Multiplication through Division:
Value, Time, and Prosperity in Indonesia

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Abstract

The paper explores contemporary practices of value multiplication amongst Muslims in Indonesia, paying particular attention to the rise to public prominence of 'the mathematics of alms giving'. 'The mathematics of alms giving' provides the faithful with a systematic method of achieving prosperity both in this world and the afterlife through encouraging them to divide their property up, spread it around and share it with others. Such practices are held to have the miraculous effect of ensuring the parted property's eventual return in multiplied form. Much of this effect is mediated by a literalist understanding of the Quran and the rendering of alms as an investment carrying the promise of divine increase.

The problem that concerns the present paper is that of the relation between wealth and alterity, vitality and otherness, or more precisely, the way in which value derives from difference, whereby radical alterity is affirmed as the ultimate grounds for creating and multiplying value. This relation sits at the centre not only of the discipline of anthropology, but of political economy as well. It has been as much pertinent to the advocacy of laissez-faire by Adam Smith (1976), the moral philosopher and founder of modern economics, in his invocation of an 'invisible hand' that ensures the harmonization of collective and individual interests, via the contractual synthesis of the market, as it has been for Marcel Mauss. In his iconic essay on ‘The Gift’ (1954), Mauss’ observation concerning the non-human origins of
human prosperity appears early in the text, sitting alongside his remarks on the hau, the Maori ‘spirit of the gift’, which opens up exchange to infinity by means of enforcing reciprocity. “Among the first groups of being with whom men must have made contracts were the spirits of the dead and the gods”, Mauss writes. “They in fact are the real owners of the world’s wealth. With them it was particularly necessary to exchange and particularly dangerous not to; but, on the other hand, with them exchange was easiest and safest” (1954: 13).

More recently the theme of the foreign sources of human prosperity has been expounded by Marshall Sahlins (2013). In a rejoinder to his classic paper on the ‘Original Affluent Society’ (1972) that also builds upon his work on the phenomenon of stranger-kings (2008), Sahlins articulates his second, and most profound, critique of modern economic reason. In pointing out the latter’s ‘disenchanted’ character, he brings attention to a multitude of ethnographic cases that attest to the coincidence of the root causes of wealth and human welfare with difference, ontologically conceived. In particular, Sahlins argues that it is precisely because “cross-culturally, life and death powers are generally situated in transcendent [sic] cosmic realms”, normally occupied by gods, spirits, culture-heroes, sacred animals and alien human-kinds, that what is required of us, anthropologists, is the invention of an alternative economics, that is, a

“cosmological economics of human finitude – in which scarcity is a function of value rather than the other way round, inasmuch as the value of things is a function of their providence in the external realms on which human existence depends” (2013: 171).

As well as stressing difference as meta-value, i.e. a genetic value that is impossible to derive from another value, for it furnishes the ground which all other values are built on, Sahlins explores at length the particular forms that relations across a diversity of actors take in these contexts. Part of the significance of his cosmoeconomics regards their departure from the Maussian scheme of reciprocity: while Mauss emphasises gift exchange, Sahlins focuses on ‘the politics of appropriation’ (2013: 182), that is, on instances of trade, warfare and raiding, headhunting and cannibalism as well as shamanism and vision quests. What underwrites such diverse cases and materials is that the concerted effort required for replenishing life rests on pulling out, removing, and/or extracting, often in violent and forceful manner, ‘objects’ considered both vital and extremely potent for warranting prosperity: making them work for one’s own benefit involves taking them away from a variously defined ‘outside’.

In taking up Sahlins’ urgent task of re-inventing economics on the basis of alternative models of value creation that are themselves ethnographically grounded, I concentrate on a case drawn not from the locus classicus of economic anthropology - the so-called ‘animistic’ traditions of marginalised populations- but focus closer to home, discoursing an Abrahamic ‘world religion’ as perceived and practised in contemporary Indonesia, the world’s most populous Muslim country, and a member of the G8 group of nations. I am particularly interested in explaining the rise to public prominence of the ‘mathematics of alms-giving’ (matematika sedekah), a time-governance and prosperity-generation method devised and promoted by Yusuf Mansur, one of Indonesia’s most popular Muslim televangelists. I argue that such method is based on the re-articulation of traditional devotional elements of popular Islamic practice in the context of an increasing neo-liberalisation of social life: Yusuf Mansur’s
innovation actively encourages poor and rich alike to attain fast wealth by means of enacting Islamic philanthropic giving, dividing their property up and spreading it around. For Mansur as well as for the millions of his television audience, such generosity is instrumental in miraculously effectuating a time of plenty through the gift’s eventual return in multiplied value in the not-to-distant future. Part of the anthropological significance of ‘the mathematics of alms-giving’ relates to showing that abundance is generated by means of worship, with the inter-mediation of Allah in human affairs taken to be indispensable for the attainment of increase.

In a nutshell I argue that the novelty of ‘the miracle of sedekah’ rests with treating Islamic practices of alms-giving as investment (investasi) that accrues positive future returns, and with furnishing a precise apparatus, itself based on the literal understanding of specific Quranic verses, for anticipating and calculating the benefits-to-come. Undeniably the promise engaging with God carries is a well-developed theme in other Abrahamic religions, especially in Pentecostal Christianity with its prosperity gospel (Coleman 2000). To the best of my knowledge, Yusuf Mansur’s version of this theme is an Islamic first. In line with Pentecostal Christians, Yusuf Mansur advocates in his book (2010) and televised sermons that Allah wants all believers to be rich, healthy and successful. He too stresses that all that is required for humankind to attain prosperity is faith (iman), the strength of which is demonstrated through the giving of alms (sedekah). Despite such strong similarities, important differences demarcate the cases as distinct. For instance, Pentecostal Christians bestow their gifts to religious leaders who accept them on God’s behalf (Coleman 2004; Haynes 2012). In contrast, Yusuf Mansur’s guidelines, in keeping with the lack of an institution comparable to the clergy in Islam, do not privilege any particular category of recipients as exceptional. Instead, in ‘the mathematics of alms-giving’ version of prosperity, any one person will do as beneficiary. In addition, Pentecostal Christian practices that refer to such gifts as ‘seeds’ – small contributions that result in bumper harvests– lack both accuracy as to the eventual value of the crop, and precision as to the time it would take for it to reach maturity. In comparison, Yusuf Mansur’s version has the advantage of featuring a sacred calculator that predicts with remarkable, perhaps scandalous, accuracy and certainty the yet-to-come.

According to Yusuf Mansur, for abundance to take effect it is paramount that difference is affirmed twice over: the embracing of the alterity of the divine and the difference of other humans is an essential criterion. His version of Islamic prosperity involves three distinct persons (see Kochuyt 2009) engaging closely by means of asymmetrical transfers: Allah who asks men to evince their faith by being generous, the sedekah donor who performs worship by means of giving up part of his/her wealth, and the sedekah recipient who accepts the gift, yet is under no obligation to reciprocate, even if it is normally expected of him/her to pray for the benefit of the donor. Instead, the return ‘the mathematics of alms-giving’ stresses originates with Allah who intend on keeping true to his promise of rewarding those who follow his commandments, and punishing those who don’t, bestows good fortune in this life, and salvation in the next, upon the donor in a manner commensurate to the value of his/her original gift.

The passing of the gift and the arrival of a return institute an interval. It is precisely because of the time lag between the gift and the counter-gift (Bourdieu 1990: 167-189) that sedekah enjoins for Yusuf Mansur the status of event: it makes time pass by means of separating a ‘before’ from an ‘after’, the past times of dearth from the future times of plenty.
As such, it corresponds to a caesura that splits time open, reconfiguring and renewing the relations amongst the three actors, while imposing its own logic upon them. For Yusuf Mansur, the temporal break *sedekah* creates unlocks the gate to a positive future, releasing an increase in value that the donor can claim as his/her rightful share. As such, *sedekah* involves a third affirmation of difference, a purer from of difference, intimately related to temporality, the marking and passing of time.

To fully appreciate the temporality involved in the ‘mathematics of alms-giving’, we can begin by noting that both Marxist and neoliberal theories of surplus/profit generation rely heavily on time and difference for their explications. Marx’s theory of surplus-value as developed in Volume 1 of *Capital* (2010) builds upon a long-tradition of political economy thinking that goes back to Adam Smith’s labor theory of value, according to which all commodities, inclusive of money, are objectifications of past human labor. As such, they encode the effort men have already put in turning what were once given, as the gifts of nature, into goods with potential use in the present. In this sense, value has a long history of being thought in the West as inhering in the transformation of nature into culture, and the past into the present, by means of human endeavor. Marx’s (2010) own contribution to this tradition was to underscore the alienated status of labor in capitalism, emphasizing that surplus derives not simply from men’s productive capacities, but mainly from the separation that capitalism effects between men and the product of their labor that is itself appropriated by capital owners in lieu of wages. For Marx value is embedded within the overriding difference that class interests and positions assume in capitalist formations, and the struggles of workers for achieving equivalence of labor inputs and monetary outputs. Within this framework, time is paramount in the determination of value. First, because wages correspond to the monetary value of timed labor, that is, the effort expended in precise intervals, commonly lasting eight hours, value comes to function as an expression of time-in-labor (see also Bear 2014). The co-implication is even more explicit in Marx’s theory of surplus-value (2010: 124-138). Because profit indexes the difference between the amount the capitalist receives in exchange for the commodities s/he sells on the market, and the amount s/he has spent on the production of these commodities, surplus-value expresses a temporal relation, accruing from the comparative valuation of goods in two distinct moments: the future instant of their sale vis-à-vis the past moment of the purchase of the labor necessary for making them. Because capitalist production is geared toward market exchange, surplus-value is explicitly oriented to the future: it becomes fully attained only in it, even if it first comes into being at a prior moment, that of alienation. The importance that the future assumes for Marx can’t be stressed enough. Given that his historical materialism ascribes to time an ultimate value, marking the path of evolutionary progress towards greater human emancipation, his prophetic claim regarding capitalism’s overcoming in favor of a communist utopia evinces Marx’ (2001) underlying trust in the justice of times-yet-come. As will become apparent below, trust in the future is central in Yusuf Mansur’s techniques for value creation as well. Despite both apparent and deep differences, underlying Marx’s and Mansur’s approach to value is an attitude that ascribes human fulfilment to a future end of times: they both draw upon a salvific orientation to life that anticipates an era of plenty as following upon the forthcoming, and unstoppable, expiry of the world as we know it.

The promises the future holds are however limited neither to Islam, nor to Marxism. It also has great significance for financial capitalism, a point well-developed by Jean and John Comaroff (2000), who outline the importance of speculation as a general method of wealth
creation in contemporary times. Financial capitalism, the Comaroffs write, places renewed emphasis on “two inscrutables: a faith in probability (itself a notoriously poor way of predicting the future from the past) and a monetary system that depends for its existence on ‘confidence’, a chimera knowable, tautologically, only by its effects” (2000: 310). Genealogically speaking, speculation as a culture practice involving the development of instruments in aid of drawing a profit from uncertain futures, is intrinsically linked to the rise to prominence of neoliberal doctrines. Frank Knight (1921), an American economist and one of the founders of the Chicago school, helped lay out the theoretical basis for neoliberalism with his ‘uncertainty bearing theory of profit’: according to him, profits arise because of the un-foreseeability of the future, the dynamic nature of the world’s becoming. Knight is famous in economics circles for the distinction he drew between risk and uncertainty: risk refers to situations where the outcomes are unknown, yet because such risks can be calculated in advance, and insured against, they differ qualitatively from situations of uncertainty where outcomes remain both unknown and incalculable. To quote him, ‘it is ‘uncertainty’ distinguished from insurable risk that effectively gives rise to the entrepreneurial form of organization and to the much condemned ‘profit’ as an income form’ (1921: 123). This is so because if future conditions were foreseeable, competition would have adjusted things to a state of equilibrium where all prices would exhibit a tendency to equal costs (inclusive of insurance), with profit verging towards the zero mark. Instead, according to Knight, increase occurs due to future remaining beyond human prediction: conceived as the non-insurable risk that entrepreneurs face, the unpredictable nature of times-ahead creates value, rewarding those brave enough to take chances.\footnote{Neoliberalism’s temporal dimensions are further explored in Guyer (2007) and Appadurai (2015). For the temporality instituted by Islamic micro-finance see Retsikas (2015).}

The relevance of Knight’s theory for the discussion of Yusuf Mansur’s ‘mathematics of alms-giving’ becomes obvious if we note that the future increases envisioned by the Islamic scholar are, in contrast, based on certainty and calculability. This is because his ‘mathematics’ are premised on anticipation: they are geared towards predicting positive only future outcomes for the sedekah donor, themselves ranging between multiples of ten to multiples of seven hundred. Despite apparent similarities relating to both approaches treating all action in the present as speculative investment, while foregrounding the figure of the entrepreneurial man as an undisputed given, the case in favor of Islamic religiosity in contemporary Indonesia assuming an increasing neoliberal tenor (see Rudnyckyj 2011; Hoesterey 2015) is neither straightforward nor simple. In this regard, I concur with Mittermaier who writing about a different part of the world, argues that Islam in today’s Egypt ‘is not only affected by but also exceeds and speaks back to capitalist imaginaries’ (2013: 276). In contrast to the valorization of unpredictability in Knight’s neoliberal reflections, Yusuf Mansur’s ‘mathematics of alms-giving’ privilege forecasting. This is so for Mansur’s method sits on top of a most solid foundation: the general promise God made to man of eternal salvation. Therefore, if the future is ultimately subject to human knowledge, it is precisely because God has already informed man about the upcoming Day of Judgment, with the Quran being a record of such promise.

Mansur is definitely not the only ‘voice’ in the growing economy of alms-giving in Indonesia, but it has certainly achieved a great degree of popularity over the past decade as evinced by his meteoric rise into a mainstream TV personality. The current paper attempts to
contextualize the importance of Mansur’s ‘mathematics of almsgiving’ by analysing the ways in which it diverges from, advances and repeats in equal measure other discourses that at times, explicitly contest the validity of its formulations. Some of these discourses entertain wide currency for being socially diffuse, while others emanate from key institutions of Islamic piety, like the one recounted below and expressed succinctly by Thoriq Helmi, one of the directors of *Dompet Dhuafa*, a ground-breaking Islamic charitable organisation, active in Indonesia and abroad. The paper pays due attention to such discourses as to their temporal dimension, focusing on the work they perform in, and the consequences they have for synthesizing time into distinct segments of past, present, and future, while ascribing differential value to each one of them. It is however not the intention of the paper to present an analysis of how Mansur’s teachings translate into the lives of the millions of his audience: a detailed analysis of the effects his ‘mathematics of alms-giving’ have on the social body of the nation, particularly the motivations informing the actions of those following him on the media, lies beyond the scope of the present study. Part of the reason is that it is perhaps both too early to assess the impact his contentions have been having, and too late, especially as Yusuf Mansur’s repeated troubles with the law lately, have raised many question marks over the televangelist’s true colours, signaling that his time in the limelight might be approaching its end.

**Divine Arithmetic**

Mansur’s formula for the attainment of prosperity in this world and the next relies on the charitable giving away of wealth: *sedekah* has the miraculous, paradoxical effect of increasing, rather than decreasing, the total value the donor will eventually command. This is how he presents his innovation to an online, fee-paying audience.

‘What can you observe below? He asks rhetorically,

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10-1=19
10-2=28
10-3=37
10-4=46
10-5=55
10-6=64
10-7=73
10-8=82
10-9=91
10-10=100
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Is it not the case that 10 minus 2 equal 8?

How is it possible then for 10 minus 1 to equal 19 and for 10 minus 2 to equal 28?

How come the more one gives away, the bigger the sum to become?

The reason is that it is no longer human mathematics we are concerned with; it is the mathematics of Allah, it is the mathematics of alms-giving (matematika sedekah), we are dealing with’.2

Yusuf Mansur claims to have come across this formula in the solitude of prison. According to his official life-history, he found himself in prison twice over during the mid-1990s, due to unpaid debts. Despite the fact that he was brought up by an affluent Betawi family with a long-tradition in running institutions of Islamic learning in West Jakarta (he was born in 1976), Mansur is reported to have been a spoilt kid with a keen interest in (illegal) motor racing. As a youth, he registered himself to study at the Law Faculty of IAIN Syarif Hidayatullah Jakarta, but soon dropped out to set up an information technology company. He soon hit financial troubles though and had to serve a two-month prison sentence. After getting out of jail, he tried his hand again in IT business, only to go bankrupt soon after, leading to a second stint in prison (Mansur 2006). According to his TV confessions, it was during this second term that he encountered a way out of his troubles. While contemplating how to make things right, honor his parents, and live a pious life while fulfilling his ambition of becoming a successful entrepreneur, Mansur maintains that he found new wisdom in re-reading the Quran. It was verse 160 of Sura Al-Anaam, and verse 261 of Sura Al-Baqara in particular that showed him the way out of indebtedness and into a new life of piety and material success.

Verse 160 of Sura Al-Anaam (The Cattle) provides the basis of Yusuf Mansur’s calculations outlined above. The verse relates to the promise Allah made to the faithful to multiply their good deeds (amal) ten-fold. The verse reads as follows:

Whoever brings a good deed, he shall have ten like it, and whoever brings an evil deed, he shall be recompensed only with the like of it, and they shall not be dealt with unjustly.3

The second verse - stanza 261 of Sura Al-Baqara (The Cow) - is even more dramatic due to the superior multiplier involved. Once again it is the Allah who vows the following:

The parable of those who spend their property in the way of Allah is as the parable of a grain growing seven ears [with] a hundred grains in every ear; and Allah multiplies for whom He pleases; and Allah is Ample-giving, Knowing.4

Mansur’s literal interpretation of the verse means that a donor could revise his/her calculation of rewards upwards as there is scope for one’s good deeds to be multiplied seven-

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2 The text is from online materials, entitled ‘The Basics of the Mathematics of Alms-Giving’, his followers could access for the payment of a fee (100,000 rupiah in 2012), on his website www.wisatahati.com. See also An Introduction to the Miracle of Giving (2010: 22-35, 126-135).


hundred-fold. According to the Islamic televangelist, the verse affords the following calculation of returns:

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\begin{align*}
10 - 1 &= 709 \\
10 - 2 &= 1408 \\
10 - 3 &= 2107 \\
10 - 4 &= 2806 \\
10 - 5 &= 3505 \\
10 - 6 &= 4204 \\
10 - 7 &= 4903 \\
10 - 8 &= 5602 \\
10 - 9 &= 6301 \\
10 - 10 &= 7000^5
\end{align*}
\]

Yusuf Mansur’s popularity as an author of several best-selling books and a national celebrity means that he commands the attention of an audience of several million viewers from across the archipelagic nation, especially during the early hours of weekday mornings when his show is broadcast on TV. His fame is intrinsically related to his synthesis of Islamic piety with the desire for wealth and distinction: this synthesis required, in turn, the performance of an interpretative acrobatics the full significance of which can only be appreciated when we bear in mind their own temporality, and historical contingency. Yusuf Mansur’s innovation was precipitated by an acute economic and political crisis in Indonesia that demanded the development of new conceptual tools as a response to the immense challenges the crisis posed people with: the mathematics of alms-giving was one solution among others.⁶

Yusuf Mansur’s Quranic encounters took place in the midst of the unfolding of the 1997 Asian financial crisis, President Suharto’s resignation the year after, urban riots, ethnic violence, and political uncertainty. Not only did the Indonesian rupiah lost most of its value against the US dollar and the rate of unemployment was rising fast, but a severe crisis of authority structures was making life everywhere in the nation less safe and more unpredictable. The unprecedented GDP contraction in 1998 by over 13 per cent meant not only that there were growing numbers of Indonesians in poverty, but also that the road to recovery was painfully slow. Economist Anne Booth (2016) estimates that it was only in the late 2000s that an exit from the crisis dawned: between 2010 and 2013, GDP growth rates

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⁶Other popular Muslim figures such as Ary Ginanjar, and Abdullah Gymnastiar became famous in Indonesia for devising their own methods of synthesising Islam with the demands of a fast neo-liberalising economy, with the ESQ and Manajemen Qolbu spiritual and leadership training packages they respectively offered (see Rudnyckyj 2011; Hoesteray 2015).
appeared robust, with the economy expanding by more than 7 per cent annually, unemployment rates falling, and the middle class growing in size. Much of this turn of fortune is attributed to a series of structural reforms overseen by the World Bank and the International Monetary Fund that led to a realignment of the economy away from manufacturing and export-oriented industrialization, towards exports of resource commodities and the boosting of domestic consumption. The economic upturn involved also an influx of foreign investment, itself the result of the United States Federal Reserve’s quantitate easing stimulus package in the post-2008 credit crunch era (Cornwell & Anas 2013). When I visited the country in 2010, and then again in 2011-2012, an economic boom was well under way with property prices sky rocketing, new shopping malls rising everywhere, and new car sales rising steeply. A combination of easy access to credit and much improved employment opportunities, especially in the service sector, had created a strong conviction amongst a wide cross-section of Indonesian society that the hard times were over.

The ‘mathematics of almsgiving’ was born out of the dire circumstances of the Asian financial crisis of 1997, and celebrated their surpassing with the dawn of a new era of plenty. As well as devising a socially credible way for the poor to see themselves as rich-in-the-making, it sanitized the newly found wealth circulating amongst the country’s Muslim business elites and political classes from unwelcome associations with corruption and nepotism, both of which were perceived to be as rampant as ever. In addition, the ‘mathematics of almsgiving’ furnished a method for calculating returns that respected as much the tenets of a faith which social and political relevance was in the ascendancy, as the hard realities of a fast neo-liberalising Indonesia. The IMF- and World Bank-backed reforms created a novel political economy context where for the majority of the populace access to credit passed through formal employment, preferably in office settings. Such employment in turn depended on tertiary education certificates, the acquisition of which was becoming commoditized. By treating alms (sedekah) as an investment with guaranteed rates of return, and reshaping piety into the form of an asset capable of securing greater monetary prosperity, Yusuf Mansur’s innovation bore both the signs of time’s passing, with boom and bust periods succeeding one another, and made a strong claim to be counted amongst the leading causes of precipitating such shift. In other words, the technique endowed itself with time-making, time-renewal capacities, while it was also understood to be subject to historical contingency.

Yusuf Mansur’s ‘miracle of sedekah’ is intertwined with yet another set of developments, running in parallel with the general resurgence of religion in the post-1998 period when demands for an Islamic revival are voiced from a multiplicity of quarters. Such calls range from the fighting of jihadi wars, advocating for an Islamic revolution, and the adoption of sharia as the foundation of the state, to the propagation of broad Islamic values as the basis of a democratic culture and a re-invigoration of Sufi spirituality (Azra 2004; Howell & van Bruinessen 2007; Sidel 2006; van Bruinessen 2010). Ricklefs (2012) who sees the Islamization of contemporary Indonesia as part of a longer historical process stretching back to the late 19th century, notes that Islam plays an increasingly influential role in the public sphere, infusing not only politics, administration, and economics but also everyday social and cultural practices with normative content. Debates on Islam and its pertinence to

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7 Such economic upturn was followed by a significant slowdown, especially from 2014 onwards, when the China’s industrial powerhouse hit troubles, bringing an end to the Indonesian commodities boom. At the same time, the Federal Reserve’s scaling back of its QE policy prompted yet another capital flight with the rupiah loosing much of its value against the dollar to levels not seen since 1998 (Aswicahyono & Hill 2014).
contemporary challenges have spread out from mosques and madrasah to markets, offices, and universities, and are carried out in newspapers and magazines, mainstream television channels and online sites. Such efflorescence has involved not only the traditional repositories of Islamic learning, the ulama, but also artists, politicians, business executives, entrepreneurs, and professionals. As Hassan observes, Islam’s movement to the center of Indonesian public life has been accompanied by the faith’s strong association with an expanding and highly assertive middle-class, whereby piety serves as an index of high social status (2009: 229). It is precisely because the assertion of middle class identity has been couched in moral terms, bespeaking of upholding a superior ethics, that participation in middle class is mainly sought through the consumption of religious commodities: the further the latter are from the reach of the many – a taste for designer Islamic clothing, the acquisition of a house in an elite Islamic complex, the undertaking of the pilgrimage to Mecca in the company of renowned Islamic scholar, the establishing of an Islamic endowment - the more solid one’s claim to social distinction is. The unrelenting creation of religious commodities and the incessant appetite for new ones in conditions of accelerated economic growth, as observed in Indonesia in the late 2000s, have given rise to a situation where economic and religious pursuits have become coterminous. Yusuf Mansur’s ‘mathematics of alms-giving’ is part and parcel of this state of affairs: it is both a commercial product, marketed by popular religious entrepreneur and consumed in the shape of TV time, books, online materials, and training sessions, and a sacred method for realizing upward mobility, outlining a technique for getting rich fast in a religiously approved manner.

Being good and doing good pays tangible and intangible dividends, asserts Yusuf Mansur, opening up access to wealth in this life, while unlocking the gates of Paradise in the next. The more generous one is to other men, the higher the return value one receives from Allah - the more consistent one is with the practicing of charity, the greater the reward from God. The most dramatic example of divine increase involves a donor giving away 10 per cent of his/her monthly earnings for a period of 15 months. According to Mansur’s calculations, based on the sober expectation of a 10-fold increase for every sedekah given away, an initial investment of 100,000 rupiah generates a return in excess of 15 billion! The plotting of this tale of rugs to riches is as follows (see Mansur 2010: 129-133).

Investment for month 1: a gift of 100,000 rupiah, out of 1 million rupiah monthly income, ensures total earnings of 1,900,000 rupiah – due to (100,000 x 10) + 900,000.

Investment for month 2: a gift of 190,000 rupiah, out of 1.9 million rupiah monthly income, ensures total earnings of 3,610,000 rupiah – due to (190,000 x 10) + 1,710,000.

Investment for month 3: a gift of 361,000 rupiah, out of 3,610,000 rupiah monthly income, ensures total earnings of 6,859,000 rupiah – due to (361,000 x 10) + 3,249,000.

Investment for month 4: a gift of 685,900 rupiah, out of 6,859,000 rupiah monthly income, ensures total earnings of 13,032,100 rupiah – due to (685,900 x 10) + 6,173,100.

And so on and so forth, till

Yusuf Mansur shot to fame in 2008 with the release of the film *Kun Faya Kun*, based on his homonymous book, and a four-month promotion tour around Indonesia. The film which title literally means “Be, and it is” in Arabic, referencing the Quranic formula of Allah’s creative powers, was one of the first modern religious dramas to hit the Indonesian silver screens. Its unprecedented success was followed by another best-seller, *The Miracle of Giving*, also accompanied by nation-wide spiritual training sessions. As well as popularising his signature concept, the book turned Mansur into one of the most recognisable Islamic scholars in the country, culminating in having his own TV show. Dressed with his characteristic style - baju koko, sarung, and black cap (*kopiah*) - and laid-back, humorous rhetoric, Yusuf Mansur delivers his message on private television channels every day of the week, while relying heavily on emotional stories of human adversity and everyday strife which frequently move him to tears.

As is the case with other Islamic televangelists, Yusuf Mansur quickly turned his rising popularity into a commercial empire, providing further proof that piety and business success are inseparable. He is the founder of *Yayasan Daarul Qur’an Nusantara*, an umbrella foundation for many non-profit organisations including the Islamic boarding school *Pesantren Tahfidz Daarul Qur’an* at Ketapang, Banten that teaches a curriculum of Islamic and modern subjects to one thousand boys and girls, the *DAQU* Tour and Travel company organising pilgrimage trips to Saudi Arabia for affluent Indonesians, and the *Program Pembibitan Penghafal Al-Quran* (*PPP*). The latter was inaugurated in 2007 for the purpose of training the nation in the art of reciting the Quran, but it quickly expanded into a fully-fledged *zakat* management body active in the areas of education, disaster relief, and medical provision. At the same time, Yusuf Mansur has penned more than 50 books, all which have been published in-house, with titles such as *Allah the Great Helper: It’s Easy to Pay off Your Debts*, *The Gift of Longevity: Living for the One Who Gives Life*, and *Everyone Can Become an Entrepreneur*. More recently, he set up numerous commercial ventures such as *Patungan Usaha*, a real estate company, and *Veritra Sentosa Internasional*, a multi-level market enterprise that deploys information technology for the payment of utility bills.
Ex-ante Causality

Jurisprudentially speaking, sedekah is the voluntary alms Indonesian Muslims are ‘strongly recommended’ (sunna mu’akkada) to give: it is normally conceived in counter-distinction to zakat, the obligatory wealth transfer the affluent are required to perform annually as the third pillar of faith. Despite the fact that in the Quran sedekah entertains a wider meaning than zakat, denoting interchangeably mandatory and voluntary transfers (Weir & Zysow 2016), canonical interpretations have given rise to historical practices in which zakat is fixed by law as to the nature and value of property it applies to and the categories of people designated as its rightful recipients. Because no such legal stipulations apply to sedekah, the giver is free to decide who s/he will give what, how much, and when. As such, sedekah is often couched as excess, with zakat indexing the bare minimum of requirements. While preferred sedekah beneficiaries are normally one’s close associates, such as relatives and neighbors, no-one is barred from acting as a potential recipient, including non-Muslims and animals. In addition, while Muslims are encouraged to pass things they love and treasure, sedekah is not limited to objects of monetary value for anything of benefit to an-other like a greeting or a smile, counts as such. What differentiates sedekah from other kinds of gift is the intention involved: such intention has to be informed by keikthasan, meaning sincere, earnest devotion, for the main purpose of sedekah is to come close to Allah, and please Him in the hope of gaining his favor, mainly in the Hereafter.

Mansur’s doctrine both reproduces and challenges traditional understandings of sedekah: his many critics are quick to point out that his take, as well as equating sedekah with monetary units and standards of value, and acting so as to ‘de-spiritualize’ a religious practice, also has a serious diluting effect, compromising the requisite sincerity informing the donor’s intention. In addition, his model’s emphasis on predicting with mathematical accuracy Allah’s rewards goes very much against other scholarly and popular understandings that stress that Allah’s wisdom is greater than human reason, and bound neither to calculation nor anticipation. By placing emphasis on man’s limited understanding of things divine, Mansur’s critics resist the urge to foretell Allah’s reaction by insisting that ‘counting is pointless’ (Mittermaier 2013: 288). In this regard, Katz’s comment that the significance of divine increase in the history of Sunni Islam ‘lies in the wondrous and beneficent incommensurability of meager human actions and bounteous divine reward, rather than in any numerical equivalency’ (2007: 211, my emphasis) echoes the standpoint of many passionate critics of Mansur’s formula.

As well as departing in significant ways from traditional Islamic discourses, Yusuf Mansur’s innovation reproduces and advances themes and concerns enjoying wider

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8 In Indonesian, derma is a general term for the ‘gift’, with kedermawanan meaning generosity. Derma usually passes from a social superior to an inferior. Hadiah is a gift given as a sign of respect; it also refers to prizes and children who do well in exams get hadiah. Kenang-kenangan is a memento, and oleh-oleh denotes a souvenir. None of the above value transfers are informed by the intention to engage with Allah. They apply to human-to-human interactions, and carry with them the expectation of a counter-gift from the recipient.
acceptance. Amongst these the search for salvation is the most important: the generation of merit (pahala; thawâb in Arabic) and sustenance (rezeki; rizk in Arabic) through the performance of compulsory and recommended acts of piety is of central importance in achieving redemption. It is tacit knowledge both in Indonesia and elsewhere in the Muslim world that the undertaking of obligatory forms of worship such as praying five times a day and fasting during Ramadan, as well as the performance of supererogatory devotion such as the frequent recitation of the Quran and recommended prayers, not only accrue salvific credits (pahala) necessary in the Hereafter, but also open up the gates of sustenance (rezeki), improving conditions in this life (Schielke 2009; Joll 2012; Mittermaier 2013). The multiplication effect ordinary acts of piety involve is very much taken-for-granted: people in Java frequently discuss the correct manner, precise details, and most opportune timing for fasting, praying, and alms-giving, with Ramadan held as of exceptionally efficacious in proliferating rewards, as is the case with the voluntary nighttime and early morning prayers. In this regard, Yusuf Mansur’s intervention has seized upon a popular devotional Islamic practice, that of sedekah, and has transformed it into a comprehensive method of achieving prosperity in this life, and salvation in the next. The means of this transformation involve the literal interpretation of certain Quranic verses (cited above), in which Allah makes unequivocal and indisputable promises of bountiful recompense for every good deed performed. In the opening pages of his best-seller book, *The Miracle of Giving* (2010: 2-6), Mansur defends his interpretation of the Quran against accusations of promoting selfish desires and materialist attitudes. By insisting on the importance of reading the holy book in a non-figurative manner, his defense moves in a direction opposite to a long historical process that has witnessed the embedding popular Islamic practices in Java within Sufi allegorical frameworks (Ricklefs 2012). It also means that Yusuf Mansur turns the puritan attitude—itself privileging the following of the words of the text very closely and exactly—into a measure of faith (keimanan). In other words, by making belief in the divine will a matter of absolute priority, and stressing the unadulterated status of Allah’s words in the Quran, Mansur articulates novel jurisprudential understandings. Such understandings downgrade the relevance of sincerity to secondary, derived status vis-à-vis the strength of one’s faith: Allah’s contractual promise of multiplicative prosperity assumes for Yusuf Mansur the importance of a literal, factual ground. Faith provides the foundation, he suggests, on which the evaluation of human intentionality is to be conducted as a subsequent, subordinate matter.

Parallel to this, Yusuf Mansur’s teachings foreground a different mode of causality, linking the past and the future via the gift of alms in an anticipatory and predictive manner. This is for his method of calculating rewards relies on an *ex-ante* causality, itself privileging foresight and projecting future certainty. This contrasts sharply with the manner in which time is reckoned and synthesized in the accounts of many informants; the central assumption in this case is that sedekah links the past and the present in a backward-looking, retrospective manner. Not only does such causality rely on memory and reminisce for the furnishing of connections between the before and after, involving the *ex post facto* movement of thought, but also has a strong aporetic character as the future is firmly taken to remain beyond human knowledge and control. This aporetic attitude is perhaps best exemplified in yet another way of positing the relation between causes and effects: many Javanese interpret successful struggles for everyday survival, especially in adverse circumstances, as miraculous events, and take them as a sign of Allah’s mercy and interest in providing sustenance to His creations. Such a mode of understanding causality relies on indexical referentiality that is itself
unmediated by the event of *sedekah*; nevertheless, as we will see below, alms-giving maintains an auxiliary, supplementary role in it. What is important to stress here is that while both *ex-ante* and *ex-post facto* causation emphasize the discontinuities pertaining between past, present, and future times, indexical referentiality exhibits a strong preference for the unending return of the present, at the expense of time’s passing and in marked regard for manifesting a sacred temporal continuity that extends present-time to infinity.

The mnemonic, *ex post facto* time synthesis performed by *sedekah* is demonstrated by the story of Siti Khodijah, a 33-year-old wife and mother of three children. When I first met Siti Khodijah in the offices of the insurance firm she worked for in Jakarta’s business district, and told her of my interest in Islamic charity, she immediately related the circumstances surrounding her husband’s miraculous recovery from coma, following a car accident. This was back in 2008 when her husband spent three months in the hospital, with the doctors unable to bring him back to consciousness. Facing such dire prospects, Siti Khodijah immersed herself in prayers, regular fasting and Quranic recitation, asking for Allah to intervene. She also visited several orphanages, making generous donations for the upkeep of children, with the explicit hope that the children’s prayers would make her case to Allah stronger. One day, on her way back home from the office, she came across an elder woman begging; she engaged her in conversation, telling her of her husband’s condition, surreptitiously passing a 100,000 rupiah note. Before Siti Khodijah reached home, her mobile rang: it was from the hospital, her husband was awake! When they met, the husband related a most profound experience he had while in coma: feeling like floating up in the air, he witnessed lots of children reading the Quran, praying for his health; he also saw an old woman laughing from happiness: it was the children’s voices and the woman’s laughter that woke him up! According to Siti Khodijah, his recovery was down to *sedekah*: a true miracle of giving (*keajaiban sedekah sejati*), she said, a divine recompense for holding fast to her faith and for being generous to others whose plight was greater than hers.

Stories such as this abound in my field notes: there is the case of Pak Mulianto who attributed his wife’s pregnancy after several years of trying to the *sedekah* he regularly gave to neighbors in need, and the case of Pak Rohman whose bad luck with mortgage applications was broken, he said, when he forfeited a small loan he had made to a junior relative. Part of their importance lies in their sere plenitude; part relates to their accounting for the present state of affairs by reference to a past that is no more. Such temporal discontinuity is commonly assumed as having come about by the event of *sedekah*, a value transfer that is retroactively rather than preemptively, held as ushering in a new era of well-being. Importantly, such accounts concern only the relation of present-times to past-times, leaving the future out of immediate sight, entrusting the yet-to-come to the unbeknown will of Allah. In addition, the returns such accounts involve, exceed monetary matters: because they embrace well-being in the full multiplicity of its manifestations, they welcome sustenance (*rezeki*) not only in the shape of rupiah notes, but also in the form of good health, longevity, a loyal and pious spouse, a great number of descendants, and a home, even a mortgaged one! And this is before one takes into consideration the additional salvific credits (*pahala*) Allah hands out, the specific amount of which will only be revealed on the Judgment Day!

Yet another formulation of *sedekah*’s role in increasing the donor’s prosperity is conveyed by M. Thoriq Helmi, the Human Resources director of Dompet Dhuafa, a widely respected Indonesian Islamic charity. In a blog entitled ‘The Mathematics of Allah’
(Matematika Allah) that addresses the organization’s extensive body of donors, many of who belong to Jakarta’s upper-middle class, Thoriq reflects on a series of encounters over the course of an ordinary day. The director who is also well-known for his religious knowledge, recounts the case of Agus, a civil servant he meets on official business. Despite Agus salary being hardly enough to support his family, he is about to start reading for a Master’s degree, itself involving steep tuition fees. Agus informs the director that, ‘even though 70% of [his] salary will go to fees, [he] still believes that Allah’s mathematics will assist [him] to improve the quality of life of [his] family’. Thoriq moves then to the case of Salim, a neighbor, who makes a living selling deep fried crackers (krupuk) door-to-door, every day from dawn to dusk. Despite often being mistaken for a beggar, Salim tells the director that he is most grateful with his lot – he makes enough to pay the rent and buy food for his family! For Thoriq, cases like these are living proofs of Allah’s mathematics: a miraculous reckoning of inputs and outputs that allows people facing serious challenges, even overwhelming odds, to not only survive, but thrive. The way such flourishing is achieved Thoriq declares as ‘inconceivable to the human mind’ (matematika yang sukar dinalar lewat perantara otak manusia), situated beyond rational calculation. Despite such incomprehensibility, the wonder entails a moral message the director wants to spell out, while making apparent that this is a lesson that only the poor can teach the better-off:

‘Agus and Salim are signs of Allah’s mathematics which demand that we become pious, grateful and optimistic in our efforts to achieve success in this life, and the next. Allah has promised to provide sustenance to his servants...And provides for him in a manner beyond all expectation; and for everyone who places his trust in Allah, He alone is enough (at Talaq 3)’.

This recounting of perseverance in adverse circumstances weds together an ordinariness with an exceptionality: while the former is firmly rooted in man’s everyday struggles for survival, the latter partakes of the divine. It is in this manner that Thoriq invites his imaginary audience to recognize the wonder involved in each and every case of human life persisting in marginality. Agus’ and Salim’s lives exemplify not only the value of human determination, but also the significance of an active appreciation of one’s life circumstances, however challenging the latter might be. For here lies the value of such stories to an audience of potential and actual well-to-do donors: they implicitly challenge donors to meet the standards of thankfulness that Agus and Salim set out by taking their turn in expressing their contentment (syukur) with their own life trajectories. As one expects, this should be no problem: the better one’s lot, and the bigger one’s fortune, the greater one’s thankfulness should be.9 Given that sedekah is one of the primary means for giving evidence to Allah of acceptance of, and satisfaction with whatever He has provided the faithful with, the director’s blog amounts to a method of soliciting donations. Wanting not to be outdone by the poor and the lower middle-class in terms of strength of faith, the affluent classes are challenged to provide proof of piety by making even larger donations.

Thoriq’s formulation of divine mathematics implicates sedekah in the generation of prosperity only indirectly, yet essentially. The gift generates prosperity neither retrospectively nor preemptively as it is neither the cause of the past passing into the present, nor the reason

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9 As Turner notes, wealth in Islam is ‘posited as a component of man’s trial on earth: whether it leads to his felicity or his ruin depends on how he uses his wealth, and whether he disposes of it in accordance with the dictates of true belief’ (2006: 58).
of the present making way for a better future. Rather, *sedekah* occupies the status of a pious response, indexing life’s wonder: it is an affirmative reaction to the immanence of the divine that assents to the veracity of Allah’s promise to sustain all who place trust in Him. The time synthesis such formulation involves sets up the present as the unending return of the same, the endless repetition of a single, unchanging moment. Such is the time that properly belongs to the divine: an eternal time, a time without beginning and ending, made up of repeated acts of worship, extending into infinity. In this regard, Thoriq’s blog entry suggests that *sedekah* amounts to a technique for humans to participate in a non-human time: it opens up a path for them to enter into another temporality, marked by glorious presence of divinity.

Yusuf Mansur interpretation of *sedekah* however belongs to human time for it is marked by deep concerns regarding present difficulties, and intense anxieties over their overcoming. The concerns Yusuf Mansur addresses in his books and sermons belong to the vast majority of the Indonesian population, those hovering around the poverty line and those belonging to the urban lower middle-class, the tens, perhaps hundreds, of millions of people who face precarious housing situations, whose employment is unstable for they have few skills or work within the informal economy, and are in constant need of accessing credit in order to fulfil an expanding series of obligations. These are the very same people who aspire to a more comfortable living, itself enabled by the consumption of better quality goods such as modern housing, improved schooling, the acquisition of car, etc.

Yusuf Mansur identifies deeply with the precariousness of his audience’s position: after coming out from jail in the mid-1990s, he found himself selling ice to travellers at the Kali Deres bus terminal in West Jakarta. The way he tells his rug-to-riches life-story centres on slowly becoming aware of *sedekah*’s unmistakable effects on securing a way out of an unfortunate position. On numerous occasions he has explicitly attributed his moving up the world, first by making enough money to buy a cart to sell ice further afield, to then employing several staff to do this for him, to the kindness he showed to all and every person he met. At first such kindness had a casual and unreflective character, but Mansur soon noticed that the more generous he was, the more his business improved, till he came to realise that *sedekah* was the reason behind his ongoing success. His personal achievements that took him within a decade or so out of trading ice and into book and script writing, TV sermonising, spiritual training provisioning, and real estate dealing, rest on his working out of the full implications involved therein. None was most important than the elevation of *sedekah* from an unelaborated practice, habitually carried out, with little thought as to its likely consequences, into a fully developed technique for generating wealth and forecasting the future. In this regard, Yusuf Mansur has reversed the time synthesis traditional conceptions of *sedekah* perform: instead of *sedekah* acting as an occurrence that allows people to retroactively establish disjunctive connections between the present and the past, in his hands it has been transformed into a dramatic event that makes a better future arrive by means of its very anticipation. The co-ordinates of this anticipation are the promises Allah has made to (wo)man: they correspond to a supreme guarantee that no algorithm or other actuarial technique can match. In the case of *sedekah*, there is simply no risk involved at all: it is faith in Allah’s word that translates present contingency into future certainty. According to Mansur, all that is required for this translation to be take effect is tenacious, persistent worship. In contrast to worship as envisioned by Thoriq, Yusuf Mansur’s emphasis is not on man’s ascension to the time-space occupied by divinity, but on Allah’s descent into the world of man. Value is accomplished very differently in the two cases: while Thoriq takes value to be
generated through repeated sacrifices that prove one’s devotion to Allah, Mansur sees value as inhering in Allah being called upon to inter-mediate relations amongst humans. While in Thoriq’s formulation, *sedekah* acts as the vehicle that has the power to carry (wo)man to divine presence, in Mansur’s teachings, *sedekah* corresponds to the means through which one summons Allah to become a witness, even a participant in everyday transactions. Both formulations posit social relations as comprising of three parties: in this regard, triangles become particularly apt images for visualizing sociality. However not all triangles are identical: while Thoriq’s seem to create enough lift to move (wo)man upwards, Mansur’s are meant to generate enough gravity for Allah to take a look downwards.

Throughout 2012, Yusuf Mansur appeared on national television every weekday with his half-hour program, entitled ‘Travelling Heart’ (*Wisata Hati*), broadcast at 5 am. The principle he stressed throughout was ‘Allah first, Allah yet again, Allah in perpetuity’ (*Allah dulu, Allah lagi, Allah terus*). Each day he would clarify his maxim using everyday stories, lots of humour and a blackboard for writing Quranic verses and drawing diagrams, especially triangles. On 20/6/2012, the triangle’s base angles stood for two distinct human persons with the base segment indicating the relations humans were routinely involved in, such as those of a businessman and his customers, a doctor and his patients, a street vendor and his clients. Allah stood on the triangle top.

(MO)MAN 1  (MO)MAN 2

Mansur explained that the triangle’s side segments were the avenues connecting the businessman, doctor, street vendor to Allah; as such, they index the prayers men recite to request God’s assistance, a necessity for undertaking any venture. In response to such appeals, Allah drops (*turun*) rewards of sustenance such as cure for the sick, health for the old, satisfaction for customers, mediating all human relationships while effectuating their harmonious collaboration. Customers’ needs are satisfied and businessmen are duly rewarded for their efforts, Mansur continued. Prayers put divine mediation in motion and guarantee the eternal return of clients: the more satisfied clients are, the more often they return: the more often they return, the greater the increase in businessmen’s pious wealth. The second part of the maxim - ‘Allah yet again’- involves giving thanks to God: without His intervention no increase in health, wealth, etc. would occur. The principle’s third part, worshipping ‘Allah in perpetuity’, relates to keeping the circulations amongst the three actors
going, extending to eternity, noting that an intensification of such connections brings about an exponential increase in good fortune.

**Concluding Remarks**

Yusuf Mansur’s powers of forecasting the yet-to-come have undeniable limits. This became abundantly apparent in 2013 when the Islamic televangelist’s troubles with the law returned as on two separate occasions he attracted the attention of authorities. Had his method of anticipating the impending been as effective as purported, the likelihood of things getting out of hand (once again) should have never have emerged. First, there was the incident in Indonesia’s border city of Batam where he was briefly detained for illegally importing cash to the value of 1,500,000 Malaysian Ringgit ($450,000 roughly), stored in two suitcases. After claiming the money to be donations Indonesian migrant workers in Malaysia had entrusted him with, and stressing his inexperience with customs regulations, no further action was taken. A couple of months later his activities became the focus of the Financial Services Authority. This time the trouble was over the legality of an investor scheme, *Patungan Usaha*, Yusuf Mansur had set up which claimed to offer 8% returns to anyone willing to part with a mere 1.2 million rupiahs ($1,000). The investment scheme’s first project was to build a hotel near the capital’s airport to serve pilgrims on their way to Mecca; it was also aiming to buy back from foreign hands key companies operating in the country. However financial regulators found it lacking the necessary license for managing public funds and, shortly afterwards, Yusuf Mansur temporarily suspended its operation, stating his readiness to return the funds to investors, if asked to.

Whatever the future holds for Yusuf Mansur is beyond the scope of this paper. By looking at the specific case of the Indonesian televangelist Yusuf Mansur, the paper has taken as its object the very desire for asserting control over the unknown and forecasting the unexpected. In this regard, it has explored his innovative reconfiguration of *sedekah* into a prosperity-generating and future-anticipating technique in a time of acute political and economic crisis. Yusuf Mansur is neither the first Islamic scholar nor the last to preach that piety is integral to prosperity. To the extent that the faithful conceive of well-being within a salvific framework that orients them to value this life as much as the next, the veracity of such statements seems like a platitude. The case of Yusuf Mansur exceeds in importance such appraisal: the innovation he introduced is inexorably linked with the transformation he brought about regarding understandings of *sedekah* and the recognition he afforded as to its value for multiplying value. By moving *sedekah* away from a plane in which it relies heavily on memory and reminiscence for the joining together of past misfortune and present happiness, and by downplaying its significance for merely expressing gratitude for divine sustenance, Yusuf Mansur reconfigured *sedekah* into a miraculous instrument for delivering, almost instantly, a prosperous future. By means of holding Allah to account, he foregrounded an unwavering faith and posited certainty, giving the latter numerical expression and incremental value: in his rendition, the mathematics of life anticipated assumed primacy over the miracle of life unexpected. The only question remaining is: how long can this primacy endure before that which exceeds forecasting finds its way back, interrupting what has been anticipated as
one’s due? If Mansur’s recent adventures with the law are anything to go by, it looks likely that his time might be up!

References


