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## HOW TO DEAL WITH AN ECONOMIC RECESSION FROM HADITH PERSPECTIVE

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### ***ABSTRACT***

*The economic stability of a country is a core foundation that must be well maintained by its people, also it depends greatly on how its people interact with the economy. One of the problems that threatens the economic stability of a country is a recession, an economic problem that every country tries to prevent and avoid. Allah is the All-Provider, He provides humans with sustenance non-stop daily. Allah and His Messenger have guided the people through the Qur'an and Sunnah so that they could deal with economic problems such as a recession. The goal of this research is to examine the definition of recession, its causes, and to convey the solutions to an economic recession from the perspective of hadith. The approach of this research is library research, and the technique for data analysis is content analysis from books, journals, and websites. The results of this study concluded that: (1) Recession is a period of decline in economic activity. (2) The causes of an economic recession are many, such as inflation and an imbalance between production and consumption. (3) There are several solutions to deal with recession from the perspective of hadith.*

**Keywords:** *solutions to recession, economic stability, hadith perspective.*

## ABSTRAK

Stabilitas ekonomi suatu negara merupakan pondasi inti yang harus dijaga dengan baik oleh rakyatnya, juga sangat bergantung pada bagaimana masyarakatnya berinteraksi dengan perekonomian. Salah satu masalah yang mengancam stabilitas ekonomi suatu negara adalah resesi, masalah ekonomi yang setiap negara coba cegah dan hindari. Allah adalah Maha Penyedia, Dia menyediakan manusia dengan rezeki tanpa henti setiap hari. Allah dan Rasul-Nya telah membimbing orang-orang melalui Al-Qur'an dan hadits sehingga mereka dapat menangani masalah ekonomi seperti resesi. Tujuan dari penelitian ini adalah untuk menguji definisi resesi, penyebabnya, dan untuk menyampaikan solusi untuk resesi ekonomi dari perspektif hadis. Pendekatan penelitian ini adalah penelitian kepustakaan, dan teknik analisis data adalah analisis isi dari buku, jurnal, dan website. Hasil penelitian ini menyimpulkan bahwa: (1) Resesi adalah periode penurunan aktivitas ekonomi. (2) Penyebab resesi ekonomi banyak, seperti inflasi dan ketidakseimbangan antara produksi dan konsumsi. (3) Ada beberapa solusi untuk menghadapi resesi dari perspektif hadits.

**Kata kunci:** solusi untuk resesi, stabilitas ekonomi, perspektif hadis.

## A. Introduction

### 1. Background

The economic status of a country is one of its core foundations that must be well maintained and preserved by its people. Additionally, the economic stability of a country greatly depends on how its people interact with the economy. One problem that threatens the economic stability of a country is recession, an economic problem that every country tries to prevent and avoid. There are no quantitative measurements of a recession, and sometimes it can be difficult to tell if a country is in one, but there are a few warning signs that indicate that it's happening. These signs include a decline in the gross domestic product (GDP), a significant increase in unemployment - up to 6%-8%, a large number of people in poverty, a significant increase in the price of consumer goods and commodities such as food and energy, and a steep drop in stock prices.<sup>387</sup>

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<sup>387</sup> [https://www.financestrategists.com/wealth-management/macroeconomics/recession/?gclid=Cj0KCCQjw2v-gBhC1ARIsAOQdKY01YgEoLRiPL-6wHRDH3Cevm5gu492ZnPOa8SM84BQmKySIWIjbiMwaAtn4EALw\\_wcB](https://www.financestrategists.com/wealth-management/macroeconomics/recession/?gclid=Cj0KCCQjw2v-gBhC1ARIsAOQdKY01YgEoLRiPL-6wHRDH3Cevm5gu492ZnPOa8SM84BQmKySIWIjbiMwaAtn4EALw_wcB). Accessed 26 March 2023

Although poverty is feared by everyone that goes through recession, Allah *subhanahu wa ta'ala* has assured the *mu'mineen* that He will provide them with sustenance, Allah *subhanahu wa ta'ala* says:

مَا أُرِيدُ مِنْهُمْ مِنْ رِزْقٍ وَمَا أُرِيدُ أَنْ يُطْعَمُونِ ۗ إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ ٥٨.

*No Sustenance do I require of them, nor do I require that they should feed Me. For Allah is He Who gives Sustenance,- Lord of Power,- Steadfast (for ever).*<sup>388</sup>

It is clearly stated in this verse that Allah is the All-Provider, He is the One who provides humans with sustenance, and at the same time He does not need sustenance from them. The matter of sustaining humans has been well explained in the Qur'an and hadith. An example from hadith is narrated from Abdullah bin Mas'ud, who said:

حَدَّثَنَا رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - وَهُوَ الصَّادِقُ الْمَصْدُوقُ -: إِنَّ أَحَدَكُمْ يُجْمَعُ خَلْقُهُ فِي بَطْنِ أُمِّهِ أَرْبَعِينَ يَوْمًا نُطْفَةً، ثُمَّ يَكُونُ عَلَقَةً مِثْلَ ذَلِكَ، ثُمَّ يَكُونُ مُضْغَةً مِثْلَ ذَلِكَ، ثُمَّ يُرْسَلُ إِلَيْهِ الْمَلَكُ فَيَنْفُخُ فِيهِ الرُّوحَ، وَيُؤَمَّرُ بِأَرْبَعِ كَلِمَاتٍ: بِكُتُبِ رِزْقِهِ، وَأَجَلِهِ، وَعَمَلِهِ، وَشَقِيٍّ أَمْ سَعِيدٍ.

The Messenger of Allah (ﷺ), and he is the truthful, the believed, narrated to us, “*Verily the creation of each one of you is brought together in his mother’s womb for forty days in the form of a nutfah (a drop), then he becomes an alaqah (clot of blood) for a like period, then a mudghah (morsel of flesh) for a like period, then there is sent to him the angel who blows his soul into him and who is commanded with four matters: to write down his rizq (sustenance), his life span, his actions, and whether he will be happy or unhappy (i.e., whether or not he will enter Paradise).*”<sup>389</sup>

The Qur'an and hadith have been sent down by Allah as a guide for humankind to help them through their problems, Allah *subhanahu wa ta'ala* said:

وَنَزَّلْنَا عَلَيْكَ الْكِتَابَ تِبْيَانًا لِكُلِّ شَيْءٍ وَهُدًى وَرَحْمَةً وَبُشْرَى لِلْمُسْلِمِينَ

*We have revealed to you the Book as an explanation of all things, a guide, a mercy, and good news for those who fully submit.*<sup>390</sup>

<sup>388</sup> QS. Al-Zariyat (51): 57 - 58.

<sup>389</sup> Abu Abdillah Muhammad bin Isma'il al-Bukhari, *Shahih al-Bukhari* (Damascus: Daar Ibnu Katsir, 1443 H), no. 6221.; Abu Husain Muslim bin Hajjaj al-Qusyairi al-Naisaburi, *Shahih Muslim* (Cairo: Muassasah 'Isa al-Babi al-Halabi, 1431 H), no. 2643.

<sup>390</sup> QS An-Nahl (16): 89.

Allah *subhanahu wa ta'ala* did not sent down only one type of revelation. Rather, he sent another in the form of hadith, this is why The Prophet ﷺ said:

أَلَا إِنِّي أُوتِيْتُ الْكِتَابَ وَمِثْلَهُ مَعَهُ

*Beware! I have been given the Qur'an and something like it.*<sup>391</sup>

These pieces of evidence clearly show that Allah has sent revelations in the Qur'an and hadith to guide humans through the problems in their daily lives. Based on the above explanation, the researchers of this paper are encouraged to analyze hadiths that correlate with recession and to convey and reveal several ways to deal with recession from the perspective of the Hadith.

## 2. Research Question

The background of this research has led to three questions that will be discussed in this research:

- a. What is the definition of recession?
- b. What are the causes of a recession?
- c. What are the solutions to deal with recession from hadith perspective?

## 3. Research Purpose

The goal of this study is to:

- a. Explain the definition of recession.
- b. Explain the causes of a recession.
- c. Find and convey solutions to deal with recession from hadith perspective.

## 4. Literature Review

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<sup>391</sup> Abu Dawud Sulaiman bin al-Asy'ats al-Azdi al-Sijistani, *Sunan Abi Dawud* (t.t.; Daar al-Risalah al-'Alamiyah, 1435 H), no. 4604.

The researchers have found a few studies that discuss solutions to recession from an Islamic perspective. These studies are:

1. Nigerian Economic Recession: An Islamic Perspective by Ali D Yusuf and Mohd Shahril Ahmad Razim in 2017<sup>392</sup>. This study revealed that the solution to have a recession proof economy is by using the Islamic Economic System also by having a strong faith. The similarities are found in the discussion regarding solutions to recession. The differences are that this study examines the definition of recession, its causes, and mainly focuses on hadith for the solution to recession.

2. Elimination of Poverty: Challenges and Islamic Strategies by Ismail Sirageldin in 2000<sup>393</sup>. This study revealed that Islamic ethics support a poverty-alleviation strategy that is based on the principle of promoting economic growth with productive equity. The similarities are found in the discussion regarding solutions to economic problems such as poverty. The differences are that this study examines the definition of recession, its causes, and mainly focuses on recession rather than poverty. Furthermore, this study predominately relies on hadiths for solutions.

3. Islamic Philanthropy and Optimization of ZISWAF as a Solution for Overcoming the Economic Recession by Ahsani Taqwiem and Kartika Rose Rachmadi in 2022.<sup>394</sup> This study revealed that the higher the ZISWAF optimization value obtained by a *mustahiq*, the higher the success of overcoming the economic recession. Additionally, the higher the Islamic philanthropy that exists and is obtained from a *mustahiq*, the higher the success rate of overcoming the economic recession that is carried out. The similarities are found in the discussion regarding solutions to recession. The differences are that this study examines the definition of recession, its causes, and mainly focuses on hadith for the solution to recession.

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<sup>392</sup> Ali D Yusuf and Mohd Shahril Ahmad Razim, "Nigerian Economic Recession: An Islamic Perspective," *International Journal of Islamic Banking and Finance Research*, Vol. 1, No. 1 (2019).

<sup>393</sup> Ismail Sirageldin, "Elimination of Poverty: Challenges and Islamic Strategies," *Islamic Economic Studies*, Vol. 8, No. 1 (2000).

<sup>394</sup> Ahsani Taqwiem and Kartika Rose Rachmadi, "Islamic Philanthropy and Optimilization of ZISWAF as a Solution for Overcoming the Economic Recession," *Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS)*, Vol. 4, No. 2 (2022).

## B. RESEARCH METHOD

This research used a qualitative approach, and the data analysis technique employed was content analysis of books, journals, and websites. The researchers read materials related to the topic of discussion, analyzed them, and drew conclusions. Regarding the hadiths, the researchers read hadiths that corresponds and relates to the topic, derive solutions from them, and draw conclusions for the study.

## C. RESULTS AND DISCUSSION

### 1. The Definition of Recession

According to True Tamplin (2023) “recession is a period of slow growth where a country's economy begins to shrink. It is defined as at least two consecutive quarters of negative economic growth”.<sup>395</sup> Stijn Claessens and M. Ayhan Kose (2017) argues against this definition by stating that recession is “a period of decline in economic activity. Most commentators and analysts use, as a practical definition of recession, two consecutive quarters of decline in a country’s real (inflation-adjusted) gross domestic product (GDP)—the value of all goods and services a country produces. Although this definition is a useful rule of thumb, it has drawbacks. A focus on GDP alone is narrow, and it is often better to consider a wider set of measures of economic activity to determine whether a country is indeed suffering a recession. Using other indicators can also provide a timelier gauge of the state of the economy.”<sup>396</sup>

Lakshman Achuthan and Anirvan Banerji (2008) corroborates this opinion by stating that “a recession is a self-reinforcing downturn in economic activity, when a drop in spending leads to cutbacks in production and thus jobs, triggering a loss of income that spreads across the country and from industry to industry, hurting sales and in turn feeding back into a further

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<sup>395</sup> [https://www.financestrategists.com/wealth-management/macroeconomics/recession/?gclid=Cj0KCCQjwM-N2iBhCrARIsAG\\_G2i40lkv3MQpeOLQmRH5hHqYdPZzhkYO2-Q7hMqspfwjw-Egj-P9M-oUcaAoT9EALw\\_wcB](https://www.financestrategists.com/wealth-management/macroeconomics/recession/?gclid=Cj0KCCQjwM-N2iBhCrARIsAG_G2i40lkv3MQpeOLQmRH5hHqYdPZzhkYO2-Q7hMqspfwjw-Egj-P9M-oUcaAoT9EALw_wcB). Accessed 8 May 2023.

<sup>396</sup> <https://www.imf.org/en/Publications/fandd/issues/Series/Back-to-Basics/Recession>. Accessed 8 May 2023.

drop in production - in effect a vicious cycle. That's why the proper definition of recession cannot be limited to GDP and industrial production, but must also include jobs, income and spending, all spiraling down in concert.”<sup>397</sup>

With that said one of the examples of an economic recession is the Covid-19 Pandemic, True Tamplin (2023) stated that “during the Pandemic, we have experienced a significant slowdown in the economy. Because of this, a recession has occurred. Covid-19 is considered a recession because it meets the criteria to be defined as one.”<sup>398</sup> Emily Stewart (2020) corroborates this notion by stating that “the corona virus crisis has sent the economy into a tailspin in the United States and around the globe. The restaurant industry has ground to a halt. So have air travel, auto manufacturing, hotels, gyms, and cruise lines. The stock market has posted enormous losses and wild daily swings, to the point that trading has sometimes been paused altogether, and the price of oil has plummeted. Layoffs across the country are taking place in waves. We’re producing less, spending less, and consuming less. After more than a decade of expansion, the next recession is here.”<sup>399</sup>

In conclusion recession is a period of decline in economic activity.

## 2. The Causes of an Economic Recession

According to Stijn Claessens and M. Ayhan Kose (2017) “Understanding the sources of recessions has been one of the enduring areas of research in economics. There are a variety of reasons recessions take place. Some are associated with sharp changes in the prices of the inputs used in producing goods and services.”<sup>400</sup> According to <https://www.bfi.co.id/en/blog/resesi-adalah-pengertian-penyebab-dampak-dan-cara-menghadapinya#toc-2>, the causes of a recession are as follows:

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<sup>397</sup> <https://money.cnn.com/2008/05/05/news/economy/recession/index.htm?postversion=2008050612>. Accessed 8 May 2023.

<sup>398</sup> [https://www.financestrategists.com/wealth-management/macroeconomics/recession/?gclid=Cj0KCCQjwM-N2iBhCrARIsAG\\_G2i4OIkv3MQpeOLQmRH5hHqYdPZzhYO2-Q7hMqspfwjw-Egj-P9M-oUcaAoT9EALw\\_wcB](https://www.financestrategists.com/wealth-management/macroeconomics/recession/?gclid=Cj0KCCQjwM-N2iBhCrARIsAG_G2i4OIkv3MQpeOLQmRH5hHqYdPZzhYO2-Q7hMqspfwjw-Egj-P9M-oUcaAoT9EALw_wcB). Accessed 8 May 2023.

<sup>399</sup> <https://www.vox.com/policy-and-politics/2020/3/21/21188541/coronavirus-news-recession-economy-unemployment-stock-market-jobs-gdp>. Accessed 8 May 2023.

<sup>400</sup> <https://www.imf.org/en/Publications/fandd/issues/Series/Back-to-Basics/Recession>. Accessed 8 May 2023.

a) Inflation<sup>401</sup>

Eric Reed (2023) says that, “Inflation is the rate at which goods and services get more expensive across the economy. When prices rise overall for equivalent products, this is known as inflation. A recession occurs when there is a general slowdown of activity across an economy. It’s connected with job loss, declining investments, falling stock prices and a shrinking GDP. Periods of inflation don’t tend to cause recessions in and of themselves. A period of inflation is generally defined by high consumer activity relative to the economy’s productive output. Basically, people have more money to spend than the economy can keep up with. Although, that said, rising prices can indeed sometimes slow down productivity. As prices for raw materials and labor go up, some companies may choose to cut back on their production, which can shrink economic activity overall.”<sup>402</sup>

b) Sudden Economic Shock<sup>403</sup>

Eric Reed (2023) stated that “An economic shock, also known as a macroeconomic shock, is any unexpected event that has a large-scale, unexpected impact on the economy. Many, but not all, economists also say that a shock has to be “exogenous,” meaning that it comes from outside the economy instead of arising from developments within it.”<sup>404</sup> One of the examples of a sudden economic shock is the COVID-19 pandemic. Haus Bevers (2020) stated that “The coronavirus pandemic is a global crisis of epic proportions. From an economic point of view, it is triggering both a negative supply and demand shock. It’s a negative supply shock because global supply chains are severely impacted or even completely interrupted. It’s also an extremely severe demand shock. A global recession is now all but inevitable.”<sup>405</sup>

c) Imbalance between Production and Consumption<sup>406</sup>

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<sup>401</sup> <https://www.bfi.co.id/en/blog/resesi-adalah-pengertian-penyebab-dampak-dan-cara-menghadapinya#toc-2>. Accessed May 8 2023

<sup>402</sup> <https://smartasset.com/financial-advisor/does-inflation-cause-a-recession>. Accessed 8 May 2023.

<sup>403</sup> <https://www.bfi.co.id/en/blog/resesi-adalah-pengertian-penyebab-dampak-dan-cara-menghadapinya#toc-2>. Accessed May 8 2023

<sup>404</sup> <https://smartasset.com/financial-advisor/economic-shock>. Accessed 8 May 2023.

<sup>405</sup> <https://hbr.org/2020/03/understanding-the-economic-shock-of-coronavirus>. Accessed 8 May 2023.

<sup>406</sup> <https://www.bfi.co.id/en/blog/resesi-adalah-pengertian-penyebab-dampak-dan-cara-menghadapinya#toc-2>. Accessed May 8 2023.



Another cause of a recession is an imbalance between production and consumption. According to <https://www.bfi.co.id/en/blog/resesi-adalah-pengertian-penyebab-dampak-dan-cara-menghadapinya#toc-2>. “Goods and services that are produced in excess with reduced consumption or purchasing power can wreak havoc on producers. This has led to massive imports, increased corporate spending, and reduced profits for domestic companies.”

In summary the causes of recession are many such as inflation, a sudden economic shock, and an imbalance between production and consumption.

### 3. The Hadiths that Discusses the Solution to Recession

In Islam, sustenance or *rizq* refers to everything provided by Allah ta'ala that is necessary for maintaining life, including food, health, intellect, money, free time, and more.<sup>407</sup> This definition describes sustenance as something global and general. Allah *subhanahu wa ta'ala* has guaranteed his creatures that He will give them sustenance, there is no creature in this earth except that He will give it his *rizq*, Allah *ta'ala* said:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا كُلِّ فِي كِتَابٍ مُبِينٍ

*There is no living creature on this earth except that its provision is due from Allah. And He knows its dwelling place and its deposit. All is in a clear book.*<sup>408</sup>

The ways to deal with recession that are founded in hadiths are as follow:

a) Having Faith in Allah

After the explanation regarding recession above it is known that one of the causes of recession is an inflation where prices of goods and services increase significantly, this

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<sup>407</sup> Muhammad Tamar, “*Rezeki Dalam Perspektif Al-Qur’an (Analisis Penafsiran Hamka terhadap Ayat-Ayat Tentang Rezeki)*”. Undergraduate thesis (Jakarta: Institut PTIQ Jakarta, 2018).

<sup>408</sup> QS Hud (11): 6.

phenomenon also happened in the time of Rasulullah ﷺ, in a hadith that was narrated by Anas bin Malik, he said:

غَلَا السَّعْرُ عَلَى عَهْدِ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، فَقَالُوا: يَا رَسُولَ اللَّهِ، سَعِّرْ لَنَا! فَقَالَ: إِنَّ اللَّهَ هُوَ الْمُسَعِّرُ  
الْقَابِضُ الْبَاسِطُ الرَّزَّاقُ، وَإِنِّي لَأَرْجُو أَنْ أَلْقَى رَبِّي وَلَيْسَ أَحَدٌ مِنْكُمْ يَطْلُبُنِي بِمَظْلِمَةٍ فِي دَمٍ وَلَا مَالٍ

The prices increased in the time of The Rasulullah ﷺ, the people said, “O’ Messenger of Allah, fix prices for us” The Prophet said, “Allah is the one Who fixes prices, the one Who withholds, gives lavishly and provides, and i hope that wen i meet Allah, none of you will have any claim on me for an injustice regarding blood or property”.<sup>409</sup>

In this hadith it is clear that an increase in prices occurred in the time of The Prophet ﷺ, and the *sahabah* asked for a solution; and that is for The Prophet ﷺ to fix for them a price but He ﷺ refused and tells them that Allah *ta’ala* is the one Who fixes prices. From this hadith The Prophet ﷺ taught His companions to turn back and depend on Allah *ta’ala* alone, this indicates that one of the solutions to deal with recession is to have faith in Allah, and faith in Allah is one of the foundations of Islam, The Prophet ﷺ said when asked by *Jibreel* about faith or *iman*:

قَالَ: "أَنْ تُؤْمِنَ بِاللَّهِ، وَمَلَائِكَتِهِ، وَكُتُبِهِ، وَرُسُلِهِ، وَالْيَوْمِ الْآخِرِ. وَتُؤْمِنَ بِالْقَدَرِ خَيْرِهِ وَشَرِّهِ"

The Prophet said, “That you affirm your faith in Allah, and in His angels, and in His books, and in His apostles, and in the day of judgement, and you affirm your faith in the divine decree about good and evil.”<sup>410</sup>

#### b) Praying to Allah

In another *riwayat* for the same hadith The Prophet ﷺ said that he will pray to Allah or make *dua* in that situation, Abu Hurairah said:

<sup>409</sup> Abu Isa Muhammad bin Isa al-Tirmizi, *Sunan al-Tirmizi* (Egypt; Matba’ah Musthafa al-Babi al-Halabi, 1431 H), No. 1314.

<sup>410</sup> Muslim, *Shahih*, No. 1.

أَنَّ رَجُلًا جَاءَ فَقَالَ: يَا رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، سَعِّرْ، فَقَالَ: "بَلْ أَدْعُو" ثُمَّ جَاءَهُ رَجُلٌ، فَقَالَ: يَا رَسُولَ اللَّهِ، سَعِّرْ، فَقَالَ: "بَلْ اللَّهُ يَخْفِضُ وَيَرْفَعُ، وَإِنِّي لَأَرْجُو أَنْ أَلْقَى اللَّهَ وَلَيْسَ لِأَحَدٍ عِنْدِي مَظْلَمَةٌ

*A man came and said, "O' Messenger of Allah, fix for us a price" then The Prophet said, "But rather I shall pray (to Allah)." Then came another man and said, "O' Messenger of Allah fix for us a price," Then He said, "But rather Allah is the one Who lowers and increases, and I hope that when I meet Allah, none will have a claim on me for an injustice."<sup>411</sup>*

The Prophets ﷺ statement that he will pray to Allah indicates that one of the solutions to deal with recession is prayer or making *dua*, and this is parallel to the previous solution where a Muslim is commanded to have faith in Allah, and one of the signs that someone has faith in Allah is where he makes prayer to Allah, because prayer is a form of action and it is well known that *iman* includes words, actions, and intentions. Imam Abdullah bin Ahmad *rahimahullah* narrated an *atsar* from al-Imam Malik *rahimahullah*, he said

الإِيمَانُ قَوْلٌ وَعَمَلٌ يَزِيدُ وَيَنْقُصُ

*Iman (includes) words and actions, it increases and decreases.<sup>412</sup>*

### c) Not Being Extravagant and Wasteful

Another way to deal with recession is not to be wasteful and excessive, only buy what is needed so that extra funds can be allocated for other important things such as paying off debt, savings, and preparing emergency funds.<sup>413</sup> In Islam it is not allowed for someone to be wasteful; where he spend his money and buy things that he doesn't need, Allah *ta'ala* said:

<sup>411</sup> Sulaiman, *Sunan*, No. 3450.

<sup>412</sup> Abu Abdirrahman Abdullah bin Ahmad bin Muhammad bin Hanbal Al-Syaibani, *Al-Sunnah* (Dammam; Dar Ibnul Qayim, 1433 H), No. 213.

<sup>413</sup> <https://www.bfi.co.id/en/blog/resesi-adalah-pengertian-penyebab-dampak-dan-cara-menghadapinya#toc-7>. Accessed 10 April 2023.

وَأَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ۚ إِنَّ الْمُبْذِرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ  
الشَّيْطَانُ لِرَبِّهِ كَفُورًا ۚ ٢٧

*Give to close relatives their due, as well as the poor and (needy) travellers. And do not spend wastefully. Surely the wasteful are (like) brothers to the devils. And the Devil is ever ungrateful to his Lord.*<sup>414</sup>

The Prophet ﷺ also gave us guidance about saving money, in a hadith narrated by Muawiyah bin Syu'bah, The Prophet ﷺ said:

إِنَّ اللَّهَ حَرَّمَ عَلَيْكُمْ: عُشُوقَ الْأُمَّهَاتِ وَوَأْدَ الْبَنَاتِ، وَمَنْعَ وَهَاتِ. وَكَرِهَ لَكُمْ: قِيلَ وَقَالَ، وَكَثْرَةَ السُّؤَالِ، وَإِضَاعَةَ الْمَالِ

*“Allah has forbid you from being disobedient to mothers, and burying daughters alive, and not giving others their rights, and begging”, and He said, “Allah has hated for you useless talk and talking too much about others, and to ask too many questions, and to waste money”*<sup>415</sup>

#### d) Paying Off Existing Debt

Debt is another problem that disturbs someone that is going through recession so it is better for someone to pay off existing debt, and this is another matter that The Prophet ﷺ emphasized, in a hadith narrated by Abu Hurairah, The Prophet ﷺ said:

مَطْلُ الْغَنِيِّ ظُلْمٌ، فَإِذَا أُتْبِعَ أَحَدُكُمْ عَلَىٰ مَلِيٍّ فَلْيَتَّبِعْ

*Delaying payment by a rich man is injustice, but if the repayment of a debt due to any of you is undertaken by a rich person, you should agree to the substitution.*<sup>416</sup>

#### e) Asking Forgiveness from Allah

<sup>414</sup> QS Al-Isra (17): 26-27.

<sup>415</sup> Al-Bukhari, *Shahih*, No. 2277.

<sup>416</sup> Al-Bukhari, *Shahih*, No. 2166.

Allah *ta'ala* has also given us guidance in The Al-Qur'an that whoever asks forgiveness from Allah he will give them sustenance to them non-stop, Allah *subhanahu wa ta'ala* said:

فَقُلْتُ اسْتَغْفِرُوا رَبِّيَ إِنَّهُ كَانَ غَفَّارًا ۝ ۱۰ يُرْسِلِ السَّمَاءَ عَلَيْكُمْ مِدْرَارًا ۝ ۱۱ وَيُمْدِدْكُمْ بِأَمْوَالٍ وَبَنِينَ وَيَجْعَلْ لَكُمْ  
جَنَّاتٍ وَيَجْعَلْ لَكُمْ أَنْهَارًا ۝ ۱۲

*So I Said, "Seek your Lord's forgiveness for He is truly Most forgiving, he will shower you with abundant rain, and supply you with wealth and children, and give you gardens as well as rivers."*<sup>417</sup>

It was said in a *tafsir* that Nuh *'alaihiss salaam* told his people to leave every sin that they are doing and to ask forgiveness from Allah because He is Most Forgiving, I.e., He is ever forgiving, and will accept their *taubah*. Nuh *'alaihiss salaam* also told his people that if they do *istighfar* Allah *ta'ala* will give them pleasures in this *dunya* by sending them continuous rain that gives life to a region and its people, also He will increase their wealth and their children, and these are the best worldly pleasures that someone can obtain.<sup>418</sup> The Prophet ﷺ said in a hadith narrated by Abdullah bin Abbas:

مَنْ أَكْثَرَ مِنَ الِاسْتِغْفَارِ، جَعَلَ اللَّهُ لَهُ مِنْ كُلِّ هَمٍّ فَرَجًا، وَمِنْ كُلِّ ضِيقٍ مَخْرَجًا، وَرَزَقَهُ مِنْ حَيْثُ لَا يَحْتَسِبُ

*Whoever increases his forgiveness to Allah, He will make for all his distress a solution, and for all his affliction a way out, and He will give him sustenance from sources he could never imagine.*<sup>419</sup>

There is also a story from Hasan al-Bashri *rahimahullah* that corroborate this verse and hadith, where four men came to him and complained that they are suffering from famine, poverty, drought, and unable to have a child, so Hasan *rahimahullah* told all of them to ask forgiveness from Allah, then Hasan *rahimahullah* read the verse above.<sup>420</sup>

<sup>417</sup> QS Nuh (71): 10-12.

<sup>418</sup> Abdurrahman bin Nashir bin Abdillah Al-Sa'di, *Taisir al-Karim al-Rahman fi tafsir kalam al-Mannan* (Lebanon; Dar Ibnu Hazm, 1441 H), p. 850.

<sup>419</sup> Ahmad bin Muhammad bin Hanbal, *Musnad al-Imam Ahmad* (Cairo; Dar al-Hadith, 1434 H), No. 2234.

<sup>420</sup> Ahmad bin 'Ali bin Hajar al-Asqalani, *Fathul Bari* (Beirut; Dar al-Ma'rifah, 1431 H), Vol. 11, p. 98.

f) Keeping Good Relations with Kith and Kin

The Prophet ﷺ also commands the believers to keep good relations with their relatives, The Prophet ﷺ said in a hadith narrated by Abu Ayub al-Anshori where a man came to The Prophet ﷺ and asked about deeds that will make him enter paradise:

تَعْبُدُ اللَّهَ لَا تُشْرِكُ بِهِ شَيْئًا، وَتُقِيمُ الصَّلَاةَ، وَتُؤْتِي الزَّكَاةَ، وَتَصِلُ الرَّحِمَ

*You should Worship Allah and join none in worship with him, and you should offer prayers perfectly, and give obligatory charity, and keep good relations with your kith and kin.*<sup>421</sup>

Keeping good relations with kith and kin is also another way to deal with recession, The Prophet ﷺ said in a hadith narrated by Anas bin Malik:

مَنْ سَرَّهُ أَنْ يُبَسِّطَ لَهُ فِي رِزْقِهِ، أَوْ يُدَسَّ لَهُ فِي أَثَرِهِ، فَلْيَصِلْ رَحِمَهُ

*Whosoever desires that his means of sustenance is expanded for him or his age to be lengthened, then he should join the tie of relationship.*<sup>422</sup>

g) Working Hard

Allah *ta'ala* commanded the believers to work and seek His bounty and to not be lazy, Allah said:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

*Once the prayer is over, disperse throughout the land and seek the bounty of Allah*<sup>423</sup>. *And remember Allah often so you may be successful*

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<sup>421</sup> Al-Bukhari, *Shahih*, No. 5637.

<sup>422</sup> Al-Bukhari, *Shahih*, No. 1961.; Muslim, *Shahih*, No. 2557.

<sup>423</sup> QS Al-Jumu'ah (62): 10.

The Prophet ﷺ also commanded the believers to work hard and to not ask for money from other people if they are not in need, The Prophet ﷺ said in a hadith narrated by Abu Hurairah:

وَالَّذِي نَفْسِي بِيَدِهِ، لَأَنْ يَأْخُذَ أَحَدُكُمْ حَبْلَهُ، فَيَخْتَطِبَ عَلَى ظَهْرِهِ، خَيْرٌ لَهُ مِنْ أَنْ يَأْتِيَ رَجُلًا فَيَسْأَلُهُ، أَعْطَاهُ  
أَوْ مَنَعَهُ

*By Him in Whose Hand my life is, it is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning his living) rather than to ask a person for something and that person may give him or not.<sup>424</sup>*

Another hadith that affirm the hadith above is one that is narrated by Miqdam bin Ma'dikarib where The Prophet ﷺ said:

مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ، خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ، وَإِنَّ نَبِيَّ اللَّهِ دَاوُدَ عَلَيْهِ السَّلَامُ كَانَ يَأْكُلُ مِنْ عَمَلِ يَدِهِ

*No food is better to man than that which he earns through his manual work. Dawud The Prophet of Allah peace be upon him ate only out of his earnings from his manual work.<sup>425</sup>*

#### h) Marriage

Marriage is another solution from Allah and His Messenger ﷺ Allah said in the Al-Qur'an:

وَأَنْكِحُوا الْأَيَّامِيَّ مِنْكُمْ وَالصَّالِحِينَ مِنْ عِبَادِكُمْ وَإِمَائِكُمْ إِنْ يَكُونُوا فُقَرَاءَ يُغْنِهِمُ اللَّهُ مِنْ فَضْلِهِ وَاللَّهُ وَسِيعٌ عَلِيمٌ

*Marry off the (free) singles among you, as well as the righteous of your bondmen and bondwomen. If they are poor, Allah will enrich them out of His bounty. For Allah is All-Bountiful, All-Knowing.*

<sup>424</sup> Al-Bukhari, *Shahih*, No. 1401; Muslim, *Shahih*, No. 1042; Abu Abdillah Muhammad bin Yazid bin Majah Al-Qazwini, *Sunan Ibnu Majah* (t.t; Dar al-Risalah al-'Alamiyah, 1434 H), No. 1836.

<sup>425</sup> Al-Bukhari, *Shahih*, No. 1966.

This verse stated that if the one who is married is suffering from poverty, then Allah *ta'ala* will enrich him from his bounty, so that they do not get obstructed by their speculation that if someone is married then he will get poor overtime because of the burden of taking care of his family. This verse also contains encouragement for people who are single to get married, and Allah *ta'ala* promised for the ones who get married that he will increase their wealth and enrich them after poverty.<sup>426</sup>

The Prophet ﷺ said in a hadith that is narrated by Abu Hurairah:

ثَلَاثَةٌ حَقُّ عَلَى اللَّهِ عَزَّ وَجَلَّ عَوْهُمْ: الْمُكَاتِبُ الَّذِي يُرِيدُ الْأَدَاءَ، وَالنَّكَاحُ الَّذِي يُرِيدُ الْعِفَافَ، وَالْمُجَاهِدُ فِي سَبِيلِ اللَّهِ

*There are three who are promised the help of Allah: The Mukatab who wants to buy his freedom, the one who gets married seeking to keep himself chaste, and the Mujahid who fights in the cause of Allah.*<sup>427</sup>

i) Giving Charity

Many people might think that giving charity to poor people or people in need decreases wealth, but Allah *ta'ala* commands the believers in the Al-Qur'an to give their money to people in need and He will give them compensation and reward in return, Allah *ta'ala* said:

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ مِنْ عِبَادِهِ - وَيَقْدِرُ لَهُ وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ الرَّزُقِينَ

*Say, (O Prophet,) "Surely (it is) my Lord (Who) gives abundant or limited provisions to whoever He wills of His servants. And whatever you spend in charity, He will compensate (you) for it. For He is the Best Provider."*<sup>428</sup>

The Prophet ﷺ said in a hadith regarding charity that is narrated by Abu Hurairah:

مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ وَمَا زَادَ اللَّهُ عَبْدًا بِعَفْوٍ إِلَّا عِزًّا. وَمَا تَوَاضَعُ أَحَدٌ لِلَّهِ إِلَّا رَفَعَهُ اللَّهُ

<sup>426</sup> Al-Sa'di, *Taisir*, p. 567.

<sup>427</sup> Ahmad bin Syuaib Al-Nasa'i, *Sunan Al-Nasa'i* (Cairo; al-Maktabah al-Tijarah al-Kubro, 1433 H), No. 3218.

<sup>428</sup> QS Saba' (34): 39.



*Charity does not decrease wealth, no one forgives another except that Allah increases his honor, and no one humbles himself for the sake of Allah except that Allah raises his status.*<sup>429</sup>

The Prophet ﷺ even reprimands someone who does not give their money to charity, The Prophet ﷺ said in a hadith that is narrated by Asma' bint Abi Bakr:

انْفَعِي (أَوْ انْضَعِي، أَوْ أَنْفَعِي) وَلَا تُحْصِي. فَيُحْصِيَ اللَّهُ عَلَيْكَ. وَلَا تُوعِي فَيُوعِيَ اللَّهُ عَلَيْكَ

*Spend and do not calculate, (for) Allah would calculate in your case; and do not hoard, otherwise Allah would be withholding from you.*<sup>430</sup>

Another hadith that talks about the virtue of *sadaqah* or charity is one that is narrated by Abu Hurairah where The Prophet ﷺ said:

بَيْنَا رَجُلٌ بِفُلَاةٍ مِنَ الْأَرْضِ، فَسَمِعَ صَوْتًا فِي سَحَابَةٍ: اسْقِ حَدِيقَةَ فَلَانٍ. فَتَنَجَّى ذَلِكَ السَّحَابُ. فَأَفْرَعَ مَاءَهُ فِي حَرَّةٍ. فَإِذَا شَرَجَهُ مِنْ تَلْكَ الشَّرَاحِ قَدِ اسْتَوْعَبَتْ ذَلِكَ الْمَاءَ كُلَّهُ. فَتَتَبَعَ الْمَاءَ. فَإِذَا رَجُلٌ قَائِمٌ فِي حَدِيقَتِهِ يَحُولُ الْمَاءَ بِمِسْحَاتِهِ. فَقَالَ لَهُ: يَا عَبْدَ اللَّهِ! مَا اسْمُكَ؟ قَالَ: فَلَانٌ. لِيَلِاسِمِ الَّذِي سَمِعَ فِي السَّحَابَةِ. فَقَالَ لَهُ: يَا عَبْدَ اللَّهِ! لِمَ تَسْأَلُنِي عَنِ اسْمِي؟ فَقَالَ: إِنِّي سَمِعْتُ صَوْتًا فِي السَّحَابِ الَّذِي هَذَا مَاؤُهُ يَقُولُ: اسْقِ حَدِيقَةَ فَلَانٍ. لِاسْمِكَ. فَمَا تَصْنَعُ فِيهَا؟ قَالَ: أَمَا إِذْ قُلْتُ هَذَا، فَإِنِّي أَنْظُرُ إِلَى مَا يَخْرُجُ مِنْهَا، فَأَتَصَدَّقُ بِثُلْثِهِ، وَأَكُلُ أَنَا وَعِيَالِي ثُلْثًا، وَأُرُدُّ فِيهَا ثُلْثَهُ

*While a person was in the wilderness he heard a voice from the cloud (commanding it thus): Irrigate the garden of so and so. (After that the clouds slinked aside and poured water on a stony ground. It filled a channel amongst the channels of that land and that person followed that water and he found a person standing in the garden busy in changing the course of water with the help of a hatchet. He said to him: Servant of Allah, what is your name? he said: So and so. And it was that very name which he had heard from the clouds. and he said to him: Servant of Allah, why do you ask me my name? He said: I heard a voice from the clouds of which is the downpour, saying: Water the garden of so and so, like your name. What do you*

<sup>429</sup> Muslim, *Shahih*, No. 2588; al-Tirmizi, *Sunan*, No. 2029.

<sup>430</sup> Muslim, *Shahih*, No. 1029.

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*do (for the favour) shown to you by Allah in this matter? He said: Now as you state so. I look what yield I get from it, and I give one-third as charity out of it and I and my children eat one-third of it and one-third I return to it as investment.*<sup>431</sup>

j) Being Skillful

One way to deal with recession is to be skillful. According to <https://ca.indeed.com/career-advice/pay-salary/what-is-skill-based-pay>, if a business is implementing a skill-based pay model, then they evaluate professionals on several factors, including experience, certifications and skills, therefore the more skills and credentials a candidate has, the more likely they will pay their employees a higher salary.<sup>432</sup> Companies in times of recession should put more emphasis on skill on their employees, meaning they hire only skillful people. Atul Mitra, Nina Gupta, and Jason D. Shaw (2011:278) stated that:

Results support a significant and positive relationship between skill-based pay plans, workforce flexibility, and workforce attitudes. Skill-based pay plans, when compared with market-based pay plans, are found to positively relate to workforce membership behaviors, and workforce attitudes mediate this relationship. Similarly, workforce flexibility mediates the positive relationship between skill-based plans and workforce productivity. The success of skill-based plans depends on significant improvements in workforce productivity and membership behaviors.<sup>433</sup>

The Prophet ﷺ also encourage his *ummah* to perfect their jobs and actions, in other words it is encouraged to be skillful in a profession, because someone cannot be perfect in their job or action if he is not skillful, in a hadith narrated by ‘Aisyah, The Prophet ﷺ said:

إِنَّ اللَّهَ يُحِبُّ إِذَا عَمِلَ أَحَدُكُمْ عَمَلًا أَنْ يُتْقِنَهُ

*Verily, Allah loves if one of you do a (certain) job (action) to perfect it*<sup>434</sup>

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<sup>431</sup> Muslim, *Shahih*, No. 2984.

<sup>432</sup> <https://ca.indeed.com/career-advice/pay-salary/what-is-skill-based-pay>. Accessed 13 April 2023.

<sup>433</sup> Atul Mitra, Nina Gupta, and Jason D. Shaw, “A Comparative Examination of Traditional and Skill-based Pay Plans”, *Journal of Managerial Psychology* (2011), Vol. 26, No. 4, p. 278-296.

<sup>434</sup> Abu Ya’la Ahmad bin Ali bin al-Mutsanna al-Tamimi, *Musnad Abi Ya’la* (Cairo; Dar al-Hadith, 1442 H), No. 4386. Determined as Hasan by Al-Albani, *Shahih al-Jami’*, No. 1880.

In conclusion the solutions that are taken from these hadiths are; to have faith in Allah, to pray to Him, to not be wasteful in spending money, to pay off existing debt, to increase in asking for forgiveness from Allah *ta'ala*, to keep good relations with relatives, to work hard and keep working hard, to get married, to give to charity and to people in need, and to be skillful and have a certain skill that someone could focus on and perfect.

#### **D. RESULTS AND DISCUSSION**

Based on the explanation from the discussion above, it can be concluded that:

1. Recession is a period of decline in economic activity.
2. The causes of recession are many such as inflation, a sudden economic shock, and an imbalance between production and consumption.
3. There are several ways to deal with recession that are taken from hadiths; By having faith in Allah, praying to Allah, asking forgiveness from Allah, not being extravagant and wasteful, paying off existing debt, keeping good relations with kith and kin, working hard, getting married, giving charity, and being skillful.

The findings of this research concludes that there are several hadiths that discuss several ways to help people deal with recession, it is recommended for other researchers to research this topic deeply and experiment these hadiths on the community. This research will help figure out the effectiveness of these solutions on the society and give more insight to how important the education of hadiths to the society is and it will also show how important informing the community about these hadiths that could help people solve their economic problems such as recession.

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