

Embracing Islam, Work and Family: Women's Economic Empowerment in Islamising Indonesia

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Introduction

1. Gender empowerment is an important scholarly research topic covering both Southeast Asia and South Asia: indeed, women's empowerment is one of the important international policy agenda items as highlighted by UN-led Millennium Development Goals spell out (MDGs) and Sustainable Development Goals (SDGs). SDG No. 5 aims to 'achieve gender equality and empower all women and girls.'[\[1\]](#)
2. Particularly, women's economic empowerment is critical to potential poverty reduction,[\[2\]](#) because women and children are among the most extreme of the poor and disadvantaged. Their empowerment holds a key to solving this problem.[\[3\]](#)
3. In this paper I will examine middle-class Muslim women's struggles to generate an income in Muslim-dominant Indonesia. Traditionally women in Indonesia have been active and visible economic agents, particularly in small trades and traditional markets, and recently young single women are taking up jobs in the labour market.[\[4\]](#) Furthermore, the average female marriage age in Indonesia has also increased due to women's educational participation and the dual income earner families in the formal sector has also increased.[\[5\]](#) Despite these changes, statistically only around 50 per cent of women aged 15 and above remained in paid work between 1996 and 2013, creating a large gender gap.[\[6\]](#) As a result, the Gender Inequality Index in 2017 ranked Indonesia 116, much lower than neighbouring Malaysia.[\[7\]](#)
4. Recent research findings using statistical data on Indonesian women's labour participation have highlighted that their labour participation has stalled due to the lack of appropriate job opportunities and prevalent gender norms.[\[8\]](#) Building on the latest scholarly understanding, this paper will focus attention on the coping strategies of middle-class Indonesian Muslim women in order that they can participate in income-generating activities. Due to a steady rise in conservative interpretations of Islam in contemporary Indonesia, Muslim women are facing increasing pressure to prioritise their family and carer's role over outside paid work.[\[9\]](#) I will examine this growing tension between Islam and gender roles by analysing middle-class urban Muslim women in Indonesia and their attempts to promote a new Muslim Womanhood in their socio-economic activities. In Indonesia social constructions of gender, particularly womanhood have been closely associated with their economic activities.[\[10\]](#)
5. One of the significant theoretical works in understanding the changes in gender roles in Indonesia is Kathryn Robinson's *Gender, Islam and Democracy in Indonesia*.[\[11\]](#) She has highlighted the historical changes in the construction of gender relations in Indonesia by examining 'the relation between gender and the exercise of power',[\[12\]](#) with a focus on political mobilisation and Islam. This paper intends to extend this approach to analyse some of the recent changes over the ten

years since 2009 in Indonesia, highlighting the increasing visibility of conservative interpretations of Islam in the public. As anthropologist, Lara Deeb has pointed out on the importance of new forms of public piety as gender norm construction among the Shia Muslim women in Lebanon, I argue that publicly performed piety is becoming increasingly important to support and facilitate middle-class Muslim women's socio-economic activities in Indonesia, which in turn Islamise and reshape the perceptions of women's economic activities.^[13] As Islam has become such an important reference point, I contend that women's own agency in utilising discourses reflecting Islamic teaching and disseminating a new Muslim womanhood plays a key role in facilitating economic empowerment of Muslim middle-class women against the rise of conservative Islam in Indonesia.^[14]

6. The structure of this paper is as follows: First I will present an overview of state policy, women and their economic roles in Indonesia. Second, I will explain that Islam, particularly public piety and *halal* consumption has become essential to middle-class identity over the twenty years since the democratisation of Indonesia in 1998.^[15] Along with this development, in the third part of this paper I will examine prominent examples of new Muslim womanhood presented by high-profile Muslim businesswomen. These examples are women who promote new discourses of Muslim womanhood which are compatible with the domestic roles of married Muslim women and their charitable engagements to give back to the community.

Indonesian women, state and Islam

7. Women in Indonesia have long held important roles as economic agents running small businesses associated with things such as textile, food and herbal drinks. They have been active economic agents in traditional markets,^[16] particularly in Java. Women are expected to be the managers of their households, and they have been given the job of making ends meet. Thus, the production of food items for sale to generate an income has been their main task.^[17] Furthermore, women in Java and Bali have worked and continue to work as the main labourers in the market—carrying heavy items. Women's small cottage production, often operated as a family business, has facilitated the growth of traditional herbal medicine known as *jamu* and other traditional textile production such as *batik*. Small kiosks known as *warung* are generally run by women to cater for community needs and generate supplementary income for their own households. Women with entrepreneurial skills, who often worked in markets, however, were and are still perceived with ambiguity. Market places are seen as full of desire and greed as people bargain prices down and seek maximum profits. Consequently, strong negative perceptions, that these female traders who work in the markets not only use their entrepreneurial skill to sell wares and earn money, but also fulfil their illicit sexual desires with male buyers, traditionally circulate around successful female trades.^[18]
8. As part of its nation-building policy during Suharto's New Order Period (1966–1998) the Indonesian government promoted the importance of women's role as mothers and wives, encouraging stay-at-home-mothers.^[19] Under this policy women's role in nation building as citizens was closely linked with their statuses as wife and mother, exemplified by the expectations placed on wives of male public servants, which scholars coined as *State-ibuisism*.^[20] These wives have been mobilised to carry out community volunteer work as members of the Dharma Wanita, a national organisation of the wives of male public servants including military personnel. The positions and the ranks within the Dharma Wanita organisation mirror that of their husbands. The Dharma Wanita members, elite women, work in close partnership with members of the PKK (village women's organisation) in rural areas in order to promote and implement key policy areas that have been identified to support nation building.^[21] Since its inception, PKK members have showed their commitment to the

nation-building project by actively participating in various competitions to implement targeted areas of state-building projects particularly related to the welfare of the family. These projects typically involve family planning, compulsory primary and secondary education, health checks for mothers and young children, all of which require the strong participation of women. In order to encourage community participation, a wide range of competitions to measure the success of national policies and programs were held at various levels of the administrative units. Winning at these competitions was perceived to be strong evidence that the citizens exemplified their commitment to the state's development agenda.

9. Along with the implementation of such policies highlighting women's roles as providers of the welfare of the family, a woman's primary roles as wife and mother were strongly emphasised, causing some discomfort to working women who could not fully participate in such community work.[\[22\]](#) In reality non-elite women's work was not entirely confined to wifery, but they were actively engaged in generating income because they had to cope with the financial needs of their households.[\[23\]](#)
10. Suharto's New Order promoted industrialisation as a way to develop Indonesia's economy.[\[24\]](#) In the 1980s the government encouraged light manufacturing, facilitated foreign direct investment and provided a suitable workforce that had completed secondary education.[\[25\]](#) As a result, since the 1980s and after completing their secondary education, women have started to find job opportunities in factories.[\[26\]](#) As the agricultural sector shrank as a source of employment, a significant number of women also started to work as overseas migrant workers known as TKI (Tenaga Kerja Indonesia). They worked in Hong Kong, Saudi Arabia, Malaysia and Singapore predominantly as domestic assistants for five years or more, leaving their husbands and children in Indonesia. Whilst they were praised as heroines of foreign currency, as they transferred funds to their family members in Indonesia, their long stay overseas created personal and social problems at home and, in addition, frequent abuse by overseas' employers.[\[27\]](#) The number of women who worked as public servants, teachers and professionals also increased along with the trend for women to attain high levels of education including tertiary education.[\[28\]](#) Although these 'white collar' jobs provided a steady income for women, some office or factory jobs posed challenges because the women had to work long hours away from home, leaving their children to be cared for by domestic servants or grandmothers. Furthermore, these same women could not adequately participate in community service activities as promoted by the government through the auspices of Dharma Wanita and the PKK.[\[29\]](#)

After the fall of Suharto's government in 1998, the subsequent implementation of political democratisation brought new changes to work and employment in Indonesia. For example, the government introduced a moratorium for Indonesian overseas migrant workers to certain countries because of the frequent abuse perpetrated by employers on the migrant workers. The government also placed a moratorium on public service recruitment in 2011. Gradually foreign direct investment and garment factories moved away from Indonesia to other countries as businesses started to look for a cheaper workforce.[\[30\]](#)

11. The government and civil society organisations began to promote entrepreneurship and creative industries as a solution to the youth unemployment problem in the 2000s. For example, the Yudhoyono Government (2004–2014) formed the Tourism and Creative Economy Ministry in 2011, and the Widodo (2014–) government is keen to promote start-ups and to modernise small and medium enterprises particularly using the e-commerce platform.[\[31\]](#)
12. The government support for entrepreneurship was timely because, since the 1990s, there has been a growing trend of middle-class urban Muslims consuming Islamic and *halal* goods.[\[32\]](#) This change was triggered by the social change in the 1980s in Indonesia where Islam and politics were

gradually separated. A well-known slogan in the 1980s, 'Islam Yes, Political Islam, No', introduced by the late Muslim intellectual Prof. Nurcholis Madid illustrates the increased importance of Islam in everyday life rather than political discourses. The concept of Islamic propagation by deeds (*dakwah bil hal*) became increasingly closely associated with national development projects [33] and Muslims were encouraged to perform piety in public including almsgivings and wearing certain forms of clothing. Since the 1980s Islamic study groups on university campuses mushroomed as venues to use Islam to solve social problems. [34]

13. Along with this development prominent Muslim preachers promoted Islamic values to middle-class Muslim professionals in the area of business management, the consumption of *halal* goods and the production of popular culture. [35] One of the outcomes includes the development of Islamic microfinancing institutions (BMTs) which have grown rapidly since the 1990s driven by Muslim university graduates in urban areas of Indonesia. Their financial activities are not seen as economic transactions, but are rather intended as a means to promote Islamic propagation by deeds. [36] In light of this development of the rise of Islamic propagation in the Indonesian middle-class, in the following section, I will analyse some Muslim middle-class women's own agency in utilising and promoting discourses reflecting their understanding of Islam to support their economic activities.

Exemplifying new Muslim womanhood

14. As explained earlier, Indonesian women, particularly with successful entrepreneurial skills are seen as morally dubious, and therefore a major challenge exists when middle-class women decide to take up economic activities. Working in a crude market full of greed and desire would undermine the image of a docile Muslim wife and mother. In the rest of this article I will show how leading women are availing themselves of opportunities to frame their economic activities using a variety of popular Islamic ideas. I will also demonstrate how they are subtly promoting Muslim women's economic roles in Indonesia by reducing negative perceptions. The women I analyse include individuals, and Muslim businesswomen who are closely affiliated with newly established Muslim businesswomen's community groups. All the women in the scope of my study are Indonesian Muslim women who are promoting economic and often entrepreneurial activities along with their display of public piety. I argue that they are becoming important role models of middle-class Muslim women. [37] These alternate forms of Muslim womanhood facilitate Muslim women's economic activities because of the way they locate and legitimise women's economic roles within increasingly Islamised gender norms in Indonesia.
15. I have selected these case studies because focusing on them will represent the way Islam is understood and practised among some educated middle-class women. [38] Indonesia has seen a diffusion of Islamic authorities assisted by social media and the active presence of new popular preachers who do not have strong links with existing Islamic organisations. [39] This is because middle-class Muslims have studied Islamic teachings at school, and have sought to apply their own Islamic understanding to solve critical issues in socio-political development. This phenomenon was also observed in educated Muslims from the Middle East, which has led to various forms of Islamic revival in society. [40] Consequently, Indonesian Muslims actively seek out interpretations of Islam from a variety of sources including new media—particularly the internet and Islamic study groups. [41] As shown by Benjamin Soares and Filippo Osella, the priority and commitment to Islam by these Indonesian Muslims is no longer bound by their participation in political Islam through political change and legal systems. Rather they endeavour to live as good Muslims as much as practical and permissible in an insecure and challenging world. [42] In view of these scholarly findings of the role of Islam, I will locate my case studies of Muslim women as important examples

of new Islamic 'messengers' who are perceived as role models among the educated Muslim middle-class. I borrow the term 'messenger' from Niels Spierings who uses the term to mean 'agents who convey and disseminate Islamic messages'.^[43]

16. My data derives from observations, analysis of articles and media resources. With Ikatan Pengusaha Muslimah Indonesia (Association of Muslim Business Women of Indonesia) (IPEMI) members and Oki Setiana Dewi, I have used information available through Instagram postings, Facebook and other print material. To gain personal insights I held meetings with individuals between 2014 and 2018.

Oki Setiana Dewi

17. Islamic media and popular culture increased its presence in Indonesia since the 1990s.^[44] However, the entertainment industry has been long associated with lack of morality.^[45] Oki Setiana Dewi is an Indonesian celebrity Muslim movie star, who made her stardom by fully capitalising on her Muslim piety through her film role in *Ketika Cinta Bertasbih* (When love is blessed) (2009). Her popularity is shown by the fact that in 2019 she currently has nine million Instagram followers. She is successfully developing her various types of businesses including film acting, modelling, writing and acting as a master of ceremonies (MCs). She has also raised her profile as an Islamic educator/preacher (*ustadzah*).
18. As an author, Oki published her autobiography, *Melukis Pelangi: Catatan Hati* (Painting a Rainbow: Notes in My Heart) (2011), which aims to inspire other Muslims by recounting her struggles to achieve success.^[46] She highlights that she was from a modest Muslim family. She grew up in Batam, an island near Singapore, and excelled academically. Along with her academic interests she liked dressing up and competing in fashion shows to win cash prizes. Her parents did not interfere with her hobbies since she excelled at school. She felt proud to be able to generate an additional income for her family by winning fashion shows in Batam. She decided to pursue her dream of becoming a national film star and moved to Jakarta when she started senior high school. To follow her dream of obtaining a film role, she lived alone in Jakarta while she was studying at a public high school. It is important to note that the film and entertainment industry was and still is seen as being full of vice and is viewed as a bad place for young Muslims.^[47]
19. In her book she details how she faced a series of challenges and struggled to keep her aspirations, but by referring to and implementing Islamic teaching and becoming a pious Muslim woman, she claims that she was assisted in achieving her dream. For example, she succeeded in getting admitted and studying at the University of Indonesia, arguably one of the most prestigious higher education institutions in Indonesia. She later successfully obtained the starring role in a film which promoted Islamic values and nationalism for Indonesia, as I explain in the next section.

Analysis of Oki's role in Indonesia

20. First, Oki's narratives in her book emphasise the moral value of working hard to respond to the challenge posed to her by God. She was not afraid to excel as a student in Batam, even pushing her boundaries by learning how to swim (unusual for a Muslim girl). She also displays her sense of pride in her ability to earn money as 'contributions to the household' because she was from a financially modest family. She also demonstrates that she was obedient to her family, because she sought permission from her parents, to move to Jakarta alone as a high school student to follow her wild dream of becoming a film star. In her book she outlines her difficulty in coping with loneliness, school work and looking for appropriate film casting opportunities, as well as earning an

income to support herself in Jakarta. In seeking a solution, she started to seek assistance from God to help with these struggles. In this way she illustrates that Islam successfully guides her along life's journey and provides the much-needed foundation of support. Oki also started wearing a headscarf to demonstrate that she had become a better Muslim, her prayers will be heard and she would be assisted by God. This decision was very important for her because it was at a time when her mother fell ill and Oki was living in Jakarta, and could not look after her. She prayed to God asking for assistance to heal her mother's illness. She writes:

Bismillah ... Aku berjilbab! Semoga dengan jilbab ini aku bisa menjadi anak salehah, dan doaku didengar oleh-Mu untuk bisa memberi kesembuhan kepada ia yang paling kucintai.

(In the name of God, I wore a headscarf. Wearing a headscarf, I hope that I will be pious and my prayers will be heard by God and my mother who I love most will be healthy again).^[48]

21. Her decision to wear a headscarf made her pursuit of becoming a film star more difficult as traditionally films required people to wear sexy clothing without a headscarf. Despite this challenge, the beginning of her success came when she was cast in a popular Islamic film, *Ketika Cinta Bertasbih* (When love is blessed or KCB) (2009). KCB was based on a novel written by a popular Islamic novelist, Habiburrahman El Shirazy. As I have previously analysed, the author, Habiburrahman, was trying to use films and novels as a new form of pedagogy called *kitab kuning* (classical Islamic texts often used in the study of Islam in Islamic boarding schools), for secularly educated young Muslims. He did this by writing *Ayat-Ayat Cinta* (Love verses or AAC) (2004).^[49] He was disheartened by the fact that movie stars play a variety of roles and thus cannot be ambassadors or true messengers of Islamic teaching. Habiburrahman thus did a tour to recruit the cast for his projects. Habiburrahman himself was on the selection committee that was looking for new movie stars who would become life-time messengers of Islam. Oki was selected to play the leading role of Anna, a heroine who embodied a pious and hard-working Muslim woman studying in Al Azhar University in Cairo, and who was looking for a suitable Muslim marriage partner. The film became the vehicle through which Habiburrahman disseminated Islamic messages in a popular format and thus influence young Indonesians who do not have the ability to understand classical Islamic texts. The film represents the struggles of young Indonesian Muslims and how they adapt to life's challenges (education, overseas experience, employment and courtship) including their sojourn away from Indonesia.
22. Oki then was cast in KCB 1 and the sequel film, KCB 2 in 2009.^[50] KCB 1 became the most popular Indonesian movie in 2009 with three million viewers. Oki's popularity derives from a number of factors, beginning with her excellent academic background. She was one of the top national university graduates from the University of Indonesia. Her charming appearance and her desire to promote Islam all contribute further to her popularity. Her marriage was arranged through Islamic introduction—a practice that has become popular among urban Muslims.^[51] Through this system she married an Indonesian Muslim businessman, Ory Vitrio Abdullah, in 2014 and started her family. To date she has three children and combines her motherhood with work as a model, an MC and also an Islamic teacher/preacher. She regularly uploads her activities, businesses, motherhood, wifery to her Instagram account. As her popularity increased she also started selling Muslim clothing. She told me that a lot of her fans asked where they could buy nice Muslim clothing and she thought it would be ideal if she could facilitate and assist Muslim sisters to live pious lives. She also started her PhD in Islamic studies at the State Islamic University, because she wanted to start early childhood education and to teach Islam effectively. Her choice of university for her doctoral studies is rather odd as the general public has valued a PhD from the University of Indonesia (UI) more than the State Islamic University, Jakarta (UIN Jakarta). UI represents the peak of academic prestige in Indonesia. Despite this fact UIN Jakarta, is arguably one of the most prominent universities for Islamic Studies in Indonesia.

23. As I have summarised here, Oki's pursuit of her dreams are not entirely driven by her personal desire to succeed as a film star and an entrepreneur. Rather she portrays her life journey as a process of finding Islam as the guiding principle of life, and preaching Islam to her community.
24. Oki promotes her desire to contribute towards building a strong Muslim community through her business activities. She started her PhD because she wants to equip herself to be able to give back more to the community through her teaching. In order to do so she has sought permission from her parents and support from her husband in an effort to achieve her desires and follow the expectations of gender relations among middle-class Muslims. She has attracted support from fellow young Muslims because she is a graduate from one of the most prestigious universities, UI. She also presents her image as a well-educated Muslim Indonesian. As a result, she is perceived as a positive role model for young Muslim women—as shown by her nine million Instagram followers. As the number of active Instagram users in Indonesia was estimated to be around 47 million, she is one of the most popular figures in the country. When her third child was born she uploaded a photo with her husband and the new born baby, expressing her gratitude to God that her child birth went smoothly.^[52] Her display of tears of joy when the baby was born received much attention in the media and praise for her as a caring mother.^[53]
25. The trend towards the display of public piety, including individual endeavours to give back to the Muslim community, is also shared by other Indonesian Muslim actresses and singers including Dewi Sandra. Sandra is a well-known actress, currently 37 years old, approximately ten years older than Oki. In the past she had been divorced twice—including from a Christian husband, who was also a singer. Generally, the image of a widow is strongly negative in Indonesia.^[54] In 2011 she married a third husband, a Muslim Indonesian and in late 2012 she decided to wear a headscarf. Anthropological research shows that wearing of a headscarf alone is not exclusively a symbol of piety, but the use of a headscarf is closely associated with urban middle-class educated women.^[55]
26. Despite the increased popularity in the use of the headscarf in Indonesia, Sandra's decision to don a headscarf was brave as she was an actress who enjoyed wearing miniskirts. Her decision to become a good Muslim is often termed *hijrah*, that indicates the start of a born-again spiritual Muslim life. Since she started wearing a headscarf, her image as an actress became positive. She was chosen as a brand ambassador for a leading *halal* cosmetic brand in 2013, and subsequently was chosen to play a main role in a popular Islamic film, *Ayat-Ayat Cinta 2* (Love Verses 2) (2017) wearing a face veil. This film was based on a published novel of the same title. It is a continuation of the original story of *Ayat-Ayat Cinta* by Habiburrahman.
27. In interviews conducted in 2018, Sandra emphasised her priority on wifely duties whilst she and her husband plan to start a family. She says she has been putting extra effort in taking care of her husband by cooking his favourite dishes, before or after work, to show her commitment. She does this for her husband to show that her role as his wife does not get compromised by her acting role.^[56] In 2015, in partnership with Indonesia's *halal* cosmetic company Wardah, she started a hash tag Instagram campaign #startgoodthing. Through her Instagram campaigns she encouraged Muslim women in Indonesia to take a positive action, however small, in the community by making people happy and smile. Thus, her recent popularity can be credited to her successful promotion of an image of an Indonesian Muslim woman, professional, beautiful, religious and inspiring because of her contributions to the community. In summary, Oki and Sandra are successfully Islamising the entertainment industry and promoting the need to give back to the community. Through their successful careers, they are showing that Islam guides their life and helps them to navigate their work in an industry which has had a negative reputation. They promote their roles as good Muslim wives and caring mothers.

IPEMI

28. To make women's entrepreneurial activities be viewed as proper and legal is not only limited to the entertainment sector, but also to women-owned small businesses and their associations. For example, women's business associations have started to emphasise Islamic values as part of their business activities. My first example discussed here is Indonesia Women's Business Association (IWAPI)—the most prominent women's business association. IWAPI was formed in the mid-1970s and draws members from all the provinces of Indonesia. The prominent members include salon and cosmetic brand owner, Martha Tilaar. The aim of IWAPI is to assist Indonesian women to become resilient entrepreneurs by presenting information, advocacy, education and training and facilitating access to relevant financial institutions and organisations.^[57] It also facilitates members to become better entrepreneurs.
29. Although only 15 per cent of the members run small and large enterprises,^[58] the general perceptions of IWAPI among female entrepreneurs in Indonesia is that the members are established business owners. The IWAPI website acknowledges the organisation's activities as:
- Building national and global partnership ... supported by Indonesian government agencies such as the Ministry of Cooperatives and SMEs, and Ministry of Women's Empowerment and the Protection of Children, Ministry of Commerce, Chamber of Commerce and banking sectors.^[59]
30. To develop the organisation, IWAPI has established strong networking and cooperation at both national and global levels. The network of the association grew in partnership with the Indonesian Chamber of Commerce (KADIN) and it was supported by Indonesian regional politicians. For example, the then Governor of Jakarta, Adi Sadikin, endorsed IWAPI as an association in 1976. President Suharto and his wife, Ibu Tien, also supported the association.
31. Furthermore, during the New Order period, business permits were tightly controlled by government agencies and corruption was also routinely practised before business licences could be obtained.^[60] Along with the recent rise of Muslim piety among middle-class Indonesians, IWAPI has started disseminating public piety of its members in undertaking charitable activities such as giving gifts to the poor and orphans during the fasting month.^[61] In view of the perpetual negative image of uncontrolled desire and greed associated with female traders in Indonesia, I argue that this is an attempt to Islamise or, to borrow Johan Fischer's term, 'halalise' their motivations to pursue business activities, even though the IWAPI membership is not limited to Muslim women.^[62]
32. Now let us turn our attention to my second example, IPEMI. As IWAPI is perceived as an organisation for established businesswomen in Indonesia, Muslim women, particularly those producing and selling *halal* products and micro businesses, saw the need to support fellow Muslim businesswomen in Indonesia by establishing the Ikatan Pengusaha Muslimah Indonesia (IPEMI or the Association of Muslim Businesswomen in Indonesia) in 2015.
33. The formation of IPEMI reflects the rise in importance of Islam among middle-class Indonesians. For example, IPEMI's inclusion of Islam as part of the organisation's name was motivated by several reasons—as outlined in its four main goals.
1. to develop and increase the number of Indonesian Muslim businesswomen;
 2. to assist the members' business;
 3. to enhance the welfare of the Muslim community and Indonesian community in Indonesia;
 4. to increase Muslim businesswomen's contributions to Indonesia's national development.^[63]
34. In the first instance IPEMI aspires to support female business owners who run small and micro

halal kiosks (*warung Muslimah*) and also women-only Muslim beauty salons. These businesses are usually run by sole owners. IPEMI also tries to formulate and encourage activities related to pilgrimage trips and to support alms-giving activities. Members are not limited to Islamic *halal* businesses but the organisation advocates a clear intension to support the growing Islamic economy and *halal* consumption in Indonesia. According to IPEMI, the difference between IWAPI and IPEMI is not only the size and type of the businesses they support but also the approach to business. IPEMI advocates that meetings and business networking activities should not conflict with women's primary duties as mothers and as wives. As I explain below, the view of IPEMI is that women should not compromise their primary duties as dictated by their gender in society in favour of their business activities. This is because, according to Islam, men have the primary responsibility of generating an income. However, in reality, not every businesswoman is married with children, and in fact some of the active members are divorced and single mothers, who need to generate an income to support themselves and their dependents.

Analysis: Advocating new role models for Muslim women

35. What is the aim of promoting such gender roles through IPEMI? I will answer this question by analysing the content of the IPEMI official magazines. IPEMI publishes a monthly magazine called *Ibadah* (Islamic devotional action) and sends copies to their branches. The subtitles of the magazine are 'The Islamic Way of Life, Sharia Economy and Community' in English. Each issue has a dedicated topic such as 'Muslim women, setting an example of motherhood' with photos of IPEMI members who are predominantly middle-aged. IPEMI is aware that middle-aged women do not all actively participate in the new media or own smart phones. Magazines are the best way to promote IPEMI's core messages to middle-aged members. To date IPEMI's on-line presence is limited.
36. The IPEMI magazines feature prominent women (with pictures and life stories) to inspire other women. One such example is 'Muslimah Membangun Bangsa' (Muslim women develop the Indonesian nation).^[64] The way IPEMI represents the agency of women indicates strongly that they are the agents of change rather than subjects to be targeted in the process of national development. This tactic reflects the people-focused or bottom-up approach as indicated by government programs such as the National Community Empowerment Program (PNPN) under the Yudhoyono government (2004–2014). This movement aims to encourage Muslim women to contribute to society not only in the economy, but also in relation to uplifting morality, education, social, environment, politics and law.
37. Taking up the same idea, in 2017 the East Java chapter published a book entitled *Otot Kawat Balung Besi* (Wire muscles and metal bones) which features members' thoughts on their business and everyday struggles.^[65] The title of this book draws on inspiration from a strong figure in a well-known Indian epic, the Mahabharata, which is a source of Javanese popular culture, to encourage Muslim businesswomen to be resilient. The book features twenty IPEMI members from East Java. The authors, whose ages range from the 30s to early 50s, have published their stories in Indonesian. Their short pieces are biographical demonstrating their struggles to develop their new businesses and featuring their accounts of the role of Islam in solving issues in their daily lives. In summary, the activities of IPEMI members represent new Muslim businesswomen who are developing businesses and are giving back to the community through their social engagements. The focus of their narratives includes the importance of work, and encourages them not to be driven by maximal profit. Instead the businesswomen members of IPEMI are encouraged to combine their womanhood as a carer and an efficient trader in a way that is compatible with middle-class Indonesian Muslim womanhood. This Muslim womanhood has become strongly

manifested and embraced over the last two decades among middle-class Indonesians. Such an image is distinctively different from the traditional image of small female traders who work in unsophisticated and crummy markets to maximise profit.

Hijabers and their social contributions

38. Along with the push by the Yudhoyono and subsequent Widodo governments to support the growth of entrepreneurship using creative industries, younger Muslim women have also started to take an active role in entrepreneurial activities. They are particularly active in cultivating a Muslim fashion industry in Indonesia. *Hijabers* refer to emergent young fashionable women in Indonesia who choose to wear Islamic fashion. [66] In contrast to older female traders, young Muslim women have embraced technology and emergent e-commerce opportunities and are coming out as new and successful Muslim businesswomen. Young Muslim fashion designers such as Diajeng Lestari and Dian Pelangi are leading figures who use social media and e-commerce to produce and sell Muslim fashion to young Indonesian women—some of whom are also entrepreneurs involved in Muslim fashion. As young Indonesian Muslims seek to use Islamic products such as *halal* cosmetics including a leading brand of Wardah, and to buy trendy Islamic fashion, there is a huge market in producing and selling such products. As I show below, accommodating a Muslim woman's domestic duties as wife and mother and also her charitable social engagement, plays a major role in the public's acceptance of young Muslim businesswomen.

Diajeng Lestari

39. For example, Diajeng Lestari has built her designer female and male clothing business from scratch using e-commerce. Her husband Achmad Zachy, is the founder of the largest e-marketplace, Bukalapak, in Indonesia. He encouraged Diajeng, who was working as an employee after graduating from the University of Indonesia, and earning a handsome salary of eight million rupiah per month to start online *jilbab* (tight veil—the principal fashion choice of Muslim women in Indonesia) sales using Bukalapak, which aims to promote small and medium enterprises in Indonesia in line with the Widodo government's policy. She dreamed of making an on-line shopping mall which sells Islamic clothing and household items. By starting up an online shop she can stay close to her new-born baby. [67] Indeed, she left her office work and started her online business, Hijup, while raising her family. She also moved her family house closer to her office so that she could return to her home from work before 7 p.m. [68] Hijup is now one of the leading Muslim fashion online shops in Indonesia, receiving investment capital from the USA of USD one million in 2018. [69]
40. She has received much media attention. What she emphasises is her desire to contribute to her family and society. Diajeng undertakes and promotes the obligations of alms-giving by working in partnership with the prominent Islamic philanthropic organisation Dompot Dhuafa. Dompot Dhuafa is one of the pioneer Muslim philanthropic organisations in Indonesia which was started by Muslim journalists in the early 1990s. The organisation receives much support from urban professional Muslims. For example, in October 2016 she addressed her employees and other *hijabers* at her office headquarters and urged them to remember the importance to Muslims of alms-giving. [70]
41. In one of the interviews she stated that her current job as a businesswoman enables her to provide more benefit and have more impact on society than her previous job as an office worker. [71] She supports 200 local brands 90 per cent of which are small and medium businesses. [72] She claims that her role model is the first wife of the prophet Muhammad, Khadijah, who was a successful businesswoman. [73] Due to her high profile as a successful businesswoman and committed

Muslim wife to a leading e-commerce entrepreneur and mother of two young children, creating jobs for other people, and living a simple life without showing off her wealth, she and her husband have been positively viewed as inspirational role models of a young Muslim business family.[74]

42. Seeing her success, other young Muslim *hijabers* have followed Dian's path. The *hijabers* communities are loosely linked to national associations consisting of regional *hijabers* community organisations (e.g. the Hijabers Community Bandung), and they also publicise the undertaking of charitable activities.[75] For example the Bandung chapter was established in 2011 by the Forum Annisa Bandung. It started with seven members, and gradually it grew to have 35 members. On its anniversary day in 2018 it had grown to attract 2500 *hijabers*. The rapid growth of *hijabers* reflects the diffusion and fragmentation of Islamic authority in Indonesia by which women take their own initiative to promote an ideal womanhood among middle-class women.[76] In particular the use of social media in mobilising Islamic movements is increasingly popular among middle-class Muslims in Indonesia.[77] *Hijabers* members are active in social media. They particularly use Instagram through which to display their public piety.
43. *Hijabers* members undertake charitable activities, the mentoring of Muslim womanhood and entrepreneurial training. For example, Hijabers Community Bandung undertook to share food for the disadvantaged at the mosque after Friday prayers. They also routinely hold Islamic study groups and invite speakers to learn how to become inspiring Muslim women. Predominantly the topics at the study groups focus on how to raise a harmonious family and strongly Islamic children. The first wife of the prophet Muhammad, Khadijah, who was a successful entrepreneur and supported the Prophet, is one of the figures these women look up to and learn from.

Limitation of social engagement for public acceptance

44. In this paper, I have shown that Muslim businesswomen in Indonesia are actively using Islamic values to facilitate and legitimise women's economic empowerment. These women highlight and publicise their aspirations to make social contributions to the community, and Indonesia, by becoming useful and resourceful Muslim women (*muslimah*). Their success in growing their business is not the only factor that they emphasise. Instead, their roles as carers, wives and mothers and their ability to raise their families is what these middle-class women see as important and appropriate, at the same time as they are making broader contributions to society as Muslim women.
45. Through the public display of their womanhood, they publicise an image of good Muslim women, raising happy families, receiving support from husbands, and making contributions to the community through almsgivings and the propagation of Islam. Their pursuit of entrepreneurial businesses is not driven by greed or individual aspirations to seek fame.
46. However, young women are not immune from criticisms if they are seen to have deviated from such expectations. For instance, Dian Pelangi, who is an international Muslim fashion designer in her twenties originally from Palembang, Indonesia, is arguably the icon of *hijabers* in Indonesia with 4.9 million Instagram followers. She is regularly invited to Europe to conduct Muslim fashion shows. Because of her fashion business success, young Indonesian Muslim women admire her entrepreneurial skills as well as her stylish Muslim fashion. She grew her fashion design business along with becoming a brand ambassador for an Indonesian dairy company Hilo, which advertises milk products for young Muslim women under the name of Soleha (meaning obedient). In partnership with Hilo, Dian offered fashion workshops at a specialised high school for fashion (SMK) as part of her social engagements in 2016. She acknowledged that she is a graduate of SMK and would like to inspire fellow students to succeed and follow in her footsteps.[78]

47. In 2011 Dian, at the age of twenty, married Tito who is nine years older. It is reported that she put a condition on the marriage that her husband would not demand that they start a family immediately and support her to grow her business. After their marriage her husband resigned from his job with an international petrol company and moved to a fashion magazine owned by Dian. He did this despite the fact that Dian did not want her husband to resign.[79] In 2016, after five years the marriage ended childless and in divorce. The public acceptance of her seemed to decline to some degree. One year later, her ex-husband married another woman while Dian remains single to date and pursues her career as a fashion designer. Her divorce is attributed to her firm views of autonomous womanhood. Her Instagram posting summarises her appreciation of being a financially independent woman who values her self-generated income:

If you have a job, pay your bills, work hard on your own, and manage to live comfortably before you commit to a relationship or any friendship, understand that you want Loyalty, not money. Somebody else's money will never excite an independent woman/man.[80]

48. Since earning a livelihood is the official duty of a husband in Indonesia, her statement clearly undermines the expectations of gender relations. Furthermore, it was well-known that she delayed having a family despite being married. Post-divorce comments from internet users urged her to place her priority to marriage and raising a family to avoid sin and curtail travelling alone overseas.[81] Such reactions from community members do not mean that middle-class Muslim womanhood is exclusively tied to this pattern. Indeed, at the national elite level under the Widodo Government, five female ministers including Sri Mulyani and Susi Pudjiastuti (not wearing a *jilbab*) are hailed as contemporary models of Kartini, a well-known Javanese female educator during colonial times. Among them the minister of Waters and Fishery, Susi Pudjiastuti is known not to conform to the expected womanhood by being a single parent after two divorces. She has a smoking habit, a tattooed body, and a casual dress style.[82] Despite attracting some criticism from the public, Indonesian people appreciate her hard-working ethic.

49. However, in everyday life, my analysis of the middle-class Muslim women Oki Setiana Dewi, IPEMI members and Diajeng Lestari strongly demonstrate that the presentation of ideal Muslim womanhood requires an active display of public piety to counterbalance the pre-existing negative notion of female traders that are driven by desire and greed.[83] Making contributions to build Indonesia, through so-called mutual assistance (*gotong royong*) have been strongly encouraged by the state since Indonesia became independent. Citizens' social contributions through the mutual assistance of *gotong royong* have made up for the lack of extensive social security in Indonesia.[84] Thus men and women who make special contributions to society are exemplifying good citizenship. In addition, the women who contribute to this mutual assistance are displaying their religious obligation by also raising a family and taking care of their family members. They are preaching Islam through their everyday action of a building business, raising a happy family and to giving back to the community. They discharge their primary obligations as Muslim women by fulfilling their roles as wives and mothers. They emphasise that their goal is to have the opportunity of contributing to society by creating jobs, or using financial means to increase voluntary donations such as *sedekah*. They do not usually emphasise their individual aspirations, which are less likely to be supported by other members of their community as seen in the case of Dian Pelangi.

50. The implication from these examples is that in post-authoritarian Indonesia where strong Islamic conservatism is on the rise, women's economic empowerment needs to strategically employ appropriate Islamic gender norms—a familiar cultural language discourse—through which they can assert their rights without sounding elitist or attracting criticism. Rather than promoting individual aspirations, the examples I have highlighted show that positive outcomes may be achieved by using socially-accepted gender roles and national values. In everyday life it is expected that

entrepreneurial women will be assisted by other women who offer domestic assistance such as cooking and cleaning, [85] while the entrepreneurs pursue their business activities. It is thus possible that options—such as those discussed above—are currently limited to middle-class women. However, they do promote the notion that Muslim businesswomen, through their social engagement, create and promote a new role for Muslim women in Indonesia, which has a trickle-down effect on other aspiring lower middle-class community members, both men and women.

Conclusion

51. In this article I have examined the coping strategies of some Muslim women in Indonesia who have been faced with social norms to prioritise their domestic roles, yet have aspirations to generate an income. I have discussed the important development affecting gender constructions in the context of post-Suharto authoritarian Indonesia where conservative interpretations of Islam are increasingly prevalent. I have shown that Muslim women's own agency in achieving women's economic empowerment is built upon disseminating a public image of discharging their successful female duties as mothers and wives. I have pointed out that entrepreneurial women do not emphasise their individual career aspirations which are traditionally closely associated with greed and desire and which are also viewed as having been influenced by feminism discourses.
52. In societies where conservative interpretations of Islam are increasingly shaping the expected gender roles, I concur with the view that incorporating universal feminist rights would be counterproductive for Muslim women. [86] Indonesian Muslim women generally avoided the use of the term feminism and preferred women's movements as a generic term. [87] In 2019 a new conservative Muslim women's movement called Indonesia without Feminism is gaining support because the female members in this group perceive that feminism, and therefore gender equality, is destroying the foundation of Islam. [88]
53. Thus, middle-class Indonesian women are strategically using discourses that do not directly undermine their primary position as wives and mothers who are willing to contribute to their family and their society. This does not necessarily mean that their strategies are perpetuating the existing gender norms. It is a strategic choice in a given context, that is aimed at enabling women to strengthen their role in income-generating activities. Research shows that *salafi* and face-veiled Muslim women, following one of the most conservative schools of Islam, are using on-line businesses to support their subculture and life-style. [89] I highlight that in an increasingly Islamising Indonesia the middle-class Muslim women are likely to be accepted and supported as successful businesswomen when they display public piety through alms-giving and other community engagements. As a result, Indonesian Muslim women's economic participation is likely to be encouraged over the long term.
54. Muslim women are not turning to any particular type of Islamic scholarly discourses or particular Muslim women's organisations to support their action. This is because, in contemporary Indonesia where the Islamic authority is fragmented, sources of Islamic interpretations and the method of propagating such messages are much more diverse. Muslim women can become messengers of new Muslim womanhood appropriate for middle-class Indonesian Muslims. [90]
55. Consequently, further research is needed to evaluate intersectionality, and to identify how new role models for women can be created depending on social class and how men are responding to the new gender roles. Who are emerging as new Islamic authorities and how are they being used to create new role models for Muslim women? Exploring this question will uncover the dynamics of negotiations of Islamic authority which will shape the future of Islamic practices in Indonesia.

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