

THE SPIRIT OF ENTREPRENEURSHIP IN SPIRITUAL ORGANIZATION: A STUDY IN THE BUSINESS OF THE TAREKAT OF *SHIDIQIYAH* INDONESIA

Misbahul Munir¹, Umar Burhan, Khusnul Ashar, and Multifiah¹

Abstract

This research aims to (a) discover the rationality of the values of local wisdom which is found in the teachings of the order (*tarekat*) of *Shidiqiyah* which has motivated the emergence of a strong spirit of entrepreneurship; (b) to explain how wealth is understood in the *Shidiqiyah* order; (c) to explain the behavior of the business agents of the members of the *Shidiqiyah* order in their effort to acquire wealth. The findings of this research shows that: (1) the strong spirit of entrepreneurship in the *Shidiqiyah* order is closely related to the eight vows of willingness of the members of *Shidiqiyah* order, the teaching of the unity of faith and humanity, and the culture of charity, giving and maintenance of communication. (2) the members of the order believe that wealth has a very important position in their life, since wealth has not only an economic meaning but also spiritual, social, cultural and evangelical meaning; (3) in their effort to acquire wealth, they conduct business by giving emphasis to hard work and proper business management, but they also implement their strength in spiritual and social capital to achieve success in business.

Keywords: spirit of entrepreneurship, wealth, rationality, *homo Islamicus*

INTRODUCTION

The order of *Shidiqiyah* (*tarekat Shidiqiyah*) is a local religious order in Indonesia which has received much attention from the public lately. Despite the pro and contra concerning this order, it can disseminate its teachings in Indonesia and recruit many followers within quite a short period of time (A'dam, 2008). It would not be a surprise to see that this has motivated many efforts to research this order, whether it be for its teachings, its contributions to education, its dealings with the society and public at large, and its role in politics and the economy. At a glance, this heightened interest is understandable, considering that the order has unique characteristics, especially in terms of its teachings and its views on earthly life, which is much different from the other religious orders.

The unique features of the order of *Shidiqiyah* can be observed from the economic behavior of its adherents, especially in

developing business units which can support and accelerate the development of the order in Indonesia.

At present, many kinds of product have been developed by the order of *Shidiqiyah*, ranging from the construction of a three-star hotel in Jombang, manufacturing mineral water (Maqoo), building a partnership with cigarette company (HM. Sampoerna), opening a business for handicraft made of *pandan* and bamboo, opening a restaurant (Yusro), manufacturing tea bags, distributing honey products, etc. The order also has a strong and established unit for social and humanitarian purpose (DHIBRA), one of whose product in the development of social savings account *Tajrin Faf'a*. In distinction from other understanding of the *tasawuf* and orders in general which tend to embrace a kind of fatalism, this order can concoct a version of the *tasawuf* teachings with strong emphasis on entrepreneurship in a unified teachings and rules of behavior.

¹ Misbahul Munir, Faculty of Economics, Islamic State University Maulana Malik Ibrahim, Malang. Gajayana Street 50 Malang, East Java, Indonesia, Telp/Fax. +62341558881, Mobil Number : +6281333194441, e-mail: misbahul07@gmail.com

¹ Umar Burhan, Khusnul Ashar and Multifiah. Faculty of Economics, Brawijaya University Malang, Veteran Street Malang, East Java, Indonesia.

. The obedience to a religious teachings and its impact on the spirit of capitalism has been found in several empirical study, among others the study by Weber as written in *The Protestant Ethics and Spirit of Capitalism* (2003), where it is proposed that the Protestant teachings in Calvinist sects play a strong role in the economic activities of its members, since the members of the sect has a culture or teaching which considers hard work as a virtue for them to achieve spiritual well-being. The Protestant teaching embraced by the sects, especially those related to economic education, has given rise to the spirit of capitalism and this can overcome traditionalism. Weber states that the power of religious values has active part in a qualitative manner in the formation of the spirit of capitalism. It is stated that religious awareness is not only a consequence of the social and economic realities but religion is also an autonomous factor and at the same time holds a potential to lend its mark on the behavior system (Sudrajad, 1994).

However, the teachings and behavior of the *Shidiqiyah* order can also be taken to refute Max Weber's thesis above, since it is believed that unlike the Protestants (especially Puritan Calvinist sects), Islam has no theological affinity in the development of capitalism (Weber, 2003). As stated by Abdullah (1979), despite the fact that Islam is believed to be a religion which has a universal monotheistic theology, Islam is also seen as the religion of the warring class, which has a tendency to preserve feudal interest, has stronger orientation towards social prestige, *sultan*-oriented, and patrimonial-bureaucratic. As stated by Djakfar (2007), Weber also believes that Islam has a tendency to reject reason and knowledge, especially technological knowledge.

According to Effendi (2001), the primary reason why Weber managed to reach that conclusion is the economic practice among the Muslims which did not support the growth process of the capitalism as a whole, especially the *sufi* practices of Islam with the *zuhud* teachings which is anti worldliness attitude in their *zuhud* teaching or the exhortation to forget about the world and this may have served as the basis for the above conclusions. Further, Weber also believes that the Muslims (different from the Protestants) do not have simplicity, frugality, perseverance or calculated way of thinking in their economic activity. In short, the Muslims are considered to be lacking in *Beruf* or calling and also lacking in asceticism which is strongly affiliated with the growth of capitalism.

The *Shidiqiyah* order has never taken lightly the worldly matters, and they even give serious attention to it in order to it so that the material well-being can facilitate the worship to Allah. *Zuhud* (asceticism) is not necessarily an effort to run away from worldly matters, but the worldly matters are never taken to heart. Though dealing with worldly matters everyday, but the heart never falters from Allah swt. The economic behavior of the members of the *Shidiqiyah* order not only goes against Weberian thesis but also against the assumption of certain people who have negative opinion against the teachings of *tasawuf*, and the institution of *tarekat* which are so far always position as the opposite of entrepreneurship or the ideas which believes that the *tasawuf* has no similar points with the spirit of entrepreneurship.

This research is based on the idea that this economic behavior is a unique feature which is inspired by a local wisdom in the teachings of *Shidiqiyah* order. It is said to be unique in the sense that the order is a *sufi* religious organization with its emphasis on asceticism (*zuhud*), where this usually means an effort to limit oneself only to things related to the cleansing of human soul (*takhally*), to the adornment of the self with *dzikir* (repeated recitation of certain passage or phrase) and good deeds (*tahally*) where this is believed to be a means to gain intimate knowledge of the One (*Dzat*) who created the universe (*tajally*). This research aims to discover the rationality behind the values of local wisdom which is embedded in the teachings of the *Shidiqiyah* order, which has stimulated the growth of a strong entrepreneurship in the organization of the order, to explain their understanding on the meaning of wealth, and to explain their business behavior in acquiring wealth.

Economic Rationality : The Perspective of Classical Economics and Islamic Economics

As stated by Hamouri (1991), rationality is the main key in modern economic thinking. Rationality serves as the principle or axiom that human beings are rational creatures. An economic man (*homo economicus*) would choose among the many alternatives of choice with the aim to maximize utility. Before choosing, she/he would prepare a list of ranked priority of the various alternatives. The requirement of rational choice is that all individuals know completely the information concerning the alternatives and have the ability to determine his or her rank of

priority in accordance with his or her preferences. When the two requirements are met, then rational choice is possible.

The concept of rationality was proposed due to the demand of the consumers to maximize utility and the demand of the producer to maximize profit, all contained by the same set of constraints. The constraint in neoclassical economics is the scarcity of sources and income which can be acquired by human beings from nature, though human wish is basically boundless. While in Islamic economics, as stated by Mannan (1993), the constraint is understood as the limitation of human ability, both in physical terms and in knowledge, in achieving or obtaining the unlimited resources which has been made available by Allah SWT. Based on the statement above, then human beings or individuals should make a rational choice so that the choice can result in maximum satisfaction or profit for the human beings.

According to neoclassical economics, with its idea of *rational economic man*, the actions of rational individual would be based on self-interest, which is the only aim of all human activities. Neoclassical economics ignores moral and ethics in spending and neglects the idea of limited time available on earth by ignoring the dimension of afterlife. Adam Smith, as stated by Samuelson & Nordhaus (2001), believed that individual actions with its self interest would bring good to the society as a whole due to the *invisible hand* working through competition in market mechanism.

In order to determine whether an individual is rational or not, there are two parameters for such purpose in neoclassical economics. The first is the goal, that is the goal is said to be rational when it is a goal of maximization (Arrow, 1986), both maximization of satisfaction (for a consumer) or maximization of profit (for a producer). Maximization here is understood (both in the perspective of the consumer and producer) as the maximization of profit and satisfaction which is of material nature, since so far neoclassical economics always uses measurable parameters which can be standardized (applicable in general) in each unit of analysis.

The second parameter is the process to achieve maximization of satisfaction or profit. This means that the action to achieve the goal is said to be rational when it fulfills certain criteria, that is: completeness, transitivity and continuity (Graafland, 2007). In other words, individuals in neoclassical economics is modeled as an actor

which can evaluate, choose and act appropriately in various decision making situation in order to obtain the best results (Lowenberg, 1990 in Mnawar, 2007). Basically, the individual is modeled as autonomous actor which has perfect ability in making choices. The decision made by such actor is always consistent, principled, deliberate and solely focused on the optimization of goal achievement. Therefore, the decision made by unclear criteria such as emotional impulse, sensuality, habit, traditional is not neoclassical and hence can not be said to be rational (Gellner, 2000).

In Islamic economics, rational action is the one where one achieve economic and spiritual satisfaction and profit in the world and in afterlife, while in the neoclassical economics, the goal is limited only to the economic satisfaction and profit. Therefore, the time dimension in Islamic economics is wider and this has received special attention in the level of economic agents in Islam. In Islamic economics, the economy is run not only based on the logic of reason but also based on the values of moral and ethics and still abide by the guides from Allah SWT. (Kholish, 2009).

Human beings need to act rationally since human beings have certain advantage over other creatures of Allah. Human beings are considered to be rational when the individual directs his or her behavior to achieve the maximum stage in accordance with Islamic norms (Shiddiqi, 1992). Rational individual is an individual who tries to maximize *al-falah* rather than maximizing his or her own interest. According to Shiddiqi (1992), rational action in Islamic economics does not always necessarily imply maximization, since human beings have to control and direct their want so as to bring about the *maslahah* (benefit) instead of *madarat* (disutility) in the life on earth and in the afterlife. While need emerges from an objective thinking or identification on the various means required to gain benefit for life. Need is directed by normative and positive rationality, that is the rationality of Islamic teachings, so that it is limited and measurable in its quantity and quality. Therefore, a Muslim consumes a good or services in the effort to fulfill her or his needs so as to obtain maximum benefit for her or his life. This is the principle and goal of the Islamic law (*syariat Islam*) itself, that is *maslahah al-'ibad* (true benefit for mankind) and also as the means to obtain the maximum *al-falah*.

Therefore, the rationality of a consumer in consuming goods and services in the

economic perspective of Islam is to obtain maximum *maslahah*, and same must also applies to the producers. In other words, the rationality of productive activity is to provide goods and services which can provide maximum *maslahah* for the consumer (Misanam et. al., 2008). More specifically, the goal of production activity is to improve the *maslahah* or benefit which can be manifested in many forms, among others: (1) the fulfillment of human needs in moderate level, (2) identifying the needs of the society and how to fulfill them, (3) preparing the provision of goods and services in the future, and (4) the fulfillment of the means for social activity and worship to Allah. The last goal, especially, is the most original form of the goal of production in Islam. In other words, the goal of production is to obtain the divine blessing (*berkah*), which may be physically unable to be felt by the entrepreneur him/herself. Besides fulfilling the needs of the human beings themselves, production must also be oriented towards social activity and worship towards Allah SWT. This goal would bring a wide-ranging ramification since the production does not always produce material and may even require sacrifice of material (Qardlawy, 2001). Production activity can still continue without providing material benefit since it would bring larger benefit in the form of reward for the afterlife (*pahala*) since it has been written clearly and unambiguously in the Al-Quran (QS. Al-Shaf: 10-12).

METHOD

This research applies the phenomenologico-qualitative approach using inductive logic, where syllogism is built on specifics or data in the field and leads to the general conclusions. Such an approach is usually not used as a tool for gathering data in the sense of frequency but for analyzing a social process which is being underway and the meaning of the facts which appear in the surface. In this way, analysis in this approach can be taken to understand a process and facts and not only to explain away the facts.

The paradigm of scientific knowledge and social science and the problems which are proposed in this research certainly brings certain consequences to the choice for research approach. This research applies the qualitative approach since the approach can be used to see reality which in this case is not merely a result but a process in progress and also other realities around the process. Qualitative approach is basically very careful with its philosophical

position, where most interpretivists would give much attention to how the social world is interpreted, understood, experienced or produced (Mason in Manzilati, 2009).

The background for this research is the entrepreneurship spirit in the religious order of *Shidiqiyah* in Jombang. The choice of *Shidiqiyah* order in the regency of Jombang, Indonesia as object of research is based on the phenomenon and information of the group, which is said to have unique characteristics which is relevant to the problems which have been planned for this research, that is: (1) strong commitment to develop economic sectors; (2) strong commitment to the teachings of the *Shidiqiyah* order. The strong commitment to develop economic sector is at least evident from the number of business units that they have developed so far. The subject of this research includes the actors or persons who are directly involved in the reality under observation, especially in terms of their perception, motivation and benefit obtained from the business units that they have built.

The sample or informants in a qualitative research (known as *internal sampling*) is not geared towards making statistical generalization or simply a representation of the population, but more towards theoretical generalization. The sources of data used here does not represent the population but tend to represent the information, since its completeness and depth is largely independent of the amount of data sources (Bogdan & Taylor, 1993).

In this research, since the determination of sample or informants is also related to the depth of the information, then the informants were selected by purposive sampling. The objective of the analysis in this research tends to the analysis on the meaning behind the information, data and process of a social phenomenon. Based on this objective, then the data analysis method in this research is the group performance analysis and individual experience and institution behavior. Based on the objectives and kind of analytical method, this research would apply the following analytical methods: (1) analysis of life history, (2) case study and (3) focus group discussion (FGD).

RESULT AND DISCUSSION

The Internalization of the Meaning of *Lailaha Illa Allah* in the Business Action of *Shidiqiyah* Order

The economic activities or the business units of the *Shidiqiyah* order, as mentioned above, is an interesting phenomenon for research and study, and many people are wondering why this religious order is involved in so many business, while *Shidiqiyah* as a *tarekat* or religious order should give more attention to spiritual matters and cleansing the soul, but the fact is that the existence of the many business units has resulted in an image of rapacious wealth hunter. Actually, the very nature of *Shidiqiyah* order as *tarekat* with *Laailaha Illa Allah* (There is no god but Allah) as its core teaching is the motivating force behind *Shidiqiyah*'s many business units. The teaching of *Laailaha Illa Allah* taught by Kyai Muchtar (where *kyai* is a honorific) as the *mursyid* or grandmaster of the order does not stop at merely intoning or chanting (*dzikir* and *wirid*) where one must recite the words in a certain manner for certain number of times, but the intoning or chanting should be able to motivate a person to struggle to realize the meaning of *Laailaha illa Allah*, or termed as the *jihad fi sabilillah* (holy struggle/war), while the struggle *fi sabilillah* would certainly require a lot of funding.

The importance of the spirit of *Laailaha illa Allah* in business is made possible by its ability to stimulate heightened motivation and its distinctive output from the perspective of the members of *Shidiqiyah* order, since the wealth obtained by the spirit of *Laailaha illa Allah* is not used for personal satisfaction but spent for the development of *Jamiatul Mudzakkirin*, that is for helping the poor and orphan. The business which is based on the spirit of *Laailaha illa Allah* actually has a deep meaning and internal values, that is the idea that all human life would end in the principle of *tauhid* or *Laailaha illa Allah* (There is no god but Allah), and therefore there is no purpose in life but for Allah and Allah is the only goal, and that is the essence of *tauhid*. The meaning of *tauhid* indicates that all of the life goals for human beings is to worship Allah (Koran, 51:56) and to none other.

A human being is truly subject and subservient only to God Almighty and to none other, and not even to her or his own urges (egoism), since it would taint one's spirit of *tauhid*. Therefore, in Al-Quran it has been written about the kinds of human urges, that is *nafsu amarah* (Koran, 12:53), *nafsu lawwamah* (Koran, 75:2) and *nafsu muthmainnah* (Koran, 89: 27-28). The *nafsu amarah* is one which tends to the acquisition of pleasure and satisfaction of utility in material terms. The *nafsu lawwamah* is

analogous with the realization of the soul who is regretful of its *nafsu amarah* and therefore has the tendency for good deeds. While *nafsu muthmainnah* is the most noble of the urges, since it reflects the meaning of *Laailaha illa Allah* and the divine values within it, that is an urge (*nafsu*) which is inspired by a calm and holy soul.

In the economic context, the levels of *nafsu* can be understood as the *self interest* which has reached the awareness of *tauhid* and achieved self perfection. In this stage, *das sein* and *das sollen* are no longer separate and the economic actions are no longer intended for the satisfaction of worldly wants but directed towards the creation of *falalah*, that is happiness on earth and in the afterlife. Therefore, all satisfaction of self-interest, for example maximization of profit and utility, is no longer dominated by economic and pragmatic logic but it would also be accompanied by methods of achievement, goals and usage which is consistent with the *syariah* (Hoetoro, 2007). According to Triuwono (2006), when the presence of God has crystallized within a person then the person has truly reached the peak of awareness, the “Manunggaling Kawula Gusti”, which would change the person's behavior with *divine* framework as a reflection of the apex of the awareness of Godliness. The *divine* framework would incite the presence of God in the hearts of each individuals, will remain and then deliver the soul of human beings to be united with the *divine* (*Manunggaling Kawula Gusti*).

The teaching of *Laailaha illa Allah* which is practiced in the *Shidiqiyah* order seems to be closer to the teachings of neosufism or modern sufism, which is a development of the classical *tasawwuf* as mentioned above, which is generally “keep the distance” with social world and economic world. The teachings of neosufism endeavor to internalize the values of *tasawwuf* in the modern life without rejecting the material world in human life, and it even has the tendency to lead to the goals which are consistent with the principles of Islamic teaching and at the same time integrate the spiritual values in various aspects of human life, both social, economic and cultural. The term “neosufism” itself was first introduced by Fazlur Rahman in 1979 C.E. in his book *Islam and Modernity* and this book has since inspired various scientific studies including those in economics, for instance the work of Triuwono (2006) “Akuntansi Syariah: Menuju Puncak Kesadaran Ketuhanan Manunggaling Kawulo

Gusti". In the *Shidiqiyah* order, the *tauhid* sentence, "Lailaha illah" is understood not only as a incantation (*dzikir* or *wirid*) which is to be practiced routinely everyday or after each prayer, but more than that they are sources of inspiration for all behavior in daily life, including economic activity and business. The sentence "lailaha illah" is a spiritual expression which must be united with the rhythm of daily life and that is the core of the teaching of "Manunggaling Keimanan dan Kemanusiaan" which is the basic teaching of *Shidiqiyah* order.

The teaching of "Manunggaling Keimanan dan Kemanusiaan" itself is a reflection of the teachings of Al-Quran, the *surah* of Al-Ma'un, verse 1-3 in which it is written that persons who are untrue in their religion do not have empathy, social awareness and are not keen on helping the poor and orphans, though the person might have a great "understanding" or "knowledge" of religion and is part of the category of "practitioner of religion" who practices his or her religion zealously (*hablun minallah*). The spiritual piety is not directly comparable to social piety, and this is a simple indicator of a person who is untrue in religion, and therefore it would not be surprising that in several moments and activities in the *Shidiqiyah* order, this verse has become a motto which is always printed in invitation cards and read in the opening of each sermon, so that the members of the *Shidiqiyah* order do not forget the teachings contained within it.

According to Kyai Muchtar, the leader of the *Shidiqiyah* order, the essence of the teaching of *Manunggaling Keimanan dan Kemanusiaan* is actually inseparable from all practice and ritual in worship which is carried out by an individual, for instance the prayer (*shalat*), the fast (*puasa*) and others. When Al-Quran says that prayer can prevent evil and corruption: "Verily the prayers can prevent evil and corruption" (Koran, 29:45), the prayer is actually a media for communication and spiritual link between a servant and his/her God. However, as a means to create peace and harmony among human beings, the prayers are also ended with a greeting of peace (*salam*), then the greeting of peace is practiced by turning one's head to the right and left, which bears the meaning that a person in a prayer must pray for the blessing and peace for the right side (the good people) and also to the left side (the bad people), which are spread all over the earth and interact with them in searching for blessing.

The *Shidiqiyah* order also understands that work and accumulation of wealth is one of the obligations in religion, both in direct and indirect sense. In direct sense, as stated by Kyai Muchtar in various sermons (*ceramah pengajian*) or as exemplified by the man himself in various business and products which have been developed by the *Shidiqiyah* order, work which is carried out with true intention due to *Laailaha illa Allah* is a form of worship. While in indirect sense, it means that in order to implement the essence of *Laailaha illa Allah*, one would require material means and wealth in sufficient amount. The grandmaster (*kyai*) relates this understanding with a principle in *fiqh* which states "*mala yatimmu al-wajibu illa bihi fahuma waajibun*", meaning that "an obligation would not be perfect unless the obligation comes from it being present". In order to operationalize the principle, the grandmaster took as an example the ritual of *wudlu*.

On the other hand, there are principles in the Al-Quran and in the Sunnah which are so far being applied by the *Shidiqiyah* order to explain the importance of wealth in their life. In Al-Quran, for instance, there are many verses which contains the injunction to carry out the *jihad fi sabilillah* with our wealth and our soul. What is interesting here is that the sentence is ordered in such a manner than the word *amwal* (wealth) is placed before the word *anfus* (soul). The commandment to carry out *jihad* with our wealth is always put before the commandment to carry out *jihad* with our soul (except for Surat al-Taubah: 111) and this is certainly not devoid of meaning.

Several experts in Islam believe that the majority of persons would rather fight the *jihad* with their wealth rather than with their soul (that is their personal effort and thinking) and some believe that *jihad* with wealth has more emphasis than *jihad* with soul. What is clear is that the many calls for *jihad* with wealth in the Al-Quran has shown that there is an emphasis on the idea that "accumulating wealth or doing business" is a very good as long as it is carried out with the intention of *jihad fi sabilillah* (Al-Kautsar, 2012). The internalization of the meaning of *Laailaha illa Allah* in the teaching of *Manunggaling Keimanan dan Kemanusiaan* is also capable of creating the opportunity for the emergence of a culture of charity, giving and continuous communication (*shilaturahim*) or 3S among the members of the *Shidiqiyah* order. This is consistent with the teachings of the eight Vows of Willingness (*Delapan Kesanggupan*) of the

members of the *Shidiqiyah* order, that is: willing to devote oneself (*bakti*) to Allah SWT; willing to devote oneself to Rasulullah SAW; willing to devote oneself to both parents; to devote oneself to fellow human beings; to the State; willing to love the Motherland (*Tanah Air*); willing to practice the teachings of *Shidiqiyah*; and willing to appreciate the importance of time. From the discovery of meaning in the field, which is acquired by observation, in-depth observation and other field data, it can be concluded that the teachings above has directly and indirectly stimulated a spirit of business and entrepreneurship in the religious order of *Shidiqiyah*.

The internalization of the meaning of *Laailaha illa Allah* in the business activities of the *Shidiqiyah* order has lent support to the embedded perspective in sociology of economics, which states that the rationality of economic actions cannot be separated from moral values (Nugroho, 2001). This idea is certainly in direct contradiction with the neoclassical idea which tends to separate the two (Etzioni, 1992), since neoclassical paradigm is not only ignoring the moral dimension but also actively resistant to the inclusion of moral dimension. In neoclassical economics, it is emphasized that individual can have different rank of preferences for a choice but none is considered to be better than the other. Neoclassical economics endeavors to discover the mechanisms (especially price) which can result in the most efficient allocation of resources, that is the allocation which can fulfill individual wants the most. However, neoclassical economics tends to see the will as something which is centered on self interest of the individual which is independent of the social values or altruism, let alone spiritual values (Chapra, 2001). However, the values are important for individuals since they are the reason for the individual to exist and maintain his/herself in fulfilling their own needs and to maintain the continuity of their business.

However, even Adam Smith himself did not wish to eradicate morality and religion in economic activities, and he even supported the social institution of market, religious community and the enactment of laws to strengthen self control and charitable disposition of the mind, since Smith is after all not just an economist but also a professor of moral philosophy (Skousen, 2006). The phenomenon of entrepreneurship in the *Shidiqiyah* order is a critique against the thesis in Weber's *Protestant Ethic and the Spirit of*

Capitalism (Weber, 2003), that unlike the Protestants (especially the Puritan Calvinist sects), Islam does not have theological affinity in the development of business and entrepreneurship, and moreover, the assumption is based more on the *sufi* practices of Islam which tends to emphasize the disdain of the world, forgetting the world, which then contributed to the emergence of a fatalist economic behavior. The inclusion of the moral values of *Laailaha illa Allah* in the business activities of *Shidiqiyah* order has important implication for the meaning of wealth in the life of the members of this religious order but also implies that wealth has not only economic function but also has spiritual, social, culture and evangelical (*dakwah*) value.

The Meaning of Wealth in *Shidiqiyah* Order

The internalization of the meaning of *Laailaha illa Allah* in *Shidiqiyah* order then brings about a shift in the position of the individual, from a *homo economicus* into a *homo Islamicus*, who sees wealth in double meaning, where wealth not only has an economic function but also spiritual, social, culture and evangelical functions. The spiritual meaning of wealth is reflected among others in the belief of the existence of blessing (*berkah*) in it. As with most members of any order, the members of *Shidiqiyah* believe and trust that wealth can bring blessing. Theoretically, blessing (*berkah*) contains the idea of a goodness which continues to accumulate and the benefit is continuous. For the members of the *Shidiqiyah*, it would not be difficult for them to accept the concept of blessing in wealth since the world of *tarekat* is actually amenable to the spiritual dimensions which are often irrational but is still believed to be true since the members sometimes experience them directly. For instance, what they feel when they acquire wealth and blessing would always be related to the peace, harmony, happiness, harmonious household, good and pious kids, and the benefits which they receive continuously and those who flow to the wide public.

While the meaning of economy and wealth for the members of the *Shidiqiyah* order can be observed from the efforts of the members of the order to improve their income. Led in the front by Kyai Muchtar himself, the members of the *Shidiqiyah* order are enjoined to participate in developing all business potential which can give rise to economic profit for them. The signs of success for the *Shidiqiyah* order in

endeavoring to strive in the economic arena is abundant. The partnership with PT. Maan Ghodaqo Shiddiq Lestari to market mineral water has struck a vein of success. The same is also evident from the restaurant of Yustro and the three-star Yusro Hotel. Now the order is making preliminary steps to acquire a 250 ha tea plantation which is estimated to cost tens of billions.

The social meaning of wealth for the members of *Shidiqiyah* order cannot be separated from the values taught by Kyai Muchtar himself which is imbued by social values in his *tarekat* teaching. As often stated by the *Mursyid* or Grandmaster himself and also by his senior disciples, the core of *tarekat* is the *Manunggaling Keimanan dan Kemanusiaan*, where “keimanan” or faith here is related to the spiritual depth and “kemanusiaan” or humanity is related to the task of all human beings to become a *khalifah* (leader) in their worldly life so that the spiritual depth of a person must be directly comparable to his or her social role in the society. As a *tasawuf* organization, the order of *Shidiqiyah* does not recognize the dichotomy of *tasawuf* versus social life, and the realities even shows that it is the other way around: the teachings of *tasawuf* motivates the members of the order to carry out social, economic and cultural behavior. They believe that spiritual depth without social concern is empty, meaningless and lacking in substance, while social concern without spiritual depth is useless before Allah SWT, since it does not have the value as worship, and even the effort to separate the spiritual aspect of the religion from social concern is considered to be a form of lie or untruth in the religion of Islam itself.

Though wealth has a very important part to play in creating economic independence and improve income, for the members of the *Shidiqiyah* order, wealth is understood not only as a means to fulfill their economic needs alone. The establishment of Yusro Hotel in Jombang can serve as an illustration how wealth can give culture meaning in the life of a multicultural nation like Indonesia. Jombang as a town which is renowned for its *santri* (religious student) now has a new icon which is not less interesting that its present logo *Ringin Conthong*, that is Hotel Yusro. This hotel, which was established by the *Shidiqiyah* order, is the only three-star hotel in Jombang. The physical appearance of the hotel reflects the local cultures of Indonesia and in each of the room there are five holy books of each religion in Indonesia and the paintings on

the wall also reflects the symbols of all religion in Indonesia, as if it wished to preserve the culture of religious harmony and tolerance which has long taken root in Indonesia.

From the phenomenon above, it seems that the *Shidiqiyah* order in their hotel business is not only after the material gain but also pays due attention to the symbols as stated above since the *Shidiqiyah* order wishes to maintain and teach the high values of Indonesian cultures which have been formed for a long time, that is the value of tolerance, mutual respect and mutual appreciation on the differences in belief and opinion and the culture of harmony and warm relation (among those from different groups and interests) as the culture of the Eastern people which has been handed down by the ancestors of Indonesian people. This is important since at present this culture seems to be waning and withering in time with the strong undercurrent of globalization which has stimulated the emergence of individualism which only strives after material interest and the social problems which are caused by sentiments of tribal connection, religion, group affiliation and interest.

On the other hand, the meaning of religious dissemination or evangelism (*dakwah*) for the members of *Shidiqiyah* order is evident from their effort to build a positive image for the order, to stimulate curiosity for the *Shidiqiyah* order, and to attract the wide public to be part of the *Shidiqiyah* order, since *tarekat* is one of the solution for gaining peace, happiness and “other solutions” in dealing with the daily problem. Of course, this must be accompanied by a new way of seeing or paradigm in understanding the problems in life. Therefore, the meaning of religious dissemination from wealth in this case is inseparable from the perspective of the members of *Shidiqiyah* order in making sense of wealth in relation to the effort of the order to generally strengthen their existence in the midst of society, especially since in its initial emergence, this order was considered to be *ghairu mu'tabarab* (not recognized by the mainstream groups and other *tarekat*), to be superstitious and other negative epithets.

The phenomenon of the dual meaning of wealth for the members of the *Shidiqiyah* order lends increasing support to the idea that wealth is not simply part of the economic instrument in the life of the society, and this has been discussed by Simmel (1991) and Weber (2003), who see wealth and money as social phenomenon. This is further proven by

Nugroho (2001) in a study on the essence of the meaning of money for the people in Bantul, who make sense of money with a special purpose approach (where money is seen to have special meaning other than economic one) instead of all purpose (generalization of money in single sense, that is the economic sense). The three studies also criticize the utilitarian approach (which includes classical and neoclassical economics) which sees money and wealth in the society with only a single lens. They see wealth and money as economic instrument but with multiple dimensions. Money and wealth can be understood not only from the economic side but also from the social, culture and political dimensions. Money and wealth as the product of culture have symbolic meaning in the form of qualitative values. This is possible since the proponents of utilitarianism limit the meaning of money within the economic realm. In this way, money can probably “corrupt” values in the numbers, while values and sentiment can in turn corrupt money by embedding it inside the moral, social and religious meaning.

The Behavior of The Members of *Shidiqiyah* Order In Acquiring Wealth

As it has been stated before, the rationality of the meaning of wealth for the members of the *Shidiqiyah* order is related not only with the sense of wealth itself in the social, economic, spiritual, culture, evangelical and wisdom (*hikmah*) context, but it is also related to the rationality of their way in acquiring the wealth. In their daily practice, the members of *Shidiqiyah* order believe that in their effort to achieve success, including the success in acquiring profit or wealth, their success is determined by not only effort and hard work but also by the principles of “Atas Berkah Rahmat Allah SWT” (by the blessing of Allah SWT). This means that all wealth and riches which human beings have acquired actually do not come from their own effort but also determined by “external forces” whether they realize it or not, and therefore it is not surprising that the members of this order take many kinds of endeavor which they believe would assist them in obtaining wealth or riches as they wish. Among the means which they believe are useful for accumulating wealth are: hard work, prayer, continuous communication with other (*shilaturahmi*), practicing the “*amalan*” from the Grandmaster (Mursyid, leader of the *tarekat*) and lots of charity.

For the members of the *Shidiqiyah* order, working is an obligation since it is the only way for a person to be independent in economic sense so as to prevent them from begging and impinging upon others. Hard work is important for that matter and also for enabling people to practice their unique culture and the culture of 3S (charity, giving and maintenance of communication) cannot be separated from wealth and therefore the members of the order must work and try to acquire wealth. Even the Grandmaster of the Order himself, Kyai Muchtar, categorizes working and struggling to fulfill economic needs as part of the *jihad* in Islam to become an independent human being (*insan*), who can share his or her riches and do not impinge upon others. Concerning the *jihad* to build the economy, Kyai Muchtar stated in no uncertain terms that *jihad* in this category requires a trinity, that is: strong will, feeling of ability and power of ability.

The concept of hard work as part of worship and part of *jihad* for all members of the *Shidiqiyah* order is similar to the concept of calling in the Calvinist Protestant sects mentioned in Weber (2003). Weber puts down the basis of his argument on the obligation of an individual which is placed by God on him or her. In other words, the concept of calling is a belief that all power on the face of the earth is given by God and acquiring that power is a holy task. The understanding on the concept of calling makes all profane activities in daily life acquire religious overtone. According to Amilda (2010), the most important part of this concept is that work is a holy task, and the obligation to work stimulates the emergence of a work ethic which supports the development of a capitalist mentality who is prudent, wise, diligent and earnest in conducting business.

However, in the *Shidiqiyah* order, the concept of hard work as worship (*ibadah*) and holy endeavor (*jihad*) does not automatically neglect other forces which are “unseen”, such as the power of prayer (especially the prayers from our *Murayid* and our parents), “money of blessing” (*uang barokah*) or the power of miracle effected through charity. This is perhaps the part which distinguish this order from the teachings of Calvinist Protestants since according to Weber, the spirit of capitalism in its Calvinist variety has driven away the belief in magical power in the world and has led to the dismantling of all magical means of obtaining salvation since such means are considered to be

superstition and sin. While in the order of *Shidiqiyah*, magical means of salvation is considered as support for as long as the individual is maintaining his or her endeavor (*ikhtiyar*) and hard work as it is commanded in Islam and has the strong base of belief so as to prevent him or her from idolatry (*syirik*), that is the behavior in which one admits of other powers beside Allah (Al-Kautsar, 2012a).

Prayer is one of the teachings and practice (*amalan*) which cannot be separated from daily life of this order. They believe that when one wants to achieve success, including success in acquiring blessing or wealth, then mere effort and hard work are not sufficient. They always see that what they are doing is subject to the principle of “Atas Berkah Rahmat Allah Yang Maha Kuasa” (“by the Blessing and Approval of Allah Almighty”), meaning that all of their success is essentially a blessing from Allah SWT, and therefore human beings must humbly pray to Him so as to achieve what they want through prayer. However, this belief does not mean that human beings can stop working, since for them, work is a kind of “syariat” (law) which must be applied in order to obtain the “hakekat” (essence) of the blessing of Allah SWT which has been determined by His will.

In the perspective of economics, the belief that prayer is one of the supporting power for business is categorized as part of the spiritual capital. The concept of spiritual capital itself was first proposed by Zohar & Marshall (2005), as a reaction to the weakness in the narrow interpretation of social capital, that is: though a high level of social capital in a company can benefit the employees, consumers and shareholders, however the construct actually ignores a dimension which is wider than the policy to maintain stability in wider society. However, for Samdin (2007), the concept of spiritual capital from Zohar & Marshall is considered to be imperfect since it does not include belief and religious spirit or religious capital within it. According to him, Zohar & Marshall only introduce the value of spiritual capital for a secular economics which is based on the social dimension or humanitarian values. The point is that the economic concept of spiritual capital is not directly related to certain religion or theological system of belief since they do not believe that companies can be made more spiritual by building a temple or asking the employees to pray.

Moreover, the prayer, *dzikir* and *amalan* or “readings” (*bacaan*) for the members of the

Shidiqiyah order can also be understood as a means to improve piety and the spiritual degree on individuals, where this would have direct and indirect impact on the improvement of their business. This is consistent with the statement of Monzer Kahf (1995) in the book *The Islamic Economy: Analysis of the Functioning of the Islamic Economic System*, where it is stated that the degree of one's piety has positive correlation with its level of production. When a person has heightened level of piety, then his/her productivity would also increase, and the other way around, too, since when the piety is degraded, then it would have negative impact on the productivity and the level of productivity would be reduced.

In the context of business, the need for information, number of connection and relation and the need to build trust with business partner is absolutely necessary. A business would find it hard to grow when it does not have complete, quick and accurate information, when it lacks relation or when it is not trusted by the consumers and other business partners. It is here that the teaching of maintaining communication (*silaturahmi*) become an important part of the business and of other effort to seek “blessing”. Since trust and loyalty would not grow overnight and trust should be built upon connectedness, the sense of knowing one another and warm relationship and also mutual respect.

The concept of “*silaturahmi*” as a means to build network and maintain the harmony for the business actors among the members of *Shidiqiyah* order can be categorized as social capital. Bourdieu (in Winter, 2000) has given emphasis on the social capital for social networks which give access to group resources so that the individuals in the network can enjoy economic benefit. For Bourdieu, the economic benefit would only be open for the individuals when the individual is involved continuously with the group. It is within this context that social capital can be understood as something instrumental. The harmonious relation between the employees and consumers is essentially the core of the element of trust in the social capital itself. As stated by Putnam (1995), social capital is the expression of the social organization such as network, norms and social trust which can facilitate the mutually beneficial coordination and cooperation.

The belief that charity (*sedekah*) can bring blessing and wealth for the doer is a belief which is held strongly by the members of the

Shidiqiyah order and this is not merely limited to their belief only since this belief is also practiced and the result has been felt personally by the members of the order. They have even made charity and giving as unique characteristics and culture of their daily life. Though blessing (*rizki*) may have a far-reaching dimensions, which includes material (wealth) and non-material aspects (such as health, harmony, peace of life), they also believe and feel that the wealth that they have given for charity would in the end not be reduced but on the contrary it would increase due to various unexpected ways. They also believe that those who are reluctant to give or give only sparingly would be reduced in their blessing, and their business would be in trouble and the life would not be at ease.

The meaning of charity as a means to avert *bala'* (calamity) is also quite familiar for Muslims, and even Sutikno (2011) in “Memaknai Perilaku Muslim dalam Bersedekah: Studi Fenomenologi Pengalaman Muzakki LAGSIZ Sabilit Taqwa Bululawang” has come to the conclusion that charity can be used as an alternatives for health and accident insurance, since routine giving is essentially a way of investing part of wealth to protect oneself, one's family, and one's own wealth and business since giving would guarantee protection from Allah SWT as it has been promised and would give “a guarantee of safety and comfort” from the people around him/her. When a business has been guaranteed with such an “insurance plus”, then directly and indirectly, it is believed that the business would be better manager, and would be guaranteed of its survival and in the end would result in a more maximum profit and would be able to increase the blessing of the proprietor, both in material and non-material sense.

CONCLUSION

The strong entrepreneur spirit in the order of *Shidiqiyah* is born from the internalization of the teaching of *Laailaha illa Allah* and the application of teaching *Manunggaling Keimanan dan Kemanusiaan* and various other teachings and doctrines in the order of *Shidiqiyah*, among others the Eight Vows of Willingness of the members of *Shidiqiyah* order, especially the willingness to devote oneself to Allah SWT and His Messenger; the willingness to devote oneself to the state, Indonesian Republic; and the willingness to practice the teachings of *Shidiqiyah* order. The strong spirit of entrepreneurship in the *Shidiqiyah* order is also inspired by the

doctrine of *Santri*, the doctrine of *Manunggaling Keimanan dan Kemanusiaan* and the culture of 3S (*silaturahmi, sedekah* and *santunan*). The doctrine of *Santri* has the meaning of the human being of three (*insan tiga* or *manusia tiga*) as the manifestation of the perfection of human nature, which consists of spirit, reason and *jism*. The perfection of human nature has implications for the balance in human interactions, both with God (Allah), with fellow human being and with the universe. Interaction with God is carried out by worship, interaction with fellow human being is carried out by *mu'amalah*, in this case to fulfill the economic needs and the culture of 3S would directly motivate them to acquire sufficient wealth and indirectly would motivate them to work hard in business and develop their entrepreneurship as what they have been doing so far.

The teachings, doctrine and culture of the *Shidiqiyah* order as described above bring an implication that the understanding of the members of *Shidiqiyah* order on the meaning of wealth is wide-ranging and plays important role in their life. For them, wealth has double meaning, where wealth is understood not only in economic terms alone but also in the framework of other meanings, such as social, spiritual, cultural, evangelical (*dakwah*) and wisdom (*hikmah*) sense. The dual meaning of wealth also has an implication for the rationality of the meaning of wealth for the members of *Shidiqiyah* order, where wealth is aimed not only for material benefit and satisfaction alone. On the other hand, in developing business and entrepreneurship, the spiritual capital and social capital play important role for the business behavior of the members of *Shidiqiyah* order, since for them the success of a business is determined not only by economic capital alone, though economic capital has important functions which cannot be ignored.

REFERENCES

- Al-Quran Al-Karim
- A'dam, Syahrul, 2008. “*Tarekat Shiddiqiyah di Indonesia: Studi Tentang Ajaran Dan Penyebarannya*”, Disertasi Program Studi Pengkajian Islam Sekolah Pascasarjana UIN Syarif Hidayatullah, Jakarta.
- Abdullah, Taufik. 1979. “*Agama, Etos Kerja dan Perkembangan Ekonomi*”. LP3ES, Jakarta.
- Al-Kautsar, 2012a. Edisi 66, Majalah bulanan diterbitkan oleh Badan Pengembangan

- Unit Usaha Dihilal Berkat Rahmat Allah, Tarekat Shidiqiyah, Jombang.
- Amilda, 2010. *Meneropong Etika Protestan dan Spirit Kapitalisme Mark Weber dari Sudut Pandang Antropologi Agama*. Jurnal Ilmu Agama (JIA) Tahun XI, Nomor 1 (Edisi Juni)
- Arrow, Kenneth J. 1986. *Rationality of Self and Others in an Economic System*. The Journal of Bussiness, vol 59. No. 4. Part 2: The Behavioral Foundation of Economic Theory. The University of Chicago Press, USA.
- Bogdan, Robert & Steven J. Taylor, 1993. *Kualitatif: Dasar-Dasar Penelitian*. Terjemahan oleh A. Khozin Afandi, Cetakan Pertama. Usaha Nasional. Surabaya
- Chapra, Umar. M. 2001. *The Future of Economic: An Islamic Perspective*. Terj Amdiar Amir et.al. Penerbit SEBI Jakarta.
- Djakfar, Muhammad. 2007. *“Agama, Etos Kerja dan Perilaku Bisnis: Studi Kasus Makna Etika Bisnis Pedagang Buah Etnis Madura di Kota Malang”*. Disertasi IAIN Sunan Ampel, Surabaya.
- Effendy, Bahtiar, 2001. *“Masyarakat Agama dan Pluralisme Keagamaan”*. Galang Press, Yogyakarta.
- Etzioni, Amital. 1992. *Dimensi Moral Menuju Ilmu Ekonomi Baru*. PT. Remaja Rosdakarya, Bandung.
- Gellner, Ernest. 2000. *Reason, Rationality and Rationalism*. In Adam Kuper et.al (ed.). *Ensiklopedi Ilmu-Ilmu Sosial*. Terj. Aris Munandar et al. PT. Raja Grafindo Persada, Jakarta.
- Graafland Johan J. 2007. *Economics, Ethics and The Market: Introduction and Applications*. Routledge Taylor & Francis Group, New York.
- Hamouri, Qasem, 1991. *“Rationality, Time and Accounting for The Future in Islamic Thabought”*, dalam Faridi (ed), *Essays in Islamic Economic Analysis*, Genuine Publication & Media PVT. Ltd., New Delhi.
- Hoetoro, Arif. 2007. *Ekonomi Islam: Pengantar Analisis Kesenjangan dan Metodologi*. Badan Penerbit Fakultas Ekonomi Universitas Brawijaya. Malang.
- Kahf, Monzer, 1995, *“The Islamic Economy : Analytical of The Functioning of The Islamic Economic System”*, terj. Machnun Hesein (Ekonomi Islam: Telaah Terhadap Fungsi Sistem Ekonomi Islam). Pustaka Pelajar, Yogyakarta.
- Kholish, Nur. 2009, *“Konsep Rasionaliti dalam Perspektif Ekonomi Konvensional dan Alternatifnya Menurut Pandangan Ekonomi Islam”*. <http://nurkholish77.staff.uui.ac.id/hello-world/>, 15 Januari 2009.
- Mannan, M.A, 1993. *Ekonomi Islam: Teori dan Praktek (terj)*. Dana Bhakti Wakaf, Yogyakarta.
- Manzilati, Asfi. 2009. *Tata Kelola Kelembagaan (Institutional Arrangement) Kontrak Usaha Tani Dalam Rangka Persoalan Keagenan (Principal Agent Problem) dan Implikasinya Terhadap Keberlanjutan Usaha Tani*. Program Doktor Ilmu Ekonomi Pascasarjana Fakultas Ekonomi Universitas Brawijaya Malang. Disertasi (tidak dipublikasikan)
- Misanam, Munrokhim et. Al. 2008. *“Ekonomi Islam”*. PT. Raja Grafindo Persada. Jakarta.
- Munawar, 2007, *“Kritik Sosiologis Terhadap Kedudukan Individu Dalam Bangunan Teori Ekonomi Neoklasik”*, Pidato Pengukuhan Guru Besar Disampaikan dalam Rapat Terbuka Senat Universitas Brawijaya. Malang, 10 Desember 2007.
- Nugroho, Heru. 2001. *Uang, Rentenir dan Hutang Pinutang di Jawa*. Penerbit Pustaka Pelajar. Yogyakarta.
- Putnam, R. D. 1995. *Bowling Alone: America's Declining Social Capital* dalam *Journal of Democracy* Vol 6 No. 1 hal 65-78.
- Qardlawy, Yusuf. 2001. *Daur al-Qiyam wal Akhlaq fi al-Iqtishad al-Islami*. Maktabah Wahbah, Kairo.
- Samdin. 2007. *Pemahaman Modal Dalam Praktek Dagang Masyarakat Muslim Gu Lakudo di Sulawesi Tenggara*. Program Doktor Ilmu Ekonomi Pascasarjana Fakultas Ekonomi Universitas Brawijaya Malang. Disertasi (tidak dipublikasikan).
- Samuelson, Paul dan Nordhaus, William D., 2001. *“Microeconomic”*, (New York: McGraw-Hill), edisi 17, hlm. 30-31 dan 216.
- Shiddiqi, Muhammad Nejatullah, 1992. *“Islamic Consumer Behaviour” Journal of Economic Literature*, Classification Numbers: P3, D25.
- Simmel, Georg. 1991. *The Philosophy of Money*. Edited by David Frisby. Roudledge, London..
- Skousen, Mark. 2006. *Sang Maestro Teori-Teori Ekonomi Modern: Sejarah Pemikiran Ekonomi*. Terj. Tri Wibowo Budi Santoso. Prenada Media, Jakarta.
- Sudrajat, Ajat. 1994. *Etika Protestan dan Kapitalisme Barat: Relevansinya dengan Islam Indonesia*. Jakarta, Bumi Aksara.
- Sutikno, 2011. *“Memaknai Perilaku Muslim dalam Bersedekah: Studi Fenomenologi Pengalaman Muzakki LAGZIS Sabilit Taqwa Bululawang”*. Program Doktor Ilmu Ekonomi Pascasarjana Fakultas Ekonomi Universitas Brawijaya Malang. Disertasi (tidak dipublikasikan).
- Triuwono, Iwan. 2006. *“Akuntansi Syariah: Menuju Puncak Kesadaran Ketuhanan*

- Manunggaling Kawulo Gusti*". Pidato Pengukuhan Guru Besar Disampaikan dalam Rapat Terbuka Senat Universitas Brawijaya. Malang, 2 September 2006.
- Weber, Max, 2003. "*Etika Protestan dan Semangat Kapitalisme*". Terj. Yusuf Priasudiarja. Pustaka Prometheus, Jakarta.
- Winter, I. 2000. "*Towards A Theorised Understanding of Family Life and Social Capital*". Australian Institute of Family Studies.
- Zohar, Danah & Ian Marshal, 2005. *Spiritual Capital*. Terjemahan oleh: Helmi Mustofa, Cetakan Kedua, Mizan, Bandung.