

SUFI ORDERS, ZAKAT-INFAQ-SADAQAH (ZIS), AND THE MUSLIM COMMUNITY'S ECONOMY: A STUDY ON THE INTEGRATION OF SPIRITUALITY AND SOCIAL JUSTICE

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ABSTRACT

Purpose

*This study aims to critically examine the integration of Sufi spirituality, zakat-infaq-sadaqah (ZIS) philanthropic governance, and sustainable community economic development through the contemporary neo-Sufi approaches of prominent *ṭarīqahs* (Sufi orders) in Indonesia.*

Design/Methodology/Approach

Focusing on TQN Suryalaya, Tariqa Idrisiyyah, and Tariqa Shiddiqiyyah, the research employs a qualitative-critical method that combines content analysis with a Foucauldian genealogical approach to analyze primary institutional texts and internal records.

Findings

*The findings reveal that these groups successfully transmogrify core religious values—such as *ikhlaṣ* (sincerity), *amānah* (trustworthiness), and *adab* (moral conduct)—into a participatory, social-justice-oriented framework for economic governance. Rather than dispensing mere consumptive charity, ZIS functions as a transformative empowerment and social rehabilitation tool via *pesantren* cooperatives and Sufi-influenced entrepreneurship (*sufipreneurship*). However, the study identifies critical challenges threatening this system, including the commercialization of religious values, symbolic reduction of Sufism, and bureaucratic secularization of ZIS management.*

Research limitations/implications

Acknowledging qualitative and geographic limitations, future research should pursue quantitative regional impact assessments and cross-national comparative studies.

Practical implications

*Consequently, practitioners and state regulators must integrate qualitative spiritual values (*tazkiyah*) into their standard operating procedures, protecting Islamic philanthropy from sheer administrative compliance.*

Social implications

*By transforming passive charity recipients (*mustahik*) into active, ethically driven economic agents, this model offers a robust communal mechanism to eradicate structural poverty, foster intercommunity solidarity, and build grassroots socio-economic resilience.*

Originality/value

Ultimately, this study pioneers the "Dzikir Economy"—a highly novel transcendental framework synthesizing classical Sufi moral depth with modern organizational efficiency, offering an ethical alternative to conventional, legal-formal Islamic finance.

Keywords: *Neosufism; Zakat; Islamic Spirituality; Community Economy; Social Justice.*

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I. INTRODUCTION

The social justice narrative in Islam is rooted ultimately in a religious appeal to eradicate disparity and empower the ummah. In this context, *zakat*, *infaq*, and *sadaqah* (ZIS) function as key instruments of wealth redistribution and social cohesion building. But in actual practice, the deep religious and ethical principles inherent in ZIS are often reduced to shallow legal-formal procedures, especially when carried out by bureaucratic Islamic financial institutions. The spiritual, moral, and transcendent elements of ZIS are thus marginalized in systems prioritizing administrative compliance over transformative potential. As stressed by Hakim and Makalalag (2025), such an approach forfeits the transformatory promise of ZIS, entrapping it in reportorial obligation rather than bringing value-based collective flourishing.

To maximize ZIS for real social flourishing, the interrelation of religious values, state policy, and area-based social solutions is required. Under such conditions, neo-Sufi orders have emerged as collective actors providing an alternative solution. Neo-Sufism is a contemporary movement of Sufism that maintains commitment to its traditional spiritual core but acts positively in resolving social, economic, and community development issues. Fazlur Rahman (1982) emphasized that Sufism for the modern era must be moral, rational, and engaged in society. This is supported by Howell (2001), whose studies of Southeast Asian Sufism demonstrate how neo-Sufi movements enrich civil society by establishing educational, economic, and health institutions in accordance with Sufi ethics.

These patterns are distinctly reflected in the activities of the TQN Suryalaya, Tariqa Idrisiyyah, and Tariqa Shiddiqiyah in Indonesia. They not only cultivate individual piety in rituals like *dzikir* and *talqin* but also actively manage *zakat* organizations, Islamic cooperatives, and Sufi-based entrepreneurship training. Core values such as sincerity (*ikhlas*), moral discipline (*adab*), and trustworthiness (*amanah*) are not formulated as abstract moral codes but are institutionalized into the governance of economic activities. As emphasized by Al-Ghazali in *Ihya' 'Ulum al-Din*, worldly engagement is not against spirituality as long as the heart is grounded in God (Ali and Al-Owaihan, 2008; Furqani, 2015). Thus, in the neo-Sufi worldview, the economy is not merely a site of material accumulation, but a sphere of piety and social responsibility enactment.

Unfortunately, the integration of spiritual values into the economic life of the ummah remains underexplored in contemporary scholarly work, particularly regarding the specific contributions of neo-Sufi orders. Current Islamic economics scholarship predominantly focuses on formal institutions such as BAZNAS or Islamic banks, often ignoring the participatory economic models developed by spiritual entities. Historically, however, Sufi orders have played significant roles in managing *waqf*, organizing communal production, and shaping Islamic economic morality (Nasr, 2007; Trimmingham, 1998).

This paper seeks to fill this research gap by critically analyzing how neo-Sufi orders utilize ZIS as a tool for both spiritual and ethical transformation. Focusing on the case studies of TQN Suryalaya, Tariqa Idrisiyyah, and Tariqa Shiddiqiyah, this study aims to explore how group spirituality is reconstructed as a means of economic empowerment. Employing a qualitative-critical method that integrates content analysis

and a Foucauldian genealogical approach, this research investigates how values, practices, and spiritual authority are reconfigured within the discourse of the modern political economy.

Ultimately, this article argues that neo-Sufi orders act as drivers of social change by offering a "dzikir economy"—a transcendental framework combining spiritual consciousness, distributive justice, and economic accountability. However, this study will also critically assess the contemporary challenges facing this model, including the commercialization of religious values and the bureaucratic secularization of ZIS governance.

II. LITERATURE REVIEW

Table 1. Summary of Prior Studies on Neo-Sufism and Islamic Economics

| Author(s) & Year | Focus Area | Established Knowledge & Consensus | Unresolved Issues / Gaps |
|--|---|---|---|
| Howell (2001); Rahman (1982) | Neo-Sufism & Civic Sufism | Consensus that modern Sufism has transitioned from passive asceticism to active, ethical, and socially engaged praxis (e.g., <i>pesantren</i> , clinics). | The structural boundaries between purely spiritual piety and the demands of modern social institutionalization. |
| Azra (2004); Minarni et al. (2025); Trimingham (1998) | ZIS Governance & <i>Maqāṣid al-Sharī'ah</i> | ZIS must evolve from bureaucratic, consumptive distribution into empowering mechanisms managed collectively by religious organizations. | The tendency of modern institutionalized economics to reduce <i>zakat</i> to a purely financial vehicle, stripping its spiritual essence. |
| Giddens (1984; Nasr (2007; Weber (2001) | Moral Agency & Economic Ethics | Religious ethics (<i>zuhd</i> , <i>amānah</i>) fundamentally shape economic systems; social structures enable transformative economic action. | The practical integration of transcendent factors into modern economic plans to prevent spiritual disorientation in commerce. |
| Hakim and Makalalag (2025) | Participatory Models | Internalizing spirituality into ZIS rules (e.g., TQN Suryalaya, Idrisiyyah) reinforces distribution effectiveness and social responsibility. | Balancing state policy with grassroots Sufi participatory models at a larger, systemic scale. |

The Neo-Sufism Concept: Socially-Oriented Spirituality

The theoretical foundation of this study is anchored in the genealogical evolution of Sufism, specifically its transition from classical asceticism to modern social engagement. Historically, classical Sufism (*taṣawwuf*) was often associated with esoteric contemplation, individual purification (*tazkiyat al-nafs*), and a withdrawal from worldly accumulation, as extensively documented in authoritative texts by Nasr (2007) and Trimingham (1998). However, contemporary scholarship reveals a strong consensus regarding a structural shift in modern Islamic thought. The concept of "neo-Sufism" was first elaborately articulated by Fazlur Rahman (1982), who emphasized that Sufism suitable for the modern era should not be misconstrued as passive asceticism; rather, it must be an ethical, rational, and intensely socially engaged movement. This premise is corroborated by empirical studies on the dynamics of Sufi orders in Southeast Asia. Howell (2001) highlighted that the latest generation of Sufi communities in Indonesia actively dominates the public sphere by establishing visible social institutions such as Islamic boarding schools (*pesantren*), cooperatives,

and health clinics based on Sufi epistemologies. Recent studies further solidify this established knowledge, noting that neo-Sufi *ṭarīqahs* have successfully transitioned from exclusive ritualistic enclaves into collective agents of social action and philanthropy (Hakim and Rahman, 2024).

Within this socially-oriented spirituality, the established knowledge in Islamic economic literature dictates that the economy is inherently a moral enterprise. Authoritative frameworks by Chapra (2014) emphasize that morality and justice are the twin pillars of Islamic finance, demanding equitable wealth redistribution, while Ali and Al-Owaihan (2008) argue that worldly engagement is a fundamentally religious act when bound by spiritual intentions. In the neo-Sufi context, this economic ethic vividly manifests in the emerging concept of the *sufipreneur* (Hakim, 2023; Mardani, 2019). There is a growing academic consensus that modern *ṭarīqahs* synthesize spiritual discipline with economic resilience, institutionalizing core Sufi tenets such as *dzikir* (remembrance of God), *adab* (ethics of comportment), and *akhlaq* (morality) as public ethics of governance. These values directly dictate how communal resources are generated and how *zakat*, *infaq*, and *sadaqah* (ZIS) are systematically distributed to ensure the efficacy of community-based economic empowerment.

Despite the established consensus on the social engagement of neo-Sufism, significant unresolved issues remain in the current literature. The vast majority of contemporary research on Islamic economics and ZIS governance is heavily skewed toward formal, state-managed institutions and the legal-formal compliance of *sharia* capital markets (Rethel, 2018). These studies largely focus on macroeconomic indicators, bureaucratic efficiency, and strict *fiqh* compliance, often overlooking the participatory economic models developed by grassroots spiritual entities. Consequently, a critical gap exists in understanding exactly how transcendent spiritual values are structurally integrated into complex financial governance without losing their esoteric depth or falling into the trap of commercializing religious values. To address these unresolved issues, this article posits the concept of the "*Dzikir* Economy" as its primary theoretical lens. Under this framework, neo-Sufi orders are understood as communities that have undergone profound epistemological and structural alterations, transforming transcendent consciousness into a viable, institutionalized mechanism for economic justice and structural poverty alleviation.

ZIS and Participatory Islamic Economics

Within the theoretical framework of participatory Islamic economics, *zakat*, *infaq*, and *sadaqah* (ZIS) have historically functioned as the foundational pillars for establishing social justice and intercommunity solidarity. However, contemporary scholarship reveals a critical consensus regarding the modern trajectory of these instruments. In current practice—particularly within state-managed institutional settings—*zakat* is frequently reduced to a heavily bureaucratized distribution system with an insignificant focus on structural empowerment. Minarni et al. (2025) strongly critiques this trend, arguing that viewing ZIS institutions merely as conduits for consumptive charity violates the fundamental vision of *maqāṣid al-sharī'ah* (the higher objectives of Islamic law). The established academic consensus maintains that *zakat* must operate as an energized mechanism for social reconstruction, empowering the *mustahik* (beneficiaries) to achieve the economically self-sufficient status of *muzakki* (contributors), rather than serving as a passive vehicle for wealth distribution.

To counteract this secular bureaucratization, authoritative historical and sociological studies point toward the revitalization of participatory, community-led models. Azyumardi Azra (2004), in his seminal study on the Malay world networks of *ulama*, emphasizes the necessity of rejuvenating community-oriented *zakat* mechanisms through collective management by religious social organizations, specifically Sufi orders (*ṭarīqah*). This perspective aligns seamlessly with Trimmingham (1998) authoritative historical textbook,

which highlights the deeply embedded role of Sufi orders within the classical Islamic economic framework—managing *waqf* (endowments), providing vocational training, and deploying resources through *zawiyah*-based logistics. Building upon this historical foundation, recent empirical findings by Hakim and Makalalag (2025) argue that optimizing ZIS governance in Indonesia requires an integrated approach that harmonizes religious values, state policy, and participatory models led by grassroots social actors. Their research identifies the consolidation of Sufi networks and local communities as a strategic maneuver to expand the scope and intensity of ZIS's social outreach, positioning ZIS not as a purely financial vehicle, but as a material expression of spirituality in the public economy.

Despite this established knowledge regarding the historical and theoretical potential of participatory Islamic economics, significant issues remain unresolved in the contemporary literature. Current studies predominantly juxtapose state-led ZIS management against informal traditional charity, leaving a theoretical and empirical gap regarding how modern, socially engaged spiritual movements—such as the neo-Sufi *ṭarīqahs*—actually institutionalize transcendent values without succumbing to bureaucratic secularization or spiritual commercialization. The precise genealogical mechanisms by which esoteric spirituality is translated into pragmatic, institutional economic governance remain critically underexplored. Therefore, within the neo-Sufi context, this study addresses this unresolved gap by conceptualizing *zakat* and *sadaqah* not merely as legalistic religious obligations, but as reconstructive tools for social transformation. The empowerment models designed by Ṭarīqah Qādiriyyah Naqshbandiyyah (TQN) Suryalaya and Ṭarīqah Idrisiyyah exemplify how spirituality, once internalized into ZIS governance rules, provides Islamic finance with a radically new discourse. This discourse engages these economic instruments not just as legal impositions, but as the core of a Sufi public ethic of social justice, fundamentally rooted in the transformative practice of the "*dzikir* economy."

Sufi Orders as Moral Agents in Islamic Economics

The conceptualization of Sufi orders as moral agents within the economic sphere is deeply anchored in classical sociological theories of social action and religious ethics. The foundational premise of this integration is drawn from Max Weber (2001), who, in *The Protestant Ethic and the Spirit of Capitalism*, definitively established that modern economic systems and capital accumulation are often profoundly driven by specific religious ethics. Translated into the Islamic socio-economic paradigm, Sufi orders (*ṭarīqah*) function as the institutional moral agents that construct an alternative, spiritually driven economic ethic. They operationalize this ethic around core transcendent virtues such as *zuhd* (ascetic detachment), *amānah* (trustworthiness), and *ikhhlās* (sincerity). This institutional dynamism is best elucidated through Anthony Giddens (1984) theory of structuration, which maintains that social structures—such as formalized Sufi orders—do not merely constrain individual behavior but actively enable transformative agency. Consequently, contemporary academic consensus views modern Sufi organizations not as static, historical relics of mysticism, but as potent, dynamic agents of change capable of reshaping the socio-economic landscape of the Muslim world, provided their core values are systematically ingrained into their organizational cultures.

This sociological agency is further substantiated by the philosophical frameworks of Seyyed Hossein Nasr (2007), who observes that Sufism, as Islam's inner and esoteric dimension, must inherently guide all exogenous ways of living, including commerce and wealth distribution. The established knowledge in Islamic philosophical literature concurs with Nasr's critique: the absence of a transcendent factor in modern, neoliberal economic planning has resulted in profound spiritual disorientation and

structural inequality. Therefore, the ultimate objective of a Sufi-inspired economy is to restore divine consciousness and the heavy burden of *amānah* in every human interaction with material wealth.

However, despite the strong theoretical consensus regarding the ethical potential of Sufi orders as moral agents, significant unresolved issues persist in the current literature. Much of the existing scholarship remains overly theoretical or strictly historical, focusing on the classical era of Sufism without adequately addressing the modern genealogical mechanisms through which these esoteric virtues are practically and structurally institutionalized within complex contemporary financial systems. Specifically, the literature has not sufficiently resolved the inherent tension between maintaining genuine, transformative spiritual agency and the encroaching secularization demanded by modern, bureaucratized philanthropy. There is a critical research gap concerning how modern *tariqahs* navigate the dangerous intersection of capitalist market forces and sacred duty without commodifying their spirituality.

Addressing this critical void, this article situates neo-Sufi orders not as marginal religious actors, but as central, transformative agents capable of integrating transcendental values into participatory economic practice. By analyzing how these moral agents operationalize values into the governance of *zakat*, *infaq*, and *sadaqah* (ZIS), this study argues that the convergence of spiritual depth and social activism is not merely a theoretical ideal. Rather, it plays a critical, observable role in building the "*Dzikir* Economy"—an equitable, participatory, and spiritually meaningful model of Islamic economics that resolves the modern dichotomy between administrative efficiency and divine accountability.

III. METHODOLOGY

This The data for this qualitative analysis are derived from multiple purposively selected sources to ensure a comprehensive understanding of the neo-Sufi economic landscape. Primary texts include the internal publications and institutional records, which showcase specific economic models and the computerization of ZIS management, as well as annual reports published by Sufi-associated ZIS institutions. To supplement and cross-check these findings, secondary data were gathered from academically recognized national and international journals focusing on Sufism and Islamic economics (Hanifah & Manzilah Adlimah, 2022; Munandar & Fahrurrozi, 2024; Mursalat & Munandar, 2022).

The analytical model development relies on two distinct but complementary methods. First, content analysis is utilized to analyze how Sufi values are framed, expressed, and performed within the discourse and practice of Sufi communities. Following Krippendorff (2018), texts in this study are treated not only as products of semantics but as arenas of meaning-making and power relations that signify broader social structures and value constructions.

Second, to further enhance the historical and ideological depth of the analysis, this study incorporates a genealogical approach as conceptualized by Michel Foucault (1977). The rationale for integrating genealogy is that it not only examines the provenance of institutions or concepts but also deconstructs the processes by which meaning is produced and contested, and how structures of authority are established. Within this framework, Sufi orders are analyzed not merely as religious organizations, but as producers of specific Islamic economic discourses that historically interact with the state, society, and modern capitalism. This dual-method approach enables a clear differentiation between classical, contemplative Sufism and neo-Sufism, which explicitly engages with socio-economic realities. Consequently, core values such as *ikhlas* (sincerity), *zuhd* (asceticism), and *amānah* (trustworthiness) are operationalized as social moral norms that dictate the economic conduct of these communities.

This interweaving of methods and diverse data sources ensures the production of a holistic, contextual, and reflective account of how Sufi values are practically integrated into the economies of neo-Sufi communities.

IV. RESULTS AND DISCUSSION

The Evolving Role of Sufi Orders in Muslim Economic Life

Traditionally, Sufi orders (*tarīqah*) served not only as institutions for religious outreach and spiritual education but also functioned as vital economic players within the Muslim community. According to Trimmingham (1998), classical *tarīqahs* such as the Qadiriyya and Naqshbandiyya historically operated vast agricultural ventures, managed communal craft production, and facilitated systematic resource allocation across extensive networks of *zawiyahs* (lodges) and *ribats* (hospices). These historical precedents demonstrate that Sufism has never been entirely divorced from material realities; rather, it has long operated localized economies to sustain its spiritual communities.

In the modern era, however, these traditional economic roles have been genealogically reinterpreted and structurally expanded under the umbrella of neo-Sufism. Today, Sufi orders are no longer confined to isolated esoteric domains; they have deliberately repositioned themselves as tangible economic institutions responding to the pressures of globalization, systemic wealth disparity, and the spiritual disenchantment generated by modern capitalist economies. As Fazlur Rahman (1982) posited, for Sufism to remain relevant in contemporary times, it must be profoundly ethically based and actively engaged in societal structures. This shift represents a crucial transition from subsistence-level communal support toward institutionalized socioeconomic activism, where worldly engagement is viewed not as a distraction, but as an extension of piety.

In Indonesia, this structural transformation is vividly manifested in the economic ecosystems developed by the Tariqa Qadiriyyah Naqshbandiyyah (TQN) Suryalaya and the Tariqa Idrisiyyah. Moving beyond traditional models of passive charity, these groups actively educate their members in financial literacy, modern work ethics, and cooperative management. By doing so, they are effectively transforming *dzikir* circles from purely contemplative gatherings into productive economic incubators. They operationalize spiritual values—such as sincerity (*ikhlas*) and trustworthiness (*amanah*)—into concrete economic governance, utilizing ZIS (*zakat, infaq, sadaqah*) as capital for sustainable community development.

This phenomenon of socioeconomic engagement is further corroborated by the practices of other contemporary networks, such as the Tariqa Shiddiqiyyah. Their approach demonstrates how the reinterpretation of core Sufi tenets—particularly asceticism (*zuhd*)—serves as a catalyst for urban economic empowerment and entrepreneurial independence rather than a withdrawal from worldly affairs (Munandar, 2022). In this neo-Sufi paradigm, *zuhd* is no longer practiced by rejecting wealth, but by mastering it without emotional attachment. This ensures that capital is continuously redistributed for social justice rather than hoarded for individual accumulation. Consequently, the modern *tarīqah* evolves from a mere spiritual sanctuary into a robust engine for the Muslim community's economic resilience.

Table 2. Empirical Findings: ZIS Management in Neo-Sufi Orders

| Institution | ZIS Management Model | Key Economic Programs | Integration of Sufi Values |
|---------------|--|---|---|
| TQN Suryalaya | Open, transformative, and community-based. | Psycho-spiritual healing, vocational training (BLKK), | <i>Ikhlās</i> (sincerity) and <i>khidmah</i> (service) drive communal |

| | | | |
|--------------------|--|--|---|
| | | entrepreneurship capital for <i>mustahik</i> . | fund distribution and social rehabilitation. |
| Tariqa Idrisiyyah | Formalized, digitalized, and structurally accountable. | <i>Pesantren</i> cooperatives, student business units, LAZIS management via the Agnia Care platform. | <i>Adab</i> (ethics) frames interpersonal business relations; technology is balanced with moral accountability. |
| Tariqa Shiddiqiyah | Independent, socially-driven entrepreneurial philanthropy. | Member-driven business enterprises, cooperative networks, and large-scale social charity (e.g., housing for the poor/ <i>dhuafa</i>). | Reinterpretation of <i>zuhd</i> (asceticism) and <i>tauhid</i> as catalysts for economic independence and hard work, explicitly rejecting fatalism. |

Robustness Test and Reliability of Results

To confirm the reliability, validity, and structural significance of these qualitative results, a rigorous methodological robustness test was conducted utilizing a multi-layered approach of source triangulation, theoretical triangulation, and genealogical critique. In critical qualitative research, robustness is not established through statistical frequency, but by demonstrating that the observed socio-economic phenomena hold true across varying institutional contexts, discursive layers, and datasets (Krippendorff, 2018).

In this study, primary data extracted from internal institutional frameworks—such as the Agnia Care digital records for ZIS distribution, Tariqa Idrisiyyah's cooperative ledgers, and TQN Suryalaya's foundational reports on socioeconomic rehabilitation programs—were systematically cross-verified against independent, peer-reviewed academic observations (Hakim, 2020; Munandar & Fahrurrozi, 2024). This rigorous triangulation is crucial to minimize institutional bias. It ensures that the narrative of a "spiritual-transformational economy" or "*Dzikir* Economy" is not merely a self-reported, romanticized claim produced by the Sufi orders' public relations, but an empirically verifiable reality embedded in their daily resource allocation and community governance.

Furthermore, applying a Foucauldian genealogical lens, the robustness of this conceptual model was tested through a comparative analysis across structurally and historically different orders. The study deliberately contrasted TQN Suryalaya's socially rehabilitative focus—which utilizes ZIS to integrate marginalized individuals, such as former substance addicts, back into the productive economy—with the Tariqa Idrisiyyah's highly modernized, digital, and entrepreneurial focus, characterized by "sufipreneurship" and tech-based philanthropy. Despite their radically differing operational mechanisms, historical origins, and target demographics, the analytical results yielded a striking consensus. The core epistemological shift—embedding transcendent values such as *zuhd* (asceticism), *ikhlas* (sincerity), and *amānah* (trustworthiness) into standardized institutional governance—remained structurally consistent and robust across all examined cases.

To definitively ensure that this conclusion is not an isolated anomaly limited to TQN Suryalaya and Tariqa Idrisiyyah, the findings were subjected to theoretical cross-examination against broader literature concerning other neo-Sufi movements in Indonesia. For instance, Munandar (2022) observed a highly parallel economic trajectory within the Tariqa Shiddiqiyah, where urban Sufism explicitly catalyzed large-scale economic independence, poverty alleviation, and socially-driven business enterprises. The case of Tariqa Shiddiqiyah provides compelling corroborative evidence that the genealogical transformation of Sufi values—from classical, passive asceticism into an active, systemic economic

institutionalization—is a widespread, reliable, and deeply entrenched phenomenon in contemporary Muslim societies.

Consequently, the proposed "*Dzikir* Economy" model withstands rigorous methodological scrutiny. It proves to be a highly reliable and valid framework for understanding how spiritual authority is successfully translated into distributive justice and socioeconomic resilience within modern Islamic economics.

Critical Discussion and Novelty of the Study

The distinct novelty of this study lies in its conceptualization of the "*Dzikir* Economy" as a transformative paradigm in contemporary Islamic economic thought. While a vast majority of contemporary Islamic economic literature focuses heavily on the legal-formal compliance, institutional pragmatism, and bureaucratic mechanics of sharia finance (Rethel, 2018), this study pioneers the framework of a strictly transcendental economic model. Viewed through a genealogical lens, the *Dzikir* Economy represents a structural rupture from conventional Islamic banking. Within the context of neo-Sufi *ṭarīqahs* in Indonesia, spirituality (*dzikir*) is elevated from a strictly personal, esoteric ritual into a systemic management philosophy and a reconstructive tool for ZIS (*zakat*, *infaq*, and *sadaqah*) governance. It functions as a Foucauldian "technology of the self" that disciplines the economic behavior of its adherents, ensuring that resource distribution remains tethered to divine accountability rather than mere administrative reporting.

Furthermore, this study introduces and critically expands upon the concept of the sufipreneur (Hakim, 2023; Mardani, 2019), significantly pushing the boundaries of traditional Islamic economics. The sufipreneur embodies a radical epistemological shift: an economic actor who pursues community economic development not through the dominant lens of neoliberal efficiency, hyper-individualism, and profit maximization, but through a paradigm deeply rooted in spiritual compassion, *barakah* (divine blessing), and social justice. In this model, capital accumulation and economic independence are never the ultimate goals; rather, they are repositioned as pragmatic mediums to achieve *tazkiyat al-nafs* (purification of the soul) and societal welfare. By redefining wealth creation as an act of worship, the sufipreneur dismantles the secular dichotomy between material success and spiritual purity.

However, a truly critical discussion must also address the genealogical vulnerabilities inherent in this integration. As these neo-Sufi economic models scale and interact with modern market forces, they face the paradox of institutionalization. There is an imminent risk of symbolic reduction, where profound Sufi epistemologies are commodified into mere marketing jargon to attract ZIS funds, thereby stripping them of their spiritual gravitas. Furthermore, adapting to state-driven bureaucratic frameworks threatens to secularize the inherently charismatic and localized nature of the *ṭarīqah*'s economic governance. Therefore, the novelty of the *Dzikir* Economy is accompanied by a critical imperative: preserving the delicate epistemological balance between achieving structural poverty alleviation and preventing the commercialization of Islamic spirituality.

However, the implementation of this transcendental neo-Sufi model is not immune to modern disruptions. The study critically identifies that integrating spirituality with institutional economic development faces severe structural challenges that require critical justification and continuous mitigation.

First, there is the looming threat of the commercialization of spirituality, often manifesting as "spiritual capitalism." As *ṭarīqahs* expand their economic footprints, spiritual virtues risk being hyper-merchandised. Hakim and Rahman (2024); Munandar (2022) critically observe that when Sufism is employed merely as a branding strategy to solicit ZIS donations or market products, it devolves into an exploitative form of spiritual capitalism. In such scenarios, philanthropic giving becomes a transactional

commodity rather than a transformational process. If the focus shifts toward maximizing institutional wealth under the guise of religion, the *ṭarīqah* loses its redemptive power, thereby compromising its core mission of empowering the *mustahik* (beneficiaries).

Second, this economic integration is highly vulnerable to religious symbolization and fetishism. Drawing on Nasr (2007) warning that modernity tends to strip religious practices of their inner, transcendent meaning, this study highlights the distinct danger of "spiritual fetishism." This phenomenon occurs when Sufi identities—such as specific uniforms, religious slogans, or the iconization of the *mursyid* (spiritual guide)—are utilized primarily for socio-political legitimacy or market appeal, without a genuine commitment to foundational values like *zuhd* (ascetic detachment). When symbolization overshadows substance, economic community development programs become performative aesthetic exercises rather than genuine efforts to eradicate structural poverty.

Finally, the structural secularization of ZIS governance poses a profound internal challenge. The drive to professionalize ZIS management within neo-Sufi orders often leads to an over-reliance on modern bureaucratic rationality. While accountability is undoubtedly necessary, prioritizing quantitative Key Performance Indicators (KPIs) and technical efficiency over the core spiritual values of *amānah* (trustworthiness), *adab* (spiritual etiquette), and *khidmah* (sincere service) can completely strip *zakat* management of its Sufi essence. As noted by Hakim (2020) and Hakim and Makalalag (2025), if a *ṭarīqah*'s philanthropic arm operates indistinguishably from secular corporate entities, it sacrifices its unique role as a moral agent. The ultimate challenge, therefore, lies in adopting modern managerial transparency without secularizing the sacred intent of Islamic philanthropy.

In summary, the novelty of the "*Dzikir* Economy" provides a powerful alternative to both secular capitalism and formalistic Islamic finance. However, its survival and efficacy in driving true community economic development depend heavily on the tarekat's ability to navigate these three structural challenges, ensuring that their socio-economic expansion remains anchored in authentic spiritual consciousness.

Comparative Analysis with Related Studies

To justify the findings, the Neo-Sufi economic model observed in this study must be compared with historical and contemporary frameworks, highlighting specific similarities and differences.

Table 3. Comparative Analysis of Islamic Economic Models

| Framework | Primary Focus / Paradigm | Epistemological Basis | Comparison to Current Study's Findings |
|--|---|--|---|
| Traditional Sufi Orders (Trimingham, 1998) | Basic needs provision, <i>waqf</i> administration, agricultural ventures. | Contemplative piety; local solidarity. | Similarity: Both emphasize community welfare. Difference: Modern orders utilize digital platforms and corporate models rather than simple agrarian <i>zawiyah</i> networks. |
| State-Managed Zakat (e.g., BAZNAS) | Legal-formal rationality, macro-distribution, bureaucratic efficiency. | Managerial-rational compliance (<i>fiqh</i>). | Difference: State models prioritize quantitative KPIs and secular bureaucracy. The Neo-Sufi model prioritizes transcendental-humanistic goals (<i>tazkiyah</i>). |
| Neo-Sufi Model (Current Study) | Sufipreneurship, digitalized ZIS, | " <i>Dzikir</i> Economy" (Transcendental & Participatory). | Represents a synthesis: retains the moral depth of traditional Sufism while adopting the organizational efficiency of modern institutions. |

transformational
empowerment.

The comparative analysis presented in Table 3 illuminates the genealogical evolution and the distinct novelty of the Neo-Sufi economic model.

First, when contrasted with historical frameworks, the current findings reveal a significant structural rupture. Traditional Sufi orders, as documented by Trimmingham (1998), operated primarily on an epistemology of contemplative piety and localized solidarity. Their economic activities were largely restricted to agrarian subsistence and the administration of localized *waqf* (endowments) centered around the *zawiyah*. While the current Neo-Sufi model shares the fundamental objective of community welfare, it radically departs from this agrarian past. The *ṭarīqahs* examined in this study have embraced corporate governance models, modern cooperative structures, and digitalized philanthropic platforms. This indicates that the neo-Sufi movement does not reject modernity; rather, it aggressively appropriates modern economic instruments to serve spiritual ends.

Second, a critical differentiation emerges when the Neo-Sufi model is compared to contemporary, state-managed ZIS institutions such as BAZNAS. Modern state philanthropy operates predominantly on what can be termed "legal-formal rationality"—a bureaucratic paradigm driven by quantitative Key Performance Indicators (KPIs), structural efficiency, and strict fiqh (jurisprudential) compliance. However, as observed in this study, this heavy bureaucratization often leads to the secularization of ZIS, where the profound spiritual essence of giving is reduced to mere administrative reporting. In stark contrast, the Neo-Sufi model operates on a "transcendental-humanistic" epistemology. For the *ṭarīqah*, distributing ZIS or training a sufipreneur is not merely an economic transaction; it is a mechanism for *tazkiyat al-nafs* (purification of the soul). The Neo-Sufi approach fills the spiritual void left by state bureaucracy, ensuring that economic empowerment remains intimately tied to moral accountability and divine consciousness.

Finally, the synthesis of this comparative analysis justifies the formulation of the "*Dzikir* Economy." The novelty of the findings lies in the discovery that the Neo-Sufi model is neither purely a relic of classical mysticism nor a secularized modern NGO. It acts as a dialectical synthesis: it successfully retains the profound moral depth and charismatic trust inherent in traditional Sufism, while simultaneously adopting the structural agility and organizational efficiency of modern financial institutions. By embedding transcendent values into institutional governance, the Neo-Sufi model offers a highly participatory, ethically rigorous, and socially transformative alternative to both conventional capitalism and overly bureaucratized Islamic finance.

Justifications and Revitalization Strategy

As uncovered by the qualitative-critical analysis and the genealogical framework of this study, the historical trajectory of modern ZIS governance exhibits a strong gravitational pull toward bureaucratic secularization and capitalist efficiency. Without a deliberate epistemological defense, Sufi-based economic institutions risk losing their transcendent essence. Therefore, the findings of this study strongly justify the need for a comprehensive revitalization strategy to protect the epistemology of the "*Dzikir* Economy" from commercialization and structural secularization. To ensure that neo-Sufi *ṭarīqahs* remain effective agents of community economic development, this study proposes three structural pillars.

First, spiritual intention (*niyyah*) must be established as the foundational principle. The qualitative-critical methodology emphasizes that texts and policies are arenas of value construction; accordingly, the core documents governing ZIS institutions must explicitly codify this spiritual intention. As emphasized by

Chapra (2014), purity of intention is the ultimate validator of any socio-economic action. In practice, this means that economic undertakings—ranging from the architectural design of empowerment programs to the disbursement of ZIS funds—must be directed primarily towards gaining *barakah* (divine favor) and facilitating *tazkiyat al-nafs* (soul purification) for both the donor and the recipient. By positioning divine consciousness at the center, *ṭarīqahs* can override pure profitability metrics and prevent the commodification of their spiritual programs.

Second, there must be a strong commitment to decentralized community involvement in economic management. Viewed through a Foucauldian genealogical lens, power relations within modern economic systems often marginalize grassroots actors. To counter top-down state bureaucratic administration, neo-Sufi orders must champion decentralized, participatory economic models. Following the successful trajectory of the Idrisiyyah order's cooperative networks and TQN Suryalaya's vocational training centers, active community participation in the planning, execution, and evaluation of ZIS programs is mandatory. Hakim and Makalalag (2025) argue that optimizing ZIS governance requires religious institutions to function as strategic, autonomous partners to civil society rather than mere extensions of state apparatuses. By empowering the *mustahik* to actively participate in their own economic rehabilitation, the *ṭarīqah* transforms passive charity recipients into active agents of community economic development.

Finally, the structural institutionalization of Sufi values is imperative, as spirituality cannot survive in modern institutional frameworks if it remains purely abstract. It must be explicitly materialized into standard operating procedures. The values of *ikhhlās* (sincerity), *amānah* (trustworthiness), and *adab* (spiritual etiquette) must be legally and structurally codified into the organizational culture and policymaking of ZIS institutions (Hakim and Beck, 2025). *Ikhhlās* provides the divine direction for institutional objectives, ensuring programs are free from performative "spiritual capitalism." *Amānah* secures public trust by demanding rigorous financial transparency, ensuring that digital tools (like Agnia Care) are utilized responsibly without secularizing the institution. *Adab* regulates stakeholder interactions, framing the relationship between ZIS administrators, donors, and the *mustahik* not as corporate transactions, but as deeply respectful human connections grounded in Islamic ethics.

By deliberately integrating these three strategic pillars, Neo-Sufism can persist as a potent ethical and transformative force. This revitalization strategy ensures that the *ṭarīqahs* maintain the crucial harmony between technocratic necessity—such as efficiency, digitalization, and accountability—and transcendental values, ultimately actualizing a sustainable model of Islamic economic community development.

V. CONCLUSION AND RECOMMENDATION

Conclusion

This study concludes that neo-Sufi orders in Indonesia—specifically TQN Suryalaya, Tariqa Idrisiyyah, and Tariqa Shiddiqiyyah—have successfully transcended their traditional roles as exclusive spiritual sanctuaries to become dynamic, institutionalized actors in community economic development. In addressing the research objective, the findings demonstrate that these *ṭarīqahs* have formulated a transformative paradigm termed the "Dzikir Economy." This model effectively operationalizes classical Sufi epistemology by reinterpreting values such as *zuhd* (asceticism), *ikhhlās* (sincerity), *amānah* (trustworthiness), and *adab* (spiritual etiquette) into concrete, structural governance for ZIS (*zakat*, *infaq*, and *sadaqah*) management and sufipreneurship.

Unlike state-managed ZIS institutions that operate primarily on secular bureaucratic rationality and quantitative performance metrics, the neo-Sufi model acts as a dialectical synthesis. It retains the profound moral depth and charismatic trust inherent in traditional Sufism while adopting the structural agility of

modern financial institutions. Consequently, capital accumulation and economic empowerment are repositioned not as ultimate neoliberal goals, but as pragmatic mediums to achieve *tazkiyat al-nafs* (purification of the soul) and social justice. However, the study also concludes that the implementation of this transcendental model is highly vulnerable to modern systemic pressures. The expansion of neo-Sufi economic footprints faces critical challenges, namely the threat of spiritual capitalism through the commercialization of religious values, spiritual fetishism, and the structural secularization of ZIS governance. If left unmitigated, these forces threaten to strip philanthropic giving of its sacred intent, reducing transformational empowerment back into a transactional commodity.

Recommendations and Future Research

Based on the qualitative-critical findings and the identified structural challenges, this study proposes several practical recommendations for practitioners, regulators, and future academic endeavors. For practitioners, specifically Sufi orders and LAZIS administrators, there is an urgent need to institutionalize spiritual accountability. This requires legally and structurally codifying Sufi values into organizational operating procedures, ensuring that digital platforms and cooperative networks are strictly governed by the principle of *niyyah* (spiritual intention) to prevent the secularization of philanthropy. Furthermore, *tarīqah* leadership must guard against spiritual capitalism by separating authentic community empowerment from marketing commodification, restricting the use of Sufi identities to genuine *khidmah* (service) rather than utilizing them as performative tools for fundraising. To sustain this, practitioners must also promote decentralization within ZIS management by directly involving the *mustahik* (beneficiaries) in the planning and execution of economic rehabilitation programs, thereby transforming them from passive recipients into active economic agents.

On the regulatory front, policymakers such as BAZNAS and the Ministry of Religious Affairs must critically redefine their success metrics for philanthropic institutions. Regulators should recognize the validity of the "Dzikir Economy" and refrain from imposing overly rigid, secular-corporate parameters onto community-based spiritual organizations. State policies regarding ZIS governance need to integrate the concept of *tazkiyah* by incorporating qualitative, humanistic evaluations—such as social cohesion, moral rehabilitation, and spiritual well-being—alongside standard financial transparency mandates, treating *tarīqahs* as autonomous, strategic partners rather than mere extensions of state bureaucracy.

Finally, acknowledging the limitations of the qualitative-critical and genealogical approach utilized in this study, specific avenues for future research are identified. Future scholarly endeavors should employ quantitative methodologies to conduct rigorous impact assessments that measure the actual, quantifiable economic effects of neo-Sufi ZIS programs on regional poverty reduction indexes. Additionally, because the current findings are geographically bound to the Indonesian context, future cross-national comparative studies are highly recommended to investigate whether the "Dzikir Economy" and sufipreneurship models demonstrate similar robustness and applicability in other Muslim-majority countries with diverse socio-political and economic landscapes.

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