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The Concept of Property Ownership in the Qur'an: A Thematic Study of Individual Rights and Social Responsibility

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Abstract

The concept of property ownership in the Qur'an has two main dimensions: individual rights and social responsibility. The Qur'an emphasizes that wealth is a trust from Allah that can be owned personally, but its use must be in accordance with the principles of justice and the public good. This research uses a thematic interpretation method (*tafsir maudhu'i*), by collecting and analyzing Qur'anic verses related to property ownership, as well as considering historical context (*asbāb al-nuzūl*) and linguistic aspects. The results of the study show that Islam not only recognizes the individual's right to property, but also requires social responsibility, such as zakat, infaq, and the prohibition of hoarding wealth. Thus, the concept of ownership in Islam is not absolute, but is tied to ethical values and social justice. Property ownership is seen as a means to realize common prosperity and overcome social inequality. The emphasis on a balance between private property and social contribution

reflects the main purpose of Islamic law in creating justice and benefit. Therefore, the concept of wealth in the Qur'an is an important foundation for the development of an economic system that is oriented towards value and balance.

Keyword

Al-Qur'an, Property Ownership, Individual Rights, Social Responsibility, Thematic Interpretation

Introduction

Property ownership is an essential aspect of human life and is one of the central themes set forth in the Qur'an. In Islamic teachings, wealth is not only seen as a means of fulfilling personal needs, but also as a mandate that must be managed according to the principles of justice, balance, and benefit. Islam recognizes the individual's right to property, but at the same time establishes moral limits and social responsibility in its use (Fuad et al., 2023; Sait & Lim, 2019). In contemporary realities, the system of ownership is often trapped in an exploitative pattern due to the dominance of capitalism and liberalism, which in turn fuels economic inequality, social marginalization, and the unjust distribution of wealth. Data from the World Inequality Report shows that 10% of the world's population controls almost 76% of global wealth, while billions live in absolute poverty. This phenomenon shows the urgency to review the paradigm of ownership based on the Divine values contained in the Qur'an (Handayani et al., 2023).

Several previous studies have explored the concept of property ownership from an Islamic perspective. For instance, Bashir (2022) highlighted the philosophical dimension of ownership in sharia economics as a moral foundation that balances rights and obligations. Similarly, Godlee (2019) and Kraus et al. (2019) conceptually described property ownership in Islamic economics. However, their works did not deeply explore the ethical dimensions and *asbāb al-nuzūl* in the Qur'anic verses related to property. Furthermore, Lilena & Al-ghifari (2024) primarily focused on the classification of ownership types without elaborating on the crucial relationship between private ownership and social responsibility. Meanwhile, Sangaji & Nurfikra (2023) examined poverty from the Qur'anic perspective, yet did not fully address ownership as a source of justice and an instrument of distribution. While these studies undeniably make important contributions, they collectively leave room for a deeper exploration of the concept of ownership as a divine mandate, particularly concerning its ethical implications and the explicit connections to social responsibility within the Qur'anic framework

From the literature review, it appears that there is a research gap in terms of integration between the thematic interpretation approach (*tafsīr maudū'ī*), the historical context (*asbāb al-nuzūl*), and social ethics in understanding the verses about property ownership (Saputri et al., 2025).

Most studies still focus on the legal aspects or classification of forms of ownership, without including a critical analysis of the moral, social, and sharia message (*maqāṣid al-sharī'ah*), particularly in relation to *hifz al-māl* (safeguarding property) and *hifz al-nafs* (safeguarding life) (Aslami & Sudiarti, 2022; Taqiyuddin et al., 2023) as living beings, cannot be separated from material needs, such as property. In Islam, property is considered one of the trusts granted to human beings as owners in a *majāzi* sense. Therefore, this study explored the issue of property ownership that originates from inheritance regulated by Islamic law. According to Abu Zahrah, ownership by inheritance is part of special ownership. In order to elaborate this subject, library research method was used along with the analysis of literature based on *madhhab* doctrines. The study concluded that inheritance is one way of ownership of property through a change of ownership based on *ijbāri* (God's provisions).

Based on this background, this study aims to examine the concept of property ownership in the Qur'an using a thematic interpretation approach (Abubakar et al., 2023; Namazi, 2010) enabling man to live a noble life in this world and to enjoy eternal happiness in the world hereafter.¹ Since the Qur'an is the main source of Islamic beliefs, laws and practices, it provides the norms to which Muslims should try to approximate their beliefs and deeds. Consequently from the earliest times, there have been, among the Muslims, sustained efforts to understand the divine message enshrined in the Qur'anic verses. *Tafsir* (exegesis). The main focus lies on the analysis of the relationship between individual rights and social responsibility in property ownership, as well as the affirmation of the values of justice and the benefits that accompany it. For this reason, this research is formulated in two main questions: 1) How does the Qur'an balance between individual rights and social responsibility in property ownership? 2) How does the analysis of thematic interpretations of key verses strengthen the understanding that ownership is a mandate tied to ethical and social values?

This research is expected to make a theoretical contribution to the development of ethical and social-based thematic interpretation studies, as well as a practical contribution in formulating a just, inclusive, and sustainable Islamic economic system. By exploring the verses of the Qur'an contextually and thematically, this study can be a normative foothold in directing property ownership policies that are more in favor of the benefit of the *ummah* and realizing a just social order.

Method

This study uses a descriptive qualitative approach with the type of library research. All data analyzed are sourced from primary and secondary literature, especially Qur'anic verses that discuss property ownership as well as relevant classical and contemporary interpretive literature (Susanto et al., 2023). The method used in the analysis is thematic interpretation (*tafsīr maudū'i*), which is a method of interpretation by collecting all verses of the Qur'an from various *surahs* related to a certain theme, in this case the

theme of property ownership, individual rights, and social responsibility. These verses are then analyzed in depth based on the context of the descent of the verse, the linguistic meaning, and the understanding of the tafsir scholars. This approach was chosen to obtain a comprehensive and contextual understanding of Islamic values that govern property rights within the framework of social justice and the welfare of the ummah.

Results and Discussion

Property Ownership in the Qur'anic Perspective

Linguistically, ownership comes from the word *al-milk* (الملك) which is a derivation of the word *malaka-yamliku-malkan* which means to control, possess, or control something. In the context of sharia, *al-milk* is defined as a person's exclusive right to an object that allows him to use it as he wishes, as long as there is no prohibition from sharia (Jannah, 2023).

According to the fiqh muamalah literature, property ownership is a legal status that gives a person or entity the right to control an object or wealth, utilize it, divert it, or prevent others from using it (Afi Rizqiyah, Isyfa' Maulidiyah, 2024). The property can be in the form of tangible or intangible objects, as long as it can be economically valued and utilized in accordance with Islamic law.

In Islam, the basic principle of ownership states that all property essentially belongs to Allah SWT (Firdaus & Firmansyah, 2025). Humans are only the caliph (manager or trustee) of the property. Therefore, even if individuals are allowed to own property privately (individual property rights), its use must remain within the framework of justice, benefit, and social responsibility.

Scholars generally categorize ownership into three primary types within an Islamic framework. Firstly, individual ownership (*al-milk al-fardi*) refers to the personal possession of objects or wealth acquired through legitimate means, such as inheritance, transactions of buying and selling, grants, or gifts. Secondly, public ownership (*al-milkiyyah al-'ammah*) encompasses assets that cannot be exclusively controlled by individuals, including essential resources like water, public roads, communal pastures, and certain natural resources vital for collective benefit. Lastly, state ownership (*al-milkiyyah al-dawlah*) pertains to properties managed directly by the state for the welfare of the populace, exemplified by significant revenues derived from mining, state-administered waqf lands, or public treasury funds (*baitul mal*) (Mursyid et al., 2024).

In Islam, property ownership not only includes the individual's right to control and enjoy wealth, but also contains a social responsibility inherent in each owner. The Qur'an teaches that wealth is a mandate from Allah SWT that must be used for good, not solely for personal interests. Therefore, in every property owned, there are rights of others in need (Mundzir et al., 2025). This is confirmed in Q.S. Az-Zariyat: 19 which states that in the wealth of the believers there is a section for the poor, both those who ask and those

who do not. In addition, the obligation of zakat is the main mechanism in the fair distribution of wealth, as instructed in Q.S. At-Taubah: 103. Islam also encourages involuntary infak and alms as a form of concern for others, as well as a means of cleansing the soul from miserliness. The prohibition of hoarding wealth without using it productively is affirmed in Q.S. At-Taubah: 34–35, which shows that wealth that is not used for social benefit will be a punishment in the hereafter. In fact, the consumption and use of property is regulated so that it is not done excessively or extravagantly, as stated in Q.S. Al-Isra': 26–27 (Surah & Taubah, 2025). This whole teaching shows that in the Islamic view, wealth is not just a symbol of personal success, rather, it is a means to realize justice, social balance, and the blessing of life. Therefore, social responsibility in property ownership is an integral part of faith and worship to Allah SWT.

The Islamic legal framework regarding property ownership is based on the verses of the Qur'an.

The explanation of the ownership of wealth in Islam is reflected in the verses of the Qur'an such as Q.S. Ali-Imran (3): 14, Q.S. An-Nisa (4): 5, Q.S. Al-Kahfi (18): 46, and Q.S. At-Taghabun (64): 14-15, which affirms that wealth is a test from Allah that must be managed fairly and wisely following the explanation of each verse as follows:

1. Q.S. Ali Imran (3): 14;

زَيْنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ
الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا
وَاللَّهُ عِنْدَهُ حُسْنُ الْمَاَبِ ﴿١٤﴾

"It is made beautiful for humans to love various pleasures in the form of women, children, infinitely accumulated possessions in the form of gold, silver, selected horses, livestock, and rice fields. That is the pleasure of living in this world and with Allah is the good place of return".

The revelation of this verse relates to humanity's inherent tendency towards worldly pleasures, and how such inclinations can obscure the nobler purpose of life, which is to draw closer to Allah. Specifically, this verse serves as a crucial warning to Muslims against excessive attachment to temporary worldly pleasures, including wealth and children (Nisa & Nugroho, 2022).

According to some historical accounts, this verse (Q.S. Ali-Imran: 14) was revealed in response to worldly temptations that could divert individuals from their religious obligations. For instance, a narration indicates that this verse relates to companions who expressed worry about their lives after hearing the Prophet's warning concerning the trials associated with wealth and children (Munandar & Nopianti, 2022). Some companions specifically

inquired how to navigate the natural human inclination towards wealth and family, which could potentially hinder their worship and social obligations.

The coherence of this verse within its context refers to its relationship and appropriateness with verse 13. While verse 13 discusses divine assistance, verse 14 delves into humanity's preference for worldly pursuits. Thus, verse 14 can be understood as a further explanation of how an attachment to worldly things can indeed serve as a test for humans.

Regarding the tafsir and meaning of Q.S. Ali-Imran (3): 14, Tafsir Al-Muyassar, Al-Mukhtasar, and Madinah Al-Munawwarah all emphasize that this verse describes the innate human tendency to be attracted to women, children, gold and silver treasures, and even livestock as alluring aspects of the mortal world. They underscore that this world is merely a test from Allah SWT, and all its displayed pleasures are temporary. True eternal life and genuine enjoyment, according to these tafsir works, are reserved for the believers in His heaven (Jasmine, 2014).

This verse describes a natural phenomenon that occurs in humans: the love of wealth and worldly things that can satisfy their desires and desires. This verse does not prohibit the love of wealth, children, and all forms of worldly pleasures, but it warns that all of them are slander (tests) that can distract human attention from the higher purpose of life, which is eternal life in the sight of Allah (Sari, 2022). In the context of the theory of ownership in Islam, the property owned by humans is a trust that must be managed properly and must not cause arrogance, piety, or negligence towards social obligations. This verse also warns that the life of this world is temporary and not proportional to the enjoyment of eternal life, so Muslims must maintain a balance between worldly needs and obedience to Allah's commands. Property obtained legally (halal) must still be used in a way that is in accordance with sharia principles, including fulfilling social obligations such as zakat, infaq, and doing good to others. Ownership of property should not be negligent a person from social responsibility and from an afterlife orientation.

2. Q.S.an-Nisa' (4): 5

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَمًا وَارْزُقُوهُمْ فِيهَا
وَاكْسُوهُمْ وَقُولُوا لَهُمْ قَوْلًا مَعْرُوفًا ﴿٥﴾

"Do not leave to those who are imperfect in their understanding your wealth which Allah has made the basis of your life. Give them money and clothing from the (proceeds) and speak to them good words."

According to narrations from Ibn Abbas and Al-Kalbi, the *Asbab al-nuzul* and context of Q.S. An-Nisa' (4): 5 indicate that this verse was revealed concerning orphans and individuals who were not yet capable of managing their own property. In the early days of Islam, many guardians

or administrators often misused orphans' property for personal gain. Therefore, this verse was revealed to strongly warn guardians not to hand over property to those who have not reached puberty or maturity (*safīh*), and instead to manage the property until the orphans are legally and rationally capable of managing it themselves. Furthermore, according to Muqatil bin Sulaiman, this verse also addresses the prevalent phenomenon of economic authority abuse by guardians in pre-Islamic Arab societies, where orphans' property was frequently treated arbitrarily due to the children's inability to claim their rights (Akmaluddin et al., 2021).

This verse (Q.S. An-Nisa': 5) appears in the initial series of discussions within Surah An-Nisā', which generally highlights social rights, particularly concerning women, orphans, and inheritance distribution. The relevance of this verse can be understood from two perspectives: 1) The preceding verses (An-Nisā': 1-4) address justice for women and orphans regarding marriage and dowry. Consequently, verse 5 continues the discussion on protecting the property rights of orphans and the vulnerable, ensuring their assets are not confiscated by guardians or authorized adults. 2) The significance of this verse also lies in the principle of social justice, which is one of the main messages in Surah An-Nisā'. Islam not only regulates property rights but also mandates moral capacity and responsibility in managing property.

The interpretation of this verse explains that guardians who care for orphans have an obligation to meet their living needs, such as food, clothing, and other necessities. According to Wahbah az-Zuhaili, the fulfillment of these needs can be achieved through the careful management and development of the orphans' property, provided that such management is conducted fairly and without causing harm to the orphans (Lininillah, 2023). The principal property owned must remain intact and must not be diminished, as indicated by the use of the word "*fīhā*" (in it), which indicates that the utilization of the property should come from the result of development, not the direct taking of the principal capital as indicated by the word "*minhā*" (from it).

This interpretation is also affirmed by Quraish Shihab, who explains that the use of the word *fīhā* is intended to encourage the productive use of orphans' property. The profits from such management can be used to meet their living needs, while the principal value of their assets is protected and not used (Shihab, 2008). Thus, Islam emphasizes the importance of responsible property management to ensure the welfare of orphans without sacrificing their property rights. Furthermore, this verse provides a strict prohibition against handing over property to people who do not have intellectual ability, in order to prevent loss or misuse of the property. Wealth in the Islamic view is not only property, but also the main means in supporting the life of this world as well as providing for the hereafter. Therefore, the responsible guardian must maintain and use the property for the benefit of the owner, both physical, social, and religious needs (Awing et al., 2024; Mawangir, 2018). From this explanation, it can be concluded that: a) Wealth is positioned as the main source of support for life. b) Property management should not be handed over to a person who is immature in his

mind. c) The guardian has full responsibility in maintaining, managing, and utilizing the property wisely and trustfully for its incapable owners.

3. Q.S. al-Kahfi (18): 46

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَقِيَّةُ الصَّالِحَةُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا
وَّخَيْرٌ أَمَلًا ﴿٤٦﴾

“Wealth and children are the jewels of the life of this world, while the eternal virtue (reward) is better to repay in the sight of your Lord and better for hope. Among the examples of charitable deeds whose eternal rewards are carrying out the pillars of Islam correctly and reciting the rosary, tahmid, and other dhikr”.

This verse according to some scholars of tafsir, especially in *Tafsir al-Tha’labi* and *Tafsir al-Baghawi*, does not have a specific history of the specific cause of nuzul (*asbāb al-nuzūl*). This verse is general, as a teaching to mankind about the nature of the world and the priority of charity in the hereafter. However, the general context of the revelation of Surah al-Kahfi is closely related to the Quraysh questioning of the Prophet Muhammad PBUH directed by the Jews, including questions about the story of the young man Ashabul Kahfi, the story of Dzulqarnain, and about the spirit (Lilena & Al-ghifari, 2024). So this verse is part of an educational-spiritual answer, which emphasizes the importance of the orientation of the hereafter in human life, including in looking at wealth and offspring. His *munāsabah* is one with the main message of surah al-Kahfi, which is to invite people not to be deceived by the world, but to build a life oriented towards eternal values in the sight of Allah.

According to Quraish Shihab in his commentary on Q.S. Al-Kahfi: 46, wealth and children are two elements that are often the pride of man. Although both seem valuable, in reality they are temporary and can be misleading if used as the main goal of life (Shihab, 2008). In his view, the user of the term *al-bāqiyāt al-ṣāliḥāt* in the verse is not intended to demean the value of property or children, but rather as an affirmation that pious deeds done with sincere intentions and in line with the sharia are something eternal and much more valuable in the sight of Allah SWT (Setiyo et al., 2024).

Eternity embedded in righteous deeds signifies that it is an eternal investment, in contrast to wealth and children which only function as *zīnah* or jewels of the world. If the happiness of the world is made the only goal, then man will glorify wealth and descendents. However, if the hereafter is made the top priority, then pious deeds are the best choice that is able to bring true salvation and happiness. Furthermore, when a person uses his wealth for good, for example in the form of alms, infaq, or waqf, the main value does not lie in the size of the property, but in the sincerity and orientation of charity itself. So that wealth can be transformed from just a jewel of the world to a means of eternal pious charity in the sight of Allah.

This verse is a warning so that humans are not deceived by the glittering wealth and pride in offspring that only apply in the world. Children who are not directed towards the pleasure of Allah will not provide benefits in the hereafter. The refore, true value lies in deeds done for the sake of eternal good, not in mortal status.

4. Q.S. At Taghabun (64): 14-15

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحْذَرُوهُمْ وَإِنْ تَعَفُّوا وَتَصْفَحُوا وَتَغْفِرُوا فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ﴿١٤﴾ إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ ﴿١٥﴾

“O you who have believed, there are those who are enemies to you among your wives and children. So beware of them. If you forgive, support, and forgive, Allah is Forgiving and Merciful. Sometimes a wife or child can plunge her husband or father into doing acts that are not justified by religion. Indeed, your wealth and your children are only a trial. With Allah is a great reward.”

According to the narration narrated by Ibn Abbas in a hadith narrated by At-Tirmidhi, the 14th verse comes down with regard to the leaders of Makkah who had converted to Islam but were reluctant to migrate to Medina because they were influenced by their wives and children. Their wives and children refused to move, so they postponed the migration. When they finally followed the Prophet PBUH to Medina, they found that many Muslims had already understood the teachings of Islam. Their regret for the delay became the context for the revelation of this verse, as recorded in Imam Al-Wāḥidī's *Asbāb an-Nuzūl* (Saputri et al., 2025). Meanwhile, verse 15 has a different set of events. According to the hadith of 'Aṭā' bin Yasār and Ibn Abbas, this verse is related to Auf bin Mālik al-Ashja'ī, a companion who was called to fight in the cause of Allah. However, his departure was hindered by the cries and worries of his wife and children. His reluctance to go to jihad because of family pressure is what then prompted the warning from Allah SWT in the form of this verse.

Verses 14 and 15 of Surah At-Taghā-bun have a close connection with the main message of the surah, which is about the test and responsibility of man in the life of the world. After calling for faith and submission to Allah in the previous verse, these two verses warn that family and possessions that are often over-loved can be an obstacle to obedience to God. By calling wives, children, and property as sources of testing (*fitnah*), Allah SWT reminds that even though they are part of the pleasures of the world, if not addressed wisely, they can be the cause of a person to neglect religious obligations. Thus, this verse emphasizes the urgency of maintaining the priority of faith and righteous deeds in the midst of the temptations of worldly life.

According to Tafsir Al-Misbah, Q.S. At-Taghā-bun verses 14-15 contains a warning from Allah SWT to the believers that some wives and

children can be a source of tests that shake faith. They can distract a person from obedience to God in order to fulfill worldly desires (Shihab, 2008). Therefore, believers are asked to always be aware of this potential disturbance (Rahman et al., 2021). However, Allah does not call for enmity, but for wisdom and forgiveness. If a believer is able to hold back anger, forgive, and be gentle towards his family, then Allah will reward him with His forgiveness and mercy, because He is Most Forgiving and Most Merciful (Muid et al., 2023).

This verse emphasizes that family and property can be an obstacle in the implementation of religious obligations, both directly and indirectly. In the context of daily life, pressure or persuasion from the family can weaken a person's determination to strive in God's way. Therefore, Muslims are warned not to prioritize family desires if they are contrary to religious teachings, but are still required to be gentle and fair. Islam does not teach violence in the face of these temptations, but rather prioritizes self-control, patience, and compassion (Muid et al., 2023). From this verse, it can be deduced some important values regarding the concept of property and family: Property and children are a form of test in the life of the world, the family can be a spiritual challenge that tests the strength of faith and in the face of these tests, a Muslim is required to maintain a balance between worldly responsibilities and obedience to Allah, without being rude or excessive towards his family.

Conceptual Synthesis of Property Ownership in the Qur'an: Balancing Individual Rights and Social Responsibility

The findings of this study reaffirm that property ownership in the Qur'an is not an absolute individual right, but a trust (*amānah*) embedded with ethical and social dimensions. However, a deeper reflection reveals that this concept offers a distinctive contribution to the academic discourse on ownership by contrasting sharply with dominant Western property paradigms, particularly liberalism and capitalism. In Western liberal thought, especially as advanced by John Locke, property is seen as a natural right derived from individual labor and personal effort (Munandar & Nopianti, 2022). The individual is considered sovereign over wealth accumulation, with minimal state or social interference. In contrast, the Qur'anic view emphasizes that all wealth ultimately belongs to Allah, and human ownership is conditional, temporary, and accountable (Lilena & Al-ghifari, 2024). This theological foundation reshapes ownership not as entitlement, but as responsibility integrating vertical (to God) and horizontal (to society) obligations.

Moreover, the Qur'anic principle of property as a trust introduces an ethical corrective to the exploitative tendencies of market economies. In the capitalist model, wealth often functions as an instrument of power and inequality. The Qur'an, however, restricts the hoarding of wealth (QS. At-Taubah: 34–35), commands equitable redistribution through *zakat* and *infaq*, and warns against excessive consumption (QS. Al-Isra': 26–27). This implies

that Islamic economics does not merely tolerate wealth accumulation, but redirects its purpose toward justice, balance, and collective prosperity (*al-maslahah al-‘āmmah*), such as (Mun’im et al., 2024) which emphasizes the conceptual aspects of ownership in Islamic economics, this study provides an additional dimension through linguistic analysis and historical context (*asbab al-nuzul*).

In light of modern challenges, this Qur’anic framework provides potential solutions for systemic problems. One example is the issue of gender inequality in inheritance law. Critics often argue that Islamic inheritance, which allocates a smaller share to daughters than sons (QS. An-Nisa’: 11), perpetuates gender-based disparities. However, within the Qur’anic paradigm of wealth as trust, these allocations reflect a broader system of responsibilities. Men in traditional Islamic society are obligated to provide for the financial needs of their female relatives, thus contextualizing the unequal shares as part of a just social order. Moreover, Islamic law allows for *hibah* (gifting) and *wasiyyah* (bequest) to supplement what daughters or other dependents receive, demonstrating built-in mechanisms for flexibility and fairness when interpreted holistically (Islam et al., 2024).

This study also challenges superficial understandings of Islamic ownership that focus solely on legality while neglecting ethics (Muid et al., 2023). By examining verses such as QS. Al-Kahfi: 46 and QS. At-Taghabun: 14–15 in their historical and spiritual context, the Qur’an warns against wealth becoming a source of negligence toward divine obligations and human relationships. Wealth is thus not neutral; it either facilitates piety and social responsibility or fosters arrogance and distraction (Aziz, 2021). This theological perspective offers a valuable critique of secular materialism and invites a more integrated economic philosophy where moral formation is central to financial practice.

Compared to prior studies, this research adds value by adopting a multidimensional thematic exegesis, incorporating linguistic, historical, and ethical lenses. It also connects the Qur’anic narrative on ownership with *maqāṣid al-sharī‘ah*, especially *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-nafs* (protection of life), thereby aligning ownership not just with rights, but with moral purpose and social outcomes. Hence, Qur’anic property ownership serves not merely as a legal mechanism, but as an ethical platform to reshape economic behavior, redistribute opportunity, and cultivate responsibility.

In summary, the Qur’anic concept of ownership, as a synthesis of right and obligation, offers an alternative vision of wealth management one that addresses contemporary issues such as economic inequality, environmental degradation, and social fragmentation. Integrating this paradigm into Islamic economic institutions and policymaking could provide a path toward more equitable and spiritually grounded systems of economic justice.

Conclusion

This study examines the concept of property ownership in the Qur'an by using a thematic exegesis (tafsīr maudū'ī) approach, with the aim of understanding the balance between individual rights and social responsibilities within the Qur'anic framework. The findings indicate that the Qur'an presents property as a trust from Allah, where ownership is permitted but never absolute. While individual rights to wealth are acknowledged, they are consistently framed within ethical and social obligations. Key verses such as QS. Ali Imran: 14, An-Nisa: 5, Al-Kahfi: 46, and At-Taghabun: 14–15 demonstrate that wealth is both a test and a means for achieving justice and public welfare. The Qur'an commands the use of wealth for social benefit, encourages redistribution through zakat and infaq, prohibits hoarding, and emphasizes moderation in consumption. It positions property not as an end, but as a means to spiritual and social upliftment. Theoretically, this research contributes to Qur'anic studies by offering a multidimensional interpretation that incorporates ethical, contextual, and exegetical analysis. It also enhances Islamic economic discourse by highlighting the moral responsibilities embedded in property rights, challenging capitalist notions of absolute ownership. Practically, this study underscores the need for policies and economic institutions in Muslim societies that align with Qur'anic values of distributive justice and public interest (*al-maṣlaḥah al-ʿāmmah*). This includes reinforcing mechanisms like zakat, inheritance justice, waqf optimization, and ethical financial conduct. However, this study has several limitations. First, the analysis is limited to selected verses and does not exhaustively cover all Qur'anic references to wealth and ownership. Second, while the study incorporates *asbāb al-nuzūl* and thematic exegesis, it has not yet explored comparative tafsīr across different schools or sectarian traditions. Future research can expand by including cross-tafsīr analysis, exploring contemporary case studies on Islamic property law, or examining the integration of these concepts in modern Islamic finance and legal systems.

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