



## *Tazkiyat Al-Nafs* as Resilience Strategy to Deal with the Post-Pandemic Recession among Micro, Small, and Medium Enterprises (MSMEs) Actors

Atika Ulfia Adlina,<sup>1\*</sup> Zaizul Abd Rahman<sup>2</sup>, Muhammad Sakdullah<sup>3</sup>, Dewi Aisyah,<sup>1</sup> and Ferizka Rizky Al-Amin<sup>1</sup>

<sup>1</sup> Department of Tasawuf dan Psikoterapi, Faculty of Ushuluddin, Institut Agama Islam Negeri Kudus, Indonesia

<sup>2</sup> Theology & Philosophy, Faculty of Islamic Studies, Universiti Kebangsaan Malaysia, Malaysia

<sup>3</sup> Department of Tasawuf dan Psikoterapi, Faculty of Ushuluddin, Universitas Islam Negeri Walisongo Semarang, Indonesia

\*Corresponding author: adlinautsman@iainkudus.ac.id

### Article History:

Received: 12 Feb 2023

Accepted: 5 June 2023

Published: 8 June 2023

### How to cite this article:

Adlina, Atika Ulfia, Zaizul Abd Rahman, Muhammad Sakdullah, Dewi Aisyah, and Ferizka Rizky al-Amin "Tazkiyat Al-Nafs as Resilience Strategy to Deal with the Post-Pandemic Recession among Micro, Small, and Medium Enterprises (MSMEs) Actors" *Teosofia: Indonesian Journal of Islamic Mysticism* 12, no 1 (2023): 41-60.

<https://doi.org/10.21580/tos.v12i1.14437>

**Copyright** ©2023 by Teosofia: Indonesian Journal of Islamic Mysticism. This publication is licensed under a CC BY-SA.

**Abstract:** This paper examines how resilience religiosity using the *tazkiyat al-nafs* technique is carried out by economic actors from the elements of Micro, Small, and Medium Enterprises (MSMEs) facing a post-pandemic recession. In-depth interviews were conducted with 27 MSME actors. The findings reveal that the pattern of *tazkiyat al-nafs* as a religiosity resilience used by economic actors from elements of Micro, Small, and Medium Enterprises (MSMEs) in facing the post-pandemic recession has succeeded in making it easier for them to adapt and create innovation and creativity to overcome post-pandemic recession conditions. On the other hand, MSME actors who are not in the *tazkiyat al-nafs* pattern have difficulty adjusting themselves in times of crisis.

**Contribution:** The contribution of this paper is to provide a new understanding that *maqāmāt* can be used as a self-management technique when facing difficult times. In addition, *maqāmāt* can also be applied by ordinary people from Sufism teachings. *Maqāmāt* is a new way of religious resilience.

**Keywords:** *Tazkiyat al-nafs*; religious resilience; recession post-Pandemic; micro; small; and medium enterprises (MSMEs)

The two-year pandemic period that has resulted in an economic recession for MSMEs in Indonesia has made MSME actors vulnerable to psychological disorders.<sup>1</sup> The research of Dewi et al. reported that MSME actors in Jambi experienced anxiety and stress.<sup>2</sup> This condition also occurs in Madiun City.<sup>3</sup> The number of pandemic cases has gradually decreased, but MSME actors still need to adapt to the requirements of the critical period of the rest of the pandemic. As summarized by Azizah et al.<sup>4</sup>, Some of the critical periods experienced by MSME actors were drastic declines in sales<sup>5</sup>, marketing strategies for MSMEs that are not competitive with online concepts, declining funding or capital due to reduced income, hampered production processes, and difficulties in obtaining raw materials. Therefore, in such conditions, MSME actors must have good resilience (ability to deal with situations) to rise from adversity quickly.<sup>6</sup> Religiosity is one of the critical aspects that influence one's resilience efforts.<sup>7</sup> Religiosity is one of the critical aspects that influences one's resilience.<sup>8</sup>

*Tazkiyat al-nafs* (purifying the soul), a classic concept in the treasury of Islamic scholarship, has only been studied and scientific around the 21st century.

---

<sup>1</sup> Shohibul Itmam, "Resesi Ekonomi Dan Implikasinya Dari Perspektif Hukum Bisnis," *Equilibrium: Jurnal Ekonomi Syariah* 9, no. 1 (2021): 179, <https://doi.org/10.21043/equilibrium.v9i1.10012>.

<sup>2</sup> Fransisca Iriani Roesmala Dewi, Raja Oloan Tumanggor, and Gracio O.E.H. Sidabutar, "Resiliensi Pelaku UMKM Di Jambi Hadapi Pandemi COVID-19," *Jurnal Bakti Masyarakat Indonesia* 4, no. 3 (June 6, 2022): 738–43, <https://doi.org/10.24912/jbmi.v4i3.17590>.

<sup>3</sup> Ida Mariana, "Coping Stress Pedagang Sunday Market Pada Masa Pandemi COVID 19 Di Kota Madiun" (IAIN Ponorogo, 2021).

<sup>4</sup> Fadilah Nur Azizah et al., "Strategi UMKM Untuk Meningkatkan Perekonomian Selama Pandemi Covid-19 Pada Saat New Normal," *OECONOMICUS Journal of Economics* 5, no. 1 (December 29, 2020): 46–62, <https://doi.org/10.15642/oje.2020.5.1.46-62>.

<sup>5</sup> Aknolt Kristian Pakpahan, "Covid-19 Dan Implikasi Bagi Usaha Mikro, Kecil Dan Menengah," *Jurnal Ilmiah Hubungan Internasional*, 2020, 59–64, <https://doi.org/10.26593/jihi.v0i0.3870.59-64>.

<sup>6</sup> Sarafino Edward P. and Smith Timothy W, *Health Psychology: Biopsychosocial Interactions* (United States of America: Wiley, 2011); Miranda Olff et al., "Mental Health Responses to COVID-19 around the World," *European Journal of Psychotraumatology* 12, no. 1 (January 1, 2021): 1–12, <https://doi.org/10.1080/20008198.2021.1929754>.

<sup>7</sup> Arif Rahman Hakim, "Resiliensi Pelaku UMKM Di Tengah Pandemi Covid-19," in *Konferensi Nasional Penelitian Dan Pengabdian (KNPP) Ke-2, 2022*, 1414–21; Raphael E. Cuomo et al., "Religiosity and Regional Resilience to Recession," *Risk, Hazards and Crisis in Public Policy* 11, no. 2 (2020): 166–87, <https://doi.org/10.1002/rhc3.12189>.

<sup>8</sup> Yoana Bela Pradityas, Imam Hanafi, and Esti Zaduqisti, "Maqamat Tasawuf Dan Terapi Kesehatan Mental (Studi Pemikiran Amin Syukur)," *RELIGIA* 18, no. 2 (September 18, 2015): 187, <https://doi.org/10.28918/religia.v18i2.627>.

Today, discussions about *tazkiyat al-nafs* are often associated with mental health and other topics such as character education, psychotherapy, social affairs, and entrepreneurship. *Tazkiyat al-nafs*, as one of the Sufi teachings, has found its scientific momentum when society faces several modern human problems.<sup>9</sup> In their books, the Sufis explain that *tazkiyat al-nafs* is an attempt to purify oneself from human internal problems such as wrong mindsets, heart disease, and behavioral tendencies that lead to evil.<sup>10</sup> Al-Ghazali mentions *tazkiyat al-nafs* as soul education that makes a person more resilient, strong in facing suffering, and not easily fall into temporary pleasures. Mental education, or what can be called self-control, is one of the principles of resilience. Thus, through *tazkiyat al-nafs*, a person will easily avoid psychological problems such as stress and depression. Then, at a more practical level, *tazkiyat al-nafs* can be taken through the *maqāmāt* path or stages of cleansing the soul. *Maqāmāt* (stations) can be interpreted as a technical procedure when someone exercises self-control.<sup>11</sup>

This paper complements previous research on *tazkiyat al-nafs* and mental health. As a complement, this paper aims to find patterns of *tazkiyat al-nafs* originating from ordinary people, not Sufis. However, the theory of *tazkiyat al-nafs* used to confirm the pattern of *tazkiyat al-nafs* in the experience of ordinary people still refers to the theory of Sufis. In addition, studies on *tazkiyat al-nafs* in entrepreneurship still need to be developed relatively. At the same time, this study strengthens the concept of neo-Sufism, namely the application of the concept of Sufism, by reinterpreting the teachings of Sufism to provide concrete benefits for humans in all areas of human life, including the field of entrepreneurship. The study of the pattern of *tazkiyat al-nafs* in this study is the core topic that is explained in detail, systematically, and technically. Al-Ghazali explained that the self-control (*iffah*) needed in dealing with various life

---

<sup>9</sup> Hamka, *Tasawuf Modern* (Jakarta: Pustaka Panjimas, 1998); Rahmawati, "Peran Akhlak Tasawuf Dalam Masyarakat Modern," *Al-Munzir* 8, no. 2 (2013): 45–57, <https://doi.org/10.31332/am.v8i2.757>.

<sup>10</sup> Hayu A'la Aslami, "Konsep Tazkiyatun Nafs Dalam Kitab Ihya Ulumuddin Karya Imam Al-Ghazali" (IAIN Salatiga, 2016); Atika Ulfia Adlina and Nina Mar'atus Solikhah, "Konsep Tazkiyatun Nafs Syekh Abdul Qodir Al-Jailani Dan Basis Manajemen Perilaku (Telaah Kitab Al-Ghunyah Li Thalibi Thariq Al Haq 'Azza Wa Jalla)," in *Sufism Today: Heritage, Art and Tradition in The Global Community* (Cirebon: Nusa Litera Inspirasi, 2021).

<sup>11</sup> Haji Harapandi Dahri, "Maqāmāt Al-Sâlik Li Al-Wushûl Ila Al-Khâliq (Ringkasan Kitab Minhâj Al-'Abidîn Ilâ Jannati Rabbil 'Alamîn) Karya Hujjatul Islam Imam Al-Ghazali," *Borneo International Journal of Islamic Studies* 1, no. 1 (2018): 1, <https://doi.org/10.21093/bijis.v1i1.1233>.

difficulties could be done by educating the soul or, in other terms, *tazkiyat al-nafs*.<sup>12</sup> While *tazkiyat al-nafs* can be pursued by climbing the *maqāmāt*. In the context of psychotherapy, *maqāmāt* can be used to help someone deal with difficult times that often have an impact on one's mental health.<sup>13</sup> Al Ghazali first mentions *tauba* (repentance) in the *maqāmāt* structure, then *ṣabr* (patience), *faqr* (needy), *zuhd* (ascetics), *tawakkal* (reliance on God), *maḥabba* (love), *ma'rifa* (knowledge of God) and *riḍā* (acceptance). These patterns of *maqāmāt* are also found in the life experiences of MSME actors who faced critical times during and after the pandemic. In line with that, two questions are answered in this paper. First, how is the pattern of *tazkiyat al-nafs* as religiosity resilience in MSME business actors to overcome the post-pandemic recession? Second, what are the factors behind the formation of the *tazkiyat al-nafs* pattern as a religiosity resilience for MSME business actors to overcome the post-pandemic recession? The answers to these two questions provide a deep understanding of how the pattern of *tazkiyat al-nafs* as religiosity resilience in MSME business actors can impact overcoming the post-pandemic recession. So, this finding can be the basis for all MSME actors in Indonesia to pay attention to the most significant asset in themselves.

This paper is based on an argument that the internal dimensions of humans have a significant role in human life. Spirituality, the inner side of humans, can encourage someone to manage their creative power, which can be used in the MSME business process. In addition, spirituality can also function as a stabilizer or balancer. In the end, through this study, when MSME actors are considered to have the potential to improve their personal quality in facing life's difficulties, the reasonable life expectancy for MSME actors will also increase, mainly in helping to minimize problems in entrepreneurship.

---

<sup>12</sup> Mukhamad bin Mukhamad Al-Ghazali, *Ihya Ulum Ad-Din* (Bairut: Dar al Kutub al Ilmiyah, 2010).

<sup>13</sup> Muhammad Valiyyul Haqq, "Psikoterapi Abu Nasr Al-Sarraj Al-Tusi Tinjauan Atas Al-Maqamat Al-Ruhaniyyah Dalam Kitab Al-Luma" (Universitas Islam Negeri Sunan Gunung Djati Bandung, 2021).

## Literature Review

Saad<sup>14</sup> collected literature on resilience in business and concluded that resilience is concerned with enterprise survival, minimizing vulnerability, rapid recovery, sustainability, performance growth, responsiveness, and the development of new capabilities and opportunities in a challenging environment. Human resources are the main factor that seriously impacts the resilience of MSMEs.<sup>15</sup> More specifically, Wang<sup>16</sup> said that one of the causes of MSME actors' difficulties in resilience stems from the lack of long-term investment in entrepreneurship and business development in communities that lack market attention. Nordtvedt<sup>17</sup> also proved in his research that entrepreneurs' mindset, beliefs, personalities, and cognitive schema in social entrepreneurship activities in their workplace, as well as vertical and horizontal spirituality, encourage entrepreneurs to have flexibility and innovation that affect their level of resilience.

MSME actors' ability to face a critical period produces several resilience skills, such as independence, initiative, creativity, humour, and morality, even though these skills are acquired by individuals at different times.<sup>18</sup> Leli, in her research, explains that the power of spirituality underlies individuals in forming these resilience skills. Other aspects of resilience skills are also found in MSME actors, such as Causal Analysis, namely the skill to recognize the root cause of

---

<sup>14</sup> Muhammedamin Hussen saad et al., "Conceptualization of SMEs' Business Resilience: A Systematic Literature Review," *Cogent Business and Management* 8, no. 1 (2021), <https://doi.org/10.1080/23311975.2021.1938347>.

<sup>15</sup> Peter Gianiodis et al., "Lessons on Small Business Resilience," *Journal of Small Business Management* 60, no. 5 (September 2022): 1029–40, <https://doi.org/10.1080/00472778.2022.2084099>; Juan Carlos Revilla, Paz Martín, and Carlos de Castro, "The Reconstruction of Resilience as a Social and Collective Phenomenon: Poverty and Coping Capacity during the Economic Crisis," *European Societies* 20, no. 1 (January 2018): 89–110, <https://doi.org/10.1080/14616696.2017.1346195>.

<sup>16</sup> Qingfang Wang, "Planning for an Inclusive Entrepreneurial Ecosystem," *Journal of the American Planning Association*, September 2022, 1–15, <https://doi.org/10.1080/01944363.2022.2105740>.

<sup>17</sup> Liliana Pérez-Nordtvedt and Mahmoud Ibrahim Fallatah, "Social Innovation in Saudi Arabia: The Role of Entrepreneurs' Spirituality, Ego Resilience and Alertness," *Journal of Small Business Management* 60, no. 5 (September 2022): 1080–1121, <https://doi.org/10.1080/00472778.2022.2041199>.

<sup>18</sup> Leli Ika Mariyati and Islami Chomsyatun, "Resiliensi Pada Pengusaha UMKM Pasca Mengalami Kebangkrutan Di Sidoarjo," *Seminar Nasional Dan Call for Paper "Comunity Psychology" Sebuah Kontribusi Psikologi Menuju Masyarakat Berdaya Dan Sejahtera*, 2016, 216–31.

the problem, Emotion Regulation, namely the skill to remain calm under pressure; reaching Out is the skill to compromise fear with limits of ability, Empathy, namely the skill to remain concerned about the environment. Optimism is the skill to read future opportunities, and religiosity is the skill to present religion in critical times through prayer. Unfortunately, in Hakim's research<sup>19</sup>, religiosity as one aspect of spirituality is only associated with a person's activity in prayer, which seems only to function passively. At the same time, spirituality can also provide a concrete function, namely helping someone find a way out of their problems. Spirituality, which is also identical to Sufism, is interpreted as an individual's awareness of presenting God in his life. This awareness (*ma'rifatullāh*) causes a person to have the ability to face suffering, to face fear, and to be able to deal with the problems of life.<sup>20</sup>

The factors that cause individuals to have resilience abilities are flexibility and collaboration with various parties<sup>21</sup>, and these two aspects are indicators of spirituality.<sup>22</sup> These findings suggest that spirituality is close to a person's ability in critical period resilience. Spirituality, also synonymous with Sufism, is interpreted as individual awareness in presenting God in his life. This awareness (*ma'rifatullāh*) allows a person to face suffering and fear. More than that, Sufism is associated with a person's ability to transpose all problems to the most basic or essential meaning and function. Borrowing the term Istianingsih<sup>23</sup>, Sufism encourages one to have one's ability to understand the truth.

Mus'ab<sup>24</sup> explains that maintaining mental health can be done through *tazkiyat al-nafs*, namely jihad against lust from bad things, maintaining good lust, guarding the heart with sincere intentions, and controlling the spirit based

---

<sup>19</sup> Hakim, "Resiliensi Pelaku UMKM Di Tengah Pandemi Covid-19."

<sup>20</sup> Istianingsih Sastrodiharjo and Robertus Suraji, *Kekuatan Spiritualitas Dalam Entrepreneurship* (Purwokerto: Pena Persada, 2021).

<sup>21</sup> Nopriadi Saputra, Evi Satispi, and Danang Pribandoko, "Strategi UMKM Bertahan Melewati Covid-19: Menjadi Fleksibel Dan Kolaboratif," *Indonesian Treasury Review Jurnal Perbendaharaan Keuangan Negara Dan Kebijakan Publik* 7, no. 1 (2022): 33–47, <https://doi.org/10.33105/itrev.v7i1.500>.

<sup>22</sup> Danah Zohar and Ian Marshall, *SQ: Memanfaatkan Kecerdasan Spiritual Dalam Berfikir Integralistik Dan Holistik Untuk Memaknai Kehidupan* (Bandung: Mizan Media Utama, 2002).

<sup>23</sup> Sastrodiharjo and Suraji, *Kekuatan Spiritualitas Dalam Entrepreneurship*.

<sup>24</sup> Muhammad Mush'ab M et al., "Menjaga Kesehatan Mental Di Tengah Pandemi Covid-19 Melalui Tazkiyatun Nafs," *WARAQAT: Jurnal Ilmu-Ilmu Keislaman* 5, no. 2 (2020): 12, <https://doi.org/10.51590/waraqat.v5i2.1118>.

adequately on faith. In the management process, according to Prasetyo<sup>25</sup>, *Tazkiyat al-nafs* becomes an effort that can be made to encourage the realization of accountability. Mayshuri mentions that the concept of *tazkiyat al-nafs* is a comprehensive concept that covers all aspects of human life.<sup>26</sup> Because it is so broad and fundamental that it covers all aspects of human life, the concept of *Tazkiyat al-nafs* needs to be reduced to more operational procedural steps. *Maqāmāt* may be an operational step designated in *Tazkiyat al-nafs: Tauba, zuhd, faqr, ṣabr, tawakkal, and riḍā*. However, *maqāmāt* still needs to be contextualised with aspects of human life more concretely so that the spirit of Sufism is easily understood and then applied by the community.

Tabatabā'ī explained that the most incredible power and extraordinary energy is human potential from *irādāt al-rabbāniya* (divine will). The power born of the *irādāt al-rabbāniya* overpowers all other forces. With the same intention, Mustamir<sup>27</sup> called this potential *nafs*, an individual potential in 'ālam al-jabarūt (the realm of the omnipotent), namely the super-consciousness realm. Reconnecting the human soul with the *nafs* or *irādāt al-rabbāniya* allows one to escape various problems after experiencing separation.<sup>28</sup> As explained by Al-Ghazali, a person's behaviour is formed from knowledge, things, and deeds, which are then influenced by his potential, consisting of 'aql (mind), qalb (heart), syahwat (lust), and ghadab (anger).<sup>29</sup> Soul education through *riyāda* (religious exercises or devotions), *maqāmāt*, and *mujāhada* (striving in worship) encourages someone to purify the heart, which can then control an individual's potential towards behaviour pleasing to Allah SWT.

As a psychotherapy technique, *maqāmāt* can help a person solve various life problems by first healing his soul. This paper aims to complement previous studies and emphasize that the pattern of *tazkiyat al-nafs* through the *maqāmāt* structure that begins with repentance can help a person find a way out of various problems and MSME actors as the context in this study.

---

<sup>25</sup> Januar Eko Prasetyo, "Tazkiyatun Nafs: Kajian Teoritis Konsep Akuntabilitas," *Jurnal Analisa Akuntansi Dan Perpajakan* 1, no. 1 (2017): 19–33, <https://doi.org/10.25139/jaap.v1i1.108>.

<sup>26</sup> Masyhuri, "Prinsip-Prinsip Tazkiyah Al-Nafs Dalam Islam Dan Hubungannya Dengan Kesehatan Mental," *Jurnal Pemikiran Islam* 37, no. 2 (2012): 95–102, <https://doi.org/10.24014/an-nida.v37i2.317>.

<sup>27</sup> Mustamir Pedak, *Kerangka Konsep Sufi Healing* (Malang: Literasi Nusantara, 2021).

<sup>28</sup> Eni Zulaiha, "Spiritualistas Taubat Dan Nestapa Manusia Moderen," *Syifa Al-Qulub* 2, no. 2 (2018): 33–40, <https://doi.org/10.15575/saq.v2i2.2976>.

<sup>29</sup> Al-Ghazali, *Ihya Ulum Ad-Din*.

## Method

To be effective, the study of the *tazkiyat al-nafs* pattern as a religious resilience to the post-COVID-19 recession that occurred in micro, small and medium enterprises (MSMEs) need to be based on data collected during the recession itself. Interpretative phenomenological analysis is used to examine in detail the experiential phenomena conveyed by the interviewees. The data analyzed came from the responses of micro, small and medium enterprises (MSMEs) conducted in Kudus, Jepara, and Pati from June 19, 2022, to July 2, 2022. The data is taken from micro, small and medium enterprises (MSMEs) consisting of *pentol* (mini meatball snack) sellers, meatballs *kojek*, sugar cane ice, *bakwan malang*, sausage, round tofu, chicken *sempolan* (Indonesian style of chicken skewer sausage), *jasuke* (boiled shelled corn mixed with sweetened condensed milk and cheese), with a turnover of 145,000 – 500,000 rupiah per day. The turnover was obtained in the pre-COVID-19 period, while from COVID to post-COVID, their turnover was 50% to 80% of their usual turnover. Data were collected using interviews with 27 micro, small and medium enterprises (MSMEs). The data generated include age class, gender, type of merchandise, turnover, place of sale, and business capital. In addition, data about their response to difficult post-pandemic situations and concrete measures pursued, such as the benefits that have not been 100 per cent, were asked, explored, and analyzed.

After repeatedly reading the transcriptions of the interviews, we provided comments on themes to summarize some others for association or connection and the rest in the form of preliminary interpretations. The big theme that we determined, namely the *tazkiyat al-nafs* pattern as religious resilience in this article, is intended as religious behavior using the concept of *tazkiyat al-nafs*, which is used as a step to recover from the recession after the Covid-19 pandemic. We transformed the notes into several themes. The concept of *tazkiyat al-nafs* requires the involvement of God's presence in one's speech and behavior. From the consideration of the presence of God (Allah), the answers from the respondents were coded “often mentioning God (Allah)” and “rarely mentioning God” in the speech culture conveyed by the respondents. In addition, religious behavior will be seen in the code of patience, *tawakkal*, *ikhtiyār* (struggle), gratitude, responsibility and several other codes. The code is derived from the *maqāmāt* concept in the *tazkiyat al-nafs* concept. The dimensions of oral speech and behavior will then be seen in the fragment of the *tazkiyat al-nafs* concept.



The religiosity behavior that was asked was aimed at critical post-pandemic conditions such as a decrease in business turnover and the number of customers who were not yet expected.

In order to determine some notes that can then be referred to as patterns, the notes that have obtained themes are linked and grouped. Once we were done with one individual, the analysis continued with other cases from other individuals' transcripts. We observed the tendency of recurring or unique patterns in each individual. A recurring pattern, for example, was found in the theme of repentance, which we interpreted as awareness of God, self and the environment. Notes showing awareness of God tend to affect self-awareness and the environment. Notes of awareness of God, self and environment tend to have implications for *zuhd*, *wirā'ī* (refraining from everything that is uncertainly allowed by syari'ah) and so on, with notes with slightly different meanings.

## **Results and Discussion**

### ***Nafs* Dynamics and How to Implement *Tazkiyat al-nafs* Pattern of MSMEs Actors**

27 micro, small and medium enterprises (MSMEs) were interviewed. They have a variety of merchandise distributions and different locations originating from Kudus, Jepara, Pati and Demak, Central Java, Indonesia. Respondents consisted of 12 females and 15 males. Age ranges from 29 – 60 years. Regarding the financial condition of sales results that have not returned to normal conditions before the pandemic, respondents' answers can be categorised into seven categories: repentance, asceticism, poverty, patience, gratitude, pride, and trust. Generally, the answers that can be categorized into *maqāmat* come from respondents aged 40-60.

### **Repentance Pattern**

In the category of repentance, the first indicator can be found in the statements of respondents who mention the name of God (Allah) when answering the researcher's questions. The mention of God's name with various variants indicates categorizing findings into repentance. The answers that mention the name of God are found in respondents whose average age is 40 to 60 years. Although the names of God conveyed are different, namely Gusti Allah, Allah, *Pengeran* (the Lord), *Yang Di Atas* (the God) or also the term '*wis ono sing ngatur*' (it is already arranged), which researchers believe is all returned to God.

The context of the mention of God in each respondent is related to the acquisition of *rizki* (blessing of God). As an *angkringan* (a push cart that sells a variety of foods and beverages) seller said, '*percoyo wis ono sing ngatur rizki*' (believe in those who have arranged sustenance). Also, to the *lentog* (The dish is made by mixing *lontong* (rice cake), tofu curry, and chili paste, and the sprinkling of fried onions as complimentary) merchant with the narrative '*rezeki Allah yang kasih, kita hanya berusaha*' (Allah gives *rizki*, we are just striving). The editorial '*semua milik Allah, sudah diatur oleh Allah*' (all belongs to Allah, has been arranged by Allah) found in the answer from the ice cane trader. Including in the context before they go to sell. The statement of an ice cane trader is as follows:

*'Aku metu ko omah mosok Seng Nduwur ora ngeneki, nek boso jowone yo sopo seng obah bakal mamah, coro Islame iku Gusti Allah iku seneng wong kang makaryo, Gusti Allah iku ngedum masalah rezeki neng dunyo iku 100% diwehne neng wong seng gelem makaryo'* (I was out of the house, God must have given me something. In Javanese, it is called who moves will get something to eat. In Islam, Allah likes people who work; Allah divides the sustenance 100 percent will be given to people who want to work).

Then, in the repentance category with the second indicator, namely knowing and being aware of one's condition, it was found in the answers of respondents who acknowledged the conditions they faced (decreased turnover during the pandemic). As told by the young coconut ice seller '*ya aslinya sedih. Cuma kalau sedih terus gak ada gunanya*' (actually feel sad but being sad all the time is useless). Another finding is shown in the narrative "I assure myself that sustenance has already been arranged", delivered by respondents who came from sausage sellers. Researchers grouped them into the second indicator category of repentance. In addition, indicators of awareness of self-activities (in this case entrepreneurship) can also be found in the narrative '*direlakan saja, sudah jadi resiko berdagang*' (do it. It is already a risk from trading) which comes from a bakwan seller in Malang. While the salesman Jasuke stated with a narration, '*ya kan saya profesinya ini*' (I am indeed this profession, what can I do?)

In the category of repentance, the third indicator is awareness of the surrounding environment. Respondents' answers relate their business to the responsibility of the role they carry, for example, the story of the Pelangi ice seller "to provide for the family and be able to give alms to the poor". It can also be shown to the *pentol* seller who chooses to keep selling while walking around if the buyer is quiet. Awareness of the surrounding environment can also be found in the narration of the meatball seller, which states that other people also experience the same thing as him (difficult conditions during the pandemic).

Meanwhile, the seller of the chicken *sempolan* stated that everyone had a hard time, so each other had to maintain good relations. Overall data can be concluded and shown in Table 2 regarding the categorization of findings based on the category of repentance.

**Table 1.** Categorization of Findings by Category of Repentance

Subject	Awareness of God	Awareness of self	Awareness of the surrounding environment
Angkringan Seller	Believe in God, who manages provision; God has arranged everything.		<i>Maintain good relations with others.</i>
“es tebu” seller “sate pentol” seller	All belong to Allah Rizki has been arranged, praying for the sales to be crowded	<i>Realizing his feelings of sadness</i>	<i>Many have the same fate</i>
“bakso” seller “sempolan” seller		<i>That is what selling is like</i>	<i>Other people also have the same fate.</i>
“es” seller “siomay, cilor, sempolan” seller	Rizki has already arranged  Rizki has already arranged.	<i>Self-aware if his profession is indeed a trader</i>	
“pentol” seller “snack” seller		<i>Realizing his feelings of sadness</i> <i>Realizing his feelings of sadness</i>	Many have the same fate. Realizing that this disaster is a reminder

Based on Table 1, several traders fully know themselves, their surroundings, and God and return that awareness to Allah SWT. However, some traders do not have full awareness. If observed, traders who have an awareness of God first, this awareness will lead to realizing other things. They can give meaning to the things around them.

Then, in the *zuhd* category, the indicator used to categorize the respondents' statements relates the respondents' answers to things unrelated to profit. We marked respondents who did not simply associate business with financial gain. Some of the findings regarding the category of *zuhd* can be traced

in the statements of respondents who sell food stalls with the narrative "Alhamdulillah, they are still given health". The hawker seller said with the narrative, "The profit is not much; it must be grateful". It can also be found in the idiom of the seller of chicken porridge with the narration of "selling, do not just return capital". *Zuhd*, or what orientalists call asceticism, is considered a way to transform oneself into a better person by training the body, purifying the mind, and training the attention in contemplation activities.<sup>30</sup> Asdal even asserts that Weber's rational asceticism is a new perspective that economic actors can use to replace the spirit of capitalism used so far.<sup>31</sup>

While in the *warā'* category, the indicator used in the context of MSME actors is that actors can distinguish between right-wrong or good-bad actions they do. As can be seen in the statement of the young coconut ice seller, "Sadly, it is useless. Still have to fight." It can also be found in the *pentol* seller's statement: "If in the past 2000, you got four *pentols*, now three *pentols*." In addition, the *pentol* seller also added that if the buyer was quiet, he chose to keep selling around. Meanwhile, the young coconut ice seller said that if a buyer did not pay, he would consider it a charity.

In the *ṣabr* category, the researcher's findings are marked and grouped using indicators: 1) patience in dealing with calamities, 2) patience in obeying Allah's commands, and 3) patience in refraining from committing immorality. Patience in the context of entrepreneurship is interpreted as a condition of the heart when in a stable emotion. Some respondents stated directly by using the word patient when asked about their business conditions during the pandemic. For example, a snack stall seller, a meatball seller, and a chicken porridge seller stated the word patient (*ṣabr*).

### ***Tazkiyat al-nafs* as Religious Resilience Techniques**

When humans are faced with problems, their internal world will respond. Depression, frustration, disappointment, regret, peace, calmness, and happiness are some examples. The form of human response is highly dependent on the structure of his psyche, namely *'aql*, *qalb*, and *ghaḍab-syahwat*. The control of

---

<sup>30</sup> Inbar Graiver, "Training the Mind: The Ascetic Path to Self-Transformation in Late Antique Christian Monasticism," *Journal of Spirituality in Mental Health* 24, no. 3 (July 2022): 251–69, <https://doi.org/10.1080/19349637.2021.1894528>.

<sup>31</sup> Kristin Asdal, "From Scarce Resources to 'the Good Economy': A New 'Version of Economization' Replacing Weber's Rational Ascetism as the Capitalist Spirit?," *Journal of Cultural Economy* 15, no. 6 (November 2022): 849–53, <https://doi.org/10.1080/17530350.2023.2167853>.

the nafs capital (*'iffah*) depends on the four soul forces: *'ilm* (knowledge), *ghaḍab*, *syahwat* and *i'tidāl* (moderation).<sup>32</sup> Management of the four soul forces will ultimately shape a person's personality, whether included in the category of *nafs ammārah bi al-sū* (the inciting soul), *nafs lawwamah* (the self-reproaching soul), *nafs muṭmainnah* (the tranquil soul), *nafs mulhimah* (the acquiring knowledge soul), *nafs marḍiyah*, or *nafs kāmilah* (the perfect soul). In simple terms, if the condition of the soul is not balanced, a person tends to do evil deeds, is not helpful and tends to deviate, and vice versa. If it is excessive, it will bring about reckless behavior, greed, cunningness, tyranny, etc. In contrast, if it is deficient, it will bring about behavior of cowardice, ignorance, foolishness, tyranny, etc.<sup>33</sup>

However, humans will have difficulty controlling the power of the soul when they do not have awareness of themselves. For this reason, humans need to make an effort to cleanse their souls (*tazkiyat al-nafs*). *Tazkiyat al-nafs* is interpreted as an effort to restore desire, *ghaḍab* and *'aql* to the condition of *I'tidāl*. At the same time, Hamka said that *tazkiyat al-nafs* is purifying the soul or self (body). The self (body) is cleansed from *hadath* (an accidental cause of impurity) and *najis* (dirt), while the soul (*al-nafs*) is cleansed from polytheism. In contrast to al-Alusi, he says *tazkiyat al-nafs* is the increase in obedience to Allah through noble character and fear of doing wicked, stupid, and godless deeds.<sup>34</sup> One of the ways that can be taken in the process of *tazkiyat al-nafs* is by processing *'ilm*, and this step is in the *maqāmāt* structure. It is just that the *maqāmāt* structure used as a unit of analysis in this paper is according to Abu Nashr As-Saraj At-Thusi, namely *tauba*, *warā'*, *zuhd*, *faqr*, *ṣabr*, *tawakkal* and *riḍā*.<sup>35</sup> The nature of *maqāmāt* is graded. One cannot be able to be *zuhd* if he has not finished the previous level. Therefore, *maqāmāt* can also be called the standard operating procedure a person needs to do to have good self-control. More than that, *maqāmāt*, through the basic maqam of repentance, is the first step of the resilience process. As a form of religious resilience, the *maqāmāt*

---

<sup>32</sup> Al-Ghazali, *Ihya Ulum Ad-Din*.

<sup>33</sup> Ricky Firmansyah, *Psikologi Ghazalian* (Jakarta: Bettermind Publishing, 2020); Ricky Firmansyah, *Psikologi Kebahagiaan* (Jakarta Selatan: Assura Raya Abiyantara, 2021).

<sup>34</sup> Belinda Dwijayanti, "Tazkiyatun Nafs In Classical And Modern Islamic Tradition Qur'anic Worldview," *Teosofia: Indonesian Journal of Islamic Mysticism* 4, no. 2 (October 22, 2015): 109–22, <https://doi.org/10.21580/tos.v4i2.1718>.

<sup>35</sup> Ayis Mukholik, "Human Spirituality Phases in Sufism: The Study of Abu Nasr Al-Sarraj in The Book of Al-Luma'," *Teosofia: Indonesian Journal of Islamic Mysticism* 6, no. 1 (June 15, 2017): 21–32, <https://doi.org/10.21580/tos.v6i1.1699>.

technique can mediate the path between one's resilience and conflict management style.<sup>36</sup>

*Taubā* is interpreted as an awareness of the existence of Allah swt and an acknowledgement of one's weaknesses. The process of self-introspection (*muḥāsaba*) is found in the *maqām* of repentance. If this process is passed well, a person will go to the next level, *warā'*. *Warā'* is interpreted as an activity that abandons actions prohibited by religion, law, and social norms. *Zuhd* is defined as letting go of desires and letting go of expectations. *Faqr* is interpreted as a realistic attitude to life that encourages a person to be able to behave *ṣabr*, which is to have good emotional stability. Someone with good emotional stability tends to have alternatives to problem-solving and ideas that encourage him to work on something. Because his efforts are built on a solid foundation of repentance, *warā'*, *zuhd* and *ṣabr*, a person tends to be aware of Allah's power behind his efforts, making him optimistic. *Tawakkal* is not interpreted as giving up, which is a passive attitude towards life. The wrong interpretation of the attitude of *tawakkal* will only encourage someone to do negative religious coping, which will interfere with the resilience process.<sup>37</sup> Furthermore, a person can lead to the *maqām* of *riḍā*, which is an attitude of complete willingness to everything that has happened, feeling quite satisfied with everything that happens.

The person who has gone through the stages of *maqāmāt* will experience an increase in the level of *nafs*, from the most basic *nafs*, *nafs ammārah bi al-su'*, to *nafs lawwāmah* and so on. However, this change in the *nafs* level applies only to one context of the problem. For example, someone who can be patient on this issue may not necessarily be patient on other issues. Thus, practicing the *maqāmāt* technique is essential for every problem or context. That is why Al-Ghazali emphasized the importance of *mujāhada* and *riyāda* in the *maqāmāt* process. By going through this process, man can become a person who is ready to receive additional knowledge from Allah swt, which will help him to rise from

---

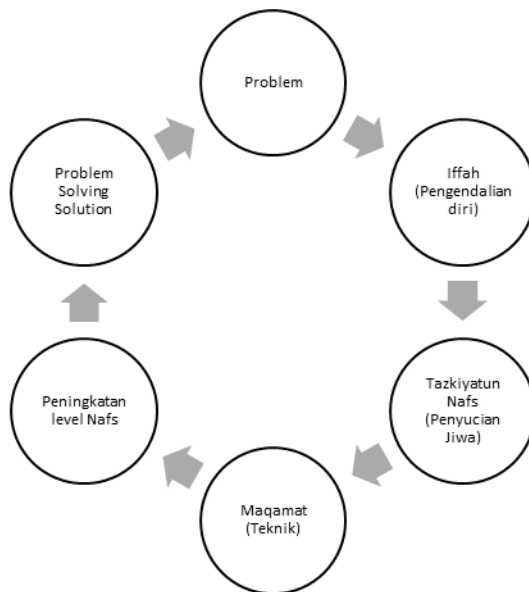
<sup>36</sup> Farzana Ashraf, Gul Zareen, and Murat Yıldırım, "Religious Self-Regulation, Self-Determination, Resilience, and Conflict Management Strategies in a Community Sample of International Muslim Students in Pakistan," *Journal of Religion & Spirituality in Social Work: Social Thought*, February 2023, 1–23, <https://doi.org/10.1080/15426432.2023.2167255>; Cuomo et al., "Religiosity and Regional Resilience to Recession."

<sup>37</sup> Karol Konaszewski et al., "Religious Struggles and Mental Health in the Polish Population during the COVID-19 Pandemic. Mediation Effects of Resilience as an 'Ability to Bounce Back,'" *Journal of Beliefs & Values* 44, no. 1 (January 2023): 135–53, <https://doi.org/10.1080/13617672.2022.2075645>.

the downturn of life's problems, find a way out of the problem, and be able to go through the problem with a good quality attitude.

The critical period that micro, small and medium enterprises (MSMEs) go through during the pandemic and post-pandemic has led to a variety of mental conditions, such as fear/panic, anger, sadness, and complex thoughts that tend to be negative. Abu Zaid Al Balkhi, in the book “*Maṣāliḥ al-abdān wa al-anfus*”<sup>38</sup>, calls these four mental conditions the source of mental disorders. If the inner condition does not get good treatment, it will increasingly lose *maṣlahāt* (goodness) and *mafsadāt* (damage) will appear. Izzudin ibn Abdussalam<sup>39</sup> explained the nature of *maṣlahāt* and *mafsadāt*. There are four kinds of *maṣlahāt*: delicacy with all its causes and joy with all its causes. There are also four kinds of *mafsadāt*: pain with all its causes and unrest with all its causes. Each is divided into the affairs of this world and the hereafter.

Figure 1. Tazkiyat al-nafs Process



<sup>38</sup> Ahmad ibn Sahl Al-Balkhi, *Masalih Al-Abdan Wa Al-Anfus* (Kuwait: Dar al Da'qah li al-Nashr wa al-Tawzi, 1990).

<sup>39</sup> Izzudin bin Abdussalam, *Syajaratul Ma'arif Wal Ahwal Wa Shalihil Aqwal Wal A'mal* (Beirut: Dar al-Kutub al-Ilmiyah, 2003).

## Conclusion

MSME actors in Kudus who have managed to face a critical period during the COVID-19 pandemic have a pattern of *tazkiyat al-nafs*. They have a method of self-control through the *maqāmāt* technique, which consists of repentance, asceticism, poverty, patience, gratitude, rida, and trust. MSME actors who are aware of God at the beginning have a complete *maqāmāt* pattern so that they can be in a state that continues to rise to the stage of tawakkal. The condition of awareness of God can be expressed in different narratives, some of which refer to God as Allah, Gusti Allah, Pengeran, or the symbol ‘*wis ono sing ngatur*’. However, MSME actors who still find it challenging to be aware of God have a *maqāmāt* pattern that tends to remain at the level of repentance.

## Acknowledgement

Thank you to all MSMEs in Kudus who have given beneficial information for this study.

## Funding

This study did not get any financial support.

## Author Contributions:

All authors contributed equally in this study and agreed to the published version of this article.

## Bibliography

- Abdussalam, Izzudin bin. *Syajaratul Ma’arif Wal Ahwal Wa Shalihil Aqwal Wal A’mal*. Beirut: Dar al-Kutub al-Ilmiyah, 2003.
- Adlina, Atika Ulfia, and Nina Mar’atus Solikhah. “Konsep Tazkiyatun Nafs Syekh Abdul Qodir Al-Jailani Dan Basis Manajemen Perilaku (Telaah Kitab Al-Ghunyah Li Thalibi Thariq Al Haq ’Azza Wa Jalla).” In *Sufism Today: Heritage, Art and Tradition in The Global Community*. Cirebon: Nusa Litera Inspirasi, 2021.
- Al-Balkhi, Ahmad ibn Sahl. *Masalih Al-Abdan Wa Al-Anfus*. Kuwait: Dar al Da’qah li al-Nashr wa al-Tawzi, 1990.
- Al-Ghazali, Mukhamad bin Mukhamad. *Ihya Ulum Ad-Din*. Bairut: Dar al Kutub al



Ilmiyah, 2010.

Asdal, Kristin. "From Scarce Resources to 'the Good Economy': A New 'Version of Economization' Replacing Weber's Rational Ascetism as the Capitalist Spirit?" *Journal of Cultural Economy* 15, no. 6 (November 2022): 849–53. <https://doi.org/10.1080/17530350.2023.2167853>.

Ashraf, Farzana, Gul Zareen, and Murat Yıldırım. "Religious Self-Regulation, Self-Determination, Resilience, and Conflict Management Strategies in a Community Sample of International Muslim Students in Pakistan." *Journal of Religion & Spirituality in Social Work: Social Thought*, February 2023, 1–23. <https://doi.org/10.1080/15426432.2023.2167255>.

Aslami, Hayu A'la. "Konsep Tazkiyatun Nafs Dalam Kitab Ihya Ulumuddin Karya Imam Al-Ghazali." IAIN Salatiga, 2016.

Azizah, Fadilah Nur, Safira Aliyani Firdaus, Igo Fadilah Ilham, Liza Putri Aqidah, Safir Aliyani Firdaus, Setyani Agung Dwi Astuti, and Imam Buchori. "Strategi UMKM Untuk Meningkatkan Perekonomian Selama Pandemi Covid-19 Pada Saat New Normal." *OECOMICUS Journal of Economics* 5, no. 1 (December 29, 2020): 46–62. <https://doi.org/10.15642/oje.2020.5.1.46-62>.

Cuomo, Raphael E., Daniel B. Davis, Stephan J. Goetz, Josh D. Shapiro, and Mary L. Walshok. "Religiosity and Regional Resilience to Recession." *Risk, Hazards and Crisis in Public Policy* 11, no. 2 (2020): 166–87. <https://doi.org/10.1002/rhc3.12189>.

Dahri, Haji Harapandi. "Maqâmat Al-Sâlik Li Al-Wushûl Ila Al-Khâliq (Ringkasan Kitab Minhâj Al-'Abidîn Ilâ Jannati Rabbil 'Alamîn) Karya Hujjatul Islam Imam Al-Ghazali." *Borneo International Journal of Islamic Studies* 1, no. 1 (2018): 1. <https://doi.org/10.21093/bijis.v1i1.1233>.

Dewi, Fransisca Iriani Roesmala, Raja Oloan Tumanggor, and Gracio O.E.H. Sidabutar. "Resiliensi Pelaku UMKM Di Jambi Hadapi Pandemi COVID-19." *Jurnal Bakti Masyarakat Indonesia* 4, no. 3 (June 6, 2022): 738–43. <https://doi.org/10.24912/jbmi.v4i3.17590>.

Dwijayanti, Belinda. "Tazkiyatun Nafs In Classical And Modern Islamic Tradition Qur'anic Worldview." *Teosofia: Indonesian Journal of Islamic Mysticism* 4, no. 2 (October 22, 2015): 109–22. <https://doi.org/10.21580/tos.v4i2.1718>.

Edward P., Sarafino, and Smith Timothy W. *Health Psychology: Biopsychosocial Interactions*. United States of America: Wiley, 2011.

Firmansyah, Ricky. *Psikologi Ghazalian*. Jakarta: Bettermind Publishing, 2020.

———. *Psikologi Kebahagiaan*. Jakarta Selatan: Assura Raya Abiyantara, 2021.

Gianiodis, Peter, Soo-Hoon Lee, Hao Zhao, Maw-Der Foo, and David Audretsch.

- “Lessons on Small Business Resilience.” *Journal of Small Business Management* 60, no. 5 (September 2022): 1029–40. <https://doi.org/10.1080/00472778.2022.2084099>.
- Graiver, Inbar. “Training the Mind: The Ascetic Path to Self-Transformation in Late Antique Christian Monasticism.” *Journal of Spirituality in Mental Health* 24, no. 3 (July 2022): 251–69. <https://doi.org/10.1080/19349637.2021.1894528>.
- Hakim, Arif Rahman. “Resiliensi Pelaku UMKM Di Tengah Pandemi Covid-19.” In *Konferensi Nasional Penelitian Dan PEngabdian (KNPP) Ke-2*, 1414–21, 2022.
- Hamka. *Tasawuf Modern*. Jakarta: Pustaka Panjimas, 1998.
- Haqq, Muhammad Valiyyul. “Psikoterapi Abu Nasr Al-Sarraj Al-Tusi Tinjauan Atas Al-Maqamat Al-Ruhaniyyah Dalam Kitab Al-Luma.” Universitas Islam Negeri Sunan Gunung Djati Bandung, 2021.
- Itmam, Shohibul. “Resesi Ekonomi Dan Implikasinya Dari Perspektif Hukum Bisnis.” *Equilibrium: Jurnal Ekonomi Syariah* 9, no. 1 (2021): 179. <https://doi.org/10.21043/equilibrium.v9i1.10012>.
- Konaszewski, Karol, Sebastian Binyamin Skalski, Małgorzata Niesiołędzka, and Janusz Surzykiewicz. “Religious Struggles and Mental Health in the Polish Population during the COVID-19 Pandemic. Mediation Effects of Resilience as an ‘Ability to Bounce Back.’” *Journal of Beliefs & Values* 44, no. 1 (January 2023): 135–53. <https://doi.org/10.1080/13617672.2022.2075645>.
- Mariana, Ida. “Coping Stress Pedagang Sunday Market Pada Masa Pandemi COVID 19 Di Kota Madiun.” IAIN Ponorogo, 2021.
- Mariyati, Leli Ika, and Islami Chomsyatun. “Resiliensi Pada Pengusaha UMKM Pasca Mengalami Kebangkrutan Di Sidoarjo.” *Seminar Nasional Dan Call for Paper “Comunity Psychology” Sebuah Kontribusi Psikologi Menuju Masyarakat Berdaya Dan Sejahtera*, 2016, 216–31.
- Masyhuri. “Prinsip-Prinsip Tazkiyah Al-Nafs Dalam Islam Dan Hubungannya Dengan Kesehatan Mental.” *Jurnal Pemikiran Islam* 37, no. 2 (2012): 95–102. <https://doi.org/10.24014/an-nida.v37i2.317>.
- Muhammad Mush’ab M, Unik Hanifah Salsabila, Annisa Dwi Mukarromah Hanindraswari, Annisa’ A-syadza, and Vika Sarika. “Menjaga Kesehatan Mental Di Tengah Pandemi Covid-19 Melalui Tazkiyatun Nafs.” *WARAQAT: Jurnal Ilmu-Ilmu Keislaman* 5, no. 2 (2020): 12. <https://doi.org/10.51590/waraqat.v5i2.118>.
- Mukholik, Ayis. “Human Spirituality Phases in Sufism: The Study of Abu Nasr Al-Sarraj in The Book of Al-Luma’.” *Teosofia: Indonesian Journal of Islamic Mysticism* 6, no. 1 (June 15, 2017): 21–32. <https://doi.org/10.21580/tos.v6i1.1699>.

- Mustamir Pedak. *Kerangka Konsep Sufi Healing*. Malang: Literasi Nusantara, 2021.
- Oloff, Miranda, Indira Primasari, Yulan Qing, Bruno M. Coimbra, Ani Hovnanyan, Emma Grace, Rachel E. Williamson, Chris M. Hoeboer, and the GPS-CCC Consortium. "Mental Health Responses to COVID-19 around the World." *European Journal of Psychotraumatology* 12, no. 1 (January 1, 2021): 1–12. <https://doi.org/10.1080/20008198.2021.1929754>.
- Pakpahan, Aknolt Kristian. "Covid-19 Dan Implikasi Bagi Usaha Mikro, Kecil Dan Menengah." *Jurnal Ilmiah Hubungan Internasional*, 2020, 59–64. <https://doi.org/10.26593/jihi.v0i0.3870.59-64>.
- Pérez-Nordtvedt, Liliana, and Mahmoud Ibrahim Fallatah. "Social Innovation in Saudi Arabia: The Role of Entrepreneurs' Spirituality, Ego Resilience and Alertness." *Journal of Small Business Management* 60, no. 5 (September 2022): 1080–1121. <https://doi.org/10.1080/00472778.2022.2041199>.
- Pradityas, Yoana Bela, Imam Hanafi, and Esti Zaduqisti. "Maqamat Tasawuf Dan Terapi Kesehatan Mental (Studi Pemikiran Amin Syukur)." *RELIGIA* 18, no. 2 (September 18, 2015): 187. <https://doi.org/10.28918/religia.v18i2.627>.
- Prasetio, Januar Eko. "Tazkiyatun Nafs: Kajian Teoritis Konsep Akuntabilitas." *Jurnal Analisa Akuntansi Dan Perpajakan* 1, no. 1 (2017): 19–33. <https://doi.org/10.25139/jaap.v1i1.108>.
- Rahmawati. "Peran Akhlak Tasawuf Dalam Masyarakat Modern." *Al-Munzir* 8, no. 2 (2013): 45–57. <https://doi.org/10.31332/am.v8i2.757>.
- Revilla, Juan Carlos, Paz Martín, and Carlos de Castro. "The Reconstruction of Resilience as a Social and Collective Phenomenon: Poverty and Coping Capacity during the Economic Crisis." *European Societies* 20, no. 1 (January 2018): 89–110. <https://doi.org/10.1080/14616696.2017.1346195>.
- saad, Muhammedamin Hussen, Geoffrey Hagelaar, Gerben van der Velde, and S. W.F. Omta. "Conceptualization of SMEs' Business Resilience: A Systematic Literature Review." *Cogent Business and Management* 8, no. 1 (2021). <https://doi.org/10.1080/23311975.2021.1938347>.
- Saputra, Nopriadi, Evi Satispi, and Danang Pribandoko. "Strategi UMKM Bertahan Melewati Covid-19: Menjadi Fleksibel Dan Kolaboratif." *Indonesian Treasury Review Jurnal Perbendaharaan Keuangan Negara Dan Kebijakan Publik* 7, no. 1 (2022): 33–47. <https://doi.org/10.33105/itrev.v7i1.500>.
- Sastrodiharjo, Istianingsih, and Robertus Suraji. *Kekuatan Spiritualitas Dalam Entrepreneurship*. Purwokerto: Pena Persada, 2021.
- Wang, Qingfang. "Planning for an Inclusive Entrepreneurial Ecosystem." *Journal of the American Planning Association*, September 2022, 1–15. <https://doi.org/10.1080/01944363.2022.2105740>.

Zohar, Danah, and Ian Marshall. *SQ: Memanfaatkan Kecerdasan Spiritual Dalam Berfikir Integralistik Dan Holistik Untuk Memaknai Kehidupan*. Bandung: Mizan Media Utama, 2002.

Zulaiha, Eni. "Spiritualistas Taubat Dan Nestapa Manusia Moderen." *Syifa Al-Qulub* 2, no. 2 (2018): 33–40. <https://doi.org/10.15575/maq.v2i2.2976>.