



MIMBAR PENDIDIKAN:

Jurnal Indonesia untuk Kajian Pendidikan

Journal homepage: <https://ejournal.upi.edu/index.php/mimbardik>



## Philosophy of Ownership in an Islamic Perspective: Between Wealth and Islamic Obligations

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### ABSTRACT

This article deepens the understanding of the concept of ownership in Islam, with an emphasis on its philosophical aspects. Through qualitative research methods and literature review, this article reveals the fundamental differences between the Islamic perspective on ownership and socialist and capitalist economies. In Islam, ownership must adhere to Sharia principles and be considered halal, with three distinct types of ownership: individual, communal, and state. Furthermore, Islam plays a significant role in regulating the distribution of income and wealth to achieve the well-being of humanity, emphasizing the principle of *maslahah* (beneficence) as the cornerstone of Islamic economics. Islam's role in addressing economic inequality is crucial, emphasizing fair distribution. Additionally, Islam teaches the social responsibility of individuals and communities in helping those in need and promoting social justice. This research provides a profound understanding of the concepts of ownership, wealth, and social responsibility in Islam, highlighting Islam's contribution to addressing economic and social challenges in society.

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### ARTICLE INFO

#### Article History:

Submitted/Received 04 Nov 22

First Revised 17 Nov 22

Accepted 03 Jan 22

First Available online 01 Feb 22

Publication Date 01 Mar 22

#### Keyword:

Islamic perspective, Wealth, Obligation, philosophy.

## 1. INTRODUCTION

Ownership is an important aspect of human life that has long been of philosophical, ethical and legal concern. The concept of ownership includes not only objects material such as property, land and other possessions, but also ideas, notions and even time. In the context of modern society, ownership is often measured by the extent to which a person owns property and material assets. However, deep Islamic perspective, ownership has a deeper dimension, involving moral, social and spiritual aspects.

Islam, as a religion that has comprehensive teachings, provides a unique view of ownership. The concept of ownership in Islam not only focuses on the individual's right to own property, but also emphasizes social responsibility and moral obligations towards these assets. Wealth in Islam is not just an individual's right to enjoy it, but is also a test and mandate from Allah that must be managed wisely.

In this article, we explore the philosophy of ownership from an Islamic perspective, by exploring the relationship between wealth and Islamic obligations. Discussion of the concept of ownership in accordance with the Al-Quran, hadith and Islamic traditions, as well as exploring the deep meaning contained in these teachings. As in the word of Allah in Surah Adz-Dzariyat verse 19 it is stated: "And in their wealth, there is a right for the poor who ask and the poor who do not get a portion" and the Prophet Muhammad said: "Indeed, in every (someone's) wealth, there are rights (of other people) apart from zakat" (HR Tirmidhi). By understanding the philosophy of ownership from an Islamic perspective, you can develop a deeper understanding of how Islam views property and the responsibilities attached to its owner. This article can also provide valuable insight into whether whether a Muslim or non-Muslim individual can manage wealth and resources wisely and take steps to fulfill social obligations in society.

## 2. METHODS

This study uses a qualitative method. Apart from using appropriate methods, it is also necessary to use relevant data collection techniques so that this research can process relevant data and results. The data collection technique used in this research is literature study. Creswell (2014) defines literature studies as written summaries of journal articles, books and other documents that describe theories and information both past and present and organizes literature into the required topics and documents. Literature studies are carried out by looking for theoretical references that are relevant to the cases or problems found with the aim of revealing various theories that are relevant to the problem being researched. After that, the collected data was then analyzed using descriptive analysis techniques.

## 3. RESULTS AND DISCUSSION

### 3.1. Philosophy of Ownership in Islam

The word "ownership" comes from the Arabic word "Malacca" which means to own. In Arabic, "milk" means someone's control over an item or property, both in physical and legal contexts. According to Sobarna (2021), the concept of ownership is reflected in the fact that a person who owns an item has full power over the item, has the power to use the item according to his wishes and cannot be obstructed or contested by other individuals or groups.

The owner of the authority over the item or property has the full right to use the item or property as long as there are no sharia obstacles such as mental disorders, memory problems,

loss of mind, or when the owner is still too young and does not understand how to utilize or use the item. However, if the holder of power over the goods or assets is still too young and does not understand how to use them, then this can be delegated to other people such as guardians, *washi* (who are given a will) and representatives (who are given the power to represent).

The concept of ownership in economics

Islam is different from a socialist economy and a capitalist economy. In a socialist economy, ownership of goods or assets is limited in terms of quantity (quantity), but not limited in terms of the method (quality) of obtaining them. This means that individuals can obtain goods or property in any way. On the other hand, in a capitalist economy, there are no ownership limits in the amount (quantity) and method (quality) of obtaining an item or property as long as the action does not interfere with the freedom of other individuals. Meanwhile, in Islamic economics, the amount (quantity) of ownership of goods or assets is unlimited, but there are certain limits on the method (quality) of obtaining them. In Islam, the method of obtaining goods or assets must be in accordance with Islamic law or is considered *halal* in Islam. Therefore, methods that are considered *haram* or not in accordance with Islamic law will be restricted. Taqiyyuddin An-Nabhani formulate views regarding the type of ownership of goods or assets as well varies in various economic systems. In a socialist economy, there is no concept of individual ownership (private property) and only state ownership, which is distributed evenly to all members of society. In a socialist economy, state ownership cannot be transformed into individual ownership. On the other hand, in a capitalist economy, there are two types of ownership, namely individual ownership (private property) and general ownership (public property). Capitalist economies tend to pay more attention to individual ownership than to public ownership, and often public ownership can be converted into individual ownership. Meanwhile, in Islamic economics, there are three types of ownership, namely individual ownership (*al-milkiyat al-Fardiyyah/ private property*), public ownership (*al-milkiyat al-ammah/ public property*), and state ownership (*al-Milkiyyat al-Dawlah/ state property*). In Islamic economics, public ownership cannot be converted into state ownership or individual ownership.

According to Sihite and Puspita (2023:1557), individual ownership (*al- milkiyat al-Fardiyyah/ private property*) is the right to own an object/special human right, to own and enjoy the benefits of an object or economic property, which is protected by law. In Islam, individual ownership is a person's right to wealth which is justified by Islamic law. Islamic Sharia acts as a protector and controller of individuals who have power over their wealth. In Islamic law, the use of wealth must be prioritized for primary things, such as fulfilling family needs, paying *zakat*, performing the *Hajj*, paying debts, and so on. Can also be used for *sunnah* things, such as alms and grants.

According to Rahayu (2020), ownershipPublic (*al-milkiyatt al-ammah/public property*) is a sharia permit for a community to jointly utilize an object. Thus, objects that are classified as public ownership mean that they have been agreed upon by the Sharia as the rights of a community collectively and cannot be controlled by just one person. Every individual can use it but is prohibited from owning it. State ownership (*al-Milkiyyat al-Dawlah/state property*) according to Efendi, et al. (2022) is property that Allah has determined to be the right of all the people and its management is the right of the caliph or state, where the state has the right to give or allocate it to some people in accordance with its policies. State ownership is basically included in public ownership, but the government is responsible for its management.

Public ownership can be managed by the government because it is a collective right of all the people in a country, but with the government as the owner of the management authority.

### 3.2. Wealth in Islamic Perspective

In an Islamic perspective, economic policy refers to a regulatory system that aims to advance the economic life of society with the principles of prosperity and justice. Islamic economics, in essence, must be based on the teachings of the Koran, hadith and consensus of the ulama. Values Islamic economics is an integral part of comprehensive Islamic teachings and is considered a perfect teaching. Islamic economics has a policy in the distribution of income, both among factors of production and among individuals in society, with a social security system regulated in Islamic teachings. In Islam, the rights of other people in private property are recognized, which is not found in conventional economic systems (Idri, 2015).

Indonesia, as an archipelagic country, has around 60% of its population living in coastal areas. Many of them rely on coastal and marine natural resources for their livelihoods. Therefore, it is not surprising that their daily activities are closely related to the resources around them. Indonesia is rich in marine resources such as mangrove forests, coral reefs, sea grass and fisheries (Razali, 2004). However, unfortunately, the majority of coastal communities remain among the largest poor groups in Indonesia. Most coastal communities are fishermen who rely on daily income from the sea. They are a group of residents who live in coastal areas and fulfill their living needs from the resources around the coastal area. Coastal communities living in cities and coastal settlements are highly dependent on the marine economy.

A number of cases in coastal communities show that there is a monopoly by capital owners in cooperative relationships involving the sharing of profits between the boss, *punggawa*, and *sawi*. *Juragan* is a ship owner and initial investor in fishing in Sampulungan Village. *Punggawa* is the captain of the ship, while *sawi* is an ordinary fisherman who played a role in the arrest process fish or fish eggs on board. Islamic economic law is part of the field of *muamalah*. Islamic economics has flexibility which enabling it to adopt new innovations in the development and development of the Islamic economy. Therefore, the principle of *maslahah* in the context of *muamalah* is very important because *maslahah* is the main foundation in the development of Islamic economics.

In the perspective of Islamic economic law, individual needs are determined by the concept of *maslahah*. The concept of needs in Islam cannot be separated from the analysis of consumer behavior which is rooted in the *maqasid sharia* framework. The main goal of Islamic sharia is to achieve human welfare, so that all goods and services that have *maslahah* are considered human needs. It is important to understand the concept of *maslahah*, which is one of the key pillars in sharia economic and business law. *Maslahah* is a concept that originates from the main goal of Islamic sharia, known as *maqasid al-syariah*. The concept of *maslahah* refers to the ownership or ability of goods or services that contain important elements to achieve the goals of human life in the world. The classification of problems can be divided into three categories, namely needs, complements, and improvements.

Furthermore, the concept of *maslahah* can be explained as follows: the general aim of sharia in establishing laws is to achieve general benefit in life, obtain benefits, and avoid harm. Human benefit in this life includes things that are *daruriyyah* (basic needs), *hajiyyah* (basic needs), (important), and *tahsiniyyah* (need for improvement). An Islamic jurist will regulate law in various sectors of human activity to achieve the goals of *daruriyyah*, *hajiyyah* and

tahsiniyyah for individuals and society. Daruriyyah includes aspects such as religion, soul, reason, honor and wealth which are basic human needs. Hajiyah are things that humans need to make it easier to deal with difficulties in life. Meanwhile, tahsiniyyah includes the things needed to achieve a normal life and in accordance with good values, as well as achieving the best life goals in accordance with good traditions.

The economic inequality that occurs in Indonesia has become a serious and common problem. This is seen all around us and is also reported by the mass media and electronic media. The factors that cause this imbalance are: injustice And imbalance in income distribution And riches. Imbalance in income distribution is the cause of individual and social conflict (Nasition; 2007, 120).

Afzalur Rahman (Rahman; 1985, 92) too adding that the poverty experienced by society does not only depend on production results, but also on the fair distribution of income. If the distribution of wealth is not done properly, most of the wealth will end up in the hands of capitalists, so that many people suffer from poverty while the country cannot utilize its wealth properly. The success of a country is determined not only by its wealth, but also by the extent of income distribution and wealth is based on the principles of justice and truth.

Islam provides a solution to reduce the gap between poor and rich people through equal distribution of income and wealth. This is in line with income distribution theory which aims to overcome inequalities in the distribution of national income between various groups in society, especially in explaining the phenomenon of increasing gaps between poor and rich people. An important point in solving economic problems is how to create a mechanism for fair and equitable economic distribution in society. In this context, Islam as a religion that is a blessing for all nature is expected to be able to solve this problem.

### 3.3. Social Obligations in an Islamic Perspective

Islam and social responsibility are inherent consequences of Islamic teachings themselves. Islam has a strong foundation for building a society that is committed to social capital based on a commitment to the social contract and norms that have been mutually agreed upon and the building of a Muslim society whose basic characteristics are ta'awun (mutual help), takaful (mutual support), and tadamun (mutual support). have solidarity). The people of Medina are educated to build and uphold an ideal society which is often called civil society, namely a society that upholds the values of civilization, a society that has a good social order, based on moral principles that guarantee a balance between rights and obligation individual with right And social obligations.

Social obligation in the Islamic perspective is a deep and important concept that emphasizes the responsibility of Muslim individuals and communities towards the social and moral welfare of society. This concept refers to certain obligations undertaken by individuals in order to help those in need and promote social justice.

This social obligation is not only related to financial aspects such as zakat (obligatory donations) and alms (voluntary donations), but also includes other aspects such as caring for fellow humans, the environment, and eliminating social inequality. Professor Mohammad Hashim Kamali, a leading scholar in Islamic law, explains that "social obligations in Islam are an integral part of religious teachings, which enjoin its followers to play an active role in building a just and prosperous society."

One of the main forms of social obligation in Islam is zakat, which is a mandatory donation of assets given to help people in need. Imam al-Ghazali, a renowned Islamic philosopher and

theologian, explained that "zakat is a real expression of love and concern for fellow human beings, reminding us that wealth is not an absolute possession, but a trust from Allah that must be used for the common welfare." In public contemporary, social obligations in Islam cover a variety of aspects, including education, environmental care, and participation in efforts to overcome social inequality. Professor Tariq Ramadan, a prominent Muslim intellectual, explains that "social obligations in Islam are not limited to religious acts alone, but also involve positive contributions in building a civilized and just society."

#### **4. CONCLUSION**

The word "ownership" comes from the Arabic word "Malacca" which means to own. In Islam, there are three types of ownership: individual, public, and state. Individual ownership is a person's right to wealth in accordance with Islamic law. Public ownership is the collective right of the community to utilize objects, while state ownership is property that has been established by God as the right of all the people with management by the government. This is a concept that differs from socialist and capitalist economies in terms of the methods and limits of ownership of goods or assets.

In an Islamic perspective, economics must be based on the teachings of the Koran, hadith, and consensus of the ulama with the principles of welfare and justice. Islamic economics has the principle of equal distribution of income and recognizes private property rights, as well as regulating a social security system. The concept of *maslahah* in Islam directs economic policies to achieve general benefit in life by meeting basic, important and improved needs. Islam also emphasizes the importance of fair and equitable economic distribution to overcome economic disparities. Islam encourages responsibility strong social circle among its people. This concept is rooted in principles such as *ta'awun* (mutual help), *takaful* (mutual support), and *tadhamun* (having solidarity), as well as civil society based on civilizational values. Social obligations in Islam include zakat and alms, as well as care for fellow humans, the environment, and efforts to overcome social inequality. This is an integral part of Islamic teachings that encourages Muslim individuals and communities to play an active role in building a prosperous society.

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