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The Implications of the Concept of Ownership in Islam on the development of Islamic Economics

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Abstrak

Islam adalah agama yang ajarannya diturunkan kepada umat manusia oleh Allah melalui Nabi Muhammad sebagai utusannya, dan yang pada hakikatnya mengajarkan tidak hanya pada satu sisi, tetapi pada banyak sisi kehidupan manusia. Karena Islam sangat memperhatikan hak-hak setiap individu, maka salah satu tujuan syariah adalah untuk menjaga harta setiap individu, yaitu materi yang mendukung aspek keberlangsungan hidup. Untuk menyembah Allah, seseorang harus menjalani kehidupan seorang hamba. S.W.T. Kajian ini merupakan kajian literatur dengan tujuan untuk membahas konsep harta dalam konteks ekonomi Islam, serta pola-pola kepemilikan yang dijaga oleh Islam. Menurut hasil penelitian, konsep harta dan kepemilikan dalam ajaran Islam, pada hakikatnya memahami sepenuhnya bahwa Tuhan Yang Maha Esa adalah pemilik akhir dari segala sesuatu dan bahwa manusia yang bertindak sebagai khalifah hanyalah pemilik sementara dari apa yang dimilikinya. Akibatnya, setiap kali orang melakukan kegiatan ekonomi atau berusaha untuk memperoleh kekayaan, mereka harus mengikuti jalan hukum, apakah mereka mencari, mengolah, atau menggunakan properti. Karena pada hakikatnya segala sesuatu yang dimiliki Allah akan dimintai pertanggungjawabannya di akhirat.

Kata kunci: *Kepemilikan, Properti, Konsep Harta*

Abstract

Islam is a religion whose teachings were revealed to mankind by Allah through the Prophet Muhammad as his messenger, and which, in essence, teaches not only on one side, but on many facets of human life. Because Islam is particularly concerned about each individual's rights, one of sharia's goals is to safeguard each individual's property, which is material that supports aspects of life's sustainability. To adore Allah, one must live a servant's life. S.W.T. This study is a literature review with the goal of discussing the concept of property in the context of Islamic economics, as well as the patterns of ownership that are safeguarded by Islam. According to the findings of the study, the concept of property and ownership in Islamic teachings, in essence completely comprehending that God Almighty is the ultimate owner of everything and that humans acting as caliphs are only temporary owners of what they have. As a result, whenever people engage in economic activity or attempt to acquire riches, they must follow the legal road, whether they are looking for, processing, or using property. Because, in essence, everything that Allah owns will be held accountable in the afterlife.

Keywords: Ownership, Property, Concept of Ownership

PRELIMINARY

Assets is something that has a high essential value in human life. It is used as one of the components that are empowered to fulfil the needs of life (Suhendi 2013). Thus, assets can be interpreted as all valuable, material and usable substances that can be utilized by humans (Utami, Lestari, and Khaerusoalikhin 2020). Assets is one of the most important instruments in this life because it is a support for the continuation of human life, in Islam it is always emphasized the importance of independence in owning assets through work or effort because Allah SWT really loves his servants who always give alms/infak/zakat with his own property (Hamdani 2020).

Assets in the view of Islam belong to Allah. Allah is the supreme ruler of the treasure. Then, the property is given by God to humans so that they can be used, owned and maintained properly. Assets is a basic human need. In general, it is something that people like, such as agricultural produce, silver and gold. The assets that have been obtained must be used and protected. Every Muslim who has a certain amount of property may own and develop of it, for the benefit of his life. However, the use and development of these assets must be in accordance with the provisions of Islamic law (Wahyuni 2019).

According to the Wahbah az-Zuhaili, treasure in the language is *al-māl* which has the meaning of slope and inclination. The assets referred to in this sentence are everything that is obtained or needed by humans, such as gold, silver, or animals, which are categorized as visible objects. Not only in visible objects, but in abstract forms that can be taken advantage of such as vehicles, clothing and shelter, something that cannot be controlled by humans and cannot be said to be a treasure like birds in the sky (Az-Zuhaili 2004).

LITERATURE REVIEW

Definition of Assets

Islam has its own concept of property (*mal*) which is different from the concept of property from a civil perspective. In terms of language (estimological) Property (*mal*) in terms of language is called *al-mal* which comes from the word (*Maala - Yamiilu - Mailan*) which means inclined and tilted (Suhendi 2013). Or turn from one position to another (Munawir

1997), Besides, the word *mala* means leaning or turning from the middle to one side and *al-mal* is defined as everything that pleases humans and they maintain both in material form (Hasan 2003) as well as in the form of benefits (Haroen 2000) or something that can be owned (Abadi, n.d.). Wealth is anything that can be taken, stored, and can be used. Assets can be controlled and maintained and can be used according to custom.

In the Big Indonesian Dictionary, assets are given the following meanings: 1) things (money, etc.) that become wealth; someone's belongings. 2) tangible and intangible assets that are valued and legally owned by the company (Kebudayaan 2005). The meaning given by this dictionary is that all wealth owned by a person, whether realized or not, is seen as assets. In the Qur'an, the pronunciation of treasure (*al-mal* or *al-amwal*) is used as many as 87 verses (Irwansyah 2018). The fuqaha' provide various definitions of assets. Some of them define it as something that is desired by human nature and may be kept for a required period or something that can be controlled, stored and utilized (Abidin 1966).

Assets in the view of Imam Hanafiah are everything that can be owned and used. There are two primary elements in wealth in his view. 1. Property can be owned, in this case, humans can control it. 2. Assets can be used as applicable in the area. In the view of Imam Hanafiah, providing information that wealth has benefits and is owned by humans, whether they take the benefits from the things or in the form of services (Utami, Lestari, and Khaerusoalikhin 2020). While the concept of property in the view of *ushul fiqh* is a basic need for humans, so that the problem of property is included in *al-daruriyat alkhamasah* (five basic needs) which consists of religion, soul, mind, lineage and property. In addition, property is also a decoration of the world, a means to bring pleasure to humans in the world (Utami, Lestari, and Khaerusoalikhin 2020).

Something is said to be a treasure if it can meet two criteria: 1. It can fulfill human needs. So that all their needs can be fulfilled, and create peace from them, both material and immaterial, 2. Something that must be owned or controlled by humans themselves. Thus, if something cannot be or has not been owned, then something cannot be said to be a treasure (Ramadani 2018).

According to Hasbi ash-Shiddieqy, assets is anything that has the following categories (Ash-Shiddieqy 1997) : 1. Wealth (*mal*) is a name for other than humans which is determined for the benefit of humans and can be maintained in one place; 2. Something that can be owned by every human being, both by all humans and some humans; 3. Something that is legal to be traded; 4. Something that can be owned and has value (price), can be taken of the advantage and can be stored; 5. Something tangible, so that something that is intangible even though it can be taken advantage of is not considered property; 6. Something that can be stored for a long time or a short time and can be taken of the advantage when needed.

Here are some things that can be included in the characteristics of assets, namely (Rizal 2015) :

- a. Something that we have and can take advantage of such as houses, cars, land and so on
- b. something that we don't have yet, but have the possibility of having is also considered a treasure. Because it can be possessed, like fish in the sea, birds in the air or animals in the forest are considered treasures (Ismail 1995).
- c. Something that cannot be owned even though it can be used, such as air, light and so on, is not considered a treasure
- d. Something that cannot be used under ordinary circumstances such as a drop of water or a grain of rice, although it is permissible to have it, is not considered a treasure. The purpose of use in ordinary circumstances is the use of following human habits and the nature of the object. For example, rice. it is a filling human food, on the other hand, if it's just a grain, rice is no longer something that benefits humans even though it can be stored and owned.
- e. Something that is prevented by *syara'* from being used by everyone is not considered a property even though it can be owned and used by someone such as carcasses that are prevented by *syara'* from being used (Rizal 2015).
- f. If something is required to be used by some groups of people, it is still considered a treasure for them like pork and wine, which is considered a treasure for the *kafir dzimmi* but not for Muslims. Because Muslims are not

allowed to take advantage of wine and pork except in an emergency that has met the conditions. Likewise, both cannot be used as property rights. Assets of this type are known as assets that have no value in the view of *syara'*. However, Imam Abu Hanifah considers that wine and pork are valuable treasures for non-Muslims. On the other hand, the majority of scholars absolutely do not consider both of them as valuable assets even though they are not Muslims (Ismail 1995).

Definition of Property Rights

Property rights consist of two words, namely: rights and property Etymologically, the word "Rights" comes from Arabic which means something that is permanent (Jamaluddin, n.d.). There are many definitions expressed by fiqh scholars (Ali Hasan 2003): 1. According to Sheikh Ali Al-Khafifi, rights are benefits that are obtained by sharia, 2. According to Mustafa Ahmad Az-Zarqa, rights are a necessity on which the *syara'* of a power or *taklif* is determined.

The word belonging comes from the Arabic *al-Milik*, which etymologically means mastery of something (Rahman Ghazaly 2010). And also something to own (Treasure) (Haroen 2000). In terminology, *al-milk* is defined by Muhammad Abu Zahrah as follows (Rahman Ghazaly 2010) :

"The specialization of a person against the owner of an object according to syara' to act freely and aim to take its benefits as long as there are no shari'a barriers."

In fiqh muamalah *Milk* is defined as the specificity of the owner of an item according to *syara'* to act freely with the aim of taking its benefits as long as there are no *syar'i* barriers. Meaning of ownership means the shariah relationship between humans and something (property) which gives that person an absolute right to make use of (*tasharruf*) on that thing and prevents others from using (Rawwas Qal'ahji 1988). If a person had an object that is legal according to *syara'*, then that person is free to act on the object, either to be sold or to be mortgaged, either by himself or by the intermediary of another person (Qhardawi 1997). According to Wahbah al Zuhaili, he defines *al Milk* as a privilege (*ikhtishash*) against something that prevents others from it and the owner is free to perform *tasharruf*

directly unless there is a syar'i obstacle (Az-Zuhaily 2004).

Islam divides the concept of ownership into: private property, collective property, and state property (An-Nabhani 2009). a. **Private Property** Individual ownership is an individual right that is recognized by syariah wherein a person can own movable or immovable property. This right is protected and limited by syariah law and there are controls. In addition, a person can have the authority to manage the treasure of them, by sticking to the limits that have been determined by the syariah; b. **Collective Property** Public ownership is all wealth that has been assigned ownership by Allah for Muslims so that the wealth becomes the common property of Muslims. Individuals are allowed to take advantage of the wealth, but it is forbidden to own it privately (Leli 2019)m; c. **State Property** State ownership is a property that Allah has ordained to be the right of all Muslims. The management authority is delegated to the *Khalifah* according to his views. State property includes *jizyah*, *kharaj*, *ghanimah*, *fa'i*, inheritance with no heirs, *khums rikaz* and *luqathah*, property of apostates, property of *ghulul* rulers and state employees, and criminal sanctions fines, also includes state property in the form of deserts. sand, mountains, beaches and dead land that has no owner, *ashshawafi*, *marafiq*, and all buildings built by the state using the property of *Baitul Mal* (An-Nabhani 1996).

METHODOLOGY

This research was conducted to find out the various concepts of property and property rights in Islam, in accordance with the above intent, the writing method that will be used in writing this article is a qualitative descriptive method using the literature study method while the data collection technique is secondary data from books, documents and writings. relevant to drafting the concept of writing articles and revealing the object of research (Tegor et al. 2020).

RESULTS AND DISCUSSION

Elements and Position of Assets

According to Ghufuran A. Mas'adi, that property contains elements are (Ghufuran, A

2002) : 1. Material ('*aniyah*), or tangible, 2. Can be stored for ownership (*kabilan lit-tamluk*), 3. Can be used (*kabilan lil-intifa'*), 4. *Urf* (custom), the community views it as property.

The Islamic attitude towards wealth, among others (Qhardawi 2006) :

1. Assets is the jewel of the world (Suhendi 2013). Islam regards a good economic life as a stimulus for the soul and a means of relating to Allah. From this it can be seen that Islam pays attention to property matters. Islam opinion, wealth is a means to obtain goodness, wealth in the context of the Qur'an is also a virtue (*khairun*).

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَاتُ الصَّالِحَاتُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا

Means : "Wealth and children are adornments of the life of this world, but eternal and pious deeds are good in reward with your Lord and better for hope." (Al-Qur'an, n.d.)

2. Assets as Trust. The treasures entrusted by God to humans can bring goodness to humans if they use it according to His commands, but can give badness if they only obey their desires without paying attention to God's rules. As the word of Allah SWT (Al-Qur'an, n.d.):

وَاعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ عَظِيمٌ

Means : "And know that your assets and your children are only a trial, and there is a great reward of Allah side"

3. And the truth He is very stingy because of his love for *khair* (kindness) (Al-Qur'an, n.d.). Lovers of goodness here means lovers of wealth. This verse explains that the lover of wealth is human nature.
4. They ask you about what they earn. Answer, "whatever *khairun* (assets) they spend, let it be given to mothers, fathers, familys, orphans, the poor, and people who are in poverty" (Al-Qur'an, n.d.).
5. "It is obligatory on you, when one of you comes (signs) of death, if he leaves a lot of *khairun* (assets), make a last will and testament for parents and close relatives in a good manner" (Al-Qur'an, n.d.).

Allah SWT forbids allowing people whose minds are not perfect to do *tasarruf* (use) of property made by Allah to be authorized to their guardians (Ibnu Kasir Ad-Dimasyqi 2000). While Rahmat Syafe'i opinions that treasure position of human are three kinds (Syafe'i 2004):

1. Treasure as slander, 2. Treasure as jewelry of live, 3. Treasure to fulfill of needs and achieve pleasure, 4. Treasure as a test and a trial (Wahyuni 2019).

Rasulullah explained about the position of treasure as well, which means:

"Woe to those who serve as servants of dinars (money), those who become slaves of dirhams, those who become servants of toga or clothes, if they are given they are proud, if they are not given they are angry, hopefully they will be harmed and feel sick, if they are hit by a calamity, he won't find a way out." (HR Bukhari) (Ismail Ibnu Ibrahim, Ibnu Miqrab, n.d.)

Assets has a very important position in human life. It is can support all human activities, including to meet basic human needs (clothing, housing and food). Protecting wealth is one of the five main human affairs that must be guarded, namely maintaining religion, soul, mind, honor (descendants) and property (Asnaini and Aprianto 2019).

Division and Function of Assets

The existence of wealth cannot be achieved by someone except by hard effort, therefore wealth is a gift from God and invites people to try to achieve it (Mahmud Bably 1987). The Word of Allah, Surah An-Nisa' verse (Al-Qur'an, n.d.):

وَلَا تَزِمُوا مَا فَضَّلَ اللَّهُ بِهِ بَعْضَكُمْ عَلَى بَعْضٍ ۚ
لِلرِّجَالِ نَصِيبٌ مِمَّا اكْتَسَبُوا وَلِلنِّسَاءِ نَصِيبٌ مِمَّا
اَكْتَسَبْنَ ۚ وَاسْأَلُوا اللَّهَ مِنْ فَضْلِهِ ۗ إِنَّ اللَّهَ كَانَ بِكُلِّ
شَيْءٍ عَلِيمًا

Meaning: *"And do not be jealous of what Allah has bestowed on some of you more than some of you. (Because) for men there is a share of what they earn, and for women (also) there is a share of what they earn, and ask to Allah for a portion of His bounty. Verily Allah is Knower of all things."*

Assets can be grouped into seven categories, they are (Aziz Dahlan 2011): 1. Based on the ability to use it, it is divided into two; *mutaqawwim* (halal to be used) and *ghair mutaqawwim* (not lawful to be used); 2. Based

on the type; moving and not moving; 3. Based of utilization; *isti'mali* (the use does not consume the assets) *istihlaki* (the use consumes the assets); 4. Based on the presence or absence of similar assets in the market; *misli* (assets that has its kind in the market, assets that are weighed or measured, such as wheat and so on. *Qimi* (assets that has no unit type on the market or there are types but each unit differs in quality, like trees; 5. Based on the status of the assets of *al-mal al-mamluk*, namely personal assets and public assets. *Mal al-Mubah* is assets that is not owned by a person, such as water at the source, animals hunting, wood in the wilderness that has not been touched and owned by people, or fish in the high seas. *Mal al-Mahjur*, namely assets that are prohibited by syariah to be owned, either because the assets is used as waqf or intended for the public interest; 6. Based on whether or not the property develops, there are *al-Asl* and *al-Samr* (fruit or results). The first is defined by productive assets, such as houses, land, trees and animals. While the second is interpreted with fruit produced from an asset, such as rent for a house, fruit from trees and milk of goats or cows; 7. Based on the owner, private assets which is freely used by the owner as long as it does not harmful to others, and public assets which is intended for the public; 8. In terms of assets, namely in the form of objects and assets in the form of dependents: a. Assets of 'ain, namely assets in the form of objects such as houses, cars, and etc. The assets of 'ain are divided into two, they are: a). 'Ain of assets dzati qimah, namely objects that have a form that is seen as a treasure because it has value; b). Assets of 'ain ghair dzati qimah, namely objects that cannot be viewed as assets because they have no price, such as a grain of rice; b. Assets of dayn, namely ownership of an asset where the property is still in someone's responsibility. it means that the owner only has the treasure, but he does not have its form because it is in another hands of someone else. Hanafiyah scholars argue that property cannot be divided into 'ain and dayn assets, because according to him property is something tangible, then something intangible is not a property, for example debt is not seen as property, but according to him debt is the nature of responsibility (Aprianto 2017).

The function of treasure in Islamic law

Assets function to achieve the welfare and progress of individuals and society. However, in achieving this goal, Islam has made

it clear that it is not the ultimate goal. In essence, the aims to achieve a greater and more distant goal. This is the essential difference between Islamic economics and materialism in both capitalist and socialist economic systems (Leli 2019). The functions of property in accordance with Islamic law are (Leli 2019):

1. Function in perfecting the implementation of worship, or provision of worship (Rizal 2015).
2. Increasing of faith (taqwa) to Allah,
3. Continuing life from one period to the next period,
4. Balancing between the life of this world and the hereafter. The Word of Allah Surah Al-Qasas verse 77:

وَابْتَغِ فِي مَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُسْرِفِينَ

Meaning: “And seek in what Allah has bestowed upon of you (happiness) in the hereafter, and do not forget about part of your (pleasures) and doing of goodness (to others) as Allah has done good to you, and do not making of mischief in the world (face of) earth. Actually, Allah does not like those who do damage.” (Al-Qur'an, n.d.) 1. Assets is a trust (deposit) from Allah SWT, 2. Assets serves as a living adornment (Rizal 2015), 3. Assets as a test of faith (Rizal 2015), 4. To develop and enforce sciences, 5. to create friendship

Causes of Property Rights

The reasons for ownership of property include the following (Utami, Lestari, and Khaerusalikhin 2020): a. *Ihrazul Mubahat*, it is individual property ownership of free assets. it means that the property does not have a master, such as fish in the sea, unproductive land, animals and trees in the forest without owners, b. *Tawallud*, it is individual ownership of livestock, including the offspring born of the animals. Besides, ownership of productive plantation products is also interpreted as individual ownership, c. *Al-Khalafiyah*, Individual ownership is obtained by transferring ownership rights to an object such as property obtained from inheritance, d. *Aqad*, individual ownership obtained through an agreement that occurs through *ijab* and *qabul* in accordance with shari'ah provisions so as to cause legal influence on the object of the contract (Ghufron, A 2002).

According to Taqiyudin An-Nabhani, the causes of Assets ownership in Islam include (An-Nabhani 1996): a. Working, by reviving infertile land, digging of land, hunting, *mekelar* (*samsarah*), business between wealth and energy (*mudharabah*), irrigating land for defense (*masaqat*) and work contracts (*ijarah*), b. Inheritance, c. The need for property that sustains life, it means that if a person is unable to obtain wealth for reasons of *syara'*, then they get property to survive from the state d. The state's Property gift to the people, it means that the people are given property by the state from the Baitul Maal, e. Assets obtained without compensation for assets/labor, for example grants, gifts, inventions and etc.

Meanwhile, Ibrahim Lubis stated that the reasons humans obtain wealth are among others through (Lubis 1994): 1. Trade, 2. Agriculture, 3. Industry, 4. Building.

Moving of Property Rights

The legal act of the moving of rights to transfer the rights owned to another person can be able to (Wantjik Saleh 1985) : 1. Buy and sell, 2. Income in the Company or Inbreng, 3. Exchange, 4. Grant, 5. Inheritance (Agama 2011), 6. Testament, 7. Natural Increase, 8. Luqatah (Finding), 9. Waqf, 10. Other ways that are justified in syariah

Ownership in the Qur'an and Hadith

There are many expressions mentioned in the Qur'an to define wealth and put it in its actual position, in Islam the absolute owner of property is Allah SWT. In the Qur'an and hadith, the position and implications of wealth are described as follows (Asnaini and Aprianto 2019) :

- a. The absolute owner of assets is Allah SWT. while human ownership of property is only relative.

لَهُ مَا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ وَمَا بَيْنَهُمَا وَمَا تَحْتَ الثَّرَى

Meaning: “To Him belongs what is in the heavens, what is on the earth, what is in between, and what is under the ground”. (QS. Thaha. 6)

- b. Assets as a trust / deposit

آمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْقِفُوا مِمَّا جَعَلَكُمْ مُسْتَحْلِفِينَ فِيهِ فَالَّذِينَ آمَنُوا مِنْكُمْ وَأَنْقِفُوا لَهُمْ أَجْرٌ كَبِيرٌ

Meaning: "Believe in Allah and His Messenger and spend part of your wealth which Allah has made you master. So those who believe among you and spend (part) of their wealth will get a great reward". (QS. Al-Hadid. 7)

c. Assets as provision of worship

انْفِرُوا خِفَافًا وَثِقَالًا وَجَاهِدُوا بِأَمْوَالِكُمْ وَأَنْفُسِكُمْ فِي سَبِيلِ اللَّهِ ذَلِكُمْ خَيْرٌ لَّكُمْ إِن كُنْتُمْ تَعْلَمُونَ

Meaning: "Go out, whether you feel light or heavy, and strive with your wealth and yourselves in the way of Allah. That is better for you, if you knew". (QS. At-Taubah. 41)

In a hadith, Prophet Muhammad SAW said: "The best of good treasures are those owned by good servants." (HR. Ahmad).

d. Treasure as jewelry

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَاتُ الصَّالِحَاتُ خَيْرٌ عِندَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا

Meaning: "Wealth and children are adornments of the life of this world, but eternal and pious deeds are better in reward with your Lord and better for hope". (QS. Al Kahfi. 46)

The provisions of the Qur'an and al-Sunnah regarding ownership arrangements including (Sulamo 2003) : 1. Utilization, 2. Fulfillment of rights, 3. Don't harm the others, 4. Legal ownership, 5. Balanced use (don't be extravagant and don't be stingy) (Al-Qur'an, n.d.).

The concept of ownership in Islam

Among the main goals of Islamic law is to free people from poverty to live a decent/sufficient life. Al-Quran and al-Sunnah emphasize that every human being works productively, cultivates assets so that it becomes an economic source to support life needs. Allah does not give sustenance to humans in a finished form and is ready to be used, but only prepared in the form of natural facilities and resources (Sahal Mahfudh 1994).

The scope of the economy: In Islamic concept, the scope of the economy is not only about the material causes of welfare, but also non-material. About consumption, production and marketing (Sulamo 2003). Islamic

Economic Motivation: seeking luck in this world and in the hereafter. In accordance with Allah's command so that humans seek the happiness of the hereafter without forgetting the happiness of the world (Suhrawardi 2000). Basic Principles of Islamic Economics from the meaning or rules of ownership of an Islamic perspective, the basic principles of Islamic economics can be formulated, including (Sulamo 2003): 1. Individual freedom, 2. Economic inequality within reasonable limits, 3. Social equality, 4. Insurance social, 5. Wide distribution of Assets, 6. Prohibition of hoarding treasure, 7. Common welfare.

CONCLUSION

Allah is the supreme ruler over what is in the heavens and the earth. According to Islam, Allah is the owner of all wealth. So that it can be used, owned, and maintained properly, Allah then gives the treasure to humans. Assets should be used for Completion in worship activities, or provisions for worship; Increase piety (faith) to God Almighty; Continuing life from time to time; The balance of life in this world and the hereafter; Wealth is a deposit (trust) from Allah SWT; Wealth serves as a living adornment; Wealth as a test of faith; For the development and improvement of various sciences; To establish friendship.

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