

ECONOMIC CRISIS POLICY IN THE QUR'AN: AN I'JĀZ IQTIŠĀDĪ ANALYSIS OF Q.S. YUSUF VERSES 43–49

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Abstract

This study examines economic crisis policy in the Qur'an through the perspective of I'jāz Iqtisādī in Q.S. Yusuf verses 43–49. It aims to analyze the construction of economic crisis policy presented in these verses and to identify the aspects of I'jāz Iqtisādī contained within them. This qualitative study employs library research. The analysis was conducted through lexical analysis, lughawi interpretation, Qur'anic exegesis, istinbāt of economic principles, and inter-verse synthesis. The findings show that Q.S. Yusuf verses 43–49 present economic crisis policy through four interconnected stages: condition identification, preparation, crisis management, and recovery. The preparation stage involves production, continuity of production, storage of agricultural yields, and consumption control. The crisis management stage involves the utilization of reserves while maintaining part of the available stock, whereas the recovery stage is marked by the resumption of productive activities. The aspect of I'jāz Iqtisādī is reflected in the precision of lexical selection, the systematic arrangement of stages, the interrelationship among the verses, the integration of production, consumption, storage, and reserves, and the orientation toward sustainability. Thus, Q.S. Yusuf verses 43–49 demonstrate a systematic and integrated framework for economic crisis management

Keywords: Economic Crisis Policy; I'jāz Iqtisādī; Q.S. Yusuf 43–49; Crisis Management; Qur'an.

ملخص البحث

تتناول هذه الدراسة سياسة إدارة الأزمات الاقتصادية في القرآن الكريم من منظور الإعجاز الاقتصادي من خلال دراسة سورة يوسف، الآيات ٣-٩. وتهدف الدراسة إلى تحليل بناء سياسة إدارة الأزمة الاقتصادية في تسلسل هذه الآيات، والكشف عن جوانب الإعجاز الاقتصادي الواردة فيها. واعتمدت الدراسة المنهج الكيفي، ونوعها البحث المكتبي. وتم تحليل البيانات من خلال مراحل دراسة الألفاظ، وبيان المعاني اللغوية، والتفسير، واستنباط المبادئ الاقتصادية، ثم تركيب دلالات الآيات وربط بعضها ببعض. وتوصلت الدراسة إلى أن الآيات ٣-٩ من سورة يوسف تعرض سياسة إدارة الأزمة بصورة متدرجة، تبدأ بتحديد الحالة، ثم الاستعداد، ثم إدارة الأزمة، ثم التعافي. وتشمل مرحلة الاستعداد الإنتاج، واستمرارية الإنتاج، وتخزين المحصول، وضبط الاستهلاك. أما مرحلة إدارة الأزمة فتتضمن الاستفادة من الاحتياطي مع الإبقاء على جزء من المخزون، في حين تتمثل مرحلة التعافي في عودة النشاط الإنتاجي. كما يظهر الإعجاز الاقتصادي في دقة اختيار الألفاظ، وانتظام مراحل إدارة الأزمة، وترابط الآيات، وتكامل الإنتاج والاستهلاك والتخزين والاحتياطي، إلى جانب التوجه نحو الاستدامة. وبذلك، تكشف الآيات ٣-٩ من سورة يوسف عن بناء منهجي ومتكامل لإدارة الأزمات الاقتصادية.

A. Introduction

Economic crises are issues that may disrupt the continuity of social life, particularly when they involve declining production, limited resources, and disruptions in the fulfillment of basic needs. Crisis management therefore concerns not only actions taken when a crisis occurs, but also preparation before the crisis, resource management during difficult periods, and recovery once conditions improve. In the context of food, such continuity is related to the ability to maintain food availability and supply stability.¹

The Qur'an does not only address matters of worship but also provides guidance concerning social life and human welfare. One relevant account is found in Q.S. Yusuf verses 43–49. This sequence of verses recounts the dream of the King of Egypt, the interpretation given by the Prophet Yusuf, and the measures that should be taken to face periods of abundance and famine.² Q.S. Yusuf verses 47–49 in particular illustrate the relationship between production during periods of abundance, the storage of agricultural yields, the utilization of reserves during difficult times, and the return of a period of recovery.³

Studies on the economic dimensions of Q.S. Yusuf have been conducted from various perspectives. Beta Pujangga Mukti examines the story of Prophet Yusuf from the perspective of food security, emphasizing production and the storage of agricultural yields.⁴ Samsul Bahri, Musdawati, and Raudhatul Jinan discuss Q.S. Yusuf verses 47–49 in relation to food security and its contextualization in Indonesia.⁵ Taufik Hidayat examines solutions to the food crisis in Q.S. Yusuf verses 43–49 through a comparison of Tafsir Ibn Kathīr and Tafsir al-Azhar.⁶ Meanwhile, Eni Zulaiha and Badruzzaman

¹ Food and Agriculture Organization of the United Nations, Strengthening Coherence in FAO's Initiatives to Fight Hunger, C 2003/16, FAO Conference, Thirty-second Session, Rome, 29 November–10 December 2003.

² The Qur'an, Q.S. Yusuf [12]: 43–49.

³ The Qur'an, Q.S. Yusuf [12]: 47–49.

⁴ Beta Pujangga Mukti, "Strategi Ketahanan Pangan Nabi Yusuf: Studi Analisis tentang Sistem Ketahanan Pangan Nabi Yusuf dalam Al-Quran Surat Yusuf Ayat 46–49," Tarjih: Jurnal Tarjih dan Pengembangan Pemikiran Islam 16, no. 1 (2019): 35–47

⁵ Samsul Bahri, Musdawati, and Raudhatul Jinan, "Ketahanan Pangan dalam Al-Qur'an dan Aktualisasinya dalam Konteks Keindonesiaan Berdasarkan Penafsiran terhadap Surat Yusuf Ayat 47–49," TAFSE: Journal of Qur'anic Studies 5, no. 2 (2020): 126–138

⁶ Taufik Hidayat, *Solusi atas Krisis Pangan dalam Al-Qur'an Surah Yusuf Ayat 43–49 (Studi Komparatif Tafsir Ibn Kathīr dan Tafsir Al-Azhar)* (undergraduate thesis, UIN Kiai Haji Achmad Siddiq Jember, 2023).

M. Yunus place the story of Prophet Yusuf within the perspective of community economic empowerment,⁷ while Dian Berkah, Tika Widiastuti, and Nikmatul Atiya examine it in relation to state financial policy.⁸ These studies indicate that Q.S. Yusuf has strong relevance to issues of production, food security, resource management, and economic policy.

Nevertheless, studies of the economic dimensions of Q.S. Yusuf can still be further developed, particularly from the perspective of I'jāz Iqtiṣādī. Previous studies have tended to focus on identifying economic principles or examining the relevance of the story of Prophet Yusuf to particular economic issues. Attention to the interrelationship of the verses as an integrated sequence of economic messages has not been the primary focus. In fact, Q.S. Yusuf verses 43–49 demonstrate a relationship between preparation before a crisis, management during difficult periods, and recovery after the crisis.

This study focuses on the systematic arrangement of the economic messages in Q.S. Yusuf verses 43–49 and how such an arrangement can be understood as one aspect of I'jāz Iqtiṣādī. The analysis is conducted through an examination of lexical meanings, Qur'anic interpretation, and the istinbāt of economic principles, which are then synthesized to identify the policy pattern formed throughout the sequence of verses, particularly verses 47–49. In this study, I'jāz Iqtiṣādī is not understood as a direct correspondence between the Qur'an and modern economic theories, but rather as the systematic organization and integration of the economic messages contained in the text. This approach is consistent with the principle of naẓm, which locates the strength of the Qur'an in the relationship among elements of meaning rather than merely in individual words considered separately.⁹

Based on the foregoing discussion, this study seeks to answer two questions: (1) how is the construction of economic crisis policy presented in Q.S. Yusuf verses 43–49; and (2) how can this construction explain the aspect of I'jāz Iqtiṣādī? This study is expected to contribute to the development of research on Qur'anic I'jāz while also

⁷ Eni Zulaiha and Badruzzaman M. Yunus, “*Reinterpretasi Kisah Nabi Yusuf dalam Al-Qur'an untuk Strategi Pemberdayaan Ekonomi Masyarakat*,” Mashadiruna: Jurnal Ilmu Al-Qur'an dan Tafsir 2, no. 3 (2023): 279–286.

⁸ Dian Berkah, Tika Widiastuti, and Nikmatul Atiya, “*Shaping Financial Futures: How Does Quran Surah Yusuf Discuss the Instruments of the State Financial Policy?*” Al-Uqud: Journal of Islamic Economics 8, no. 1 (2024): 42–55.

⁹ ‘Abd al-Qāhir al-Jurjānī, *Dalā'il al-I'jāz fī 'Ilm al-Ma'ānī*, ed. ‘Abd al-Ḥamīd Hindāwī (Beirut: Dār al-Kutub al-‘Ilmiyyah, 2001), 42–45.

expanding the understanding of the story of Prophet Yusuf as a source of principles for economic crisis management.

B. Methods

This study employs a qualitative method with a library research design. The primary source of the study is the Qur'an, particularly Q.S. Yusuf verses 43–49, while the secondary sources include Qur'anic commentaries, Arabic dictionaries, literature on Qur'anic *I'jāz*, Islamic economics literature, journal articles, and relevant previous studies. The approaches employed include exegetical, linguistic (*lughawi*), and *I'jāz Iqtisādī* approaches to obtain a systematic understanding of the economic dimensions contained in the verses.¹⁰

Data were collected through documentation by gathering and examining written sources related to Q.S. Yusuf verses 43–49. The data were then identified based on lexical expressions related to economic activities. Each selected *lafaz* was examined for its linguistic meaning through Arabic language sources and related to the explanations of Qur'anic exegetes. The data were subsequently grouped according to the stages presented in the sequence of verses, namely condition identification, preparation, crisis management, and recovery.

The data were analyzed descriptively and analytically through the following stages: *lafaz* → *lughawi* meaning → exegesis → economic *istinbāt* → inter-verse synthesis. At the *istinbāt* stage, economic principles were formulated based on the results of linguistic and exegetical analysis rather than by directly incorporating modern economic theories into the meaning of the verses. Subsequently, the findings from each verse were compared and connected to identify the pattern of economic policy presented in Q.S. Yusuf verses 43–49.

The final stage involved the analysis of *I'jāz Iqtisādī*, conducted after all data had been analyzed and synthesized. The analysis of *I'jāz Iqtisādī* focuses on the relationship between lexical precision, economic principles, the systematic arrangement of stages, inter-verse relationships, and the sustainability of resource management. The relevance of the findings to contemporary economic concepts is placed after this analysis as a contextual reading, rather than as a basis for determining the meaning of the verses. Thus, the analytical framework of this study can be

¹⁰ Abdul Mustaqim, *Metode Penelitian Al-Qur'an dan Tafsir* (Yogyakarta: Idea Press, 2014), 51–52.

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formulated as follows: **Qur'an → lexical analysis → exegesis → economic *istinbāṭ* → synthesis → I'jāz Iqtisādī → contemporary relevance.**

C. Body Of The Article

The Concept of *I'jāz Iqtisādī* in the Qur'an

The term *I'jāz Iqtisādī* (الإعجاز الاقتصادي) consists of two terms, namely *i'jāz* (إعجاز) and *iqtisād* (اقتصاد). Linguistically, *i'jāz* derives from the root 'ajaza (عجز), which denotes inability or lack of power.¹¹ Within the field of 'Ulūm al-Qur'ān, *i'jāz* refers to the miraculous nature of the Qur'an, particularly its demonstration of human inability to produce anything comparable to it.¹² Meanwhile, *iqtisād* (اقتصاد) is linguistically associated with moderation, balance, and avoidance of excess. As an economic term, *iqtisād* encompasses various matters related to wealth and economic activities, including production, distribution, ownership, expenditure, and the use of wealth.¹³

Based on these meanings, *I'jāz Iqtisādī* may be understood as an aspect of the Qur'an's miraculous nature manifested in its economic content and guidance. The term has been employed in contemporary scholarship to examine the distinctive economic dimensions of the Qur'an, particularly its economic principles and regulations derived from revelation. Al-Sā'ātī notes that earlier studies of *I'jāz Iqtisādī* largely focused on the Qur'an's economic legislation, including the prohibition of usury, the obligation of zakat, and the regulation of economic behavior through Islamic legal provisions.¹⁴ Meanwhile, Rafiq Yūnus al-Miṣrī expands the discussion toward the scientific economic dimension by relating selected Qur'anic verses to economic concepts and theories.¹⁵ Thus, the scope of *I'jāz Iqtisādī* extends beyond merely identifying verses that deal with economic matters.

¹¹ Faisal Abdullah, *Jawhar al-Itqān fī 'Ulūm al-Qur'ān* (Yogyakarta: Trussmedia Grafika, 2024), 205.

¹² Mannā' Khalīl al-Qaṭṭān, *Mabāḥith fī 'Ulūm al-Qur'ān*, (Riyadh: Maktabah al-Ma'ārif li al-Nashr wa al-Tawzī', 2000), 249.

¹³ Basri Abd Ghani, "Pengertian Ekonomi dan Iqtisad dalam Pendisiplinan dan Skop Ekonomi Islam," *Jurnal Intelek* 2, no. 1 (2004): 69–74

¹⁴ 'Abd al-Raḥīm 'Abd al-Ḥamīd al-Sā'ātī, "Munaqashat Kitāb al-I'jāz al-Iqtisādī fī al-Qur'ān al-Karīm li al-Duktūr Rafiq Yūnus al-Miṣrī," *Journal of King Abdulaziz University: Islamic Economics* 23, no. 2 (2010): 123–142.

¹⁵ Rafiq Yūnus al-Miṣrī, *al-I'jāz al-Iqtisādī li al-Qur'ān wa al-Sunnah fī Tahrim al-Ribā* (Jeddah: Markaz Abḥāth al-Iqtisād al-Islāmī, Jāmi'ah al-Malik 'Abd al-'Azīz). hal. 24.

The scope of *I'jāz Iqtiṣādī* encompasses various aspects of economic life, including the ownership and management of wealth, transactions, trade, debt and credit, wealth distribution, consumption, and the principles of justice and balance in economic activities. This can be seen in studies of *mu'āmalāt* verses, which position issues such as transactions, debt, financial record-keeping, and halal and haram provisions within discussions of the Qur'an's economic miraculousness.¹⁶ In addition, the Qur'anic concept of *iqtiṣād* is associated with balance and justice in economic activities. Accordingly, Qur'anic economic studies are concerned not merely with acquiring wealth but also with the appropriate ways of obtaining, utilizing, and distributing it.¹⁷

In this study, *I'jāz Iqtiṣādī* is employed as an analytical perspective for identifying and examining the distinctive economic content found in the Qur'anic verses. The analysis therefore does not stop at determining whether a verse contains an economic dimension, but proceeds to examine the economic principles it constructs, the objectives it directs, and the distinctive nature of the Qur'an's guidance in relation to the issue under discussion. This position reflects the development of *I'jāz Iqtiṣādī* studies, which consider the Qur'an not only as a source of economic norms but also as a text whose economic guidance possesses particular characteristics and an orderly structure.¹⁸ Accordingly, in this study, *I'jāz Iqtiṣādī* is positioned as the analytical framework, while the Qur'anic verses containing economic dimensions constitute the object of analysis.

Q.S. Yusuf Verses 43–46: Crisis Identification

The initial step in responding to a crisis is to recognize and understand the conditions that may occur. In Q.S. Yusuf verses 43–46, this process is reflected in the dream of the King of Egypt, which was subsequently interpreted by Prophet Yusuf. The King said:

وَقَالَ الْمَلِكُ إِنِّي أَرَى سَبْعَ بَقَرَاتٍ سِمَانٍ يَأْكُلُهُنَّ سَبْعٌ عَجَافٌ وَسَبْعُ سُنبُلَاتٍ خُضْرٍ وَأُخَرَ يَبْسُتُ يَأْكُلُهَا
الْمَلَأُ أَقْتُونِي فِي رُؤْيَايَ إِنْ كُنْتُمْ لِلرُّءْيَا تَعْبُرُونَ ﴿٤٣﴾

¹⁶ Husayn Husayn Shihātah, “*al-I'jāz al-Iqtiṣādī fī al-Qur'ān al-Karīm fī Ḍaw' Āyāt al-Mu'āmalāt*,” Majallat al-Jāmi'ah al-Islāmiyyah, no. 39 (2006): 153–173.

¹⁷ Anggi Azzuhri dan Haidar Masyhur Fadhil, “*Reimagining Economic Wellbeing and Justice: The Wasatiyya Framework in Islamic Economics*,” *Economica: Jurnal Ekonomi Islam* 13, no. 2 (2022): 225–241. <https://doi.org/10.21580/economica.2022.13.2.14139>

¹⁸ Muslihah, “Konsep Distribusi Islam dalam Mewujudkan Kesejahteraan Pendapatan Ekonomi Masyarakat,” *Jurnal Iqtisaduna* 5, no. 2 (2019): 250–263.

“And the king said, ‘Indeed, I have seen seven fat cows being eaten by seven lean cows, and seven green ears of grain and others that were dry. O eminent ones, explain to me my vision, if you are able to interpret dreams.’”¹⁹ The dream contains several symbolic elements: seven fat cows, seven lean cows, seven green ears of grain, and seven dry ears of grain. According to Prophet Yusuf’s interpretation, the seven fat cows and seven green ears represent seven years of abundance, whereas the seven lean cows and seven dry ears signify seven difficult years that would follow.²⁰ Thus, the King’s dream was not merely part of the narrative of Prophet Yusuf but also functioned as an initial indication of the changing conditions that would confront the people of Egypt.

After hearing the dream, the royal officials were unable to provide an appropriate interpretation. They stated that it was merely *a confusion of dreams* (*adghāth al-aḥlām*) and acknowledged that they did not know how to interpret it.²¹ This indicates that the information concerning future conditions could not yet be properly understood by those consulted. A person with the ability to interpret and explain the meaning of the signs was therefore needed.

In verse 45, one of the men who had previously been imprisoned with Prophet Yusuf remembered him and recognized his ability to interpret dreams.²² He then approached Prophet Yusuf and asked him to explain the meaning of the King’s dream. In verse 46, Prophet Yusuf was asked to interpret the seven fat cows being eaten by the seven lean cows, as well as the seven green and seven dry ears of grain.²³

The sequence of verses 43–46 indicates that before determining measures to address a difficult situation, it is first necessary to identify and understand the conditions that may arise. In the story of Prophet Yusuf, the King’s dream provided an initial indication of the transition from a period of abundance to a period of hardship. Prophet Yusuf’s interpretation then clarified this indication so that it could serve as a basis for determining subsequent measures.

¹⁹ The Qur’an, Q.S. Yusuf [12]: 43.

²⁰ Abū Ja’far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi’ al-Bayān ‘an Ta’wīl Āy al-Qur’ān*, vol. 14, trans. Ahmad Abdurraziq al-Bakri et al. (Jakarta: Pustaka Azzam, 2007), 707-712.

²¹ The Qur’an, Q.S. Yusuf [12]: 44.

²² The Qur’an, Q.S. Yusuf [12]: 45.

²³ The Qur’an, Q.S. Yusuf [12]: 46

Accordingly, from the perspective of *I'jāz Iqtisādī*, Q.S. Yusuf verses 43–46 illustrate the stage of identifying and recognizing an impending crisis. These verses provide the foundation for the subsequent discussion, since once the conditions to be faced have been identified, Q.S. Yusuf verses 47–49 explain the measures related to crisis preparation and management.

Q.S. Yusuf Verse 47: The Preparation Stage for Crisis

After the conditions of the impending crisis had been identified in the preceding verse, Prophet Yusuf provided measures for preparing to face it. This is reflected in Q.S. Yusuf verse 47:

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأْبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ ﴿٤٧﴾

“[Yusuf] said, ‘Cultivate for seven consecutive years; then leave what you harvest in its ears, except a little of it for you to eat.’” (Q.S. Yusuf 12:47).²⁴ This verse indicates that responding to a crisis requires more than simply knowing that a crisis will occur; preparation must begin while conditions are still favorable. Prophet Yusuf instructed the people to focus on production, continuity of agricultural activity, storage of harvests, and consumption control.

First, the term *تَزْرَعُونَ* derives from *زَرَعَ* – *يَزْرَعُ*, meaning to plant or cultivate.²⁵ In the context of the verse, the term refers to agricultural activity carried out by the people of Egypt for seven years. Al-Ṭabarī explains that Prophet Yusuf instructed them to continue cultivating the land for seven years of abundance.²⁶ This indicates that favorable conditions for food production should be utilized effectively. From the term *تَزْرَعُونَ*, an economic principle of production can be derived, namely the utilization of available resources to produce food. Within the context of crisis preparation, production constitutes the initial step because the reserves needed during difficult times originate from production in the preceding period. Thus, *تَزْرَعُونَ* indicates the principle of optimizing food production.

²⁴ Ministry of Religious Affairs of the Republic of Indonesia, *The Qur'an and Its Translation* (Lajnah Pentashihan Mushaf Al-Qur'an, 2019), Q.S. Yusuf [12]: 47.

²⁵ Muḥammad ibn Mukarram Ibn Manẓūr, *Lisān al-'Arab*, vol. 8 (Beirut: Dār Ṣādir, 1414 H), 126.

²⁶ Abū Ja'far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi' al-Bayān 'an Ta'wīl Āy al-Qur'ān*, vol. 14, trans. Ahmad Abdurraziq al-Bakri et al. (Jakarta: Pustaka Azzam, 2007), 725.

Second, the term دَابًّا conveys the meaning of habit and continuity in carrying out an activity repeatedly.²⁷ In the verse, the term describes the manner in which agricultural activity is to be carried out over seven years. Al-Ṭabarī explains that دَابًّا refers to something performed continuously in accordance with an established practice.²⁸ Thus, the agricultural activity instructed by Prophet Yusuf was not to be carried out only once, but consistently throughout the specified period. From an economic perspective, this demonstrates the importance of continuity in production. Food production should be maintained as long as conditions permit so that the needs of the crisis period can be prepared for in advance. Therefore, دَابًّا indicates the principle of production continuity.

Third, the term فَذَرُوهُ فِي سُنْبُلِهِ means “then leave it in its ear.”²⁹ Prophet Yusuf instructed that the harvested produce should not be completely separated from its ears but instead preserved in that form. Ibn Kathīr explains that keeping the harvest in its ears is a way of preserving food so that it lasts longer and does not deteriorate quickly.³⁰ Thus, the produce obtained during the period of abundance was not immediately consumed in its entirety but was prepared as a reserve for the difficult period. From this expression, the principles of food storage and reserve management can be derived. Large-scale production needs to be accompanied by an appropriate storage system so that the produce can be utilized over a longer period. Accordingly, فَذَرُوهُ فِي سُنْبُلِهِ indicates the principle of storing and securing food reserves.

Fourth, the expression إِلَّا قَلِيلًا مِّمَّا تَأْكُلُونَ means “except a little of what you eat.” The verse indicates that the harvest was not to be used entirely for immediate consumption. According to Ibn Kathīr, only a small portion of the harvest was consumed, while most of it was stored to face the difficult period.³¹ This demonstrates an arrangement between present consumption needs and future needs. From this expression, the principle of consumption control can be derived, namely using production according to actual needs and not exhausting the entire stock when greater

²⁷ Muḥammad ibn Mukarram Ibn Manẓūr, *Lisān al-‘Arab*, vol. 5 (Beirut: Dār Ṣādir, 1414 H), 197.

²⁸ Abū Ja‘far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi‘ al-Bayān ‘an Ta’wīl Āy al-Qur’ān*, vol. 14, trans. Ahmad Abdurrazīq al-Bakri et al. (Jakarta: Pustaka Azzam, 2007), 725.

²⁹ Muḥammad ibn Mukarram Ibn Manẓūr, *Lisān al-‘Arab*, vol. 7 (Beirut: Dār Ṣādir, 1414 H), 269.

³⁰ Ismā‘īl ibn ‘Umar ibn Kathīr, *Tafsīr Ibnu Katsir*, vol. 4, trans. M. Abdul Ghoffar E.M. (Bogor: Pustaka Imam asy-Syafi‘i, 2003), 429.

³¹ Ibid.

needs may arise in the future. Thus, **إِلَّا قَلِيلًا مِّمَّا تَأْكُلُونَ** indicates the principles of efficiency and consumption control.

Based on the analysis of these expressions, Q.S. Yusuf verse 47 demonstrates that preparation for a crisis consists of several interconnected measures. The term **تَتَرَرُّ غَوْنٌ** indicates production, **دَائِبًا** indicates that production is carried out consistently and continuously, **فَذَرَوْهُ فِي سُنْبِلِهِ** indicates the storage of production, while **إِلَّا قَلِيلًا مِّمَّا تَأْكُلُونَ** indicates consumption control.

Accordingly, Q.S. Yusuf verse 47 presents a pattern of economic preparation before a crisis occurs: production is carried out optimally and continuously, the output is stored as reserves, and consumption is regulated so that the available stock can last throughout the difficult period. This sequence can be formulated as **Production → Production Continuity → Storage → Consumption Control**. This pattern provides one basis for examining the economic dimension of *I'jāz Iqtiṣādī* in the verse, as the Qur'an presents a framework for managing resources and needs before a crisis occurs.

Q.S. Yusuf Verse 48: The Crisis Management Stage

After Prophet Yusuf explained the measures for preparation during the seven years of abundance in the preceding verse, Q.S. Yusuf verse 48 describes the period when the anticipated crisis actually occurs. The verse indicates that the resources prepared during the years of abundance are subsequently utilized to meet the needs of the population during the years of famine. Allah says:

ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ سَبْعَ شِدَادٍ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِّمَّا تَحْصِنُونَ ﴿٤٨﴾

“Then, after that, there will come seven difficult years (of famine) that will consume what you have stored in preparation for them, except a little of what you preserve.” (Q.S. Yusuf 12:48).³² The verse demonstrates that the preparations made during the preceding period become functional once the crisis occurs. The reserves that have been accumulated are not merely kept in storage but are gradually utilized

³² Ministry of Religious Affairs of the Republic of Indonesia, *The Qur'an and Its Translation* (Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an, 2019), Q.S. Yusuf [12]: 48.

to meet needs throughout the difficult period. At the same time, a small portion of the reserves is retained so that the entire stock is not exhausted.

First, the term **يَأْتِي** means “to come” or “to arrive.” In this verse, it refers to the arrival of the difficult period following the seven years of abundance described previously. Ibn Manẓūr explains that **الْإِتْيَان** means **المجيء**, namely “to come” or “to arrive.”³³ Al-Ṭabarī likewise explains that after the seven years of abundance, another seven difficult years marked by famine would come.³⁴ Thus, **يَأْتِي** indicates a transition from a period of abundance to a period of crisis. From this, it may be *istinbāṭed* that economic management should take into account the possibility of changing conditions rather than focusing solely on present circumstances. Accordingly, **يَأْتِي** indicates the principle of anticipating changes in economic conditions.

Second, the expression **سَبْعَ شِدَادٍ** means “seven difficult years.” Grammatically, **سَبْعَ** functions as the subject (*fā'il*) of **يَأْتِي**, while **شِدَادٍ** serves as an adjective describing those seven years. Ibn Manẓūr explains that **الشِدَّة** denotes **الصلابة**, meaning strength or firmness, which is the opposite of softness, while **شَيْءٌ شَدِيدٌ** refers to something strong or severe.³⁵ In the context of this verse, **شِدَادٍ** describes the difficult condition of the seven years. Al-Ṭabarī explains that these years were characterized by **جُدُوبٌ فَحْطَةٌ**, namely famine and drought.³⁶ Ibn Kathīr likewise describes them as difficult and dry years following the preceding period of agricultural abundance.³⁷ Thus, **سَبْعَ شِدَادٍ** portrays a severe crisis lasting for seven years. From this, it may be *istinbāṭed* that economic resource management requires awareness of the possibility of difficult conditions and consideration of the risks associated with them. Accordingly, **سَبْعَ شِدَادٍ** indicates the principle of identifying and assessing economic risks.

Third, the expression **يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ** means “consuming what you have prepared for them.” Al-Ṭabarī explains that this refers to food and provisions prepared

³³ Muḥammad ibn Mukarram Ibn Manẓūr, *Lisān al-‘Arab*, jil. 14 (Beirut: Dār Ṣādir, 1414 H), 14.

³⁴ Abū Ja‘far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi‘ al-Bayān ‘an Ta’wīl Āy al-Qur’ān*, jil. 14, terj. Ahmad Abdurrazziq al-Bakri dkk. (Jakarta: Pustaka Azzam, 2007), hal. 727.

³⁵ Muḥammad ibn Mukarram Ibn Manẓūr, *Lisān al-‘Arab*, jil. 8 (Beirut: Dār Ṣādir, 1414 H), hal. 39.

³⁶ Abū Ja‘far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi‘ al-Bayān ‘an Ta’wīl Āy al-Qur’ān*, jil. 14, terj. Ahmad Abdurrazziq al-Bakri dkk. (Jakarta: Pustaka Azzam, 2007), hal. 727.

³⁷ Ismā‘īl ibn ‘Umar ibn Kathīr, *Tafsīr Ibnu Katsir*, jil. 4, terj. M. Abdul Ghoffar E.M. (Bogor: Pustaka Imam asy-Syafi‘i, 2003), hal. 429

during the seven years of abundance for use during the seven years of famine. He further explains that attributing the act of **يَأْكُلْنَ** (“consuming”) to the years is a figurative expression, while the actual consumers are the people living during that period.³⁸ Accordingly, the output produced during the years of abundance is not merely intended for immediate consumption but is also prepared as reserves for use during the crisis. From this, the principle of utilizing food reserves according to the needs of the crisis period may be *istinbāṭed*. Thus, **يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ** indicates the principle of utilizing reserves that have been prepared in advance.

Fourth, the expression **إِلَّا قَلِيلًا مِّمَّا تَخَصِمُونَ** means “except a little of what you preserve.” The term **تَخَصِمُونَ** conveys the meaning of protecting or securing something. Al-Rāghib al-Aṣfahānī explains that **تَخَصِمُونَ** means **تُخَرِّضُونَ فِي الْمَوَاضِعِ الْحَصِينَةِ**, namely protecting or securing something in a safeguarded place.³⁹ Al-Ṭabarī likewise explains **تَخَصِمُونَ** as **تُخَرِّضُونَ**, meaning to protect or secure, while a report attributed to Ibn ‘Abbās explains it as **تُخَرِّضُونَ**, meaning to store.⁴⁰ Thus, the verse indicates that a small portion of the reserves remains protected and stored even though most of the stock has been used during the crisis. From this, it may be *istinbāṭed* that reserve management should not involve exhausting the entire stock, but should preserve part of it for subsequent needs. Accordingly, **إِلَّا قَلِيلًا مِّمَّا تَخَصِمُونَ** indicates the principle of securing and retaining a portion of the reserves.

Based on the analysis of these lexical expressions, Q.S. Yusuf verse 48 shows that crisis management is a continuation of the preparation undertaken during the preceding period. The term **سَبْعَ شِدَادٍ** indicates the arrival of changing conditions, **يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ** indicates the utilization of previously prepared reserves, while **إِلَّا قَلِيلًا مِّمَّا تَخَصِمُونَ** indicates that part of the reserves is retained.

³⁸ Abū Ja‘far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi‘ al-Bayān ‘an Ta’wīl Āy al-Qur’ān*, jil. 14, terj. Ahmad Abdurraziq al-Bakri dkk. (Jakarta: Pustaka Azzam, 2007), hal. 727-729.

³⁹ Al-Rāghib al-Aṣfahānī, *Mufradāt Alfāz al-Qur’ān*, taḥqīq Ṣafwān ‘Adnān al-Dāwūdī (Damaskus: Dār al-Qalam, 1412 H), hal. 239.

⁴⁰ Abū Ja‘far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi‘ al-Bayān ‘an Ta’wīl Āy al-Qur’ān*, jil. 14, terj. Ahmad Abdurraziq al-Bakri dkk. (Jakarta: Pustaka Azzam, 2007), hal. 727-730,

Accordingly, the crisis-management pattern presented in Q.S. Yusuf verse 48 may be formulated as: **Anticipating Change → Identifying Risk → Utilizing Reserves → Retaining Part of the Reserves.**

This sequence demonstrates that reserves established during a period of abundance serve a primary function when a crisis occurs. During the crisis, the reserves are used to meet the needs of the population, while a portion is retained rather than being entirely exhausted. This pattern may serve as one basis for examining the dimension of *I'jāz Iqtisādī* in Q.S. Yusuf verse 48, as the verse presents a structured approach to managing available resources by balancing present needs with those that may arise in the future.

Q.S. Yusuf Verse 49: The Economic Recovery Stage

After describing the period of crisis and the utilization of reserves in Q.S. Yusuf verse 48, verse 49 depicts the conditions that follow the end of the difficult period. At this stage, circumstances begin to improve through the arrival of relief and the resumption of productive processing activities. Allah says:

ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ النَّاسُ وَفِيهِ يَعْرِشُونَ ﴿٤٩﴾

“Then, after that, there will come a year in which people will receive abundant rain, and in which they will press [produce].” (Q.S. Yusuf 12:49).⁴¹

The term *يَأْتِي* derives from *أَتَى – يَأْتِي*, meaning “to come” or “to arrive.” Morphologically, *يَأْتِي* is a *fi'l muḍāri'* indicating an event that is occurring or expected to occur. In the construction *يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ*, *يَأْتِي* conveys the meaning “will come,” while *عَامٌ* means “year” and functions as the *fā'il* of the verb. In the context of the verse, this construction indicates that following the difficult period described previously, a new year with different conditions will arrive. Exegetical interpretation explains that this year follows the period of famine, when people once again receive relief through rainfall.⁴² Thus, the construction *عَامٌ ... يَأْتِي* indicates a

⁴¹ Ministry of Religious Affairs of the Republic of Indonesia, *The Qur'an and Its Translation* (Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an, 2019), Q.S. Yusuf [12]: 49.

⁴² Abū Ja'far Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi' al-Bayān 'an Ta'wīl Āy al-Qur'ān*, vol. 14, trans. Ahmad Abdurraziq al-Bakri et al. (Jakarta: Pustaka Azzam, 2007), 730.

transition from the crisis phase to a phase of recovery. From this, the principle of economic recovery following a crisis can be *istinbāṭed*.

The expression يُغَاثُ النَّاسُ means “people are given relief” or “people receive assistance.” The relief refers to rainfall, which contributes to the restoration of agricultural fertility and the renewed availability of resources needed by the population.⁴³ This condition indicates that recovery after a crisis is closely connected with the restoration of essential resources that support people's livelihoods. From this, a principle of restoring social welfare through the recovery of life-supporting resources may be *istinbāṭed*.

The term يَعْصِرُونَ means “they press” and refers to the processing of agricultural produce, such as grapes, grains, oil, and other products.⁴⁴ With the renewed availability of agricultural output, people can resume processing activities to meet their needs. This indicates that recovery does not end with the restoration of production itself but continues through the processing of available produce so that it can be utilized. From this, it may be *istinbāṭed* that the recovery phase is characterized by the resumption of production and processing activities.

Synthesis of Q.S. Yusuf Verse 49

Based on the analysis of these lexical expressions, Q.S. Yusuf verse 49 depicts a transition from a crisis condition toward an improved state. The expression يَأْتِي مِنْ indicates the arrival of a new phase, يُغَاثُ النَّاسُ represents the restoration of resources through the arrival of relief, while يَعْصِرُونَ indicates the resumption of productive processing activities.

Accordingly, the recovery pattern presented in Q.S. Yusuf verse 49 can be formulated as: ***Recovery → Resumption of Production → Processing Activities***

Synthesis of Economic Crisis Policy in Q.S. Yusuf Verses 43–49

The discussion of Q.S. Yusuf verses 43–49 indicates that the Qur'anic approach to economic crisis management can be understood as a process that unfolds

⁴³ Ismā'īl ibn 'Umar ibn Kathīr, *Tafsir Ibnu Katsir*, vol. 4, trans. M. Abdul Ghoffar E.M. (Bogor: Pustaka Imam asy-Syafi'i, 2003), 429.

⁴⁴ Ibid.

through several interconnected stages. A crisis is not addressed only after it has occurred; rather, the process begins with recognizing the conditions that may emerge, followed by preparation, resource management during the crisis, and subsequent recovery.

The sequence can be outlined as follows:

Risk Identification

Q.S. Yusuf verses 43–46



Preparation

Q.S. Yusuf verse 47



Crisis Management

Q.S. Yusuf verse 48



Recovery

Q.S. Yusuf verse 49

In Q.S. Yusuf verses 43–46, the conditions that may arise are first identified through the interpretation of the king's dream. The seven fat cows and seven green ears of grain represent a period of abundance, whereas the seven lean cows and seven dry ears signify a period of hardship. This stage highlights the importance of recognizing changes in conditions before determining the appropriate course of action.

Q.S. Yusuf verse 47 then presents the preparation stage. The period of abundance is not utilized solely to meet immediate needs but is also used to sustain production and preserve part of the agricultural output. In this way, the resources generated during a period of sufficient supply are prepared in advance to meet the needs of a future period of scarcity.

Q.S. Yusuf verse 48 describes the management of the crisis once the difficult period actually arrives. The reserves accumulated beforehand are utilized to meet the needs of the population, while a portion is retained. This indicates that the use of

resources during a crisis must also take into account the continuity of needs that may arise afterward.

Q.S. Yusuf verse 49 subsequently describes the period following the crisis. The arrival of a new year is accompanied by relief and the resumption of activities related to agricultural processing. This stage demonstrates that crisis policy is not limited to maintaining survival during a difficult period but also extends to restoring productive activities within society.

Taken as a whole, the sequence yields several principal measures:

1. Recognizing forthcoming conditions before a crisis occurs.
2. Increasing production while favorable conditions remain.
3. Preserving part of the production as reserves.
4. Regulating the use of resources so that reserves are not exhausted.
5. Utilizing reserves when difficult conditions arise.
6. Retaining part of the available resources to support continuity.
7. Restoring production and processing activities after the crisis has passed.

Thus, Q.S. Yusuf verses 43–49 present a sustainable framework for economic crisis management. The framework is not limited to responding to a crisis once it has occurred, but also encompasses preparation beforehand and the restoration of productive activities afterward.

The Aspects of *I'jāz Iqtisādī* in Q.S. Yusuf Verses 43–49

The analysis of Q.S. Yusuf verses 43–49 indicates that the dimension of *I'jāz Iqtisādī* is not merely found in the discussion of agriculture, food storage, or the occurrence of a crisis. Its significance can also be observed in the way the Qur'an presents principles of resource management in an orderly, interconnected, and sustainable sequence through a relatively concise passage.

First, the Qur'an's precision in presenting the stages of crisis management can be observed throughout Q.S. Yusuf verses 43–49. The passage does not immediately address how to overcome famine once the crisis has begun. Instead, it

first describes the conditions that are expected to emerge, followed by instructions for preparation, the management of reserves when the difficult period arrives, and finally the circumstances that follow the end of the crisis. This arrangement demonstrates that crisis management is presented as a sequence of interconnected stages. From the perspective of *I'jāz Iqtiṣādī*, such an orderly structure reflects the breadth of Qur'anic guidance concerning the management of resources.

Second, the verses demonstrate an integrated relationship between production, storage, consumption, and reserves. In Q.S. Yusuf verses 47–48, production is not presented as an isolated activity. The agricultural output is preserved, part of it is used to meet immediate needs, and another portion is retained for the period of crisis. This relationship indicates that the Qur'an presents economic principles not as separate elements but as interconnected activities designed to respond to changing conditions. Such integration constitutes one aspect of *I'jāz Iqtiṣādī* because the principles are arranged as a coherent and unified sequence.

Third, the management of resources reflects a principle of sustainability. The instruction not to consume the entire harvest during a period of abundance indicates that resources should be prepared for future needs. When the crisis occurs, the reserves are utilized, while a portion remains preserved. This pattern reflects a balance between fulfilling present needs and maintaining the availability of resources for subsequent needs. From the perspective of *I'jāz Iqtiṣādī*, this principle of sustainability demonstrates that Qur'anic guidance is not limited to immediate needs but also takes into account the continuity of people's livelihoods.

Fourth, the precision of lexical selection can be seen in the way different economic activities are represented. The expression تَزْرَعُونَ refers to cultivation, قَدَرُوا فِي سُنْبُلِهِ indicates the preservation of agricultural produce, مِمَّا تَأْكُلُونَ relates to consumption, تُخْصِنُونَ denotes the effort to safeguard part of the reserves, and يَعْصِرُونَ describes the resumption of processing activities. The distinct choice of these expressions indicates that each activity is conveyed through wording appropriate to its particular context. The precision and interconnectedness of these

lexical expressions strengthen the overall depiction of resource management throughout the sequence of verses.

Based on these four aspects, the *I'jāz Iqtisādī* of Q.S. Yusuf verses 43–49 can be understood through the Qur'an's presentation of principles for crisis management in a gradual, integrated, and sustainable manner through concise wording and a coherent sequence of verses. The Qur'an does not present these principles in the form of modern economic theory; rather, it provides fundamental principles that can be *istinbāṭed* from the text, including recognizing risks, increasing production, maintaining reserves, regulating consumption, utilizing reserves in a measured manner, preserving part of available resources, and restoring productive activities after the crisis.

Thus, the *I'jāz* discussed here does not arise merely from the fact that the Qur'an addresses economic matters. Rather, it lies in its ability to convey a series of principles for managing resources and crises in an orderly, interconnected, and sustainable manner within the concise expression of Q.S. Yusuf verses 43–49.

Relevance to Contemporary Economic Concepts

Following the identification of crisis-management principles in Q.S. Yusuf verses 43–49, these principles can be related to several concepts recognized in contemporary economics. This relationship is intended to examine the relevance of the principles derived through *istinbāṭ* from the verses to present-day economic issues, rather than to equate the Qur'an with modern economic theories.

1. Food Security

Q.S. Yusuf verses 47–48 illustrate food production during periods of abundance, the storage of agricultural output, and the use of reserves during famine. These principles are relevant to the concept of food security, particularly in terms of food availability and stability. The FAO identifies four

dimensions of food security: availability, access, utilization, and stability.⁴⁵ In the context of this study, storing agricultural output before a period of famine can be related to efforts to maintain food availability and stability amid changing conditions.

2. Risk Management

Q.S. Yusuf verses 43–48 show that future conditions are recognized in advance, followed by measures to prepare for them. This pattern is relevant to the concept of risk management. ISO 31000:2018 describes risk management as an approach involving the identification, analysis, evaluation, treatment, monitoring, and communication of risks.⁴⁶ In this study, recognizing future conditions and preparing reserves can therefore be understood as an effort to anticipate risks before their effects materialize.

3. Long-Term Planning

Q.S. Yusuf verse 47 indicates that the output generated during a period of abundance is not entirely consumed for immediate needs; instead, part of it is preserved for future use. This principle is relevant to long-term planning because present decisions are directed toward addressing needs that may arise later. In this context, the preservation of agricultural output reflects an orientation toward future needs rather than an exclusive focus on present consumption.

4. Resource-Use Efficiency

Q.S. Yusuf verse 47 demonstrates an arrangement in the use of agricultural output through the division between the portion intended for consumption and the portion reserved for future needs. This pattern is relevant to the concept of resource-use efficiency. The OECD discusses resource

⁴⁵ Food and Agriculture Organization of the United Nations, *Strengthening Coherence in FAO's Initiatives to Fight Hunger*, C 2003/16, *FAO Conference, Thirty-Second Session* (Rome: FAO, 2003), sec. III, para. 16.

⁴⁶ International Organization for Standardization, *ISO 31000:2018: Risk Management—Guidelines*, 2nd ed. (Geneva: International Organization for Standardization, 2018).

efficiency in terms of improving resource use and productivity through approaches that emphasize *reduce*, *reuse*, and *recycle*, as well as greater resource productivity.⁴⁷ In the context of this study, regulating consumption and preserving part of the output can be related to the measured use of resources so that their benefits can be sustained over a longer period.

5. Economic Recovery

Q.S. Yusuf verse 49 describes the change that follows the difficult period through the arrival of relief and the resumption of processing activities. This condition is relevant to the concept of economic recovery. The IMF defines *economic recovery* as a period in which economic activity increases following a recession.⁴⁸ In this study, the transition from a period of famine to the resumption of processing activities can therefore be related to a process of recovery from crisis toward renewed productive conditions.

These five concepts indicate that the principles identified in Q.S. Yusuf verses 43–49 have points of relevance to various contemporary economic concerns. However, this relevance is contextual and does not imply that the Qur'an directly contains modern economic terminology or theories. Contemporary economic concepts are employed as a comparative perspective after economic principles have been derived through *istinbāt* from the verses. Thus, the relationship between the Qur'an and contemporary economics in this study is dialogical: principles derived from the Qur'anic text are examined in relation to present-day economic concerns.

D. Conclusion

Based on the findings of the study on Q.S. Yusuf verses 43–49, the following conclusions can be drawn.

⁴⁷ Organisation for Economic Co-operation and Development, *Policy Guidance on Resource Efficiency* (Paris: OECD Publishing, 2016), 24–25.

⁴⁸ M. Ayhan Kose, Prakash Loungani, and Marco E. Terrones, "Tracking the Global Recovery," *Finance & Development* 49, no. 2 (June 2012): 10.

First, the construction of economic crisis policy in Q.S. Yusuf verses 43–49 is presented through a series of interconnected stages, namely condition identification, preparation, crisis management, and recovery. The identification stage is reflected in verses 43–46 through the recognition of the forthcoming periods of abundance and hardship. The preparation stage in verse 47 is manifested through increased production, continuity of agricultural activities, storage of agricultural output, and consumption control. The crisis-management stage in verse 48 is demonstrated through the utilization of previously prepared reserves while retaining part of the available stock. Verse 49 subsequently presents the recovery stage through the resumption of productive and processing activities. Thus, Q.S. Yusuf verses 43–49 portray an approach to crisis management that is not limited to responding to a crisis after it occurs, but also encompasses preparation beforehand and recovery afterward.

Second, the aspect of *I'jāz Iqtisādī* in Q.S. Yusuf verses 43–49 can be observed in the systematic and integrated nature of the economic guidance conveyed throughout the sequence. This is reflected in the precision of lexical selection, the systematic arrangement of crisis-management stages, the interrelationship among the verses, the integration of production, storage, consumption, and reserves, and the orientation toward sustainability. The sequence demonstrates that the Qur'an does not present economic principles as isolated elements but organizes them into a coherent framework, beginning with the recognition of conditions, followed by resource preparation, crisis management, and the restoration of productive activities. Accordingly, the concept of *I'jāz Iqtisādī* in this study is not based on equating the Qur'an with modern economic theories, but on the systematic arrangement, integration, and continuity of economic principles that can be derived through *istinbāt* from the wording and sequence of the verses.

Overall, Q.S. Yusuf verses 43–49 do not merely recount events within the story of Prophet Yusuf but also present a systematic and sustainable framework for economic crisis management. This systematic structure provides a basis for examining *I'jāz Iqtisādī* through the relationship among lexical expressions, interpretation, the *istinbāt* of economic principles, and the interrelationship of the verses.

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