

Public Understanding of the Concept of Property Ownership in Islamic Perspective (Case Study of Residents Al-Mizan Islamic Boarding School)

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Abstract

This study aims to determine the public's understanding of property ownership from an Islamic economic perspective. This research method uses qualitative education. The data obtained from this research is by reviewing data sources objectively in the field regarding the public's understanding of Property Ownership in the Al Mizan Muhammadiyah Islamic Boarding School Lamongan. The concept of property ownership from an Islamic Economic Perspective is a property that recognizes individual property rights and public property rights; both rights are not absolute. This study shows that property rights are closely related to the principle that humans are the holders of the trust of Allah SWT. So, in the Islamic Economic Perspective, the concept of property ownership belongs to Allah SWT. Therefore, humans do not have the right to control a property without considering the impact. The study results show that the understanding of the community, in general, is currently shallow because they do not understand the meaning of property ownership as a whole, where they only know.

Keywords: Ownership, Assets, Islamic Perspective

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1. Introduction

In Islam, assets are considered part of activities in life made by Allah to assist the exchange process (buying and selling) and are also used as a measure of values. With its rules and concepts, Islamic law will control the way to get property, distribute it, the exchange process with other goods, and regulate the rights of people in that property. According to Nizar (2016), property or assets that exist on this earth essentially belongs to Allah SWT absolutely and is subject to the rules that have been outlined. With that, humans are obliged to feel bound by God's commands and teachings regarding property, and human property rights are not absolute in terms of property ownership. Humans have the right to use and manage these assets following the provisions that have been outlined to provide welfare to all humanity because all that is in the heavens and on earth is intended for humans for the necessities of life.

Logically, it can be ascertained that everything created by Allah SWT for humans must be sufficient for all humanity. Ownership issues arise when humans gather and interact to form a community to meet needs to survive. In the reality of life, it is found that there is a group of people who can fulfill their needs, and even more, on the other hand, there are not a few other groups of

people who cannot fulfill their needs.

Allah has made the earth and all its contents open to be used by humans to seek assets or sustenance to meet their needs, "It is Allah Who created the heavens and the earth and sent down rain from the sky, then he brought forth with it various fruits as sustenance for you, and he have subdued (also) for your rivers. And He has subjected (to) you to the sun and the moon, which continues to circulate (in their orbits), and has subjected to you the night and the day. And he has given you (your needs) from all that you ask of him, and if you count the favors of Allah, you cannot count them..." (Surah Ibrahim (14): 32-34).

The verse explains that it is comprehensive and many of God's gifts humans can use to fulfill their needs. Human life in having assets to meet their needs is influenced by an economic system that affects them. The economic systems are generally known are the capitalist economic system, the socialist economic system, and the Islamic economic system. The capitalist economic system views material and individual ownership as the benchmark, while the socialist economic system is the opposite, namely that it fully recognizes collective ownership. Then came the just Islamic economic system, by which Allah made the main characteristic of this ummah.

The Islamic economic system is a central economic system between the capitalist and socialist economic systems. The hallmark of this middle class is reflected in the just balance that Islam establishes between the individual and society, nor does it abuse individual rights as it does in a socialist economic system. However, the middle between the two, not wasting and exaggerating and not transgressing, as the word of Allah SWT: "And Allah has desired the heavens and He put the balance (justice). So that you do not exceed the limit regarding the balance. And establish the balance with justice and do not reduce the balance." (Ar Rahman (55): 7-9). Islam has given each individual and community rights and demands the harvest of all its obligations. Nowadays, people's understanding of property ownership in Islam is very lacking. People do not understand the meaning of property ownership in its entirety, where they only know the meaning of property ownership briefly. There are still many people who do not know about the meaning of property ownership.

Based on this background, the researcher examines the public's understanding of the concept of property ownership in Islam by taking a case study on the residents of the Al-Mizan Islamic Boarding School Muhammadiyah Lamongan. This study focuses on seeing how people understand the concept of property ownership in Islam. This research is expected to practically add insight and knowledge about the problem of property ownership in Islam. In addition, this research can contribute thought or information for the public to pay attention that what we have belongs to Allah SWT. He is the owner of the entire universe and everything.

2. Literature Review

2.1. Ownership

2.1.1. Definition of Ownership

Ownership comes from the word property which means the income of a person authorized to allocate assets controlled by others with the obligation to always pay attention to the source (party) who controls it. According to Mardani (2014), etymologically, the property comes from the Arabic word Al-Milk which means mastery of something. Al-Milk also has the meaning of something that is owned (assets). Possession also means a person's relationship with an object recognized by syara', which gives him extraordinary power over that property. He is entitled to legal action against that property unless there are obstacles in syara'. According to M. Sularno (2003), ownership is a specialty to master something that overrides other people can take advantage of something. So, ownership allows the owner to take advantage and benefits of ownership and prevents others from

taking advantage and benefits without the owner's permission. Sulistiawati (2017) also means that ownership is *syara'* law that applies to physical goods or only benefits.

Meanwhile, according to Djuwaini (2010), ownership is the relationship between humans and assets determined by the *syara'* where humans choose the extraordinary authority to carry out transactions on these assets as long as there are no things that prohibit it. Ownership is owned by humans either in the form of property (*dzat*) or the value of benefits.

From some of the definitions above, it is understood that ownership is a relationship between humans and assets determined by *syara'* in the form of special property treatment, which allows it to be used in general until there is a prohibition on using it.

2.1.2. Ownership Concept

According to Afzalur Rahman (1995), the concept of property ownership in Islamic economics recognizes individual rights to own property. Even so, he provides certain limitations so that this freedom does not harm the interests of the general public. Therefore, he emphasizes the limitations of individual freedom in obtaining property, including:

1. Individuals are free to fight for their economy as long as they do not violate or harm the rights of other individuals or endanger the public interest (society).
2. In order to maintain his life, he must do what is lawful and leave what is unlawful to earn a living and not take unlawful things.

Meanwhile, according to Taqiyuddin An-Nabhani (2009), the concept of ownership is divided into:

1. Private property.

Individual/private property is an individual right recognized by sharia wherein a person can own movable or immovable property. This right is protected and limited by sharia law, and there are controls.

2. Collective property.

Public/collective property is all assets that have been assigned ownership by Allah for Muslims so that the assets become the common property of Muslims. Individuals can take advantage of the assets, but it is forbidden to own them privately.

3. State property.

State ownership is a property that is the right of all Muslims, while its management is the state's authority. The difference between general and state property is that the state cannot give individuals public property. In contrast, state property can be given to individuals following the agreed terms.

2.1.3. Kinds of Ownership

According to Azhar (2004), the *fukoha* divide the types of ownership into two, namely:

1. *Al-Milk At-Tamm* (perfect ownership)

Perfect property rights are property rights to the substance of something (the object) and the benefits are shared, so that all rights recognized by *syara'* remain in the hands of the owner. Perfect property rights are full rights that give the owner the opportunity and authority to carry out various types of *tasarruf* justified by *syar'i*.

2. *Al-Milk An-Naqish* (imperfect ownership).

Naqish property rights (imperfect) is to have the benefits only because the goods belong to someone else, or to have the goods without benefit. As for the kinds of naqish property rights, namely: First, milk *al-'ain* or milk *al-raqabah*, namely ownership rights to the object only, while the benefits are owned by someone else. lead to the emergence of milk al-benefits, namely: *i'arah* (loans); *ijarah* (lease rent); *waqf*; will and *ibrahah*.

In addition, according to YUSDANI (2003), in terms of objects, ownership is divided into three forms, namely: 1) *Milk al-'ain*, namely ownership in the form of objects, both fixed and moving objects. 2) *Milk al-manfa'ah*, namely ownership of the benefits of an object. 3) *Milk ad-dain*,

namely ownership of debts that exist in other people.

2.1.4. Causes of Ownership

According to Ghufroon A Mas'adi (2002), that the causes of property ownership in Islam include:

1. *Ihraz Al-Mubahat* (mastery of free assets means controlling assets others have not controlled).
2. *Al-Tawalud* (children or breed) means something produced from something else.
3. *Al-Khalafiyah* (Replacement), namely the replacement of someone or something new occupying the position of the old owner.
4. *Al-Aqd*, namely the relationship between consent and acceptance in accordance with the provisions of *syara'*.

Meanwhile, according to Taqyudin An-Nabhani (2009), the causes of property ownership in Islam include:

1. Work, by reviving dead soil, digging for earth's contents, hunting, brokering (*samsarah*), company between property and labor (*muhlarabah*), irrigating agricultural land (*masaqat*) and labor contracts (*ijarah*)
2. Inheritance
3. The need for property that sustains life, meaning that if a person is unable to obtain assets for reasons of *syara'*, then he gets property to survive from the state.
4. They give state assets to the people, meaning that the state gives the people property from the *Baitul Maal*.
5. Assets obtained without compensation for assets/labor, for example grants, gifts, inventions and others.

The two opinions above show the similarity that in principle every individual to obtain property must be by working, or other methods permitted by *syara'*, so not according to the will and will of each individual.

2.2. Assets

2.2.1. Definition of Asset

According to the language, the word "assets" is the same as the word "mal" in Arabic which means anything that belongs to everything, also means every object, commercial item, transferred property, money or animal owned individually. or group (Yazid Ahmad, 2006). Meanwhile, according to Wahbah Az Zuhail (1989), property is "something that is needed and obtained by humans, both in the form of tangible objects such as gold, silver, animals, plants and (which are not visible), namely benefits such as vehicles, clothing and shelter. "

Hanafiyah cleric say that property is "Everything that human instincts tend to it can be stored until the required time limit". Based on this understanding, at a glance that property can be in the form of material that can be stored, taken or used by humans. So, assets are all things, both movable and immovable, tangible or intangible, that can be owned and controlled by someone.

From several opinions regarding the definition of property above, according to Ghufroon A. Mas'adi (2002), carrying property contains the following elements:

1. Is material (*'aniyah*), or has a real form
2. Can be kept for possession (*qabilan lit-tamlík*)
3. Can be used (*qabilan lil-intifa'*)
4. *Urf'* (customs or habits), society views it as assets.

Thus, property is everything that can be used by humans in everyday life that can be taken, stored (controlled) and can be utilized by humans.

2.2.2. Asset Position

2.2.2.1. Al-Qur'an

There are many verses in the Qur'an that explain the position of property in humans, because indeed the assets given by Allah is for the benefit of humans as well. According to Suhendi (2002), the position of the property includes:

1. Assets as world jewelry

Assets is a decoration of human life. Humans like to accumulate assets and tend to be arrogant and arrogant because of it. The word of Allah that explains about it is:

"Assets 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." (Surat al-Kahf (18): 46)

In the verse above, it is explained that the human need or pleasure for property is the same as the need or pleasure for children or offspring, so the human need for property is a basic need.

2. Assets as a mandate

The assets entrusted by God to humans can bring goodness to humans if humans use them according to His commands, but can give badness if they only obey their desires without paying attention to God's rules. The assets entrusted by God to humans can bring good to humans if humans use them according to His commands, but can give badness if they obey their desires without paying attention to God's rules.

3.2.2.1. As-Sunnah

Rasulullah SAW said "Woe to those who serve as servants of dinars (money), those who become servants of dirhams, those who become servants of toga or clothes, if given they are proud, if they are not given they are angry, hopefully they will be harmed and feel sick, if they are not given they are angry. if he gets into a disaster he will not find a way out." (Narrated by Bukhari).

The hadith shows that people who are proud of their property, by forgetting the nature of Allah entrusting the assets, then Allah will give an azab that is comparable to that.

2.2.3. Asset Function

The function of assets for humans is very much. Assets can support human activities, both in good and bad activities. Therefore, humans always try to have and control it. Not infrequently by using various methods that are prohibited by religion and state law or provisions that are mutually agreed upon by humans. The method of obtaining property will affect the function of the property. Like obtaining assets by stealing, humans will use these assets for the pleasure of life, for example for drunkenness, gambling, household infidelity and others. On the other hand, people who seek assets in a lawful way usually use their assets for things that are beneficial for life. According to Haroen (2000), the function of property is:

1. To provide personal and other benefits.
2. For self-dedication to Allah SWT.
3. To help the welfare of other communities.

Meanwhile, according to Leli (2019), the functions of property in accordance with Islamic law are: 1) Functioning in perfecting the implementation of worship, not only special worship (*mahdhah*) such as zakat, pilgrimage and prayer, but also other worship such as the obligation to cover the genitals. 2) Increase faith (*taqwa*) in Allah, as said by Sayyidina Ali bin Abi Talib that poverty tends to get closer to disbelief. 3) Continuing life from one period to the next.

2.2.4. Division of asset

According to Hendi Suhendi (2002), the jurists review property from several aspects, then the property consists of several parts that have their own characteristics and laws. The distribution of these assets includes:

1. *Mutaqawwim* Assets and *Ghair al-Mutaqawwim* Assets

Mutaqawwim assets are things that can be controlled by work and are permitted by *syara'* to use them. The meaning of the meaning of *ghair al-Mutaqawwim* property is the opposite of *mutaqawwim* property, namely everything that cannot be controlled by work and is prohibited by *syara'* to use it.

2. *Mitsli* assets and *Qimi* assets

Mitsli and *Qimi* assets as something that has similarities or equality in the market, there is no difference in parts or unity. property which is second to none or can be exchanged for something similar and the same is called *mitsli* and property which is second to none or different is appropriately called *qimi*.

3. *Isthlak* property and *isti'mal* property

Isti'mal assets are assets that are used only once, while *isti'mal* assets are assets that can be used many times.

4. The assets of *Manqul* and the assets of *Ghair al-Manqul*

Manqul assets are assets that can be moved and changed from one place to another, either remaining in their original form and condition or changing their shape and condition with these movements and changes. While the assets of *ghair al-manqul* mean everything that is fixed (permanent property), which cannot be moved and changed its position from one place to another according to its origin, such as gardens, houses, factories, rice fields and others.

5. *'Ain's* assets and *Dayn's* assets

'Ain's property is property in the form of objects, such as clothes, vehicles and others, while *Dayn's* property is something that is under responsibility, for example money that is in someone's responsibility.

6. Assets of *Al-'Aini* and assets of *Al-Nafi'*

'Aini's assets are objects that have value and form (tangible), such as houses, livestock and others, while *nafi'* assets are assets that gradually grow according to the development of time, therefore these objects do not materialize and are impossible to store.

7. *Mamluk* assets, *Mubah* and *Mahjur*

Mamluk assets are assets whose status is either individual, public or state ownership. *mubah* property, namely the law of property in its origin, that is, no one owns it. Meanwhile, *mahjur* property is property that cannot be owned by individuals.

8. Assets is Divisible and Indivisible

Assets that can be divided are assets that do not cause loss or damage when distributed, such as rice. Meanwhile, assets that cannot be divided are assets that cause loss or damage when distributed like luxury objects.

9. Principal Assets and Proceeds

Principal assets are assets that may give rise to other assets or in economic terms called capital assets.

10. Distinctive Assets and *'Am*

Distinctive assets are individual property that cannot be taken advantage of unless the owner approves it. Meanwhile, *'am* property is public property that is freed from taking its benefits.

2.3. The Concept of Property Ownership in an Islamic Perspective

Islam has a unique view of assets. According to Yazid Ahmad (2006), property according to Islam as described in the Qur'an belongs to the ultimate owner of all property in this universe, namely Allah s.w.t. and humans are only representatives or holders of temporary trusts to own, manage and manage the assets bestowed by Him according to the limits that have been determined by Allah

SWT.

Meanwhile, according to Sulistiawati (2017), Islam has a distinctive and unique concept, which is different from all other economic systems. In the view of Islam, the original owner of all property with all kinds is Allah SWT, because He is the creator, regulator, and owner of everything in this universe, while humans are the party who gets the power from Allah SWT to own the property, related to this ownership. There are three kinds, namely individual ownership, public ownership, and state ownership.

In the next few years Leli (2019) stated, ownership means a sharia relationship between humans and something (treasure) which gives that person an absolute right to make use of (tasharruf) on that thing and prevents others from using it, while property is everything that is used. Humans in the life of the good world are property, money, land, vehicles, houses, jewelry, household furniture, plantation products, marine-fishery products, and clothing.

Then seen from the latest research put forward by Muhtadi (2020), the concept of property ownership in Islam is very comprehensive, where Islam not only regulates how property can be obtained in a lawful way, how property can be developed, and utilized, but also regulates how to ensure that assets can be acquired. The property can function to prosper the people, namely by moving the owners to distribute it in order to meet the needs of their lives.

Judging from the opinions of several authors above about the concept of property ownership in Islam, in this study the researcher suggests that overall property ownership in the Islamic perspective is property that essentially belongs to God, and property owned by humans is actually a gift from God entrusted to him. Therefore, it is appropriate if the use and expenditure of property is in accordance with God's rules as well. Allah is the absolute owner or true owner of all the assets owned by humans and those in the universe. He is the creator of the universe and he is also the One Who Owns it.

Allah is the absolute owner of everything, then it is also His right to give it to anyone regardless of the class or class He wants, and it is His right to take the property from whomever He wills. So, property ownership in the perspective of Islamic economics absolutely belongs only to Allah SWT, so it is not humans who are the absolute owners of assets as in the capitalist economic system. In fact, the mechanism for managing property ownership in the perspective of Islamic economics in general is how to move the real economic sector so that the production of goods and services can develop and can create jobs so that the welfare of the community continues to increase. There is a clear division between individual ownership, state ownership and public ownership so that there is a balance between individual freedom to work and seek to gain assets with protection of public property for the welfare and benefit of the whole society.

2.4. Utilization of Assets in the Perspective of Islamic Economics

There are two forms of property use, namely the development of property (*tanmiyatul al-mal*) and the use of property (*infaqual-mal*).

1. Development of property (*tanmiyatul al-mal*),

According to Jamaludin (2020), property development is related to ways and means that result in increased assets, namely agricultural production, trade, industry and money investment in the service sector. The law of property development is related to the law regarding the ways and means to produce property. On the other hand, Islam prohibits several forms of property development such as usury (both *nashiah* in the banking sector and *usury fadhil* in the capital market), hoarding assets, monopolies, cartels, gambling, fraud, transactions for illicit goods, assets from KKN, and so on. Meanwhile, in the book he wrote, Viethzal Rivai (2009) states, the growth or development of assets are efforts related to ways and means that can grow and develop assets so that they increase from their original condition.

So, from some of the opinions above, the researchers in this study concluded that the development of property carried out by a person on his property is a nature that has been determined by God in humans, so that the assets owned by humans will not be the same in number. Human assets will be determined by the extent of the effort he does for the development of the assets he has. However, the inequality of property owned by one person with another should not be used as a reason to be jealous or envious among others, especially among Muslims, because all assets is sustenance that has been given by Allah to whomever he wants.

2. Use of property (*infaqual-mal*)

According to Jamaludin (2020), the use of assets is the use of assets with or without material benefits obtained. Islam encourages mankind to use their assets not only for personal interests but also for social interests. Not only meeting material needs but also non-material interests such as family and parental support, orphans, zakat, infaq, alms, gifts, grants, jihad fi sabilillah, and so on. On the other hand, Islam forbids some practices of using assets such as *riswah*, *israf*, *tabdzir* and level (buying haram goods or services) and also denounces miserly behavior. The implication of the use of property by always looking at religious rules will avoid the community from the risk of damage.

From the opinions expressed above, the researcher in this study concludes that property is a mandate for humans as the caliph of Allah and must be developed as much as possible so that it can be used for the interests and welfare of mankind, both for individuals and the state.

2.5. Previous research

The concept of property ownership in Islam has been proven by several existing studies. The following is a study that discusses the concept of property ownership in Islam:

1. Ridan Muhtadi (2020), with the title "Overview of Islamic Economics on the Concept of Ownership in the Indonesian Context," states that the concept of property ownership in Islam is very comprehensive, where Islam does not only regulate how property can be obtained in a lawful way, how property can be developed, and utilized, but also regulates how the property can function for the welfare of the people, namely by moving the owners to distribute it in order to meet their needs. The difference between this research is explicitly analyzing the concept of ownership from an Islamic perspective and referring to ownership in the Indonesian context. At the same time, in this study, the researchers focused on examining people's understanding of the concept of property ownership in Islam.
2. Yazid Ahmad and HJ. Iknor Azli Ibrahim (2006), the research by the title "The Concept of Assets According to the Perspective of Islamic Law and Civil Law states" that Islam and civil law recognize that property is something that has value, can be controlled and owned in addition to being allowed to cultivate it. Otherwise, it is not considered property. But 'worth' here has a different perspective. The difference between this research is that the focus of research in Yazid Ahmad's journal is to analyze the concept of property from Islamic law and civil law. In contrast, in this study, the researcher focuses on examining people's understanding of the concept of property ownership in Islam.
3. Sulistiawati (2017), in her study "The Concept of Ownership in Islam Studies on the Thoughts of Shaykh Taqiyuddin an-Nabhani," states that Shaykh Taqiyuddin tries to explain ownership in Islam as different from capitalists and socialists. According to him, in general, everything in nature belongs to Allah, then Allah left it to humans to manage it. God assigns ownership to private ownership, public ownership, and government ownership when it comes to humans. The difference between this research is Reviewing

the concept of ownership in Islam according to Shaykh Taqiyuddin an-Nabhani. At the same time, in this study, the researchers focused on examining people's understanding of the concept of property ownership in Islam.

4. Jamaludin (2020), with the title "The Concept of Property Ownership in the Perspective of Sharia Economic Law," states that property is one of the essential instruments in this life. Property is a supporter of the continuity of human life, in Islam, it is always emphasized the importance of independence in having assets through work or business because indeed Allah loves his servants who always give alms / give alms/tithe with his help. Allah SWT likes hard workers or people who are persistent in seeking assets to benefit the hereafter. The difference between this research is specifically reviewing the concept of property ownership in the perspective of Islamic economic law, while in this study, the researchers focused on examining the public's understanding of the concept of property ownership in Islam.
5. Meisarah Leli (2019), with the title "The Concept of Property and Ownership in an Islamic Perspective," states that property is everything that humans use in worldly life, whether it is property, money, land, vehicles, houses, jewelry, household furniture, produce plantations, marine-fishery products, and clothing. In comparison, ownership means the sharia relationship between humans and something (property), which gives that person an absolute right to use (*tasharruf*) on that thing and prevents others from using it. The difference between this research is that the focus of the discussion is on the concept of property and ownership from an Islamic perspective. In contrast, in this study, the researcher focuses on examining people's understanding of the concept of property ownership in Islam.

3. Method, Data and Analysis

In writing this scientific paper, the author uses a descriptive type of research, namely research conducted by providing a systematic and careful description of facts and specific populations, and also using a qualitative approach, which is a type of research conducted by examining phenomena in society as a source of information. Objective data use field observation about understanding the concept of property ownership in Islam for the people of the Al-Mizan Islamic boarding school.

There are two sources of data in this study described as follows.

1. Literature Research, namely collecting data by reading books, scientific writings, and articles related to this discussion's topic.
2. Field Research, namely collecting data using the author directly going to the field at the Al Mizan Islamic Boarding School to collect the data needed to prepare this research. This field research was carried out using the Interview technique, namely collecting data, information, or opinions taken through interviews with respondents and distributing questionnaires to obtain information about public understanding of Property Ownership from an Islamic Perspective.

In this study, the researchers determined the population, namely the people in the Al Mizan Islamic Boarding School. At the same time, the selected sample is part of the population taken using specific techniques. So that in this study, the researchers set 21 respondents, with the following details.

- | | |
|--------------------------|-------------|
| 1. Ustadz / Ustadzah | : 4 people |
| 2. Santri and Santriwati | : 17 people |
| Total | : 21 people |

4. Result and Discussion

4.1. Al-Mizan Islamic Boarding School Community's Understanding of the Concept of

Property Ownership in an Islamic Perspective

4.1.1. Overview of Al-Mizan Islamic Boarding School

Al-Mizan Islamic Boarding School is located in the east of Lamongan, approximately two kilometers from the city center. Precisely located in the village of Banjarmendalan district. Lamongan and bordering the Deket sub-district, Lamongan district. And the Al-Mizan Islamic Boarding School is located in a community environment where the majority of the population works as Civil Servants (PNS) and some others work as farmers.

The Al-Mizan Islamic Boarding School was initially the Muhammadiyah Orphanage of the Lamongan Branch. Muhammadiyah Orphanage Lamongan Branch was established on August 17, 1985, to be precise in Banjar Mendalan Village, District / Lamongan Regency or better known as the address Jl. Sudirman No.1 (north of Cadet Soewoko monument) Lamongan, East Java. This Muhammadiyah Orphanage was initially pioneered and founded by Drs. HM. Syukron (late) was later supported by the Muhammadiyah Branch Leaders and Aisyiyah Lamongan Branch and Muhammadiyah Lamongan leaders/elders. This Islamic boarding school has many students from various regions in Lamongan and its surroundings. Besides school, the students in this Islamic boarding school are also fostered in the Al-Khoiriyah student dormitory regarding the deepening of religious sciences.

This Islamic Boarding School has a vision, "The formation of intelligent, skilled, and independent Salih-Salih generations," and has several missions as follows "Providing knowledge about true and strong faith. Provide knowledge about understanding the law (*sharia*) and giving Knowledge about Fadha'il Amal. Provide knowledge about Science and Technology (skills). Provide guidance and examples (*uswah*) to practice and work on the knowledge they have acquired. By always straightening intentions and hoping for the grace, guidance, and *ridho* of Allah SWT. In addition, this Islamic boarding school also has a motto that is "and should fear Allah those who if left behind them weak children (the science of the *deen*)" (QS. An-Nisa ': 9).

4.1.2. Analysis of Public Understanding of the Concept of Property Ownership in an Islamic Perspective at Al-Mizan Islamic Boarding School.

4.1.2.1. Asset Ownership in Sharia Economic Perspective is just understanding.

Overall, property ownership in the perspective of sharia economics is essentially the property of Allah, and the property owned by humans is a gift from Allah entrusted to him. Allah is the absolute owner or actual owner of all the assets of humans and those in the universe. He is the creator of the universe, and he is also the One Who Owns it.

Allah is the absolute owner of everything, so it is also His right to give it to anyone regardless of the class or class He wants, and it is His right to take the property from whomever He wills. So, in the perspective of Islamic economics, property owners belong only to Allah SWT, so it is not humans who are the absolute owners of assets as in the capitalist economic system.

Table 4.1

Do you understand Property Ownership from an Islamic perspective?

Answer options	Voter
a) Just understand	8
b) Understand and know the purpose and function	2

c) Not really understand	5
d) Do not know	2
Total	17

The data shown in table 4.1 shows that public understanding of the concept of property ownership in an Islamic perspective is still relatively weak; this indicates that respondents who choose a) understand, knowing as many as eight respondents. Of course, this is a big problem for them because of the lack of religious knowledge in the aspect of knowledge of property ownership.

4.1.2.2. Knowledge of various types of ownership.

In Islam, there are three kinds of ownership: Individual ownership is a person's right to use something property. These assets are obtained from businesses that are run like work. This ownership right is a *syar'i* right for every individual. This right is also protected and regulated by Islamic law. Public ownership is property ownership or an object that every community collectively uses. Shared ownership is usually in the form of goods necessary for humans in everyday life, such as water, fire, meadows, rivers, etc. Meanwhile, state ownership is property which is the right of all human beings, while its management is the authority of the state.

Table 4.2

Do you know what kind of ownership it is?

Answer Options	Voter
a) Private ownership, public ownership and state ownership	10
b) Don't know at all	3
c) Perfect and imperfect ownership	2
d) Ownership of all humans	2
Total	17

Based on the variety of answers given by respondents in table 4.2, it is an indicator that people's understanding of the intricacies of ownership, such as various types of ownership, has not been fully understood.

4.1.2.3. Knowledge of the position of property in Islam.

Assets have a crucial position in life. Purchases can support all human activities, meet basic human needs such as clothing, food, and housing. Property is also positioned as a trust or deposit from Allah SWT to humanity. Because the property is a deposit, therefore humans are obliged to protect the property.

Table 4.3

Do you know the position of property in Islam?

Answer Options	Voter
a) Just to know	7
b) Assets as a deposit from Allah SWT	1
c) Something that all humans have	8
d) Don't know at all	1
Total	17

Based on the variety of answers given by respondents in table 4.3, it is an indicator that people's understanding of the position of property in Islam is still weak because they give respondents that property is something that all humans own while the position of property in Islam is a deposit from Allah SWT.

4.1.2.4. Knowledge of humans should not keep our own assets without sharing among human beings.

Storing assets is an act that can cause greed and greed in humans; besides that, the support that we have been entrusted to us from God. This nature of greed causes us always to feel inadequate and always follow our desires so that we do not care about the needs of the people around us. People like that will only make it difficult for themselves at the end of their lives because, in the future, the assets they have accumulated and stored will not be helpful in the afterlife. We as humans should share and not keep assets for ourselves. Islam is a religion that teaches to provide and realize benefits for other people and prevent harm.

Tabel 4.4

Why can't humans keep our own assets without sharing among human beings?

Answer Options	Voter
a) Because all the assets we have are only a deposit from Allah	16
b) Because by sharing assets will not run out	0
c) It is our duty as Muslims to share	1
d) As human beings, we must share with each other	0
Total	17

Based on the variety of answers given by respondents in table 4.4, it shows that most people already understand that property ownership is God's property and understands the prohibition against keeping assets so that they must share with fellow human beings.

4.1.2.5. Road and toll facilities, including what ownership.

Property ownership in Islam is divided into three, namely individual ownership, public ownership, and state ownership. Facilities such as highways and toll roads are state property. These facilities are in the public interest that the state provides for the maximum use of the community. These facilities include state ownership and do not include general license because these facilities are the community's rights as a whole while their management is under the authority of the state.

Tabel 4.5

What do you think about highway and toll road facilities, including what ownership they are?

Answer Options	Voter
a) Private ownership	0
b) Common ownership	2
c) State ownership	15
d) Ownership of all road users	0
Total	17

Based on the variety of answers given by respondents in table 4.5, it is an indicator that the public's understanding of examples of types of property ownership has been widely understood. For example, road facilities such as highways and toll roads are state property.

4.1.2.6. Understanding of Ustadz/Ustadzah at Al-Mizan Islamic Boarding School on the Concept of Property Ownership in an Islamic Perspective and Utilization of Assets in Islamic Economics.

The following are the results of interviews between researchers and several Ustadz/Ustadzah from the Al-Mizan Islamic boarding school regarding the understanding of property ownership from an Islamic perspective and the use of assets in Islamic Economics.

1. The researcher (PN) and several ustadz/ustadzah (ZA, SA, AY, RN) asked and answered questions about the concept of property ownership in an Islamic perspective.

PN: "What do you think about property ownership in perspective Islamic economics?"

ZA: "In my opinion, the source of the assets must be divided according to Islamic principles and how to use property must also be in accordance with Islamic Principles Islamic principles

because this will be a question in the future reckoning".

SA: "In my personal opinion, property in Islamic economics is ownership which is based on the distribution of real conditions in the field".

AY: "I think ownership in the perspective of Islamic economics is recognized individual property rights and public property rights. Where the two rights are not absolute. For this reason, humans do not have the right to control something without considering its impact".

RN: "In my opinion, assets should be used legally according to sharia law and assets are the drivers of economic activity. According to Islam, property on in fact, it belongs to Allah. But because God has entrusted his authority over the property to humans, then a person's acquisition of property is the same as the activities carried out by someone to use and develop property.

The researcher's interview with Ustadz/Ustadzah shows that property ownership is absolutely the property of Allah SWT. As humans who have been given the mandate, we must use assets legally and follow *syara'* law.

2. Researchers (PN) and several Ustadz/Ustadzah (ZA, SA, AY, RN) asked questions about the use of assets in Islamic economics.

PN: "What do you think about the use of assets in perspective Islamic economics?"

ZA: "In my opinion, it means that the use of assets is in accordance with the provisions of the Shari'a, for example, for family support, infaq in the way of Allah or other good things which is in line with Islamic law."

SA: "In my opinion, the use of assets is quite reasonable according to the existing main tasks and functions".

AY: "In my opinion, in this case it is forbidden to suppress the rights of others, through the assets they have, because in these assets there are some other people's rights that must be fulfilled. Islam allows every individual to have private property rights but must be in accordance with the provisions of the Shari'ah, so that private property rights can be useful for others."

RN: "I think when a person has assets, he essentially has the property is only to be used and bound by the laws of *syara'*, not free to manage absolutely. The concept of property ownership from a sharia economic perspective is the recognition of personal property rights and public property rights. Where these two rights are not absolute. This shows that property rights are closely related to the principle that humans are the holders of God's trust. Humans do not have the right to control something without considering its impact. In this case, it is forbidden to suppress the rights of others. A person who is stingy in essence violates the *syara'* law, because in the property there are some other people's rights that must be fulfilled (*Infaq* and *Sadaqah*). Islam allows every individual to own property."

The interview between the researcher and the Ustadz/Ustadzah shows that the use of assets in the Islamic economy is carried out following the provisions of the *Shari'a* so that there is no suppression of the rights of others and is beneficial to others.

5. Conclusion and Suggestion

5.1 Conclusion

Based on the things that have been described in the previous section, in this chapter, the author puts forward some conclusions from all the chapters that have been discussed as follows:

- 1) The understanding of residents of the Al Mizan Islamic Boarding School in Lamongan Regency, in general, does not understand the meaning of property ownership in its entirety,

where property ownership is only knowing and they only know in general terms.

- 2) Al-Mizan Islamic Boarding School residents are still weak in understanding the concept of property ownership in Islam, which belongs only to Allah SWT. Their understanding of the various types of ownership in Islam is still not fully understood that; in Islam, it is divided into individual ownership, public ownership, and state ownership. Likewise, the understanding of the property's position, which is a deposit from Allah SWT to all humans, is also relatively weak. However, many Al-Mizan Islamic Boarding School residents already understand the prohibition against storing or hoarding property and the obligation to share among humans. They have also begun to know what types of road facilities such as highways and toll roads include.

5.2 Suggestion

To educate about Property Ownership for female students (santriwati) and all residents in the Al Mizan Islamic Boarding School using method a mentoring program, with several suggestions offered, namely:

- 1) The need to develop exceptional guidance for understanding Property Ownership from an Islamic Perspective. There is no mistake in understanding the science of property ownership from an Islamic perspective.
- 2) It is necessary to cooperate with all sectors in the Al Mizan Islamic Boarding School regarding exceptional guidance on understanding property ownership from an Islamic perspective to realize broad knowledge in Al Mizan Islamic Boarding School.
- 3) Efforts must be made so that the understanding of the residents of the Al Mizan Islamic Boarding School on Asset Ownership can be achieved through the development of Property Ownership materials, of course with guidance from Ustadz / Ustadzah and residents at Al Mizan Islamic Boarding School in order to generate and add insight into knowledge about the understanding of Property Ownership in Islamic Perspective.

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