

Faith, Law, and Resilience: Crisis Management Strategies among Indonesian Muslimahpreneurs in the Post-Pandemic Era

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Abstract. *This study examines how Indonesian Muslim women entrepreneurs (Muslimahpreneurs) managed crises in the post-pandemic era through faith, legal frameworks, and resilience. Using a phenomenological approach, in-depth interviews with ten women-led MSMEs in South Tangerang reveal challenges, including limited access to Sharia-compliant financial services, shifting consumer behavior, reduced purchasing power, supply chain disruptions, technological limitations, and the dual role burden of managing households and businesses. Despite this, Muslimahpreneurs applied adaptive strategies grounded in family, ethics, and community. Their spiritual values, such as tawakkul, ṣabr, and maṣlahah, shaped their decisions and enhanced business resilience. This study also reveals a gap between regulatory provisions and practical accessibility.*

Keywords: *Muslimahpreneur; post-pandemic recovery; sharia-compliant finance; legal accessibility; spiritual resilience*

Abstrak. *Penelitian ini mengkaji strategi manajemen krisis yang dijalankan oleh pelaku usaha Muslimah (Muslimahpreneur) di Indonesia di fase pemulihan pascapandemi, dengan menitikberatkan pada dimensi hukum, spiritual, dan gender. Dengan pendekatan fenomenologis, wawancara mendalam dengan sepuluh Muslimahpreneur di Tangerang Selatan mengungkap berbagai tantangan yang dihadapi, seperti keterbatasan akses layanan keuangan syariah, pergeseran perilaku konsumen, penurunan daya beli, gangguan rantai pasok, keterbatasan teknologi, serta beban ganda dalam rumah tangga dan usaha. Meski demikian, mereka menerapkan strategi adaptif yang berakar pada nilai kekeluargaan, etika, dan solidaritas komunitas. Nilai spiritual seperti tawakkul, ṣabr, dan maṣlahah membentuk cara pengambilan keputusan dan menguatkan ketahanan bisnis mereka. Studi ini juga mengungkap adanya kesenjangan antara ketentuan regulasi dan aksesibilitas praktis di lapangan.*

Kata kunci: *Muslimahpreneur; pemulihan pascapandemi; pembiayaan syariah; aksesibilitas hukum; ketahanan spiritual*

Introduction

The COVID-19 pandemic has triggered a profound disruption in the global economy, affecting not only macroeconomic stability but also grassroots economic actors such as micro, small, and medium-sized enterprises (MSMEs). In Indonesia, where MSMEs account for over 99% of total business units, women-led MSMEs, especially those operating informally in urban peripheries, were among the most vulnerable (Affandi et al., 2024; Alfrian & Pitaloka, 2020). *Muslimahpreneurs*, or Muslim women entrepreneurs managing micro and small businesses, were disproportionately impacted by this crisis. These women faced structural and multidimensional challenges, including legal invisibility, limited access to sharia-compliant financial systems (Anggraeni et al., 2013), unstable supply chains (Ali et al., 2023), lack of digital literacy (Adikaram & Razik, 2022; Alhothali et al., 2022), and the double burden of domestic and entrepreneurial roles. Despite these barriers, many exhibited unique resilience informed by Islamic spiritual values and community-based coping strategies (Anggadwita et al., 2023; Arend, 2023).

The importance of women's entrepreneurship in the post-pandemic recovery phase is widely acknowledged, particularly in the context of inclusive economic growth and poverty alleviation (Dewi et al., 2023; Feria Hernández et al., 2024). However, mainstream policy frameworks and institutional recovery programs often fail to reach informal women-led businesses, especially those in faith-based and gender-marginalized communities (Dhewanto et al., 2021). The reality is more complex for *Muslimahpreneurs*, who not only navigate economic hardship but also legal and religious constraints that shape their business decisions. Additionally, the persistent demand for unpaid care work further deepens their exclusion from institutional support mechanisms, reinforcing gendered socio-economic disparities in entrepreneurship (Eagly, 1987; Elhan-Kayalar et al., 2022).

Previous studies have examined the economic impact of COVID-19 on MSMEs (Kuckertz et al., 2020; Shafi et al., 2020), challenges faced by *Muslimahpreneurs* during crises, and the role of Islamic microfinance in promoting financial inclusion (Khursheed, 2022). Other scholars have investigated how spiritual beliefs influence entrepreneurial behavior (Alhothali, Ghada Talat; Al-Dajani, 2022; Hartmann et al., 2022). However, these studies often overlook the intersection between legal structures, gender-specific vulnerabilities, and spiritual agency. For example, while Khursheed et al. highlight the role of Islamic microfinance, they fall short in explaining how legal invisibility limits Muslim women's access to such services. Similarly, studies focusing on spirituality tend to emphasize its emotional and

psychological value but rarely explore how Islamic ethics are operationalized into practical business strategies under regulatory constraints.

This research is situated within this analytical gap, bringing together legal exclusion, gendered institutional barriers, and faith-based resilience as a unified framework. Several theoretical perspectives help to frame this inquiry. The Consumer Behavior Theory (Schiffman & Kanuk, 2010) helps explain the shifting preferences and purchasing power of consumers in the post-pandemic era, which disproportionately affect microenterprises. Supply Chain Disruption Theory (Christopher & Peck, 2004) illustrates how informal MSMEs lack the institutional buffers to withstand market instability. Furthermore, the concept of Time Poverty and Gendered Workload (Eagly, 1987; Elhan-Kayalar et al., 2022) reveals how women's domestic responsibilities hinder their entrepreneurial participation. Legal asymmetries and a lack of regulatory integration for informal women-led businesses further exacerbate these structural disadvantages.

In addition to formal challenges, Muslimahpreneurs mobilize informal support systems rooted in religious and social ethics. Concepts like *tawakkul* (trust in God), *ikhtiar* (effort), and *rezeki halal* (lawful livelihood) are more than abstract values; they serve as cognitive and behavioral anchors for coping with uncertainty (Gumiandari et al., 2022). Many rely on community-based adaptive strategies, such as rotating savings groups (*arisan*), cooperative marketing, or informal knowledge-sharing networks, which are embedded in Islamic principles of *ta'awun* (mutual help) and *'ukhuwwah* (solidarity) (Hanifan & Dhewanto, W., 2022; Xheneti & Madden, 2024). This reflects a practical application of social capital theory, where trust-based networks provide resilience amid institutional exclusion. Yet, these grassroots innovations remain underexplored in existing literature.

Furthermore, digitalization—although widely promoted as a solution—often excludes informal *Muslimahpreneurs* due to limited digital access, gendered digital illiteracy, and socio-cultural constraints (Gergely et al., 2024; Novela et al., 2024). As a result, many rely on analog solutions or religious-based marketplaces to sustain their businesses. This combination of structural disadvantage and adaptive innovation underscores the need for a more nuanced, contextual, and integrative analysis of post-pandemic entrepreneurship among Muslim women in the Global South.

This study aims to address that gap by exploring the business conditions, legal constraints, and spiritual strategies of *Muslimahpreneurs* during the post-pandemic recovery phase in South Tangerang, Indonesia. It brings together empirical field

data with a sharia legal perspective and integrates spiritual dimensions into the analysis. Unlike previous studies that isolate legal challenges or spiritual responses, this research presents a comprehensive view of how Muslim women entrepreneurs navigate crisis through the simultaneous use of legal understanding, gendered agency, and faith-based resilience.

This research seeks to examine: (1) the post-pandemic business conditions faced by *Muslimahpreneurs*; (2) the legal and structural challenges they encounter, especially those relating to access, legitimacy, and protection in a sharia context; and (3) how Islamic spiritual values shape their adaptive capacity and entrepreneurial resilience. The study provides a novel framework that highlights the synergy between law, gender, and spirituality in the context of informal Muslim women entrepreneurs.

Methods

This study employed a phenomenological qualitative research design (Starks & Brown Trinidad, 2007) to explore the lived experiences of Muslim women entrepreneurs (*Muslimahpreneurs*) after the COVID-19 crisis. The research focused on how these women interpret and respond to legal barriers and economic hardship through faith-based strategies, spiritual beliefs, and community support. A phenomenological approach was chosen to capture the subjective meanings that participants assign to their struggles and adaptive practices, particularly within the framework of Islamic values and legal structures. This approach is supported by recent scholarship emphasizing the relevance of phenomenology in post-crisis entrepreneurship studies (Frechette et al., 2020; Starks & Brown Trinidad, 2007).

This study involved Muslim women entrepreneurs from South Tangerang, Indonesia, selected through purposive sampling. Participants operated micro and small enterprises across sectors such as culinary, fashion, groceries, services, and frozen food. All were Muslim women who managed their own businesses during and after the COVID-19 pandemic. According to recent literature, qualitative phenomenological studies commonly involve between 5 and 10 participants to ensure rich, in-depth analysis while maintaining data manageability (Sandelowski, 1995; Starks & Brown Trinidad, 2007). The demographic and business characteristics of the participants are summarized in the following table.

Table 1. Demographic and Business Profile of 10 Interviewed Respondents (Post-COVID-19)

No	Age (Years)	Business Sector	Business Scale	Business Period (Years)	Notes
1	25	Culinary (Food & Beverage)	Micro	3	
2	32	Basic Needs (Groceries)	Micro	5	
3	29	Fashion & Accessories	Micro	4	
4	41	Services	Micro	10	
5	38	Culinary (Food & Beverage)	Small	12	
6	35	Raw Materials	Micro	6	
7	35	Fashion & Accessories	Small	15	
8	51	Services	Micro	20	Oldest participant
9	28	Culinary (Food & Beverage)	Micro	3	Youngest participant
10	36	Basic Needs (Groceries)	Micro	8	

Data were collected through semi-structured, in-depth interviews conducted between November 2024 and February 2025. Interviews were held in Bahasa Indonesia and lasted approximately 45–60 minutes. Depending on accessibility, they were conducted either face-to-face or via virtual platforms. All interviews were recorded with participant consent and transcribed verbatim for analysis. The interview guide consisted of open-ended questions focusing on: a) business challenges during and after the pandemic; b) strategic adaptations including digitalization and community-based efforts; c) awareness and practice of Islamic legal principles in business operations, and; d) internal spiritual resources such as *ṣabr* (patience), *tawakkul* (trust in God), and *shukr* (gratitude). This guide was developed based on previous literature and field context (Patton, 2015), with revisions following a pilot interview.

Furthermore, data were analyzed manually using thematic analysis (Nowell et al., 2017), through open coding and theme categorization based on legal and spiritual dimensions. Legal analysis addressed barriers related to informality and limited regulatory access, while spiritual analysis focused on values such as *ṣabr*, *tawakkul*, and *shukr* as sources of entrepreneurial resilience. Interpretation was guided by updated theoretical lenses: dynamic capabilities theory (Ellström et

al., 2022), gendered constraints theory, consumer behavior theory, and spiritual capital theory (Neubert et al., 2017; Noghiu, 2021). Triangulation was ensured through field observations, policy document analysis, and verbatim participant quotes.

This study is limited by its use of a single in-depth interview, which provides rich insight but restricts generalizability. The focus on one Muslim woman entrepreneur in South Tangerang may not reflect broader experiences across regions or groups. Additionally, the findings rely on self-reported data, which may be affected by memory or social desirability bias. Future research should include more participants and comparative approaches for a deeper understanding.

Results and Discussion

Post-Pandemic Business Conditions of Muslimahpreneurs (Enhanced by Theoretical Perspectives)

This section explores the business performance of *Muslimahpreneurs* in the aftermath of the COVID-19 pandemic, drawing on qualitative interview data and sectoral analysis. While the pandemic period revealed a mix of growth, stability, and decline, the post-pandemic landscape is marked by more persistent structural challenges, with no cases of business growth reported among the participants. This classification illustrates diverse responses to shifts in consumer behavior and market dynamics.

The following table presents the categorization of business performance by sector and business type:

Table 2. Post-COVID-19 Business Recovery Trends among Muslimahpreneurs

Business Performance	Business Sector	Business Type
Stable	Basic Needs (Groceries, Frozen Raw Food), Fashion & Accessories	Grocery stores, minimarkets, frozen chicken, beef, hijab, custom clothing
Fluctuating	Culinary	Catering, snack innovation
Declining	Fashion, Culinary, Services	Hijab, thrift shops, photography, laundry

Table 2 provides an overview of post-pandemic business conditions, showing that none of the enterprises experienced growth, while the majority faced ongoing fluctuations or declines in performance. The subsequent section

discusses the structural challenges and adaptive strategies employed by Muslim women entrepreneurs in navigating the recovery phase.

The post-pandemic recovery of Muslim women-owned MSMEs remains slow and fragmented, with most businesses struggling to regain their pre-pandemic performance levels. Findings from in-depth interviews revealed that none of the participants experienced business growth after COVID-19. Instead, businesses were categorized as declining, stable, or fluctuating, particularly within the sectors of culinary, fashion, raw materials, and services.

The majority of businesses transitioned into states of continued decline or performance fluctuation. These trends are particularly evident in the culinary, fashion, raw materials, and service-based sectors. According to the interview findings, none of the respondents experienced post-pandemic growth, signaling the slow and uneven pace of recovery among Muslim women entrepreneurs.

A significant shift occurred in the frozen food sector, which had flourished during the pandemic due to heightened household demand and mobility restrictions. However, during the recovery period, this subsector experienced sharp sales declines as consumer preferences shifted back to dine-out experiences and recreational spending. One entrepreneur reflected, "During COVID-19, my income was high from selling frozen food through WhatsApp orders. But now that people are going out again, my sales have dropped sharply." These behavioural shifts are consistent with the observations of Kotler (2020) and Shafi et al. (2020), who noted that post-pandemic consumers tend to prioritize experience-based consumption, such as travel and dining, over basic household provisioning.

In contrast, businesses addressing basic needs, particularly grocery stores, exhibited relative stability. Although revenues slightly declined compared to pandemic levels, these enterprises continued to meet essential daily demands. A grocery store owner shared, "After COVID-19 ended, Alhamdulillah, my business has remained stable, although slightly reduced compared to during the pandemic." This form of business continuity reflects entrepreneurial resilience—the capacity to sustain operations amid shifting conditions, which aligns with Pathak et al. (2024), who emphasize adaptive capacity as a critical factor for MSME survival in uncertain environments.

The absence of business growth among respondents underscores the prolonged structural constraints confronting women-led MSMEs. As noted by Purnomo et al. (2021), these include limited access to capital, low levels

of technological adoption, and insufficient institutional support, all of which disproportionately affect women entrepreneurs in developing economies. This structural vulnerability has made post-pandemic recovery especially difficult, particularly for enterprises lacking a strong digital presence or diversified customer base.

Businesses offering event-dependent services, such as catering and photography, remained notably unstable. These sectors continued to suffer from inconsistent demand, primarily due to fluctuating social restrictions and residual consumer hesitancy around large gatherings. As one photographer expressed, "We get a few orders now and then, but it's nothing like before. People are still cautious about events." This recovery pattern echoes the findings of Shafi et al. (2020), who reported that service industries often face delayed recoveries due to shifting regulations and evolving public behavior.

The slow and uneven recovery experienced by *Muslimahpreneurs* in the aftermath of the COVID-19 pandemic underscores that the crisis extended beyond economic disruption, exposing deeper gaps in legal systems and institutional support. While many entrepreneurs demonstrated resilience, such efforts were often insufficient in the face of persistent structural constraints, such as limited access to sharia-compliant financing, the absence of legal protection for the double burden of care work, and inadequate policy attention to women-led informal sectors. These realities reflect a misalignment between macro-level legal frameworks and the micro-level experiences of Muslim women entrepreneurs.

At the same time, the crisis prompted a powerful spiritual response among *Muslimahpreneurs*. Islamic values such as *'adl* (justice), *amānah* (trustworthiness), and *maṣlahah* (public good) were not only internalized as moral principles but also served as strategic anchors for navigating uncertainty and sustaining entrepreneurial efforts. Spiritual resilience, rooted in *niyyah* (intention) and *tawḥīd* (the oneness of God), emerged as a critical internal resource, enabling entrepreneurs to endure economic, emotional, and social pressures during the recovery phase.

Thus, to fully understand the crisis responses of *Muslimahpreneurs*, it is essential to examine how both legal and spiritual dimensions shape their adaptive capacity. The following sections delve into the legal and structural challenges constraining post-pandemic recovery, followed by an analysis of the spiritual strategies that empower these women to respond with faith-driven resilience and contextually grounded innovation.

Sharia Legal Analysis of Challenges and Recovery Strategies among *Muslimahpreneurs* Post-COVID-19

Accessing Sharia-Compliant Financing: Legal and Structural Exclusion

One of the most pressing challenges faced by *Muslimahpreneurs* in the post-pandemic period is the limited access to formal sharia-compliant financing schemes, particularly Kredit Usaha Rakyat Syariah (KUR Syariah), or Sharia-Based People's Business Credit. Although this mechanism was designed to promote inclusive financial access, the majority of respondents admitted they had never accessed KUR Syariah and did not understand its procedures. A female entrepreneur in the culinary sector stated, "We were never given information about KUR. I only heard about it on social media, but I don't know how to apply for it." This lack of awareness reveals a persistent gap between macro-level policy formulation and micro-level implementation, especially among informal women entrepreneurs.

This situation exemplifies what Thathsarani & Jianguo (2022) describe as digital and structural exclusion, directly impacting MSME actors who lack both digital capacity and administrative access. Legally, this can be categorized as legal invisibility. In this state, informal businesses, especially home-based female-led enterprises, remain outside the reach of formal legal and financial systems due to their unregistered status (Kurniawan et al., 2023). While the regulatory framework for Islamic microfinance appears well-established, including DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 on Working Capital Financing and Fatwa No. 119/DSN-MUI/III/2018 on Ultra Micro Financing, access to these legal instruments remains limited. These fatwas offer contractual flexibility through mechanisms such as *qardh* (benevolent loans), *wakālah* (agency), *murābahah* (cost-plus sales), and *salam* (advance purchase), enabling financial institutions to cater to informal and home-based enterprises. However, in practice, this sharia-legal flexibility has yet to translate into institutional behaviors that are responsive to the lived realities of Muslim women entrepreneurs.

This gap between regulatory availability and operational exclusion is consistent with findings from the World Bank (2023), which reports that women-led microenterprises in Southeast Asia face systemic exclusion due to layered legal, informational, and socio-cultural barriers. Field data from this study strongly supports this claim. Many *Muslimahpreneurs* reported not only a lack of awareness of sharia-compliant financing programs but also significant difficulties navigating increasingly digitalized and bureaucratic application systems (Kurniawan et al., 2023; Thathsarani & Jianguo, 2022).

From a regulatory standpoint, Islamic microfinance is governed by instruments such as the Ministry of Finance Regulation No. 115/PMK.05/2022, which underpins Ultra Micro Financing (UMi) implementation, and Coordinating Ministry for Economic Affairs Regulation No. 1 of 2022 concerning KUR Syariah. Additionally, DSN-MUI's fatwas provide the necessary sharia-legal foundation. However, the existence of legal instruments alone does not ensure effective access. Field narratives expose a consistent disconnection between legal infrastructure and practical support mechanisms. One culinary entrepreneur shared, "I could not renew my business ID (NIB) because I did not know how to do it after the system changed. So this year I did not get any assistance." This procedural confusion reflects a broader structural disconnect between digital legal frameworks and grassroots entrepreneurial realities (Kurniawati et al., 2021). These findings are reinforced by Indonesia's Financial Services Authority (OJK), whose 2022 National Survey on Financial Literacy and Inclusion found that only 50.3% of Indonesian women are financially literate, highlighting the presence of significant asymmetry in financial and legal knowledge. Digital illiteracy, the absence of local facilitators, and the lack of community-based legal outreach have deepened this exclusion (Sahi et al., 2023; Sörensson & Ghannad, 2024).

From the entrepreneurs' perspective, poor financial literacy and inadequate bookkeeping practices present additional barriers to access. A home-based food vendor explained, "I don't know how to do bookkeeping; I usually mix household and business money." Such practices reflect a low level of administrative readiness, which becomes a key obstacle to meeting eligibility criteria. Within Islamic financial ethics, transparency and contractual clarity (*bayyinah*) are foundational principles (DSN-MUI, 2018). These principles cannot be operationalized without even the most basic financial documentation. Supramono et al. (2025) reported that more than half of *Muslimahpreneurs* surveyed lacked formal financial records or digital financial tools. Similarly, Kurniawan et al. (2023) emphasized that although regulatory mechanisms exist, entrepreneurs face de facto legal exclusion due to structural and technical limitations. These barriers are not solely attributable to individual knowledge gaps but are compounded by institutional rigidity and the absence of adaptive support strategies within Islamic financial institutions.

These findings resonate with broader critiques in Islamic economic thought, which argue that sharia compliance must be accompanied by sharia intent, the realization of substantive justice, not merely formal legality. Chapra (2001) and Kamali (2008) assert that Islamic financial systems must uphold the *maqāṣid al-sharī'ah*, particularly *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-ird* (preservation

of dignity), through inclusive policies and socially responsive practices. When sharia-compliant financing remains inaccessible to vulnerable groups, it risks violating these higher objectives. Hence, access barriers faced by *Muslimahpreneurs* are not only structural deficiencies but a failure to actualize the ethical vision of Islamic finance.

In summary, while a normative and legal framework for sharia-based microfinance does exist, its practical impact remains limited due to regulatory complexity, lack of community-level dissemination, and administrative hurdles that disproportionately affect women-led informal enterprises. Without a realignment of eligibility criteria, digital infrastructure, and institutional behavior to reflect the lived realities of *Muslimahpreneurs*, sharia-compliant financing will remain a theoretically inclusive but practically exclusive mechanism. This disconnect challenges not only institutional efficiency but also the broader ethical commitment of Islamic finance to deliver justice, inclusion, and empowerment for all.

Shifting Consumer Behavior and Declining Purchasing Power: Legal Invisibility

One of the major post-pandemic challenges faced by *Muslimahpreneurs* is declining consumer demand, which stems from two key external factors. First, a shift in consumer behavior: following prolonged lockdowns, many consumers now prioritize recreational activities, dining out, and travel as a form of post-crisis compensation. Second, declining purchasing power due to depleted savings and widespread layoffs during the pandemic is making households more cautious in their spending.

A culinary entrepreneur shared: "During COVID-19, my income was already declining, but after COVID-19, it decreased even more. Now, customers rarely place orders because they prefer going out to malls. My income has dropped by 80%."

These findings support Kotler's (2020) insight that post-crisis consumer behavior shifts toward experiential consumption over physical goods. A frozen food vendor also noted: "At the start of COVID-19, I had strong income from selling frozen food via WhatsApp. But now that people are going out again, my business has declined." In addition, economic hardship has reduced household liquidity. A grocery seller explained: "After the crisis, my customers declined because I think their savings have run out. Many lost their jobs, so now they spend very carefully." Despite these rapid shifts, recovery policies and legal frameworks have failed to accommodate informal enterprises where many *Muslimahpreneurs* operate. The absence of legal recognition limits access to financial support, training, and market opportunities during recovery.

As emphasized by Setiawan et al. (2024) and Sultan & Sultan (2020), women entrepreneurs operating in the informal sector are often excluded from formal financial and policy interventions due to their legal and institutional invisibility. Moreover, Sörensson & Ghannad (2024) identify that regulatory bottlenecks and gender-specific challenges exacerbate the marginalization of women-owned MSMEs during post-crisis recovery. Shafi et al. (2020) further observe that the lack of tailored support mechanisms for informal businesses operated by women leads to compounded vulnerabilities in times of economic disruption. If left unaddressed, the combined burden of legal exclusion and structural barriers will not only inhibit inclusive MSME recovery but may also deepen existing gender disparities in entrepreneurial ecosystems.

Supply Chain Instability and Regulatory Asymmetry

Post-pandemic, women-led MSMEs continue to face persistent challenges stemming from rising operational costs and disrupted supply chains, even as mobility restrictions have eased. The prices of essential raw materials, such as cooking oil, flour, and packaging, have experienced sharp fluctuations, significantly squeezing small business profit margins. "The price of oil and flour often goes up, sometimes every month. If I raise my prices, my regular customers complain. So I can only afford to increase a little," explained a snack business owner. "Now, even plastic packaging becomes more expensive. We have to buy smaller rolls and reuse what we can," added another home-based entrepreneur.

Christopher & Peck (2004) emphasize that such disruptions can have prolonged consequences, especially for micro-enterprises with minimal financial buffers. Ali et al. (2023) found that pandemic-induced shocks caused structural fragility among agri-food MSMEs. Mishra & Singh (2023) argue that many small businesses lack the institutional agility to adapt quickly.

However, this issue is not merely technical but also legal and structural. Informal and home-based businesses, most of which are led by women, often lack formal legal registration and are thus excluded from support mechanisms such as subsidies, logistical incentives, or collective procurement programs.

Queiroz et al. (2022) argue that regulatory asymmetry during crises amplifies inequalities between formal and informal enterprises. Laorden et al. (2022) observe that bureaucratic rigidity in Southeast Asia prevents meaningful inclusion of informal actors. Furthermore, Rahayu et al. (2023) emphasize that many women

entrepreneurs in rural and semi-urban areas remain unaware of available government assistance, largely due to ineffective policy dissemination.

Gusniarti et al. (2021) in a community-based outreach with Aisiyiah women's cooperatives, noted that policy interventions rarely reach grassroots economic actors unless accompanied by tailored education and socialization programs. Without adaptive mechanisms that align legal requirements with the realities of informal *Muslimahpreneurship*, regulatory frameworks risk reinforcing structural exclusion. As Hossain et al. (2022) and Caballero-Morales (2021) warn, unless MSME recovery policies are designed with equity in mind, they may perpetuate a dual economy in which informal, women-led enterprises remain permanently marginalized.

Regulatory asymmetry in post-pandemic MSME recovery reveals a structural gap between formal policy frameworks and the real conditions of women-led informal businesses. Although government support schemes formally exist, access is often limited by legal prerequisites such as registration, tax compliance, and digital literacy, barriers that many microenterprises cannot meet (Queiroz et al., 2022; Rahayu et al., 2023).

This gap reflects a normative failure to operationalize *maqāṣid al-sharī'ah*, especially *‘adl* (justice) and *maṣlaḥah* (public interest), into inclusive legal mechanisms. While Islamic law emphasizes fairness and livelihood facilitation, regulatory rigidity undermines the principle of *al-taysir* (easing hardship). As noted by Gusniarti et al. (2021), top-down regulations rarely succeed without grassroots education and localized implementation.

Unless legal reforms prioritize accessibility, through simplified registration, outreach, and adaptive instruments, regulatory asymmetry risks becoming a form of legal injustice, disproportionately affecting *Muslimahpreneurs* and contradicting both Islamic ethics and inclusive economic policy (Caballero-Morales, 2021; Hossain et al., 2022).

Technological Barriers and Digital Inclusion Gaps

In the post-pandemic context, digital transformation remains a critical pillar for MSME resilience and growth. However, women-led enterprises, particularly those operated by *Muslimahpreneurs*, continue to face significant structural and legal barriers in adopting digital tools. These challenges are not merely technical but are rooted in broader gendered roles and socio-cultural dynamics.

A fashion entrepreneur shared: "I have tried learning how to promote on Instagram, but I still have not figured out how to make it attractive." Another

grocery vendor explained: "I want to promote online, but with family and household responsibilities, I do not have enough time or energy to focus on social media." These statements reflect the intersection of limited digital skills and time poverty, a condition that disproportionately affects women entrepreneurs (Dalimunthe et al., 2024).

Although platforms such as Instagram, Tokopedia, and Shopee offer vast market opportunities, many *Muslimahpreneurs* struggle to fully utilize them due to multiple constraints: low digital literacy, limited access to affordable devices and stable internet, and a lack of inclusive digital training programs. These findings are consistent with the Technology Acceptance Model (TAM), which posits that perceived ease of use and perceived usefulness strongly influence technology adoption (Davis, 1989).

Moreover, the absence of gender-responsive, government-led digital inclusion strategies deepens the policy and legal gap. While the Indonesian Ministry of Cooperatives and SMEs has introduced digital onboarding initiatives, participation among women in informal or home-based enterprises remains disproportionately low (Kuckertz et al., 2020). This highlights a systemic exclusion of *Muslimahpreneurs* from national digital transformation frameworks.

Despite the presence of national digitalization agendas, the lack of harmonized regulation to protect and incentivize informal women entrepreneurs leads to a form of "legal invisibility" in cyberspace. These businesses often operate outside the boundaries of formal regulation, making them ineligible for digital subsidies, e-commerce partnerships, or cybersecurity protections. The regulatory frameworks that govern Indonesia's digital economy, such as the Electronic Information and Transactions Law (UU ITE), presuppose a level of formal business status and digital literacy that many *Muslimahpreneurs* do not possess. Consequently, without simplified legal pathways and adaptive licensing schemes, these women-led MSMEs remain systematically excluded from digital policy benefits.

Thus, the digital divide in post-pandemic Indonesia should not be viewed solely as a technological limitation but as a legal and structural challenge requiring comprehensive policy reforms. As emphasized by Tanoto & Tahalele (2024), empowering women in the digital economy requires a holistic approach that includes enhancing access to information technology, recognizing the role of social and psychological capital, and addressing gender-specific barriers. Their study underscores the need for targeted support systems that consider the socio-cultural context of women entrepreneurs in Indonesia, particularly those operating informally or in rural areas. Additionally, Salsabila et al. (2024) argue that boosting competitiveness among rural MSMEs demands community-based digital strategies, coupled with localized training models tailored to the unique needs of women-led businesses.

Therefore, the reform of digital economic policies must integrate the principle of *al-taysir* (ease and facilitation) and *'adl* (justice) as embedded in Islamic legal thought, to ensure that the benefits of digital transformation are accessible to all, especially to Muslimahpreneurs whose legal and digital marginalization is both structurally imposed and normatively remediable.

The Double Burden of Domestic and Business Roles: Gendered Legal Gaps in the Care Economy.

This study found that during the COVID-19 pandemic, women entrepreneurs faced a significant increase in domestic responsibilities, which negatively affected their ability to manage their businesses. Tasks such as cooking, cleaning, and assisting children with online learning were carried out without the help of domestic workers. As a result, the time and energy available for business activities became severely limited. These findings align with *the Double Burden Theory* by Hochschild & Manchung (2004), which explains how women are often caught between professional responsibilities and unpaid household work.

A culinary entrepreneur (38 years old) shared, "I do not have a housemaid, so I do everything myself—managing the house, the children, my husband, and my business has to be put on hold when my child has online school." This is consistent with the findings of Wharton (1994) and Brailey and Slatton (2019), who note that flexible work arrangements do not necessarily ease the burden, especially for women from marginalized communities.

A fashion and accessories entrepreneur (35 years old) also said, "Without domestic help, I have to divide my time. Sometimes I have to choose—manage my business or accompany my child in learning." However, not all women faced these challenges alone. Some respondents reported receiving substantial support from their husbands, particularly in childcare and household tasks. This support greatly contributed to maintaining business continuity during the crisis. A respondent from the basic needs sector (32 years old) stated, "Alhamdulillah, my husband and I help each other. When I am busy delivering orders, he takes care of the kids or tidies up the house." This supports the findings of Rafiki & Nasution (2019), which emphasize the importance of family support in mitigating the impact of excessive domestic burdens on women entrepreneurs.

In Muslim communities, the domestic roles of women are often perceived as religious obligations, while in fact, such perceptions are more reflective of cultural constructs. Some entrepreneurs expressed feeling burdened by the dual roles of

wife, mother, and breadwinner that are religiously and socially expected. However, Islamic teachings based on the Quran and Hadith emphasize that husband and wife are partners in responsibility, as reflected in Q.S. At-Taubah: 71, which asserts that believing men and women support each other in doing good. This aligns with the findings of Ummiroh et al. (2022) and ChoudhuryKaul et al. (2023), which highlight that Muslim women in MSMEs often face socio-religious norms that limit their public roles, despite their significant economic contributions.

Nevertheless, religiosity also served as a source of resilience. A raw material entrepreneur (35 years old) stated, "I believe Allah gives me the strength to persevere despite many challenges. My business is a trust (*amanah*)."

This belief is consistent with Ummiroh et al. (2022), who found that Islamic values strengthen the mental resilience of women entrepreneurs in facing social and economic barriers.

However, these dynamics are not solely socio-cultural—they also reflect institutional and legal asymmetries. Most national employment and MSME policies have yet to address the unequal domestic burdens faced by women, particularly those in informal sectors. The absence of gender-sensitive legal frameworks—such as subsidized childcare services, family-friendly business incentives, or comprehensive social protections—increases their vulnerability in economic recovery (Sultan & Sultan, 2020; Tanoto & Tahalele, 2024). Furthermore, informal women entrepreneurs often cannot access formal support programs due to a lack of business legality and administrative capacity, further exacerbating their marginalization (Rahayu et al., 2023; Salsabila et al., 2024).

These legal gaps signal a broader failure to operationalize gender equity within national recovery strategies. While Indonesia has ratified several international conventions, such as CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women), its translation into enforceable policy measures for women in the informal sector remains weak (Women, 2019; World Bank Group, 2023)

For instance, the lack of a legal guarantee for flexible working hours, caregiving subsidies, or institutionalized support for women's unpaid labor continues to marginalize Muslimahpreneurs. In Islamic legal ethics, the principle of *'adl* (justice) mandates equitable access to economic opportunity. However, when policies ignore the gendered burden of care, they violate the spirit of *al-'adl* and *al-rahmah* (compassion) by overlooking structural disadvantages faced by women.

This calls for a rethinking of care economy legislation that explicitly integrates unpaid labor into the formal economic discourse. Legal instruments should mandate support systems, such as childcare infrastructure, shared parental leave,

and financial incentives for caregiving roles, to bridge this asymmetry. Otherwise, legal invisibility will continue to institutionalize inequality and hinder inclusive recovery for women-led MSMEs.

For triangulation, these findings are supported through qualitative interviews, theoretical frameworks, and the analysis of regulatory and policy documents, reflecting a multidimensional approach to the care economy. Thus, the intersection of unpaid domestic labor, socio-religious expectations, and legal invisibility creates a compounding burden for women-led MSMEs. While family support and spiritual belief provide essential resilience, they cannot substitute for urgent legal reform. Only through gender-responsive laws and inclusive care policies can governments realize both constitutional guarantees of equality and *maqāṣid al-sharīʿah* principles of justice and social welfare. Without such reforms, the double burden will continue to limit women's capacity for innovation and sustainable business growth.

Legal and Strategic Response of Muslimahpreneurs

During the post-pandemic period, Muslim women entrepreneurs continued to adjust their business strategies to adapt to the new normal. The recovery strategies implemented across various sectors are summarized in Table 3 below:

Table 3. Recovery Strategies of Muslimahpreneurs Post-COVID-19

Business Performance	Business Sector	Business Types	Strategies	Strategy Description
Declining	Culinary, Fashion	Frozen food, Clothing	Limited customer retention, basic promotions	Relying on loyal customers; minimal social media usage; lack of product innovation; difficulty adjusting to shifting consumer behaviour preferring offline experiences.
Stable	Basic Needs	Grocery stores	Stock management, customer relationship maintenance	Ensuring product availability; maintaining affordable prices; regular communication with loyal customers, and leveraging social capital.
Fluctuating	Snack Production	Local snack businesses	Packaging updates, event participation	Improving packaging to attract customers; joining local events and seasonal fairs, bazaars; moderate online promotion efforts,

As shown in Table 3, the post-pandemic recovery strategies varied in terms of innovation and responsiveness to market changes. Businesses in essential sectors maintained stability through operational efficiency, while others experienced decline due to a lack of strategic renewal. These dynamics are further analyzed below.

In the fashion and culinary sectors, previously sustained by online sales and home-based production during the pandemic, there was a significant downturn post-pandemic. This was mainly due to shifting consumer preferences, with customers increasingly favoring offline activities such as shopping in malls and dining at restaurants. Strategies adopted in these sectors tended to be passive, relying on loyal customers through basic promotions, without product innovation or market expansion. One frozen food entrepreneur remarked: "Now it's getting quieter because people prefer dining out, so they rarely order frozen food anymore." This lack of strategic renewal suggests that what was effective during the pandemic became less relevant afterward. This finding is consistent with Salsabila et al. (2024), who emphasize the importance of continuous innovation to maintain business relevance amid dynamic market conditions.

In contrast, businesses in the basic needs sector, such as grocery stores, managed to remain stable. Their strategies were relatively simple, focusing on product availability, competitive pricing, and maintaining relationships with regular customers. A grocery store owner shared: "I always make sure items are available. Even if it's quiet, customers still come because basic needs never stop." This approach aligns with the principles of Customer Relationship Management (CRM), which highlight the importance of building and sustaining long-term customer relationships (Payne & Frow, 2005; Prior et al., 2024).

Meanwhile, businesses with fluctuating performance, such as local snack producers, sought recovery through packaging enhancements, participation in local events, and seasonal promotions. These strategies reflect the application of *Dynamic Capabilities Theory* (Teece, 2007), which emphasizes flexibility, innovation, and adaptive marketing in volatile market conditions.

However, beyond internal strategies, many MSMEs also faced external challenges, particularly legal and structural barriers that hindered optimal recovery efforts. Several women entrepreneurs reported issues related to business legality, such as expired licenses, lack of halal certification, and difficulty accessing formal support due to not having a Business Identification Number (NIB). This reflects the asymmetry of legal awareness (UNDP, 2020), in which informal women entrepreneurs often lack the regulatory knowledge and administrative resources to meet compliance obligations. Such asymmetric access to legal information reinforces

marginalization and reduces their eligibility for post-crisis recovery schemes. A culinary entrepreneur explained: "I couldn't renew my NIB because I didn't know how to do it after the system changed. So, this year, I didn't receive any aid."

This finding aligns with reports from OECD (2020) and UNDP (2020), which indicate that women-led MSMEs often operate informally and face bureaucratic challenges in accessing government programs or recovery funds. This reflects a critical mismatch between legal formalism and grassroots accessibility, where regulatory literacy and digital bureaucracy serve as exclusionary tools rather than enablers. Without targeted legal literacy programs and administrative assistance, the promise of simplified systems like OSS remains unrealized among informal, women-led enterprises (Affandi et al., 2024; Aristanto et al., 2022).

Additionally, the obligation to obtain halal certification has become increasingly important for Muslim business owners in the food and cosmetic sectors. Many entrepreneurs find the process too complex, technical, and costly. One respondent stated: "We want to apply for halal certification for our herbal drinks, but the requirements are too complicated. I need someone to guide me step by step."

These complexities indicate a lack of gender-responsive and culturally adaptive legal mechanisms, which disproportionately affect Muslimahpreneurs in rural and peri-urban areas. As Adikaram & Razik (2022) suggest, legal systems must account for gendered vulnerabilities in regulatory navigation.

This condition also reflects a broader gap in practical regulatory inclusion, where women micro-entrepreneurs are expected to comply with evolving legal and institutional demands without sufficient support or guidance. Effective empowerment requires not only the existence of legal frameworks but also the presence of capacity-building mechanisms, such as digital infrastructure, mentorship, and community-based knowledge transfer, that enable women to effectively engage with formal systems (Crittenden et al., 2019). In fragile and gender-exclusionary contexts, the lack of institutional responsiveness further constrains women's ability to meet regulatory demands and assert their legal agency (Althalathini et al., 2022). This issue highlights a gap in regulatory literacy and the need for structural support, such as legal aid services or mentoring centers, particularly for women-led MSMEs in peri-urban areas.

Despite the government's introduction of several legal reforms (e.g., the OSS system for NIB registration and free halal certification programs), many entrepreneurs remain unaware of or unable to navigate these procedures due to

digital and administrative barriers (Ministry of Cooperatives and SMEs, 2020; Odoch et al., 2024)

According to Crittenden et al. (2019), legal and institutional empowerment for women micro-entrepreneurs in emerging economies requires not only access to formal frameworks but also the availability of enabling tools, such as digital infrastructure, mentorship, and community-based knowledge transfer, that translate policy into practice. In fragile contexts, such as those faced by many Muslimahpreneurs, the absence of these practical mechanisms hampers their ability to assert legal and economic agency (Althalathini et al., 2022; Mucollari, 2024).

Although the state has introduced reforms, the gap between *de jure* provisions and *de facto* accessibility persists, especially among informal Muslimahpreneurs, revealing a structural implementation deficit in Indonesia's legal infrastructure (Affandi et al., 2024; Aristanto et al., 2022).

Beyond product innovation and digital strategies, some Muslim women entrepreneurs adopted community-based adaptive strategies, such as selling at temporary markets (locally referred to as *pasar kaget*), mosque courtyards, or religious and social community events. These emerged as creative responses to limited capital access and reduced purchasing power in the post-pandemic context. This approach reflects the significance of social embeddedness in the micro-enterprise ecosystem of women, as Tiwari & Shastri (2023) argue that "social capital and place-based networks are critical enablers for survival of community-based enterprises during crisis recovery."

Many *Muslimahpreneurs* have leveraged community-based informal spaces, such as mosque courtyards and RT/RW-organized pop-up markets. These practices represent on-the-ground innovations that align with both local needs and Islamic values, especially in areas where formal policy support remains limited.

Since 2020, several mosques in Indonesia have informally evolved into community-based economic hubs, blending religious guidance with entrepreneurial support—a phenomenon often referred to as marketpreneurship. One prominent example cited in field narratives is the Jogokariyan Mosque in Yogyakarta, known for its capital assistance programs, business mentoring, and value-based governance rooted in *maqāṣid al-sharī'ah*. Although not yet widely documented in peer-reviewed literature, such models illustrate how faith-based institutions can foster resilience and moderate business growth among Muslim micro-entrepreneurs.

Building on this concept, field interviews indicate that female entrepreneurs are now utilizing mosque courtyards to sell goods without rental fees. Instead,

the only requirement is participation in congregational prayers and maintaining cleanliness. One snack vendor shared: "I sell every Sunday morning in front of the mosque near my house. They allow it as long as we join the *Subuh* prayer and keep the area clean."

In addition to mosque-based sales, a similar model has emerged in the form of community-level pop-up markets, typically organized with informal approval from neighborhood (RT/RW) authorities. These markets are held regularly—often on weekends—and are characterized by flexible timing and minimal or no costs. Vendors are expected to clean the area afterward, reinforcing a culture of shared responsibility. As one culinary entrepreneur explained, "I sell at the Sunday market... as long as it's clean and we help tidy up." Although the contribution of mosques in this study is still limited to providing courtyard space for informal trading and has not yet reached the comprehensive empowerment model exemplified by Jogokariyan Mosque, this practice nonetheless reflects the potential role of mosques as alternative economic spaces rooted in spirituality and community solidarity.

These inclusive practices are consistent with integrated community empowerment initiatives as described by Widiyanto & Sari (2024), which highlight the synergistic role of mosques, LAZIS (Islamic charity institutions), local governments, academics, and civil society organizations in addressing poverty and strengthening grassroots economic resilience.

Thus, this synergy between spiritual space and community solidarity has enabled women-led MSMEs to reduce operational costs, access local consumers, and rebuild their market presence. Importantly, these community-based responses demonstrate how grassroots innovations can help fill the gaps left by formal policy, offering a culturally embedded and sustainable model for post-pandemic recovery.

Building upon the preceding analysis, the Sharia Legal Dimension for *Muslimahpreneurs* in Post-Pandemic Recovery reveals a multi-layered set of constraints. The post-pandemic recovery of Muslim women-led MSMEs is marked by intersecting legal and structural barriers, from limited access to sharia-compliant financing, digital and regulatory exclusion, to the burden of unpaid care work reinforced by gendered legal blind spots. While policies and fatwas exist to support their inclusion, gaps in dissemination, procedural clarity, and institutional responsiveness continue to marginalize informal *Muslimahpreneurs*.

Despite these constraints, many have exhibited strategic agency by leveraging informal networks, community spaces, and embedded Islamic values. This interplay between legal adversity and moral resilience highlights the need to explore how

spiritual convictions and faith-based ethics have served not only as coping mechanisms but as active drivers of perseverance and innovation, an inquiry taken up in the following section.

Faith-Based Resilience and Adaptive Agency of Muslimahpreneurs

Beyond institutional and legal challenges, many *Muslimahpreneurs* drew upon a deep sense of faith as their primary source of resilience and strategic continuity. This section explores how spiritual values shaped their adaptive agency during the post-pandemic recovery, especially in settings with limited formal support. Based on qualitative interviews, the analysis shows that Islamic belief systems function not only as internal coping mechanisms but also as frameworks for innovation, business perseverance, and ethical direction.

Findings indicate that Muslim women MSME owners responded to the COVID-19 crisis with a profound orientation toward spiritual resilience. Their strategies were not merely reactive but embedded in *tawhīd* (divine unity), *qadar* (divine decree), and *taqwa* (God-consciousness)—core elements of Islamic epistemology that offered psychological stability and moral compass in navigating economic uncertainty.

A culinary entrepreneur stated, "I believe that sustenance comes from Allah. The decline in income is not merely due to the pandemic, but I believe that behind all of this, there is a greater wisdom that Allah intends." This statement aligns with Pargament's (1997) theory of spiritual coping, which suggests that trust in divine decree enables individuals to find meaning in adversity and sustain motivation. Rather than viewing the pandemic solely as an economic burden, respondents interpreted it as a divine test and an opportunity for spiritual growth.

Another vendor shared: "Allah will not give a test beyond His servant's ability. If we think positively, the COVID-19 pandemic could be a time for rest and reflection." This reflects the internalization of *al-tawakkul* (reliance on God) and *al-shukr* (gratitude), values found to support emotional regulation and adaptive capacity (Gumindari et al., 2022; Hartmann et al., 2022; Margaça et al., 2022).

A frozen food seller added: "Allah will surely provide a way out for every problem, as long as we make efforts, remain patient, and trust in Him." This illustrates the synthesis of *al-sabr* (patience), *al-ikhtiyār* (effort), and *al-tawakkul*, which is at the core of Islamic entrepreneurial ethics and aligns with empirical findings on faith-led innovation and perseverance (Alhothali, Ghada Talat; Al-Dajani, 2022; Neubert et al., 2017)

Adaptive agency, in this context, refers to the proactive capacity to navigate uncertainty using internal belief systems and contextual knowledge (Bandura, 2001; Sen, 1999). Muslimahpreneurs' agency was rooted in Islamic values and spiritual intentionality. Many relied on *niyyah* (intention), a concept embedded in both Islamic jurisprudence and Sufi ethics (Al-Ghazali, 2004), to continue operating in challenging market conditions. Rather than withdrawing, they used their faith to generate purpose, energy, and strategic decision-making.

Similar dynamics have been identified in broader literature. Noghiu (2021) and Kolade et al. (2020) emphasized the role of spiritual capital as a resource for entrepreneurial resilience and moral governance, especially in contexts of economic turbulence. Studies in Saudi Arabia also confirm that spirituality, ego resilience, and alertness are key drivers of social innovation among Muslim entrepreneurs (Pérez-Nordtvedt & Fallatah, 2022).

This study contributes to the literature by reframing spirituality not merely as a private belief system but as a functional and mobilizable component of entrepreneurial practice, especially in crisis-prone, low-resource contexts. Unlike approaches that treat religiosity abstractly, this paper highlights its active operationalization in business survival and adaptation.

Findings call for greater attention from Islamic financial institutions and policy stakeholders to integrate faith-based motivation into legal empowerment frameworks, recognizing that for many Muslim women, resilience is grounded in *īmān* (faith), *niyyah*, and the pursuit of *maqāṣid al-sharī'ah*, particularly the preservation of wealth (*ḥifẓ al-māl*) and dignity (*ḥifẓ al-'ird*).

Conclusions

This study explored the legal and spiritual dimensions of crisis responses among *Muslimahpreneurs*, Muslim women-led MSMEs, in the post-COVID-19 context of South Tangerang, Indonesia. The findings reveal that legal exclusion, structural constraints, and inadequate policy targeting continue to impede recovery. Key legal issues include limited access to sharia-compliant financing, lack of recognition for informal businesses, digital inequality, and the absence of legal safeguards for care-related responsibilities. These barriers demonstrate the urgent need for gender-responsive legal reform within the sharia economic policy framework.

At the same time, spiritual values such as *tawakkul* (trust in God), *ṣabr* (patience), *amānah* (trustworthiness), and *maṣlahah* (public good) played a transformative role

in shaping adaptive strategies. Rather than serving merely as coping mechanisms, these values informed concrete business decisions, supported emotional resilience, and sustained enterprise continuity during economic uncertainty. This indicates that faith-based ethics are not only normative ideals but also operational tools for entrepreneurial sustainability.

By integrating legal analysis with spiritual agency, this study advances the field of sharia economic law by demonstrating how normative Islamic principles intersect with regulatory gaps in real-world microenterprise contexts. Policy recommendations include the development of inclusive legal frameworks that acknowledge informal Muslim women entrepreneurs, expansion of targeted digital literacy programs, and the incorporation of Islamic ethical values into national MSME strategies.

Future research should further investigate institutional mechanisms for integrating sharia principles into gender-sensitive economic policymaking and explore comparative contexts where legal-spiritual integration enhances microenterprise resilience.

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