

Sharia-Based SME Resilience in Facing Economic Crises: A Literature Review

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the economy because they contribute to job creation, household income, and local economic activity. However, MSMEs are among the business groups that are highly vulnerable to economic crises due to limited capital, restricted access to financing, managerial capabilities, dependence on particular markets, and limited technological adaptability. From the perspective of Islamic economics, SME resilience is not only related to the ability to survive and recover business activities but also to the ability to conduct business activities based on the principles of halal, justice, trustworthiness, blessing, and *maslahah*. This study aims to analyze the concept of Sharia-based SME resilience in facing economic crises and to identify strategies that can strengthen SMEs' ability to survive, adapt, and grow after a crisis. The study employs a library research method using a qualitative and descriptive-analytical approach. The research sources consist of scholarly journal articles, academic books, and literature discussing SMEs, business resilience, economic crises, Islamic economics, Islamic financing, digitalization, and *maqashid al-shariah*. The analysis was conducted through concept identification, thematic classification, comparison of ideas, interpretation, and synthesis. The findings indicate that Sharia-based SME resilience is built through business adaptability, market and product diversification, strengthening digital literacy, access to Islamic financing, sound financial management, strengthening business networks, and the implementation of Sharia principles. Ultimately, such resilience is directed not only toward business continuity but also toward creating *maslahah* for business owners, employees, consumers, and society.

Keywords: Sharia-Based SMEs, Business Resilience, Economic Crisis, Islamic Economics, Islamic Financing, *Maslahah*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) constitute one of the important foundations of the economic structure because of their direct connection with community economic activities. MSMEs do not merely function as units producing goods and services but also serve as instruments for job creation, sources of household income, vehicles for entrepreneurship development, and mechanisms for distributing economic activity across regions. Their relatively flexible characteristics and close proximity to community needs give MSMEs a strategic position in maintaining economic dynamics, particularly when the economy faces pressure. Despite their strategic position, MSMEs are simultaneously among the business groups that are relatively vulnerable to changes in the economic environment. Limited business scale often results in constraints in capital, production capacity, human resources, technology, information access, marketing networks, and managerial capabilities. Some MSMEs also remain highly dependent on the business owner as the central decision-maker. This condition means that a shock affecting one aspect can quickly influence other aspects. For example, declining sales can lead to cash-flow disruptions, difficulties in paying suppliers, reduced capacity to retain employees, and ultimately declining production capacity. Such vulnerabilities become increasingly apparent when MSMEs face economic crises. Crises may take various forms, including recessions, inflation, rising raw material prices, supply-chain disruptions, policy changes, financial crises, disasters, and pandemics. Although their

forms differ, crises essentially create uncertainty and pressure on firms' ability to maintain a balance between revenues and expenditures. For MSMEs, these impacts can be more severe because their financial reserves and risk-absorbing capacities are generally more limited than those of large-scale companies (Salma et al., 2023).

Economic crises also do not merely create problems on the demand side. Disruptions may simultaneously occur in supply, financing, labor, distribution, and marketing. When raw material prices increase while consumer purchasing power declines, for example, MSMEs face a dilemma between maintaining prices, reducing profit margins, or increasing prices at the risk of reducing demand. Under such circumstances, the ability of MSMEs to make decisions quickly and appropriately becomes an important component of resilience. Therefore, the ability to survive under crisis conditions cannot be explained solely through the concept of financial performance. An SME may have strong financial performance before a crisis yet still experience difficulties when faced with extreme environmental changes. Conversely, an SME with limited resources may demonstrate greater resilience if it possesses flexibility, social networks, innovation capabilities, and strong learning capacity. This indicates that resilience is a broader concept than merely the ability to maintain profits. Business resilience essentially refers to an organization's ability to face disruptions, maintain its core functions, adjust to changes, and recover after experiencing pressure. This concept contains a dynamic time dimension. Before a crisis occurs, organizations need the capacity to anticipate risks. When a crisis occurs, organizations need the ability to manage pressure. After the crisis, organizations need to recover while simultaneously learning so that they are better prepared to face future disruptions.

Accordingly, SME resilience can be understood through at least four interconnected capabilities: anticipation, coping, adaptation, and recovery and transformation. This framework is important because SME success should not be assessed merely based on whether the business remains operational during a crisis, but also on whether the SME is able to increase its capacity after experiencing the crisis. The characteristics of MSMEs make this process highly dependent on the quality of decision-making by business owners or managers. SME owners are generally directly involved in purchasing raw materials, production, marketing, customer relations, and financial management. This condition may become a weakness when the owner's capabilities are limited, but it can also become an advantage because it allows decisions to be made more quickly. Thus, entrepreneurial competence, experience, creativity, decision-making courage, and the ability to understand changes become important components of SME resilience. In addition to internal capabilities, SME resilience is also determined by the external environment (Ilyas et al., 2025). Access to financing, market information, technology, government policies, supplier networks, business communities, and supporting institutions can strengthen SMEs' ability to face crises. This demonstrates that resilience is not merely an individual characteristic of a firm but also a result of interaction between internal capacities and ecosystem support.

The development of the digital economy subsequently provides new opportunities for strengthening SME resilience. Technology enables business owners to reduce their dependence on conventional sales channels through the use of marketplaces, social media, e-commerce, and digital payment systems. Digitalization can also support transaction recording, customer management, promotion, market analysis, and communication with suppliers. However, digitalization also creates new forms of vulnerability. Competition becomes more open, consumers have more choices, and business reputation can change rapidly. MSMEs also face challenges involving limited digital literacy, data security, technology costs, and the ability to integrate technology into business strategies. Therefore, digitalization should not be viewed as an end in itself but as an instrument that needs to be integrated with managerial capabilities and business strategies. In the context of Sharia-based MSMEs, resilience becomes more complex because business continuity must operate within

the framework of Sharia (Wahdati et al., 2026). Islam views business activities as part of muamalah, which cannot be separated from moral dimensions. Profit is permitted, but the process of generating profit must comply with the principles of halal, justice, honesty, trustworthiness, and responsibility. These principles become particularly relevant under crisis conditions. Economic pressure may encourage business owners to make pragmatic decisions to maintain business continuity. Under certain circumstances, such pressure may lead to practices such as manipulating product quality, concealing information, reducing workers' rights, imposing unreasonable prices, conducting non-transparent transactions, or using financing mechanisms that are inconsistent with Sharia principles.

From an Islamic perspective, the ability to survive through such means cannot fully be regarded as ideal resilience. Resilience must preserve moral integrity. In other words, Sharia-based MSMEs need to possess the ability to survive without compromising Sharia principles. The principle of amanah or trustworthiness is one of the important foundations. Amanah implies that the management of business activities, capital, products, information, and stakeholder relationships constitutes a responsibility that must be carried out properly. In relationships with consumers, amanah is manifested through honest information and fulfillment of product quality. In relationships with employees, amanah concerns the fulfillment of rights and fair treatment. In relationships with suppliers and business partners, amanah concerns fulfilling agreements and obligations. The principle of sidq, or truthfulness, is also important in building resilience. When markets are characterized by uncertainty, trust becomes an increasingly valuable asset. SMEs that maintain honesty in communication, promotion, pricing, quality, and transactions have the potential to develop stronger long-term relationships with consumers. The principle of 'adl, or justice, provides another dimension for understanding resilience. Crises often generate imbalances in bargaining power among transaction parties. Business owners may face pressure to transfer the burden of the crisis to employees, suppliers, or consumers. The Sharia perspective requires economic pressures to be managed while considering the interests of various parties and avoiding exploitation.

Furthermore, the concept of maslahah provides a broader ultimate orientation. Sharia-based MSMEs are not only expected to maintain the existence of the firm but also to generate benefits for business owners, employees, consumers, society, and the environment. Thus, business resilience is closely connected to the sustainability of the benefits generated by business activities. The perspective of maqashid al-shariah can be used to strengthen this framework. The protection of wealth (hifz al-mal) is relevant to capital management, financial sustainability, asset protection, and risk management. The protection of life (hifz al-nafs) is related to occupational safety, product safety, and consumer protection. The protection of intellect (hifz al-'aql) can be associated with knowledge development, literacy, and human-resource capacity building. The protection of progeny (hifz al-nasl) concerns the sustainability of family welfare and future generations, while the protection of religion (hifz al-din) provides the basis for ensuring that business activities remain within the boundaries of Islamic principles. Thus, maqashid al-shariah enables SME resilience to be understood not merely as the ability to maintain financial sustainability but as the ability to preserve various forms of maslahah associated with business activities.

Financing represents another highly important dimension. Limited working capital can weaken SMEs' ability to face declining revenues. From the Sharia perspective, strengthening access to financing needs to be directed toward instruments that comply with Islamic principles. Mudharabah, musyarakah, murabahah, and qard hasan have different characteristics and can form part of an SME financing ecosystem according to business needs and contractual structures. However, access to financing alone does not guarantee resilience. SME owners also require financial literacy to manage funds, understand risks, determine capital requirements, and avoid financing decisions that may increase business burdens. Therefore, financial resilience should be understood as a combination of access to funding

sources and the ability to manage funds prudently (Batubara et al., 2026). Research on SME resilience has developed through discussions of innovation, adaptive capabilities, digital transformation, financial access, social capital, business networks, and policy support. Meanwhile, research on MSMEs from an Islamic economic perspective has extensively addressed Islamic financing, Islamic business ethics, halal business, economic empowerment, and maqashid al-shariah. Nevertheless, there remains room to integrate these perspectives into a conceptual framework explaining how Sharia-based MSMEs can build resilience in facing crises while maintaining their Islamic orientation. This conceptual gap is important because Sharia-based SME resilience cannot be developed simply by adopting conventional business resilience strategies. Such strategies need to be selected, adapted, and directed by Sharia values. Digitalization, for example, can improve efficiency and market access but must be accompanied by honesty in marketing and consumer protection. Diversification can reduce risk, but products and sources of revenue must remain halal. Financing can increase working capital, but transaction mechanisms must comply with Sharia principles.

Based on these arguments, this study conceptualizes Sharia-based SME resilience as a multidimensional capability encompassing financial resilience, operational flexibility, innovation, digitalization, diversification, social capital, access to financing, and compliance with Sharia principles. All of these capabilities are directed toward business continuity and the creation of *maslahah*. This study aims to analyze the concept of Sharia-based SME resilience in facing economic crises, identify the factors influencing resilience, and formulate strategies for strengthening resilience from the perspective of Islamic economics. Conceptually, this study is expected to contribute to the development of Sharia business management by expanding the understanding that success in facing crises is determined not only by the ability to survive financially but also by the ability to adapt ethically, maintain stakeholder trust, and generate *maslahah* sustainably.

METHOD

This study employs a library research method using a qualitative and descriptive-analytical approach. This method was selected because the research focuses on conceptual analysis of literature concerning SME resilience, economic crises, business adaptation strategies, and Islamic economic principles. The research sources consist of scholarly journal articles, academic books, previous research findings, and relevant literature addressing SMEs, business resilience, economic crises, adaptation strategies, innovation, SME digitalization, Islamic financing, Islamic business ethics, maqashid al-shariah, and *maslahah*. The literature was analyzed through several stages. The first stage involved identifying the main concepts concerning SMEs and business resilience. The second stage involved grouping the literature according to themes, including SME vulnerability to crises, adaptive capabilities, financial management, digitalization, innovation, access to financing, business networks, and Islamic economic principles. The subsequent stage involved comparing various ideas to identify relationships between SME resilience factors and Islamic economic principles. The comparison considered how the principles of *amanah*, *‘adl*, *sidq*, *tawakkal*, *maslahah*, and maqashid al-shariah can be applied to strategies for facing crises. The results of the analysis were then interpreted and synthesized to develop a conceptual understanding of Sharia-based SME resilience. The synthesis focused on the relationship between crisis pressures, SMEs' internal capacities, adaptive capabilities, external support, Sharia compliance, and the achievement of *maslahah*. This study is a conceptual literature-based study and does not employ surveys, interviews, field observations, systematic literature review, PRISMA, or bibliometric analysis (Assyakurrohim et al., 2022; Connaway & Radford, 2021).

RESULTS AND DISCUSSION

RESULTS

The literature review indicates that SME resilience is a multidimensional capacity to maintain business functions, face pressures, adjust strategies, recover performance, and transform the business after experiencing disruption. Therefore, resilience cannot be equated merely with the ability to keep a business alive. From this perspective, a distinction exists between survival and resilience. Survival indicates that a firm remains operational under certain conditions, whereas resilience encompasses the ability to respond to disruptions and rebuild business capacity. A resilient SME does not merely maintain its activities but is also able to learn from the causes of a crisis and develop new capabilities. Resilience can be understood through four interconnected processes. First, anticipation, referring to the ability to identify potential risks. Second, coping, referring to the ability to deal with pressure when disruption occurs. Third, adaptation, referring to the ability to adjust operational processes and business strategies. Fourth, recovery and transformation, referring to the ability to restore the business while simultaneously developing stronger capabilities after the crisis. This framework indicates that crises can function as both pressures and mechanisms for learning. SMEs experiencing crises can develop new capabilities when they possess adequate reflection and learning capacities. The literature review shows that MSMEs possess several characteristics that make them relatively vulnerable to crises. Limited working capital gives firms little room to absorb declining revenues (Batubara et al., 2026).

Dependence on business owners can also create risks when strategic decisions rely heavily on individual experience. Limited access to information and technology can slow responses to market changes. Similarly, dependence on particular suppliers can disrupt production when changes occur in prices or the availability of raw materials. These vulnerabilities demonstrate that SME resilience needs to be strengthened through diversification and flexibility. The more diverse the sources of revenue, supplier networks, marketing channels, and technological capabilities, the greater the room SMEs have to adapt when disruptions occur. SME resilience is strongly influenced by internal capabilities. These include financial management, human-resource quality, leadership, innovation, technological competence, and decision-making capabilities. Financial management represents one of the primary foundations. SMEs with sound financial records are better able to understand their cash-flow position, identify reducible costs, and determine their capital requirements. Conversely, mixing personal and business finances can make it difficult for business owners to objectively assess the actual condition of the business. Innovation capabilities are also important. Crises can alter consumer needs, meaning that products with high demand before a crisis may no longer remain relevant. Therefore, SMEs need to innovate in terms of products, packaging, sizes, prices, distribution channels, and service models.

Owner leadership also plays an important role because MSMEs generally have relatively simple organizational structures. Owners need to be able to make decisions under uncertainty while maintaining relationships with stakeholders. The literature review indicates that adaptive capability is one of the main characteristics of resilient SMEs. Adaptation can be achieved through changes in products, prices, distribution channels, marketing strategies, and methods of interacting with consumers. Diversification also functions as a risk-reduction mechanism. SMEs that rely solely on one product or one market are more vulnerable to changes in demand. Diversification allows firms to develop alternative sources of revenue. However, diversification in Sharia-based MSMEs cannot be conducted without limitations. New products, suppliers, and sources of revenue must continue to comply with halal principles and avoid prohibited transactions (Gusniarti, 2025). Thus, Sharia principles function both as boundaries and as guidelines in the adaptation process. Digitalization provides opportunities to increase resilience by expanding markets and improving operational efficiency. SMEs can use social media as a means of communication and promotion, marketplaces as sales channels, and digital payments as instruments for facilitating transactions. Furthermore, digital technology can help SMEs obtain information

about consumer behavior and manage customer relationships. Transaction data can also be used as a basis for business decision-making.

However, digital capability should be understood as a capability, rather than merely the use of technology. SMEs need to be able to select appropriate technologies, integrate them into business processes, and use them productively. In the Sharia context, technology use must also consider ethical principles. Digital promotion must provide accurate information, avoid manipulation, and not create misleading perceptions. Consumer data protection is also part of amanah. Financial resilience represents one of the main dimensions of SME resilience. A crisis can reduce revenues while operating costs continue. This makes working capital an important factor. The Islamic economic perspective provides several financing instruments that can form part of the SME resilience ecosystem. Mudharabah and musyarakah can be used within profit-sharing arrangements in accordance with the respective contracts. Murabahah can be used for certain financing needs through a sale-based structure. Meanwhile, qard hasan contains a social dimension that can support business owners who require financing without a profit orientation for the lender. However, financing must be accompanied by management capabilities. Additional funding without proper planning can increase risk. Therefore, Islamic financial literacy is an important component of resilience. SME resilience is also shaped by social capital. Good relationships with customers, suppliers, communities, financial institutions, government agencies, and other business actors can provide access to information, resources, markets, and support (Ismail, 2025).

From an Islamic perspective, these relationships can be associated with the principle of ta'awun. Cooperation and mutual assistance can strengthen SMEs' ability to face crises. Business networks can also reduce dependence on a single party. When one supplier experiences disruption, for example, a broader network allows SMEs to find alternatives. Likewise, collaboration among business actors can create efficiencies through joint promotion, distribution, or collective procurement of raw materials. The literature synthesis shows that Sharia values do not merely function as normative boundaries but can also serve as mechanisms guiding business behavior during crises. Amanah directs the responsible management of resources. Sidq ensures that information provided to consumers and business partners remains truthful. 'Adl guides the fairer distribution of burdens and benefits. Ihsan encourages firms to provide better quality and services. Meanwhile, maslahah provides an orientation for ensuring that business activities generate broader benefits. Thus, Sharia values can shape the quality of resilience. Two SMEs may both succeed in maintaining financial viability, but an SME that preserves honesty, justice, and responsibility demonstrates a form of resilience that is more consistent with the Islamic economic perspective. Based on the literature synthesis, Sharia-based SME resilience can be developed through the interaction of internal factors, external factors, and Sharia values (Idris & Muhammad, 2026).

Table 1. Dimensions of Sharia-Based SME Resilience in Facing Economic Crises

Resilience Dimension	Crisis Challenge	Islamic Economic Perspective	Strengthening Strategy
Financial resilience	Declining revenues and cash flow	Hifz al-mal, amanah	Cash management, cost efficiency, revenue diversification
Business adaptation	Changes in consumer needs	Maslahah, ihsan	Product innovation and business model adjustment
Market diversification	Dependence on particular segments	Justice and sustainability	Market expansion and development of distribution channels

Resilience Dimension	Crisis Challenge	Islamic Economic Perspective	Strengthening Strategy
Digitalization	Changes in transaction and marketing patterns	Amanah, sidq, transparency	E-commerce, social media, digital payments
Financing	Limited working capital	Prohibition of riba, gharar, and maysir	Mudharabah, musyarakah, murabahah, qard hasan according to business needs
Supply chain	Disruptions in raw materials and distribution	Halal integrity and justice	Supplier diversification and network strengthening
Human resources	Limited competencies	Hifz al-'aql, amanah	Training and improvement of digital and managerial literacy
Stakeholder trust	Uncertainty and declining confidence	Sidq and amanah	Transparency, quality, and honest communication
Business networks	Limited access to markets and information	Ukhuwah and ta'awun	Partnerships, business communities, and collaboration
Recovery and transformation	Difficulties in returning to normal conditions	Maslahah and maqashid al-shariah	Crisis evaluation, innovation, and business model strengthening

The table demonstrates that Sharia-based SME resilience cannot be reduced to a single variable. Financial resilience is indeed an important foundation, but it must be supported by adaptability, innovation, digitalization, social capital, and Sharia compliance. The relationship among these dimensions indicates that resilience is a systemic capability.

DISCUSSION

Sharia-based SME resilience needs to be distinguished from merely the ability to survive. From a business perspective, business continuity is indeed an important indicator, but from an Islamic perspective, such continuity must also consider how the business survives and the impacts it generates. Accordingly, two dimensions need to be distinguished: resilience of business and resilience with integrity. The first dimension emphasizes the firm's ability to maintain its economic functions, while the second emphasizes the ability to maintain economic functions while simultaneously preserving moral and Sharia values. This distinction is important because crises can create dilemmas between short-term interests and long-term principles. SMEs may face pressure to reduce product quality in order to lower costs or use financing methods that are inconsistent with Sharia principles because they are perceived as easier to obtain. Within a Sharia-based resilience framework, such choices need to be evaluated not only in terms of short-term profits but also in terms of halal compliance, justice, risk, and maslahah. A crisis essentially represents a disruption to business equilibrium. However, a crisis can also become an opportunity to evaluate the business model. When existing strategies are no longer effective, SMEs are forced to discover new ways of creating and delivering value. In this context, resilience is not only defensive but also transformative.

Defensive strategies aim to maintain business continuity through cost reduction or risk control. Transformative strategies aim to build new capabilities through product innovation, digitalization, diversification, changes in distribution channels, and network strengthening. Sharia-based SMEs need to combine both approaches. Cost control is necessary to maintain cash flow, but innovation is required to prevent the firm from becoming trapped in an increasingly irrelevant business model (Azwar & Sarip, 2024).

From an Islamic perspective, this transformation process can be guided by the principle of *maslahah*. Change should not be undertaken solely to pursue growth but to ensure that the business continues to generate benefits without creating harm. Financial resilience is one of the main foundations of resilience. SMEs with healthy cash flows have greater room to face declining revenues and rising costs. From the perspective of *maqashid al-shariah*, this aspect is closely related to *hifz al-mal*. The protection of wealth does not merely mean maintaining the amount of wealth but also managing wealth properly, avoiding waste, protecting property rights, and avoiding harmful transactions. The implication is that financial management in Sharia-based SMEs should emphasize prudence and sustainability. Financial recording, cost control, inventory management, and cash-flow planning are not merely technical management issues but also forms of responsibility toward entrusted wealth. Financial resilience is therefore not identical to accumulating as much capital as possible. Excessive capital without adequate management capabilities can become unproductive, whereas efficiently managed capital can strengthen the ability to survive. Adaptation is a key capability in responding to change (Hasibuan et al., 2026). However, adaptation should not be understood as unlimited change. In Sharia-based SMEs, adaptation must consider the values and objectives of economic activity. The principle of *maslahah* can serve as a framework for determining whether a particular form of adaptation genuinely creates benefits. Product innovation, for example, should provide value to consumers while continuing to consider *halal* and *tayyib* aspects. Price adjustments should consider costs and market conditions without leading to exploitation.

Promotional strategies should be attractive while remaining truthful. Thus, *maslahah* can function as an evaluative criterion for innovation and adaptation. A strategy should be considered successful not merely when it increases sales but when it increases benefits while avoiding harm. Digitalization has significant potential to strengthen SME resilience because it can reduce dependence on conventional business channels. SMEs can interact with consumers without always relying on physical locations. However, the benefits of digitalization depend heavily on organizational capabilities. Technology will only provide benefits when business owners are able to use it effectively. Therefore, digitalization should be understood as a combination of technology, human capabilities, and changes in business processes. From the Sharia perspective, digitalization must also be accompanied by ethical governance. Honesty in product descriptions, price transparency, consumer data protection, and fulfillment of delivery promises represent forms of *amanah* in the digital environment. Therefore, digital resilience among Sharia-based SMEs can be understood not merely as the ability to sell through digital platforms but as the ability to utilize technology to expand market access and improve efficiency while maintaining Sharia integrity. Financing has a direct relationship with SMEs' ability to face crises. When cash flow is disrupted, firms require funding sources to maintain operations. However, financing that does not match business capacity may instead increase pressure.

In Islamic economics, financing mechanisms emphasize contractual clarity, justice, and the prohibition of impermissible elements. This provides the perspective that financing should be selected based on business needs and repayment or performance capacity. *Musyarakah* and *mudharabah*, conceptually, can provide opportunities for sharing risks and returns, while *murabahah* can be used according to the structure of the financing need. *Qard hasan* has the potential to function as a social instrument for business owners requiring support. However,

these instruments require an adequate ecosystem. Islamic financial institutions, government agencies, zakat institutions, communities, and business organizations can play a role in developing financing support systems for MSMEs. Trust represents one of the most important intangible assets for SMEs. When economic conditions are uncertain, consumers tend to become more cautious in making choices. They require certainty regarding quality, price, safety, and the truthfulness of information. The principles of amanah and sidq can strengthen such trust capital. SMEs that consistently fulfill promises and provide accurate information can build stronger relationships with customers. Trust also applies to inter-firm relationships. Suppliers who trust an SME may provide certain flexibility in commercial relationships. Business partners with strong trust may also be more open to collaboration. Therefore, amanah is not merely an individual moral value but can also function as relational capital that strengthens resilience. One important issue in dealing with crises is how economic burdens are distributed. When costs increase, firms may choose to raise prices, reduce wages, delay supplier payments, or lower product quality. From the perspective of 'adl, such decisions need to consider the interests of all parties. Justice does not mean that all parties receive identical outcomes, but that each party receives treatment appropriate to their rights and responsibilities (Waqqosh et al., 2025).

Consequently, Sharia-based SMEs need to establish policies that balance business continuity with stakeholder protection. Cost-reduction strategies should not automatically transfer the burden to parties with the weakest bargaining positions. SME resilience cannot be separated from the ecosystem in which businesses operate. During a crisis, relationships with communities can provide support in the form of information, market access, raw materials, financing, and knowledge. The principle of ta'awun provides a normative foundation for developing such collaboration. SME actors can establish cooperatives, business communities, distribution partnerships, joint promotions, or supplier networks. This approach can also reduce individualism in responding to crises. When every business actor faces similar problems, cooperation can generate efficiencies that cannot be achieved individually. Thus, Sharia-based SME resilience can be strengthened through the development of an ecosystem involving Islamic financial institutions, government, communities, corporations, social institutions, and MSMEs. Maqashid al-shariah can serve as an evaluative framework for determining whether resilience strategies are consistent with the objectives of Islamic economics. Hifz al-mal relates to asset protection and financial sustainability. Hifz al-nafs concerns human security and safety. Hifz al-'aql relates to education, literacy, and competency development. Hifz al-nasl concerns the sustainability of family welfare and future generations. Meanwhile, hifz al-din provides the foundation for ensuring that economic activities remain within the framework of Islamic principles. This framework allows resilience to be assessed more broadly.

An SME that survives while compromising workers' health or deceiving consumers may achieve short-term economic success, but this does not represent resilience consistent with maqashid. Therefore, maqashid al-shariah can serve as a bridge between business strategies and the normative objectives of Islamic economics. The findings have implications for SME owners, Islamic financial institutions, governments, and policymakers. For SME owners, resilience strengthening needs to begin with internal management. Financial recording, cash-flow control, diversification, innovation, and digital literacy should become integral components of business management. For Islamic financial institutions, there is a need to develop financing products that are more suitable for SME characteristics, including flexibility in dealing with crisis conditions. Financing should also be accompanied by business assistance so that funds can be used productively. For governments and policymakers, SME resilience requires a supportive ecosystem (Gusniarti, 2025; Ilyas et al., 2025). Policies should not be directed solely toward assistance when crises occur but also toward capacity building before crises, including financial literacy, digitalization, market access, halal certification, and

business network strengthening. For the development of Sharia business management, the concept of resilience provides an opportunity to broaden the measurement of SME success. Performance should not be assessed solely through revenue and profit but also through the ability to maintain Sharia principles, build trust, protect stakeholders, and create social benefits. Thus, Sharia-based SME resilience can become a strategic approach that integrates business survival, adaptive capabilities, Islamic business ethics, and sustainability.

CONCLUSION

This study demonstrates that SME resilience in facing economic crises is a multidimensional capability encompassing the ability to survive, adapt, recover business activities, and undertake transformation. Resilience is determined not only by financial conditions but also by managerial capabilities, innovation, digitalization, diversification, business networks, human resources, and external support. From the perspective of Islamic economics, SME resilience has an additional dimension involving compliance with halal principles, amanah, honesty, justice, responsibility, and maslahah. The ability to survive during a crisis should not be achieved through business practices that contradict Sharia. Therefore, resilience needs to be developed through strategies that maintain business integrity and protect stakeholder interests. The synthesis indicates that the main strategies for strengthening Sharia-based SME resilience include strengthening financial resilience, diversifying products and markets, innovation, digitalization, improving access to Islamic financing, strengthening human resources, developing business networks, and applying the principles of amanah and justice in stakeholder relationships. Islamic financing can serve as an instrument for strengthening financial resilience, while digitalization can increase flexibility and market access. At the same time, social capital and ta'awun networks can strengthen SMEs' ability to obtain information, resources, and support during crises. Therefore, Sharia-based SME resilience should not be understood merely as the ability to survive, but also as the ability to adapt and transform in a halal, fair, and responsible manner. Within the framework of maqashid al-shariah, resilience is ultimately directed toward protecting wealth, human welfare, business continuity, and the creation of broader maslahah.

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