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Esensia: Jurnal Ilmu-Ilmu Ushuluddin

Vol 20, No. 2, Oktober 2019

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The Esensia: Jurnal Ilmu-Ilmu Ushuluddin was launched in February, 2000 by the Faculty of Ushuluddin and Islamic Thought, State Islamic University of Sunan Kalijaga Yogyakarta. This journal was once accredited by the Ministry of Education of the Republic of Indonesia based on the Decree of the Directorate General of Higher Education, No. 52/DIKTI/Kep/2002.

Currently, The Esensia: Jurnal Ilmu-Ilmu Ushuluddin has been accredited based on the Decree of the Director General of Research and Development Research and Development of the Ministry of Research, Technology and Higher Education of the Republic of Indonesia, No. 36a/E/KPT/2016.

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Economic Thought of Ibn Taimiyah and Relevance to the World Economic and Community Economic System

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Abstract
This article describes the biography and economic thinking of Ibn Taimiyah, a great Muslim thinker in 1263 M / 661 H - 1328 M / 728 H. This research is a research library with a descriptive approach. And explain the analysis of the Economic Thought of Ibn Taimiyah and Relevance to The World Economic and Community System. Data collection methods in this study using documentation, then analyzed using inductive, deductive and comparative methods. His contributions and thoughts regarding (1) buying and selling transactions include fair prices, market mechanisms, and price regulation, (2) Money and monetary policy, including the characteristics and functions of money, decreasing currency values, and a bad currency will get rid of the currency the good one. Ibn Taimiyyah has a framework that is in line with the opinion that states that the Islamic economy, both its system and its law, is an integral part of the world economic system and society

Keywords: Ibn Taimiyah; The World Economic System; Community Economic System
Introduction

Islamic Economics is an economic system that explains all phenomena about behavior, choice and decision making in every unit of activity or economic activity based on Islamic moral and ethical rules. The ultimate goal of Islamic economics is as the objective of the Islamic Shari’ah (maqâsyid syarî'ah), that is to achieve happiness in the world and the hereafter (falâh) through a good and honorable life order. On the basis of Islamic economic thought is to formulate a concept of supply and demand, mechanism, market regulation, fair pricing, maximum equity of wealth, and of course the prohibition of usury, gharar and maisir in order to create equitable justice in all sectors.1

One way of studying Islamic economics is to know the history of Islamic economic thought from classical or contemporary Muslim figures. Ibn Taimiyah is one of the leaders who have ideas and ideas in the development of Islamic economics. This explanation shows the urgency of re-examining the thoughts, ideas and ideas of Ibn Taimiyah especially in the economic field. Therefore, using a qualitative descriptive analysis method, this article will analyze the economic thinking of Ibn Taimiyah. This study is the result of library research that examines the works of Ibn Taimiyah. This article will explain the economic thought of Ibn Taimiyah (1263 M/661 H – 1328 M/728 H) in economics.

Methodology of Research

This research is a library research with descriptive approach. That is to describe or explain the analysis of Economic Thought of Ibn Taimiyah and Relevance with The World Economic and Community System. Data collection methods in this study using documentation, then analyzed using inductive, deductive and comparative methods.

Biography of Ibn Taimiyah

His full name is Taqī al-Dīn ‘Abd ‘Abbās Ibn ‘Abd Ḥalîm Ibn ‘Abd Salām Ibn Taimiyyah. Goldziher described it as “the most prominent personal owner of the 7th H. Ibn Taimiyyah was born on January 22, 1262 AD (10 Rabi’ul Awwal 661 H) in Harran, near Damascus, from a family of ‘Syrian’ scholars who were loyal to the teachings of religion and very much tied to the Ħambāī. The grandfather, ‘Abd Salām, was a famous religious scholar and leader in Baghdad, the capital of the Abbasiyah Empire and the residence he visited in the final years of his life. The Ibn Taimiyyah family has been famous for intellect, lots of memorization, and genius. His father and grandfather are people who are very strong memories. However, Taqi al-Din Ibn Taimiyyah, in that case still outperformed all of his family. Until the scholars and their teachers were amazed at the power of memorization and genius. In fact, he is also famous in Damsyiq.2

Ibn Taimiyyah is the highest figure in the world of knowledge, amaliyah, zuhūd, humility, patience, integrity, humility, sincerity and determination to rule Hadīth. Ibn Taimiyyah is regarded as a sword swung in front of religious opponents and thrills the guts of bid’ah experts. In addition, Ibn Taymiyyah is a great mujtahid. His pupils consisting of scholars, experts Fiqh, expert Hadith and Tafsir were not numbered. The last days and the death of Ibn Taimiyyah, Shaykh Zain al-Din Abd al-Rahmān, brother of Syaikhul Islam, 2 Abul Hasan Ali An-Nadawi, Syikhul Islam Ibn Taimiyah, (Solo : CV. Pustaka Mantiq, 1995), p. 43.

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1 Al-qur’an teachings that are global is in line with the human nature that is dynamic to follow the changing times. If the majority of the verses of ahkam Al-qur’an are absolute and detailed, human beings become bound, which in turn will hamper the development of society. This is the wisdom of the announcement of the verses. See Harun Nasution, Akal dan Wahyu dalam Islam (Jakarta: UI Press, 1986), 29; Adiwarman Karim, Sejarah Pemikiran Ekonomi Islam (Jakarta: PT.Raja Grafindo Persada,2004), 5; J. Michael Taylor, “Islamic Banking The Feasibility of Establishing an Islamic Bank In The United State”, American Business Law Journal, 40 Am. Bus. L. J. 385 (Winter 2003), 387; Ahmad Maulidizen,“Pemikiran dan Kontribusi Tokoh Ekonomi Islam Klasik - dan Kontemoperer”, Jurnal Deliberatif, Vol. 1, No. 1 (2017); p. 42-62.

saw: “Indeed when Sheikh has taken eighty times, she began to read the Qur’an again”. And when it came to the verse: “The righteous are in gardens and rivers. In a place of pleasure, in the presence of the powerful God”. (al-Qamar: 54-55).

Shaykh left me and sat studying the Qur’an along with Shaykh ‘Abd Allāh bin Muhīb and ‘Abd Allah A-Zar‘i. Both are brothers. Similarly shalih and taqwa. Shaykh was very impressed with the reading of both. Almost the Shaikh spent his time studying with him.

Once the representative of Damsyiq heard the news of the pain of Ibn Taymiyyah, he immediately went to visit. He asked permission to enter, then allowed. Upon entering he apologized to Ibn Taimiyah because he had hurt him. Then Ibn Taimiyah replied: “As far as I have legalized you and all those who abuse me. Because they did not know that I was in the truth. I also forgive the Sultan Al-Nasir, who has fought me. I'm sure he did it not on his own accord. In short, I have forgiven all those who mock me except those who host Allah and the Messenger. “The illness lasted almost three weeks, until finally came to pick him, on the night of 22 Dzulqa‘dah 728 AH he died at age 67.

Ibn Taimiyah has written many books with various debates. He wrote many books and made useful comments. Sufficiently many of Ibn Taimiyah’s thoughts were included in the economic field. His economic thoughts were widely available in his writings, such as Majmū‘ Fatāwā Shaykh al-Islām, Kitāb as-Siyāsah al-Syar‘iyyah fi ʿIṣlāḥ ar-Ra‘i wa Al-ra‘iyyah, as well as the book al-Ḥisbāh fi al-Ḥisbāh al-Ṣafahāt. In the book al-Ḥisbāh fi al-Ḥisbāh which has the main theme is To direct goodness, the whole economy is allowed as long as it does not conflict with the law of the shari‘ah and prevents it explicitly. In the debate, it is also related to ethics in business and the role of muhtasib in overseeing various aspects of the market.

Economic Thought of Ibn Taimiyah

1. Fair Price Mechanism

The price mechanism is a process that runs on the basis of the attraction between consumers and producers from either the output market (goods) or input (production factors). The price is defined as a sum of money that states the exchange rate of a unit of a particular object. Fair price is the price (value of goods) that is paid for the same object is given, at the time and place where the goods are delivered. Fair price definitions can also be taken from the Aquinas concept that defines it with normal competitive prices. Namely prices that are in perfect competition caused by supply and demand, there is no element of speculation. Fair prices according to Ibn Taimiyah are:

\[
\text{السّعر الّذى بيع به النّاس، وهو مساّغ به مثل تلك السلّعة في ذلك المكان وهذا البيع صحيح.}
\]

“The value of prices where people sell their goods and are generally accepted as things that are commensurate with the goods sold or other similar items at a certain place and time”

In al-Ḥisbah Ibn Taymiyya further clarifies what is meant by Tsaman al-Mitsl, namely

\[
\text{إمّا أنّ السّعر ارتفع فإنّة منهم ظلم غير منّه، وإمّا أنّ السّعر ارتفع إلى المزعم بقمّة،}
\]

In al-Hisbah Ibn Taymiyya further clarifies what is meant by Tsaman al-Mitsl, namely

\[
\text{إمّا أنّ السّعر ارتفع فإنّة منهم ظلم غير منّه، وإمّا أنّ السّعر ارتفع إلى المزعم بقمّة،}
\]

4 Adi Kuswanto, Pengantar Ekonomi (Depok, Gunadarma, 1993), p. 6
6 German writer Rudolf Kaulla stated: “The concept of pretium justum (fair price) was first carried out in Rome, against the background of the importance of placing special rules to provide guidance in cases faced by judges, wherein he set the value of a merchandise or services . But he did not explain any basis of his opinion. (Kaulla, R., Theory of the Just Price, English translation by Robert D. Hogg (London: George Allen, 1940), p. 22
7 Ibn Taimiyah, Op. Cit, p. 345

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“If people trade merchandise in ways that are usually done, without any party being wronged then the price increases due to reduced inventory or because of the increase in population (demand), then it is solely because of Allah SWT. In such cases, forcing traders to sell their merchandise at a certain price is an unjustifiable coercion.”

There are two terms which are often found in Ibn Taymiyyah’s discussion of the price issue, namely equal/fair compensation (‘iwād al-Mitslī) and equal/fair prices (Tsaman al-Mitsl). He said: “Equivalent compensation will be measured and estimated by equal things, and that is the essence of justice (Nafs al-‘Adl)“. ‘Iwād al-Mitslī is a commensurate replacement which is the price value equivalent to an object according to custom. Equivalent compensation is measured and estimated by equal matters without any additions and deductions, this is the essence of justice.

The Tsaman al-Mitsl is a price value where people sell their goods generally accepted as things that are equal to the goods sold or other similar items at a certain place and time. The justice desired by Ibn Taimiyah is related to the principle of Lā Darār which is not to harm and not harm others, so doing justice will prevent acts of tyranny. Ibn Taymiyyah’s concept of fair compensation and fair prices has a different understanding. Problems regarding fair compensation arise when uncovering moral problems or legal obligations (related to ownership of goods).

The principles are related to the following cases; (a) when someone is responsible for causing injury or damage to another person (nufūs), property rights (amwāl), virginity and profit (manāfī’), (b) when someone has an obligation to repay an item or equal profit or pay compensation for the injury of one part of his limb, and (c) when a person is questioned, he has made an illegal contract (al-‘uqūd al-fāsidah) or a legal contract (al-‘uqūd al-sāliḥah) on an aberrant event in life and property rights.

These cases are not cases of exchange rates, but as compensation or carrying out an obligation. In defining equal compensation, Ibn Taimiyah said: “what is meant by equality is the quantity of special objects in general use (‘urf) and related to the basic value (rate) and habits”. Moreover, he added, “The correct evaluation of fair compensation is based on an analogy and estimates of the goods with other goods are equivalent (equivalent). This is truly fair and truly accepted in its use. Regarding equal compensation and equal prices he describes the number of quantities recorded in the contract there are two kinds. First, the quantity that is very familiar to the community, which they usually use. Second, unusual types (nādir), as a result of increasing or decreasing volition (raghabah) or other factors. This states that the price is equivalent, it seems to be clear, for Ibn Timiyah equal compensation is relatively a more lasting phenomenon due to the formation of habits. While the price of the equivalent varies, it is influenced by the consideration of the strength of supply and demand.

In economic analysis it is assumed that the demand for an item is mainly influenced by the price level. In demand law, the nature of the relationship between the demand for goods and the price level is described. The demand law is essentially a hypothesis which states: “the lower the price of an item, the more demand for the item. Conversely, the higher the price of an item, the less demand for the item“. Likewise vice versa, the law of supply that explains the relationship between the price of an item and the amount of goods offered by the seller. Ibnu Taimiyah mentioned two sources of supply of


goods (supply), namely local production and import demand.

The word al-Matlūb used by Ibn Taimiyah is a synonym of demand, to express demand for certain goods he uses ṭagḥabat fi al-shai‘ī for example the desire for an item. The concept of a fair price according to Ibn Taymiyyah only occurs in competitive markets, there is no regulation that disrupts the price balance unless there are efforts that disrupt the occurrence of balance, namely conditions where all production factors are used optimally and there is no idle, because competitive market prices is a reasonable tendency. Ibn Taimiyah revealed that if people sell their merchandise at normal prices (price increases are influenced by a lack of inventory due to a decrease in supply of goods), then this does not require regulation of prices. Because the price increase is a fair price increase and is in perfect competition, without any element of speculation.

The act of monopoly on human needs became a matter which was opposed by Ibn Taimiyah. If there is a group of people doing a monopoly, then it is obligatory for the government to regulate the price. This is done to implement a fair price. Monopoly is an act that is unfair and very detrimental to others, and the act is unjust, monopoly is tantamount to hurts people who need goods that are monopolized. Ibn Taymiyya's concept of equal / fair prices has in common with the concept of fair prices conveyed by scholastic thinkers, especially Aquinas.

However, Ibn Taymiyyah gave a broader meaning. He suggested that in setting a fair price with consideration if an item is not there somewhere. Explicitly, he proposed a consideration to bring together the subjective value of the buyer with the subjective value of the seller. The main purpose of a fair price is to maintain justice in conducting reciprocal transactions and other relationships between members of the community. In the concept of fair prices the sellers and buyers alike feel the existence of justice. Justice for the buyer, Ibn Taymiyyah uses the example if someone ordered by religion to buy certain goods, such as buying equipment for the Hajj, the buyer must buy it but at an equivalent price. He can’t buy it just because it's expensive. Because the seller sells the goods at a fair price, and with prices that are common or in accordance with market prices.

Therefore, the buyer must openly buy the item if an item is expensive (up) due to the influence of supply and demand, so the buyer does not feel aggrieved and the government may not intervene in that price. Whereas justice for the seller is that the items are subject to forced prices, so they lose their normal profits. Because, “Everyone has authority over his property, no one should take it, all or part of it, without his full consent and he agrees. And forcing someone to sell anything he does not have a legal obligation to sell or prohibit doing what he can legally do is justice.” But if the reason forces a seller and if without coercion he does not want to carry out his obligations, he can be forced to sell his goods at an equivalent price to protect other interests.

2. Price Regulation

Price regulation is the regulation of the prices of goods carried out by the government. This regulation aims to maintain honesty and the possibility of residents meeting their basic needs and justice between the various parties who make transactions. In Islamic history, economic freedom has been guaranteed by various traditions of society and with its legal system. Some people argue that countries in Islam must not interfere with economic

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13 Ibid, p. 102
problems by requiring values and morality or imposing sanctions on those who violate them. They have this view based on the hadith of the Prophet who were not willing to set prices even though at that time prices soared, this was based on the hadith narrated by Anas bin Malik:

و тогда أتى رضي الله عن أنس عن النبي صلى الله عليه وسلم فقال: يا رسول الله لقد كان السعر غليًا فقل يا ناس: شمل الله عليهم السعر فسأعلنا، فقال رسول الله صلى الله عليه وسلم: إن الله هو المستقر للبسط الزارق، وإن إيجاز أن الذي أتى الله ليس أحد منكم بطلابى مظلمة في دم ولمال.

“From Anas bin Malik he said: “The price of the goods was once expensive in the time of the Prophet, then people said: yes the Prophet, prices become expensive, set the standard price for us, then Rasulullah SAW said: verily Allah is the price, which holds and distributes rizqi, and indeed I expect that I may meet Allah in the absence of any of you who demand me for tyranny in the bloodshed (killer) and property “. (Narrated by the fifth narrator except an-Nasa’i (Ahmad, Abu Daud, Tirmidzi and ibn Majah)

In relation to the above hadith, some scholars express their opinions, among others, Ibn Qudamah\textsuperscript{14} which states that the pricing of the economic outlook indicates the lack of a form of oversight. He said: “It is very evident that pricing will encourage it to become more expensive. Because if outside traders hear price surveillance, they will not carry their merchandise to a region where he is forced to sell his merchandise beyond the price he wants, local traders will hide their merchandise and consumers are not satisfied with the disappearance of goods their commodity needs, or can not afford to buy because of their high prices”.

Some scholars have similar opinions among others; Ḥamālī and Shāfī‘ī. However, some Islamic fiqhists support price regulation policies, although they are only implemented in crucial situations and emphasize the need for fair pricing policies. Ibn Taymiyyah interpreted the hadith about the rejection of price regulation, that the case is a condition or event that is specific is not a general case. According to him, prices rise due to market forces not because of the imperfections of the market. According to Ibn Taymiyyah the hadith reveals how the Prophet did not want to intervene in matters of regulation of goods prices. This is due to the rise in price triggered by the objective conditions of the Medina market not because of the fraud committed by a group of people to pursue profits. At that time the Medina market was short of import supply or because of the decline in production, and it did not happen because there were merchants who were deliberately hoarding goods in the market. Thus, Ibn Taymiyyah argues that the rise in price of goods during the Prophet’s time was due to the work of natural price mechanisms not due to tyranny.

In another case, it was stated by Ibn Taymiyyah that the Messenger of Allāh harga had fixed prices fairly when a dispute broke out between two people. The first condition, if in the case of the release of his own slave, he stipulates that the fair price of the slave must be considered without any additional or subtraction. The second condition, occurs when a dispute between two people, where the first party is the owner of a tree whose part of the tree grows on someone else’s land. The second party is the land owner who feels disturbed by the first party who goes in and out without permission to land. Then the landowner reported the matter to the Messenger of Allāh memutuskan, then the Apostle decided that the

tree owner chose between two things, namely to surrender the tree to the landowner voluntarily or sell the tree to the landowner by receiving compensation or fair compensation.

In this case, it is clear that in the case of voluntary delivery of goods, it is difficult to carry out the sale of goods to buyers who are in dire need by the authorities. The intervention carried out by the Prophet Muhammad is an action that needs to be taken to avoid the emergence of resistance for landowners. The land owner is the party that will bear the loss if the intervention is not carried out. So it can be concluded that in various situations and conditions the Prophet Muhammad had made a price fix. Ibn Taimiyah distinguishes two types of price regulation, namely unfair price regulation including arrangements which include injustice, and regulations that are fair and permissible. If the setting / pricing is done by the government there is an element of injustice against humans and is forced without the right to sell goods that are liked or prohibit them from what Allah has allowed, then it is unlawful. However, if the price setting contains justice between humans to transact buying and selling at a normal standard price and prohibits them from things that are forbidden by Allah to take extra above the normal price, this is permitted. In conditions of market imperfection, Ibn Taimiyah recommended pricing by the government. For example in cases where a basic commodity whose price rises due to manipulation, price changes are caused by monopoly incentives. So in these circumstances, the government must set a fair price for sellers and buyers.

Government authorities in supervising prices must be negotiated in advance with the interested population, regarding this matter, Ibn Taimiyah explained a method proposed by his predecessor, Ibn Habib, according to him, “the government must hold meetings with representatives and markets. Others were also accepted, so they had to be questioned. After negotiating and investigating buying and selling transactions, the government must persuasively offer price provisions that are supported by the deliberation participants, as well as all residents. “So the whole must agree on that. In his al-Ḥişbāḥ the price setting is needed to prevent humans from selling food and other goods only to certain groups at prices that are determined according to their wishes. Therefore, price regulation (fixed price policy) greatly facilitates micro-businesses in facing market manipulation that is generally carried out by large entrepreneurs. This policy is often used by the government to protect the micro business sector from destruction.

3. Market Mechanism

The market in determining economics is the meeting between demand and supply. In this sense, the market is interactive, not physical. The market mechanism is the process of determining price levels based on the strength of demand and supply. The meeting between demand and supply is called equilibrium price (price of balance). All the literature on economics spread in various libraries considers that the legal idea of the market of supply and demand is the result of developments in the history of economic thought. Unfortunately, there is very little literature that reveals that market mechanism theory was known before the mid-18th century. Even Schumpeter with his very famous thesis “Great Gap or Blank Centuries” really tried to deny the existence and contribution of Arab-Muslim Scholars in history of the development of economic thought.

Many Muslim scientists have put forward

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16 Pratama Rahardja and Mandala Manurung, Teori Ekonomi Mikro Suatu Pengantar (Jakarta, LPFEUI, 1999), p. 26
various economic ideas before developing into modern economic theory today but not found in the historical literature of economic thought written by Western scientists. One Muslim scientist whose thoughts tried to be denied by Schumpeter in the history of the development of economic thought was Ibn Taymiyyah. He is one of the Muslim scientists who in detail discusses the mechanism of market prices and types of markets. This paper is intended to trace and revive Ibn Taymiyyah's economic thinking in particular about the concept of fair market prices. Economics comes from ideas, ideas, and thoughts which are then experimented with and developed into theories and models. At the level of ideas, ideas and thoughts the contribution of Muslim Arab scientists, especially Ibn Taymiyyah, in the process of metamorphosis of economic thought became economics. Adam Smith, referred to by Western scientists as “the father of economic science” only put forward the basic concept of economics in the form of thought as in his book The Wealth of Nation which gave birth to the term “invisible hand” which later economic scientists developed into free market concepts and supply-demand market law. While the idea of the supply and demand market has been put forward by Muslim scientists long before Adam Smith was born. Between Adam Smith and Ibn Taymiyyah there is only one difference, namely, Adam Smith is recognized as the “father of economics” by Western economic scientists while Ibn Taymiyyah who is a Muslim scientist is not considered to have had economic thought by them.

Ibn Taymiyyah has a view of free markets, where prices are considered by the forces of supply and demand. He said; “Price upsurge does not always relate to tyranny (zulm) carried out by someone.” “Occasionally the reason is a lack of production or a decrease in imports of the requested goods. So, if an increase in the number of goods is needed, while its ability decreases, the price will naturally increase. On the other hand, if the ability to supply goods increases and the demand decreases, prices will drop. Scarcity and abundance must not be caused by one’s actions. It could be related to causes that do not involve injustice. Or occasionally, it can also be caused by injustice. Most great is Allah, who creates a will on the human heart.”

From the statement above there are indications of price increases that occur due to injustice or zulm of the sellers. This action is called manipulation which encourages market imperfection. But this statement cannot be equated in all conditions, because it could be the reason for the rise and fall in prices caused by market forces. Ibn Taymiyyah's expression also illustrates explicitly that offers can come from domestic and imported production. Changes in offers are described as increases or decreases in the amount of goods offered, while demand is largely determined by taste and income. The size of the price increase depends on the magnitude of the changes in supply and demand. If all transactions are in accordance with the rules, the price increase that occurs is the natural will (divine).

In his book, Majmū’ Fatāwā, Ibn Taymiyyah suggests several factors that influence demand fluctuations and their consequences for prices: (1) The types of human needs vary greatly from one another. The level of these needs varies depending on the abundance or scarcity of the items needed. An item will be more needed in the event of scarcity than when the abundance of inventory, (2) The price of an item varies

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18 Ibn Taymiyyah, Majmū’ Fatāwā, Vol. 29, p.5832

depending on the high number of requests. If the number of requests is higher because the number of people who need an item is increasing, the price will move up especially if the number of items is only small or insufficient, (3) The price of goods is also influenced by the size of the goods or the size and size. If the needs are very large and strong, then the price will soar to the maximum level, than if the need is small and weak, (4) The price of goods fluctuates also depending on who made the item exchange transaction. If he is a rich and trustworthy person in terms of repayment of debt, a cheap price will undoubtedly be accepted, (5) Prices are also influenced by the form of payment instruments used in the form of buying and selling; if what is used is commonly used, the price will be lower than if you pay with money that is rarely in circulation, (6) Caused by the purpose of the contract, there is reciprocity of ownership by the two parties making the transaction. If the payer is able to make a payment and is able to fulfill his promise, the purpose of the transaction can be realized with him, and (7) The same application applies to someone who borrows or rents. The information above shows how Ibn Taimiyah valued the price mechanism. Therefore, Ibn Taimiyah strongly agrees if the government does not intervene in price as long as the market mechanism occurs where the supply and demand curves meet without any interference or in other words, price changes occur due to genuine supply changes and genuine demand.

Factors Causing Market Distortion

Some actions that are tyrannical (zulm) in the market can lead to conditions of distortion both in terms of supply and demand. This condition causes prices to be in a condition of imbalance where supply and demand meetings occur because there are factors of crime not caused by natural factors that cannot be avoided by humans such as weather, natural disasters and others. Some actions are not natural but because of the crime of a person or a group of people in the market that triggers market distortions include:

(a) Demand Engineering (Bay’ Najasy)

Najasy transactions are prohibited because the seller cooperates with other people to praise the item or bid for the goods at high prices so that other people are interested in buying. The friend who is the bidder for the price of the goods does not intend to actually buy the item. He just wants to cheat other people who really want to buy. Previously this person had made an agreement with the seller to buy at a high price so that there were real buyers at high prices with the intention to cheat. The result is a “false request” (false demand).

(b) Bidding Engineering (ikhtikar)

Source from Said bin al-Musayyab from Ma’mar bin Abdullah al-Adawi that Rasulullah s.a.w. said, “It is not the person who does the Ikhtikar unless he is guilty of sin.” This idea is often translated as monopoly and hoarding. In fact, the agreement is not always synonymous with monopoly and hoarding. In Islam, anyone is allowed to do business regardless of whether he is the only seller (monopoly) or there is another seller. Storing stocks for inventory purposes is not prohibited. What is prohibited is the ikhtikar, which is taking profits above normal profits by selling fewer items for higher prices, or the economic term is called monopoly rent. When a producer hoarded goods not for supplies but only for the game so that prices would increase, then the producers would sell after high prices to obtain multiple profits, this would not be allowed because it would cause misery for consumers. However, if producers hoard goods for inventory, for example due to

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21 HR Muslim, Ahmad, *Op.Cit*, p. 154
erratic weather that can cause a disruption of the distribution of goods, so that when there are enough goods available, the producers will hoard goods to have sufficient supplies for a longer period of time. This is permissible in Islam, because hoarding goods is not intended to seek multiple profits but to supply goods. An activity is included in the ikhtikar category, if one of the three things below is fulfilled: 23 (1) striving for the goodness of goods either by stockpiling goods or wearing barriers (entry-barriers), so that these items are rare in the market, (2) Selling at a higher price than the price before the emergence of scarcity. Taking profits is higher than profits before actions (1) and (2) are carried out.

(c) Tadlis (Fraud)

The ideal condition in the market is if the seller and the buyer have the same information about the goods to be traded. If one party does not have information such as those owned by another party (asymmetric information) then one party will feel disadvantaged and fraud occurs. 24 The Qur’an has strictly prohibited all business transactions that contain elements of fraud in all forms against other parties. As in al-An’am: 152 “And complete the measure and scales fairly. We do not bear the burden on someone but rather the ability”. In the Islamic Economic system this (inequality of information about goods to be traded) is also prohibited because with the unequal information between the two parties, the element of “an Tarādin Minkum” (mutual willingness) is violated. To avoid fraud, each party must learn the other’s strategy. In conventional economics this is known as Zero Some Game Theory. In this application Tadlis can occur in various forms, namely: (1) Tadlis quantity, Tadlis (fraud) quantity including activities to sell goods in small or large quantities. For example, selling clothes as much as one container. Because of the large amount and it is not possible to count one by one, the seller tries to commit fraud by reducing the amount of goods sent to the buyer. Using a matrix, we can see the strategies of both parties. The behavior of sellers who are dishonest in addition to harming themselves also harms the buyer. Whatever the actions of the buyer, the dishonest seller will experience a decline in utility, as will the buyer will experience a decline in utility. The practice of reducing scales and reducing dosing is a classic example that is always used to explain this quantity fraud; (2) Tadlis quality, included in the quality document is hiding defects or poor quality items that are not in accordance with agreed by the seller and buyer. For example in selling used cars. Traders sell used cars - for example the Toyota Kijang LGX in 2001, with a selling price of Rp. 108,000,000. In fact, not all sellers sell used cars with the same conditions. Some sellers sell used cars with lower conditions but sell them at the same price of Rp. 108,000,000. Buyers cannot distinguish between used cars with low conditions and which used cars with better conditions, only sellers know for sure the condition of used cars they sell. These actions are clearly a condition that is carried out by one or a group of parties that make a transaction so that the price obtained is not a fair price but rather a process of tyranny to the other party. The next question is what can be done by the government in the perspective of Islamic economics when there is a market distortion. Can it be justified by the government policy regarding price regulation and what kind of regulation is it done?

4. The Concept of Fair Wages

Determination of wages according to Ibn Taymiyyah is the same as pricing which refers
to the price level in the labor market, fair wage measurement is based on the quality and quantity of a worker and is correlated with the existence of bargaining between workers and employers, in other words workers are applied as merchandise who must submit to economic law regarding the law of demand and supply. If in the case of markets it is not perfect such as determining wages by the government, for example; if the community is in need of employment services while the workers do not want to provide services because the wages are too low then the government can directly determine the wage based on the needs (GDP) or cost of living for an area. So that employers cannot reduce the wages of workers as well as they do.25

Fair wage concept, In the Middle Ages, the concept of fair wage is meant as a mandatory pay rate for workers so that they can live decently in the community. With regard to this, Ibn Taimiyah refers to the price level of the labor market (bag’ir fil a’mal) and uses the equivalent term wage (ujrah al-mitsl). As to how the equivalent wage was determined, Ibn Taimiyah explains, “the equivalent wage will be determined by the known wages (musammā) if any, which may be a reference to both parties. known (tsaman musammā) will be treated as an equivalent price

5. The Concept of Fair Profit

Ibn Taymiyyah views earnings as one of the factors that drives the creation of workers and employers, in terms of muamalah traders can take advantage in public ways that do not damage personal and public interests, so that fair profits are normal profits, high profits is an unusual profit because it is an exploitative behavior by utilizing the needs and ignorance of the community. Ibn Taymiyyah said. “It is permissible for you to take advantage but you cannot take advantage of poor people to fulfill their needs by raising prices and those who really need them.” In other words a fair price means the profit that can be received by the wider community and in accordance with the applicable value and profit standard, if this does not occur a profit equity then one can ask for price regulation on the government that has power.

Fair profit concept. According to him, bargain-hunters benefit through generally accepted means without damaging their own interests and the interests of their customers. Based on the definition of a fair price, Ibn Taymiyyah defines a fair profit as a normal gain which is generally derived from certain types of trade, without any harm to others. It opposes the degree of unusual, explicit motivation by leveraging the community’s ignorance of existing market conditions. Ibn Taymiyyah views profit as the creation of labor and capital simultaneously. Therefore, the owners of both production factors are entitled to a share of profits. In the event of a dispute, he states that profits are divided in a generally acceptable way by both parties, ie those who invest their energy, ie entrepreneurs and those who invest their money, ie financiers. It states, “Because profit is an addition produced by the energy of one party and property on the other side, profit sharing is acted in the same way as the addition created by both factors. Moreover, Ibn Taymiyyah states that profits are acquired through action which can be received, profit through manipulation is not allowed nor is it allowed for price discrimination

6. Money and Monetary Policy

Money in the concept of Ibn Taymiyyah is a different measure of value and exchange of goods. He strongly opposed all forms of money trading because he diverted money from his real purpose. In addition to safeguarding
inflations, Ibn Taymiyyah refused to accept excessive printing of money out of necessity. The government in creating its nominal value of money must not exceed its institutional value in the sense that the nominal value of the currency must be commensurate with the costs incurred and the reserves held do not let the value of money exceed the value of gold. While the costs for printing currency should not be taken from the printing because it will produce a supply, but all costs incurred are taken from the state treasury, namely money that has been circulating. The value of money exchange can be of poor value if the government creates new money while the money in the community goes down as an example the government issues 100 cash while in society the maximum fraction is 50. This decreases the value of public money even though economically the same is the same.

The main function of money in Ibn Taimiyah's view is the measurement of value and the medium of exchange. Money is the medium to change things from one form to another, so money can not be commodities. Money serves as an exchange medium, so it can not be traded as opposed to the purpose of making money itself. If money needs to be exchanged for money, the exchange must be complete (taqābud) and without any pause (ḥulfūl). If two people exchange money, one of them pays for cash while another pledges to pay them later, then the first person can not use the promised money in the transaction until he is completely paid. This causes the first person to lose the opportunity to use the money to meet its needs. That is why Ibn Taimiyah is opposed to selling money. Ibn Taymiyyah strongly opposed the devaluation of currency and currency printing. It states, “The superpower should print the fulus (currency other than gold and silver) in accordance with the fair value (proportional) of the transactions of society, without causing tyranny to them.”

The statement shows that Ibn Taymiyyah has some thoughts on the relationship between the sum of the currency, the total amount of the transaction and the price level. The fact that the volume should be proportionate to the proportion of the number of transactions that occur is to secure a fair price. It considers that the intrinsic value of the currency, such as the value of the metal, should correspond to the buying power in the market so that no one, including the ruler, can profit by smashing the money and selling it in metal or turning the metal into coins and putting it in circulation money. Specifically, it determines that the cost of each currency printing should be taken from the State treasury (Baitul Mal). It states that the creation of currency with a face value greater than its intrinsic value and then using the money to buy gold, silver or other valuable items from the community, will result in currency devaluation and inflation and counterfeiting of currency. He considers currency trading as a form of tyranny against society and contrary to public interest.

6.1. Characteristics and Functions of Money

In particular, Ibn Taymiyyah mentioned two main functions of money, namely as a measure of the value and medium of exchange for a number of different items. He stated, “Atsaman is intended as a measure of the value of goods can be known and money was never intended for themselves. Based on this view, Ibn Taymiyyah strongly opposed all forms of money trading, because this meant shifting the function of money from its real purpose.

6.2. Decreasing Currency Value

Ibn Taimiyah strongly opposed the occurrence of currency exchange and the printing of very large currencies. He stated, “The authorities should print money in accordance with a fair value (proportional) for community transactions, without causing tyranny against them.
6.3. A Bad Currency Will Get Rid of a Good Currency

Ibn Taymiyyah stated that poor quality money would get rid of good quality currency from circulation. He described this as follows: 26 “If the authorities cancel the use of certain currencies and print other types of currencies for the people, this will be detrimental to the rich who have money because the fall in the value of old money becomes only an item. He means having committed tyranny because it eliminates the high value they originally had. More than that, if the intrinsic value of the currency is different, this would be a source of profit for criminals to collect bad currencies and exchange them for good currencies and then they would take other regions and exchange them for bad currencies in the area. to bring back the area. Thus, the value of people’s goods will be destroyed.

Relevance Of Ibn Taimiyah’s Economic Thought With The World Economic System And Community

In handling monetary policy, Ibn Taymiyyah contributed his thoughts to the concept of equality / justice. Circumstances that trigger when a monetary event takes place make the country’s finances unstable. As with the concept that is happening now, once prices can rise and sometimes go down, economic activity is already quite a lot, and of course the level of fluctuations is also higher;

1. Market Mechanism

In principle, the market mechanism means that prices move freely in accordance with the law of demand and supply (supply and demand). If supply is greater than demand, then prices will tend to be low. Likewise if demand is higher while supply is limited, then prices will tend to increase. In the day-to-day implementation, it cannot be ascertained that activities formed in the market do indeed work in accordance with a fair market mechanism, there is no element of intervention, there is no element of play by a certain group of forces forming cartels and so on. In a free market, for example, sometimes there are stocks that are traded with fairly reasonable price changes. Naturally, this means that price fluctuations that occur take place normally, not extreme. But sometimes it also often shows that there are stocks whose prices move extreme, rise prominently or fall dramatically. Facts on the market indeed often show that there are some stocks that record very rapid price increases without being supported by adequate information. Price increases can reach above 50% and even exceed 100% in just a few days, less than one month. The price increase of 50-100% in less than one month is certainly a charming and tantalizing advantage.

Understanding the market mechanism in the activities of buying and selling shares in the capital market is not a simple matter. It takes a high degree of foresight and sensitivity to see which stocks are indeed moving based on market mechanisms and which stocks are moving outside the market mechanism. It is called moving outside the market mechanism because the facts show that there are indeed certain stocks whose movements are controlled by one particular force even though it is difficult to prove. Such shares are what investors must be aware of. The Indonesia Stock Exchange (IDX) as a market watchdog is unlikely to take action because the increase in stock prices took place in the market corridor. That is, no market rules are violated. Therefore investors must be extra careful to see the increase in stock prices which are not supported by material facts.

2. Price Regulation

Since the beginning of 2010 the Indonesian Consumers Foundation has warned that the high prices of basic necessities should not be allowed

\[26\] Abdul Azim Islahi, Economic Concept Of Ibn Taimiyah (Longman Malaysia, 1992), p. 135
because they are increasingly burdensome to the public, both household consumers and the Middle and Small Businesses (UKM). The price of basic foods since the beginning of this year in the field was recorded, the price of chicken eggs, red chili, rice and sugar remained high as at the end of last year. The price of chicken eggs on average stays at the level of Rp. 1,500 per kilogram. While medium quality rice averages Rp. 5000 per kilogram, and granulated sugar averages Rp. 4,000 per kilogram. Compared to before, the price of rice and granulated sugar rose by an average of Rp. 1,000 to Rp. 2,000 per kilogram. This fact is not only found in traditional markets in various regions in Java, but also in Lampung and West Sumatra.

The Indonesian Consumers Foundation at that time reminded that the government must take quick steps to handle the increase in prices of these basic needs. Seeing these conditions, it is good for the government to hear various suggestions and results of studies submitted by many observers related to the frequent occurrence of volatility in basic food prices that repeatedly occur. Along with what was stated by Ibn Taimiyah, if the price instability occurs when a basic commodity whose price rises due to manipulation or price changes caused by monopoly impulses, the government must set a fair price for the seller and the buyer. Import policy has been proven to only solve problems for a moment. Long-term solutions are needed to overcome the difficulties faced by the community. Import policy is proven to create instability in prices of basic necessities. Fulfillment of production and improvement targets in addition to distribution channels should be the priority of the current government. The government needs to allocate a budget to accelerate the increase in production and revamping the domestic market rather than providing direct subsidies for market operations or cheap markets. This step is needed so that all basic needs can be met from domestic production. Thus, the prices that occur must be more stable and affordable by the community, especially the poor who have low economic levels.

3. Monetary policy

Basically, a policy will emerge if a phenomenon has been felt. The occurrence of infallation, for example, during Ibn Taymiyyah's inflation arose due to unbalanced currency circulation, namely by printing money whose nominal value was not balanced with the metal content, so that when spent on gold and silver, as well as other valuables, the value of the currency it has decreased, and finally inflation has arisen. The attitude that should be carried out by the government according to Ibn Taimiyah is that the expression of money must be based on the balance of the volume of funds with the proportion of the number of transactions that occur, so that fair prices can be created. Then the money that had been circulating in the community was advised not to cancel it, even Ibn Taymiyyah suggested to print money according to its real value. In the present situation the emergence of inflation can be caused by two things, namely the pull of demand or the pressure of production costs.

Attractive demand inflation occurs due to excessive total demand resulting in changes in the price level. Increasing demand for goods and services results in increased demand for factors of production. Increasing demand for factors of production then causes factor prices to increase. So, this inflation occurs because of an increase in total demand when the economy in question is in a full employment situation. Inflation pressure costs occur due to increased production costs so that the price of the products produced increases. To overcome this inflation, the Central Bank was given special authority by the government. The central bank of a
country generally tries to control the inflation rate at a reasonable level. Some Central Banks even have independent authority, in the sense that their policies should not be intervened by parties outside the Central Bank, including the government.

This is because a number of studies show that the Central Bank is less independent, one of which is due to government intervention aimed at using monetary policy to encourage the economy, so that the intervention will encourage higher inflation rates. The Central Bank generally controls the money supply or interest rates as instruments in controlling prices. In addition, the Central Bank is also obliged to control the exchange rate of the domestic currency. This is because the value of a currency can be internal (reflected by the inflation rate) and externally (exchange rate), which currently the inflation targeting pattern is widely applied by Central Banks throughout the world, including by Bank Indonesia.

4. Relevance of the Concept of Fair and Profit Prices for the Community

Both concepts are used to uphold justice in exchanging buying and selling so that there is no loss on one side, the concept is also made a guide by the authorities to protect the community from exploitative actions, in Ibn Taymiyyah’s view fair to traders means goods their merchandise is not forced to sell their merchandise at a level that can eliminate their normal profits. According to Ibn Taymiyyah, forcing someone to sell according to the law there is no obligation to sell or otherwise force people not to sell goods where there is an obligation to sell it is an injustice that gives birth to dzaliman which is forbidden, but if there are several reasons to force the sellers, the trader can be forced to sell his goods at a fair price level.

Conclusion

From the explanation above it can be concluded that classical Islamic scholars have not only dwelled on religion in the sense that it is limited to religious rituals, but have paid attention to the problems of the people’s economy and even indicated that modern conventional economic theories are adoption of their ideas (Islam). Gresham has adopted Ibn Taymiyah’s theory of currency with poor quality and good quality. According to Ibn Taymiyah, poor quality money will kick out good quality money, for example money (copper currency) will kick out gold and silver. The main function of money is only as a medium of exchange for transactions and as a unit of account. All policies regarding money made by the government must be in the context of the welfare of the community (maslahat). Printing money that is not based on the absorption of the real sector is prohibited, because it will only increase inflation and reduce public welfare. Hoarding of money is prohibited, because it causes a slowdown in the velocity of money which results in a decrease in the amount of production and an increase in product prices. The smelting of coins is prohibited, because it will reduce the money supply permanently which results in an increase in product prices. Ibn Taimiyah has a framework that is in line with the opinion which states that the Islamic economy, both its system and its law, is an inseparable part of the system of government and state administration. From here we can see that Ibn Taimiyah had deep thoughts related to economics (sharia). Ibn Taimiyah seems to be the first person to pay special attention to the issue of fair prices. In discussing issues relating to prices, it often uses two terms, namely equal compensation (‘iwād al-mistl) and equal prices (tsaman al-mistl).

Regarding price regulation, Ibn Taimiyah distinguishes between two types of pricing,
namely unfair pricing and legal disability and fair and lawful pricing. Unfair pricing and legal flaws are price fixes made when prices rise due to free market competition, namely the scarcity of supply or an increase in demand. In the market, people have complete freedom to enter or exit the market. Ibn Taimiyah supports the elimination of various monopolistic elements from the market and, therefore, opposes all forms of collusion that occur between a group of traders and buyers or certain other parties. He stressed the need for knowledge of markets and merchandise, such as buying and selling transactions that depend on opportunities that require knowledge and understanding.

Ibn Taimiyah condemned product forgery and fraud and fraud in advertising and at the same time, supported the homogeneity and standardization of products. He has a clear concept of good behavior and an orderly market, with knowledge, honesty, fair rules, and freedom of choice as basic elements. However, when in an emergency, such as a famine, Ibn Taimiyah recommended to the government to set prices and force traders to sell basic necessities, such as food. The concept of fair prices in Ibn Taymiyyah's view and the concept of just compensation are all based on generally accepted norms and laws. The size of the price is adjusted to the transaction of goods and services agreed by both parties in the absence of exploitative elements, prices and profits taken from a trader must not exceed the normal amount that applies as well as prices that cannot be determined by the market community. may request price regulation to the government.

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Esensia, Vol. 20, 2019
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