

Neo-Sufistic Economic Empowerment: Reconstruction of the Islamic Economic Paradigm Through the Qadiriyyah Wa Naqsyabandiyyah Order of Berjan Purworejo

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ABSTRACT

Keywords:

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Background: Digital transformation has driven fundamental changes in the banking intermediation model, moving from a conventional, institution-based system to a more open and integrated digital financial ecosystem. The emergence of financial technology, big data, artificial intelligence, and blockchain has shifted the traditional role of banking toward platform-based models, raising important questions about how intermediation functions are being reconfigured and what implications this holds for the financial system.

Method: This study employs a qualitative approach with a descriptive-analytical design using library research. Data were collected through documentation studies and systematic literature reviews of scientific journals, industry reports, and policy documents from the Financial Services Authority (OJK) and Bank Indonesia. Data analysis was conducted using interactive qualitative analysis techniques including data reduction, data presentation, and conclusion drawing, supported by thematic and conceptual comparative analysis.

Results: The findings reveal a shift from bank-based intermediation to platform-based intermediation, where banks are transforming into orchestrators in the digital financial ecosystem through the integration of open banking and embedded finance concepts. Four driving factors were identified: technological development, changing customer behavior, fintech emergence, and regulatory policies. This transformation improves operational efficiency and financial inclusion but also presents new risks such as cyber risk, regulatory complexity, and potential systemic risk.

Conclusion: The reconfiguration of banking intermediation represents a paradigm shift from centralized institution-based systems to hybrid network-based financial ecosystems. Adaptive strategies from banks and responsive policies from regulators are essential to balance innovation with financial system stability.

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INTRODUCTION

The development of contemporary Islamic economics in recent decades has shown very rapid institutional growth, especially through the expansion of Islamic banking, halal industries, Islamic financial institutions, and various Islamic philanthropic instruments. However, according to Fauzul Hanif Noor Athief et al., this development at the same time also raised serious criticism from many academic circles. (Athief et al., 2025) Modern Islamic economics is considered to tend to formalise too strongly, so that it focuses more on the aspects of jurisprudence, contractualism, and financial institutions than on the substantive socio-economic transformation of the ummah. (Asyiqin, 2025; Bello & Haneef, 2022) As a result, Islamic economics has often succeeded in building institutions, but has not fully succeeded in building collective economic awareness, social solidarity, and grassroots economic empowerment of Muslim communities.

In this context, there is an urgent need to reconstruct the Islamic economic paradigm so that it is not only oriented towards economic growth and normative compliance, but also able to present spiritual dimensions, social ethics, and community strengthening as the core of the economic development of the ummah. (Nurlinda, 2024; Uluyol, 2025) Criticism of modern Islamic economics actually does not only come from an external perspective, but also from the internal Islamic thought itself, which considers that Islamic economics is beginning to lose its spirituality. The economic orientation that is too materialistic, competitive, and institutional is considered to have distanced Islamic economics from the values of tazkiyah, ukhuwah, blessings, and social justice that are the main foundations of classical Islamic civilisation. (Khandakar et al., 2025; Khawar, 2025)

In the midst of this situation, Sufism and the Tarekat actually offer a new epistemological space that has received little attention in contemporary Islamic economic studies. Over the years, Sufism has tended to be positioned as an individual spiritual practice related to *ẓikr*, *riyāḍah*, asceticism, and purification of the soul alone. (Mannopov et al., 2025; Meerasahibu, 2024) Even in some modern studies, the tariqat is often perceived as a religious group that is socio-economically passive, shunned from worldly activities, and has no significant contribution to the economic development of the community. (Dodi & Abitolkha, 2022; Ruslan et al., 2022) This dichotomy between spirituality and economic activity is what causes Sufism to almost never be positioned as an important part of the construction of modern Islamic economic theory.

In fact, historically, many Sufi communities in the Islamic world have played a major role in the socio-economic development of the community. The network of tarekat not only forms spiritual solidarity but also creates social relations based on trust, collective ethics, distribution of aid, and a trade network between members of the congregation. (Bozbaş & Bozbaş, 2025; Rone & Arwinpoor, 2023) In this context, spirituality does not stop at individual religious experiences, but develops into a social energy capable of building community cohesion and economic resilience of the people. (Hammood et al., 2025; Long et al., 2024) In other words, spiritual practices in the tariqat have the potential to give birth to what in this study is called productive spiritual capital, which is spiritual capital that works productively in building economic solidarity, work ethic, social trust, and community empowerment.

This phenomenon appears interestingly in the Qadiriyyah wa Naqsyabandiyah (TQN) Berjan Purworejo community. As one of the tarekat communities that has a strong congregational base and broad social influence, TQN Berjan not only functions as a space for spiritual formation, but also develops into a social-communitarian network that has significant economic implications for its worshippers. The relationship between the mursyid and the congregation, the culture of collectivity, the practice of social solidarity, and the spiritual bonds that are built in the tariqat community create a distinctive pattern of economic interaction. In many cases, these spiritual relationships give birth to networks of economic trust, capital assistance between pilgrims, internal trade loyalty, and the strengthening of micro-enterprises based on the tariqat community.

This phenomenon shows that the tariqat can no longer be understood solely as an institution of religious rituals, but also as a socio-economic ecosystem that works through the mechanism of collective spirituality. This is where the concept of neo-sufism becomes relevant. Neo-Sufism does not view spirituality as a form of self-isolation from worldly life, but instead places Sufistic values as the basis for social transformation. (Long et al., 2024) Spirituality in Neo-Sufism is active, productive, and transformative. It not only shapes individual piety but also builds social ethics, economic solidarity, and

collective responsibility for the welfare of the people.(Dodi & Abitolkha, 2022; Rone & Arwinpoor, 2023)

However, studies of the relationship between Neo-Sufism and Islamic economics are still very limited. Most of the previous research focused more on the dimensions of tarekat rituals,(Abitolkha et al., 2025; Demirci, 2025; Greeley, 2022; Işık, 2025; Journal & Ephrat, 2024; Rosidi et al., 2024; Suwito et al., 2022) spiritual sanad,(Badaruddin & Mahyuddin, 2021; Mawardi, 2022; Mohamed, 2025; Wirianto et al., 2023) *zikr* practices,(Afifi et al., 2025; Emirahmetoglu, 2022; Rosidi, 2024) or aspects of congregational moral education.(Abitolkha, 2022; Bahri et al., 2026; Khotimah & Sukron, 2020; Rivauzi et al., 2025; Syaifuddin et al., 2025; Thibdeau, 2022; Widiyanto et al., 2026) Research on the tarekat as the basis for the economic empowerment of the ummah is still relatively rare, especially those that seek to build new theoretical formulations in Islamic economics. Until now, there has not been much research that specifically examines how collective spirituality in the tariqat can work as economically productive capital, form a faith-based economic network, and give birth to a model of communitarian economic empowerment from the perspective of contemporary Islamic economics.

Based on this background, this study aims to analyse in depth the role of neo-Sufism in the economic empowerment of the ummah through a case study of Tarekat Qadiriyyah wa Naqsyabandiyah Berjan Purworejo. This research not only seeks to describe the economic activities of pilgrims but also reconstructs the Islamic economic paradigm based on collective spirituality. Through this approach, the research is expected to be able to give birth to a new theoretical formulation in the form of neo-sufistic economic empowerment theory, which is a theory of economic empowerment of the ummah that places spirituality, congregational solidarity, and trust capital as the main foundation of community-based Islamic economic development. Thus, this research is expected to make a significant contribution to the development of contemporary Islamic economic epistemology that is more humanistic, transformative, and rooted in the socio-spiritual power of the ummah.

METHOD

This research uses a qualitative approach with a constructivist-critical paradigm to deeply understand the relationship between neo-Sufistic spirituality and the economic empowerment of the ummah in the community of the Qadiriyyah wa Naqsyabandiyah (TQN) Berjan Purworejo Order. The research design used is an intrinsic case study because the research focuses on the distinctive characteristics of the TQN Berjan community as a spiritual as well as socio-economic entity that has a unique pattern of congregational relations, religious leadership structures, and economic solidarity practices. This approach was chosen to capture subjective experiences, the construction of spiritual meaning, and the dynamics of the community-based economy that develops within the network of institutes. Epistemologically, the research combines Islamic economic perspectives, religious sociology, and spiritual economic anthropology to analyse how the practice of *zikr*, pilgrim loyalty, and spiritual relations shape collective economic ethics and patterns of economic empowerment based on religious communities.

Primary data sources were obtained through in-depth interviews, participatory observations, and documentation of the main actors in the structure of the tarekat, consisting of 4 special imams, 20 badal tarekat, and 50 active worshippers of TQN Berjan Purworejo. The 74 informants were drawn from a total active congregational base of approximately 480 registered members of TQN Berjan Purworejo who routinely attend the weekly *khususiyah* and monthly *manaqiban* gatherings. Purposive selection followed three explicit inclusion criteria: (1) formal initiation (*bai'ah*) into the order for at least five years, ensuring sustained exposure to its spiritual discipline; (2) active and verifiable participation in an economic livelihood (trade, micro-enterprise, farming, or services), so that the link between spirituality and economic conduct could be observed empirically; and (3) regular attendance at congregational activities over the preceding twelve months. The fifty active members were selected from the qualifying pool through maximum-variation sampling across occupation, income level, gender, and length of membership, in order to capture diverse economic experiences rather than a homogeneous elite. Members who held only nominal affiliation, who had been initiated for less than five years, or who were not economically active were excluded. The four imams and twenty badal were included by virtue of their structural positions within the order. The authors acknowledge that purposive sampling of economically active members may introduce a selection bias toward informants for whom the spiritual–

economic nexus is already salient; this limitation is addressed in the discussion of transferability rather than statistical generalisability.

Fieldwork was conducted over fourteen months (January 2024 to February 2025). The lead researcher undertook participant observation across this period, attending the weekly *khususiyah*, eleven monthly *manaqiban* gatherings, and numerous informal economic interactions in members' shops, markets, and homes, amounting to roughly 200 hours of direct observation recorded in field notes. With respect to reflexivity and researcher positionality, the lead researcher is himself an initiated member of a related tarekat tradition, which afforded trusted access (an "insider" vantage) but also carried the risk of over-identification with the community's self-understanding. To mitigate this, the researcher maintained a reflexive journal, deliberately sought disconfirming cases, and worked with two co-authors positioned as "outsiders" to the order who interrogated the emerging interpretations. This dual insider–outsider arrangement was used to balance empathetic understanding against critical distance.

Data analysis followed the constructivist grounded theory tradition (Charmaz) integrated with the Miles and Huberman framework, and proceeded through three explicit coding stages. In the first stage, initial (open) coding was applied line-by-line to interview transcripts and field notes, generating descriptive codes close to informants' own language (e.g. "trading only with brothers," "working calmly because of *tawakkal*," "avoiding interest-based loans"). In the second stage, focused (axial) coding clustered these initial codes into intermediate categories such as "trust-based exchange," "anti-consumerist orientation," "mutual capital assistance," and "work discipline." In the third stage, theoretical coding integrated these categories into the four higher-order constructs that structure the findings spiritual consciousness, the trust economy, collective economic ethics, and productive spiritual capital which were then abstracted into the proposed theory. Theoretical saturation was treated as the point at which additional interviews ceased to generate new categories or properties; in practice, no new categories emerged after approximately the sixtieth interview, and the remaining interviews were used to confirm and elaborate existing constructs. Analytic rigour was supported by constant comparison across informants and by an audit trail of memos linking raw data, codes, and emerging theory.

To strengthen the trustworthiness of the interpretations, member checking was carried out: preliminary findings and the draft conceptual model were presented to a panel of twelve informants comprising two imams, four *badal*, and six active members in two feedback sessions held during the final months of fieldwork. Informants broadly affirmed the resonance of the constructs with their lived experience and refined several interpretations, most notably clarifying that the *barakah* orientation was understood as inseparable from honest dealing rather than as a purely otherworldly reward. Beyond member checking, credibility was supported by triangulation across interviews, observation, and documentation. The authors nonetheless acknowledge two residual limitations: the single-site design constrains statistical generalisation, and the researcher's insider position, while mitigated, cannot be wholly neutralised. These findings are therefore offered as analytically transferable to comparable tarekat-based communities rather than as a statistically representative account.

RESULTS AND DISCUSSION

Results

Spirituality as Economic Energy

The results of the study show that spiritual practices in the Qadiriyyah wa Naqsyabandiyah (TQN) Berjan Purworejo Tarekat community do not stop at the individual ritual dimension, but transform into socio-economic energy that affects the mindset, work behaviour, and economic orientation of the pilgrims. In many interviews with worshippers, it was found that routine *zikr* activities, specifically, *manaqiban*, and spiritual guidance carried out collectively form a discipline of life that is then reflected in daily economic activities. *Zikr* is not understood simply as verbal worship, but as a mechanism for forming self-awareness, emotional control, and perseverance in work. Pilgrims who actively participate in tarekat activities show a tendency to have a more stable work ethic, the ability to control consumption, and a more long-term business orientation than the instant and speculative economic orientation.

In addition, the concept of *tawakkal* in the tarekat community is not interpreted as a passive attitude towards economic reality, but as spiritual courage to face business risks. Many pilgrims interpret economic business as part of an effort that must be carried out optimally, while the final result is left to Allah. This understanding gives birth to a relatively resilient economic mentality in the midst of modern economic pressures. At the same time, the concept of *zuhud* in the tariqat is also not understood as a rejection of wealth, but as self-control against excessive consumerism. The life orientation of pilgrims emphasises sufficiency, usefulness, and blessings rather than unlimited material accumulation. The value of *ukhuwah* built through the spiritual network of pilgrims also strengthens economic solidarity between community members. Thus, this study found that spirituality in the tariqat produces a productive mentality, which is a productive mentality born from the integration of spiritual awareness, work ethics, and socio-economic solidarity.

Tarekat as Economic Ecosystem

This study also found that TQN Berjan Purworejo is developing not only as a spiritual community but as a congregation-based economic ecosystem. The spiritual relationship between *murshid*, *badal*, special imams, and pilgrims creates a very strong social network and has an influence on the economic activities of the community. In practice, relationships between congregations are not only built on the basis of rational economic interests, but also on the basis of spiritual trust and moral loyalty formed through collective religious experience. This condition gives birth to a trust economy pattern, which is a system of economic relations that relies on spiritual trust between worship members.

This phenomenon is seen in various forms of internal economic activities of the community. Many pilgrims prefer to conduct economic transactions with fellow members of the order because they are considered more honest, trustworthy, and have the same orientation of blessings. The congregational network also forms internal economic distribution, such as business promotion between congregations, priority for the purchase of the congregation's own products, and spiritual community-based marketing assistance. In some cases, it was found that the practice of informal capital assistance between pilgrims was not solely based on material guarantees, but on the basis of spiritual belief and closeness to the *uhuwah* of the tarekat.

The role of the *mursyid* and the spiritual elite of the tarekat also has a significant influence in building the moral and economic patronage of the community. The spiritual direction given is not only related to ritual worship, but also concerns business ethics, the importance of hard work, the prohibition of exploitative economic practices, and the importance of helping fellow worshippers. Thus, the tariqat functions as a space for the production of collective economic solidarity that strengthens the economic resilience of the community. This finding gave birth to a model that in this study is referred to as a *jamaah-based economy*, which is an economic model based on a spiritual network of pilgrims who work through trust, solidarity, and collective loyalty.

Neo-Sufism and Collective Economic Ethics

The results of the study show that Neo-Sufism in the Berjan TQN community gave birth to a distinctive form of collective economic ethics. Spirituality not only shapes individual piety but also produces a common moral standard in the economic activities of the pilgrims. Most pilgrims view economic activities as not just a space for profit, but part of worship and social responsibility. Consequently, the business practices carried out tend to emphasise honesty, trust, price justice, and social benefits rather than maximum profit orientation.

In many interviews, pilgrims stated that the success of a business is not measured only by the amount of financial gain, but by the extent to which the business brings blessings, inner peace, and social benefits to others. This perspective forms an economic pattern that is relatively different from the highly competitive and individualistic logic of modern capitalism. Anti-usury values are also one of the important foundations in the economic ethics of pilgrims. Many pilgrims avoid the practice of high-interest loans, excessive speculation, and transactions that are perceived to be detrimental to others. On the contrary, the practice of economic aid and trade solidarity is more prominent in this community.

Neo-Sufism in the context of TQN Berjan shows that the practice of collective *zikr* indirectly builds a shared economic moral consciousness. *Zikr* produces self-control, transcendental awareness, and a sense of divine oversight that influences the economic behaviour of pilgrims. From this was born

the findings called *zikir*-Based Economic Ethics, which is an economic ethics based on spiritual awareness that is formed through the practice of *zikir* and the internalisation of sufistic values in the socio-economic life of the community.

Productive Spiritual Capital

Another important finding in this study is the emergence of productive spiritual capital as the main force for the economic empowerment of pilgrims. In contrast to the concept of conventional economic capital, which relies on material assets, (Braun, 2024; Lim et al., 2020) spiritual capital in the community of the tarekat works through moral strength, social trust, collective solidarity, and spiritual legitimacy. Spirituality here is not abstract, but it has real implications for the economic resilience of the community.

Research has found that the level of trust between worshippers is relatively high because it is built through spiritual bonds and intense emotional closeness. This facilitates the formation of economic cooperation, the distribution of business information, and socio-economic assistance in crises. In addition to trust, spirituality also forms the resilience or economic resilience of pilgrims. Many pilgrims admit that the practice of *zikir* and spiritual formation helps them face economic pressures more calmly and optimistically. Spirituality also gives birth to more stable work motivation because economic activity is seen as part of religious devotion.

On the other hand, the social legitimacy possessed by the tariqat community strengthens the socio-economic position of the congregation in the community. The congregation of the tarekat is generally perceived as a more trustworthy group in business and social relations. Based on these findings, this study formulated a productive spiritual capital theory, which is a theory that explains that collective spirituality can function as productive capital in building economic trust, social solidarity, community resilience, and economic empowerment of the people.

Reconstruction of Islamic Economic Paradigm

This study also found that tariqat-based economic practices present an implicit critique of the contemporary Islamic economic paradigm that tends to be too formalistic, institutional, and fiqh-oriented. So far, Islamic economics has developed more in the form of financial institutions, sharia regulations, and contractual instruments, (Ayub et al., 2024; Harahap et al., 2023) but relatively little attention has been paid to the development of spiritual awareness and economic solidarity of grassroots communities. As a result, Islamic economics often succeeds in building a system, but has not fully succeeded in building an Islamic economic culture that lives in a community.

In the context of TQN Berjan, the spiritual dimension and collective solidarity are the main foundations of the pilgrims' economic activities. Economic trust is not built primarily through formal contracts, but through spiritual morality and community loyalty. Economic motivation does not rest on capital accumulation alone, but on blessings, usefulness, and social responsibility. These findings show that the Islamic economic paradigm needs to be reconstructed so that it is not only based on the formal legality of sharia but also based on spirituality, morality, social solidarity, and communitarian collective ethics. This research emphasises that the future of Islamic economics is not enough to be built through the strengthening of Islamic financial institutions alone, but also through the development of spiritual consciousness and communal ethics as the foundation of the people's economic culture.

Formulation of Neo-Sufistic Economic Empowerment Theory

Based on the overall findings of the research, a new theoretical construction called neo-sufistic economic empowerment theory was formulated. This theory explains that the economic empowerment of the ummah in the community of the tarekat occurs through the integration of collective spirituality, the social network of the congregation, the Sufistic economic ethics, and the orientation of blessings. In this theory, spiritual consciousness is the main foundation that forms the divine consciousness of the congregation in viewing economic activities as part of worship and social service.

This spiritual awareness is strengthened through collective *zikir* that builds emotional solidarity and community cohesion. From this process, economic trust was born, which is an economic trust based on spirituality that allows the formation of collective economic cooperation. (Rashid & Ratten, 2022; Sharma & Mishrab, 2026) This trust then developed into a communal network (Prayitno et al., 2026) in the form of a network of pilgrims that functions as a space for information distribution, capital assistance,

business promotion, and economic solidarity. At the same time, the internalisation of sufistic values gives birth to productive ethics (Antoaneta et al., 2021; Kalkavan et al., 2021) in the form of work ethics, honesty, simplicity, and social responsibility in the economic activities of the pilgrims.

The entire process is directed by barakah orientation, which is an economic orientation that not only pursues material profits, but also blessings, inner peace, and social benefits. (Rafiki et al., 2022) The combination of all these elements ultimately results in economic empowerment (Alodwan et al., 2024; Husein et al., 2026) in the form of increasing economic resilience, social solidarity, and economic independence of the congregational community. This theory also emphasises that spirituality is not an obstacle to economic development, but can be an alternative foundation for the development of a more humanistic, collective, and transformative Islamic economic paradigm.

Because the barakah orientation is the pivot of the proposed theory, its translation from a theological-spiritual notion into an operable economic concept requires explicit grounding in fiqh rather than mere invocation. In classical juristic usage, barakah (divinely granted increase or beneficence) is not a free-floating sentiment but is juristically tethered to the lawfulness of the means by which wealth is acquired and deployed. The Prophetic tradition that the two parties to a sale retain blessing in their transaction so long as they are truthful and disclose defects locates barakah squarely within the law of contracts (mu'āmalāt). Read through the maqāṣid al-sharī'ah, the barakah orientation can thus be operationalised as a composite of juristically definable conditions rather than as an immeasurable mystical residue. This study proposes four such observable markers, each anchored in fiqh: (1) lawfulness of the source (ḥalāl earning, freedom from ribā, gharar, and fraud); (2) honesty and full disclosure in transactions (the absence of tadrīs); (3) discharge of redistributive obligations (zakāt, ṣadaqah, and assistance to fellow members); and (4) avoidance of extravagance (isrāf and tabdḍr) in favour of moderation (iqtīṣād). So specified, the barakah orientation differs sharply from the conventional notions of utility and welfare. Whereas neoclassical utility is subjective, individual, and maximised without an upper bound, and conventional welfare is typically reduced to material throughput, a barakah-oriented conception of well-being is qualitative, relational, and bounded: it values sufficiency over surplus, lawful and ethical sourcing over indifferent acquisition, and the social and spiritual yield of wealth (its mafāsīd-avoiding and benefit-spreading effects) over its mere quantity. Operationalised in this way, the concept becomes amenable to qualitative assessment through informants' reported practices and even to proxy indicators such as the share of income devoted to redistribution, the avoidance of interest-based finance, and self-reported sufficiency without collapsing its irreducible spiritual dimension into a purely material metric.

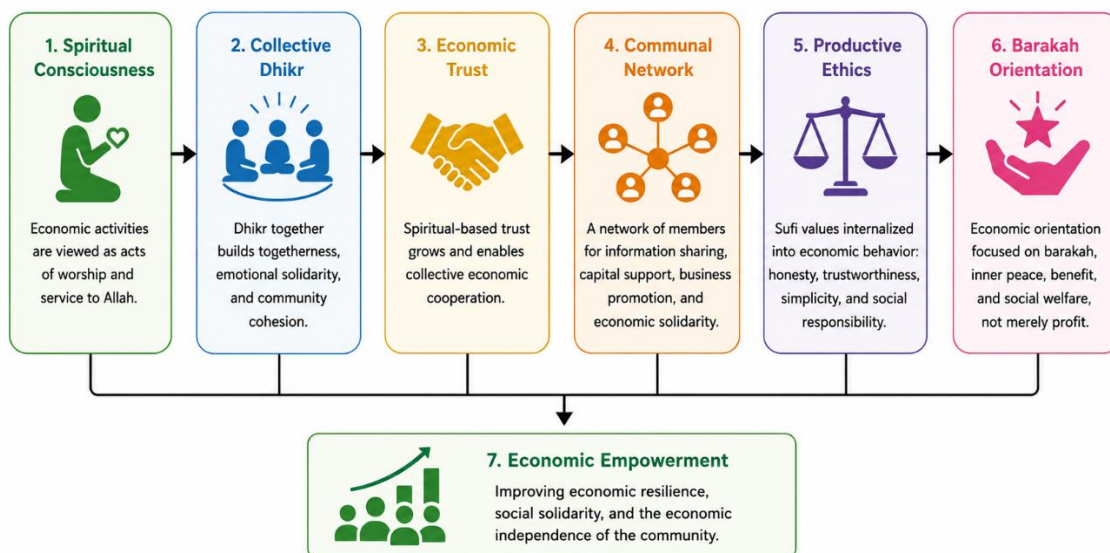


Figure1. Formulation of Neo-Sufistic Economic Empowerment Theory

Discussion

Neo-Sufism as Islamic economic consciousness

The findings of this study show that neo-Sufism in the Berjan Purworejo TQN community not only functions as an individual spiritual practice, but also develops into a collective economic consciousness that influences the patterns of social behaviour and economic activities of pilgrims. In this context, neo-Sufism can be understood as a form of Islamic economic consciousness, which is economic consciousness built through the internalisation of spiritual values, social ethics, and the orientation of blessings in the economic life of Muslim people. (Nurlinda, 2024; Yafiz et al., 2025) This awareness works not through formal institutional coercive mechanisms, but through the moral and spiritual transformations that live in the community of worshippers.

These findings have certain points of convergence with Max Weber's thesis on Protestant Ethics, which places religious ethics as an important factor in the formation of modern economic rationality. (Góra, 2023; Kersting et al., 2020, 2021; Weber, 1998) Weber explains that Protestant asceticism resulted in the work discipline, self-control, and ethos of productivity that drove the development of Western capitalism. (Vermeer, 2022; Weber, 1998) However, unlike Weber, who emphasised economic individualism and rational capital accumulation, neo-sufism in TQN Berjan instead built a collective economic orientation based on solidarity, blessing, and social morality. Economic productivity in the tarekat community is not directed to individual capitalisation alone, but to strengthening the network of pilgrims and mutual welfare. Thus, this study shows that Islamic spirituality is also capable of shaping productive economic ethics, but with a different socio-communitarian orientation from modern capitalism.

In addition, the findings of this study are also relevant to Émile Durkheim's thoughts on collective consciousness. (Carls, 2021; Mishra & Rath, 2020) In the TQN Berjan community, collective *zikr* practices, *manaqiban*, and joint spiritual rituals build moral solidarity that strengthens the social cohesion of the congregation. This spiritual solidarity then transforms into economic solidarity through business assistance networks, trade loyalty, and faith-based economic cooperation. This shows that religion in the community of the tarekat does not only function as a belief system, but also as a mechanism for socio-economic integration of society.

From Pierre Bourdieu's perspective, spirituality in the tariqat can be understood as a form of symbolic capital that is then converted into social capital and economic capital. (Bebbington & Foo, 2024; Mohseni, 2022) The moral legitimacy possessed by the tarekat congregation creates high social trust in economic activities. Status as a member of a particular spiritual community provides symbolic advantages in the form of a reputation for honesty, trust, and social ethics that ultimately strengthen the community's economic relations. However, this research goes further by showing that spirituality is not just symbolic capital, but productive spiritual capital that actively generates economic resilience and community solidarity.

These findings are also in line with Robert Putnam's concept of social capital, which emphasises the importance of trust, network, and reciprocity in community development. (Ihlen & Fredriksson, 2009, 2018; Pickel & Gladkich, 2012) However, in the context of TQN Berjan, economic trust is not built primarily through secular civic engagement, but through spiritual bonding and *ukhuwah tarekat*. Thus, this study shows that collective spirituality can be the main source of social capital formation in Muslim societies.

Meanwhile, in Amartya Sen's perspective, economic empowerment is not only related to increasing income, but also expanding human capabilities to live with dignity. (Almeida & Frozi, 2023; Garcés-velástegui, 2022) Neo-Sufism in this study shows that spirituality is able to expand the capabilities of pilgrims through the formation of mental resilience, social optimism, community solidarity, and a more meaningful life orientation. Thus, the economic empowerment of the ummah in the tariqat is not only material, but also spiritual and social simultaneously.

Critique of Contemporary Islamic Economics

This research also presents a fundamental criticism of the development of contemporary Islamic economics, which has tended to be too bank-oriented, legal-formal, and institutional. In recent decades, Islamic economic discourse has been more directed towards the development of the Islamic finance

industry, contract instruments, halal regulations, and Islamic banking systems.(Bello & Haneef, 2022; Raimi et al., 2024) Although these developments are structurally important, the orientation that is too dominant on the institutional aspect has often caused Islamic economics to lose the dimension of social transformation and the spirituality of the ummah.

Modern Islamic economics ultimately succeeds more in building the Islamic financial system than in building an Islamic economic culture in society. As a result, many sharia economic practices only stop at the level of legal-formal compliance without being accompanied by moral transformation and social solidarity.(Ayub & Khan, 2021; Chowdhury et al., 2022) This phenomenon causes Islamic economics to sometimes get trapped in what can be called sharia formalism, which is the tendency to judge economic Islam only based on the conformity of contracts and the legality of fiqh, while the dimensions of social justice, spirituality, and community empowerment receive insufficient attention.(Ropiah, 2025; Yafiz et al., 2025)

In this context, the TQN Berjan community actually shows an alternative model of Islamic economics that lives through communitarian social practices. The economic activity of the pilgrims is built not primarily by formal contracts and modern market mechanisms, but by spiritual trust, social solidarity, and the ethics of blessing. This shows that Islamic economic development is not enough only through Islamic financial institutions, but also requires the development of spiritual consciousness as the foundation of the people's economic culture.

The study also criticises the tendency of Islamic economics to be too oriented towards market rationality and material efficiency. In the practice of the tarekat congregation, the economic orientation is not only to pursue maximum profit, but also inner peace, blessings, and social benefits. This perspective shows that spirituality can be a control mechanism against materialism and modern economic consumerism. Therefore, this study emphasises the need to reposition spirituality as the core of Islamic economic epistemology, not just a moral complement in the Islamic economic system.

It is important to situate this critique within the internal debates of Islamic economics rather than presenting it as an external indictment. The concern that contemporary Islamic economics has drifted toward a narrowly financial and contractual formalism has been voiced from within the discipline by some of its most influential founding theorists. Muhammad Umer Chapra, for instance, has long argued that the *maqāṣid al-sharī'ah*, and in particular the protection and enrichment of human welfare (*falāḥ*), should be the organising purpose of the Islamic economic order, and that a moral filter rooted in faith is indispensable to its functioning. Muhammad Nejatullah Siddiqi similarly warned that the discipline risked reducing itself to the “fiqh of banking,” cautioning that an excessive preoccupation with the legal mechanics of contracts could displace the ethical and distributive substance of the Islamic economic project. Abbas Mirakhor, working within the risk-sharing paradigm, has likewise stressed that the prohibition of *ribā* is meaningful only when embedded in a wider ethic of justice, trust, and social solidarity rather than treated as a formal compliance hurdle. By positioning the present findings alongside these internal critiques, the neo-Sufistic argument advanced here can be read not as a rejection of Islamic economics but as a contribution to an unfinished reform conversation that Chapra, Siddiqi, and Mirakhor themselves initiated. Where those theorists located the corrective largely at the level of systemic objectives and macro-institutional design, this study contributes the missing micro-foundation: it shows how the moral and spiritual dispositions they call for are actually cultivated, sustained, and reproduced within a living community through collective spiritual practice.

This critique also carries a political-economy dimension that must be made explicit. The neo-Sufistic paradigm is best understood not as a wholesale rejection of the market but as a moral re-embedding of market activity, in a sense close to Karl Polanyi's notion that economic life is properly subordinated to social and ethical relations rather than disembedded from them. The TQN Berjan congregation does not abolish private property, trade, profit, or competition; its members remain traders, farmers, and entrepreneurs operating within a market economy. What the paradigm contests is the normative core of neoliberal capitalism: the elevation of self-interested utility maximisation, unlimited accumulation, and commodification into the governing logic of social life. Against this, the congregation re-anchors exchange in trust, sufficiency, mutual assistance, and the *barakah* orientation, thereby placing moral limits on the pursuit of gain. In this respect the paradigm is compatible with a market economy but incompatible with market society in the neoliberal sense; rather than demanding a fundamentally different economic system, it proposes a different moral architecture within and around

markets. It therefore resonates with the broader Islamic moral economy tradition and with communitarian critiques of neoliberalism, while resisting both the statism of centrally planned alternatives and the laissez-faire individualism of late capitalism. The community-based, solidaristic accumulation observed at Berjan thus functions as a grassroots counter-model that disciplines, rather than dismantles, the market.

Spiritual Capital in Islamic Economic Development

One of the main contributions of this research is to strengthen the argument that spiritual capital can function as economic capital in the economic development of the people. So far, economic development theory has emphasised the importance of financial capital, human capital, and social capital. (Bykova et al., 2024; Li & Gao, 2025) However, this research shows that spiritual capital has an equally important productive capacity in building the economic resilience of Muslim communities.

In the TQN Berjan community, spiritual capital works through several main mechanisms. First, spirituality forms a trust economy that strengthens economic cooperation between worshippers. The high level of social trust allows economic transactions to run with lower social costs and fewer economic conflicts. Second, spirituality produces economic resilience because pilgrims have better psychological resilience in the face of economic pressure. The practice of *zikr* and spiritual coaching helps pilgrims manage anxiety, uncertainty, and business risks more stably.

Third, spiritual capital forms community economic solidarity. The network of *uhuwah tarekat* creates a mechanism of social assistance and informal economic support that strengthens the economic resilience of pilgrims. Fourth, spirituality gives birth to productive ethics in the form of work ethics, honesty, simplicity, and social responsibility in economic activities. These values directly improve the quality of the community's economic relations.

These findings expand the discourse of spiritual capital that has been more widely discussed in the study of the sociology of religion and spiritual leadership. This research shows that spiritual capital is not only a source of abstract morality, but can be a real productive capital in the development of Islamic communitarian economies. Thus, spiritual capital needs to be placed as one of the important pillars in the theory of contemporary Islamic economic development.

At this point it is necessary to specify precisely what distinguishes productive spiritual capital from the established constructs of social capital (Putnam) and symbolic capital (Bourdieu), since the contribution of this study rests on that distinction. The argument advanced here is not that spiritual capital is merely a religiously flavoured subset of social capital, but that it is an analytically distinct form of capital defined by three properties that social capital does not possess. The first is its metaphysical referent. Putnam's social capital is generated horizontally through civic networks and reciprocity among peers, and Bourdieu's symbolic capital is conferred by social recognition; both are immanent and this-worldly. Spiritual capital, by contrast, is generated vertically as well as horizontally: it derives its binding force from the consciousness of divine presence and oversight (*murāqabah*, the sense of being seen by God) cultivated through *zikr*. Honesty in trade among the congregation is sustained not primarily by reputational monitoring, as a social-capital account would predict, but by an internalised accountability that operates even where no peer is watching. The second distinguishing property is its specific ethical content. Social capital is, in principle, ethically neutral: it can underwrite cooperation for benign or for exploitative ends. Spiritual capital is intrinsically oriented toward *barakah* rather than toward accumulation as such, so that the very purpose of economic activity is reframed around lawful gain, sufficiency, and social benefit. The third property is its irreducibly collective and devotional mode of (re)production: spiritual capital is generated and replenished through shared ritual collective *zikr*, *manaqiban*, and the bond of *ukhuwah* under the guidance of the *muršid* rather than through secular associational activity. Taken together, these properties indicate that spiritual capital can convert into social and economic capital, in the manner Bourdieu described, but is not exhausted by them: it carries a transcendent source, a substantive ethical telos, and a ritual mode of reproduction that the secular constructs lack. It is therefore best theorised as a distinct, faith-grounded form of capital that stands alongside rather than within social capital.

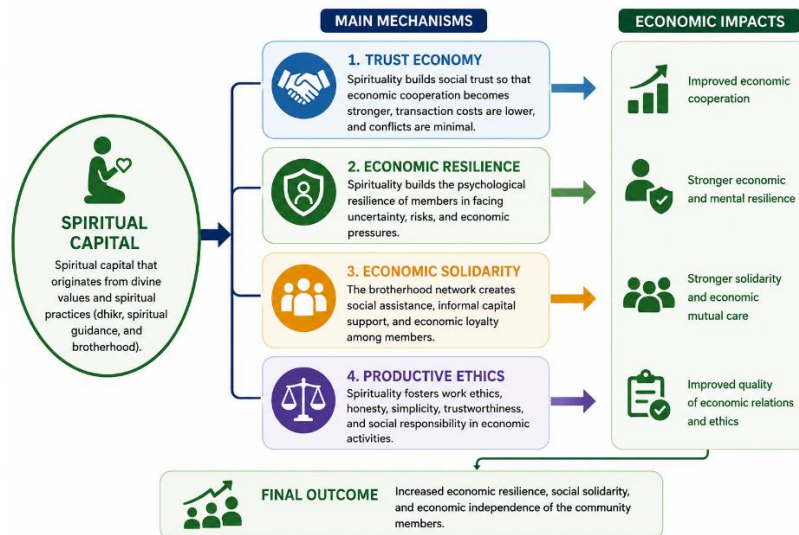


Figure 2. Formulation of Spiritual Capital

Tarekat and Community-Based Islamic Economy

The results of the study show that the institute, in the context of *neo-sufism*, can function as a communitarian economic institution that has a multidimensional role. *First*, the tarekat functions as an *economic institution* through the establishment of trade networks, internal economic distribution, informal capital assistance, and economic loyalty between worshippers. Although not a formal business institution, the spiritual network of pilgrims creates a collective economic mechanism that is relatively effective in supporting the efforts of community members.

Second, the tarekat functions as a *social welfare institution* because the community of worshippers has a strong social solidarity system. Assistance to pilgrims experiencing economic difficulties is carried out through the mechanism of *ukhuwah* and collective moral responsibility. In this context, social well-being does not solely depend on the state or the market, but is also built through the solidarity of spiritual communities.

Third, the institute functions as a *communal resilience institution*. Collective spirituality builds the social and psychological resilience of pilgrims in the face of modern economic pressures. In the midst of increasing individualism and social fragmentation in modern society, the community of the tarekat presents a social space that strengthens a sense of belonging, solidarity, and socio-economic security.

These findings show that the tarekat can be understood as a form of *Islamic community-based economy*, which is a spiritual community-based Islamic economic model that works through mechanisms of trust, morality, solidarity, and collective social networks. This model is also a criticism of the dominance of the modern economic paradigm, which is too individualistic and competitive.

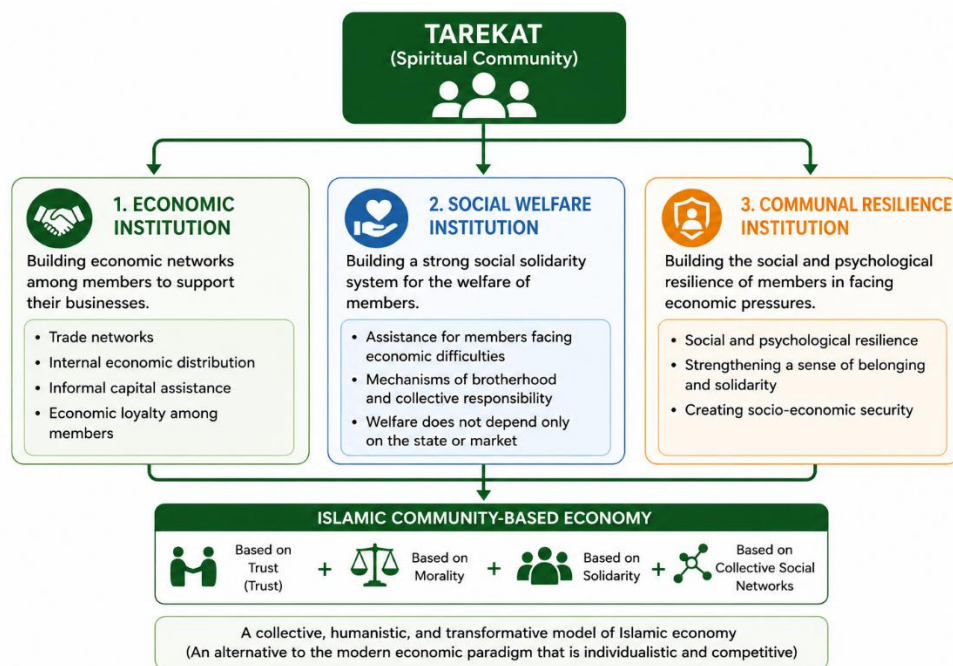


Figure 3. The Dimension of the Community Economy in Neo-Sufism

Toward a Neo-Sufistic Islamic Economics Paradigm

Based on the overall findings of the research, a new paradigm called *Neo-Sufistic Islamic Economics* can be formulated. This paradigm departs from a critique of modern Islamic economics that is too legalistic and institutional, while offering an Islamic economic reconstruction based on collective spirituality and community empowerment.

This paradigm has several main principles. *First, spirituality*, which is to make divine consciousness the foundation of economic activity. In this paradigm, economics is not understood solely as a material activity, but as part of man's spiritual devotion to God. *Second, justice*, namely, economic orientation on the distribution of social justice and the reduction of economic inequality in the community. *Third, solidarity*, namely economic development based on ukhuwah and cooperation of the Muslim community.

Fourth, sustainability, which is an economic orientation that is not exploitative and not excessively consumptive. Sufistic spirituality embodies a consciousness of simple living and socio-ecological sustainability. *Fifth, morality*, which is the internalisation of the values of honesty, trust, and social responsibility in economic activities. *Sixth, communal empowerment*, which is community-based economic empowerment that places congregational solidarity as the main strength of the economic development of the people.

The *Neo-Sufistic paradigm of Islamic Economics* ultimately emphasises that the future of Islamic economics is not enough to be built through the expansion of the Islamic finance industry alone. The Islamic economy must also be built through spiritual transformation, strengthening social solidarity, and empowering the community of the ummah collectively. Thus, spirituality is not an obstacle to economic modernity, but can instead be an alternative foundation for Islamic economic development that is more humane, just, and transformative.

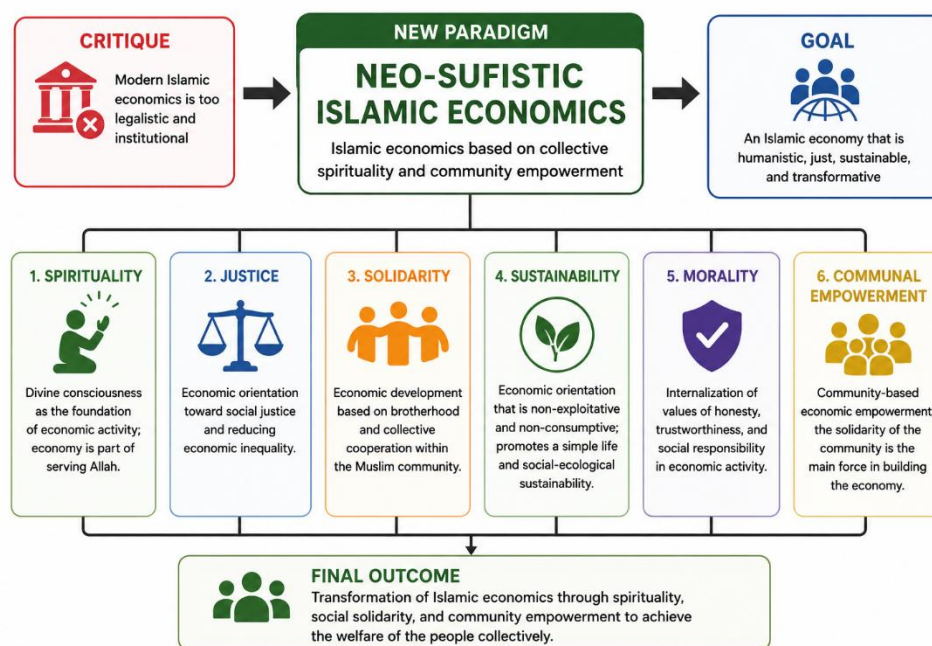


Figure 4. Neo-Sufistic paradigm of Islamic Economics

CONCLUSION

This study shows that neo-Sufism in the community of Tarekat Qadiriyyah wa Naqsyabandiyyah Berjan Purworejo not only functions as a spiritual-religious practice but also as a transformative force in the economic empowerment of the people. The spirituality of the tarekat has been proven to form collective economic consciousness through the internalisation of the values of *zikr*, *tawakkal*, *zuhud*, *ukhuwah*, and the orientation of blessings, which then gives birth to productive ethics, economic solidarity, and a congregation-based trust network. In this context, spirituality is no longer individual and ascetic, but develops into productive spiritual capital that is able to strengthen the economic resilience of the community, build internal economic loyalty, and create an empowerment mechanism based on socio-religious solidarity.

The findings of this study also criticise the contemporary Islamic economic paradigm, which tends to be too formalistic, institutional, and oriented towards the Islamic financial industry alone. This research confirms that Islamic economic development is not enough just through the expansion of financial institutions, but must be built on the foundations of spirituality, morality, solidarity, and community empowerment. Based on all these findings, this study formulates the Neo-Sufistic Economic Empowerment Theory as a new paradigm of Islamic economics that places spiritual consciousness, collective trust, and communal empowerment as the main basis for the economic transformation of the ummah in a humanistic, just, and sustainable manner.

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