

# Community Involvement in Ennobling Dinar and Dirham

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**Abstract:** The use of dinar and dirham is increasingly attracting interest from the society in Malaysia. Dinar and dirham have their own uniqueness, such as inflation-proof and a good store of value. According to the appropriateness of current technology and the wish of several politicians, gold could be used as a valuable measuring tool and consequently, could be implemented on part of a certain community (Bedjo Santoso, Ahamed Kameel Mydin Meera & Khaliq Ahmad, 2017). Thus, this article is written to study community involvement in ennobling dinar and dirham. Therefore, this study applies a qualitative methodology approach. A literature review was done to acquire data about dinar and dirham, and towards the establishment of a community dinar and dirham. The finding discovers that the community of dinar and dirham has to be to enoble and elevate dinar and dirham as Shariah currency. Furthermore, the Muslim community is very important and plays an important role to garner common support in resuming the use of Islamic currency.

**Keywords:** Community, Currency, Application, Dinar and Dirham.

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## I. INTRODUCTION

Discussion concerning money always attracts attention especially when it is discussed from the aspects of its role and function in a country's economy. This discussion becomes a center of focus when it is associated with the use of fiat money in the financial system, particularly when the economic crisis is occurring frequently nowadays. Economist agree that the current financial system has caused instability and created various injustices, particularly to the economy of developing a country. After the issue is raised, gold dinar and silver dirham have always been used as an alternative solution to the crisis problem. The use of both dinar and dirham is well received by the local community with the numerous applications offered. In accordance with the research objective, the main objective is to enoble again gold dinar and silver dirham as Islamic currency.

## II. BACKGROUND

According to Kerr (2012), one lesson from the history of the monetary system is economic recession could not be avoided in the system of fiat currency. Consequently, many debates among researchers and academicians regarding the need of an alternative to the monetary system that provides choices and freedom to the public (Obstfeld, 2011). Therefore, according to Salmy Edawati (2012), the suggestion to revert to the use of both precious metal is not an unsubstantiated suggestion, indeed the appropriateness of the system has been proven in the history of Islamic civilization. However, the implementation mechanism needs to be studied thoroughly so it is appropriate with the reality of the current economy.

Thus, when gold dinar starts circulating in the market, various application methods such as currency, electronic payment transaction (e-Dinar and Web Dinar), zakah payment, hajj transaction, investment, reserve, adornment present, and dowry were introduced to the public. Gold dinar development in Malaysia is perceived positively when the effort is broadened from time to time. Undeniably, gold dinar has been well received by the majority of the Malaysian public. Therefore, the awareness regarding the effort to restore and reapply gold dinar as a currency is needed (Salmy Edawati, Wan Kamal, Zaini, Zuliza & Mohd Al-Adib, 2012).

Meanwhile, according to Bedjo Santoso (2012), the implementation of gold dinar needs to take appropriate methods and various coordinated strategies to avoid chaos. Thus, as the first step, the public should be informed with various approaches to recognize dinar and dirham. Subsequently, a gold dinar system ought to be introduced in a small area and gold dinar minting should be presented to the society. Afterward, it is followed by numerous seminars and forums by a relevant institution to introduce dinar and dirham to the outside community. Particularly, it's need to propose several techniques such as a flexible planning technique that is suitable with short-term and long-term goals in ennobling dinar and dirham. Consequently, to use gold dinar in a domestic transaction and finally, to apply gold dinar in al-rahnu or co-operative transaction either by an individual or business entity.

However, it is hard to implement a monetary system that uses dinar and dirham in the current situation due to several obstacles and constraints that need to be overcome in implementing gold dinar. Various issues should be well-received by the public in making the use of gold dinar a success, among others, the physical characteristics of the metal piece, difficulty in transaction and purity of the metal (Siti Zaiton & Nurshuhaida, 2013). Therefore, the support of the local community is very much sought after in ennobling dinar and dirham (Abideen, Muhammad Bashir, Gairuzazmi, Ahamed Kameel Mydin Meera & Turkhan Ali, 2012). According to the appropriateness of current technology and the wish of several politicians, gold could be used as a value measuring tool and consequently, could be implemented on part of a certain community including co-operative (Bedjo Santoso, Ahamed Kameel Mydin Meera & Khaliq Ahmad, 2017).

A community comprises of a small group of people in a particular area that helps each other. Ibn Khaldun (2002) has proposed a concept of *esprit de corps* as a foundation in community building, which relates to unity up to the process of civilization building. Robert Redfield (1967) has introduced '*folk society*' concept and '*folk culture*' concept. Exploring further, the author attempted to associate community knowledge with civilization building and to place a historical dimension as a structure. The author has related people as the center of civilization building by associating it with culture and community building and finally, this civilization starts with unity (Mohd Syariefudin bin Abdullah, Mansor Mohd Nor, Ahmad Rizal Bin Mohd Yusof & Faridah Binti Che Husain, 2017).

The effort to revive a civilization that uses dinar and dirham as currencies need to develop a community that assists in ennobling dinar and dirham as Islamic currency. Numerous obstacles and constraints have emerged, however, the enthusiasm to ennoble again the prestige of this Islamic currency should not waver and dwindle. The awareness of societies ought to be enhanced further, so they could understand the importance of both metals either as a currency or as a mechanism that has a variety of applications. A community that needs to be developed is a dinar and dirham friendly community: a community that comprehends dinar and dirham, and disseminates the importance of these metals and uses dinar and dirham among them.

### III. THE HISTORY OF THE GREATNESS OF GOLD DINAR AND SILVER DIRHAM CURRENCIES

According to Kamus Dewan (2002), money is an exchange tool that has a certain price (value) and it is verified. Meanwhile, money in Arabic is called *al-Nuqud*. *Al-Nuqud* is according to terminology is confined to what is acceptable by the public, either from gold dinar, silver dirham and copper fulus (Syabir, 2007). Present-day Islamic economic scholars define *al-Nuqud* as any item that can be accepted by the public as an intermediary of exchange and value measuring instrument (Al-Kufrawi, 1987).

Islamic scholars such as Imam al-Ghazali () and Ibn Khaldun (2004) provided views about currency as well. They acknowledged two main functions of currency as an intermediary of exchange and store of value (Mohd Faiz & Mohd Adib, 2011). The existence of money makes it possible to state the values of goods or services. In addition, it facilitates society to decide the values of goods or services (Surahman, 2016).

Meanwhile, the monetary theory also discusses monetary principles and characteristics. Monetary principles as an exchange intermediary tool, value measuring instrument, store of value and deferred payment tool. The monetary characteristics are acknowledged by the public, lack of supply and limited, easily recognizable, easily divided, homogeneity, easy to carry, long-lasting and its value does not very quickly, and stable (Salmy Edawati, 2015).

Tracing the historical development of monetary, in the era of Lydia (1300-133 BC) there already existed gold and silver coins mints. Since then, gold coins were minted in many places and were dominated by the Greeks because of its importance in trade. In the era of Greek, a silver coin was called *Drachm* (around 300 BC) and it was used in the region of Iraq, Iran, Arab Peninsular and Persia.

However, with the destruction of the West Rome Empire (476 AC) brought many changes in currency. Subsequently, East Rome emerged and with it came political stability and economic dominance, making gold coins minted by the Byzantine Empire as the main currency in Europe for around one thousand years. Afterward, Byzantine Empire minted money from gold, *Solidus* (527-565 AC) or was also known as *Denarius* to the Romans. This currency was introduced by Emperor Constantinople and made the official currency of the European government and several colonies of Rome-Byzantine such as Syria, Egypt and North Africa. The Persian government used Sasan *Denarius* and *Drachm* as well. Through external trade, both currencies spread to the nearby region such as Egypt, Syria, North Africa, Iran, and Iraq.

If currency history is scrutinized thoroughly, pre-Islamic Arab not have their own currency. Thus, through external trade, they started using Byzantine-Rome currency, *denarius* that was known as *dinar* (دينار) and Sasan currency, *drachm*, which was known as *dirham* (درهم). Then, its was continued in the period Prophet Muhammad (570-632M), *Khulafa' al-Rasyidin* (632-661M), Umayyad (661-750M), Abbasid (750-1505M) and Ottoman (1517-1922M) with several rules and *muamalat* methods that complied with *Shariah* (Anwar, 2002). In fact, Imam al-Ghazali clearly stated that *dinar* (gold) and *dirham* (silver) functioned as a just judge to property and intermediary between other properties until that it became value measurement for goods in *muamalat* (Al-Ghazali; Hassan, 2002; Ibn Khaldun, 2004).

Gold *dinar* was recognized as the currency of Muslims due to its was mentioned in al-Quran and *hadis* (Salmy Edawati, Sanep & Hailani, 2009). *Dinar* and *dirham* have been used by Prophet Muhammad S.A.W. in business and trade, as saving and *zakah* payment, charity contribution, present and dowry (Imran, 2008; Nusaibah, Khaulah, Mohd Nazri & Azwan, 2016). Meanwhile, a study by Khaulah, Mohd Nazri, Azwan and Mohd Zulkifli (2018) finds that gold *dinar* and silver *dirham* were the main choices in business because of the specialty of both metals since the time of Prophet Yaacob (1837-1690 BC) and Prophet Yusuf a.s. (1745-1635 BC). It was not just a tradition of Prophet Muhammad S.A.W., in fact, it was the tradition of previous people (Sunan al-Mursalin) as in the story of *Ashab Al-Kahfi* in the al-Quran (18:19) including previous prophets (12:20).

Apart from that, the time of gold currency use in Europe (1821-1914) was known as a gold standard greatest period or golden era because it could stabilize the price, increase economic growth and develop world trade. Nevertheless, this system was unable to withstand due to the shortage of gold supply as the consequence of World War I, economic depression (1929-1933) and minting of own currency with different standard and objection to this system that caused the escalating cost of extracting gold to surpass the cost of printing money. This era had shown that gold had a more stable value compared to other commodities. In fact, the US registered a very low inflation.

Subsequently, the period of exchange standard (1925-1931) emerged causing the value of gold in the market became volatile because the currency did not entirely base on gold value. Then the Bretton Woods period appeared (1946-1971): the value of gold was fixed to US dollar, and it became the foundation of the value of any currency. However, the system ended when the US experienced a deficit in payment balance due to the printing of dollar that exceeded gold reserve. The early evolution of both metals into fiat money was witnessed by al-Maqrizi (1957). In the Mamluk period, al-Maqrizi witnessed clearly the problem in monetary system when his country suffered high inflation because of copper over minting as a currency (*fulus*). Nevertheless, in the year 1973, gold currency was abolished and replaced by fiat money exclusively (Ahmad & Yaacob, 2012; Yaacob, 2009; Yaacob, 2012; Yaacob, Ahmad & Mujani, 2015).

Up until a modern gold *dinar* was reminted in the year 1992 in Dubai and launched on 7<sup>th</sup> November 2008 by Islamic Mint that merged with Thomas Cook Rostamani Exchange Company and Dubai Islamic Bank in the United Arab Emirates (UAE) (Salmy Edawati, 2012). In Malaysia, a proposal to use of gold *dinar* was presented after Islamic countries experienced a severe financial crisis in 1997. Hence, in 2001, the then Prime Minister proposed to ennoble *dinar* and *dirham* (Mohamad, 2000). This was due to the world currencies such as the US dollar and British pound could influence local currency and cause economic instability in Middle East and Asian countries. Thus, he opined gold *dinar* was a vital mechanism in helping small country avoids instability and injustice in the global economic system (Yaacob, 2012). Vadillo (2002) regarded this effort as a positive indicator of Malaysia in implementing gold *dinar*.

#### IV. APPLICATION OF DINAR AND DIRHAM

Gold dinar became the identity and symbol of strength for Muslims that it was able to overcome other currencies, thus proved the strength and stability of the value of gold dinar (Salmy Edawati, 2012). Furthermore, the gold dinar is believed and trusted by the world's population after various studies were done in several countries. Some of the earliest countries that attempt to ennoble the use of dinar and dirham in the modern era are Malaysia, Indonesia, UK (Norwich) and South Africa.

At the early stage, several places use dinar and dirham as currencies in its daily transaction. Among other, Pasar Besar Siti Khadijah Kota Bharu Kelantan, W.N. Haji Wan Ahmad's Goldsmith in Shah Alam, Restaurant and Café Nasi Kukus House in Bangi and Dr. Rosni Adam's Dental Clinics in Cheras (Mohd Mazli, 2010). A result from the study of Salmy Edawati (2012) shows the availability of numerous current applications of gold dinar in Malaysia ten years after the suggestion was made. Among others, the gold dinar is made as physical currency and electronic payment system (e-dinar), investment, saving, hajj transaction, *zakah* payment, souvenir, and dowry. This proved the local community accepts its use well (Salmy Edawati et al., 2009; Salmy Edawati, Mohd Al-Adib, Mohd Izhar Arif, Ezad Azraai & Mohamad Zulfazdlee, 2011; Salmy Edawati, 2012).

Latest result from Salmy Edawati's (2012) study shows a part of the society started accepting gold dinar and ennobling its use as a currency. Besides that, Surita Hartini (2015) suggests that gold dinar has the potential to be cash instrument in cash *waqf*. Gold dinar *waqf* is *waqf* using gold dinar without using paper money. This method of *waqf* had been implemented successfully in the Ottoman era, even became a huge financial source to the country. Moreover, according to Mohd Nazri, Elsadig, Hishamuddin, & Che Rusuli (2017), informants in their research agreed to accept the idea of using electronic dinar payment system. The research uses the Unified Theory of Acceptance and Use of Technology (UTAUT) model. This shows that the local society gives a positive response.

Since the proposal about use gold dinar as currency was presented, many efforts were done by the scholars to ensure the society's knowledge is enhanced to support the use on gold dinar. Some of the seminars or programmes held were The Re-emergence of Gold Dinar (Kebangkitan Dinar Emas) in *Ummah Muamalat* in 2010, Gold Dinar Miniseries in 2011, Dinar and Dirham Talk in 2011, The Convention on Direction of Dinar and Dirham in 2016 and International Festival on Gold, Dinar and Dirham in 2017 (Mohd Mazli, 2010; Kelantan Gold Trade, 2016; Kelantan Gold Trade, 2017). These efforts are needed to ensure society's understanding and knowledge about dinar and dirham, thus accepts its in their daily lives.

#### V. DINAR AND DIRHAM FRIENDLY COMMUNITY

Usually, to widen a social network, community involvement plays a vital role. A community is one of a tool from the various forms of marketing. The community is the best way to introduce and broaden an enterprise. The community can be described through various of its unique characteristics. Furthermore, the community can consist of members that have similar or different interest and individuals that belong to various distinctive communities and have different goals (Taylor, 2017). Although having many interests, needs and objectives that are distinct, this group shares the same and significant values and goals to create an effective community (Arunachalam & Lawrence, 2010). A dinar and dirham friendly community are not just those who are keen and interested to collect this piece, there are various other applications, such as transaction tool, investment, gift or dowry. Community members can share information and understand the importance of dinar and dirham in their lives, apart from ennobling these Islamic currencies.

##### *A. Community Development*

Community development is an active participation from the local society to conduct programmes that can improve their quality of lives (Ploch, 1976). According to Hope (1980), community development is a process. The process that starts by identifying local community problem until the process of solving the problem. In addition, a change would be felt by the community involved in the process is joined by all parties, either by the government, non-government and the community itself. Community development can enhance the social and economic quality of the community. It nurtures the communities involved to cooperate and help each other, share the vision and be responsible for common goodness and development. According to Hayes (1981), that traits in the community can determine their direction and identify future problems.

The main objective to develop a community is to assist the community improves their social and economic conditions. They viewed society as a subject not an object. Thus, if society faces a problem, the agency and community involvement have to do something to solve the problem.

Consequently, according to Mohammad Shatar Sabran (2003), community development is important to the society based on two main reasons:

1. Community development provides systematic mainframe to social development, especially in eradicating poverty.
2. Community development is vital for long-term success in this globalization era.

These two points are essential because community development has numerous aspects and activities regarding society, among others education, health, housing, leadership, agriculture, infrastructure, economy, and other aspects.

Therefore, in accordance with the objective of dinar and dirham organization to ennoble dinar and dirham as Islamic currencies and the focus to develop community, are due to the economy. Both these metals could assist the community in enhancing living standard and economy of individuals or even nations. A dinar and dirham agency play a vital role in providing awareness concerning dinar and dirham to develop a dinar and dirham friendly community. Several dinar and dirham applications that are provided and the positive reception by parts of the public, provide a significant hope to develop a community that ennoble dinar and dirham.

#### ***B. Relationship between Community and Agency, Organization or Institution in Ennobling Dinar and Dirham***

Haugh & Pardy (1999) have explained that the community itself plays a role in economics implementation and a social invention of the community. Each member of the community should also be proactive in nurturing interest and creating awareness regarding the importance to be involved in every activity held, particularly in the entrepreneurship area. The initial step to widen dinar and dirham network requires the cooperation and commitment from various parties to fulfill the objective of a dinar and dirham organization: to ennoble dinar and dirham. Interest and awareness ought to be nurtured in individuals to develop a community that shares an interest and collaborate to accomplish the objective.

Consequently, the cooperation between the two parties, community members and an organization needs to be established well. Both groups need to sit together and discuss current problems for the progress and development of the society and country. They need to have effective communication skill and strategy in order to attain the goal and objective. Any gap or difference of opinion could be overcome by practicing effective communication method. Thus, the society could accomplish the progress and development that is expected by all.

For example, Kelantan Gold Trade (KGT), the subsidiary of Perbadanan Menteri Besar Kelantan, has been given the responsibility to manage the minting of dinar and dirham, specifically for the state of Kelantan. The main objective of the agency is to ennoble dinar and dirham as Islamic currencies. KGT has received good response from the local community; nonetheless, they need a community to assist them broadening it to outside society concerning the importance of both metals, which are inflation-proof. The value of dinar and dirham could withstand the economic recession of a country.

#### ***C. The Relationship between Community and Outside Society in Ennobling Dinar and Dirham***

A dinar- and dirham-friendly community must be developed for the benefit of the individual involved and dinar and dirham itself. Numerous methods and process are required to establish such a community. Ofakor (1982) proposes stages that should be done in the community development process. Listed below are the five processes:

1. Creating general awareness among community involved.
2. Analyzing systematically the existing problem.
3. Training head of projects.
4. Community involvement.
5. Creating confidence and connection with external groups.

Other than Ofakor, Crawley (1989) and Fischer (1989) have offered a similar explanation as stated by Ofakor about community development process. Therefore, they agreed at this level, community involved must experience several stages prior to acquiring community development success that is conducted in their place.



It is hoped that everyone, especially the leaders, community, and society, could undergo all the stages above in order to acquire a satisfactory result. Some of the outputs experienced by the local community are social and economic development. Finally, it is hoped the acquired outcome could assist the society and nation, specifically in helping and improving national economic progress by participating in dinar and dirham activities.

#### D. The Importance of Dinar and Dirham in a Community

The inflow and outflow of dinar and dirham in an organized way are essential in ennobling dinar and dirham. The implementation of dinar and dirham needs numerous implementation strategies including establishing a dinar and dirham friendly community. Various dinar and dirham applications have been offered as the efforts to revive dinar and dirham in this modern era. Each application has its own method to use. However, each application must have a proper dinar and dirham flow. An example is given in the figure below: dinar and dirham *zakah* flow to individuals in a community.

Accummulated Dinar and Dirham in a Community DnD



Fig. 1: Dinar and Dirham (DnD) Operation in Muslim Community.

The figure above shows dinar and dirham use in a community with various dinar and dirham applications such as transaction tool, investment, saving, e-dinar, hajj transaction, souvenir, and dowry. Subsequently, dinar and dirham flow through *zakah*. When an individual in a community pays *zakah*, the individual can fulfill it using dinar. Then, the *zakah* is given to the *asnaf*, the groups that entitled to receive *zakah*. These groups consist of the hard-core poor (*faqir*), poor, *zakah* manager (*'amil*), those who just embraced Islam (*muallaf*), slave (*riqab*), those who are in debt (*gharimin*), those who struggle for Allah (*fisabilillah*), and those who travel (*ibn sabil*). When *zakah* is distributed using dinar and dirham, the *asnaf* could use their *zakah* in various applications in a dinar and dirham friendly community.

Consequently, a good flow of dinar and dirham could be implemented based on a just and *ihsan* principles in the community. The community that uses dinar and dirham in its daily activities could experience the importance of dinar and dirham. Therefore, this community must be established to empower its economy and social aspects.

## VI. CONCLUSION

As a conclusion, the cooperation between the community and agency has an important role in ennobling dinar and dirham as Islamic currencies. Even though the current modern era no longer uses these metals as currencies, the efforts to revive the use of dinar and dirham ought to be continued and broadened to the outside community. Thus, a huge task for the community and agencies to enlighten and inform the public about the value of this currency and its importance to both parties. In general, the public is aware that dinar and dirham are inflation-proof metals and a good store of value for the future. It is a convenience for Muslims that always meet each time they perform *solah* in a mosque. Muslims meet at least five times a day if they perform *solah* in the mosque. Therefore, the established dinar and dirham friendly community could discuss reasonably to ennoble dinar and dirham.

The best way to ennoble dinar and dirham is through good acceptance by the whole society first, then we need to step further forward by implementing dinar and dirham as currencies in the daily activities of the society. Dinar and dirham use as practical currencies requires implementation strategy and mechanism that are strategic and do not any Bank Negara

act. We should be proud with the currency that is mentioned by Allah s.w.t. in the Quran, even has been used at the period of our Prophet, Muhammad S.A.W. As Rasulullah S.A.W spread Islam in stages, we too have to ennoble dinar and dirham in stages by strengthening the foundation, that is developing communities that understand the importance of dinar and dirham. Finally, a further detailed study on methods of dinar and dirham implementation is required to ennoble both metals.

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