



Quranic Moderation Through Sedekah Therapy to Reduce the Impact of Recession and Inflation Rate In 2023

(Case Study On Youtube Channel CNN.Com)

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Abstract. The shadow of the 2023 global recession is increasingly visible. Various increases in the price of necessities have gradually begun to show symptoms of inflation in Indonesia. This article aims to find out how the Qur'an responds through almsgiving in suppressing the impact of the global Recession and the inflation rate in 2023. That is the first to analyze the Tafsir QS al-Taubah 60 and Asbab al-Nuzul. Second, almsgiving, economic Recession. Third, Financial Inflation Transcription and commentary Netizen Impact of the 2023 Recession on the CNN youtube channel. And fourth, how the Qur'an responds to almsgiving therapy to suppress the impact of the Recession and inflation. This research uses a descriptive qualitative research method of analysis combined with several quantitative elements of numbers or graphs. The results showed that *sedekah* therapy, which is one the humans, means meeting their needs and increasing *mustahiq* income so that the problem of inflation and Recession in Indonesia in 2023 can experience a positive trend.

Keywords: Sedekah · Global Recession · Inflation

1 Introduction

The global Recession of 2023 has impacted numerous facets of living in countries all over the globe. A recession is a circumstance in which a country's economy expands due to successive quarterly declines in GDP (Gross Domestic Product). Interestingly, it turns out that the war between Russia and Ukraine since February 2022 contributes to the worldwide Recession of 2023.[1]. The Ministry of Finance PPP reported that the war between Russia and Ukraine had drained global GDP to USD 2.8 trillion. So it is not surprising that the war has succeeded in giving rise to the worldwide Recession. It is considering that these two countries are producers of food and energy fuels that are widely imported by several countries in various parts of the world.

Discussing the topic of the Recession indeed cannot be separated from the phenomenon of inflation. The phenomenon of Recession and inflation usually go side by side together. Indonesia itself has experienced both phenomena simultaneously. Inflation

is a condition of the country's economy where the prices of goods and services increase continuously [2]. From 2022 until now, Indonesia has been stirred by the increase in cooking oil and fuel prices. This inflation phenomenon is undoubtedly closely related to the global Recession discussed earlier because the increase in cooking oil and fuel prices is a symptom of the worldwide Recession caused by the war between Ukraine and Russia. The war that occurred succeeded in bringing the phenomenon of a global recession and impacted inflation in Indonesia because Russia is the largest petroleum-exporting country in the world. Reporting to Google trends, the phenomenon of worldwide Recession and inflation in fuel reached the highest peak in the topic of conversation of the world community on August 28, 2022, and January 1, 2023. This indicates that the global community feels that the increasing cooking oil and fuel prices are a phenomenon of the world economic crisis [3].

Various problems of global Recession and inflation problems have hit Indonesia and countries in various parts of the world that have lasted until now, finally giving rise to different alternative solutions to solve these problems. These solutions come from a variety of perspectives and come from a variety of public domains. Generally, the answer to the problem of Recession and inflation is taken from the point of view of economic, political, or social science. It rarely discusses solutions from a religious point of view. Interestingly, in the teachings of the Islamic religion, it turns out that there is a possible solution to apply "alms therapy" to overcome the risk of the impact of the Recession and inflation. This is reflected in the existence of surah at-Taubah verse 60, which discusses zakat, which is also meaningful for almsgiving. Therefore, the purpose of writing this article is to find out the correlation relationship between surah at-Taubah paragraph 60 as a guide for almsgiving therapy to reduce the impact of the global Recession and the rate of inflation in Indonesia in 2023 [4].

2 Research Method

This article is compiled in a descriptive form using the method of a qualitative research approach aimed at revealing and interpreting a phenomenon by looking at the side of human thought. Although this article is compiled with a qualitative research approach, it does not rule out the possibility that when collecting qualitative data, it can use quantitative data in the form of graphs and numbers [5]. The purpose of compiling this article considers the purpose of qualitative research, namely to examine the meaning of surah at-Taubah paragraph 60 as a guide for almsgiving therapy in suppressing the impact of the global Recession and the rate of inflation in Indonesia in 2023.

An article certainly needs to present factual and informative data, and in preparing reports, specific ways are required to collect research data. Data collection in this article uses documentation data collection techniques obtained by the author from various book references, scientific journals, and other electronic-based information sites, which certainly connect with this article's subject matter [6]. In addition, this article also presents various graphics and additional supporting images to support the captions and information in the paper and can provide a better understanding of the reader.

3 Results and Discussion

3.1 Tafsir Qs At-Taubah 60 and Asbab Al-Nuzul

Surah At-Taubah means “Forgiveness,” which is one of the surahs of the holy book of the Qur’an, and more precisely, this surah has the 9th order in the Qur’an. This surah amounts to 129 verses, some of which include the Madaniyah surah and some of which include the Makkiyah surah. One of the exciting things about this surah is that it has several names. The most commonly mentioned in this surah is At-Taubah, which causes this surah to be named At-Taubah, which means “Forgiveness.” There is a difference between this surah and other surahs in that this surah does not begin with bismillah. This is because this surah it contains a declaration of war which means that Muslims are ordered to fight the musyrikins, while the meaning contained in basmalah itself means peace and love of Allah [7]. After the Prophet Muhammad pbuh returned from the Tabuk war, this Surah At-Taubah was passed down at the end of the execution of the apostolic duties of the Prophet Muhammad saw.

However, this article focuses on one of the verses of the Surah At-Taubah, namely the 60th verse, which means that only certain people deserve zakat and expect the blessings of Allah. Zakat is obligated for a Muslim to issue his property to those entitled to receive it. In verse, it is also explained that zakat must be distributed to the eight groups that have been determined. But some scholars disagree with the interpretation of the verse. Several variations, one of them is in the understanding of Ibn Katsir [8], is mentioned that there are several different opinions about the division of zakat. The first, according to Imam Shafi’i and a group of other scholars, had the idea that zakat was mandatory and intended for eight groups[9]. While the second one is according to Imam Malik as well as a group of salaf and khalaf scholars (Umar bin al-Khaththab, Hudzaifah, Abdullah bin Abbas, Abu al-Aliyah, Said bin Jubair, and Maimun bin Mahram) argues that the obligation of zakat is not required for all the groups mentioned in verse, but may only be given to one of its factions, although there are other groups. Meanwhile, Ibn Jarir argued that from various opinions, most scholars say it does not require that it be distributed to all the groups mentioned in the verse because the eight groups mentioned are only limited to explaining who are the parties who are entitled to receive zakat, not obliging to give zakat to all groups. QS. At-Taubah verse 60, reads as follows:

عَلَيْهَا وَالْعَمَلِينَ وَالْمَسْكِينِ لِلْفُقَرَاءِ الصَّدَقَاتُ نَمَّا
 اللَّهُ سَبِيلَ وَفِي وَالْغَرْمِينَ الرَّقَابِ وَفِي قُلُوبُهُمْ وَالْمَوْلَةَ
 حَكِيمٌ عَلَيْنَا ۗ وَاللَّهُ اللَّهُ مِنَ فَرِيضَةِ السَّبِيلِ وَأَبْنِ

In addition to the interpretation of Ibn Katsir, there is also an interpretation from Al-Azhar regarding the Surah At-Taubah verse 60. Those who are entitled to receive zakat are mentioned. There are eight types or seven types. This is due to the Ulama who interpret the kinds of fakir and poor. Half of them argue that the poor and the poor have the same situation of being inadequate, capable, and miserable. Others, however, say that fakir is heavier or the term is more destitute than poor. And some argue that the poor have a more prosperous life than the fakir. But according to the Qur’an, it is once

mentioned that the poor also have companies [10]. But it can be concluded that the poor and the infidels are the same.

The following are the interpretations of the eight parties mentioned in surah At-Taubah verse 60 [11]:

1. Fakir means “bending the spine”. Then it was taken into a designation for people who hunchbacked carry a heavy burden in life.
2. Miskin comes from the word *sukuun*, which means to be silent and bear the burden of life’s suffering. Therefore, many argue that the poor and the poor are the same kind, which is not wrong.
3. “*And The Upper Administrators*” means the party who takes care of and is assigned to collect and collect zakat. This party is also entitled to receive zakat. If a country follows Islamic guidelines, then zakat is managed by the nation itself. The administrators who collect the zakat are determined in advance in this country. So according to surah At-Taubah verse 60, the administrator is entitled to receive a share. However, as administrators, they must still put their citizens first. And do not take part first arbitrarily; if it is taken first, it will be taken into account at the time of dividing. As for if the zakat collector takes some of the zakats he collects, which aims to prosper himself or a group and is not reported, then the unfortunate act is called Ghulul, which is tantamount to stealing or corruption and is a grave sin. Ghulul can also be interpreted as the collector who hides zakat for his interests but still receives his share of zakat, which is more despicable than theft. If Muslims carry out the collection of zakat within a country, then they are allowed to choose a committee based on their religious provisions to collect zakat. Because the committee’s responsibilities are weighty, it takes more time to collect zakat. Then the committees are also entitled to a share by mutual consent. It is also explained in the Hadith narrated by Imam Ahmad and Muslims, which means that the families of Bani Hashim and Bani Abdul Muthalib are not allowed to be given zakat and are not allowed to be a committee or amil for collecting and collecting zakat if the intention is to get a share. This is still the case today for his descendants, who understand self-respect and uphold the glory of religion. And if one of his family members is incapacitated, the other assistance is given, not zakat.
4. And Those Who Have Their Hearts Drawn.

It has the meaning of people who are invited to love Islam. For example, there is a Christian youth who converted to Islam and a Persian child who also converted to Islam. They are people whom their people respect, and they become good people—the Caliph of the Prophet s.a.w. They gave them a large amount of zakat to deepen the influence of Islam on their people, and their people became interested in converting to Islam. Based on this, Fiqh experts can conclude they are of two kinds. The first is from Muslims, and the second is from other religions. The Muslims entitled to a large amount of zakat assistance live on the boundary between the Islamic power and the enemy’s country because they are likely to feel confused about wanting to protect the infidel government and the Islamic government.

Meanwhile, other religious people who are entitled to receive zakat in large quantities have been carried out by the Messenger of Allah s.a.w. When they want to conquer Makkah, these people who converted to Islam are discussed among Clerics.

Imam Abu Hanifah has the same opinion as Imam Shafi'i that things like this were only implemented when Islam was still propagated. If Islam has begun to strengthen, stuff like this no longer needs to be implemented because they knew that a musyrik had come to Saiyidina Umar to convert to Islam and asked for zakat.

5. And to give up slavery

When the world was still using the slavery system, Islam created zakat to redeem and liberate enslaved people. Part of the zakat was used to buy enslaved people and directly free them enslaved people. There is also that if an enslaved person enters into a promise with his master, then the enslaved person will be released by giving zakat according to the agreement; this is named after the *Mukaatab enslaved person*.

6. Two People in Debt

The person with a debt and his condition has been dramatically pressed while the person has not been able to pay it. It is permissible to tell the state to the zakat committee to receive assistance, so the debt can be repaid using zakat after the committee confirms the truth. If a person wants to make a difference, he can tell the person who owes him that he pays zakat to that person on the condition that the zakat is then the debt is paid[12].

7. And in the Way of Allah

In this case, it is still related to zakat, which aims to free an enslaved person. The Fiqh Scholars in ancient times contributed a lot to charity. They say that zakat can provide for the needs of war. Our property is used as zakat to establish religious schools and give facilities to send the next generation to study religion in other people's countries. In other words, we can enforce, develop and multiply the alim people in this country. Some Clerics say Sabilillah also includes taking the Hajj, which is also an obligation for every Muslim if they are able. And travel people

Humans want property, and this is a characteristic of human character. Therefore hating property is not in the teachings of Islam. Even in Islamic teachings, finding as much property as possible to be used for charity is recommended. And from the eight groups entitled to receive zakat, it can be concluded that zakat has two purposes, the first for general purposes and the second for individual purposes[13].

3.2 Sedekah, Economic Recession, and Financial Inflation

Sedekah comes from the word shadaqah, which is something given by a Muslim that is given to others directly and also with a sense of sincerity and voluntarily, without being limited in time and a certain amount in the hope of *ridha* and reward from Allah Almighty. Almsgiving is defined more broadly than just zakat or intake because it not only issues or donates property but also includes all charity and good deeds. In a hadith, it is described, "To give a smile to your brother is almsgiving." So, almsgiving is indirectly referred to in the Hadith [14]. There are various ways that every Muslim can do to seek the pleasure of Allah SWT, either in the form of worship or also from external actions as a form of taqarrub to Allah SWT and in the form of functions that are not visible from the outside as taqarrub to God, as well as intimate relationships between men and women who are already in the halal bond of wifehood and work. All these activities are worth worshipping before Allah Almighty. In almsgiving, it is necessary to pay attention

to it if someone still has benefits or sustenance, which is more encouraged to infaq or give alms in some verses of the Quran [15].

In economic terms, sedekah is giving wealth from the rich to the poor. The Transfer of wealth is also called the Transfer of financial resources. This action brings about a specific change in economic character, as can the person who obtains alms by using them to consume or produce necessities. Therefore, although almsgiving is worship to God, it also has economic significance. If zakat is mandatory for people considered capable, it is another matter when falling and begging. Almsgiving is sunnah, which is not obliged to be excluded but is recommended. The recipients of alms are also not only that group but anyone who deserves to be able to get it, including parents, siblings, and relatives. There is no specific name for almsgiving. So giving alms feels easier; we can start budgeting at least 10% of our daily expenses; for example, we spend Rp. 70,000 per day for all needs, from consumption to transportation, we can set aside Rp. Seven thousand a day, and if it has been collected in one month, for example, 210,000, we can use it for almsgiving. Remember also that in the holy month of Ramadan, all the rewards are doubled; the more we give alms, the greater the reward we can receive and get [16].

Indeed, almsgiving can make people aware that the property owned by man is not all his property but also the property of others. In this case, it is a mandate that needs to be conveyed to others entitled to receive it and can do alms. Whoever loves his neighbor is as much as he loves himself, they are not full of pride and insolence, also because of the accumulation of wealth, but On the contrary, wealth also becomes their great gift to do more good deeds. Doing good for others is a promise in the form of tremendous and never-ending profits, in addition to physical and mental happiness, because Allah Almighty will replace the treasures given [17].

Economic Recession refers to the gradual decline that is important in economic activity. In this case, it can give rise to all demand being weak and *output* growth slowing down. When symptoms emerge over two fiscal quarters in the economy gradually, and there is a decline in employment, this may indicate that there has been a recession. The following characteristics of the emergence of recessions are [18]: (1) Slowing economic growth that lasts several months. (2) The presence of excessive and constant inflation or deflation. (3) The import value becomes more significant than the export value. (4) Doing fewer jobs, resulting in a higher unemployment rate. (5) There is an imbalance between consumption and production.

However, when the economy goes into Recession, it also depends on several factors [19]: (a) Economic shocks that can cause severe financial losses. For example, during the global Covid-19 pandemic when people were frightened by exposure to the virus, which resulted in almost paralyzed economic activity. (b) Excess debt, which makes increasing failures in paying and arrears quickly overturns the economy. (c) Long-term inflation, whereby price trends stabilize and improve over time. Excessive inflation can lead to a recession because purchasing power weakens, and consumption is one of the factors of a weakening economy. (d) Permanent deflation, in which prices periodically fall, also impacts salary reductions. So, making people stop to make purchases so that the economy becomes a loss. (e) Technological changes may lead to significant technological changes in the Recession because the industrial revolution that gave birth to many professions no longer makes sense, and unemployment increases.

Some strategies we can use to survive in this challenging situation are to limit spending and prepare finances for times of crisis, improve and have more than one skill, and mix and acquire extensive relationships. When the Recession comes, we have to get out of the safe zone, think creatively, and create innovations to last commercial buildings for industry, for example, the FnB industry [20]. We know that food is an essential survival need, especially when the Recession comes; people must be able to save money by providing products that can be used as temporary storage for a few days, which can be enough to help people keep their expenses.

Inflation is one of the classic problems of the economy that can cause a continuous decline in people's real incomes and negatively impact macroeconomics. This makes inflation a significant indicator of maintaining economic stability. The currency crisis that broke out in mid-1997 led to a sharp increase in the inflation rate in Indonesia, which led to a decrease in the population's purchasing power and a slowdown in economic growth. There are many definitions of inflation in economics. In the early post-World War II period, according to AP Lehner, the often-used definition of inflation was a state in which there was an excess of demand for goods throughout the economy [21].

In economics, inflation can be divided into several types in a particular group, and the classification depends on the goal. The types of inflation are divided into three, namely according to the degree or severity: mild inflation below 10% (single digits), moderate inflation 10% - 30%, high inflation 30% - 100%, and *Hyperinflation* above 100%. Then, the type of inflation based on the source includes inflation originating from within the country or *domestic inflation*. So, this inflation occurs due to pressure from domestic macro variables that encourage an increase in the prices of goods and inflation originating from abroad or can be called *imported* inflation which is inflation that occurs due to foreign influences (*external* factors) [22]. The effect can be in the form of inflation events from price increases in other countries that have close ties with their own countries so that the prices of imported goods become more expensive. This impact will directly cause the consumer price index to increase and indirectly increase the consumer price index through an increase in production costs (Fig. 1.).

CPI inflation in Indonesia in December 2022 was mainly influenced by its seasonal pattern at the end of the year. Core inflation is recorded at 0.22% (mtm), increasing compared to the previous month's 0.15% (mtm), primarily contributed by house contracts. *Volatile foods* experienced inflation of 2.24% (mtm), higher than the previous month's deflation of 0.22% (mtm), in line with the seasonal pattern at the end of the year. *Administered prices* recorded inflation of 0.73% (mtm), increasing from inflation in the previous month of 0.14% (mtm) in line with the increase in tariffs on drinking water companies and in line with the seasonal pattern of increasing demand for air transportation in Christmas and New Year, as well as inflation of filtered clove cigarettes [23].

3.3 Transcription and Comments of Netizens in Youtube Impressions of the Impact of the 2023 Recession

Based on the information collected from *the Youtube* show, it states that;



Fig. 1. Inflation news chart 2022 Source: <https://trends.google.co.id/trends/explore?geo=ID&gprop=news&q=inflansi%20indonesia>

“The managing director of the international monetary fund or IMF crystallina georgieva 2023 will be dark because it faces the risk of Recession and financial market instability and the IMF also insists the global economic outlook is pitch black considering the shock caused by the pandemic war between Russia and Ukraine to climate disasters on all continents So what impact on Indonesia we will review it for you together 2023 World Recession and Let’s see together Economic recession is a scourge for all countries in the world and this phenomenon affects the investment tax sector and even the quality of life of the people and the Global economy has not fully recovered from the impact of the pandemic commitments such as the IMF world bank and also President Joko Widodo also warned of the threat of Recession and Mr. Jokowi also reiterated that this year’s Global Recession is difficult and next year Once again I say it will be dark and we do not know what the big storm is Like what is as strong and cannot be calculated Well if for example we see in a recession situation, usually the company will do efficiency and one of them is through reducing the salary burden of employees as a result of this unemployment is increasing due to layoffs and like fresh graduates it will also be difficult to find work Because companies are trying to cut employees and we will see what exactly is the cause of the Global Recession we see the increase in the world inflation rate is increasing not only in Indonesia we can see that for example in developed countries such as in the United Kingdom in the United States this increase in the inflation rate is very, very high this has reached a record high and to suppress the rate of inflation in fact, a lot of central banks in all countries will raise their benchmark interest rates to suppress their inflation rate and we must not forget what exactly this economic slowdown actually

triggers is the Hobbit 9 Don't get tired of this later commitment because there are so many impacts that we feel right now and In addition to the increase in food prices and also the energy impact of the Russian war and this is one of the main reasons The global economic recession of 2023 is the Ukraine war and Russia because these two countries are the main producers of commodities and also world energy due to this war commodity prices especially panganda also energy soared sharply quickly and commodity prices will affect the price of raw materials at the industrial level and when the price of raw materials gets more expensive the price of selling to consumers to all of us will also rise Let's see together some world commodity prices that this market we have data on such as natural gas has risen 125.8% coal up 166 percent brand oil up 45.7% crude palm oil or CPU this has also risen 20.9% rice wheat up 55.6% corn up 31.5% and soybeans also up 28.1% and other grains up 15.5% this community price increase is actually very driving inflation and we also see Indonesia as a commodity country it's very important to highlight commodity prices and what about the projected economic growth scenario of the Global Recession we see the overall global economy in 2022 it is predicted to grow by 2.8% and in 2023 it is very much looking at this figure we are all deg-deg yes because this is already below one percent, namely 0.5% and in 2024 it will reach 2%. This is all of us again this presidential election will also actually be the main highlight of all of us how later the next President will handle the Indonesian economy and we see the economy of this developed country already looks like there is a minus here this is also the highlight of all of us because the first time the economy of developed countries has minus growth at 0, and besides that we also see that there are developing country economies here and Indonesia is also included in the category of developing countries in 2022 this is up 3.5% in 2023 is predicted to increase by 1.8% and in 2024 the growth will reach 3.4% and the World Bank also predicts had the Recession indeed occurred the impact would have been felt more by developed countries than by developing countries as we see with this data and then of course we have to see How the Minister of Finance of our Republic of Indonesia Sri Mulyani said or issued a statement related to this Global Recession the economic challenges shifted and also became more complicated first dominated by the pandemic and now is the increase in the price of monetary tightening of developed countries which causing interest rates to rise and this economic slowdown and the risks must also We must be aware together and how the solution we see together these are some notes from the World Bank they actually issued some advice to the government of the Republic of Indonesia to keep the economic recovery growing and people's purchasing power maintained and also the state budget is kept healthy and strong to face the challenges of the global Recession."

The responses from some netizens to the show are as follows:

1. Account name: Destra

Upload time: 3 months ago.

The content of the comments:

"Semangat teman-teman, karena tidak ada yang tidak mungkin !!! Jangan lupa berdoa dan jangan lupa berusaha. Tetap bersedekah walau sesulit apapun kondisimu. Semangat untuk kita semua !!! Salam generasi penerus bangsa indonesia. Jika tidak bisa membantu maka janganlah menyusahkan siapapun. Selalu ingat bahwa usaha

tidak akan mengkhianati hasil. Jika belum ada hasil maka teruslah berusaha. Teruslah berbuat baik. Tebarkan semangat tanpa ragu !!!”

2. Account name: Hafisah Bintijalalludin

Upload time: 3 months ago

The content of the comments:

“Jangan khawatir kita punya allah yang maha kaya... mohon jangan putus asa dari rahmat allah... terus berusaha semampu kita dan terus berdoa.. Semoga allah mudahkan segala urusan kita semua..”

3. Account name: Genduwek

Upload time: 3 months ago

The content of the comments:

“Buat negara yg kaya dgn SDA spt Indonesia seharusnya tak terlalu khawatir dgn hal ini... tp berhubung banyak oknum yg mementingkan kantong pribadi jadi semua SDA akan percuma krma tak dimaksimalkan dgn baik, ditambah koruptor semakin menggila... Mau jadi apa negara ini .?”

4. Account name: Ruud

Upload time: 3 months ago

The content of the comments:

“Asalkan air hujan masih allah turunkan ke bumi nusantara, insyaallah bangsa ini masih bisa hidup dari hasil tanah sendiri.”

5. Account name: RADEN AHMAD ILHAM SETIAWAN

Upload time: 3 months ago

The content of the comments:

“Gelap gulita” bagi orang yang tidak punya modal “terang menerang” bagi orang yang punya modal. Yang kaya makin kaya yang miskin akan terjerumus YaAllah kuatkanlah negaraku bangsaku tanah airku yang kucintai ini untuk bisa melewati semua badai ini YaAllah”

6. Account name: Ibu Susilowati

Upload time: 3 months ago

The content of the comments:

“Mudah2an rakyat indonesia terhindar dari resesi global walau indonesia terkena krisis mudah2an rakyatnya pada kuat selalu berusaha hemat pengeluaran saling tolong menolong dan selalu berdoa mudah2an pemerintah bisa mengatasinya dan mudah2an Allah swt selalu melindungi negeri kita”

7. Account name: gypsum calsi

Upload time: 2 months ago

The content of the comments:

“Nenek dan kakekku pernah bercerita, begitu sulitnya perekonomian zaman dulu, baju dr karung. Makanan hanya ubi bakar. Tapi mampu bertahan.”

“Semoga kita semua jg bisa bertahan dr kesulitan ekonomi saat ini. Salam dan sehat semua”

8. Account name: masharun_chanel

Upload time: 1 month ago

The content of the comments:

“Dunia ini bergantung kepada amalan manusia, kalau amalan manusia baik maka akan kebaikan yang akan datang”.

9. Account name: Alpian Putra Zega

Upload time: 1 month ago

The content of the comments:

“Setiap kesulitan pasti ada kemudahan bismillah terus tingkatkan rasa kepedulian dan kedermawanan”

3.4 Quranic Moderation Through Sedekah Therapy to Suppress the Impact Of Recession and Inflation Rate

The Word of Allah Almighty in surah At-Taubah verse 60 has encouraged all Muslims to pray to the eight predetermined groups. Zakat itself is one part of almsgiving. In naming, perhaps almsgiving and zakat are different but bound in the same sense. Sedekah is linguistically derived from the word *shadaqa*, which means “right” right here; it means for people who like to give alms. The one who offers donations will receive a confession of truth for his faith. In terms of terms, charities have the same meaning as infak, except that if the infak is related to the matter, alms are about material and non-material [24].

There are so many advantages if we give alms. This advantage can be seen from different points of view. From a social perspective, almsgiving will lead humanity to an attitude of mutual help and sharing. It would be different again if we discussed it from an economic viewpoint. From a financial perspective, it turns out that almsgiving can potentially be a solution to existing economic symptoms. One of the symptoms of such an economy is inflation. Then how can almsgiving reduce the impact of the Recession and inflation rate in Indonesia? The trick is with zakat. According to economic terms, zakat is a behavior that transfers wealth from the rich to the needy. So it can be identified that this process of transferring wealth will help to level the country’s economy [25].

Based on the microeconomic perspective, zakat is one of the human means of meeting their needs and can also increase mustahik income. Meanwhile, from a macroeconomic perspective, zakat acts as a medium for income distribution to reduce the economic gap between the rich and the poor. In the period 2006–2018, the poverty rate in Indonesia decreased. This is motivated by the increasing level of almsgiving in Indonesia. So the problem of inflation in Indonesia from 2006–2018 experienced a positive trend. This experience finally concludes that if both macroeconomic and microeconomic perspectives on zakat collaborate, it will generate double profits that will later have an impact on increasing national income. Thus, if federal income increases, the inflation problems faced by a country will shrink.

Various government efforts have been made to realize the collaboration of macro and microeconomic concepts regarding zakat and guided by the word of God in Qs. At-Taubah verse 60, the government has made efforts to manage zakat in Indonesia [26]. Guided by Article 5, the President finally triggered a law regulating zakat management in Law Number 23 of 2011 concerning Zakat Management and its implementation in Zakat Management. This Government Regulation states that the government is trying to allocate zakat properly by establishing BAZNAS, a national standard zakat management institution. The government carries out these various things to help implement zakat for followers of the Islamic religion, which is the majority in Indonesia. In addition, this effort can also help Indonesia overcome the impact of inflation and the global Recession that has hit Indonesia.

Seeing how much influence almsgiving has on the rate of inflation in Indonesia, it can be interpreted that the almsgiving order in Qs. At-Taubah Ayat 60 is a response of Allah Almighty to help his people. So as Muslims, we should fulfill the command to meet each other's needs [27]. Some of the ways that can be done for alms when inflation is hitting can be called "sedekah therapy." When inflation strikes, the price of necessities increases, so some people will save their expenses to meet their basic needs. It would be nice if some of his income were also set aside for almsgiving to people in need, as Allah says in the letter At-Taubah verse 60, which requires Muslims to perform zakat to the eight groups who are entitled to it. So even in a state of inflation, we need to give alms to the needy.

Not only so, in QS. Al Baqarah verse 261 explains that the profit for those who give alms will be multiplied in wealth; on the contrary, those who do not perform almsgiving will cause their wealth to decrease. Guided by this verse, almsgiving positively impacts social life when inflation hits a country [28]. The impact of the inflation phenomenon can be suppressed through almsgiving therapy because it is based on the words of QS. Al Baqarah verse 261 will multiply the sustenance of everyone who gives alms, and the one who gets charities can meet his needs in this inflation era. So that human life and heart become calm and prosperous.

Many ways can be done to be able to apply almsgiving therapy. These methods include: (1) Setting aside income for alms to needy people. (2) Saving income to fulfill the mandatory zakat order. (3) Foster an attitude of helping fellow human beings. (4) Save expenses when inflation is hitting by not buying items that are not urgent to use. (5) Make a priority scale of needs to see what goods are needed so as not to increase unnecessary expenses. (6) Donating used clothes that are still suitable for use to people in need. (7) *Open an open donation platform* to raise alms funds to people in need.

4 Conclusion

Various problems of global Recession and inflation problems have hit Indonesia and countries in various parts of the world that have lasted until now, finally giving rise to different alternative solutions to solve these problems. In this case, Ibn Jarir argued that from various opinions, most scholars say it does not require that it be distributed to all the groups mentioned in verse because the eight groups mentioned are only limited to explaining who are the parties who are entitled to receive zakat, not obliging to give zakat

to all these groups. Meanwhile, almsgiving is indirectly referred to in the Hadith; there are various ways that every Muslim can do to seek the pleasure of Allah SWT, either in the form of worship or also from external actions as a form of taqarrub to Allah SWT and in the form of functions that are not visible from the outside as taqarrub to God, as well as intimate relationships between men and women who are already in the halal bond of wifehood, work, and so on. This experience concludes that if the two macroeconomic and microeconomic perspectives on zakat collaborate, it will generate double profits, which will later have an impact on increasing national income, which will suppress the effects of inflation and the global Recession that attacks Indonesia.

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