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# THE POWER OF THE ACEHNESE DINAR AND DIRHAM IN MUAMALAH TRANSACTION

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#### Abstract

Dinars and dirhams, have been used by the population since thousands of years ago, which are known as the essential medium of exchange (thaman haqiqi or thaman khalqi). Islam has introduced the dinar and dirham as currency. Dirham, for the first time used in Aceh during the Samudera-Pasai kingdom, which was then followed by the Aceh Darussalam kingdom and subsequently the use of the gold currency, expanded throughout the archipelago. Dirham, which means money made of silver. But in Samudera-Pasai, dirham means money made of gold. This gold coin weighs 0.57 grams, 18 carat quality with a diameter of one centimeter. Dinar and Dirham in the true sense, namely the dinar is made of 22 carat gold 4.25 grams, and the dirham is made of pure silver 2.975 grams. Based on UUPA No. 11 of 2006, the Aceh government has the authority to set requirements for bank financial institutions and non-bank financial institutions, and the Aceh government can explore gold mines in the Leuser Ecosystem (KEL) for the need to innovate various types of gold currency and gold jewelry that can prosper, can establish dinar-dirham financial institution, making dinar-dirham money, creating e-dinar-dirham, Dinar-DirhamCard, utilizing the Dinar-Dirham as the basis for the Mobil Payment System (MPS); innovating the birth of various currencies for the cyber age under the names Mondex, E-Cash, DigiCash, CyberCash, GoldCash, E-Gold and E-Dinar, E-Dirham, by establishing a Qanun, aiming to invest in the future development of aceh. The institution was given the task of creating dinars, which were kept, monitored, and exchanged. This financial institution in the long term; can be used for safe financial planning, used for children's education funds, family health funds, retirement preparation, and other activities. Meanwhile, physically, the dirham can be used for savings, investment, muamalah, and even zakat, infaq and diyat.

Key words: dirham, dinar, qanun, non-bank financial institutions.

#### **PENDAHULUAN**

Humans in maintaining their lives, and fulfilling their daily needs, must work and try to obtain goods and services as well as other income, which will be exchanged again for various types of other goods and services, both for themselves and for their groups, whose stability is regulated at residents of a country, to carry out mutually beneficial trade transactions, and use a legal medium of exchange. A trade, in fact, requires transactions that are easy, trustworthy, fulfill its level as a legal medium of exchange and can be accepted by the population.

One of the legal means of exchange, which can be exchanged is the dirham, and the dinar, which has been used by the population for thousands of years, which is known as the true medium of exchange (thaman haqiqi or thaman khalqi). Islam introduced the dinar and dirham as a medium of exchange, as the Nabi Muhammad SAW ,practiced the use of dinars and dirhams during his reign in 610 AD.

Islam still maintains the dinar and dirham currencies for transactions of goods and services to be traded, including property ownership, according to the mechanism of religious Islamic transactions based on the Qur'an and Hadith. In the past, the Islamic trading system had been running well and correctly, after the stipulation of the use of dinars and dirhams, as practiced in the early days of Islam, until the end of the Ottoman Caliphate in 1924 AD. In aceh and the archipelago, gold currency has also been practiced in the kingdoms, where transactions use metal coins, as a legal medium of exchange, and are legalized by the state. One of the legal means of exchange, which prevailed in the Islamic trading system at the time of the glory of Islam, was the "dirham". Dirham, for the first time used in Aceh during the Samudera-Pasai kingdom, and subsequently the use of the gold currency, expanded throughout the archipelago.

The economic perspective in the glory of the Samudera-Pasai Kingdom was a society with a complete economic structure. Especially for trade issues, Samudera-Pasai already has ports, ports, markets and currencies. Around the tombs of the king of Pasai, in the Geudong area, North Aceh, a number of dirhams were found. Dirham currency, apparently not only a medium of exchange in trade alone. This currency is also a tool for recording political events. From the dirham collection owned by the historic collector, H.

Scheffer, in the Netherlands, as found by Dr. H.K.J. Cowan, there is a dirham that reads "Mansur Maliku'l Zahir".<sup>2</sup>

According to Cowan, from the existing dirhams, it can be seen that Malik Al-Zahir is the title used by most of the descendants of Sultan Malikussaleh. In addition, the port of Samudera is a testament to the development of an already complex society and state. The Ocean port in the Malacca Strait trade route is an important trade route and is included in the history of the silk road which is a wide trade route reaching all over the world. Therefore, the use of the dirham currency has been circulating in Aceh since that time, to facilitate world trade transactions.

Until now, Aceh, which is within the territory of the Unitary State of the Republic of Indonesia, has never implemented or created dirhams and dinars as a medium of exchange, but the dirham currency which existed and was printed during the era of the Samudera Pasai and Iskandar Muda kingdoms has circulated as currency coins traded in gold shops for collection purposes, and evidence of a prosperous economic history in the past. Could the dirham currency be reinstated in Aceh?

With the enactment of the UU Keistimewaan Aceh and the UU Pemerintah Aceh, as well as the Banking Law, it is possible for Aceh Province to print gold dirhams to be managed by a financial institution, in an effort to restore the economic life of the community. The source of funds for these financial institutions can be set aside from the Aceh Special Autonomy Fundwhich is obtained annually, or from the education endowment fund, and can also collect all the dirhams that have ever circulated, which is the currency of the kingdom of aceh, to be managed for development investment.

#### B. Research Problem

- a. How did the integrity of the Dinar and Dirham develop very quickly throughout the world until the time of the Samudera Pasai Kingdom, the Aceh Darussalam Kingdom, the Jenggala Kingdom, the Banten Kingdom, the Sumenep Kingdom, the Gowa Kingdom, the Banjarmasin Kingdom, the Buton Kingdom and other kingdoms in Asia.
- b. Is it possible that the Dinar and Dirham currencies can be developed and re-circulated in Aceh as a legal transaction tool to improve the economy and prosper the people?

C. Research Benefits	

This research is expected to be a study material in understanding the integrity of the dinar and dirham during the Samudera Pasai Kingdom, Aceh Darussalam Kingdom, Jenggala, Banten Kingdom, Sumenep Kingdom, Gowa Kingdom, Banjarmasin Kingdom, Buton Kingdom and other kingdoms in Asia and the possibility of re-circulation to encourage improvement of the aceh economy.

#### D. Research Methods

The research approach method is a method in an effort to find problems and explore problems. Because this research is concerned with the history of the past, this type of research is called Historical Research, namely research that aims to reconstruct the past in a systematic and objective manner, which is carried out by collecting, evaluating, synthesizing and verifying evidence to establish facts, and draw strong conclusions. Then words and sentences are arranged to analyze the data, by including objective, rational, normative, and ethical thoughts. All necessary data will be collected through literature studies, books, articles, and other documents.

### E. Historical Analysis of Dinar and Dirham.

Gold and silver currency in various forms, as a legal medium of exchange in trade have been known thousands of years ago, as the history of ancient Egypt ranges from 4000SM-2000BC. The standard value of gold and silver coins has also been introduced by Julius Caesar of Rome around 46 BC. This value standard has also been applied in business transactions in parts of the European world ranging from 1204-1250 AD. In Asia the gold currency, called the Dinar and Dirham, was introduced by the Malikussaleh Sultanate in Aceh since the 13th century. According to Ibrahim Alfian, the Dirham is the first Acehnese currency. The term dirham comes from the Arabic word, which means money made of silver. But in Samudera-Pasai, according to Ibrahim Alfian, dirham means money made of gold. This gold coin weighs 0.57 grams, 18 carat quality with a diameter of one centimeter.<sup>3</sup>

In the Islamic world, gold and silver currencies are called dinars and dirhams, which are used for trade and worship activities such as zakat and diyat. The words, dinars and dirhams are found in the Qur'an and Hadith. Allah's Word: Among the people of the book, there is someone who, if you entrust him with a lot of wealth (qinthar), will return it to you; and among them is someone who, if you entrust him with a dinar, will not return it to you, unless you

always ask for it (Surah Ali Imran, 3:75). The Word of God tells of the Nabi Yusuf, and they sold Joseph at a cheap price, which was only a few dirhams, and they were not attracted to Yusuf (Surah Yusuf, 12:20).

Rasulullah SAW. Said, in a Hadith narrated by Uthman bin Affan: "Do not sell one dinar for two dinars, and one dirham for one for two dirhams". In another Hadith narrated by Abu Sa'id al-Khudry, the Rasulullah SAW said: "Do not sell gold for gold, silver for silver, unless they are the same in value, size and scale". In another hadith, Rasulullah SAW said: "The standard of weight for dinars and dirhams follows the hadith of the Nabi: "The scales are the scales of the people of Mecca, and the dose is the dose of the people of Medina (HR. Abu Dawud)".

During the leadership of the State of the Rasulullah Muhammad SAW in the 6th century AD, where he also interacted with the Persian and Roman people, who in their socio-economic relations were familiar with currency, namely in the form of dinars and dirhams which were Persian and Roman currencies. And the Rasulullah SAW once said, as mentioned in a hadith as: "Abu Bakr Ibn Abi Maryam said, that he heard the Rasulullah SAW say: 'There will come a time when there will be nothing useful for saving except Dinar and Dirham.' (Musnad Imam Ahmad bin Hambal)."<sup>4</sup>

Then during the reign of Umar Bin Khattab (634-644 AD), the dinar and dirham currency was adopted as a legal medium of exchange during his reign until then Umar Ibn Khattab, set a standard regarding the comparison of Dinar and Dirham in weight levels and the value of 7 dinars must be equivalent to 10 dirhams, and the World Islamic Trade Organization organized by Jam'ah al-murabithun, makes the dinar and dirham according to the standards of Umar RA, where the dinar weighing 4.3 grams is made of 22 carat gold (0.916) with stripes. The middle is 23 mm, and the dirham money weighing 3 grams is made of 925 carat pure silver and has a diameter of 25 mm.<sup>5</sup>

Iman Ghazali, in 505H said: Allah created dinars and dirhams, as intermediary judges between all wealth, can be measured by both. It is said that the camel is equal to 100 dinars, the size of the oil of Za'faran is equal to 100 dinars. Both are approximately equal to one size, so they are both equal in value. Ibn Khaldun, also suggests money as a means of storage. In his words: "Then Allah created from two mines gold and silver, as a value for every treasure. These two types are the savings and gains of people in the world for the most part. Ibn Rushd, 595H, said: when someone is difficult to find the value of the similarities between different items, use dinars and

dirhams to measure them. If a person sells a horse for some clothes, the value of the horse's value against several horses, is the value of the clothes against some clothes. So if the horse is worth 50, of course the clothes must also be worth 50.

Ibn al-Qayyim 751H said: dirhams and dinars are the value of the price of commodity goods. Price value is a known measure to measure assets, so it must be specific and accurate, not increasing, and not decreasing. Because if the unit of price value can go up and down like the goods themselves, of course we no longer have a unit of measure that can be confirmed to measure the value of goods, in fact all of them are goods.

Until the 13th century, both Islamic and non-Islamic countries, in every historical series, depicted that the gold currency was relatively standard, had been used for extensive trade transactions, as had occurred when the Muslims traded far from other parts of the world. Islam opened a trade network with Europe during the Ottoman Caliphate, and a milestone was reached in 1453 AD when Muhammad al-Fatih conquered Constantinople, thus forming the unification of all the powers of the Ottoman Caliphate

During the 7 centuries, from the 13th century to the 20th century, the dinar and dirham were the most widely used currencies, covering the territory of the Ottoman Empire, southern and eastern Europe, northern Africa, and Asia, including the kingdoms of the Samudera Pasai and the kingdom of Aceh Darussalam. When added to the glory of Islam, which started from the early days of the Rasulullah SAW. (610M), then in total the modern dinars and dirhams have been used for a very long time, namely 14 centuries of the history of human civilization on earth.

### F. Analysis of Metal Currency in the Archipelago.

In the archipelago, since the time of the kingdoms money has also been used as a medium of exchange, a unit of account function, and a store of value, which is estimated to have existed since the 7th century. This can be seen from various literary sources and historical relics, and originally it was in the form of silver coins. From historical discoveries and literary sources, it is known that at first money was made of silver, half-round in shape, on the face side there were carvings of vases and puffs of smoke. While on the back side, there is a Padma flower carving, in the middle in a frame. In addition to the semi-spherical shape, there is also money that is rectangular and shaped like a button whose front side is engraved with Old Javanese letters.

In Asia, the dirham currency, is historical evidence of the advancement of the Samudera-Pasai Kingdom. Thus, in the archipelago during that century, there were socio-cultural relations with other nations in the world, both with India,

China, Persia and so on. Over time, civilization and culture continued to develop, and then penetrated into economic relations (trade), and at a time when the "money" medium of exchange did not yet exist, trade was carried out by exchanging the goods needed, the "barter system". Then that period has passed until then humans in carrying out trade transactions have used the medium of exchange in the form of coins, namely dinars and dirhams.

In the 9th century, around 856 AD to 1158 AD, during the time of the Jenggala Kingdom, the oldest kingdom on the island of Java located in Kediri, East Java, money was used as a medium of exchange in trade transactions, and the payment instrument was called khrisnala. Krishnala money consists of several materials and fractions. Among other things, the fractions 8, 12, 16, 24 and 48 are made of gold. While the fractions 1/2 and 1 are made of silver and bronze. Then in the era of the Majapahit kingdom, around the 13th century, it was also known as gobog money, and its characteristics were round, flat with a rectangular hole in the middle resembling Chinese gobog money. The similarity with Chinese gobog money is that it shows that there was a relationship between Majapahit and China, which at that time had busy international trade relations. Then there are also gobog money in Majapahit that are without holes, and generally gobog money is carved or depicted with animals, puppets and reliefs depicting folklore at that time.

In the kingdom of Banten around the 14th century, there was also money that resembled gobog money in Majapahit, namely Banten gobog money, and this type of money is thought to have been made during the reign of Sultan Maulana Muhammad Pangeran Ratu Banten. And made of copper. Banten gobog money consists of various denominations, and the diameter is about 24 to 41 mm, with a thickness of 1 to 3 mm.

In the Sumenep Kingdom, there are reyal or real coins made of stone which were used during the reign of Sultan Paku Nataningrat of the Sumenep Sultanate. In the 19th century around 1812-1854, this type of money actually originated from the currency of the Spanish empire, but was later modified by giving a kind of stamp in the form of Arabic letters "Sumenep", "numbers" or "roses". "This Sumenep has an irregular shape and is made of mixed silver. Then in the Kingdom of Gowa-Sulawesi, namely in South Sulawesi, precisely in the Kingdom of Gowa, gold dinars were known during the reign of Sultan Hasanuddin, around the 17th century. And its characteristics are, it is round and flat, about 20.45 mm in diameter, 1.40 mm thick, similar to the Aceh Dirham money. On the front side there is the inscription "Sultan Hasanuddin" using Arabic letters. While on the back side there are Arabic year numbers. In Sumatra, regarding this medium of exchange, it was found in the form of the Jambi Kingdom currency which was estimated to have been made in 1840,

# A.HADI ARIFIN<sup>1</sup>, DAMANHUR<sup>2</sup>, ANWAR PUTEH<sup>3</sup>, YULIUS DHARMA<sup>4</sup>: THE POWER OF THE ACEHNESE DINAR AND DIRHAM IN MUAMALAH TRANSACTION

according to Arabic writing and numerals on the back side of 1256 (perhaps 1840)<sup>6</sup>.

In the era of the Banjarmasin kingdom of Kalimantan, money was known as "doewit" and circulated around 1812. And the characteristics of doewit money were made of copper, round in shape with a diameter of 22 mm and a thickness of 1 mm. On the front side is a heart with Arabic letters and numbers. Based on the existing picture, there are similarities between the doewit money and the currency of the British trading company that prevailed on the islands of Sumatra, Kalimantan and Malaya around the 18th century.<sup>7</sup>

Then during the Buton kingdom, the money issued was different from the money issued by other kingdoms in Indonesia. At that time, the Buton kingdom did not use metal as currency, but used cloth woven by the king's daughter and the currency was popularly known as kampua or bida. And it began to circulate, it is estimated that during the reign of Queen Bulawambona in the 14th century.

The exchange rate of Kampua or Bida was determined by the Great Minister of the Kingdom (a kind of Prime Minister) that is, every single egg, can be exchanged for cloth money which is 4 fingers wide and the length is the size of the Minister's palm. Big concerned. So there are lots of kampua or bida bills of different sizes. Then the kampua or bida patterns are changed every year, so they are not easily faked. And the sanctions for counterfeiters at that time were very severe, namely: the death penalty. When the economy has developed, the law becomes something very important and attached together with the economic development of a society.

And as for the Kingdom of Samudera-Pasai, the known medium of exchange is dirhams made of gold. This type of money was also used during the heyday of the Acehnese kingdoms from the early 13th century, namely during the time of Sultan Malikussaleh before becoming a sultan, as the story in Kronika Pasai says, "...let us trick the useless bitch buffalo to gentlemen. that; I want to wear it, then Meurah Silu pays them with gold and silver..." also during the time of Sultan Muhammad Malik az-Zahir (1267-1326) until the 18th century, during the Sultanate of Aceh Raya Darussalam. In the heyday of the Acehnese kingdoms in the 13th to 18th centuries, since the reign of Sultan Muhammad Malik az-Zahir (1267-1326), the currency was called the Dirham. Dirham can reach 50 types, according to the reign of the kings in Aceh. And the characteristics of the Aceh Dirham, which is a flat round shape of about 1 mm, with a diameter of 8-10 mm. While the Aceh Dirham made 2 centuries

later has a larger size of 12-14 mm. All Acehnese dirhams are written in Arabic on both sides. On the front side all mention the Sultan with the title Malik Az-Zahir, except for those issued during the time of Sultan Salah ad-Din (1405-1412), while on the back side the name Sultan al-Adil<sup>8</sup>. And as evidence too, on April 9, 2002 Prof. Ibrahim Alfian who became the promoter for the awarding of the honoris causa UGM doctorate to the Sultan of Brunei Hassanal Bolkiah where personally, he handed over a memento of an ancient gold coin that was used in Samudera-Pasai . "At that time the unit of money was called Dirham. There was written the sentence, reigning with fairness. This is the official statement of the kings of Samudera-Pasai that they will manage their country with justice,hope that this example will still be preserved until now."

During the Sultanate of Samudera-Pasai under the rule of Sultan Malikussaleh, the medium of exchange was made of precious metal, namely gold and named the dirham. In connection with this, the mining business during the Samudera-Pasai sultanate also developed as an effort to fulfill raw materials for the manufacture of money and jewelry from these precious metals. And the mining business started with the findings of someone from the Keling continent who came to trade to Samudera-Pasai. At first the people of the Samudera-Pasai sultanate could not know the potential of these natural resources, that in their country there were seven gold mining sites.

Samudera-Pasai as a kingdom whose source of foreign exchange relies on trade results is a kingdom that is famous and advanced because of trade and shipping, so it is called a maritime kingdom, and at that time the currency used was the dirham. The growth of its economic life and the development of Islam does not have an agrarian basis. Samudera-Pasai is geographically located and controls a very important trade route, in the Malacca Strait. The fame of Samudera-Pasai is evident from the historical events of the Pasai-Siam War. According to Ibrahim Alfian, in the Chronicle of Pasai, it is told that the two kingdoms, Samudera and Pasai, are increasingly prosperous. Samudera and Pasai were not primitive kingdoms because their trading systems were advanced and complex.<sup>11</sup>

Samudera-Pasai, as a maritime country where the economy relies on the trade and shipping sector, so that every foreign ship carrying goods and entering the Samudera-Pasai port is subject to a 6 percent tax. From a geographical and socio-economic point of view, Samudera-Pasai is indeed a

very important area as a liaison between trading centers in the Archipelago, India, China, Arabia, and has a fairly good port for that.

With the bustle of trading and shipping activities at the port in Samudera-Pasai, which is on the coast of East Aceh called Kuala Majapahit, trading ships are often used to anchor merchant ships and are also often used as a place to smuggle goods from outside Samudera-Pasai. How advanced the economy of Samudera-Pasai with its trade and shipping, until at that time there was already smuggling. Smuggling in economic theory, signifies the existence of a strict trading system with binding regulations. The existence of smuggling indicates the tax usually quoted by the porter trying to avoid.

The port in Samudera-Pasai is part of a trade network that passes through various other ports in the world, especially in Southeast Asia. The ports in Southeast Asia, especially in the network of ports in the Malay lands, are an exclusive trading zone. This trade zone demands the existence of port infrastructure in various places. Then Samudera-Pasai, Kedah, Malacca, Selangor, Langkasuka, Takola, Kelantan, Trengganu, Pahang, Johor, Singapore and other places. This means, if we look at the political economy of today, the idea of AFTA (ASEAN Free Trade Zone) has actually started since the 13th century until the middle of the 14th century. To see how the trade zone was formed through the network of ports around the Malacca Strait, we must first understand how the development of early culture (the isthmian age) in Malay lands. 12

Towards the era of early cultural development or The Isthmian Age, several residences appeared on the coast and river mouths from the northern part of Segenting Kra to Kedah in the southern part. This era saw the birth of several kingdoms such as Kedah, Kalah, Takola, Langkasuka and Tun-sun. According to Wheatley, although there is a basis for the birth of a royal alliance, there are reports that indicate the existence of a strong kingdom that succeeded in controlling the entire Segenting Kra region under his rule. This happened because of its mountainous geography and valley areas that tried to prevent the kingdom from expanding its subject area. In this context, it is clear that there are several urban units that intersect with the hinterland that are not dependent on the port.

In later stages, several city centers can be seen such as Kedah, Temasik, Malacca, Klang, Kuala Trengganu and Johor which are the main cities of the kingdom. The ports in Kuala Sungai on the east coast or seafront ports along

the Malacca Strait provide an overview of the urbanization process in Alam Melayu before the arrival of colonial and immigrant influences. <sup>16</sup> However, these ports did not go through a continuous process of port development and did not lay the groundwork for the birth of the port system in the next era.

There are several factors that encourage the emergence of the kingdom in the Malay world. Among other things, the geographical position of the Malay Peninsula in the midst of trade traffic between east and west which made it a stopover place for traders. At the beginning of the century AD, the Kingdom of Funan and followed by the Khmer Empire were involved in trading activities. Traders from India and Arabia were interested in using the land route to Segenting Kra and it was seen as more effective and economical than using sea traffic in the Malacca Strait. This is what led to the emergence of a kingdom in the Segenting Kra region during the Isthmian Age.

After the fall of the Funan Kingdom, Southeast Asia shifted to the south, especially with the emergence of the Sailendra dynasty, Sriwijaya (presentday Palembang) and followed by the Majapahit Kingdom. This development has caused the land traffic that had been initiated between Segenting Kra to lose its importance. On the other hand, Malacca Strait traffic is becoming more and more important. This development has led to the emergence of several ports and ports on both sides of the Malay Peninsula as well as Temasek. Ptolemy mentions of Takola, Sabana, Kole and Palada which appeared in the 2nd century. Takola and Sabana are the manakal ports of Kole and Palada are the ports. Written sources mention early politicians such as Tun-sun, Chu-tu-Kun, Chu-Li, Pan-Pan, Langkasuka and Ko-Lo. That between the 7th and 13th centuries, stopovers appeared in Kelantan, Trengganu, Pahang, Johor, Singapore, Selangor and Kedah. The rise of Malacca in the 15th century. Laying a solid foundation for the birth of political power in the peninsula and was victorious later emerged as the main port of entry in the archipelago.

Kedah is the oldest country in the Malay Land. The port of Kedah was the largest on the Peninsula before the emergence of Malacca. Based on archaeological sources and Chinese, Indian and Arabic documents, Wheatley argues that the southern port of Kedah dates to the 5th or 6th century. Chinese sources state that it was an important transit point between the Chinese, Indians and Arabs. The development of the kingdom and the port of entrepot in Kedah was driven by the growth and rapid trade between nations. Traders from China, Arabia and India played an active role in the trade in Kedah. From the 7th to the 11th centuries, Kedah developed as a

very important port of entrepot. However, Kedah's brilliance as a trading center ended in the late 11th century, as a result of the attack of the Chola army in 1025.<sup>17</sup>

In the early days of its establishment, Malacca was only a small fishing village. After receiving protection from China, then Malacca was victorious and emerged as a rich port of entrepot. At the end of the 15th century, the port of Malacca was not only the largest port of entry in Southeast Asia, it was also the largest in the world. He became the focus of traders from Arabia, Persia, India, China and also from the Malay world. The population in Malacca at that time was estimated at 40,000 people, including foreign traders. Paying attention to the announcement about the Malacca city, the description of it is discussed in general. The king's palace is located on the hill of St.Paul, a village palace set amidst the hamlets and rice fields of the Bertam valley.

The Malays, especially the immigrant group, settled in the foothills of St.Paul and close to the mouth of the Malacca River. Meanwhile, the sea people also set up residences on the shores of the sea. A wall had been erected covering the entire city at the foot of the hill. Wealthy merchants built their houses outside the walls even though they had commercial officers inside the city. In addition, the Malacca port also has a main buying and selling center and warehouses for foreign traders.

### G. Dinar and Dirham Current And Future Prospects.

Dinars and dirhams are made of gold and silver since ancient times until now. Except for the kingdom of Aceh (the kingdom of Samudera Pasai and the kingdom of Iskandar Muda, dirhams are made in 18 carat gold.). The availability of gold in all parts of the world until now has accumulated since humans first used it for gold currency, jewelry, and others. It is estimated that the amount of gold in the world ranges from 130,000 tons to 150,000 tons. The annual increase is only around 1.5% to 2.0%. The amount of gold that much, can be declared adequate for the needs of raw materials for gold coins, and can meet the needs of humans on earth, where the world population grows by 1.2% every year. With such a large population growth, and the existing gold, it is possible to create gold coins, as a fair and trustworthy currency. Meanwhile, gold reserves in Indonesia are only 73 tons, lower than in previous times, because some large has been exchanged by the government.

There are eight phenomena about gold that were put forward by James Turk, the founder of GoldMoney, namely gold is a special and unit commodity, which is dug from the bowels of the earth, and the accumulated amount continues to grow, and becomes a rare commodity; the world's supply of gold is limited, according to the amount on the earth's surface, and the increase is around 1.5%-1.7% per year; gold is the currency of all time; gold is an alternative to other US\$ paper currencies; the purchasing power of gold is stable throughout the ages; the value of gold is determined by the market; gold is always in a 'Bull Market' condition, where the price of gold has always increased 10 times in the last 15 years, but in the short term the price of gold is always volatile; buy gold in physical form (in the form of coins or bars), and do not buy gold in the form of certificates by relying on a modern trading system that relies on securities, debt securities or the like.<sup>19</sup>

Dinar and Dirham since the collapse of the Ottoman Caliphate in Turkey in 1924, until now have not been used again as the official currency of the country, by any country in this part of the world. However, specifically the dinar and dirham have been used by certain groups of pilgrims around the world, even through modern technology in cyberspace, the dinar in the electronic version of "e-Dinar" has been widely used by various levels of society around the world.<sup>20</sup>

In Indonesia at this time, dinars and dirhams have been produced by the Precious Metals Business Unit, PT Aneka Tambang TBK (BUMN), which is technologically and materially capable of producing dinars and dirhams, with grades and weights according to the requirements of the dinar and dirham standard values according to Islam (but not on the writing/number/size/shape of the pieces).<sup>21</sup> The dinar and dirham are certified nationally by the National Accreditation Committee (KAN), and an international precious metal certification body recognized by the London Bullion Market Association (LBMA)<sup>22</sup>.

Dinar and Dirham gold coins have been used by mankind, especially Muslims to transact goods and services. Dinar and Dirham in the true sense, namely the dinar is made of 22 carat gold 4.25 grams, and the dirham is made of pure silver 2.975 grams...<sup>23</sup>

For now, at dinar outlets (www.geraidinar.com), which are spread across almost all cities in Indonesia, the selling price of dinars is IDR 3,525,809. and

# A.HADI ARIFIN<sup>1</sup>, DAMANHUR<sup>2</sup>, ANWAR PUTEH<sup>3</sup>, YULIUS DHARMA<sup>4</sup>: THE POWER OF THE ACEHNESE DINAR AND DIRHAM IN MUAMALAH TRANSACTION

the purchase price of dinars is Rp. 3,384,777. For the price of dirhams, sell for Rp. 65,339. and buy Rp. 62,725. Meanwhile, the selling price of gold per gram is IDR 882,000. and buy Rp 906,000.

Regarding problems that need to be handled jointly through economists, especially Islamic economists, and practical Islamic economic actors, namely: the dinar and dirham, have not yet become official currencies in Indonesia; Indonesian banks have not opened dinar and dirham accounts; value added tax (VAT) which is still uncertain; The IMF did not give permission to link the rupiah exchange rate with the value of gold, in accordance with the agreement with the IMF; IMF member countries must report gold reserves held by central banks, banks and other financial institutions; as well as export and import of gold. For a fair and prosperous economic management, in accordance with the ideals contained in the Pancasila, the Indonesian government's political will is needed.

Practically, the steps that can be taken to develop dinars and dirhams for the future, before they become legal gold and silver currency, are as follows: dinars and dirhams have a certain price value and can be exchanged for other goods, even without government recognition (legal tenders); dinars and dirhams attach value to themselves; so that the safest value can be stored, compared to rupiah and dollars; purchasing power remains high, so the dinar and dirham are very suitable for long-term muamalah transactions; dinars and dirhams can be used for safe financial planning, such as the fund of children's education, family health fund, retirement preparation, etc.; physical dinars and dirhams for savings, investment, muamalah, and even for worship (zakat, infaq and diyat).

The establishment of the e-Dinar headquartered in dubai, the birth of a dinar-based charge card called the DinarCard, introduced the use of the dinar and dirham as the basis for the Mobil Payment System (MPS) whose technology is being fiercely contested by payment service providers (PSP) and trusted third party (TTP); The birth of various currencies for the cyber age under the names Mondex, E-Cash, DigiCash, CyberCash, GoldCash, E-Gold and E-Dinar, shows that the dinar will, at some point, be recognized as a legal medium of exchange.

#### H. The Power of Dirham For Muamalah In Aceh.

Aceh, which is located in the western part of the island of Sumatra, the territory of Indonesia since ancient times has had a network of local and international trade transactions for agricultural commodity transactions, using currency exchange instruments, both dirhams and dinars, as well as

paper money and other coins. And at the time of the splendor and prosperity of the Aceh kingdom (Malikussaleh Sultanate and Iskandar Muda Sultanate), the dirham had become a fair and trusted medium of exchange for every trade transaction.<sup>24</sup>

Tracing the dirham currency that had circulated in Aceh in the past as a legal currency, is very easy, where the dirham during the Malikussaleh Sultanate can be obtained at gold shops in the city of Geudong (center of the Samudera Pasai kingdom), with a distance of 15 km east of the city of lhokseumawe. Likewise, dirhams during the Iskandar Muda Sultanate can be obtained at gold shops in the city of Banda Aceh.<sup>25</sup>

. According to the Serambi Indonesia daily, Wednesday, November 13, 2013, thousands of dirhams have been found by the community in the Krueng Doy river, Kutaraja sub-district, Banda Aceh. This historical fact, shows that at that location, is the center of the kingdom of Aceh Darussalam, which has printed and used dirham money for the needs of local and international trade transactions.

If viewed from aceh the Lauser Ecosystem Area (KEL), it has the potential as: the status of a conservation area since the first; KEL forest as a water reservoir; KEL forest for the world's lungs; natural resources and biodiversity; KEL for research object; KEL for natural attractions; KEL has high economic value; KEL to support agriculture and industry; KEL as a national strategic area. Aceh Leuser ecosystem area, is a wealth of natural resources in which there is gold, which is very useful for supporting the sustainability of human life in Aceh and the world;

If Aceh is seen from "the glory of aceh", then Aceh has had a glorious era, namely the era of the oceanic kingdom of Pasai, and aceh darussalam, which at that time, Aceh's transformation was very advanced in the economic, political, and social fields, especially the establishment of international trade, and the circulation of gold currency "dirham" and "Islamic financial institutions";

If Aceh is viewed from Aceh during the conflict period, then Aceh has experienced a period of downturn (the bitter of aceh) in the economic, political, and social fields; Aceh was hit by the earthquake and tsunami, which paralyzed the economic, social and political life of Aceh;

If viewed from peaceful aceh, then Aceh has the essential capital for Aceh to rise, through the mou helsinki, which will make Aceh continues to rise, Islam continues to rise, the economy continues to rise, Indonesia continues to rise.

According to BPS Aceh data, the population of Aceh until the end of 2020 reached 5,274,871 people. This number is spread over 23 regencies and cities, 289 sub-districts, and 6,497 gampongs throughout Aceh. Aceh's economy in 2021, according to Bank Indonesia Aceh data, will grow in the range of 2.79% - 3.59% (yoy) or is still on a downward trend.

Viewed from the demand side, during 2021, Aceh's economic growth will still be supported by public consumption and government spending. The birth of the Aceh Special Autonomy program since 2008, with an agenda of activities that have been prepared by the Aceh government, is expected to stimulate consumption. Investment is also still less attractive, but with the active development of the religious economy, investment will grow better in the following years. Furthermore, Aceh's exports have also decreased, due to the lack of exports of oil-gas and other commodities. The same thing happened to imports, which declined due to the absence of a significant need for imports of capital goods.

Based on the description above, and making the transformation of sustainable development in Aceh-Indonesia, as well as the birth of the Undang-Undang Keistimewaan Aceh and UUPA No. 11, 2006, then Aceh-Indonesia should have the opportunity and meet the requirements to apply the dinar and dirham in Aceh for revival and prosperity in the future.

In addition, the banking law also supports the birth of sharia banks, non-bank financial institutions that can manage dirhams and dinars, as exchange, a means of measuring value and storing assets that are lawful in the sharia country of the Serambi Mekkah.

Article 196, paragraph 1 UUPA no. 11 of 2006, concerning the Government of Aceh, states that the Government of Aceh has the authority to set requirements for bank financial institutions and non-bank financial institutions in lending in Aceh in accordance with statutory regulations.

Based on the article, the Aceh government can establish a dirham financial institution, by establishing a Qanun for investment for the future development of Aceh. The institution was given the task of creating dirhams, and kept them, and exchanged them. This financial institution in the long term; can be used for safe financial planning, such as for children's education fund, family health fund, retirement preparation, and other activities. While physically, dirhams can be used for savings, investment, muamalah, and even for worship (zakat, infaq and diyat).

#### I. Conclusion

Based on historical analysis of dinars and dirhams as well as analysis of the strength of dirhams in muamalah, the following conclusions can be drawn:

- 1. Dirhams, and dinars, have been used by the population for thousands of years, which are known as the essential medium of exchange (thaman haqiqi or thaman khalqi). Islam introduced the dinar and dirham as a medium of exchange with the Prophet Muhammad SAW during his reign in 610 AD.
- 2. In Asia the gold currency Dirham, which was introduced by the Malikussaleh Sultanate in Aceh since the 13th century, was the first Acehnese currency. The term Dirham means money made of silver. But in Samudera-Pasai, Dirham means money from gold. This gold coin weighs 0.57 grams, 18 carat quality with a diameter of one centimeter.
- 3. During the centuries until the 20th century, the dinar and dirham were the most widely used currencies, covering the territory of the Ottoman Empire, southern and eastern Europe, northern Africa, and Asia, including the kingdom of Samudera Pasai and the work of Iskandar Muda in Aceh . When calculated from the glory of Islam, the early days of the Rasulullah SAW (610M), then in total the modern dinars and dirhams have been used for 14 centuries of the history of human civilization on earth.
- 4. In the archipelago, since the time of the kingdoms money has been used as a medium of exchange, a unit of account function, and a store of value, which is estimated to have existed since the 7th century. This currency has been used in the Islamic kingdom of Jenggala, the kingdom of Banten, the kingdom of Sumenep, the kingdom of Gowa, the kingdom of Banjarmasin, the kingdom of Buton.
- 5. Gold is the currency of all time; gold is an alternative to other US\$ paper currencies; the purchasing power of gold is stable throughout the ages; the value of gold is determined by the market; gold is always in a 'Bull Market' condition, where the price of gold has always increased 10 times in the last 15 years, but in the short term the price of gold is always volatile; buy gold in physical form (in the form of coins or bars), and do not buy gold in the form of certificates by relying on a modern trading system that relies on securities, debt securities or the like.
- 6. The establishment of the dubai-based e-Dinar, the birth of a dinar-based charge card called the DinarCard, introducing the use of dinars and dirhams as the basis for the Mobil Payment System (MPS) whose technology is being fiercely contested with payment service providers (PSP). and trusted third party (TTP); The birth of various currencies for the cyber age under the names Mondex, E-Cash, DigiCash, CyberCash,

- GoldCash, E-Gold and E-Dinar, shows that the dinar will, at some point, be recognized as a legal medium of exchange.
- 7. Article 196 paragraph 1 UUPA No. 11 of 2006, the government of aceh has the authority to set requirements for bank financial institutions and non-bank financial institutions in lending in aceh in accordance with statutory regulations. Based on this article, the Aceh government can establish a dinar-dirham financial institution, by establishing a Qanun for investment for the future development of Aceh;
- 8. These non-bank financial institutions will be able to secure financial planning, such as for children's education fund, family health fund, retirement preparation, and other activities. While physically, dirhams can be used for savings, investment, muamalah, and even for worship ( zakat, infaq and diyat).

### J. Recomendation

- 1. Gold currency Dinar and Dirham have circulated in human life on earth for thousands of years to carry out transactions of goods and services fairly as an essential medium of exchange (thaman haqiqi or thaman khalqi). Pasai and the Kingdom of Aceh Darussalam as currencies for local and international trade transactions. Then these two kingdoms developed the medium of exchange of Dinar and Dirham to several other Islamic kingdoms such as Jenggala, Banten kingdom, Sumenep kingdom, Gowa kingdom, Banjarmasin kingdom, Buton kingdom, which can facilitate all forms of transactions.
- 2. In Aceh, the Dinar and Dirham have become intact as legal tenders of exchange, hoarding of wealth, and measuring instruments of value since the time of the Malikussaleh sultanate. So far, many Dinar-Dirhams have been found by the community in places where the royal position remained at that time, so that Dinar-Dirhams have been traded in gold shops in Banda Aceh and Lhokseumawe-Geudong.
- 3. Aceh's natural resources have a very large gold content, which is located in the Aceh Leuser Ecosystem (KEL), which can be explored by the Aceh government and the Acehnese people based on UUPA No. 11 of 2006, to be managed as a gold mining center, to produce various types of gold currency and gold jewelry that can be traded as transactions that can prosper.
- 4. Law on the Government of Aceh (UUPA, No. 11 of 2006), Article 196 paragraph 1 can be used as a basic guideline for the government of aceh, to be authorized to stipulate requirements for bank financial institutions

and non-bank financial institutions in lending in aceh as long as they do not conflict with legislation. Based on the article, the Aceh government can establish dinar-dirham financial institutions, make dinar-dirham money, create e-dinar-dirham, Dinar-DirhamCard, use the Dinar-Dirham as the basis for the Mobil Payment System (MPS); innovating the birth of various currencies for the cyber age with the names Mondex, E-Cash, DigiCash, CyberCash, GoldCash, E-Gold and E-Dinar, E-Dirham, which indicates that the dinar-dirham will one day be recognized as a legal medium of exchange, which aims to increase investment and development of aceh in the future.

These non-bank financial institutions can serve as the basis for very safe financial planning, which will be used to store Hajj and Umrah funds, for children's education funds, family health funds, retirement preparation, and other activities. While physically, dirhams can be used for savings, investment, muamalah, and even for worship (zakat, infaq and diyat).

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