

# SPIRITUALITY MOTIVATION IN A CRICIS AS EXPERIENCED OF MUSLIM ENTREPRENEURS

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## ABSTRACT

**Purpose:** Spirituality is an important topic in business learning, especially in entrepreneurship. A driving force and important values motivate entrepreneurs to run a business that is for not only making profit but also enabling to build better cooperative connectivity.

**Design/methodology/approach:** Using a qualitative method with a social constructionist, interpretive approach, this study reveals the narrative behavior of entrepreneurs in realizing the times of crisis due to natural disasters and the Covid 19 pandemic.

**Findings:** Religious spirituality is not only looking for one's own benefit, but also for living a useful life for others. Spirituality is in line with the core principles, namely doing business to meet the needs of the community and customers.

**Originality:** During the economic crisis caused by natural disasters and the Covid pandemy, business people experienced a tremendous effect on the drop in sales turnover. There is a struggle to rise based on the characteristics of spirituality for the benefit of the company, employees, and the community (cooperatives).

**Managerial implications:** as a driving force for the work of spirituality and local community values still survive, while modern management as complements organizational behaviors

**Practical implications:** Spirituality is the key to awakening in the form of values of persistence in Allah (God), honesty, gratitude, effort, and surrender. This value behavior is supported by awareness to develop creativity, optimism in seeing the future.

**Keywords:** Spiritual Motivation, Muslim Entrepreneurs, Pandemic and Cricis Condition.

## INTRODUCTION

The spirit of resurrection is certainly not easy, for entrepreneurs it takes determination and hard struggle as well as high motivation to raise. The high rate of decline in turnover at the onset of a disaster which impacts economically and socially as well as work ethic requires entrepreneurs who are truly resilient to face the existing challenges. The culture and religious values become identities that influence residents to survive and be able to overcome the suffering they experience. Meanwhile, research that the impact of the mud disaster has caused the destruction of the social order, which has brought serious problems in the economic sector.

The Tha'un disaster is relevant to COVID-19 because both are health disasters. The "Tha'un" pandemic and Covid-19 have a lot in common. Rasullah Muhammad SAW said, "If you hear of a plague running rampant in a country, then don't enter it; and if you are in that area do not go out to run from it "(Narrated by Bukhari & Muslim). This hadith is very relevant to the

mitigation of COVID-19, such as lockdown, self-quarantine, self-isolation, staying at home, maintaining distance, and so on. The economic and business impact has made the full attention of all parties Ali, Abbas J. (2014).

The estimated impact of COVID-19 on poverty in Indonesia is significant. The data shows that 1.2 million people will eventually be infected. The economic impact is also expected to be severe if not accompanied by massive preventive measures. The government projects a baseline of economic growth of 5 percent in 2020, however, various studies estimate that COVID-19 will reduce Indonesia's economic growth to between 1 and 2 percent. The study found that the mildest impact of COVID-19 on economic growth, the poverty rate will increase from 9.2 percent in September 2019 to 9.7 percent by the end of 2020. This means that 1.3 million more people will experience poverty. In the worst case projection, the poverty rate will increase to 12.4 percent, which means that 8.5 million more people will be poor. The latter means that Indonesia's desire to reduce poverty over the past decade has been in vain. The implication is that Indonesia needs to expand its social protection program to help the new poor apart from the existing poor (Suryahadi et al. 2020).

Disaster management in Islam is very much determined by the perspective of disaster interpretation. In *Al-Baqarah* (2): 155, it is stated that disaster is a form of love from Allah SWT and a means of self-introspection. Therefore, disaster must be treated as a test, which opens up opportunities for people to improve the quality of their faith and service. Therefore, disasters in Islam must be overcome with the spirit of a better life, not fatalistic and pessimistic. In Tarjih's perspective, disaster management is carried out in three stages, namely preventive action, emergency action, and recovery (Bartika et al., 2020).

## Research Objective

How SMEs entrepreneurs believe that spiritual (religious) values and local values are the basis for rising in finding solutions to the economic downturn due to the mudflow disaster and the Covid Pandemic 19 Cox & Paul (2016).

## LITERATURE REVIEW

Preliminary studies conducted based on literature show that there is a "resurrection" from the economic downturn as a result of the COVID-19 pandemic, which results in employers being able to survive (resilience), survive and RISE. As a country with 87.2% (263 million) of the population as Muslims, Indonesian society generally still holds strong religious values which are thought to be the motivating drivers to survive and rise Bonner (2003).

## Learning Entrepreneurship in Cooperative

This theoretical study is related to part of the limitation in human being where entrepreneurs who are members of cooperatives need a social process in entrepreneurship learning (Davidson et al. 2001). This concept certainly does not ignore the contribution of economic theory, where Kirzner (1973) observes the importance of learning in the entrepreneurial process. Binks and Vale (in Rae 2005) argue that there are limitations to economic theory in understanding the sociological and psychological aspects of humans in their entrepreneurial behaviour Schiermeier (2013). A recent study concerning entrepreneurial cognition from Mitchell et al. (2002); Ojastu (2010) have been limited by the cognitive paradigm of the individual (not social) and the conceptualization of the brain (not behavior) in their research. Armed with this meaning, entrepreneurship in a person's cooperative initially emerges from the

objective reality that exists in society in the form of symbols, jobs, values, beliefs and expectations. This person continues to develop with various kinds of relationships, interactions, integration and acculturation so that it will create an identity for the person concerned Donthu & Anders (2020).

The main conclusion that can be drawn from the extensive writings on entrepreneurship education is that education can provide cultural awareness, knowledge and skills for entrepreneurship, as the "art" of entrepreneurial practice is learned through direct experimentation with engaging in business rather than an educational environment (Jack & Anderson, 1999). Learning should be explored as a contextual and active process rather than purely education, which raises the second question, whether a framework can be created for understanding entrepreneurial learning Lucac & Christopher Stanton. (2020). The cognitive paradigm has also dominated the study of learning, and is limited by using individual information processing concepts to understand the human mind and the ability to learn (Bandura, 1986). Bandura (1986) divides individual learning in the form of learning by doing, reflecting when comparing situations and imitating them. Learning can also be viewed as a cognitive process by taking and structuring knowledge. Through deepening cognitivism, have developed a theory of social experience and learning that combines social action, conceptualization and practice where the role of the leader and social factors determine. The contribution of language, constructiveness, and discourse in understanding learning has been developed through the work of Wenger (2004) who developed comprehensive social and behavioral theories through learning. This includes the dimensions of meaning, practice, identity and community. The meaning of learning is the ability to capture experiences and develop them into meaningful ones, which is the peak of learning itself. It provides a conceptual basis for an entrepreneurial learning model that accommodates social participation and human action and cognition, enabling sophisticated learning theories to be applied to entrepreneurship. It also allows the development of the individual learning conceptions of entrepreneurship (Rae & Carswell, 2001).

Cope & Watt (2000) state that critical-incidents experienced by entrepreneurs in their daily business activities contain very high emotional content and high-level learning. They emphasize the importance of mentoring to interpret critical events faced as learning, so that the learning outcomes are effective. Minniti & Bygrave (2001) prove in a dynamic model of entrepreneurial learning, that the failure and success of entrepreneurship will enrich and renew the stock of knowledge and entrepreneurial attitudes so that he becomes more capable in entrepreneurship. Cooperatives can mitigate the impact of a recession by the fact that they stay and continue to do business. There is evidence that co-operatives in all sectors have done better than their competitors; the survival rate of new firms is better, and the longevity of cooperatives is impressive (Birchall & Hammond, 2019).

## **Business and Spirituality**

Spirituality has been a major area of focus for decades. Many researchers offer different views on spirituality. From an eastern perspective, people who are aware of the depth of their spirituality and the extent to which it has been researched, the first thought that comes to mind is the religious factor. The word 'Spirituality' is generally used in religions to refer to Deity. In Christianity, Zsolnai (2007) argues that ethics needs spirituality as a basic way and as a major motivational force. For this reason, the discussion about spirituality in early ages was always in connection with God (Allah). In Islam, Spirituality is guided by the guidance given by Allah and thus as a Muslim must ensure that everything he does is for the pleasure of Allah Sumarni (2020). Islam does not see spirituality as separate from daily activities and activities. Islamic spirituality is based on monotheism, affirming Allah because there is no god who deserves to be worshiped except Allah. Many of us believe that our strong connection with the afterlife and our God is spirituality. The stronger our relationship with our religion and God, the stronger the spirituality in us (Altaf & Awan, 2011). Businesses often exclude spiritual values, spiritual values should be included in the company as long as they are held as company principles. By developing spiritual values, business behavior can accommodate the compliance with convergent values of actors in the form of actions, policies, and corporate culture (Brophy, 2015). Businesses formed by spiritual

principals must express-not alienate-the values held in a way that contribute to the functioning and development of the spiritual value of the people at work Cahyani (2020).

Work is a form of Islamic cultural orientation, because work is worship. The relationship between religious values and company has become stronger, supported by many research results (Dana, 2010; Witham, 2010); Dana (2010) shows how entrepreneurship is carried out internally and through various contexts based on religion where the values of religious beliefs are interrelated with cultural values and both of them influence each other in managing entrepreneurial behavior Khairi (2013).

According to Wilson (2006) there is no inherent conflict between Islam and capitalism; indeed, it is possible to identify the emergence of a distinctive type of Islamic business based on capital accumulation in the form of anti-interest financing (read usury). So that there is often a debate about the pros and cons of certain interest levels. However, the values and norms originating from the Islamic religion motivate entrepreneurs to contribute more to their social life and lead to a higher commitment to specific aspects of society compared to individually developed values and norms. Finally, the view of human nature from Islam, which teaches the natural goodness of humans as social beings, leads to a positive view of how useful they are to society (Graafland et al., 2006). The fundamentals of Islamic teachings are based on Sharia, which describes Sharia as Islamic Law. Sharia is "a set of norms, values, and laws that shape the Islamic way of life." The components of Sharia norms and values can be used to improve business ethics in Muslim business practices (Ismaeel & Blaim, 2012).

The influence of the religious spiritual dimension on business remains a concern of researchers, where religious values have a place to influence business behavior (Miller & Ewest, 2013). Relationship with Allah is seen as a crucial and important dimension in Javanese business, there are conditions where Islamic values have greatly influenced actions and behavior in business and seek to be embedded in daily business behavior. Efforts to bring business and religious relations closer together (as culture) are very closely related to the leader's efforts to provide a place of worship, make "complaints/prayers", when he gets business problems and invites togetherness and equality to worship together, with the principle that humans need God in doing business Nashifa (2019). The implication and implementation are very clear by avoiding bank loans which are considered bank interest as usury and prohibited. The interest in business life is motivated by the principle that life has been determined by God, luck must be earned and profit depends on yourself and God. In the Javanese dimension, this surrender is in line with the cultural values of Nrimo, which teaches humans to accept what God has determined and outlined (Pitoyo, 2008). Surrender does not mean giving up, but the Javanese will try to maintain their dignity and family and work. The nrimo dimension, in total, shows the value of tawakal, trying to work hard to finally submit the results to God. Hard working capital to rise up makes personality values important in seeing the relationship between the religious side and the struggle to survive. The existence of a classification of Javanese society in the three categories of Santri, abangan and wong cilik (Geertz, 1976) indicates the strength of Santri culture in the three business actors to implement business based on religious values as part of life and business behavior. Religious orientation is clearly a factor that supports a belief that religious values are social capital that helps members to overcome entrepreneurial challenges (Nwankwo & Gbadamosi, 2013). Religious faith appears to have become the main pillar of Islam, as well as a guide to business behavior for Calvinistic faith (Dana, 2010; Witham, 2010), Judaism (Kotkin, 1993), Christian (Nwankwo & Gbadamosi, 2013). Religious orientations have a strong explanatory power in relation to variations in work values (Cullen et al., 2003). For Javanese people, religious values have been integrated into everyday life, but their spiritual life is often not pure Islamic values but there has been an acculturation with traditional peasant cultural values and even Hindu values that had ruled the land of Java for centuries.

## RESEARCH METHODOLOGY

The methods used in this research are social constructionist (Gergen, 2009), narrative (Polkinghorne, 1988) and interpretive, the narrative approach is recognized as a valid method in interpretive studies of entrepreneurship (Hjorth & Steyaert, 2004). The theme analysis is used to interpret

the narrative of the life stories of 5 entrepreneurs in the creative industries. Experience is always meaningful and human behavior is expressed and informed from this meaning (Polkinghorne, 1988).

The industrial center of the Intako Sidoarjo cooperative is the object of research. The cooperative currently has 251 SMEs members, entrepreneurs who are engaged in the leather craftsman product industry in the form of bags, shoes, jackets, and luggage. The informants were selected with the consideration that they had indeed experienced the impact of the downturn due to the Lapindo mudflow and the Covid 19 pandemic crisis Fairlie (2020). Where these events had an impact on the decline in sales turnover, but they tried to survive, survive and always tried to get up. They have spiritual power as well as creative ideas to solve entrepreneurial problems and try to use a platform that is different from their competitors and has an indication of upholding spiritual values Pruzans (2008). Resource persons consisted of cooperative heads (P1), with 4 cooperative members who are also women entrepreneurs (W1) and (W2) and male entrepreneurs (P2) and P3. At the level of individual leadership, entrepreneurs basically simply want to realize their desire for soul fulfillment, they inherently apply the principles of spiritual values in carrying out their business instincts (Miller, 2004). This study uses analytical tools in data management, querying and visualization, with NVivo 12 software being used to import, manage, and analyze the possibility of various data sources from text, audio, images, web content, and social media (Thomas, 2006).

## RESULTS AND DISCUSSION

The Sulfil cooperative was founded in 1997, with 251 UMKM members engaged in the production of leather, be it bags, luggage, belts, jackets, shoes, and other leather products. In its heyday, the Intako leather industry became a center for leather crafts in East Java, Indonesia, and became an icon for the home industry, small and medium enterprises. The Lapindo mudflow incident in 2006, socially and economically had a tremendous and very heavy impact on leather craftsmen. The impact was felt with the decrease in business turnover by 40% from previously 1.5 billion rupiah per month to only 300 million rupiah. Meanwhile, Covid 19 had more severe consequences, decreased turnover to 90–95%, which usually costs IDR 500-750 million, now IDR 50 million. As an industrial center, government assistance is the only way in which at this time every entrepreneur gets 2.4 million monthly funds and digital marketing training assistance from a non-governmental group organization. In terms of products and marketing, the solutions they create are diversifying the market, creating unique new product creations, switching to other products, for example making masks; collaboration in making products, especially the characteristics of products from other regions, conducting employee training so that there are no terminations.

The results of the research show that there are religious values and local values that can be explained by analyzing the theme of their business spirit which can be explored as follows:

### Allah is Everything

The existence of Allah's intervention in doing business is known as qada and qadar. Respondents P1 and W2 stated:

*At the time we started our business, there was already a transition period of the monetary crisis, but we believe that Allah is all about everything. In the end, there is just that, fortune cannot be imitated (taken by other people), while work can be imitated (P1). We still rely on what we believe that situations like this we have to go through, not everything we want is always achieved. Ridho point, when you go to the bathroom at night, you will specialize in tangine at night. Night prayers, Duha prayers are tightened, otherwise we forget to be with God (W2).*

Business and economic behavior in Islam is based on morals. Human life and death are believed to be part of the sunatullah when Muslims live in the world. This belief is based on the idea that every human act in it is a destiny and irodat from Allah. This permissive attitude is reflected in belief (Nawatmi, 2010).

The second part has a function as a pole which is the derivative of universal values. Multitype Ownership (multi-type ownership) is a derivative of the values of tawheed and 'adl. Islam recognizes private, state and mixed ownership, but the primary owner is still Allah SWT. Freedom to act (freedom to act or try) is a derivative of the values of nubuwwah, 'adl and khilafah. This value means that every human being has the freedom to make mermuammah. In bermuammalah, humans are obliged to imitate the nature of the messenger (siddiq, amanah, fathanah, tabligh). Apart from that, we must uphold the value of justice and obey the rules that apply in the government so that there is no distortion in the economy. Social Justice (social justice) is a derivative of the values of khilafah and ma'ad. This value means that the government is responsible for meeting basic needs and creating social balance so that there is no imbalance between rich and poor (Handayani, 2018).

*The business principle of life will be easier with science, life will be safer with religion, and life will be more beautiful with art. These are some of the principles and philosophies inherent in the Tanggulangin community. Whatever we do, there is a help from Allah (P1, P3).*

This means that they find fulfilment of both the vertical and horizontal dimensions of spirituality in their business conduct. The most interesting thing is that providing a spiritual environment and participating in spiritual activities in the workplace can result in not only satisfied employees but also high productivity, morale, and an increased desire for competition. Many companies now offer business people a wide variety of sessions, classes and seminars on spiritual awareness and attainment. Spirituality is seen in any organization when they practice health, fairness, ethics, employee support, encouragement of spiritual change, cultural diversity, core values, and employee development programs or procedures.

### **Alhamdulillah, Honesty is a Key**

Surrendering to strength and always praising the greatness and power of God are also the principles of behavior that underlie business in Islam. Basic Values of the General Principles of Understanding Tazkiyah Honesty which include: 1) Honesty of business actors not to take advantage only for themselves (not bribery/hoarding/cheating/cheating), honesty on the quality of goods sold (not counterfeiting products) Justice; 2) The ability of business actors to create balance/moderation in transactions (such as in measuring/weighing) and freeing oppression (such as usury, monopoly) Openness; 3) Willingness of business people to receive better and truer income from others, and to activate constructive, creative and positive potential and initiatives.

Islam is a religion that emphasizes the teachings of honesty for its people. This can be seen from the number of honest / correct words (siddiq) in the Qur'an and Hadith (Suud, 2017). Means doing and saying what is right to the best of one's knowledge. It is clear that it is forbidden in Islam to lie or cheat in all situations. Honesty and trust are central to effective management. This keeps people from being tempted to misuse the resources entrusted to them. And truth reflects personal responsibility for every behavior, action, and word. Like a sense of trust, honesty is also important in ukhuwah because honesty will foster trust in one another which will have an impact on strengthening bonds in business organizations.

O you who believe, fear Allah and say the true words. (Surah al-Ahzab: 70).

*I am a third generation suitcase maker. My grandmothers used to make luggage from vegetable leather. My grandfather's message, an important friend, must be honest.*

*The effort to convince employees to get up is to convince employees by providing breakfast and lunch facilities, and considering them as family, without discrimination. There are even employees who I take as in-laws because of their honest and clear behavior. (P4, W2, W3)*

Always be honest because honesty leads to goodness, and goodness leads someone to Heaven. And if someone always acts honestly and still chooses to be honest, he will be recorded with Allah as an honest person. (H.R. Bukhari No. Hadith 6094 and Muslim No. hadith 2607)

In Islam, trading activities must follow the rules and regulations established by Allah. Trading activities carried out in accordance with the provisions outlined by religion have worship values (Nizar, 2018). Thus, in addition to obtaining material benefits in order to meet economic needs, a person can at the same time get closer to Allah SWT. Trade carried out in a dishonest manner, where it contains elements of deception (gharar), then there will be a party that is injured, and other similar practices are clearly prohibited in Islam. Rasulullah was very intense in advocating honesty in business activities. In this level, he said: "It is not right for a Muslim to sell a sale that has a disgrace, unless he explains his disgrace" (H.R. Al-Quzwani). "Who deceives us, then he is not our group" (H.R. Muslim). The Prophet stated that "God loves a person who has work" and "the thrthful, honest merchant is with the prophets and truthful ones and the martyrs". He accentuated the significant role that marketers play in ensuring community growth and economic robustness by stating, "He who brings goods to the market is blessed and the hoarder is cursed" (Ali, 2016).

## Charity

The Quran prohibits interest and encourages trade and charity as alternates. Charity giving is considered to be one of the most important obligations in Islam which has an impact on the welfare of the individual and the welfare of society as a whole.

After analyzing the verses of the Koran and Hadith related to alms, it was found that two words commonly used for zakat in Islam are ṣadaqah and infaq (Awang, Salwa Amirah et al. 2017). The context is often to encourage reluctant believers to make donations, whether to fight or to care for the poor—the two are pretty much the same. "If you fear poverty, God will make you rich (give you excess) from His field (surplus), if He wills" (9:28).

Several verses of the Koran that contain the economic role of charity show the growing nature of this action, which is believed to be able to increase prosperity for the giver, recipient and society. Although economically there are sacrifices that must be paid, spiritually it is believed that it will provide a fortune for business people Norvadewi (2015).

Muslims are encouraged to work hard to provide for their daily needs. The Koran says, "and whatever you spend, He will replace it; and He is the best of providers"(Ch. 34:39). The Qur'an also commands the share of the poor and needy in one's wealth and advises Muslims to spend it for the welfare of the general public. It defines rules for spending money, such as prohibiting hoarding and waste (Kaleem & Ahmed, 2010).

*Then my second principle is charity. I stick to the word of Allah in the Qur'an Surah Al Baqarah 261 to encourage me when I am down, when I am near Allah everything is easy.*

*The parable (income incurred by) of those who spend their wealth in the way of Allah is similar to a seed that grows seven ears, on each one hundred seeds. Allah multiplies (rewards) for whom He wills. And Allah is Vast (His grace), All-Knowing. (P1, W2).*

“Never will you attain the good (reward) until you spend (in the way of Allah) from that which you love. And whatever you spend – indeed, Allah is knowing of it.” (Quran 3:92)

The concept of alms has its roots in Islam so Allah SWT continuously sends warnings in the Qur’an about the importance of alms and its abundant reward. Giving alms is clearly beneficial for Islam and is also a helping hand to uplift the ummah (Global Sadakah, 2018). The promise of returning to someone who is wrong is believed to have been guaranteed by Allah. This element has been held by business people in carrying out their beliefs. This inherent motivation in faith shapes the behavior of luck and good fortune in the future. *“Indeed, the men who practice charity and the women who practice charity and (they who) have loaned Allah a goodly loan – it will be multiplied for them, and they will have a noble reward.”* (Al-Quran 57:18).

Sadaqah relates to any form of giving, which can be money, food, clothing, or even a smile. It can be any form of acts of kindness to other humans or animals too. Sadaqah expiates our sins and makes our faith stronger, every act of ours is counted as an act of worship when we give for the sake of Allah (SWT). Prophet Muhammad (Peace be Upon Him) mentioned that, “The believer’s shade on the day of resurrection will be his charity” Al-Tirmidhi.

Research indicates that the institutionalization of zakat as well as waqf and sadaqah is a strategic alternative to provide direction for sustainable development and a good life and economic growth (Damilola & Nassir, 2015, Hassan et al., 2017). Meanwhile (Theodossiou, 2015) states that sadaqah, zakat has the potential as an effective tool for poverty alleviation in Muslim societies and in Muslim-majority countries. Studies also state that zakat and waqf play an important role in eradicating poverty and achieving sustainable development in Muslim communities. Sadakah is deeply embedded as the foundations of Islam. Giving zakat is the duty of every capable Muslim. By giving alms, entrepreneurs help those in need and also get reward from Allah SWT. Only if they spend in the way of Allah SWT do they believe that their wealth will never decrease, but rather increase many times this individual phenomenon seems to strengthen the outlook for optimism in the future.

### **Behind Difficulties there is Relief**

Wisdom is anything that can teach a lesson that commands all good actions and avoids all bad actions. Something that can teach you whatever happens, bad circumstances can be a lesson for the next step. Disasters in any form will certainly be experienced by humans (QS Al Baqarah 155), which if it befell unbelievers, it is absolutely a punishment (Surah as Sajdah: 21). On the other hand, if it happens to believers, it must be part of a form of love from Allah SWT. Religious values like this are held as part of creating resilience in the face of a drastic drop in sales by building internal togetherness (coordination) in seeking business solutions as stated in the following statement:

*It was confirmed that at that time my sales fell drastically, but certainly everything brought wisdom, fainnama’al usri usro, behind difficulties there will be convenience (surah Al-Insyirah 5). At that time it was difficult and we were confused, and we make sure the Tanggulangin UKM were tough people. Tough in what sense, what they are doing is this business, sir. When they are pressed into a situation like that, inevitably they have to find a way out, no matter how we do coordination internally (P1, P4).*



Every believer is expected to be able to successfully deal with this covid-19 outbreak. Among them are doing the best possible to overcome it, by utilizing all the potential that Allah SWT has bestowed upon him, while the heart remains firm in faith, is patient, trusts and submits only to Allah. Allah made the plague also a blessing for the believers. So if an endemic epidemic occurs in an area, then a believer refrains from staying in the area where he lives patiently, with the conviction that calamity will never befall him, unless Allah SWT determines it, then he will get a reward like the reward of someone who martyrdom “. HR Bukhari.

There is always a lesson to be learned from every calamity that humans experience. 2020 is indeed a tough year. But we must believe sincerely, be patient, care, unite, think positively, and pray a lot so that we can get through all of this well. Take positive things that can be learned from all of this, because God always has a good plan behind the trials that are present, and God will not give trials beyond the ability of his people. Islam acts, puts oneself in the will of God with the intention of achieving Salam, peace, safety and prosperity. With wisdom according to adherents is to place God's revelation at the center of one's life (David, 2016). Placing God's destiny as a part of life, because for businessmen, even though there is a disaster, there must be good hidden in it to be a lesson to improve themselves in the future. Disaster in Islam literally means submission to the will of God (Chester, 2013) and refers to a 'surrender' that brings peace (Khan at all, 2008). The task of man is to believe more in one God, almighty, merciful. Islam itself, means total submission to divine will; and the person who practices such surrender is a devout Muslim (O'shaughnessy, 1967, Schimmel, 1992). Submission (tawakal) is the surrender of oneself to humans after they try to do business. The world Islam is Arabic world and its origin from SLM11 (silm) means submission, surrender, obedience, to yield, or to give one's self up (Hashim, 2012).

It is seen by Muslims themselves as the defining characteristic of their faith, basic to their own sense of identity as Muslims and touchstone to their sense of unity. Surrender can be seen as self-confidence, freedom to choose all possibilities, to do only good, to achieve God's grace (Nygar, 1996).

## SEEKING SOLUTION

The impact of the COVID-19 pandemic has been tremendous. The work from home program and physical distancing make many people lose their income, get bored, postpone important events, stress. One solution to survive in the midst of a pandemic is to change the business model and implement digitalization so that it can still reach people who are now urged to stay more at home to stop the spread of COVID-19 (Nurcahyadi, 2020). For the speakers, the view of using digital business is also a solution, along with their opinion, from a spiritual perspective.

### Creativity

Every crisis that causes loss and risk of bankruptcy is always followed by efforts to rise up in various ways. Competitive advantage or competitive advantage is the ability obtained through the characteristics and resources of a company to have a higher performance than other companies in the same industry or market. Here there is a shift in strategy made by business people, who are facing pressure. From the interview, what was carried out over the efforts. To create something unique, this meaning means there is an attempt to create a competitive advantage, as stated below:

*Here there is a lot of leather waste, or scraps from leather bags. Finally, I had an idea for a community form which we named Perca. The products we produce are, for example, brooches, key chains, and various other items according to taste. Finally, I was moved and Intako had to grow up with different things. I use handmade too, handmade purses, carved handmade bags. We have to make a difference in order to maintain the price, it's tough for now (W2,P3).*

Humans as caliphs on earth to a certain extent have free will to direct their lives to the goals they will achieve. Humans were awarded free will (free will) to guide their life as caliph. Based on this axiom of free will, in business humans have the freedom to make an agreement or not, carry out certain forms of business activity, be creative in developing existing business potential (Beekun, 1997). Developing business potential means creating creativity, to produce a better and different product than the business line. In developing the creation of choices, there are two inherent consequences. On the one hand there are bad intentions and consequences that can be done and achieved, but on the other hand there are good intentions and consequences that can be done and achieved.

*Whoever gives good results, surely he will get a share (reward) from it. And whoever gives bad results, surely he will bear part (sin) thereof. Allah has power over all things (Al. Kahf: 29).*

Creativity in Islam has additional dimensions and goals to ensure that the maqasids (goals) formulated in Islam for human life can be fulfilled. Islam requires creativity to be purposeful and beneficial to humanity (Al-Mazeidy, 1993).

### **Ikhtiar (Effort)**

Islam obliges every Muslim, especially those with dependents, to work. Work is one of the main reasons that allow humans to have property. To enable humans to try to make a living, Allah Almighty enlarges the earth and provides various facilities that can be used to seek fortune. As said in the word of Allah QS. Al Mulk verse 15: He is the one who made the earth easy for you, so walk in all its corners and eat some of His sustenance.

*Behind the capacity of each UKM, there are those who are religious, there are those that have a strong Javanese influence. With the various efforts they have done, they do not give up. As for the language of the pesantren people, in religion we are taught that we have to work outwardly and inwardly. Until every morning our employees want to come in to pray and perform Dhuha prayers. Every Monday night we have recitation. We need provisions spiritually. That a situation like this we can be afraid but it should not be feared (P1, M2).*

Personal effort (personal endeavor) is a legitimate means of making a profit. People are taught to respect profit, but profit in the form of money for Muslims is not considered valuable for itself. Islam emphasizes working collectively rather than creating work individually (Pistrui, & Josiane, 2010).

Without this belief, entrepreneurs who try not to practice Islamic ethics will be born, especially when it comes to costs, energy and time. Besides that, they must also understand business ethics in Islam (Zulkifli et al. 2015). All parties in a business situation must be treated in the same way that is honest. Attempts to meet needs in a legitimate way enhance the spiritual position of the Muslim individual does not mean no economic liberalization; but rather encourages a kind of independence that leads to individual efforts to encourage collectivity (Uddin, 2003).

Personal effort as a legitimate way of gaining money. Arabs are taught to respect money, but money to Muslims is not considered valuable in and of its self. Islam stresses working collectively rather than individually creating (Pistrui, 2010).

Without this confidence will be the birth of entrepreneurs who are trying to avoid the discharge of business according to Islamic ethics, especially when it involves cost, effort and time in addition, users should also understand business ethics in Islam (Zulkifli et al. 2015).

All the parties in a business situation have to be treated in the same honest manner. An effort to satisfy a need in a lawful manner raises an individual's spiritual standing in Islam. Islam does not mean an absence of economic liberalization; it rather encourages a kind of liberalization (Uddin, 2003).

### **Employees as Family**

The concept of Javanese traditional construction still exists in modern times. The sincerity of Javanese cultural attitudes accompanied by assertiveness in doing business can be seen from the continuous efforts to maintain harmonization and association with competitors and employees (Hermawan, 2018). The work environment includes relationships between fellow employees as well as relationships between employees and business owners in order to meet employees' non-material needs, namely their psychological and spiritual needs. If these psychological needs are met, it will encourage and motivate employees to work more effectively. Employees must feel that their work environment is safe, peaceful, and conducive to improve the quality of life. Facing crisis conditions, the findings in the field indicate a unique relationship between MSME owners and employees:

*To retain employees I treat employees like members of my own family, make them as comfortable as possible, ultimately respect employees, and if there is an impromptu order they still want to work even though they are off. Employees here, if there is an order, employees are willing to overtime, and no neighbors complain, even though they work non-stop 24 hours. The environmental culture in this area that supports the production process of the craftsmen, even though they use loud music overtime, no one complains.*

This is in line with the research of Hermawan et al. (2018) in Javanese society, where business owners tend to treat employees as part of the family, who are given freedom of creation, independence, encouraging self-development, honesty and instilling religious values in employees. This orientation is in accordance with the behavior of Islamic business relations, namely qimah insaniyah, qimah khuluqiyah, and qimah ruhiyah. With qimah insaniyah, it means that the manager tries to provide humanitarian benefits through job opportunities, social assistance (almsgiving), and other assistance. Qimah khuluqiyah, implies that noble moral values become a necessity that must appear in every business activity so as to create Islamic brotherhood relationships, not just functional or professional relationships (Yusanto & Karebet, 2002). According to Wilson (2006) employers provide workload and management learning, while employees contribute through their labor or hard-earned efforts to contribute to work in earnest (Wilson, 2006) because they are considered part of the family, finally they want to devote themselves by working hard for the sake of company. In traditional business leadership, leaders with spiritual characteristics always strive to make the company and employees prosperous (Pruzan, 2008).

## Stay Optimistic for the Future

Optimism is an important element in entrepreneurship because the process of developing a business is full of uncertainty (Adomako et al., 2016). During a pandemic, entrepreneurs must be able to answer every critical condition. Optimistic behavior shows persistence in facing challenges with real action and courage in facing a variety of situations, opportunities, challenges and difficulties. Entrepreneurs who are resilient in looking at the future and in pursuing their goals have a greater chance of success (Timmons & Spinelli, 2009). Research by Foo et al., (2006) shows that entrepreneurs who are resilient and optimistic in pursuing their goals have a greater chance of success. One of the entrepreneurs expressed his optimism as follows:

*My children are still young, as a single parent, the demands to meet daily living costs, my responsibility as a parent I must remain optimistic about the future.*

Islam teaches its people to rise up to face the next day with new obsessions, hopes and a burning spirit so that their lives will be better, their deeds are more righteous, their faith grows stronger, and their hearts are filled with knots of love for Allah, not regretting past events that may cause deep sadness. Al-Hulaimi rahimahullah said: "The Prophet Sallallaahu 'alaihi wa sallam likes optimism, because pessimism is a reflection of bad prejudice to Allah for no apparent reason. Optimism is commanded and is a form of prejudice. A believer is commanded to be prejudiced against Allah in every condition." (Fathul Bari, 10/226). Convincing that after difficulties there is convenience is their capital to continue running their business with a determination to work hard. Allah Ta'ala said:

"Because after hardship comes ease. Indeed, after difficulty there is convenience" (Surah Al-Insyirah: 5-6)

A believer in all situations and conditions must depend his heart on Allah. Increasing prayers and husnudzan to Allah will provide the best choice according to Allah's knowledge, even though sometimes it is not in harmony with human desires. The behavior shown by them is by trying to develop new entrepreneurs with business diversification. This is done by making new products by collaborating to make products made from the typical Pamekasan batik (one of the regions in East Java).

## CONCLUSION

Spirituality strengthens the entrepreneur's commitment to developing his business, thereby increasing his productivity, and allowing flexibility and creativity in both business planning and implementation. They affirm spirituality creates a sense of community among employees. Furthermore, they mentioned that with spirituality they have a more positive view of their work. Work is no longer considered a burdensome task but a calling for prosperity. Through their work, they can find a meaningful life. They explained that entrepreneurship in the midst of a crisis is a challenging experience to find solutions and not a burden anymore, because they have God. This is a self-actualization project where they can find and live their whole life.

In addition, see that spirituality reduces fear in facing the future of an organization. They claim that being a spiritually motivated leader will lead them to have better expectations and lower levels of stress due to beliefs. That is why gaining understanding through the study of spirituality is a must because it will benefit managerial and organizational success. Furthermore,

reveal that spirituality supports entrepreneurs to gain meaningful work experiences. Spirituality enhances independence for entrepreneurs to remain optimistic and honest and maintains that all disasters (crises) must have wisdom in them. They mention that people who feel they work with spiritual values are usually happier and more productive than those who don't. Entrepreneurs who have spirituality will last longer and help them to rise up with the creativity and ability to read every opportunity there is. This study concludes that spirituality can ultimately be used to improve organizational performance. Altaf & Atif (2011). Spirituality in entrepreneurs has also proven to be quite impactful on job satisfaction. The more spiritual the work environment is, the better the positive working conditions and positive satisfaction, which in turn results in increased work performance, higher profits, organizational commitment, and success even though it includes the sacrifice of alms in its activities (Al-Qaradawi, 2013).

There is clear evidence that during times of crisis there must be very negative impacts, but religious beliefs and directed policies are believed to reduce risks and encourage revival. The extent to which this can be experienced by each level of SMEs still requires research. With the conditions of each different business atmosphere and different economic conditions, this research will be interesting to follow up.

In the perspective of Disaster Fiqh, COVID-19 is not just a health disaster. It can be seen as a form of God's love and compassion for humans. Those who hold their faith will see that everything God gives is definitely "good" for humans. This perspective is based on theological arguments in several religious texts, such as QS al-An'am (6): 54, QS an-Nahl (16): 30, QS Ali 'Imrān (3): 18; al-A'rāf (7): 29; asy-Syūrā (42): 17, and Surah an-Nahl (16): 29 (46). This attitude is very relevant to the findings of research in the field of human psychology regarding positive thinking and positive feeling, in which humans must always think positively to their God, so that they always behave positively in a crisis. Endurance or hope and ability to adapt to a natural disaster and a pandemic disaster, so that it remains productive and creative in very difficult situations.

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