمية الموجودة، خاصة ذلك الافتراض بأن الحركة الاجتماعية الإسلامية باندونيسيا سواء في داخل الحكومة أم خارجها كثيرا ما يتم التعريف بها على أنها أسلمة أو تسييس الإسلام. ترمي هذه المقالة إلى إثبات حقيقة أخرى، خاصة في قضية مؤسسة الزكاة (دومبيت ضعفاء Dompét Dhu'afa) وهي أن وجودها ونشاطها الجاري ليس من خصائص الأسلمة. فإن النماذج المنهجية التي تقوم بها هذه المؤسسة كانت أقرب إلى أنموذج «التسويق الإسلامي»، وهو القيام بتمكين الزكاة لمصلحة اقتصادية واجتماعية وانسانية من أجل مساعدة الفقراء والمساكين الضعفاء. وفي الوقت نفسه لا تلجأ المؤسسة في قيامها بجمع التبرعات وإدارتها إلى تسليع الدين أو التجارة بالدين التي تستهدف غاية مادية بحتة، وإنما تتخذ موقفا يقدر الموضوعية وفعالية التعاليم الدينية في المجال العام وليست مجرد شعارات رمزية.

الكلمات المفتاحية: مؤسسة الزكاة، المؤسسة الخيرية الإسلامية، الأسلمة، التجارة بالدين، دومبيت ضعفاء (محفظة الضعفاء).

Some scholars think that the emergence of Muslim movements in the public sphere through formal and informal institutions is a way of turning Islam into a social system. At least they define the phenomenon as an attempt to respond to secularization. Arskal Salim (Salim 2008; Salim and Azra 2003, 181–212),¹ Quintan Wiktorowicz, Suha Taji Farouki (Wiktorowicz and Farouki 2000, 685–699), and Jan Michiel Otto (2010), are some of the scholars who study Islamic philanthropy movements, and they have demonstrated that Muslim countries are being Islamized through zakat. Islamization is seen as a kind of political movement that seeks to turn Islam into the foundation of society. These experts stated that the social aspects of Muslim life are the seeds of Islamization, rather than the ritual teaching of the Islamic religion. They have used various approaches to justify how Islamization should be considered as an expression of the increased role of Islam in public life. Basam Tibi, for instance, characterized Islamization as a more structural effort for meeting political ends. For him, Islamization is the revival of Islam as a political ideology aimed to turn religious values into state laws (Tibi 1983, 4). A similar formulation of Islamization is also concerned with the increased application of Islamic norms and principles within the political system and in state laws (Ebert 1996, 31). In other words, the implementation of an Islamic system that is officially recognized by law is a form of Islamization. The rise of Islamization is also a response to pervasive Westernization and the chronic political and socio-economic instabilities in the Muslim worlds (Ebert 1996, 32). Responding to foreign cultural elements, Islam is then defined as a solution, in the sense that “Islamization is an endeavor to establish the uniqueness of a civilization which refuses to accept Western domination and control” (Muzaffar 1994, 113–114; Salim 2008, 48).

Islamization came into existence through the adoption of gradual and strategic mechanisms. A distinction is generally made to describe the process; one is through direct instructions by a higher authority while the other is through people’s movements aimed to replace existing laws. The former approach thus consists of the installment of Islamic rules into the state system while the latter is organized through political and reformation movements to replace existing laws and regulations with Islamic shari’a. These modes of Islamization are perceived as movements against Western culture and can generally be explored by looking at

the development of Islamic activities in Middle Eastern countries, such as Egypt and Syria (Bruno 1987, 176–177; Saikal 1987, 191). Other modes of Islamization include the adoption of practices derived from Islamic norms and values such as wearing a headscarf, the practice of a system of non-interest banking, Islamic civil and public laws, and zakat institutions (Ebert 1996, 33; Steinbach 1984, 211).

The kind of Islamization mentioned above seems to include overall Muslim engagement in the public sphere. It includes both social and political models irrespective of whether people endeavor to implement religious beliefs into their daily life or they do not. In that, charity practices operated through institutional mechanisms are not of special concern. Wiktorowicz and Farouki (2000) for instance, studied NGO movements in Jordan as a kind of political movements. They view NGO charity activities in Jordan as a form of Islamization. They arrived at the conclusion that Islamic charity NGOs in Jordan contain political elements alongside religious work. Wiktorowicz and Farouki demonstrated that charity movements including zakat and voluntary alms-giving contain a symbolic struggle over Islamic meaning and values. They further elaborated that Islamic voluntary organizations are, among others, contested areas of Muslim expressions in which Islamic values are put in opposition to other non-Islamic cultural codes and values (Wiktorowicz and Farouki 2000, 685–699, 687).

Learning from cases in the Middle East, Wiktorowicz and Farouki (2000) also contend that Islamic NGOs, particularly charity organizations, have become the basis of the production, articulation and dissemination of values and so connect the movements to the community of the faithful through daily interactions. These activities are defined as points of communication that function to offer a model of Islam that, in actuality, combats Western approaches and values. The slogan ‘Islam is the solution’ articulates the movement’s belief that an Islamic framework can effectively address socio-economic needs (Wiktorowicz and Farouki 2000, 688).

The example of NGO charity activism in Jordan as studied by Wiktorowicz and Farouki indicates the presence of a progressive movement of promoting Islamic values as an alternative to secularism and Western value systems. Programs such as distributing goods or providing services to the community are used as possible vehicles to expand networks of shared meaning. Individuals are expected to

organize their lives in accordance with Islamic teachings, rather than with Western values and norms. This effort paves the way for making rules that govern individual and community actions, even if only informally. The nature of this movement is seemingly symbolic and aims to disseminate Islamic values that may guide people's everyday lives (Wiktorowicz and Farouki 2000, 688).

A similar case was found on the West Bank where charitable institutions are managed on the basis of political interest. Emanuel Schaeublin (Schäublin 2009, 52–53) highlighted the substantial political element contained in zakat governance on the West Bank where Hamas and Fatah took over control of zakat committees by placing members of the political wings of their movements in those committees. Levitt (Levitt and Ross 2007, 80) looked further at Hamas' domination over charity, "Islamic social welfare associations and most of the zakat committees are used as a model of the dakwah sector of Hamas." He then defined this sector as an integral part of the movement, underlying the military and political sections.

A similar pattern was found in the Middle East, where zakat organizations were understood as instruments of economic, social and political motivation. In one type, the state directly administers zakat organization through a system of compulsory taxation, while it is a form of voluntary giving in other types of organization. In another case, Muslim NGOs organize zakat in favor of welfare development and as a political movement (Houston 2009, 198–212; Makris 2006). In such cases, NGOs charity institutions seem to compete with one another to attract clients for the former while disseminating their ideological interest on the latter.

Caroline Montagu (2010) provided a critical survey of trends in civil society and voluntary activism in Saudi Arabia. She suggested that in Saudi Arabia, the voluntary sector is a major agent of socio-political dialogue and social reform and that civil society functions to use the charitable sector as a media for traditional forms of social interaction. In civil society, NGOs constitute an important arena in which citizens and the Saudi Government have the opportunity to engage in dialogue (Montagu 2010, 67–83).

A similar political nature of zakat administration is found in Africa. Holger Weiss's 2002 study demonstrated the trend that zakat was used as an instrument for amassing power and extending influence over the

public sphere. Such emerging demands of Muslim groups are used to enforce the Islamization of economic and legal issues. Holger Weiss (2002) offered a clear assessment of the Islamic economic upsurge in Africa which he linked to the politization of Islam and the Islamization of society (Weiss 2002, 83–109; 87). He further emphasized that the rise of Islamist movements in Africa is closely linked to demands for improving economic conditions and the implementation of Islamic law. This political upsurge was in response to the failure of state institutions to meet society's needs and demands and so they saw Islam as the solution.

In his article 'Islamic Welfare, Discourse and Practice – The Institutionalization of Zakat in Palestine', Lundblad (2008, 195–237; 210) recognized zakat administration organized by Muslim groups as a manifestation of Islamism. Zakat committees are exclusive and tend to keep away from secular NGOs. Opponents of the Islamic movement perceived that zakat committees are part of Islamist efforts to create a state within the state. "The zakat committees in Palestine have no superior council or body that represents the committees' interest toward the Palestinian Authorities. Neither do they hold membership in any NGO umbrella organizations in the Occupied Territories."

With regards to Indonesia, a bulk of studies, particularly on Muslim movements, has demonstrated the upsurge of political Islam through so-called Islamization. Salim (2008), for instance, made an important assessment of the actual shift in Indonesian Islam as manifested in *perda* (regional regulations) and in zakat organizations. He even looked into the signs of the Islamization of society in the earlier period of the emergence of Islamic movements in Indonesia since the 1930s by studying the thoughts of A. Hasan of Persis (Persatuan Islam), a leading modernist Muslim and M. Natsir (DDII), a former Sarekat Islam activist. For Salim, the implementation of the Islamic economic system through the use of the Islamic banking system will create heightened religious awareness and self-identity based on Islamic teachings. He believes that Islamization in Indonesia, even though perceived as incomplete, is a new phenomenon particularly with respect to Muslim's increasing engagement with Islamic social and activities. As quoted by Otto (2010, 480–481),² Salim (2008, 177) stated that:

The Islamization of laws in Indonesia [...] is not a real or complete introduction of shari'a. What on the surface appears to be the Islamization

of laws in Indonesia is in reality a symbolic token for the most part. [...] [I]t is also an Indonesianization of shari'a law that is currently taking place. This means that the Islamization of laws in Indonesia entails in part practical secularization of shari'a, namely human interference through parliamentary enactment in creating religious obligations that have non-divine character.

Salim (2008, 117) saw the zakat movements as signs of increasing Islamization and he stated

...It is noticeable that there has been an attempt in some Muslim countries, including Indonesia, to simplify the variety of zakat practices by subordinating its spiritual function to its political and economic purposes and by centralizing its administration....in this way, a shift from conceiving zakat primarily as an act of piety to an emphasis on zakat as the foundation of the Islamic political and economic system is now being made.

By examining Salim's study, this essay argues that zakat agencies in Indonesia do not make attempts to install the Islamic system to replace existing laws or at least as a way of Islamizing society. While it may be relevant to describe the trend to promulgate Islamic laws through *perda* (regional regulations) as the politization of Islam rather than Islamization, it is an oversimplification to see every regulation of Muslim affairs, including zakat administration as a mode of Islamization. As will be discussed below, the charity movement through zakat agencies is a demonstration of 'market or commodifying Islam' through social and community development rather than Islamization.

This essay examines the development of charity administration as carried out by zakat agencies in Indonesia with special reference to Dompét Dhu'afa. It argues that through economic, social and humanitarian aid programs, zakat institutions have introduced a marketing approach for raising funds, rather than being engaged in Islamization or the politicization of Islam.

Marketing Islam

Market or commodifying Islam has been defined in various ways. In this essay I will follow the definitions that have been developed by scholars who have directly studied Indonesian Islam. In his paper "Consuming Islam: Commodified Religion and Aspirational Pietism in Contemporary Indonesia", Fealy (2008, 16–17) stated that "... "commodified Islam" is [...] the commercialization of Islam, or the

turning of faith and its symbols into a commodity capable of being bought and sold for profit.” His definition of commodification did not downplay the presence of genuine religious motivations among those engaged in this sector. The exchange aspects of religio-economic transactions wherein the symbols of faith are being not used simply ritual and hoping for God’s consent. In assessing the phenomenal growth of financial services, on air dakwah through TV shows, Islamic publishing houses, zakat institutions, Islamic tourism and Islamic herbal medicine, Fealy (2008, 26) argued that the *consumption* of Islam as a religious commodity is now widespread and growing in Indonesia and that this is having significant economic and cultural effects. He emphasized that this growing consumption is a kind of rising religiosity in Indonesian society.

Rudnyckyj (2009, 183–201; 186) also used the term ‘market Islam’ in his exploration of the spiritual endeavor of the employees of the Krakatau Steel company in Indonesia. In his anthropological study, he described market Islam as “efforts of self-styled spiritual reformers and corporate managers to enhance Islamic practice to better compete in an increasingly trans-national economy.” Market Islam is also a kind of popular religious practice and a new religious movement in Southeast Asia. Market Islam is also designed to “...inculcate the kind of ethical dispositions deemed conducive to greater competitiveness in a global economy” (Rudnyckyj 2009, 186–188). In addition, market Islam emphasizes that ethics of hard work, responsibility, and accountability are the means to economic well-being. Ary Ginanjar’s spiritual training activities or so called ESQ (Emotional Spiritual Quotient) is one example of market Islam that aims to enhance Islamic piety and to develop Indonesia’s human resources to further the project of national development (Rudnyckyj 2009, 186–187).

Ginanjar claimed ESQ training succeeded in making employees more industrious, honest, independent, and responsible. This involved a wide-ranging overhaul of existing norms. The use of Islamic spiritual training is perceived as an effort to make Krakatau Steel a competitive company in both the domestic and the global market. Islamic values that promote discipline, high respects, patience, and loyalty are employed as a viable way to achieve that goal. In other words, enhancing the Islamic practice is taken into account in addressing these challenges (Rudnyckyj 2009, 188).

Market Islam emerged not only to heighten spirituality and to attain a higher quality of life but was also addressed in response to a specific set of moral, political and economic challenges (Lee 2004, 85–104).³ In pursuing its goal, market Islam is operated through non-political enterprises that differ from the Islamic groups that played a role in Muslim activism for democratic reform. The shari'a is also used for ethical rather than political reasons. Rudnyckyj (2009, 196) stressed that "market Islam does not reject shari'a law because it wants to protect religion from the state, but rather on the grounds that religious practice is a matter of individual initiative." The choice to live according to Islamic ethics is part of an individual's consciousness and need not be imposed on people.

In religious spiritual training, a modern approach is adopted to train people how to live and practice Islam as a model of justice and harmony. Using high-tech instruments like a modifiable sound-system and colorful lights in an air-conditioned hall, spiritual Islam has been marketed and presented by the well-known and skilled spiritual trainer, Ary Ginanjar. In addition to strengthening religious values, the program also raises funds for social and company benefits. In this regard, Indonesians do not see Ary Ginanjar as religiously conservative or even innovative (*bid'ah*), because he does not try to conserve a tradition perceived to be under threat. ESQ (Emotional Spiritual Quotient) training, however, is a progressive (or even radical) movement because it represents a completely new way of practicing Islam to make it commensurate with modern life and labor (Rudnyckyj 2009, 187).

The training usually covers the principles of Islamic practices that are conducive to modern business, management and social life in a wider sense. Ginanjar often uses Islamic pillars such as zakat and fasting as examples to be analogized to contemporary modern life. Giving religious alms (*zakat*), for instance, is a divine injunction used to elicit 'synergy', 'strategic collaboration', and adopting a 'win-win' approach both in business transactions and in relations with co-workers. He uses fasting during Ramadan as a model to explain self-control and self-management. ESQ draws on these principles to inculcate the obligation to constrain this-worldly desires in order to ensure other-worldly salvation. Corruption, which he presents as the result of longing for material possessions, is depicted as contrary to the divine injunction of individual accountability (as cited in Rudnyckyj 2009, 190).

In relation to the case of ESQ penetrating into many private and state-owned companies, particularly Krakatau Steel, Rudnyckyj's (2009, 195) explanation of market Islam was insightful. He found that market Islam combines spirituality and quality of life with private and public affairs and thus enables people to have freer rein, without having to be directly involved in political parties or direct advocacy and thus need not be concerned with questions of human rights, social justice, or political liberalism. Thus, representations of reform do not necessarily align with groups involved in developing civil society. Rather, their primary objective is to enhance Islamic practices as a means of improving Indonesia's economic performance and competitiveness. The exchange of spiritual motivations through training and sometimes by selling booklets is a marketing model and in return, participants get tips and advice for how to face the challenges of living in a global and free market.

As Fealy (2008) stated, market Islam which emphasizes commodification is found in preaching on radio and TV shows. The rise of popular preachers benefits the market for TV and Radio programs and thus the preachers' incomes. The preachers' backgrounds in religious studies and their mastery of Islamic knowledge are not the main reasons that determine market interests. Rather, audiences are attracted by their popularity and their rhetorical communication in public speaking. Preachers like Aa Gym and Jefry al-Bukhari, to name just two of them, are good examples. Private TV-companies use their public appearances to raise their program ratings and thus enhance their profits. Religious sermons not merely foster Islamic ethics but, more importantly, the market. In regards to market trends in the field of religious sermons, Muzakki (2008, 207) noted that there is a tendency of a shift from traditional *santri* preachers like Ustadz Zainuddin MZ and Iskandar SQ, who were trained in traditional *pesantren*, to preachers who do not have a *santri* background like Aa Gym and Jefry al-Bukhari.

Muzakki (2008, 208) noted that the preachers' proficiency in mass communication allows them to move from the lower or middle classes to the upper class and they thus form the new religious elite. This is not to say, he emphasized, that having a traditional *pesantren* educational background does not represent the constitutive element of *santri* identity. In short, the social landscape of the religious elite, as represented by the figure of the *da'i*, has become diversified.

Some approaches that have been used to analyse Muslim movements through market Islam and commodifying Islam need to be exposed here. My goal is to show that many concepts may be used for this kind of study, but Rudnycky's (2009) anthropological perspective of market Islam is more relevant here.

In the case of zakat institution, I prefer to use 'marketing Islam' rather than 'Islamic commodification' to make a clear distinction between Islamic activities intended to make a profit and other, non-profit activities. Zakat institution is much closer to marketing Islam than Islamic commodification which is "in effect, the commercialization of Islam, or the turning of faith and its symbols into a commodity capable of being bought and sold for profit" (Fealy 2008, 16–17). Fealy (2008, 7) also emphasized that his aim in using religious commodification is to examine the exchange aspects of religio-economic transactions, particularly where the symbols of faith are being used to market Islam-associated products. The case of zakat, therefore, is not concerned with exchange between the payers and the zakat organizers (*'amilin*) or the recipients but rather merely marketing Islam through zakat institutions alongside their branding to the Muslim. A similar approach of commodification is Hoesterey's (2008, 95) study on the emergence of the popular preacher AA Gym's morality brand. Aa Gym's brand in marketing his message of Managing the Heart (Manajemen Qolbu or MQ) had captured the hearts of Indonesian.⁴ Aa Gym's example is highly relevant to religious commodification. Hoesterey's (2008, 105) interesting argument in this case is that "Aa Gym's religious authority was created through a different kind of preacher-disciple relationship (vis-à-vis orthodox preachers), mediated by the commodification and consumption of the preacher as a religious brand."⁵

In a more sophisticated elaboration, Lukens-Bull (2008, 228) used a capitalist approach to see how marketing religion as a commodity works. He tried to associate religious teachings and doctrines with social and economic life and to regard it as a kind of selling and buying process. He said,

"The buying and selling of commodities incorporate the process of socialization that includes both the buyer and seller. Within this context, religious commodities can be viewed as the process by which the social economic market is being utilized by religious ideology. Further, this process turns piety into a commodity; religion becomes something which can be bought and sold."

This approach seemed too profane because religion was juxtaposed with commercialization which probably reduced its sacredness. It was relevant however in seeing religious practices as having economic potentials in generating income for community development.

Another perspective of the use of the market is functional for making moderate Islam. This kind of popular Islam through market sectors may seem to have transformed Indonesian religious society into becoming moderate and non-political. This idea was reinforced by Ann Marie Murphy's (2008) study on the varieties and socio-political impact of education in Indonesia in which moderate Islam and non-political movements have been growing (Hefner 2008, 3–51; 53).⁶ One of her conclusions was that there is no evidence that Indonesian professional organizations are engaged in processes of recruitment and socialization of political and religious values in an effort to deepen the Islamization of society and politics. Her study did find, however, that groups of Muslim professionals are committed to social transformation (Hefner 2008, 12). She also stressed that in public, the role of Islam is being contested to motivate idealistic Indonesian professionals to use their skills to promote social justice. For the most part, these activities are consistent with democracy, pluralism, open markets, and good relations with the West (Murphy 2008, 33–34). Her emphasis on market Islam as promoting an idealistic agenda such as social justice is relevant to this study as Islamic values have increasingly become the motivation for social development.

There is no doubt therefore that the interplay through the market domain will open up a multi-variety of religious forces and not principally infringe on religious doctrines. Pattana Kitiarsa's (2008, 48) analysis demonstrated that religious commodification of the sacred does not reduce religiosity. Rather, it characterizes the various ways relationships between religion and the market are configured. Even in Asia, the religious market has contributed significantly to the powerful trends of modern or even postmodern market cultural upheavals.

In this regard, the nature of religious commodification is not simple or all-encompassing. Rather, it is a complex historical and cultural construction, notwithstanding its obvious commercial features. It is reproduced in specific cultural contexts, and thus, requires an understanding of cultural frameworks in order to unlock its symbolic and socio-economic significance. Referring back to market Islam,

commodifying processes are also connected with a highly innovative approach and are specifically embedded in the local-global trajectories of the market economy and postmodern religious explosions. Religious commodification does not necessarily lead to religious malaise or produce new religious forms and movements that oppose the institutionalized beliefs and practices of religious organizations (Kitiarsa 2008, 2). How market Islam operates in terms of the commodification of religion, borrowing Kitiarsa's (2008) term, "creates more than ever the intimate processes in which religious meanings and their sacred aura have become commodities being manufactured, exchanged and consumed through the market mechanisms" (p. 7). It means, Islamic teachings and values have obtained added purposes and have become an attractive means for the public to pursue its material and immaterial goals.

To address commodifying Islam as a mode that reduces religious nature, such as symbols or belief does not always have a negative impact. An approach of commodifying religion as a means to attract people to become involved and to contribute in the case of zakat agency creates a positive impact. Different from Miller's (2004) opinion that commodifying religion:

"...starts to reduce religious beliefs, symbols, and values into free-floating signifiers to be consumed like anything else is not the case of zakat practice in Indonesia. As such, it takes them from their original contexts and throws them into a cultural market place where they can be embraced in a shallow fashion but not put into practice. (Hasan 2009, 242; Miller 2004).

In my opinion, intentional or unintentional commodifying religion in the case of Islam is not simply an exchange aimed at economic benefit. The strict divide between what belongs to sacredness and what are worldly affairs has already been decided by Islamic jurisprudence, the principles of which are derived from the Quran and the Sunna.

Being a regular element of the spiritual and social dimension of Islamic teaching, zakat payment which steadily grows today among Indonesian Muslims has entered the agenda of civil Islam. Zakat administration organized by non-government organizations, following Hefner's (2008, 6) opinion, is a sign of 'the growing of civil society rather than fundamentalism' in almost all social life. Hefner further offered the insightful analysis that the emergence of such civil Islam gave rise to new Muslim groups, which have become a major force

in society and politics. He provided many indications, including heightened enthusiasm for higher education and professional careers and, no less significant, heightened commitment to Islamic observance. These come together in the membership of professional associations. The mode of civil Islam as having been integrated into market Islam through zakat has been transformed into public values supported by zakat agencies.

Alongside charity organizations, an increase in ritual activities and fashion in dress are also signs of an Islamic resurgence that brings economic and religious advantages. The growing numbers of women who wear a *hijab* (headscarf) encompasses low and high class figures including celebrities. Muslim fashion is exhibited not only as a religious identity but also as a market commodity demonstrating a variety of designs and prices. In addition, the Muslim middle class contributed to the increased attendance during Friday mosque services, the swelling numbers of students taking part in religious circle studies, leadership training and social activities (Hefner 2008, 7).

Following the discourse of marketing religion, zakat administration is insightful even though not totally similar with this kind of model. Zakat is one of the Islamic pillars together with *salat* (five daily prayers) and the *hajj* (pilgrimage to Mecca) but its nature in public affairs has been transformed. Many scholars who study this subject have come to understand this phenomenon in its social and political perspectives. My findings in the case of zakat agency in Indonesia show, following Rudnyckyj's term, is that they consist of "efforts of self-styled spiritual reform [...] to enhance Islamic practice to better compete in an increasingly trans-national economy" (Rudnyckyj 2009, 186). Marketing Islam by using a modern model of zakat agencies is designed to "inculcate the kind of ethical dispositions deemed conducive to greater competitiveness in a global economy, particularly to serve the needy" (Rudnyckyj 2009, 186-187). In regards to zakat agencies, market Islam emphasizes an ethics of hard work, responsibility, and accountability as the means to economic well-being. To meet such ideal ends, zakat agencies are designed to be accountable and open to the public and thus have become the branding model of zakat institutions and market Islam. Zakat agencies therefore pay serious attention to the increase in zakat collection as a means of social piety in order to run their programs on economic development, education and for consumptive purposes.

Using zakat for marketing Islam aims to enhance Islamic piety and to develop Indonesia's human resources to further the project of national development (Rudnyckyj 2009, 186-187).

In some respects, expressing piety, transparency or accountability, responsibility and professionalism have become attractive and thus have become commodities to invite donors to channel their funds through zakat agencies. Donating is only effective when it uses a commodity approach that makes a combination of the promise of God's praise and concern with poverty and justice that adherents find attractive. Philanthropy typically accepts the role of the market as the generator of wealth. Islamic values that can promote discipline, high respect, patience, and loyalty are employed as a viable way to achieve that goal (Rudnyckyj 2009, 188). The rise of zakat agencies can be defined as a response to a specific set of moral, political, and economic challenges. In pursuing their goal in helping the poor and developing the community on the basis of social justice, zakat agencies are operated by non-political enterprises different from Islamic groups engaged in Muslim activism for democratic reform (Rudnyckyj 2009, 194).

Contemporary zakat management is organized by taking two approaches: the first is by adopting a sophisticated and modern system of administration, while the second is by using attractive and relevant programs for the benefit of society. This can successfully be carried out if zakat management is coupled with the nature of the market models. Not exclusively limited to raising funds and redistributing them to beneficiaries, Islamic philanthropy, like Christian philanthropy, is a response to social and economic upheavals, which is a common phenomenon in all kinds of giving practices (Weller, 2008: 21). It can be said that in the modern age, a multitude of religious expression in the public sphere that uses all available sources is likely to become the trend of new religious (Islamic) spirituality (Turner 2008, 33).

In regards to zakat agency, borrowing Rudnyckyj's (2009, 195) view, market Islam functions to present an agenda aimed at heightening the quality of life among disadvantaged people without directly being involved in political parties or direct advocacy. Zakat's primary objective is to enhance Islamic practice as a means of improving the life of the poor and needy.

The emergence of Islamic philanthropy into the public sphere facilitated by a democratic atmosphere is a kind of response to pervasive

social injustice and poverty. The sociologist Jose Casanova (1994) was right when he noted that the revival of religion in the public life of the modern world indicates how religions have undergone a process of “repoliticization” and “deprivatization”. The revival of religiousity also shows how religions have played a concrete role in the transition from authoritarianism to democracy, and thus contributes to the growth of civil society (Hasan 2009, 229–237; 237–250).

Various efforts have been made to discover how zakat could become more influential and have a wider impact on community interests. Seeing poverty as the common enemy and as a form of public responsibility, market Islam has taken social justice and piety into account and thus automatically it has gained considerable support among Muslims. In their endeavors, zakat agencies have created a new landscape of charity administration in modern Indonesia. The modern way of commodifying zakat is by packaging it with images of helping disadvantaged people and pointing to the religious commands of sharing with and protecting others. In this approach, Islam, particularly zakat, “is packaged and offered to a broader audience and [...] this has served to produce a framework for the moral order of society through the objectification and systematization of Islamic values and practices as a normative model” (Hasan 2009, 237–245). In this regards, zakat and its inherent values are employed as commodities that drive compassion, loyalty and brotherhood that are enshrined in individuals or are parts of individuals’ experiences. To cover a wider audience and to elicit a positive response, zakat is presented as an all-inclusive way and thus it attracts a variety of Muslim and non-Muslim groups, private and public enterprises, and individuals and institutions. It is no longer dominated by conservative doctrines, the life in the hereafter, or to calls for a return to true Islam, which are more ideological and thus conventional, rigid, and exclusive in character (Hasan 2009, 242). In the case of Indonesia, zakat agency serves to express piety, keen concern for the poor, and the promotion of social justice through the use of modern and sophisticated management to challenge globalization’s impacts.

Zakat Agency

Since the arrival of Islam in Indonesia, zakat payment has been voluntary in nature. Zakat payment therefore never affected people’s economic and social conditions, since it was understood as a mere ritual

exercise and an expression of performing one of God's commands. Individually and voluntarily, each Muslim handed over their zakat to those they assumed would offer aid in the social and religious fields. It was reported, for instance, that ulama and Sufis regularly received their shares of zakat irrespective of their economic and social circumstances (Jahar 2005, 89). Thanks to their role as religious functionaries, the ulama and the religious elite enjoyed the benefits of zakat income (Fauzia and Hermawan 2003, 167–168; Jahar 2005, 89). In that time and even up to the 1970s, much money that was collected as zakat was distributed among the poor and among the ulama. The latter were generally trusted to organize zakat affairs, or to act as zakat administrators (*amil*) on temporary committees, particularly during the month of Ramadhan. This poorly organized system of zakat administration provided the collectors with the opportunity to enjoy the largest shares of zakat. It was said that only a small portion of the zakat was actually given to the poor and needy (Salim 2008, 683–688; 701).

To have more impact on the living conditions of the poor and on community development in general, Muslims tried to organize zakat in a more modern way in response to these long-rooted practices. Prior to the issuance of the legal foundation of zakat administration in Act no. 38/1999, since 1968, only the provincial government such as that of Jakarta was involved in such religious affairs. Zakat administration by the regional government was also institutionalized in Aceh (Jahar 2006, 353–366; 378).⁷ Prior to that, even though unsuccessful, zakat administration had been organized by the Ministry of Religious Affairs since 1952 and it officially started to collect zakat in 1954, albeit restricting itself to collecting *zakat fitrah* (zakat paid at the completion of the fast at the end of Ramadhan) (Fauzia 2013, 180–181). It was reported that zakat payment was mostly restricted to *zakat fitrah*, while the payment of zakat deducted from wealth or trading activities was not recorded at that time.

Since state policies towards Muslims changed, particularly in the late 1980s and the New Order regime became what is called accommodative to Islamic policy, state-based zakat agencies started to grow in provinces such as Jakarta, Kalimantan, West Java and Aceh. This period was also marked by the initial establishment of the Islamic Bank Muamalat, the elevation of religious courts to the same level as the general courts and the promulgation of the Compilation of Islamic Law (KHI,

Kompilasi Hukum Islam) in 1991 (Fauzia 2013, 193). Ever since, zakat agencies started to grow even though they were mostly state-based. The Indonesian Association of Muslim Intellectuals (Ikatan Cendekiawan Muslim Indonesia or ICMI) made an important contribution to zakat administration. In 1992, prominent ICMI figure, Dawam Rahardjo, attended a National Meeting of the State Zakat Agency (BAZIS) and he proposed a modern system in zakat administration. It was also said that the ICMI supported the establishment of Dompot Dhu'afa (Fauzia 2013, 194).

It is worth noting that the modernization of zakat administration also owes much to the growing rational and modern interpretation of Islamic teachings. Seminars and discussions held by the Indonesian Ulama Council (Majlis Ulama Indonesia or MUI), the Muhammadiyah and the Nahdhatul Ulama (NU) raised the issue that professional income should be charged as zakat (*zakat profesi*). They agreed that professional zakat could be levied at 2.5 per cent. In addition, the NU and the Muhammadiyah started to develop their own zakat agencies to collect the funds from their members (Fauzia 2013, 194). Three opinions came up in defining zakat practice. First, various ulama and legal scholars were concerned with the legal aspects of zakat rather than its economic and social impact. This refers to their understanding that zakat is the fulfillment of a religious duty for the preservation of social stability. Second, zakat was defined as a sort of fiscal instrument and a legal framework for society's welfare. Third, zakat contains economic aspects as it is an Islamic instrument of social welfare and justice (Latief 2014, 15–16; 18). These opinions drove the emergence of many zakat agencies across Indonesia.

The most salient example of government-organized zakat administration was the state zakat agency called Bazis DKI Jakarta. This agency was designed to cater to the interests of the Muslim people in Jakarta, particularly those categorized as poor and needy. Uniquely, Bazis DKI, aside from collecting zakat from the Muslim community as well as from provincial Muslim civil servants, also received financial support from the Jakarta Regional Annual Budget to be used for administrative operations. It was also clear that the state's involvement in this matter was seen as a political policy. The Governor of Jakarta, for instance, acts as Bazis DKI Jakarta's chief and he is assisted at the lower state administration levels by mayors and district heads. This way of estate-

based zakat administration does not raise significant funds when seen in the light of the number of Muslims in the region. The total of state zakat collection in 2010 was only IDR 31,448,776,565 (Fauzia 2013, 195–197). In general, the amount of zakat collected by the state was less than that collected by zakat agencies. The rise of non-government zakat agencies was also to respond to this matter. Non-government zakat agencies adhere to modern and professional management and are committed to implementing principles of social justice.

During the Soeharto regime, there was a tendency for the rise of popular Islam. Islam's popularity grew even stronger after the fall of the Soeharto regime (Gaffney 1992, 38–51).⁸ During Soeharto's New Order, Muslim movements' activities were restricted to social affairs and education, while Islamic politics and political Islam were closely monitored. Religious sermons as well as collective activities involving large numbers of people had to be reported to security officials. During that period, Muslim activists preferred to be active in dakwah (religious predication) activities rather than in politics and they used dakwah as the medium for the articulation of their political aspirations (Muzakki 2008, 212).

The establishment of official, state-recognized zakat agencies, however, only started after 1999 following the enactment of Act no. 38/1999 on zakat administration.⁹ This law marked the beginning of a proliferation of zakat administration organized by both state-based and non-government institutions or so called BAZ (Badan Amil Zakat, state-based zakat administration bodies) and LAZ (Lembaga Amil Zakat, non-government zakat administration bodies). These two models of zakat administration exist in all regions in Indonesia. Despite the uprising of static Islam, New Order policies are against political Islam. The issuance of Zakat Law no. 38 in 1999 and later revised by the Zakat Law no. 23 in 2011, the emergence of state-based zakat administration (BAZ) was not primarily concerned with Islamization or the politicization of Islam (Bush 2008, 175–176).¹⁰ While the state-based zakat administrators regulate and implement zakat matters and monitor non-state zakat agencies, their prime concern was to protect the poor, realize social justice and develop people's education among the Muslim community.

Being a non-government zakat institution, Dompot Dhu'afa zakat agency is included among well-developed zakat agencies in

Indonesia. To compete with its counterparts and to attract the Muslim community's attention, Dompét Dhu'afa uses marketing strategies to increase its revenue while it shares Islamic ethics and values such as piety, responsibility, accountability and social justice. These values in general have become part of zakat agencies' institutional brand in Indonesia.

Marketing Social Justice through Zakat

Having learned from the weaknesses of zakat administration in Indonesia, the founders of Dompét Dhu'afa tried to develop a zakat system based on modern as well as on Islamic principles. This approach increased the aspects of substance in zakat matters and elevated Islamic ethics in general. Dompét Dhu'afa, one of the largest zakat agencies in Indonesia, is worth mentioning with regard to its engagement in social development through zakat and voluntary funds channeled to it by the Muslim community.

Far from being engaged in political propaganda or realizing the goals of Islamization as students of Islamic movements in Indonesia often perceive, Dompét Dhu'afa (commonly called by its acronym DD) strives to introduce Islamic values pertaining to humanitarianism into the public sphere (Asnaini 2004, 112).¹¹ Inspired by social and community developments in Gunung Kidul, an economically and socially rather poor rural area near Yogyakarta in Central Java, student activists from Yogyakarta started to help raise the financial incomes of the inhabitants. This program successfully strengthened the people's capacity to earn money through small business enterprises such as batik and traditional handicrafts.¹² DD then started to organize the transfer of the donations of Republika's employees to poor people.¹³

Consistent with its emphasis on humanitarian aid and community development through zakat and voluntarily donations (*ṣadaqah* and *infāq*), DD offers its visions, missions and company profile based on transparency, accountability and modern management for the benefit of the disadvantaged people. Its vision is to be a zakat agency for social benefit and community service that implements a professional management approach. It explicitly states this as follows: DD is to become a leading, trustworthy, and professional zakat agency. This vision is complemented by the following operative missions: to increase the quality of zakat administration, transparent, accountable, beneficial

and responsible in order to make the community self-reliant. With regards to these visions and missions, DD has designed three main activities to make its programs concrete and workable. These three activities intend to strengthen social cohesion among Muslims, ensure social justice for the poor and to elevate their spirits (Asnaini 2004, 112–114).¹⁴

As a modern zakat agency, it is undoubtable that DD designs its programs in accordance with real social needs and by so doing attracts and invites zakat payers and institutional partners. The programs basically offer humanitarian aid for incidental natural catastrophes, poverty alleviation, and community and human resources development. This framework is certainly relevant to the actual standing of Indonesian development in which poverty and bad economic circumstances are major hurdles for roughly twenty per cent of the population. It was reported that the poverty rate in 2007 was 16.58 per cent. The highest percentage was in rural areas with 20.37 per cent whereas in cities the level stood at 12.52 per cent. The overall poverty rate in 2010 was 13.33 per cent divided into 16.56 percent in rural and 9.87 percent in urban areas. The growth on the human development index from 2006 to 2009 did not change significantly, with 70.10 per cent in 2006, 70.59 in 2007, 71.17 in 2008 and 71.76 in 2009.¹⁵ To some extent, DD's establishment was inspired by and responded to this condition. Therefore, DD is concerned with social development, humanitarian aid and economic empowerment. DD markets programs that conform to social justice as the main concern of Islamic principles. They are:

Educational aid for the poor

DD created this program as a supplement program alongside other social and community development programs financed directly by zakat. It was also called parental custody (*orang tua asuh*) which means that individuals or families adopt a parent-like position and pay poor children's educational fees for a whole year. Donors have the choice to finance candidates monthly for school levels ranging from elementary school to higher education: the fees are IDR 30,000.00 (US\$ 3.00)¹⁶ for elementary school, IDR 50,000.00 (US\$ 5.00) for junior high school, IDR 100,000.00 (US\$ 10.00) for senior high school, and IDR 150,000.00 (US\$ 15.00) for higher education (college/university). This program has been set up in a market style which clearly pictures the

conditions of the poor. The pamphlets and brochures display attractive and beautifully-made pictures illustrating poor children wearing ragged clothes carrying baskets full of rubbish. The pictures on the brochures and the compassionate statements contained in them convincingly invite audiences to join the program. The wordings of the brochures have nothing to do with Quranic scriptural terms or prophetic sayings in their call to enact Islamic teachings. The program's design, instead, proffers an important issue related to social justice through helping the poor.¹⁷

The candidates who take the position of "custodian parent" to foster educational fees are required to be able and willing to finance the students' fees for at least one year and to pay an initial payment enough to cover the first six months. They also need to have regular meetings with the beneficiaries in order to strengthen the relationship between the "custodian parent" and the students. To heighten the quality of the students' educational achievements, the DD involves the parties, particularly other students, to accompany and supervise them during doing their study. It is at this juncture that the processes of material and immaterial interaction and exchange of values and sympathy start, strengthening community relationships irrespective of diverse social, ideological, ethnical and political roots. The payment procedure is also very practical as the amounts due only need to be transferred to the bank accounts mentioned in the brochure.¹⁸ It is worth noting that DD opened accounts in several Sharia and non-Sharia banks which obviously demonstrates that it is not fanatical or conservative but rather wishes to extend its coverage as widely as possible as long as it enhances the potential of raising funds.

Independent Community

Another important DD program is called Masyarakat Mandiri (Independent Community). The salient features of this program are social assets and economic development. It offers proper and productive public facilities for the general needs of society, economic investment of productive enterprises and empowerment for a sustainable social economy. These programs are designed for disadvantaged communities, particularly in poor areas both in urban and rural regions and cover all groups irrespective of the ethnic or political affiliation of the beneficiaries. Launched in 2000, this program has been warmly welcomed by society

in general. One of the proofs for this is the trend of a gradual increase in the amount of funds allocated to the targeted groups. The number of volunteers increases and consists of Muslim activists and university students who intend to contribute their knowledge and skills in fostering social and religious activities. It is obvious that by using this model, zakat agencies in Indonesia such as Dompot Dhu'afa engage in marketing Islam rather than in Islamization. Other zakat agencies try to adopt DD's ways of operation which shows that there is hidden competition among zakat agencies to attract people to channel their funds through them.¹⁹

Feeling it is responsible for alleviating widespread poverty and offering assistance after incidental disasters, DD stands ready to move forward to respond to these circumstances. Being disadvantaged, poor and the victims of widespread income inequality are not destinies but rather the results of structural problems. Therefore, pictures of the actual living conditions of the poor are displayed to raise public awareness and to draw sympathy. Zakat is one of the main resources for fund raising next to voluntary donations and through the use of various media like TV shows, the Internet, newspapers and banners across the country people are urged to donate. As a result, DD, which was originally only headquartered in Ciputat to the south of Jakarta has recently been reaching out to almost all the provinces in Indonesia and even abroad.²⁰

The creation of independent communities (Masyarakat Mandiri) was inspired by the spread of the activities developed by *Bayt al-Māl wa al-Tamwīl* (BMT, the House of Islamic Treasury). This institution provides funds to the poor and lower class people. It is interesting to note that the funds it allocates for these purposes are derived from zakat and voluntary charities such as infaq and waqf. The traditional manner of the management of this charity has long been organized by ad hoc zakat committees in charge of distributing revenues directly to the recipients (*mustahiq*) for whom it made little change and it was only enjoyed during the end of the month Ramadhan or *ʿid al-fitr*. The funds provided for independent community programs are now allocated to small enterprises that directly develop social and economic activities in the regions. The funds are given as simple, non-interest carrying loans starting from smaller amounts up to the larger ones of approximately IDR 500,000.00 (US\$ 50.00) to IDR 1,500,000.00 (US\$ 150.00).

DD created a group strategy in its loan provision. A group consists of five people and 2 to 8 groups form a cluster. This model aims to enhance the skill of individuals and groups in producing the commodities they need themselves and those intended to meet market demands. In addition, DD developed a form of strong cohesion between group members and individuals commonly known as *ukhūwah* (brotherhood). In this way DD adopts spiritual aspects next to material approaches in order not to satisfy its members' physical needs only (Asnaini 2004, 129–130). To do all this, the DD developed a proportional economic development model in which a significant amount of the zakat revenues, approximately 37.5 per cent, are apportioned to economic empowerment while charity and human resources development, such as scholarship for students and training, only amount to 25 per cent respectively and 12.5 per cent is deducted for operational expenses.²¹

DD concentrates its operations mainly on regions surrounding Jakarta like Bogor, Tangerang and Bekasi as they are close to DD's headquarters and many disadvantaged people live there. In 2000, pilot projects started in Bogor (in 4 villages), Bekasi (2 villages) and Tangerang (3 villages) and these projects still form DD's main activities. Also in 2000, programs were extended to areas outside Java, like Bengkulu (Sumatra), Poso (Sulawesi) and the Banggai islands off the coast of East Sulawesi. Until the end of 2000, as many as 930 people had been involved in the programs divided over 186 groups.

Out of the total amount of IDR 3,571,558,066.00 (US\$ 357,155.8) spent in 2009, almost half came from zakat (IDR 1,649,342,466.00) (US\$ 164,934.3).²² This means that independent community programs are not exclusively financed by zakat or sadaqah revenues but also by donations from non-Islamic partners such as JICA (Japan International Cooperation Agency), the Body Shop Foundation and Pasar Modal Indonesia (Indonesian Stock Exchange).²³ It is certainly clear that DD tries to keep its institution inclusive, apolitical and for the benefit of social and community development. Zakat and voluntary donations are, of course, DD's main sources of financial income and nowadays, these resources are treated as fundamental social security for the poor. Within a year, at the end 2001, DD had successfully extended its outreach activities by establishing 607 individual partners in independent communities in Bogor, Tangerang and Bekasi. These partners are divided into 124 groups, 35 clusters and cover 9 villages in these areas.²⁴

DD applies two models of financial distribution: the first consists of interest-free soft loans for the poor (parties entitled to their share of zakat) and the loans range from IDR 500,000.00 (US\$ 50.00) to IDR 1,500,000.00 (US\$ 150.00). The second consists of a partnership model with the party who will run the business. For this category, DD uses a profit sharing system. To each category DD adds an assistant who is in charge of technical services, especially financial management, production and marketing.²⁵ After a DD supervisor has assessed what businesses are appropriate for them, recipients are trusted to run their own businesses. DD's partners have to be aware of the environment and have to be halal (lawful on the basis of shari'a). Their enterprises should moreover meet various requirements, such as the presence of local demand, the availability of raw materials in the areas, and they have to be sustainable, profitable, good and halal (lawful). With this in mind, there are three business fields: 1) those based on natural resources, such as farming, husbandry and fisheries; 2) production of primary products such as foods and clothes; and 3) tertiary level products dealing with services and trading. Until the end of 2001, the total amount of funds allocated to this program was IDR 389,375,000.00 or the equivalent to US\$ 38,937.5. From this sum, 91.9 % was successfully returned to DD, 4.30 % faced irregular returns and 4.51% was categorized as bad. Credit return failure was basically caused by force majeure (unavoidable difficulties) due to prolonged dry seasons for the farmers and fishermen. This program was increased with 214 partners (37 %) from IDR 67,644.00 (US\$ 6.76) to IDR 91,562.00 (US\$ 9.156) in the end program. Partners have also made progress in many other aspects such as religious consciousness, social solidarity, speaking in public and civic engagement (Asnaini 2004, 142–144).

DD has made a significant breakthrough in market Islam with regard to substantial issues like justice and social solidarity. It has received positive responses and sympathy from both the government and non-government parties. The increasing amount of funds DD receives from various people is a clear indication that DD is the icon of zakat agency in Indonesia. Fundraising is now organized using modern media like direct and online banking transfers. DD has successfully conveyed the Islamic message in terms of social justice and humanitarian interests in which economic and public services are the main issues. Ethnicity,

political affiliations, and exclusive-cum ideological orientations are left behind and instead, DD promotes the adoption of Islamic values as the foundation of human rights, in particular through zakat practices.

Modernizing the Zakat System

DD's novel way of zakat organization was a breakthrough in the system of zakat collection and distribution in Indonesia and other zakat agencies copied it. There is no doubt that DD should be seen as the pioneer in the modernization of zakat administration and in reforming philanthropic institutions in Indonesia. From the 1940s to the 1980s, Muslims had a conservative understanding of Islamic philanthropy and other religio-social issues (Jahar 2005).²⁶ Zakat and other Islamic voluntary donations such as waqf were organized in a traditional manner in which these revenues were only allocated for consumptive and religious benefits, such as feeding orphans or building mosques and cemeteries. Zakat, for instance, was only distributed in the form of food and mostly deducted only from zakat fitrah that was paid during the month of Ramadhan while the organizing committees were temporary in nature (Bewley 1992).²⁷ In response to these circumstances, in the beginning of the 1990s, DD started to transform the nature of the administration of zakat and voluntary donations and it started to allocate the funds to social and community development. It did so in the form of financing productive enterprises and providing aid to communities that were hit by natural disasters and poverty (Jahar 2006, 353–396).²⁸

The modernization of zakat takes at least two forms: Firstly, zakat is organized in a modern way in accordance with the worldwide contemporary business management systems such as transparency and professionalism; secondly, zakat is utilized for productive purposes for social (humanitarian) and economic development. In that, zakat is used in tune with the actual needs of society which vary much in nature. It is worthwhile to follow the Latief's study on the nature of charitable clinics, operated by zakat agencies in Indonesia, which is exactly the kind of new form of expressing Islam as serving disadvantaged parties by providing for their basic needs (Latief 2010). Islam is not being marketed and communicated among the people through symbolic-cum provocative approaches let alone through politicization, but rather as a mode for expressing care and compassion. In that, zakat agencies

try to impress on the people that Islamic philanthropy is committed to implementing justice and to promoting prosperity for all. Gradually, zakat agencies received wider financial support and the aid of voluntary workers. The salient program of zakat agencies that Latief studied was healthcare services through clinics which offer medical treatments to the poor free of charge.²⁹ Zakat agencies have at least three objectives with regard to healthcare services: (1) to provide for the financial resources of Islamic charitable hospitals, (2) changing concerns regarding Islamic views about poverty, social welfare, mutual help and Islamic community, and (3) bridging the gap between 'the haves' (individual or collective/corporation) and the 'have nots'.

Latief (2010) also emphasized that the zakat agencies that run charitable clinics see the government as their partner rather than as their opponent. This differs from NGOs that are often politically resistant to the government's unpopular policies on health (Hadiwinata 2003). Instead zakat agencies establish relations with government health institutions in order to develop social welfare in the country. Latief's interview with Abu Sayuqi, the founder of RZI—Rumah Zakat Indonesia (Indonesian Zakat House), clearly explained that besides performing social aid for the disadvantaged, healthcare services are also a kind of market Islam. By taking an anthropological approach, Latief's illustration of the activities of charitable clinics and the backgrounds of poor healthcare users is magnificent (Latief 2010).³⁰ In this regard, zakat agency is shown as being the guardians of the poor.

Apart from those provided by charity activists as Latief noted above, Muslim civil society has seen a growth in public health services in both rural and urban communities (Latief 2010). The NU and the Muhammadiyah are notable in charitable clinic activities. In this case, Islam has been given a prominent role in developing public health in a number of ways. This is likely inspired by Christian groups who have long been engaged in such matters, and many Muslim institutions recently realized the benefits. In addition to healthcare services, Murphy (2008, 29) noted that education plays a key role in transforming society through the kind of civil society movements Muhammadiyah universities offer.

The rise of Muslim medical institutions as Latief highlighted above may be linked to the Muslim incapacity of providing healthcare services, especially during natural catastrophes and social conflicts. The Indonesian

Red Crescent (*Bulan Sabit Merah Indonesia*) and Mer-C were both founded by medical professionals in response to the perception that Muslim victims during the conflict in the Moluccas did not have the same access to medical care the Christian victims received. The Red Crescent and Mer-C treated victims regardless of their religious affiliation. In addition to disaster relief, both organizations operate health clinics and the Red Crescent sponsors health training, administers aid to refugees and runs clinics and youth programs. The doctors and medical professionals who staff both organizations are all volunteers (Murphy 2008, 30).

The element of humanitarian voluntarism in this medical treatment, to some extent, strongly inspired zakat agencies also to provide healthcare services. Islamic values have undoubtedly motivated the doctors to become involved in voluntary work rather than working for a fee. The case of Mer-C is interesting as it is independent and has no formal relations with any political party or major social organization. In some areas, political parties use medicines and medical services to attract people to political rallies. Being independent, the doctors feel free to participate in whatever events that need medical treatment. Some Mer-C doctors, for instance, often assist at these events and claim to do so out of personal interests rather than as Mer-C representatives (Murphy 2008, 29–30).

Another example of fostering community capacity is through providing so-called *qard al-hasan* (interest-free loans). In terms of Islamic finance, *qard al-hasan* may be regarded as charity, help or advance for a certain period of time. Its repayment by the borrower is obligatory as the Quran encourages Muslims to meet their promises and commitments. Guaranties such as mortgages or any other collateral security are allowed. However, if the borrower is in trouble the lender is expected to extend the time or even to voluntarily remit part or the total amount of the principal. In practice, *qard al-hasan* is used for short-term bridging financing and social welfare. DD provides these loans from zakat funds. In case the borrower is greatly burdened and unable to repay the loan, it becomes a donation even though in the contract parties have agreed that the amount has to be repaid. Several steps of assessment of the prospective candidates are made before a loan is disbursed and they include visits to the candidate borrowers, valuing their moral integrity and the potential of the business they are able to do. This procedure attempts to minimize risks and to ascertain the effectiveness of the financial allocation. It needs to be emphasized

that the DD tries to make the candidates aware that loans will also be circulated among their counterparts (for instance brothers) once they have succeeded in their business. At the end, these zakat beneficiaries (*mustahiq*) will gradually turn into zakat payers.

There are two main issues in which DD has developed zakat into a commodity for both the beneficiaries and zakat payers. On the one hand, zakat has become a viable and desirable commodity in sanctifying people's wealth and therefore should be paid regularly. On the other hand, zakat entails the ultimate purpose of elevating the poor and needy to prosperity and happiness thanks to the financial aid. The interplay of these two sides, zakat for justice and for protecting the disadvantaged, has added value for institutional administration and thus is fruitful for the DD in particular and zakat agencies in general. The efforts of helping the poor and offering other humanitarian aid are used as branding (Hudson 2008, 71)³¹ which attracts the public (Hudson 2008; Sargeant and Wymer 2008, 70–75). The brand of zakat as it is marketed by DD or any other zakat agency influences people's behavior to make them give a good response. Such behavior includes a change in their perception of zakat agencies, enhanced awareness of zakat's benefit for the public, and finally, and perhaps most importantly, people have considerable more trust in DD as a modern and trustworthy zakat agency. In this way, the creation of this brand of zakat delivers both God's message on purifying wealth and securing humanitarian benefits finally creating loyalty.

The loan allotted to the participants of this (? State the program) program is not financial but rather is provided for things like sewing machines, farming tools, electronic or automotive tools, livestock, etc. In another case, the DD assigned a certain unit of the zakat agency to deal especially with the operational side of the businesses in which it involved and taught the disadvantaged people before they personally took over the enterprise. This approach somehow resembled internship or workshop training (Idris 1997, 60–62).

Conclusion

As discussed above, the Dompot Dhu'afa has demonstrated the power of market Islam in developing zakat. In many respects, marketing zakat through its inherent values of securing justice for the destitute and exposing zakat agency as transparent and professional are actually what the public requires. This approach does not attempt to commercialize

religion; rather it is committed to the advancement of modern trends in Muslim communities that are increasingly concerned with objectivity and the effectiveness of religious teachings rather than with symbolic forms. The establishment of zakat organizations, as has been found in this example, has nothing to do with Islamization, but rather with marketing Islam through a heightened sense of social justice and branding zakat institutions with professionalism. Relating zakat organization to Islamization or the politicization of Islam oversimplifies the process.

The proliferation of state-sponsored zakat agencies (BAZNAS) vis-à-vis community-based zakat organization (LAZ) is not a case of state-initiated Islamization. It is rather an attempt at regulating public affairs, including zakat funds, within the state administration. This form of regulation should not automatically be seen as a form of Islamization. In other words, the state is responsible for ensuring that the funds that are regularly collected and distributed from Muslims are legally organized (Latief 2014, 16–38; 50).³²

The use of mass public communication means such as TV channels, radios, publications, entertainment events and religious ceremonies are efforts to enhance awareness of the benefits of zakat among the people. It is by taking the marketing approach that the use of company brands and relevant programs to cater to the communities' needs are developed in order to generate more income. Without these strategies, it is unlikely that zakat agencies will attract the support of the people.

Endnotes

- I would like to thank my colleague Dr. Dick van der Meij who has edited my essay and gave valuable critics to all my work, and my indebted efforts to two anonymous reviewers who have made valuable critical remarks and put this work into an academic writing.
1. Salim believes that the institutionalization of zakat is intimately related to Islamization.
 2. In championing Islamization, Otto said, "...The jurisdiction of Religious Courts has increased; new national laws on Islamic economic law – banking, taxation, almsgiving – have been promulgated." In another part, however, he believes that Islam has a little influence over all Indonesian constitutions. He states, "It should be realised that in Indonesia the bigger part of the law has undergone little or no visible influence from Islam. Indonesia's constitution has remained secular, as have most of its codifications, whether in administrative law, criminal law, civil law, or laws of procedure. 'Islam' and 'sharia' lack a constitutional status as such."
 3. Using Islamic symbols for the benefit of political movement has been exercised by Islamic parties such as PKS (the Prosperity and Justice Party) and PBB (the Crescent and Star Party), even though in fact these efforts did not impact the votes results. This approach is defined as politicization of Islam that generally failed to gather Muslim's support. What people need basically is prosperity and justice in their real life not in imagined society.
 4. Looking at the case of Aa Gym, a personal figure and Islamic values have been successfully exchanged for Aa Gym's pesantren benefits. This brand gradually decreases and influence Darut-Tauhid's income once Aa Gym took a second wife. See Hoesterey 2008, 103–105.
 5. Religious authority together with Aa Gym's branding of morality have been exchanged for the profit. Once this brand is violated, Aa Gym's "religious product" did not attract Indonesians audiences.
 6. Ann Marie Murphy and Bridget Wels conducted research on Islamic education and professional associations in Southeast Asia supported by the national bureau of Asian research. The first two years of the project (2004–06) were dedicated to examining the varieties and socio-political impact of education in five countries: Indonesia, Malaysia, Thailand, Cambodia, and the Philippines. The research encountered three broad trends: first, education is booming across the region; second, the dominant doctrinal and theological currents in Islamic education are not politically radical but instead are moderate or moderately conservative; and, third, the primary influence on the reshaping of education has been not politics but rather the desire of parents, students, and educators that schooling should provide practical and vocational education as well as religious instruction.
 7. The governor's initiatives are basically a response to Soeharto's reluctance to become the National Zakat Amil (National Zakat Administrator) as once recommended by a group of Jakarta Ulama in 1968. Soeharto's agreement for the governors to organize zakat was merely a sign that zakat was not considered a national-cum state affair but rather as an individual and Muslim affair.
 8. According to Patrick D Gaffney, "The term 'popular Islam' suggests a variety of meanings across different fields of discourse. Most generally, it is used as a term of contrast. It describes one set of phenomena presumably associated with the populace or the masses over against another set joined to the elite. On another level, however,

as a unit of analysis, popular Islam also serves as a symbolic index for the assertion of authority. It is evoked with respect to such contested areas as orthodoxy, authenticity, legitimacy, social justice, modernity, alignment, popularity, and accountability.

9. This law has recently been amended to the law no. 23/ 2011 on zakat administration with emphasis on strengthening the role of state-based zakat administration over non-state based zakat administration in controlling zakat administration by zakat agencies. Its main aim is to regulate and control the zakat collection and distribution in society.
10. Other cases in connection with Islamic values introduced into state institutions are Islamic banking by the issuance of Law 7 of 1992 and *Baitul Mal wa Tamwil*. I do not deny that the politicization of Islam or Islamization during Soeharto's regime and Habibies' presidency was very much clear. During the New Order time, politicization of Islam, especially in the 1990s was often used as a vehicle to strengthen Soeharto's power, among others, by the establishment of ICMI, Islamic Banking of Muamalat and the enactment of the Compilation of Islamic Law (KHI). This approach was taken because some of Soeharto's other supporting wings, i.e. the military forces and the Golkar Party started to weaken. Habibie's term of power showed a strong euphoria and Islamic parties grew, even though in the long run, these movements did not attract Muslim in general. This case shows the failure of political Islam in getting the majority vote in the general election. After the end of Soeharto's regime in the Reformation era, politicization of Islam or Islamic-based regulations have been introduced in various regions in Java and outside Java, especially in Bulukumba, Sulawesi. However these regulations are primarily intended to cater for the political interests of regional leaders in order to stay in power. Bush emphasized that "not all the religion-related regulations seek to support the implementation of shariah. Perda (religious-based regulations) are also not all related to Islam. Perda shariah, it has been argued, have little to do with shariah (Islamization). There are three categories of Perda regulations and all of them have nothing to do with shariah: (1) perda relating to public order and social problems such as prostitution, gambling and alcohol consumption; (2) those relating to religious skills and obligations such as paying zakat, and (3) those relating to religious symbolism, primarily the wearing of Muslim dress.
11. Dompot Dhu'afa of Republika was established by Parni Hadi, Haedar Bagir, S. Sinansari Ecip and Eri Sudewo. They had already been involved in humanitarian activities and they were well-known in that field and as NGO activists.
12. See Dompot Dhu'afa company profile 2002.
13. This moment coincided with the national economic crisis and various natural catastrophes that occurred in Java such as landslides and floodings which claimed many lives. Since government aid organized by the ministry of social and economic affairs was often late to help the people, DD directly took action to provide the suffering people by distributing blankets, rice, and other primary needs. It was through this event that DD came to realize that the people were in desperate need of direct help and it started the professional organization of zakat and voluntary donations (*shadaqah*).
14. The main activities are *menyantuni dhu'afa* (to support the poor), *ukhuwwah Islamiyah* (Islamic brotherhood in terms of social cohesion) and *menggugah etos kerja* (to strengthen ethos among people).
15. Source: Badan Pusat Statistik: <http://www.bps.go.id/linkTableDinamis/view/id/926>.
16. With general rate in that time US \$ 1= 10,000 IDR
17. Some words being used as follows: *mari bersama membangun negeri* (let's together build the nation); *zakat membahagiakan orang miskin* (zakat makes happiness for the poor).

18. Dompét Dhuafa: <http://www.dompetchdhuafa.or.id/zakat/>.
19. Until recently more than thirty zakat agencies have been established throughout Indonesia. On the one hand, this phenomenon will strengthen community development and the spread of charity funds among the beneficiaries but on the other it creates competition among agencies. Further research is needed to understand the possible negative impact of these developments.
20. Dompét Dhuafa: http://www.dompetchdhuafa.or.id/?page_id=13. Abroad, DD has established office branches in Hong Kong, Japan and Australia. It is worthwhile to note that the Hong Kong-based office raises its funds from migrant workers, predominantly house-keepers who come from the lower class. In attracting audiences, in return, DD provides religious circle studies for migrant workers by inviting religious preachers from Indonesia. It also helps workers who are faced with conflicts or maltreatment from their employers. DD Hong Kong has developed at least eleven programs covering economic and human resources development for migrant workers. The Migrant Institute is devoted to human resources development while LPAM (Lembaga Pelayanan dan Advokasi Migran, Institute for Advocacy and Migrant Services) has become an important program dedicated to migrant workers.
21. DD offers a significant overturn in zakat management in which economic and social development are defined as the main concern of zakat.
22. For a financial report of Masyarakat Mandiri Dompét Dhu'afa see Masyarakat Mandiri: <http://masyarakatmandiri.org/download/keuangan.jpg>, accessed on 5 May 2011.
23. See the financial resource of Masyarakat Mandiri of the year 2009 or Muharram – Zulq'adah 1430 H.
24. See DD document of Masyarakat Mandiri [Independent Community], 2001.
25. DD is also responsible for supervising process and outcome. In this regards, PT ELNUSA which allocated its CSR's funds (Community Social Responsibility) is engaged in this program, particularly in Cilandak, in the southern part of Jakarta. One of the main activities is training for community empowerment carried out by the Community Development Circle, a division of DD's trainer community development.
26. Jahar's study concludes that Muslims in Indonesia were preoccupied with conservative legal paradigms which considered zakat as purely religious and therefore prior to 1990s zakat was exercised through charity, performing merely for temporary and consumptive benefits of the disadvantaged people. The impact of zakat income never benefited the poor, but the religious and political elites that have access to the revenues, such as during the time of Dutch colonialism and in the 1980s. Mosques and religious educational institutions, i.e. madrasah and pesantren have become centers of collecting zakat. Dompét Dhu'afa Republika is therefore a pioneer zakat agency that realized the potential of empowering communities with religious funds and it tried to modernize religious giving.
27. Zakat al-fitr is 'compulsory giving' assigned to every Muslim. There are two main types of zakat. The first is *zakat al-fitr*, a cleansing-cum completion of the fast, therefore payment is apportioned upon the additional food of common individual consumption. A head of house-hold is responsible of paying this payment for his whole family, although payment is charged to each individual, even infants and just-born babies. It is paid during the month of Ramadhan month before the performance of the Eid festival. The second type is *zakat al-mal*, an Islamic tax on wealth and thus to be channelled to legitimate recipients, commonly called *asnaf al-thamaniya*

- (eight parties entitled to zakat) notably the poor. According to the Mālikī School, the obligation of zakāt payment is related to property that has an increment value within a fiscal year. Such property includes gold and silver, livestock, agricultural produce, mining commodities and trade commodities. Mālik himself, the founder of the Maliki School, however mentioned only three categories: agricultural produce, gold and silver and livestock.
28. It was not easy at that time—during the New Order regime from 1969-1998—to demonstrate Islamic practices in public affairs, since the government banned any Islamic activities containing political ends.
 29. It is worth noting that most obstacles Indonesian people face is healthcare and poor educational services. The first is a tremendous burden for the people since health insurance is not only expensive but people also rarely have it. Traditional treatment is therefore used as an alternative for curing illness. According to the Statistic Board Centre, in 2009, 68.41 per cent of the people treated their illnesses on their own while 24.24 per cent used traditional aid. It shows that people chose this kind of alternatives due to the difficulties they had in paying for health services. See Badan Pusat Statistik: <http://www.bps.go.id/linkTableDinamis/view/id/926>.
 30. Hilman conducted an in-depth interview with one of DD's charitable clinic users in Bandung. This illustration demonstrates the high concern of the zakat agency with social and community difficulties, far from being political and Islamization propaganda. "A 60-year-old agricultural worker from a small village in the Pangalengan highlands of Bandung came to the city escorting his pregnant 16-year-old daughter-in-law to deliver the baby in an Islamic charitable clinic. The clinic is located in the suburbs of Bandung, about 40 km from the Pangalengan highlands. As a farm labourer, he spends much of his time in the village with his wife taking care of cultivated areas belonging to his landlord. He entrusted his small farm near his house to his 18-year old son, the husband of the pregnant young woman. The monthly income of this family of farm labourers is sufficient for their day-to-day living expenses, but does not cover education and health care expenditures. Therefore, the agricultural worker encourages his son to work on the farm instead of sending him to college. When one of the family members gets sick, the family attempts self-medication or, if necessary, looks for low-priced health services in the local health centre. Yet the situation is rather different when the family requires special but costly medication for a particular illness. The agricultural worker and his pregnant daughter-in-law's appearance at DD's charitable clinic in Bandung reflects their needs for appropriate and lower-cost maternity health treatment for one of the family members."
 31. Gardner and Levy define a brand as: 'a complex symbol that represents a variety of ideas and attributes. It tells the consumer many things, not only by the way it sounds (and its literal meaning if it has one) but, more important, via the body of associations it has built up and acquired as a public object over a period of time.' Quoting the definition made by the National Society for the Prevention of Cruelty to Children (NSPCC), Hudson states that brand is 'everything we are, everything we say, everything we do'.
 32. Although Latief discusses mostly BAZ (regional state-based zakat organization), his main argument is relevant to the case of BAZNAS.

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1. Anthony Reid, *Religious Pluralism or Conformity in Southeast Asia's Cultural Legacy.*
2. Asep Saepudin Jahar, *Marketing Islam through Zakat Institutions in Indonesia.*
3. Ayang Utriza Yakin, *The Register of the Qadi Court "Kiyahi Pēqih Najmuddin" of the Sultanate of Banten, 1754-1756 CE.*
4. Yahya Mohamed Ahmed Ghaleb, *Ishkālīyāt al-Intimā' al-Waṭanī 'inda al-Muhājirīn al-Ḥaḍārimah fī Indūnīsīyā fī al-Nisf al-Awwal min al-Qarn al-'Ishrīn.*
5. Aan Hasanah, *Al-Qiyam al-Thaqāfiyah wa Ṭābi' al-Sha'b li Jayl al-Muslimīn al-Shubbān al-Indūnīsīyīn.*
6. Testriono, *Islam Indonesia dan Demokratisasi: Dari Transisi ke Konsolidasi.*

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2. Booth, Anne. 1988. "Living Standards and the Distribution of Income in Colonial Indonesia: A Review of the Evidence." *Journal of Southeast Asian Studies* 19(2): 310–34.
3. Feener, Michael R., and Mark E. Cammack, eds. 2007. *Islamic Law in Contemporary Indonesia: Ideas and Institutions*. Cambridge: Islamic Legal Studies Program.
4. Wahid, Din, 2014. *Nurturing Salafi Manhaj: A Study of Salafi Pesantrens in Contemporary Indonesia*. PhD dissertation. Utrecht University.
5. Utriza, Ayang, 2008. "Mencari Model Kerukunan Antaragama." *Kompas*. March 19: 59.
6. Ms. *Undhang-Undhang Banten*, L.Or.5598, Leiden University.
7. Interview with K.H. Sahal Mahfudz, Kajen, Pati, June 11th, 2007.

Arabic romanization should be written as follows:

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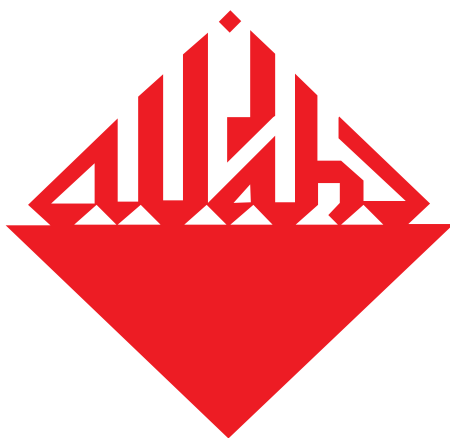
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RELIGIOUS PLURALISM OR CONFORMITY IN SOUTHEAST ASIA'S CULTURAL LEGACY

Anthony Reid

MARKETING ISLAM THROUGH ZAKAT INSTITUTIONS IN INDONESIA

Asep Saepudin Jahar

THE REGISTER OF THE QADI COURT “*KIYAH PĒQIH NAJMUDDIN*” OF THE SULTANATE OF BANTĒN, 1754-1756 CE.

Ayang Utriza Yakin
