Performing Muslim Womanhood: Muslim Business Women Moderating Islamic Practices in Contemporary Indonesia

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ABSTRACT
Islam is increasing its influence in contemporary Indonesia. What impact does this have on women’s economic activity? In Indonesia there is a strong expectation that women should work. Working outside of the home, however, frequently poses a challenge for Muslim women, especially wives. The growing influence of Islamist (women’s) groups in Indonesia strengthens conservative Islamic values to some extent. Nevertheless, a growing number of Muslim women in Indonesia are working to earn an income to meet their household’s needs. As traditional Islamic teaching prescribes that men should be the main breadwinners for their family, and Indonesian Family Law (1974) also stipulates that husbands are the head of the household, economically successful married women have been put into an awkward position. In view of this development, this article explores how Indonesian middle-class Muslim women have been negotiating between their Islamic values and economic necessity. The article shows that the need to generate an income has led to working Muslim women moderating their Islamic values, enabling them to justify extending their responsibilities into the public domain. We argue that working Muslim women are playing a key role in moderating Islamic theological interpretations and perceptions of Islamic womanhood in contemporary Indonesia.

Question: ‘Have you ever attended an Islamic study gathering where the preacher has suggested that women should stay at home?’

Answer: ‘Never.’ ‘If he did, he would immediately be challenged (didemo).’ ‘We would not attend such meetings!’ (Focus group discussion with Muslim women)

Introduction
After the fall of Suharto’s centralist government in 1998, the democratization of Indonesia has proceeded remarkably well. Indonesia is now a thriving lower-middle-income country,
and a relatively stable democracy in Southeast Asia. The growing middle class, with its strong desire for consumption and better education for its children, has led to a more expensive standard of living and there is therefore a growing demand for households to have two incomes to cope with their financial needs (Utomo 2012, 66–68). Younger, lower-middle-class women are also drawn into paid work because they want to have consumer-based urban lifestyles (Naafs 2012, 54).

An interesting challenge for Indonesia is that over 85% of its population are Muslims, giving it the largest Muslim population in the world. Islam and expressions of Islamic faith have been important parts of the identity of the emergent middle class (Fealy and White 2008). Political parties with a strong Islamist orientation influenced by Islamist ideas from the Middle East, such as the Prosperous Justice Party (Partai Keadilan Sejahtera – PKS), represent the lower sections of the pious middle class in Indonesia (Rinaldo 2010). The PKS was once popular and well supported, but its popularity has more recently declined, as reflected in the results of recent Indonesian elections (2009 and 2014). Its decline in popularity has been due – among other things – to cases of corruption and the behaviour of party leaders. Such Islamist groups tend to uphold the view that a women’s main role is based on the biological aspect of their gender, and that domestic responsibilities, particularly relating to taking care of the family, belong to women. For example, PKS women point to the Qur’an to support the claim that these gender roles are natural and, on the basis of this interpretation, their view of gender equality lies in sharing moral equity between men and women rather than achieving social equality (Rinaldo 2013, 136).1

It is worth noting that, apart from these Islamist women, a growing number of Muslims in Indonesia are also showing support for Islamic causes and Islamic orientations, even though their support for Islamist political parties has stalled (Sakai and Fauzia 2014). Middle-class Muslims are predominantly educated in secular schools and contact with the two mainstream Islamic organizations in Indonesia, Nahdlatul Ulama (NU) and the Muhammadiyah,2 declines and becomes intermittent as Muslims reach adulthood. However, their middle-class identity is indicated by their consumption of a wide range of Muslim products, such as Muslim clothing (Beta 2014), halal food, and Muslim travel needs (Fealy 2008).3 More importantly, they are generally committed to implementing Islamic teaching, actively use the Internet and social media (Hosen 2008) and turn to popular culture for Islamic knowledge as they make a conscious effort to become better Muslims in their everyday life (Weintraub 2011).

As a result, the increasing need for money to support a consumer-based lifestyle, coupled with their desire to be good Muslims, has put pressure on women to generate an income to meet these needs. Recent research findings (Bahramitash 2002; Blackburn 2008; Rinaldo 2008; Robinson 2008) show that Islamism has not always confined Muslim women solely to the domestic sphere in Indonesia. However, they have been placed under pressure to justify their Muslim womanhood if they engage in paid employment because of the long-standing Islamic assumption that domestic responsibilities constitute women’s natural role in society. Their situation is further complicated as male-dominated Islamic authorities in Indonesia, such as the Indonesia Council of Ulama (Majlis Ulama Indonesia – MUI), tend to promote conservative Islamic teachings to discourage women’s participation in paid work, as we shall outline below.

Only upper-middle-class women with stable financial resources may have the option of staying at home and being ideal Muslim women, taking care of their families without
having to manage that role along with paid work. In contrast, lower-middle-class Muslim women need to work to meet their lives’ financial demands, and women’s participation in the workforce in Indonesia increased from 32% in 1971 to 52% in 2002 (Utomo 2012, 65). Historically, many women have worked in informal sectors to generate an income to meet their own and their family’s financial needs, but the pressure to generate an income has increased in recent years. For example, according to a recent report (Asia Foundation 2013, 10), small and medium enterprises (SMEs) in Indonesia generate 56% of Indonesian GDP and employ more than 96% of the workforce. Women are an important segment of the workforce and are also employers, as about 30% of SMEs are owned by women. In some cases, as we highlight in this article, Muslim women are becoming stable income earners in urban areas.

In the light of this development, this article will examine how married Muslim female entrepreneurs in Indonesia are negotiating their Muslim womanhood by juggling work and domestic responsibilities. We shall focus on married middle-class Muslim women who are closely affiliated with the circle of Baitul Maal wat Tamwil (BMT). BMTs are emergent Islamic Savings and Credit cooperatives that also undertake Islamic charitable activities. We shall examine the profiles of Muslim women who are married and work to support their family. The BMTs offer financial services to SMEs, which are often owned by women. BMTs themselves are also predominantly classified as SMEs. As their business schemes are regulated by Islamic jurisprudence, BMTs tend to merge professional development programmes with Islamic values in managing businesses (Antonio 2008) and to employ only Muslims. Thus, the employees are predominantly Muslims who are committed to Islamic causes, while their clients are SMEs. We show that these middle-class working Muslim women endeavour to define their interpretations of Muslim womanhood to endorse and justify their contested role as income-generator and family carer. We argue that, while these Muslim women have not squarely challenged conservative Islamic gender roles, they have been disseminating non-radical non-Islamist teaching, which enables them to actively participate in paid work in Indonesia. Married and working, these women are mediating the practice of Islam against the spread of Islamist ideas of domesticated womanhood, which are increasingly permeating the public sphere in contemporary Indonesia. We argue that working Muslim women are creating an appropriate and acceptable alternative Islamic womanhood, which runs counter to the narrowly defined role of Muslim women as domesticated and subordinated, without turning to international feminist movements for support. In contemporary Indonesia, Islamic authorities have become very diffuse and individual Muslims have more autonomy in locating diverse religious interpretations (Feener 2014; Sakai 2012). Reflecting this development, we argue that working middle-class women have informed themselves of Islamic tenets by recourse to a wide range of sources; they sometimes perform their acceptable submissive gender role to defend their family from criticism, but tacitly practise an alternative Islamic womanhood that enables them to pursue paid work and entrepreneurship to generate an income to cater for their family’s financial needs.

The structure of the article is as follows. First, we present the change in women’s employment opportunities in Indonesia. We show that women are increasingly moving into the service and informal sectors of the Indonesian economy, including SMEs, to generate an income. Second, we analyse national and Islamic discourses on womanhood in contemporary Indonesia. This section explains how ideas of contemporary Indonesian
citizenship and Islamic womanhood have merged. The third section analyses how middle-class married women juggle and balance their role by reinterpreting Islamic teaching and performing expected Muslim gender roles to avoid criticism of their activities. We argue that married working middle-class women justify their role in paid work with reference to Islamic teaching and cultural norms, but tacitly promote their version of Islamic womanhood, which is compatible with the modern demands of work and family.\(^5\)

**Women’s participation in the waged workforce in Indonesia**

Indonesia has successfully developed its economy since the 1970s, and the country’s changing economic landscape has affected employment and also increased women’s workforce participation. Between 1987 and 2002, the Indonesian economy grew strongly, despite the setbacks of financial crises, averaging 7% per year in that period (Suryadarma, Suryahadi, and Sumarto 2012, 554) and Indonesia has achieved the status of a lower-middle-income power since the 1990s (Rhee 2012). Gradual industrialization and urbanization have played a key role in reducing agriculture as a main economic activity, although it still accounted for 16% of economic output in 2009, which is larger than countries of similar development levels (Reserve Bank of Australia 2011, 35). On the other hand, the positive economic growth rate has enabled the government to increase funding for education and Indonesian school enrolment has increased, although there is some inequality; data suggest slightly more male students than females tend to finish their nine-year basic education (BPS 2011, 30–31). With the rapid expansion of industrialization, the contribution of agriculture to the country’s GDP declined from 53% in the mid-1960s to less than 20% in the 1990s, while the contribution of industry and manufacturing grew to over 60% of GDP in the 1990s (Brown 2012, 736–737) and continued to grow in the 2000s. Along with this change, commercial services and manufacturing have become an important source of employment, as has the public sector (Parker and Ford 2008). In 2009, manufacturing accounted for 12% of total employment (World Bank 2012, 4).

The impact of support for education and the availability of job opportunities in urban areas have encouraged women to pursue tertiary and professional education for employment. For example, the percentage of women in the labour force increased from 27% in 1960 to 41% in 2000 (Utomo 2012, 65). Furthermore, women have been choosing to study business and accounting at the tertiary level since the mid-1990s. In 2004, more than half of the tertiary students studying business and accounting were female (Lindawati and Smark 2010, 33). It is worth noting that female participation in the workforce has also been assisted by Indonesia’s successful family planning programme, which began in the 1970s. The fertility rate was 6.0 in 1970 but fell to 2.59 by 2000 (Bennett 2012), which means that women limit their child-bearing years and have greater possibilities for find productive work. Furthermore, women’s participation in the workforce received international policy endorsement because of the gender mainstreaming programme officially endorsed by the United Nations’ Conference on Women in Beijing in 1995. Since 2000, the Indonesian government has been following the Beijing Platform and has introduced policies to support gender mainstreaming programmes and achieve gender equality, including Presidential Instruction No. 09, 2000 on gender mainstreaming. This instruction highlights that all development programmes need to have a balanced gender involvement.
Despite the implementation of new policies, the availability of job opportunities and professional education training, and the widespread expectation that families will become smaller in size, Indonesian women have not been tempted to participate in paid work to their full capacity. Indonesian females seldom advance to managerial positions (Lindawati and Smark 2010, 33). Executive and senior managerial positions are perceived as being more suitable for men (World Bank 2011, 207). Furthermore, Indonesian women do not actively seek higher managerial positions since the government promotes the idea of husbands being the head of households and wives as being housewives through the Marriage Law of 1974 and the nation-wide Family Welfare Program (Pendidikan Kesejahteraan Keluarga/Family Welfare Education or PKK).6 As housewives, women are responsible for everything related to domestic household matters, such as cooking and taking care of children, and they leave responsibility for working in the hands of husbands. This stipulation indirectly justifies the pressure that women feel not to pursue paid work or a career but rather to be mothers and housewives. Consequently, they are generally happy to remain secondary to their husbands in generating income for the family (Utomo 2012).

Another important finding is that SMEs provide a livelihood for over 90% of the country’s workforce, especially for women and young people (Tambunan 2007, 33). However, the rate of the ownership of SMEs by women in Indonesia lags behind that in other East Asian countries (Asia Foundation 2013, 10), even though Indonesian women play the main role in developing SMEs. Nevertheless, economic necessity does push women to seek new sources of income. For example, overseas migrant work is an emergent area in which low-skilled women are actively seeking employment as domestic servants in Saudi Arabia, Malaysia, Singapore and Hong Kong. Migrant work has been promoted by government agencies since the 1990s and the number of women employed in this way has gradually increased. There are currently an estimated 6.5 million Indonesian overseas workers, of whom 75–80% are domestic workers (Saifuddin 2014). When these women are single, they send regular remittances to their families in Indonesia, and they end up spending longer working as domestic servants in order to maintain this income (Anggraeni 2010). Furthermore, many women continue to work overseas even after they have a family of their own, as finding an alternative source of income at home to support their family is not easy. Sri Lanka, the Philippines and Indonesia are all countries that send large numbers of workers abroad, and more than half of these legal migrant workers are employed in unskilled domestic work, and the majority of them are married women with at least one child (Ukwatta 2010). They leave home to earn an income so they can send remittances to provide for a quality education for their children.

In view of these recent changes in Asia, suffice it to say that women in Indonesia face a predicament if they give paid work priority over their family, due to factors such as ‘state ibuism’ (a state definition of women’s main role as being in the domestic realm, from ibu, Indonesian ‘mother’), especially if they are Muslim women, as will be further explained below:

First, the Suharto government’s New Order promoted the understanding of appropriate womanhood as being reflected in their duty to take care of the family. As mentioned earlier, women are expected to become wives and mothers and this idea is promoted by the PKK national programme. At the same time, the wives of male public servants become members of a state-run women’s organization called Dharma Wanita

6In the context of this paper, the PKK is the Women’s Organization which is associated with Indonesia’s family welfare programs. It is widely assumed that the PKK is a socialization organization for women, and it has devised a series of women’s educational programs to help women to develop creative abilities and gain higher social status.
(Women’s Duty), in which a woman’s position is determined by her husband’s place in the hierarchy. Dharma Wanita is led by wives of government officials, who occupy leadership roles because of their husbands’ positions. These women run the Family Education Program. The word *ibu*, meaning ‘mother’ in Indonesian, is commonly used in Indonesia to refer to an adult woman, suggesting that all women are mothers. According to Suryakusuma (1996, 101), ‘state Ibuism defines women as appendages and companions to their husbands, as procreators of the nation, as mothers and educators of children, as housekeepers, and the members of Indonesian society – in that order.’ Being a housewife reflects the domestic role that the state has been promoting, and it is also a status symbol associated with being a middle-class Indonesian family (Bennett 2012). Working outside the home in paid work, neglecting the responsibilities of being a mother and a wife, challenges not only expectations of marital relations but also the state’s expectations of womanhood. Indonesia’s democratization since 1998 has weakened ‘state Ibuism’ because the state now encourages women to participate widely in public life, but, despite this change, engagement in paid work outside the home remains a challenge for middle-class women, including Muslim women.

Second, Muslim women are facing further challenges from Islamic values. Traditional Islamic authorities perceive women’s natural place to be in the home. Traditional Islamic values position women as mothers and wives, not as breadwinners. Such views are strongly justified by referencing Hadith (traditions of the Prophet) and *fiqh* (Islamic law), including speeches made by Islamic scholars. This is especially the case in rural areas. Despite the persistence of Islamic conservatism, there have been some changes, however. For example, women’s gender movements have recently arisen from within Muslim communities based on re-interpretations of women’s rights as they are portrayed in Islamic sources. Furthermore, since the 2000s, female Islamic preachers, such as Mamah Dedeh, have been promoting moderate views on the role of women in public through television (TV) presentations. Popular TV programmes are also giving time to both male and female *da’i* (preachers) in the hope that this novelty will attract viewers.

This strong sense that women’s main responsibility is in the domestic realm can be found in various Islamic edicts (*fatwas*) issued by the MUI. Although Islamic edicts in Indonesia are not legally binding and can be ignored, they are seen as an important source of Islamic judgement in contemporary Indonesia. For example, the MUI issued a *fatwa* that prohibits women from working as migrant workers abroad (*tenaga kerja Indonesia* – TKI) if there is no male companion or other guarantee that their honour will be protected. The MUI *fatwa* No. 7/2000 stipulates that a woman’s priority is to take care of her family. By-laws in some regions, such as in the Aceh province and Tangerang District of West Java, have prohibited women from going out at night and require women to ask permission from their husbands to work outside the home or even simply to go somewhere. However, this did not prevent the wave of TKI going abroad increasing from year to year (Schapendonk 2012). The lack of suitable opportunities in Indonesia and lucrative earning opportunities open to the female workforce overseas have indirectly led to Muslim women disregarding such *fatwas*. The spread of new media and mass education has led to sources of Islamic authority becoming fragmented and diversified, particularly among educated middle-class Muslims (Sakai 2012), while many lower-middle-class women have to work due to economic necessity. We have observed that lower-middle-class working women rarely buy Islamic books to seek information.
because books are expensive and hard to read. Instead, they tend to rely on Islamic interpretations provided by local community members and TV, and in these mediums the traditional view of the role of Islamic women still has a strong presence.

The third factor is the result of globalization and modernization, which have brought a wave of Middle Eastern Islamism, a new form of Salafism and Islamic values, to Indonesia (Azra 2002). These new Islamist ideas have affected the perception of Islamic womanhood, especially among middle-class Muslims, by highlighting women’s domestic responsibilities. Rinaldo (2008) finds that Islamist organizations and political parties, such as Hizbut Tahrir Indonesia and the PKS, have created a habitus for middle-class Muslim women that provides a certain level of modernization and which does not prohibit women from working, but still resonates with their traditional gender values. ‘Women may have careers as long as they prioritise domestic work’ (Rinaldo 2008, 33). In order to achieve this, working Muslim women employ a strategy, namely, wearing headscarves (jilbab) in public. By wearing jilbab, they publicly show that they are prioritizing piety, including the commitment to act appropriately in a woman’s role (Mernissi 2003). Although this type of Islamic womanhood has not been unanimously agreed upon, we argue that the arrival of Islamist ideas from the Middle East has further strengthened the Islamic theological interpretations that a present woman’s role as primarily domestic.10

Methodology

Taking into consideration the theological and economic challenges facing working Muslim women in Indonesia, we shall now examine how Muslim womanhood has been negotiated and promoted, particularly among the growing BMT and the SME sectors in Indonesia, where lower-middle-class women predominate in the workforce. Muslim women’s reconstruction of their womanhood has not been entirely compatible with traditional and emerging Islamist interpretations, or with the long-running state campaign of motherhood.

Noting that commercial services in urban areas are among the growing sources of employment in Indonesia, and that women have been playing the dominant role in developing SMEs, we have focused on female entrepreneurs associated with the Islamic financing institutions known as BMTs. Indonesia started providing modern Islamic financial services in the early 1990s with the establishment of the first Islamic bank, Muamalat Bank (Hefner 1996). Islamic micro-finance is a financial service targeting SMEs in urban areas and it developed as a grass-roots financial institution in Indonesia supported by Muslim activists. BMTs offer financial services, such as savings and credit services, based on Islamic jurisprudence and have been growing in the urban areas of Indonesia since the early 1990s. BMT founders and employees are exclusively Muslims who have a strong motivation to work for social justice by offering inclusive financial services by starting a BMT or working for BMTs. Administratively, the BMT sector has been separate from the banking sector and has been growing rapidly in urban areas of Indonesia to support the SMEs (Antonio 2008).

Through our research on the development of BMTs, we have collected data, including published material, on profiles of female BMT workers, executives and BMT clients, who are predominantly SME traders (Muttaqin et al. 2011). Since 2008, we have spoken with
more than 25 female managers, clients and founders of BMTs in Jakarta, Central Java, West Java, East Java, South Kalimantan and South Sulawesi. Our meetings with informants took the form of focus group discussions and open-ended interviews. Out of the range of informants, we have chosen to profile three Muslim women in this article, as they are perceived as role models among working Muslim women in the BMT and SME sectors because of their ability to run their businesses as well as fulfilling their Muslim womanhood responsibilities towards their families. For example, BMT Beringharjo has collected profiles of their female clients and BMT workers including the two women, Rambe and Indri, and published them in a booklet (Muttaqin et al. 2011) to inspire middle-class business women and their clients. They hold leadership positions in Islamic study groups and Islamic charitable and business activities and are often seen as mentors for other Muslim women. We therefore consider that their fulfilment of Muslim womanhood is representative of the ideal contemporary Muslim woman held in esteem in the SME sector. Three case studies also show existing women’s general Islamic affinity with mainstream organizations (the Muhammadiyah and NU), but they are not the only Islamic sources these women turn to. Other diffused Islamic authorities have arisen in contemporary Indonesia for Muslim women to consult. In the following section, we shall explore the narratives of these Muslim women to examine how they interpret Islamic teachings to validate their own circumstances.

Profiles of SME Muslim women entrepreneurs

High-profile BMT managers

Mursida Rambe

Mursida Rambe was born in Medan, North Sumatra in 1967. Her father was a trader and her mother was a housewife. Her family lived on a modest income. Her parents regarded education as very important and passed that value on to her. She finished her junior high school education at an Indonesian government-approved Islamic high school in Medan and then moved to Yogyakarta. She went to a senior high school affiliated with Muhammadiyah in Yogyakarta and then continued her university education at the University of Muhammadiyah, where she majored in dakwah, Islamic propagation and communication. She started Islamic propagation as a member of Corps Dakwah Pedesaan (CDP or Village Corps) in an impoverished area of the District of Gunung Kidul, in Yogyakarta Special Province. The CDP was led by an Islamic preacher who was able to attract supporters of both the NU and Muhammadiyah in Yogyakarta due to the inclusive nature of the teaching that was given. Rambe tried to propagate Islam, explaining to the community how to be a good Muslim according to Islamic teaching, but she realized that impoverished people could not concentrate on Islamic teaching because they had to focus much more on how to survive and on obtaining enough food. After 10 years of trying to propagate Islam, she did not think there was a significant change in the community and came to the realization that poverty had to be relieved if she wanted her Islamic propagation to succeed. She wondered what measures she could take within the guidelines of Islamic jurisprudence. That was around 1994, when the Dompet Dhuafa (DD) Foundation was starting to circulate the idea of an Islamic economy for social justice. Her brother brought her an advertisement in the newly established Islamic daily, Republika, for a
training opportunity at a BMT. She was selected for the training together with two other CDP activists. After her training and apprenticeship in a rural bank, she raised 1 million rupiah with her friends and received a further 1 million from the DD to start a BMT near the Beringharjo market in the centre of Yogyakarta. The small traders often borrowed money from illegal money lenders who charged high rates of interest, and defaulting on small loans could result in small traders losing property or possessions. Having grown up in Medan of North Sumatra, near a traditional market, she had seen how cruel these illegal money lenders and the high interest rates could be and felt that social justice required that alternative financial services should be provided. The BMT consists of both for-profit and not-for-profit wings in order to offer inclusive financial services that comply with Islamic teaching (Sakai 2008, 2014). This was the beginning of BMT Beringharjo, which now has 12 branches in Java and more than 100 employees. In 2014, its assets were estimated to be worth 50 billion rupiah.

BMT Beringharjo has an active baitul maal, a not-for-profit social wing, offering a variety of creative schemes to reduce poverty in the community. For-profit businesses also have an innovative investment scheme to encourage long-term investment from Indonesian migrant workers in Hong Kong, which have been used as seed funding to start a new BMT in the region, where poverty was rife and access to credit was difficult. The goal of this saving scheme is to encourage migrant workers to save a substantial amount of money so that they could use the capital for future businesses back in Indonesia, and their investment is also being actively used in a poor region where access to credit was limited. Mursida Rambe is not only the director of BMT Beringharjo but also the secretary of important Islamic economic organizations in Indonesia.

Even though Rambe attended Muhammadiyah educational institutions, she no longer retains any official relations with the Muhammadiyah. She was one of the BMT founders and has maintained close relations with the DD, which does not have a particular Islamic orientation but is an organization founded by Muslims who have been through the state system of education. What she sees as important is the concept of dakwah bil hal, or propagation by action, a method used by preachers such as Ahmad Dahlan, the founder of Muhammadiyah. As a result of her unfruitful experience in propagation activities and their limitations, Rambe thinks it is important to take concrete action. Like the DD, her company makes Islamic study group meetings part of its training. The BMT regularly invites Islamic scholars who can interpret the meaning of Islamic texts or Qur’anic verses to speak to workers at the organization. She has frequently been invited to provide guidance on work ethics to BMT cooperatives through the Indonesian regional government, and on these occasions she also preaches the importance of social justice and encourages Islamic almsgiving (sadekah and zakat). She regularly addresses the female traders’ Islamic study group at the mosque next to the Beringharjo market and also connects with Indonesian women’s Islamic study groups inside and outside Yogyakarta to conduct charitable activities to help the poor and disadvantaged through her baitul maal.

Islamic womanhood. After starting her BMT in 1998, Rambe married a Javanese man, Umar Jumirin, and they have three children. She gives credit to her husband for her business success, as he is always supportive and is a source of inspiration. According to Tickamyer and Kusuijarti (2012), this is common behaviour for husbands of women who work outside their homes, so that they are not stigmatized for being bad wives and
mothers. Despite her demanding work life, Rambe says she gives priority to her family as a wife and a mother. If she is at home, she tries to focus on her family and not be disturbed by her work. In reality, she often travels interstate and overseas and is not always able to get home before her children go to bed. In Indonesia, particularly among the middle-class families, domestic duties such as cooking, child-minding, shopping and cleaning are commonly performed by maids. Thus, the actual task of cooking for her family is not considered to be one of her highest priorities as a mother. Rather, caring for her children and her husband is her core duty. For example, when Rambe goes away, she often talks to her children on the phone and wishes them good night, and she also makes sure that she does not stay away from her family if it is possible to go home. She said it was important to receive permission (izin) from her husband, but it was more appropriate to say that she informed her husband and sought his moral support rather than asking him for formal permission.

Rambe’s personal assistant is a female employee and she works closely with her; she tries to avoid situations where she is left alone with a male colleague or business partner if this is feasible. She received a Kartini Award from a well-established Indonesian women’s magazine in 2011 for being an inspirational female entrepreneur. Rambe’s husband runs a small business, but as the director of the BMT she earns more than her husband. She does not believe that women who work outside the home are going against Islamic teaching, as Islam encourages Muslims to do good work for their community. If there are opportunities, and if a person has the capacity to do good for the community, they should work (amal) for the benefit of society and she believes that the more good work Muslims undertake, the more likely they are to enter Heaven. Rambe believes that the BMT has provided her with ample opportunities to work for the common good. When asked if she would stop working if her husband did not approve of it, she said she would, if his argument was valid and it prohibited her from working. But her husband laughed this off saying that she would not be happy at home if she did not have anything else to do, so she should continue leading the BMT. Her husband shared her view that, if she is useful to society and there is demand for her work, she should continue to do good for the community. Indeed, Rambe’s work and businesses has provided an important source of family income and raised the status of the family.

Hamidah

Hamidah is a 40-year old female entrepreneur from Martapura, a small jewellery town in South Kalimantan, who is married with four children. Her family was involved in the NU but she went to public schools (rather than Islamic schools) from primary school to university (she attended Lambung Mangkurat University). She is the manager of two BMTs in Martapura (one of which had assets worth Rp. 14 billion in 2013), and she owns a small real estate company and a childcare business. After graduating from university, majoring in economics, she was invited by Kyai Jazuli, a local leading NU Islamic scholar, to become the manager of the BMT Khoirul Ikhwani and Khoirul Amin (the two BMTs that he had established), which are affiliated with a pesantren (Islamic boarding school) and the local NU. To date, she has successfully managed these two BMTs. In her spare time, especially early in the morning, she watches NU-operated ahlusunnah wal jamaah TV (an Islamic channel launched in 2013), which promotes traditional NU values, and she listens to Islamic sermons given by Islamic popular preachers, such as Arifin Ilham and Quraish.
Shihab. She also reads a wide range of religious books, such as books on Abdul Qadir Jailani, an important figure for traditionalist Muslims, and on the family life of the Prophet.

Living in a strongly Islamic environment, she sees her position as that of a Muslim woman, a mother, and a business person. Her income is much higher than her husband’s, and so is her social status. He helps Hamidah by assisting with printing activities related to her BMTs. She said that being a business person is not a problem at all as long as her husband grants her permission to do this work. He supports her work and allows her to travel without him. She said that work is permissible as long as it does not disturb her domestic tasks as mother and wife. She recalled that once her husband did not allow her to start a new business which was located far from home. She followed her husband’s advice and cancelled her plans. This is the only time that her husband did not give her permission to follow her business enterprises, and she thinks his advice was appropriate. She told us that, as long as women are honest with and respect their husbands, it is not difficult to get permission from their husbands to developing businesses.

**Islamic womanhood.** Hamidah is aware that there are qur’anic verses and teachings that are interpreted to mean that it is better for women to stay at home. Responding to these, she argued that the context in Indonesia is different from that of the Middle East, and it is difficult to implement these strict teachings in Indonesia:

Yes, I heard a lot about that, even though we are not an Islamic law expert. In fact it is true that women in Saudi Arabia do like that. However, for women like us, who are living in Indonesia, it is difficult to only stay at home, considering our daily expenses [we have] to meet. We are working to help our husband[s]. We should work to reduce our family’s economic burden. If we wanted to go for umrah or hajj [together], of course we need money to travel. If I have a lot of successful businesses, I could automatically also contribute a lot to our dream. And this is better [than just waiting]. (Interview with Hamidah)

She has indeed been on an umrah with her husband, funded by her own business’s profit. She does not see any problem in interpreting things differently from certain Islamic teachings. She said:

I know that some people talked about that in religious gatherings. I heard about that myself. We saw in the markets of Makkah and Madinah in Saudi Arabia, almost all of the merchants were men. No female merchants were visible. But, we know that their living quality is good and their social welfare is assured. I think if we did that in our country, it would be difficult.

As the situation in Indonesia, especially with regard to economic and social conditions, is different from Saudi Arabia, Hamidah maintains that in the Indonesian context women can work to improve the family’s living conditions. She argues that even Islamic scholars have different opinions relating to women’s economic participation and Muslims may follow their own choice of Islamic preachers. She said:

ulama, guru or kyai [Islamic scholars] sometimes differ in their opinions … the most important thing for me is [that] I have a religious scholar whom I could turn to for their opinion. In Martapura we have KH Jazuli Usman (called Guru Seman), a well-known religious scholar here.
Hamidah said Guru Seman is a modern scholar and has moderate views. She even used to ask various questions and consult with a kyai she knew very well about her problems. Visiting a learned religious scholar (alim) is better than visiting a rich person. When this kyai passed away, she began to consult with Guru Nouval, another charismatic kyai in Martapura. However, her sources of Islamic knowledge are not limited to local Islamic authorities or NU circles. She also regularly tries to obtain Islamic knowledge by watching TV programmes and reading Islamic books, so that she consults a wide variety of Islamic teachings.

Responding to a question about the fact that some women, including herself, earn more than their husbands, who are traditionally regarded as the head of family and have responsibility for providing financially for the family, Hamidah said that the rejeki (fortune) could come from either the husband or the wife. In her case, kyai Jazuli advised her and her husband that if in their case the rejeki came through the wife, that was acceptable. It did not matter through whom rejeki came to the family. The most important thing was how the husband and wife managed it. Hamidah had been conducting business before her marriage, which meant that she frequently had to go out. Now, although she has a lot of work outside the house, she only goes out once she has finished her domestic duties.

Although Hamidah strongly argues for the importance of wives working, she does not agree that women should become community leaders, including head of state, quoting Q 4.34: al-rijâlu qawwâmûna ‘alâ al-nisâ’ (men are stronger than women). It is better for women not to become leaders if there are suitable men for the role, but they can help male leaders. For example, a woman should not become president, but she could become a minister. Hamidah does not feel comfortable about being the chair of a BMT board (pengurus), but is happy to serve as a director of BMTs because she was trusted to serve where no suitable male candidate was available. However, she maintains that if there is no choice, women could become leaders, and they should be accepted because this is amanah (being entrusted by a community to take responsibility for completing important tasks). Hamidah likens community leaders to political leaders, so she does not agree with women becoming community leaders, which is a view shared widely among NU affiliates and members. In addition, interestingly, she does not think of herself as the permanent leader of the BMTs. She believes that she has taken up a leadership role because there is no eligible man who could function in her position. She sees this as being in line with Islamic jurisprudence, and that this is considered to be an emergency, and temporary, situation (darurat).

Hamidah is accustomed to holding regular meetings for the staff from two of her BMTs. Even though she calls them gatherings or meetings and not Islamic study groups (pengajian), she always invites a kyai or guru to talk on a topic such as Islamic law, to give religious advice and even to comment on the strategic planning of BMTs. Hamidah sees her role as being a Muslim woman with an important responsibility to her community. She is proud to say that she wakes up early in the morning to cook for the whole family and washed clothes every night when she comes home from her daily work. By juggling her business activities and her domestic tasks, she feels that she is fulfilling her role as a Muslim woman well. For her, womanhood is not only about being a good wife and mother, but also about contributing to the family’s income and giving back to society. This double burden is indeed very heavy for women, but with their strong belief in
Islamic gender roles, they do not see it as a burden; rather, these are the duties they need to perform in order to become good Muslim women.

In the next section we shall turn our attention to a successful SME business woman who has developed her business in partnership with BMT Beringharjo.

Endah Susetyo Indriyati (Indri)

Indri grew her business from a small amount of initial capital and gradually developed it to its current successful state; she owns three grocery shops, a car rental service, and restaurant/cafe businesses in Yogyakarta. She was born in Banjarnegara in 1972. Her father was a teacher who also ran a small shop. She received a secular education and, when she was in junior high school, her father had an accident and was no longer able to work. Her mother took over the running of the shop, but Indri had to assist by working in it. She finished public high school and obtained a two-year college degree (Diploma 2) majoring in secretarial studies. She worked for a company, PT Swadaya Upaya, which enabled her to live on the outskirts of Yogyakarta for a time. She thought her fate, and even her children’s future, would be better if she moved to Yogyakarta, which is the centre of higher education and a vibrant city with many tourists. She then took up another position in a company and married her husband, Hamid, in 1994. To prove that her business had expanded from a very small shop, in 2008, at the initial stages of our meetings, she showed me a photo of when she started her shop and had just given birth to her twin boys. Her photo showed her in very plain clothing and she told me that her economic situation was very limited as her husband’s salary was small. She borrowed Rp. 200,000 (equivalent to USD 93 at the time) from Hamid’s parents and started a clothing sales business while nursing her young children. She knocked on neighbours’ door for sales. In order to develop her business, she kept book-keeping and accounting records and made sure that her business was profitable. After gaining some business experience, in 1998 she borrowed Rp. 3 million (equivalent to USD 333 at the time) from her parents-in-law and started her first shop, Kembar Satu (No.1 Twins). Her shop stocks basic food, drinking water and also gas cylinders commonly used for cooking in Indonesia. Her clients became loyal, as her service was very friendly and personal, and the customers found the prices competitive. She thinks business successes come through broadening her business relations. Thus she has always been diligent in expanding her networks and seeks business opportunities and sponsorships for social events.

Islamic womanhood. Indri’s husband became ill in 2002, not long after she opened the first shop. Since then, he has suffered from a series of illnesses and since 2008 he has been resting at home, and she has been the family breadwinner. She has faced a variety of challenges, including her husband’s and sons’ illnesses, but she has still built up her businesses successfully. She sees herself as a woman who is good at business, and she sees no problem with supporting her family. For her, the most important thing is to give her Islamic duties priority over undertaking business. She has made the hajj (obligatory pilgrimage) with her husband and has undertaken umrah (voluntary pilgrimage) every two years, when it was possible to do so. The money spent could have been used to further her business, but she believes that undertaking Islamic duties is important, and that everything she has is a loan from God (titipan dari Allah). She makes sure she performs the Islamic ritual prayers as required, and she also attends a variety of Islamic study groups for women. In 2013, she
started a restaurant and café business that trades in the evening and she decided to invite her neighbours to use it for the study of Islam during the day, when the building is empty. She pays for the preachers and provides the venue free of charge as she sees this activity as an act of religious devotion (amal), and considers it important to give and to do good for the community as a Muslim. She remembers how hard life was for her after her father became ill, and she has fostered disadvantaged children (as many as four), believing that everything belongs to God, not to herself. She has survived a variety of challenges, particularly her husband’s illnesses, but she believes that God helps her. She does as much community service and Islamic voluntary giving (sedekah) as she can to assist the disadvantaged through Islamic study groups and her charitable networks.

In addition to God’s help, Indri believes that her business success is due to her husband, who has trusted her and allowed her to develop her entrepreneurial talent. She thinks her businesses are very creative and also enable her to do good. While pursuing her business career, she completed a university degree and then a Master’s degree in business management and was given an award for her outstanding academic performance. She is not ashamed of being a breadwinner and a woman married to a stay-at-home husband and she always introduces her husband to her new friends and business contacts. Her business meetings and networks take her away from home, including interstate business trips. Her business success has led to her being appointed to serve on various social councils, such as school councils and as a volunteer. In an interview, she said that this was not a problem, as it is a professional requirement and proof that she has been recognized as a useful member of the community. What is important is that her husband endorses all her business and social activities. She is fulfilling the duties Islam asks of Muslims and she is delighted to have opportunities to do so.

**Muslim womanhood: negotiating Islam and everyday economic rationality**

The above profiles of three Muslim women actively involved in small business development all show the following features:

1. The success of their businesses is highly commended, even though they are women. The first wife of the Prophet Muhammad was a successful businesswoman and her example is well remembered and used as a reference point for aspiring Muslim businesswomen. For example, her name is commonly used for Muslim women’s groups. Although none of the informants mentioned her specifically as their role model, Muslims find it difficult to negate the financial contributions made by the Prophet’s first wife to her husband, and thus, her example reminds them of this precedent of female entrepreneurship.

2. These women feel uneasy with the long-standing Islamic perception that a woman’s main duty is to be a family carer. However, they have not directly challenged Islamic authorities such as the NU or Muhammadiyah to initiate theological debates on Muslim womanhood. Rather, they have expanded their Islamic knowledge through mass media and Islamic study groups, and advocated that Muslim womanhood is compatible with business success as long as their husband agrees to and supports their work. They also share such views through their business networks to promote their Islamic womanhood. They all give credit to their husbands for
supporting them and contributing to their ability to succeed. All three women clearly mention their husband’s role, and the importance of receiving permission from them in their role as working women. Our findings concur with observations of Javanese women, as analysed by Tickamyer and Kusujiarti (2012). With the presence of strong cultural and Islamic views that women should be primarily family carers, women in the BMT circle try to play down their public role to honour their husbands as the head of the family, in line with state norms and conservative ideas of Islamic womanhood.

3. These women strongly argue that their business activities are beneficial not only to their families but also to their communities. They highlight the Islamic teaching that doing good works (amal) for the community is their duty as Muslims. They are not trying to construct a particular perception of womanhood, but rather promoting what Muslims are expected to do, as long as they do not neglect their primary duty to care for their family. Rambe and Indri are also instrumental in running Islamic study groups for women, where they disseminate the importance of Islamic almsgiving and care for the community while pursuing business and profit.

4. As Hamida has shown, these women advocate that Muslim women, if they have been entrusted with something (amanah), are expected to deliver on their commitment to become leaders, irrespective of their gender. This view promotes independence and self-reliance for women, without depending on men for running their businesses. However, these women are still sometimes uncomfortable with the public perception that they are leaders. They try to downplay their achievements by saying that they are undertaking normal activities.

Thus, these women are embodying and promoting an emergent Islamic womanhood, whose traits are not gender-specific. In other words, they are advocating a counter representation of Islamic womanhood that is not bound to the domestic sphere alone. Rather, their Islamic womanhood combines their long-standing primary duty as wife and mother with their Islamic duty to work for the common good and for the betterment of their society. As a result, even though none of them mentioned international feminism or a gender mainstreaming agenda, or challenged Islamic theology, they are in fact creating an appropriate and acceptable alternative Islamic womanhood that is counter to the narrowly defined role of a domesticated and subordinated traditional Muslim woman.

The above narratives also clearly show that these women use the traditional keyword ‘permission’ to leave their homes and that they receive support from their husbands and families, as well as from their communities, to undertake their entrepreneurial activities. In order to receive permission, these women have juggled their work and family lives rather than neglecting or abandoning their domestic duties. If women fulfil their role as mothers and wives, they are likely to be allowed to undertake activities outside home. The ‘permission’ is instrumental within the fiqh discussion. For example, the MUI fatwa on overseas migrant workers states that women may go abroad to work if they have their husband’s permission. These Muslim women endeavour to follow Islamic teachings, but they are quite proactive in choosing which Islamic authorities they consult and seek religious advice that is likely to endorse and justify their combined role as an income-generator, family carer and wife. The quotation at the very beginning of this article, referring to women protesting against Islamic preachers who encourage
women to stay at home, is a reflection of their critical approach to religious advice or what is regarded as Islamic teaching.

It is important to note, however, that, for most women affiliated with BMTs, the permission they seek from their husbands is not so much permission in a formal sense, but simply agreement. Because of the strong need for income to meet the family’s financial requirements, most husbands encourage their wives to find paid work even outside the home. In reality, some women work for BMTs far away from their husbands and children. For example, a middle manager of the BMT Amanah Muamalat in Kendari, in Southeast Sulawesi, stated in a group discussion that she stays and works in Kendari, her husband works in another city, and their daughter stays with her mother on the Island of Java. But, importantly, this living arrangement had to be agreed to by her husband.

Asking for permission should be interpreted as a religious and cultural strategy to defend both husbands and wives against conservative views of gender roles. It preserves the husband’s position as the head of the family and locates wives in a position of submission to their husbands, as conservative Muslims have long expected. Thus, what working Muslim women and their husbands have demonstrated is what Butler (1990) has called ‘gender performativity’, by which she means that the notion of gender is built on a sequence of acts and expressions.

In contrast to Rinaldo’s (2006, 2008) interpretation of Islamic womanhood, as found among Islamist groups, Islamic womanhood in the BMTs reflects the strong economic needs, either of the women’s families or of their communities. Working Muslim women endeavour to show *fikih bil hal*, or *fiqh* in practice. They interpret certain Islamic teachings in a way that moderates Islamic practices in Indonesia, where conservative Islamic ideas are dominant. They conform to the existing notion of Islam in their actions while also displaying an alternative Muslim womanhood compatible with the reality, which demands that women be economically successful.

Islamic teachings and practices have been transformed and adapted according to the place and time in which Muslim women have found themselves. Within institutions with strong Islamic values and teachings, they interpret Muslim womanhood through their positions as advocates of Islamic micro-finance and as career women, as well as in their positions as role models in their local communities. What these women have done is transform Islamic practices so that they are relevant to their own context. Although they know that some teachings say that women should stay at home, husbands are the head of the family and the obligation to provide an income or fortune (*rejeki*) rests with the husband, they have justified their positions in various ways: by arguing for the family’s need for income generation, by justifying their actions as contributing to the Islamic community, and by seeking support from certain relevant religious authorities.

Women in BMT circles generally, not only in the case of Hamidah outlined above, seek advice from Islamic scholars who support their economic activities and the benefits of their networks. Almost all the women we interviewed during a focus group discussion (December 2013) mentioned that they followed a moderate *kyai* such as Mamah Dedeh, Maulana, Yusuf Mansur, including specific figures from Ikatan Cendekiawan Muslim Indonesia (Indonesian Muslim Intellectual Association), who established BMTs. In addition to these national Islamic preachers, these women have developed
regular communication with Islamic scholars, whom they consult on many things, including their difficulties as entrepreneurs and their status as women.

The reason why these Muslim women entrepreneurs do not really adhere to gender-specific roles presumably relates to the discourse of wealth, which does not differentiate between men and women. Even though, within fiqh discourse, men, or husbands, are regarded as the head of the family and as responsible for earning income, the flexibility of fiqh means that it may easily change. Hamidah’s explanation set out above lends credibility to her argument about welfare. A BMT staff member even asked why, in a difficult situation, women or wives would not want to help their husbands earn a living. Thus, juggling work and family care is not regarded as a burden by these women; it is a challenge they have to face in modern times. In fact, their female entrepreneurship is moderating Islamic practice in everyday life and protecting them from irrelevant Islamic values developed from a distinct Middle Eastern fiqh context that is very different from the environment found in Indonesia.

**Conclusion**

This article has analysed how middle-class businesswomen have succeeded in realizing an Islamic womanhood that combines the conflicting tasks of being a family carer and a business woman. The current Indonesian situation requires middle-class Muslims to generate an income that will support their lifestyle, which requires additional financial resources. In order to justify combining their diverse roles, Muslim women acknowledge the importance of men’s position as the head of the household, and seek permission from their husbands to continue their work. Their gender performativity enables them to counter potential criticisms based on conservative Islamic and cultural gender norms. However, and importantly, our case studies have shown that middle-class working Muslim women, particularly those working closely with the BMT and small business sectors, are tacitly promoting an alternative Islamic womanhood by juggling their work and family. We argue that these working Muslim women, without substantially challenging Islamic theology, are playing a key role in moderating Islamic theological interpretations and perceptions of Islamic womanhood in contemporary Indonesia. They negotiate their fiqh by selecting interpretations of Islam that are relevant to their local context thanks to the diffusion of Islamic authorities and the availability of diverse sources of Islamic teaching. These women are creating a strategy of using Islamic microfinance institutions to play an important role in mediating the practice of Islam and working against the spread of conservative Islamist ideas of womanhood and the influx of rigid Islamist ideas that are permeating the public sphere in contemporary Indonesia.

The findings of this article further concur with important recent studies (Arnez 2010; Beta 2014; Blackburn, Smith, and Syamsiyatun 2008; van Doorn-Harder 2006; Robinson 2008; Rinaldo 2006, 2008, 2013) highlighting diverse ideas of Islamic womanhood in contemporary Indonesia. We emphasize that there is a need for further research to examine a broader spectrum of Islamic authorities, and their creation, which underpin contemporary Islamic womanhood. There is also a need to explore how a variety of ideas of womanhood have created a milieu in which Muslim women may validate their own ideas of Islamic womanhood that are appropriate for their context.
Notes

1. However, political participation of Traditionalist Islamist women is higher than women from moderate Islamic groups. See Blackburn (2008).
2. The NU (www.nu.or.id) and Muhammadiyah (www.muhammadiyah.or.id) are the biggest Islamic organizations in Indonesia and were created during the colonial period. The NU is regarded as a Traditionalist Muslim organization that strictly follows the four schools of Islamic law, but it tends to be accommodating towards other religious traditions. Its following is strong in rural areas. The Muhammadiyah is regarded as a Modernist Muslim organization that seeks to purify religious practice from local traditions and develop it with more rational and modern religiosity. Its following is strong in urban areas. Both the NU and the Muhammadiyah hold generally moderate views of Islam.
3. The growing middle class in Indonesia is also represented by groups (hijabers) of young women who wear fashionable long Muslim veils, called hijab.
4. This article will use standard Indonesian forms of Islamic expressions.
5. However, we do not intend to argue that Islamic womanhood is limited to working women. We accept that young women’s employment opportunities are limited in Indonesia and marriage provides a pretext for educated unemployment (Naafs 2012).
6. This programme was introduced into the school curriculum for PKK in 1957. It is no surprise that the notion that a woman’s role is to be a housewife is strong, since this curriculum has been nationally implemented in all public schools beginning at primary school level. The PKK abbreviation was applied to the Pembinaan Kesejahteraan Keluarga (Family Welfare Programme), which was no longer only a subject taught in schools but also a movement supported by government offices from the village to the national level. In the Reformation period the name of the PKK was changed to Pemberdayaan dan Kesejahteraan Keluarga (Family Welfare Empowerment), to highlight the advocacy of this movement or programme.
7. The government has a target of having 30% of the House of Representatives members being women.
8. Studies criticizing the conservative understanding of women’s roles have increased with the presence of female Islamic NGOs, such as Rahima (Hidayah 2012).
9. Muslims may look beyond the MUI or Indonesian Islamic organizations to seek alternative fatwas, religious guidance, and fiqh opinions from anyone, including Internet sources known jokingly as kyai Google (kyai is a title given to an Islamic scholar) (Hosen 2008). New types of religious authorities may provide women with an opportunity to opening up new interpretations and even challenge traditional ideas, such as views on polygamous marriages and the possibility for women to seek a career. Online discussions and forums are becoming an important source of negotiation for various views on gender relations (Piela 2010).
10. Rinaldo (2006) finds that different types of organizations, such as the liberal Rahima and the conservative PKS, have created distinct conceptions of Islamic womanhood based on their different understandings of Islam and gender.
11. The DD (www.dompetdhuafa.org) is a community-based Islamic charity in Indonesia, established in Jakarta in July 1993 by young journalists from an Islamic newspaper called Republika, Erie Sudewo and Parni Hadi. Dompet means ‘wallet’ and dhuafa means ‘the poor’, so the name means a wallet for the poor. Republika itself is part of the movement of Indonesian Muslim intellectuals called Ikatan Cendekiawan Muslim Indonesia (Indonesian Muslim Intellectual Association), and is a part of the political Islam of the New Order regime. The DD is among the leading Islamic charitable organizations undertaking Islamic philanthropic programmes in Indonesia.
12. Website: http://www.bmtberingharjo.com/pages-99-About%20Us.html (accessed October 7, 2014).
13. Islamic devotional activities such as voluntary or obligatory pilgrimages (umrah and hajj) cost USD 3219 per person in 2014 in Indonesia.
14. A similar argument was used by Islamic groups, including the NU, to disapprove of Megawati Sukarnoputri becoming the first female president of Indonesia in 1999. See Robinson (2008) for details.

**Disclosure statement**

No potential conflict of interest was reported by the authors.

**Funding**

We acknowledge funding support from the University of New South Wales Canberra to enable an Asia Pacific Seminar Series titled Narratives of Muslim Womanhood: Contemporary Analysis, co-hosted with the Centre for Muslim States and Societies, the University of Western Australia and held at UNSW Canberra in December 2013.

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