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## Zuhud in Modern Sufism: Bridging Spirituality and Economic Life

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### Abstract

*This study aims to explore the concept of *zuhud* within the perspective of modern Sufism and its application to economic life. The authors' interest in this research stems from the traditional and widespread understanding of *zuhud* as the practice of renouncing worldly pleasures to draw closer to God. However, its interpretation has evolved within a more dynamic modern context. Consequently, the authors seek to demonstrate that the teachings of *zuhud* do not necessarily require abandoning worldly possessions or living in poverty. The study employs a qualitative methodology with a descriptive-analytical approach, including a literature review of Qur'anic verses related to *zuhud* and interpretations from contemporary Sufi scholars. The findings reveal that *zuhud* in modern Sufism is no longer regarded as an extreme ascetic practice but as a balanced perspective that integrates spirituality and materiality. In the economic sphere, *zuhud* is interpreted as a work ethic emphasizing honesty, justice, and the use of wealth for communal benefit. This research makes a significant contribution to understanding the integration of the spiritual values of *zuhud* within modern economic life. It provides fresh insights for economic practitioners and Sufi enthusiasts in applying spiritual principles to everyday life. Furthermore, the study highlights several modern Sufi figures who advocate for the concept of *zuhud* without promoting a life of poverty. These figures serve as examples of how *zuhud* can manifest in economic and entrepreneurial activities.*

**Keywords:** *Zuhud, Modern Sufi Figures, Socio-Economic Integration*

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## INTRODUCTION

In Islam, *zuhud* (asceticism) refers to a way of life characterized by simplicity, avoidance of worldly pleasures, and prioritization of the afterlife. However, *zuhud* does not imply total renunciation of the world. Instead, it involves controlling worldly desires and focusing on more significant spiritual matters. Despite this nuanced understanding, some interpret Qur'anic teachings as advocating for *zuhud* in the form of abandoning worldly life entirely in favor of eternal life in the hereafter. Among the verses that allude to this concept are QS an-Nisa: 77 (worldly pleasure is small; the hereafter is better), asy-Syura: 36 (worldly life is merely enjoyment, whereas the hereafter is eternal), and al-Hadid: 20 (wealth and children are ornaments of this transient world) (Hidayati, 2016).

As Quraish Shihab asserts, worldly life is insignificant compared to the afterlife. Greater attention should be given to the hereafter, as the world is merely a means to achieve it. The Qur'an's prohibition against causing harm underscores the importance of distinguishing between good and evil. This principle implies that every action, including those in economic and social spheres, has either positive or negative consequences (Abdul Muqit, 2020; Irawan, 2022).

Sufism cannot be separated from the *zuhud* movement, which is considered the initial hallmark of Sufism. According to Al-Ghazali, *zuhud* does not entail forbidding what is permissible or squandering wealth but involves trusting what is in God's hands over what is in human hands. The concept of *zuhud* must be applied to human life as the spiritual and inner aspects of existence form an inseparable unity, even after death. In other words, Islam integrates rather than separates worldly life from the hereafter, creating a harmonious balance between the two.

The concept of *zuhud*, signifying simplicity and self-control, has become increasingly relevant in various aspects of life, including in the context of the Living Quran in the modern era. The Living Quran emphasizes the meaning and function of the Qur'an in daily life, offering new insights into how *zuhud* can be practiced in religious observance and modern life. The Living Quran refers to the practical application of Qur'anic teachings in everyday Muslim life. Its primary goal is to make the Qur'an a dynamic and relevant guide in contemporary times.

The connection between the Living Quran and *zuhud* is profound, as the Living Quran helps Muslims comprehend and apply Qur'anic teachings, including the principles of *zuhud*. Through a deep understanding, Muslims can internalize *zuhud* values, enabling them to maintain a balanced life between the worldly and the eternal. Sayyid Qutb highlights the importance of this balance, stating, "This command reflects the balanced and upright *manhaj* (method) of the Divine. This *manhaj* links the hearts of those who possess wealth to the hereafter, without forbidding them from enjoying part of their wealth in worldly life. Wealth is a blessing from God that should be received with gratitude and used for good" (Mohd et al., 2023).

From the Living Quran perspective, *zuhud* does not solely denote rejection of materialism and worldly pleasures but also an awareness of God's presence in every aspect of life. This concept is particularly pertinent in the modern era, marked by technological advances, materialism, and consumerist lifestyles. By understanding *zuhud* in context, Muslims can achieve balance between spiritual and material life. For instance, *zuhud* can serve as a guide for addressing moral and spiritual challenges in contemporary times (Hashim & Mazlan, 2018; Puteri et al., 2023).

However, discussions of *zuhud* in economic life are often ambiguous. In practice, some Muslims interpret *zuhud* as withdrawing from the world, living in poverty, and showing apathy toward social and economic issues. Such misconceptions are not limited to laypeople but are also found among scholars. These misinterpretations contribute to economic stagnation among Muslims. Therefore, an in-depth study of *zuhud* in the modern era is essential, particularly in the context of the Living Quran and modern Sufism as applied to economic life.

This study addresses three key questions: First, what is the concept of *zuhud* from the perspectives of modern Sufism and the Living Quran? Second, must practitioners of *zuhud* live in poverty and renounce the world? Third, how can *zuhud* be applied in economic life?

This research employs a descriptive qualitative approach, analyzing textual narratives and information. Primary data consist of Qur'anic verses and their interpretations, while secondary data include books, journal articles, and academic literature on Islamic economics and the Living Quran. The objective of this study is to understand the concept of *zuhud* in the Living Quran perspective in the modern era and to analyze its implications for social and economic life. By adopting a descriptive method, this study aims to systematically and comprehensively illustrate the phenomenon, providing a deeper understanding of *zuhud* in the context of modern life.

## DISCUSSION

### 1. *Zuhud* in the Perspective of Living Qur'an in the Modern Era

Qur'an is a scripture used as the main reference by Muslims. If Muslims encounter problems, the main reference is the Qur'an. One example of the problems being discussed is Sufism. Not many people know where the origins of Sufism come from. Some think that Sufism originated from non-Islamic teachings, but some others think that Sufism is the original Islamic teaching brought by the Prophet Muhammad (Kurniawan et al., 2019). The Qur'an teaches a lot about the importance of living simply and not being tied to the world. Some relevant verses are: *Firstly*, Surrah Al-Hadid (57:20):

*“Know that the life of this world is only games and joking, adornment and boasting between you and competition for wealth and offspring...” Secondly*, Surrah At-Tawbah (9:38): *“Are you satisfied with the life of this world instead of the life of the afterlife? In fact, the enjoyment of life in this world compared to the life in the afterlife is only small.”*

These verses remind Muslims not to be deceived by worldly life and to always prioritize the afterlife (Handayani, 2019; Nasrullah, 2024).

*Thirdly*, *Zuhud* towards the world is a recipe loved by ‘the inhabitants of the sky’. This secret is in accordance with the words of Allah SWT:

*"Say that the pleasures in this world are only for a moment and the afterlife is better for those who are pious." (QS an-Nisaa' [4]: 77). Fourthly*, in Surrah al-Hadid verse 23, Allah says: *"(We explain this) so that you do not grieve over what is missing from you and so that you do not be too happy about what He has given you. And, Allah does not like anyone who is arrogant or proud of himself. (Nashrullah, 2024)"*

The Prophet also emphasized in the hadith narrated by Muslim that a wise attitude of a Muslim in responding to wealth and riches is to always be grateful. Look at the condition of others who are below him so that in that way, he will always feel abundant and sufficient with Allah's blessings for him. Because of that, the Prophet did not hesitate to give his last wealth to a friend who was more in need. Why did the Prophet do that? *"My sustenance tomorrow has been determined by Allah,"* said the Prophet. Meanwhile, asceticism over human ownership is the secret of the Prophet being loved by the "inhabitants" of the earth. Imam al-Junaid said, *"Asceticism is a state of soul that is empty of a sense of ownership and ambition to control."* In fact, Ali bin Abi Thalib viewed, *"Asceticism means not caring who uses these worldly objects, whether a believer or not"* (Nashrullah, 2024).

Interpreting the above-mentioned verses of the Qur'an is done by considering the current context. This includes understanding that living a simple life can help maintain the focus on spiritual values and avoid social pressures to live luxuriously. In his book, Abdul Qadir Isa said that *zuhud* means getting rid of worldly love and lust and filling the heart with love and knowledge of God. The more the heart is cleansed from the desire for worldly adornments and goodness, the greater the love for Allah and the more obedience, *ma'rifat*, and knowledge. *Zuhud* is a way to contact Allah, and it is a condition for gaining His love and pleasure, not for personal satisfaction. According to the Prophet Muhammad (peace be upon him), the concept of *zuhud* means that one should take a middle approach when facing problems. This is in line with his saying, "work for your world as if you were living forever, and worship for your hereafter as if you were dead," so the lesson of *zuhud* is to avoid being lulled by the world (n.d.; Fauzan & ., 2024).

The modern era brings technological advances, globalization, and a consumerist lifestyle that often diverts human focus from spiritual and moral values. In this context, the concept of *zuhud* becomes increasingly important to understand and apply. *Zuhud*, which means living simply and avoiding attachment to worldly pleasures, can provide guidance for facing the spiritual and material challenges of this era. The concept of *zuhud* in the perspective of the Living Qur'an in the modern era emphasizes the importance of understanding and applying the teachings of the Qur'an in everyday life in a relevant and contextual way, providing a positive impact on social and economic life. By internalizing the values of *zuhud*, Muslims can maintain a balance between the needs of the world and

the goals of the afterlife, and overcome the spiritual and moral challenges faced in this era. *Zubud* is not about leaving the world, but about living life with full awareness of a nobler final goal (Rahmat & Yahya, 2021).

By avoiding a luxurious lifestyle, the wealth owned can be used to help others, thus creating a fairer distribution of wealth in society. *Zubud* encourages wise financial management, by saving and avoiding consumer debt. This helps individuals and families achieve financial stability. By reducing excessive consumption and focusing on essential needs, natural resources can be managed more sustainably, reducing exploitation and environmental damage. By allocating part of one's wealth to charity and helping others, the welfare of society can be increased as a whole. This also helps reduce economic inequality (Rahmat & Yahya, 2021).

Hamka stated that a *zūbud* person is not someone who does not keep wealth, does not like wealth, or rejects wealth. On the contrary, *zūbud* considers that whoever is rich or poor, whoever does not have money, or whoever has a lot of money, is not a reason to forget God or ignore his responsibilities. No one is *zūbud* because he does not have wealth; becoming a Sufi does not depend on wealth; a *zūbud* person is not affected by wealth even though he has it. Surrendering to fate and avoiding the reality of life is not the right way to approach God. On the contrary, showing your weaknesses and failures in the struggle of life is the same way to get to God (Nafi'ah, 2017).

Hamka stated that weak *zūbud* does not come from Islam; the spirit of Islam is a spirit of struggle, sacrifice, and work, not a weak and lazy spirit. The wealth owned has many benefits and can be used for charity. Sayyidina 'Ali said that the basis of *zūbud* is not being too happy when making a profit and not being anxious when making a loss. From the search for various sources of material obtained, the author can classify the verses of *zūbud*, according to M. Quraish Shihab,, including Surah Ali Imran verse 14:

*“The love of various desires (lust) is made beautiful for humans, namely: women, sons, wealth that is countless in the form of gold, silver, choice horses, livestock and rice fields. That is the pleasure of life in the world and with Allah is the best place to return”* (Nafi'ah, 2017).

The verse above also asks us to be caliphs on earth, said M. Quraish Shihab. To carry out this task, humans must have the ability to survive among various types of living things, both from their own kind and from other types of living things that have the same abilities. The Qur'an acknowledges the existence of love for lust, or the desire to do work. However, the first and foremost ethic in every action is a vision of the future, so that people who do it are always oriented towards the future and not only pursuing worldly gain. M. Quraish Shihab explained that the meaning and message of this verse is that all lust will be of good value if used as outlined by Allah. Like property, if it is understood that the one who beautifies is Allah, the property will be considered good. Conversely, if Satan likes the property, people will find various ways to get the property, accumulate it, and forget the true function of the property (Kirom, 2021; Salam & Syukri, 2017; Shihab, 2015).

## 2. *Zuhud* in the Perspective of Modern Sufis

Sufism as one of the Islamic disciplines cannot be separated from that framework. The formulation of classical Sufism teachings, as put forward by the previous Sufi scholars, especially concerning the concept of *zuhud* as a *maqam* which is interpreted as an attitude of avoiding worldly pleasures because of the sole desire to meet Allah SWT and attain His *ma'rifat*. When Islam spread to all corners of the world, of course it brought its own consequences, such as the birth of the prosperity of the Islamic state, on the one hand, and political conflict among Muslims, on the other hand, which led to a civil war that began with *al-fitnah al-kubra*, as well as the arbitrary behavior of the political elite at that time.

Seeing such a situation, some Muslims, especially Sufi *ulama*, distance themselves from the hustle and bustle of the world or make alms (flee to caves and mountains) so as not to get involved in these complicated problems (Hafiun, 2017). This movement can have an ethical meaning, namely a movement that protests the socio-political and economic situation and conditions at that time. And the concept of *zuhud* became very extreme after experiencing further development, namely Sufism in the form of *tarekat*, as well as Sufism figures who apply *zuhud* and economics in the Modern era still a few including, among others:

### a. *Buya Hamka*

As told by Sri Mulyati, whose dissertation at Mc Gill University, Montreal Canada, took the theme " *The Educational Role of The Tariqa Qodiriyya Naqsyabandiyya With Special Reference to Suryalaya* ", Buya Hamka himself once said that he was not Hamka, but "Hampa". He said, "I know the knowledge, the history is already in my head, I understand the figures and their thoughts, which I wrote in my books. However, I am not included in it, that's why I want to join." Finally, Buya Hamka entered the TQN because he felt spiritual emptiness. Buya Hamka also stated, "Between the creature and the Creator there is a journey that must be taken. This is what we call *tarekat* (Azizah & Jannah, 2022; Sasfaat & Zulfikar, 2021)".

In Indonesia, Hamka is a Sufi thinker who has a *zuhud* mindset that does not hate worldly possessions, so it is considered appropriate to behavioral problems in the modern world. Starting from here, the author is interested in examining the *zuhud* thoughts of Hamka, an Indonesian cleric who tries to answer the challenges of the times from a Sufi perspective. Then, he makes Islamic Education Counseling Guidance a color in Hamka's *zuhud* study (Latifah et al., 2023; Najib, n.d.).

Hamka thinks that Sufism is not excessive. It only talks about wealth, which means that a true Sufi must be willing to live both in poverty and wealth. No matter how much wealth he has, he will be happy if he feels sufficient and content. This is because every wealth that exists belongs to Allah and will return to Him. Hamka's contemporary Sufism shows that contemporary Islam which is considered not to accept Sufism is irrelevant. Hamka, a Muhammadiyah activist, truly recognizes Sufism in Islam. In fact, Hamka laid a new foundation for Sufism in Indonesia. Hamka's renewal of Sufism focuses largely on

special and deep religious experience. The goal of Sufism is to bring out noble morals and eliminate despicable morals. And the most important thing is to stay active and not isolated (2020; Nuswantoro, 2023; Rofi et al., 2019).

The concept of modern Sufism promoted by Hamka shows his love for Sufism, aiming to cleanse the soul and improve character. It is interesting to conduct further research on how Hamka understands the concept of contemporary Sufism. Sulaiman al-Kumayi called Hamka one of the figures in the development of Indonesian Sufism. Therefore, Hamka has written many critical works on Sufism. In addition, Hamka also lives a Sufi life every day, even though he does not adhere to a particular order. So, Hamka is not the first person in Indonesia to support the renewal of Sufism (Fahru, 2020).

***b. Sheikh Akbar Muhammad Fathurrahman (Current Leader or Mursyid of the Idrisiyyah Order)***

In terms of the concept of *zuhud* understood in the *Idrisiyyah* Order, it is said that it originated from a tradition that developed after Sheikh Abu Hasan As-Syadzili, a wealthy *mursyid* who offered an example of holding the world in his hand and making the hereafter in his heart. This concept is practiced in the current *Tarekat Idrisiyyah* of Tasikmalaya, and is the core of other concepts of the *Tarekat Umdah*, such as the *Tarekat Asy-Syadziliyyah*, the *Tarekat Qodiriyyah*, the *Tarekat Idrisiyyah*, and the *Tarekat Sanusiyyah* (Rohimat, 2021). Sheikh Akbar Muhammad Fathurrahman (the current *mursyid* of the *Tarekat Idrisiyyah*) encouraged and strongly encouraged his students to devote themselves to the business world to uphold the religion of Allah. He built a pattern of sharing his sustenance by instilling the belief that the more they give in charity, Allah will give them even more. Not only physical sustenance but also spiritual sustenance, including blessed wealth to help him carry out worship and have pious and pious children. So, the vision and mission of the *Tarekat Idrisiyyah* is to become a miniature of the Islamic religion that is *kaffah* (comprehensive) through business that believes in Allah (Rohimat, 2021; Sayyi, 2017).

Sheikh Fathurrahman stated that *zuhud* does not mean poor. On the contrary, it means if the wealth and throne given by Allah do not enter the heart. That means he is not too crazy about it that he forgets Allah. Being able to manage oneself, wealth, and family is a sign of a *zuhud* person. He believes that all of that is a mandate or trust from Allah that will be accounted for later. He does his job well. Prophet Solomon, who was very rich and powerful, had this perspective, even though he had a great throne, many facilities, and many servants, but his heart remained *zuhud*. He always had love for Allah, so that his work became a way to devote himself to Allah (Firdaus, 2018; Hisniati, 2018).

The concept of *Zuhud* does not mean leaving the world, but leaving its negative impacts. This means that what is left behind is the negative impact of worldly love, because the bad consequences of worldly love will prevent someone from achieving happiness in this world. A simple illustration is like a knife: it is good if used according to its function,

but bad if used for evil. Likewise, the negative impacts of *zuhud* on the world must be avoided. *Zuhud* in general means freeing oneself from worldly dependence. In the *Tarekat Idrisiyyah*, freeing oneself means freeing oneself from dependence or **love of** our hearts for worldly elements by continuing to strive to obtain worldly gifts in a good and halal way. Thus, our hearts are not interested or not bound by worldly love that Allah has given us (Hardianto, 2024).

**c. Syekh Abdullah Mubarak bin Nur Muhammad (Abah Anom)**

It turns out that understanding the meaning of *zuhud* is the basis of the religious practice of Sheikh Shohibul Wafa Tajul Arifin, also known as Abah Anom, which is very important in various aspects of life. Pangersa Abah Anom stated that “*Zuhud* is *qasr al-amal*, meaning short of dreams, not fantasizing much, and being realistic,” if some Sufis argue that *zuhud* is leaving the world, which has an impact on the decline of Muslims. Therefore, *zuhud* does not mean eating mediocrely and dressing in a tattered manner. There is a correlation between a person's level of knowledge about the teachings of the *Tarekat Qadiriyyah Wan Naqsabandiyah* and their attitude towards effort, or work ethic. In other words, the more knowledge a person has about this teaching, the more likely they are to consider that the purpose of working is to meet the needs of life as well as devotion or worship to Allah SWT. One of the goals of the teachings of the *Tarekat Qadiriyyah Wan Naqsabandiyah* is to foster a sense of human love (*mahabbah*) towards Allah SWT and vice versa. By living a life of *zuhud*, you can show sincere love for Allah. *Zuhud* means not hating and avoiding worldly life, as some people misunderstand (Ahmad Arsyul, 2023, 2022).

“*Zuhud* is *qasr al-'amal*”, according to Abah Anom, meaning, short of dreams, not much daydreaming, and being realistic,” if most Sufis argue that *zuhud* is leaving the world, which has an impact on the decline of Muslims. So *zuhud* does not mean eating mediocrely and wearing rags, said Abah, referring to verse 37 of Surrah An-Nur, which states, “Men who are not neglected by commerce and (also) by buying and selling from remembering Allah and from establishing prayer, (from) paying zakat.” They are afraid of a day when their hearts will tremble. Therefore, he said that a *zuhud* person is someone who can use the wealth he has to be his servant, while he himself can serve Allah alone (Al-Hakim, 2022; Qodim, 2021; Syafri, 2023).

Empowering the economy of Abah Anom’s pupils is one of his promises that is rarely discussed and remembered. This will relate to the future state of humanity. The world’s population continues to increase, according to statistics. There will be a population explosion or a very large population surge if we look at the numbers. This will certainly cause many problems. Among the social problems is the fulfillment of basic human needs, including food, clothing, and shelter.

### 3. Living Qur'an and Modern Sufism: Implementation of *Zuhud* in Economic Life

The concept of *zuhud* in the perspective of the Living Qur'an in the modern era emphasizes the importance of understanding and applying the teachings of the Qur'an to everyday life in a relevant and contextual way. *Zuhud* is not only about living simply, but also about maintaining a balance between worldly needs and the goals of the afterlife. By implementing *zuhud*, Muslims can achieve spiritual and social well-being, as well as have a positive impact on the economy. *Zuhud* helps individuals live more peacefully and sincerely, and encourages the creation of a more just and harmonious society. In a modern era full of the temptations of materialism, *zuhud* offers a path to a more meaningful and sustainable life.

As the business developed in the *Tarekat Idrisiyyah* always experiences renewal by following the development of the times. This can be seen from the facilities available at the Idrisiyyah Tasikmalaya Islamic Boarding School, as well as opening many branches of business types in the fields of trade, fish and shrimp cultivation, as well as restaurants, travel. The Tarekat Idrisiyyah always promotes all its activities both on social media and print media as a *da'wah* (proselytizing) movement to the community and the wider community. Recently, the Idrisiyyah Islamic boarding school cooperative received an award from UKM as the best Islamic Boarding School Cooperative in Indonesia (Al-Hakim, 2022, 2022).

Since the establishment of *Baitul Mal wa Tamwil* by the *Tarekat Idrisiyyah* in 2022, BMT has functioned as a fund or wealth house that focuses on business, such as collecting and distributing funds that do not generate profits, such as *zakat*, *infaq shodaqoh*, and *waqf*. Meanwhile, *Baitul Tamwil* functions as an intermediary between those who have funds and those who need them with sharia principles or through the term sharia financing savings and loans. An instructor in the cooperative management training held by the West Java Cooperative and UMKM (MSME) Service said that the *Tarekat Idrisiyyah* Cooperative is a cooperative with the highest turnover value reaching 300 billion.



**Capture 1. Several Businesses Belonging to the Tarekat Idrisiyyah**

Sheikh Fathurahman said that Muslims must understand *zuhud* to prevent the phenomenon of corruption in Indonesia. For years, many people in Indonesia have been corrupt because they do not respect religion and the world so that ordinary people start

doing things like scholars, high-ranking crime officials, or taking other people's celebrities. Corruption has become a dangerous latent disease in this country and even is done massively and in congregation. Heads of state, regional heads, and famous individuals are often involved in corruption cases. This happens because their love for the world makes them target the world that has no limits and does not care whether it is *halal* or *haram*.

Fathurrohman is an attitude of distancing oneself from the world, which can distance oneself from the Divine. Nevertheless, a *zahid* certainly needs something worldly, such as work, the purpose of their worldly search is not only for worship. So, a *zuhud* person is a person who can balance between worldly and afterlife matters in his life. In modern life, applying the principle of *zuhud* can help someone always be grateful and feel sufficient for what Allah has given him. They can also leave all that is forbidden and excessive, because everything that is excessive is definitely not good.

Business and economic morality of *Tarekat Idrisiyyah* is comparable to the economic morality of Muslims for a long time. They choose to prioritize human resources who are faithful and have a clean heart in their economic movement, according to Yan Orgianus. Based on the teachings of Idrisiyyah, people who have faith and the right attitude are people who are valuable in the sight of Allah. As a result, the management of Qini Mart and Kopontren Tarekat Idrisiyyah prioritizes alumni of the Idrisiyyah Islamic boarding school to carry out all economic activities of the *Tarekat Idrisiyyah* in recruiting employees.

Qini Mart is attractive because the prices it offers are cheaper than other popular retailers do. When the author spoke to one of the buyers, he clearly said that Qini Mart is the best place to buy all family needs in terms of price and quality. They usually do *dhikr* and *wirid* when buying and selling, and they also often attend religious studies at every *zawiyah* near Qini Mart and at the Al Fattah Pagendingan mosque. This is done so that employees can do their jobs with integrity and seek profit and blessings (Muttaqi et al., 2022).

Many Sufism and *tarekat* experts teach to distance themselves from the world. However, the true teaching of *zuhud* is to avoid things that damage solidarity, not to distance themselves from it. Distance from the world has two meanings, according to the *tarekat Idrisiyyah*. The first is to leave creatures to do solitude, or to be isolated to remember Allah. Efforts to strengthen *tarehid* are known as *dhikr*. The second is to remain with humans but one's heart remains with Allah SWT. However, the *Mursyid* of the *tarekat Idrisiyyah* reminded that human worship as social beings would also be better done collectively. In addition, worship also requires money. To build a community, an economy is needed. But every practice must be based on knowledge. A student needs a *manhaj*/methodology and *mujahadab*. After doing this practice, a student will feel that Allah is close to him and always sees what he does. In addition to economic issues, he also touched on the importance of knowledge. The foundation of Sufism is *tawhid* if there is a crisis of *tawhid* then ego will emerge. According to his observations, in addition to domestic

problems, what is worse is the crisis of people's trust in the rulers who serve as representatives of the people. The crisis of trust arises because each prioritizes his ego. In fact, Allah SWT should be the goal (Mardani, 2019; Pahlevi, 2022).

*Tarekat Idrisiyyah* is very helpful in developing entrepreneurship and the development of small and medium businesses in Indonesia. As a sect that teaches religious values, the *Tarekat Idrisiyyah* is responsible for maintaining the welfare of society and helping to develop Indonesia's economic potential. To achieve this goal, Sufi entrepreneurs from the *Tarekat Idrisiyyah* choose to establish various businesses. The *Tarekat Idrisiyyah*, located in Cisayong, Tasikmalaya Regency, has now succeeded in developing various types of businesses that have been recognized by the general public. Among them, the QiniMart retail (11 branches) spread across various trading areas (Housing), Hajj and Umrah Travel, BMT-KSP, fish and shrimp ponds to the development of SMEs. In addition, there are several modern restaurants spread across Tasikmalaya with a turnover of hundreds of millions. This is one of the achievements of the PP *Tarekat Idrisiyyah* which is guerrilla warfare in every sector. With the spirit of entrepreneurship and empowerment, trade and housing continue to expand their networks while still considering potential, opportunities and threats.

Working is an obligation for every Muslim. By working, a Muslim will be able to express himself as a human being, the most perfect creature of God in the world. Every good work done because of Allah is the same as doing *jihad fi sabilillah*. *Jihad* requires motivation, while motivation requires a clear outlook on life in viewing something. That is what is meant by ethos and the work ethic of a Muslim must always be based on the Qur'an and Hadith.

One of the *Tarekat Idrisiyah*, the *Tarekat Qadiriyyah Naqsabandiyah*, was founded by a great Indonesian Sufi in the 19th century and implemented the concept of *zuhud* which required one to concentrate on the economic world. This shows that the intellectual dynamics of Indonesian Muslims at that time had a significant influence on the history of Islamic civilization, especially in Indonesia. The emergence of this order in the intellectual social history of Indonesian Muslims can be considered as an answer to the "unrest of the people" that would spread the teachings of "*wihdah al-wujud*", which tended to have connotations of pantheism and less respect for Islamic law. This answer is moderate because in addition to having a shari'a-centric understanding, it also accommodates mystical and Sufi tendencies in Indonesian Muslim society. The history and perspective of society do not seem to affect the progress of this organization. Examples of social actions included in political issues discussed by the *mursyid* of this order show that this order is not anti-worldly. Therefore, it makes no sense to consider the *tarekat* as a symbol of progress and civilization (Sayyi, 2017; Sholihah et al., 2021).

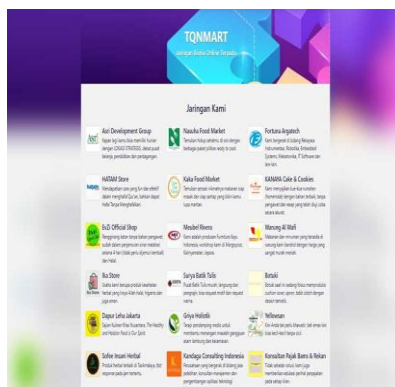
In 1973, a cooperative at the Suryalaya Islamic Boarding School was established under the name Putra Bakti, which was managed by the students. Due to lack of growth,

on June 23, 1979, the organization was changed to Kopontren Suryalaya Hidmat (Cooperative of the Suryalaya Islamic Boarding School Living the Tarekat Period). In addition to students and students who attend the Suryalaya Islamic Boarding School, its scope also includes all the *Thariqah Qadiriyyah Naqsabandiyah* brothers spread throughout the region (Maspoedjo, 2024).

One of the main objectives of Kopontren Suryalaya Hidmat is to help foster the economy of the *Thariqah Qadiriyyah Naqsabandiyah* community. In addition, it is hoped that the results of their efforts will help pay for the costs of all activities at the Yayasan Serba Bakti Pondok Pesantren Suryalaya, such as educational *da'wah*, *inabah*, and other religious and social activities. Every worship, both *mahdhab* and *ghair mahdhab*, must have a social effect on those who do it. Several verses in the Qur'an indicate the social implications of prayer, such as the fact that prayer has the ability to prevent evil and evil things. Therefore, when someone who seems very diligent in praying but fails to achieve the social implications of prayer, it is possible that something is not working (Maspoedjo, 2024).

One example is the Hajj pilgrimage which has a social impact because of its status as a *mabrur* hajj, meaning that the individual who performs it should experience a major change in the intensity of the ritual and an increase in social interaction with his community. However, if the opposite happens, the person performing the Hajj tends to be arrogant with his Hajj title, and social interaction with his community is disrupted, then something is wrong. *Zakat*, *infak*, *shadaqah*, waqf, inheritance, gifts, or other types of worship that have a direct economic relationship must have a positive social effect, because they increase the opportunities for wealth for those who receive them. Based on the growth of cooperatives since 1974, there are several business units that have developed. The first is the Trading Business Unit; Convenience Store Business Unit; Convection Business Unit; the second is the Cooperation Business Unit; Warpostel Business Unit; Agency Business Unit; Electricity Bill Payment Business Unit; and the third is the Superior Sheep Population Development Project (P3DU) Social Business Unit; and the Social Contribution Unit. Two systems, the socialist and capitalist systems, have controlled the world economy to meet basic human needs throughout the history of civilization (Firdaus, 2018).

As the deputy *talqin* of Abah Anom ra, KH.Wahfiudin Sakam greatly appreciated the noble ideals of the *Mursyid* and included it in the Village Self-Help Granary Program (PLSD) to help overcome the food crisis caused by the population explosion. In an effort to increase the productivity of food agriculture (rice), a group of agricultural experts have discovered a liquid that can produce a double harvest if used to cultivate agricultural land and plant rice seeds. The results of the trial showed that this result could reach twice the previous result. Their experts call this liquid NH (Biological Nutrition) (Hardianto, 2024).



**Capture 2. TQN Mart Online Business Network Owned by Tarekat Qadiriyyah Naqshabandiyah**

The idea of this program is certainly inseparable from the guidance of the Mursyid Pangersa Abah Anom ra. If we look closely at this, between the prediction of future global conditions, namely the 2030 era and the anticipation of its solution, it seems to be a replication of the conditions of the time of the Prophet Yusuf AS when he was able to interpret the dream of the King of Egypt at that time. Thus, the food crisis could be overcome by the Prophet Yusuf AS with the trust of his King. Of course, the main difference from this crisis is the long drought and the explosion in the world's population which are the differences. No matter how good the program is made and planned to anticipate these global conditions, without our support and participation as fellow students of Abah Anom ra, of course it will not be realized properly (Hardianto, 2024) .

From the discussion above, *zūbud* is not a declination against wealth or possessions, but an attitude of not being tied to and not being emotionally dependent on worldly things. This includes a simple attitude in lifestyle, responsible financial management, and an understanding that wealth is a trust that must be managed wisely. Living the Qur'an and Modern Sufism illustrate how the principle of *zūbud* can be translated into everyday economic practices, including ethical business management, responsible investment, and wise consumption. This involves understanding that blessings in finance are not only about achieving material gain but also benefiting the wider community and maintaining social justice.

**CONCLUSION**

Modern Sufism offers a comprehensive framework for understanding and applying spiritual values within the complexities of the global economic landscape. The key findings of this study emphasize the importance of self-reflection, character building, and a commitment to social justice in fostering a sustainable and inclusive economy. The Qur'anic verses on *zūbud* and the principles of the Living Qur'an provide clear guidance for Muslims in managing their economic lives. By understanding and implementing these

values, Muslims are expected to cultivate an economic life that is balanced, just, and blessed, in accordance with their religious teachings.

*Zuhud* is often misunderstood as a call to poverty and disengagement from worldly affairs. However, according to modern Sufi figures such as Sheikh Abdullah Mubarak bin Nur Muhammad and Sheikh Akbar Muhammad Fathurrahman, *zuhud* does not entail renouncing the world but rather living with a profound awareness of a higher, nobler purpose. By avoiding extravagant lifestyles, wealth can be directed toward helping others, promoting a more equitable distribution of resources within society. The practice of *zuhud* also advocates for prudent financial management through frugality and avoiding consumptive debt, ultimately enabling individuals and families to achieve financial stability.

In the modern era, Sufi leaders such as those of the Idrisiyyah tariqah actively participate in economic and business activities. They have established institutions such as Baitul Maal wat Tamwil (BMT), Qimart retail outlets, and small and medium enterprises (SMEs), as well as ventures in various sectors, including trade, culinary industries, aquaculture, and Hajj and Umrah travel services. These examples demonstrate that the principles of *zuhud* can be practically applied to productive economic management.

Some practitioners of Sufism and *tariqah* continue to advocate for withdrawal from the world. However, the correct interpretation of *zuhud* emphasizes avoiding harmful traits such as envy, jealousy, and malice toward those blessed by Allah. According to the Idrisiyyah tariqah, the concept of disengaging from the world has two aspects: first, leaving society for seclusion (*khalwah*) to engage in remembrance (*dhikr*), aimed at strengthening monotheistic faith; and second, remaining engaged with society while maintaining a heart constantly connected to Allah Almighty. The *mursyid* (spiritual guide) of the Idrisiyyah tariqah underscores the importance of communal worship and the role of economic support in building a strong community. Every practice must be grounded in knowledge. A student requires a *manhaj* (methodology) and *mujahadah* (spiritual striving), ultimately leading to *musyabah* (spiritual witnessing), where one feels close to Allah and is conscious of His perpetual presence.

This study makes a significant contribution to understanding the integration of spiritual values of *zuhud* within modern economic life. However, the study has limitations, particularly in its scope, which is restricted to a specific *tariqah* community. Additionally, quantitative analysis to measure the economic impact of implementing *zuhud* principles has yet to be conducted. Future research is recommended to broaden the scope to include other *tariqah* communities and to develop quantitative analyses to systematically assess the economic contributions of these practices.

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