

OWNERSHIP IN ISLAMIC AND ECONOMIC CONCEPTS RELATIONSHIP TO SCARCITY PROBLEMS

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Abstract

The problem of scarcity and limited resources (scarcity) is what is currently becoming a problem. The relationship between the concept of ownership in Islamic economics and the scarcity phenomenon in Indonesia involves various aspects, including individual ownership rights, social responsibility, and the application of sharia principles. This research aims to examine the relationship between the concept of ownership in Islamic economics and the problem of scarcity which occurs due to the unequal distribution of natural and individual wealth. This research use descriptive qualitative approach. The results of this research show that essentially everything in nature belongs to Allah SWT, humans are only recipients of a deposit to manage and empower existing treasures or resources. The concept of ownership in Islamic economics emphasizes social responsibility and wise management of natural resources. Applying these principles can help prevent overexploitation and harm to the environment. In resource empowerment, Islamic ownership emphasizes the redistribution of wealth to overcome the problem of social equality gaps.

Keywords: *Islamic Economics, Ownership & SCARCITY*

INTRODUCTION

Basically, Islam is a perfect religion, namely as a belief and a way of life, it is a religion that perfectly regulates the entire (kaffah) order of all aspects of human life (Masrina et al., 2019). Including economic problems. The Islamic economic system has fundamental differences from any economic system, including capitalist or socialist. These differences not only cover economic philosophy, but also the main concepts and at the practical level. Even though there are fundamental differences between the Islamic economic system and other economic systems, it cannot be denied that at the level of practical details there are several similarities. However, in essence there are differences between the Islamic economic system and other economic systems because the basis of the economic system is different. Among the fundamental differences are related to the issue of property ownership (Sobarna, 2021). Ownership is an important position in microeconomic theory in both Islamic and capitalist economic systems because discussions in the field of ownership are not only related to economic aspects but also social and political aspects, making it a concern for Islamic and conventional economic thinkers to this day. Islam always provides space and opportunities for humans to access all the sources of wealth that He has bestowed on this earth, in order to fulfill all the demands of life, fight poverty, and realize prosperity in all aspects of human life (Akbar, 2012). Assets in the Islamic economic system have an important position. In the maqashid of sharia, namely maintaining or guarding property, this is the aim and purpose of Allah in order to provide benefits to humans so that it can be used as a guide in doing business and doing good deeds. The use of wealth in Islamic teachings must always be in devotion to Allah and used in the context of taqarrub (getting closer) to Allah. The use of personal property should not only be for the individual owner of the property, but should also be used for social functions in order to help fellow humans (Masrina et al., 2019). In Islam, the real owner of existing resources is Allah SWT, humans in this case are only recipients of a temporary entrustment. So that at any time it can be taken back by Allah SWT. Therefore absolute ownership of property is not recognized in Islam. To protect each individual's needs, there needs to be rules that regulate human needs and so that humans do not violate other people's rights. Thus, rights and obligations arise between fellow humans (Gunawan, 2017).

Islam has given special attention to property both in terms of how to obtain it and how to use it, so that the property owned has the value of worship in the sight of Allah in order to achieve a happier life in the afterlife. The treasures that God gives to humans can be used to prosper themselves, their families, the surrounding community, the country and even the world's population. Prosperity means living with blessed wealth (Masrina et al., 2019). Ownership as an economic issue receives considerable attention in Islam. Basically, ownership is a central issue in

human economic activity (Gunawan, 2017). Because no human being can live his life without being accompanied by wealth. There are many inequalities experienced by humans as a result of lack of wealth. Aspects that are considered to stem from material shortages include various aspects of life such as hunger, ignorance, rampant crime, poor health, and others. Therefore, it cannot be denied that wealth is an aspect that must receive important attention for every Muslim (Andiko, 2016).

Historically, the issue of ownership has actually existed and emerged since the existence of the first humans on this earth. At that time, the meaning of ownership was no more than just using something to fulfill one's life needs, because humans did not yet think about keeping what they owned. This was because the inhabitants of the earth at that time were still small, while the necessities of life were very abundant. Ownership of something at that time is just use to fulfill one's needs. However, as time goes by and the number of people in all corners of the earth increases and the demands for human life increase, competition begins to meet their living needs. So since this time, the meaning of ownership has begun to shift, from initially only being used to meet life's needs, to authority and power, currently the term ownership (property) has emerged, or also known as "al-milkiyyah" (Akbar, 2012).

The problem of scarcity and limited resources (scarcity) is what is currently becoming a problem. The relationship between the concept of ownership in Islamic economics and the scarcity phenomenon in Indonesia involves various aspects, including individual ownership rights, social responsibility, and the application of sharia principles. Indonesia has abundant natural wealth, but its management often faces challenges. The concept of ownership in Islamic economics emphasizes social responsibility and wise management of natural resources. Applying these principles can help prevent overexploitation and harm to the environment. However, until now the problem of exploitation without social responsibility and damaging the environment still occurs frequently, and the emergence of problems related to confiscation of property rights, grabbing of land or plots, as well as fair distribution of wealth often occurs. For this reason, topics related to scarcity and ownership in Islam as a way of life for Muslims are interesting topics to discuss.

THEORETICAL STUDY

A. Understanding Ownership (Al-Milkiyyah)

Ownership comes from the word property which means the income of a person who is given the authority to allocate property controlled by another person with the obligation to always pay attention to the source (party) who controls it (Gunawan, 2017). Etymologically, someone's ownership of material means control over something (object). Meanwhile, terminologically, it means a person's specialization of an object which allows him to take legal action on that object according to his wishes, as long as there are no sharia obstacles or as long as other people are not prevented from taking legal action on that object, or something that can be used specifically and not interfere with its use by other people (Muthmainnah, 2016).

What is meant by ownership according to Islam is the granting of property rights from one party to another party in accordance with the provisions of the Shari'a for control, which in essence these rights belong to Allah SWT. This means that ownership of property is that based on religion. Which means, even though humans are the exclusive owners, ownership is only limited to the trust of the real owner, namely Allah SAW (Masrina et al., 2019).

According to (Al-Zarqa, 1968) the meaning of syara' obstruction here is something that limits the owner's freedom to use or utilize it, because it is caused by two types, namely:

- a. This is because the owner is deemed to be legally incompetent, such as a child, safih (mentally disabled) or because of taflis (bankruptcy).
- b. It is intended to protect other people's rights, such as what applies to joint property, and obstruction is intended to protect the interests of other people or the interests of the general public.

B. Types of Ownership

According to (Hafidhuddin, 2008) classifies ownership into 3, namely:

1) Individual Ownership (private property)

Individual ownership is a sharia legal provision that applies to certain substances or benefits (services), which allows anyone who obtains them to utilize the goods, and obtain compensation - if the goods are taken for use by other people, such as renting them, or because they are consumed to use up the substance,

such as purchased – from the item. Therefore, everyone can have wealth for certain reasons (methods) of ownership.

According to (An-Nabhani, 2009), by comprehensively examining the sharia laws that determine a person's ownership of property, it will appear that the reasons for ownership are limited to the following five reasons:

- a. Work;
- b. Inheritance;
- c. The need for assets to survive;
- d. State-given assets given to the people;
- e. Assets obtained from grants/gifts

2) **Public Ownership (collective property)**

Public ownership is Sharia permission for a community of people to jointly utilize an item or property. Objects that fall into the general ownership category are objects that have been stated by the Sharia to be intended for a community.

3) **State Ownership (State Property)**

State ownership is property which is the right of all Muslims, while its management is the authority of the State. The state needs property rights to obtain income, a source of income and the power to carry out its obligations

C. **Human Needs and the Role of Assets**

Islamic law views property as having a very strategic value, because property is a tool and means to obtain various benefits and achieve human welfare at all times. The relationship between humans and property is very close. This relationship is so close that the human instinct to possess it becomes one with the instinct to preserve human life itself. In fact, wealth is one of the important things in human life, because wealth is an element of five principles that must be protected for every human being (al-dharuriyyat al-khomsah), namely soul, reason, religion, property and lineage (Dzakfar, 2007). Humans who carry out the mission as caliph on earth were provided with this by Allah SWT with the creation of the earth and its contents. The human caliphate should be understood in the context of the prosperity of the earth and its contents. Efforts to utilize and manage nature in Islam are highly recommended. Therefore, one form of utilizing and managing nature is by working. In essence, every human being has the right to live. Therefore, within the framework of maintaining life, humans certainly need material or wealth. However, when someone is unable to work or works but the results are not sufficient for their needs, then this is the role of Muslims as a unit to help each other and help each other (Azizi, 2004).

According to (Dzakfar, 2007) Islamic economics shows that although property is owned/owned by individuals, it has a social function that must:

- 1) **Distributive**
Don't let property ownership be concentrated in the hands of rich or well-off people, but wealth must be channeled into productive fields, so that there is cooperation between rich or well-off people. With his capital he can provide employment opportunities or provide benefits to economically weak groups.
- 2) **Develop**
Wealth is felt by many people so that property owners avoid greed and stinginess, and use their property for social purposes such as donations, zakat and alms.
- 3) **Effective**
Effective, that is, assets as capital must play a role in various productive fields which will ultimately be channeled into various business fields in a distributive manner that can accommodate and carry out economic productivity and effectiveness and avoid the accumulation of assets.

D. **Property Resource Management**

In the Islamic view, wealth essentially belongs to Allah SWT. then Allah has handed it over to humans to control the property through His permission so that the person legally owns the property. The existence of a person's ownership of a certain individual's property also includes activities to utilize and develop the

ownership of the property that he already owns. Every Muslim who legally owns certain assets has the right to utilize and develop his assets. However, in utilizing and developing the assets he already owns, he is still obliged to be bound by the provisions of Islamic law relating to the use and development of assets (Sobarna, 2021).

The concept of ownership in Islamic economics emphasizes social responsibility and wise management of natural resources. Applying these principles can help prevent overexploitation and harm to the environment. According to Chapra (2000), "ownership in Islam is a trust, and the owner has a moral responsibility to manage this wealth fairly and responsibly". These principles emphasize the importance of distributive justice in resource ownership (MU Chapra, 2000). In discussing the concept of ownership in Islamic economics, "we need to understand that ownership in Islam is not just a legal right, but also a moral responsibility" (Khan, 2010). Resource management must ensure that natural wealth is distributed fairly among the entire community" (MU Chapra, 2000) (Thus, the responsibility to maintain social and economic balance is reflected in the management of resources. Humans are given the responsibility to manage the wealth they own fairly and responsibly. There is a prohibition against usury, maysir (gambling), and the practice of -harmful economic practices

E. Redistribution of wealth and the benefit of the people

Through the application of the concept of ownership in Islamic economics, it can be hoped that there will be a fairer and more sustainable distribution of resources. This approach can help Indonesia overcome the scarcity problem by reducing economic disparities and increasing the wise use of natural resources (M. Umer. Chapra, 2008). The principles of social justice and equitable distribution are the focus, so that wealth and resources can be used for shared prosperity. One way to overcome the problem of scarcity in the Islamic economy is through the practice of zakat (obligatory donations) and infaq (voluntary donations), which aim to reduce inequality and provide assistance to those in need. The concept of ownership in Islamic economics emphasizes the fair distribution of wealth through the practice of zakat and infaq. Effective implementation of this system can help overcome economic inequality by distributing wealth fairly in society. (Siddiqi, 1983).

F. Integration of the Concept of Islamic Ownership in Overcoming Scarcity in Indonesia

Community empowerment through collective ownership can improve overall economic prosperity. applying the concept of ownership in Islamic economics provides a strong foundation for overcoming scarcity problems in Indonesia". By combining the principles of distributive justice, Indonesia can develop a more just and sustainable economic system (Lindsey & Pausacker, 2019). By applying economic principles Islam, such as zakat, waqf, and the principles of distributive justice, Indonesia can overcome the problem of scarcity in a more just and sustainable way (Kahf, 2000). Islam views that, although the wealth we obtain is the result of our own hard work, the truth is behind Our property contains the rights of other people. Therefore, in addition to purifying property and giving other people's rights, Islam requires zakat. Through these instruments, resources are distributed fairly to help those in need. Community empowerment through Collective ownership and fair distribution will improve overall economic prosperity. The integration of the concept of Islamic ownership can be a sustainable solution to overcome the problem of scarcity in Indonesia, by paying special attention to distributive justice and economic sustainability (Hasan, 2011).

CLOSING**Conclusion**

1. Ownership according to Islam is the granting of property rights from one party to another party in accordance with the provisions of the Sharia for control. In essence, everything in nature belongs to Allah SWT, humans are only recipients of a trust to manage and empower existing assets or resources, so that in the future all activities in managing these assets will be accountable again in the afterlife.
2. The concept of ownership in Islamic economics emphasizes social responsibility and wise management of natural resources. Applying these principles can help prevent overexploitation and harm to the environment. Humans are given the responsibility to manage the wealth they own fairly and responsibly. There is a prohibition against usury, *maysir* (gambling), and detrimental economic practices
3. In empowering Islamic ownership resources emphasizes the redistribution of wealth to overcome the problem of social equality gaps. The principles of social justice and equitable distribution are the focus, so that wealth and resources can be used for shared prosperity. One way to overcome the problem of scarcity in the Islamic economy is through the practice of *zakat* (obligatory donations) and *infaq* (voluntary donations), which aim to reduce inequality and provide assistance to those in need.

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