

Islam's Solutions to High Prices

(Translated)

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High prices have tightened their grip on every aspect of our lives, making it nearly impossible for us to obtain even the bare necessities. This is the state we have reached!

However, we must remember that we are Muslims, and Allah has blessed us with Islam, sending us a Messenger. Whoever follows his guidance will neither go astray nor suffer, for Islam's solutions come from the All-Subtle, the All-Knowing, ﴿أَلَا يَعْلَمُ مَنْ خَلَقَ وَهُوَ﴾ **“Does He who created not know, while He is the Subtle, the All-Aware?”** [TMQ Surah Al-Mulk:14].

Islam has brought solutions that honor humanity. It is a Deen of care and mercy, and this mercy extends to all creations (عالمين aalimeen). The word creations (عالمين aalimeen) encompasses everything except Allah (swt), as He, the Exalted, says, ﴿وَمَا أَرْسَلْنَاكَ إِلَّا رَحْمَةً﴾ **“And We have not sent you, O Muhammad, except as a mercy to all creations.”** [TMQ Surah Al-Anbiyyaa':107]. This mercy came in the form of Shariah rulings that ensure the complete fulfillment of each individual's basic needs, while also enabling them to pursue luxuries to the greatest extent possible, given their existence within a specific society and its particular way of life. Therefore, we find that Islamic Shariah Law addressed this issue with the following rulings:

Firstly: Islam forbids the unjust acquisition of people's wealth. Allah (swt) said, ﴿وَلَا﴾ **“And do not consume one another's wealth unjustly or send it in bribery to the rulers in order that they might aid you to consume a portion of the wealth of the people in sin, while you know it is unlawful.”** [TMQ Surah Al-Baqarah: 188].

Any levy (جباية jibayyah) not based on Islamic Shariah Law is forbidden. Thus, Islam closed the door to anyone who takes our money in a manner not sanctioned by Allah Almighty and His Messenger (saw). Therefore, no fees are levied on goods at the borders, which are known today as customs duties. Islam has forbidden these customs duties. Abu al-Khayr reported: Maslama ibn Mukhallad, who was the governor of Egypt, offered Ruwayfi' ibn Thabit the position of tax collector. Ruwayfi' replied, "I heard the Messenger of Allah (peace and blessings be upon him) say, «إِنَّ صَاحِبَ الْمَكْسِ فِي النَّارِ» **“The one who collects maks (customs duties) will be in Hellfire.”** This hadith was narrated by Abu Dawud in his Sunan and by al-Tabarani in al-Mu'jam al-Kabir, and it is considered authentic. The term “maks” here refers to customs duties, which are any levies taken from the people on goods imported from abroad. These levies are a major cause of high prices (غلاء Ghala'), and indirect taxes are also impermissible in our pure Deen.

As for the value-added tax (VAT), the one percent tax, and others, they are direct causes of high prices. The Prophet (saw) said regarding them, «مَنْ دَخَلَ فِي شَيْءٍ مِنْ أَسْغَارِ» **“Whoever interferes in the pricing of goods for Muslims in order to raise prices for them, it is incumbent upon Allah to seat him in a great fire on the Day of Resurrection.”** (Narrated by Abu Dawud). Therefore, these levies and fees are among the primary causes of high prices.

Secondly: the issue of inflation (تضخم tadakhum), which has burdened the people, is due to the state's violation of Islamic Shariah Law by making the currency note without a gold backing. Islam addressed this problem by making gold and silver the currency of the

state, as they possess intrinsic value and cannot be counterfeited. Thus, inflation does not occur in the state, and prices stabilize.

Thirdly: Islam forbids dealing with usurious (riba), colonialist institutions such as the World Bank and the International Monetary Fund. It has been confirmed that the intervention of these two colonialist institutions impoverishes countries of their resources, and makes the affairs of the people dependent on the interests of these institutions. Their intervention is harmful for two reasons:

1. They deal in interest (ربا riba), which is forbidden, as Allah Almighty says, ﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ﴾ **“O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers. But if you do not, then be informed of a war [against you] from Allah and His Messenger. And if you repent, you may have your principal - [thus] you do no wrong, nor do you commit injustice nor are you wronged.”** [TMQ Surah Al-Baqarah: 278].

2. It is definitively established that dealing with these two institutions mortgages the country and its resources to the disbelieving West by imposing structural changes in the national economy, such as lifting subsidies on goods, increasing taxes, and plunging the country into failed projects. This gives the disbelievers the upper hand in the country, and Allah (swt) has forbidden this when He said, ﴿وَلَن يَجْعَلَ اللَّهُ لِلْكَافِرِينَ عَلَى الْمُؤْمِنِينَ سَبِيلًا﴾ **“And never will Allah grant the disbelievers a way of authority over the believers.”** [TMQ Surah An-Nisaa: 141]. Lan (لن never) in Arabic language means perpetually (تأبید ta'beed) and so it obligates cutting off the hand of the disbelieving colonialists and their international institutions from dominating Muslims.

It is no wonder that Islam has addressed human problems. Allah (swt), Who created us, has taken charge of our affairs and prescribed Shariah Laws that address all our problems. Islam goes even further, for whoever cannot obtain the basic necessities of life is entrusted to the state as their responsible guardian. The Prophet Muhammad (saw) said, «مَنْ تَرَكَ مَالًا فَلِوَرَثَتِهِ، وَمَنْ تَرَكَ كَلًّا فَلِإِنْتَابِ» **“Whoever leaves behind wealth, it is for his heirs; and whoever leaves behind dependents, they are our responsibility.”** (Narrated by Al-Bukhari). How vast is the difference between the system of unbridled capitalism and the welfare system of Islam!

There is an important point that we must realize, which is that there is no way out for humanity from this suffering that it is experiencing except by implementing the system of Islam in its entirety. These aforementioned solutions are not implemented by these current weak and incapable states. These solutions need an ideological state, and this is nothing other than the Khilafah (Caliphate). This is the Shariah obligation and the way out of these crises that we are experiencing today. So, hasten the journey, my brothers and sisters, to absolve ourselves regarding our responsibility before Allah (swt) first, and to save our Ummah from this hardship that we are experiencing. The Khilafah alone is the way out and salvation in this world and the hereafter, so we are free from the death of ignorance about which the beloved Prophet (saw) warned, «وَمَنْ مَاتَ وَلَيْسَ فِي عُنُقِهِ بَيْعَةٌ مَاتَ مِيتَةً» **“Whoever dies without having pledged the Bay’ah allegiance on his neck dies a death of ignorance.”** Accordingly, we then live in comfort and prosperity as Allah (swt) said, ﴿فَإِذَا يَأْتِيَكُم مِّنِي هُدًى فَمَنِ اتَّبَعَ هُدَايَ فَلَا يَضِلُّ وَلَا يَشْقَى﴾ **“Then if there comes to you guidance from Me, whoever follows My guidance will neither go astray nor suffer.”** [TMQ Surah Taha: 123].