

The Nature, Principles, and Mechanisms of Fair Ownership and Income Distribution According to Islamic Economics

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Abstract

The global economic system, dominated by capitalism and socialism, has demonstrated fundamental weaknesses in establishing a balance between individual rights and social justice. This study aims to conduct an in-depth examination of the concept of ownership (al-milkiyah) from the perspective of Islamic economics as a comprehensive alternative system. The method employed is library research using a descriptive-analytical qualitative approach to literature on fiqh muamalah and Islamic economics. The findings indicate that the essence of ownership in Islam is grounded in the principle of Tawhid (monotheism), wherein absolute ownership belongs solely to Allah SWT, while humans serve as trustees (khalifah) who manage wealth in a relative capacity. The Islamic economic system adheres to the principle of multi-faceted ownership (multiownership), recognizing individual, public, and state ownership proportionally, in contrast to the extremities of capitalist and socialist systems. Furthermore, Islam regulates the mechanisms of wealth acquisition through contracts (akad), productive labor, and non-transactional means such as inheritance, with a strong emphasis on the lawfulness of the source. The implementation of distributive justice is manifested through the balance of societal assets, the strict prohibition of hoarding (ihtikar), and the mandatory instruments of zakat alongside the encouragement of infaq and sadaqah to prevent the exclusive circulation of wealth among the elite. Thus, the concept of ownership in Islamic economics offers an ethical foundation that is socially just and inclusive for the welfare of humanity.

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INTRODUCTION

Economic systems serve as a crucial foundation for regulating social interactions and meeting the highly complex needs of humanity. Until now, the global economic order has been largely influenced by two main poles the capitalist and socialist economic systems both of which have demonstrated limitations in fully addressing human needs. The capitalist system strongly emphasizes the recognition of absolute rights and individual freedom regarding private property in order to maximize profits (Salim et al.).

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As a result, this system often disregards social justice and has the potential to fuel inequality because it focuses on self-enrichment. On the other hand, the socialist system attempts to address these inequalities by abolishing private property and handing over absolute control of resources to the state or its leaders for equitable distribution. However, this approach actually stifles individual initiative (Marsiam, 2025). Both systems have clear shortcomings in striking a balance between individual interests and the common good.

As a comprehensive alternative, the Islamic economic system exists not merely as a standalone system, but is closely intertwined with the values of faith, morality, and social justice. One of the fundamental aspects underpinning the Islamic economic system is the concept of ownership, or *al-malikiyah*. Unlike capitalism or socialism, Islam recognizes individual property rights, though these are limited and not absolute. In the Islamic view, ownership is essentially a trust from Allah SWT, in which humans act as trustees required to manage their wealth in accordance with Sharia provisions and with consideration for its social function (Marsiam, 2025).

More specifically, the concept of ownership within the framework of Islamic economics, as articulated in the thought of Taqiyyuddin An-Nabhani, is divided into three main forms: individual ownership, public ownership, and state ownership (Salim et al.). This classification ensures that individuals have the right to acquire and utilize wealth in a *halal* manner, while natural resources or goods essential to the livelihood of the general public are preserved through public and state ownership so that they can be managed for the common good. This stands in stark contrast to the capitalist system, which allows for individual monopolies, as well as the socialist system, which is entirely controlled by the state.

Understanding the principle of *al-mālikiyyah* (ownership) has become increasingly important amid the growing inequality in wealth distribution and the widespread occurrence of exploitative economic practices in the modern era. The concentration of wealth and productive assets in the hands of a relatively small segment of society has become one of the major challenges facing contemporary economic systems. Economic growth does not always lead to equitable welfare, as significant disparities in income, wealth, access to resources, employment opportunities, and ownership of productive assets continue to exist in many countries. At the same time, various forms of economic exploitation, including excessive accumulation of wealth, monopolistic practices, unfair labor relations, predatory financial activities, and unequal access to economic opportunities, demonstrate that economic efficiency alone is insufficient to guarantee social justice. In this context, Islamic economics offers an alternative perspective by placing ownership within a broader moral, social, and spiritual framework.

The concept of *al-mālikiyyah* in Islamic economics is fundamentally different from the understanding of ownership as an absolute and unrestricted individual right. Islam recognizes private ownership and provides individuals with the right to acquire, possess, utilize, and transfer wealth. However, such ownership is not considered absolute because ultimate ownership belongs to Allah, while human beings function as trustees (*khulafā'* and *umanā'*) who are responsible for managing resources according to ethical and social principles. Consequently, ownership in Islam is accompanied by rights as well as obligations. Individuals have the freedom to utilize their wealth, but this freedom is subject to the principles of justice (*'adl*), public benefit (*maslahah*), moderation, social responsibility, and the prohibition of harm (*ḍarar*). Wealth should therefore not merely serve individual interests but should also contribute to the welfare of society.

The Islamic concept of ownership also encompasses the principles governing the acquisition, utilization, and distribution of wealth. Islam permits legitimate economic activities such as trade, investment, agriculture, entrepreneurship, and other productive activities, while prohibiting practices considered unjust or harmful, including *riba* (usury or interest-based exploitation), *gharar* (excessive uncertainty), *maysir* (gambling), *ihtikar* (hoarding for speculative gain), fraud, and other forms of economic exploitation. These regulations demonstrate that Islamic economics does not reject individual economic incentives or market mechanisms; rather, it seeks to ensure that economic freedom operates within an ethical framework. The objective is to create a balance between individual ownership rights and collective social interests.

Furthermore, the distribution of wealth in Islamic economics is not left entirely to spontaneous market forces. Islam provides various mechanisms for ensuring that wealth circulates more broadly within society, including *zakat*, *infaq*, *sadaqah*, *waqf*, inheritance (*fara'id*), and voluntary charitable activities. These instruments serve both redistributive and developmental functions. For example, *zakat* can transfer a portion of accumulated wealth from those who possess sufficient resources to eligible recipients, while productive *waqf* can facilitate long-term access to education, healthcare, housing, and economic opportunities. Through these mechanisms, Islamic economics seeks to prevent excessive concentration of wealth while simultaneously empowering disadvantaged groups to become economically productive.

The importance of studying *al-mālikiyyah* becomes even more apparent when it is compared with the ownership and distribution principles underlying capitalism and socialism. Capitalism generally emphasizes private property, individual freedom, market competition, and the pursuit of profit. Although these principles can encourage innovation, investment, and economic productivity, an unrestricted market may also contribute to wealth concentration and socioeconomic inequality when effective social safeguards are absent. Socialism, in contrast, places greater emphasis on collective or state ownership of major productive resources and seeks to reduce inequality through centralized control and redistribution. While this approach may promote greater economic equality in certain respects, excessive state control may limit individual economic freedom, incentives, and entrepreneurial initiative.

Islamic economics occupies a distinctive position by attempting to establish a balance between private ownership and social responsibility. It neither completely abolishes individual ownership nor permits ownership to become an unrestricted source of exploitation and inequality. Instead, it recognizes multiple forms of ownership private, public, and state ownership and regulates their use according to *maqāṣid al-sharī'ah*, particularly the protection and development of wealth (*ḥifẓ al-māl*), human dignity, social justice, and public welfare. Therefore, examining *al-mālikiyyah* is not merely a theoretical exercise but a significant effort to understand how an economic system can reconcile property rights, economic freedom, social justice, and ethical responsibility.

Accordingly, a comprehensive examination of how ownership, utilization, and distribution of wealth are regulated within Islamic economics, and how these principles compare with capitalist and socialist systems, is essential. Such an inquiry can contribute to a deeper understanding of the philosophical and institutional foundations of economic justice.

It may also provide valuable insights for developing an economic system that is not solely oriented toward economic growth and material accumulation, but also toward equitable distribution, ethical conduct, social inclusion, human dignity, and sustainable collective welfare. In this sense, the study of al-mālikiyyah offers an important intellectual foundation for reconsidering contemporary economic structures and exploring pathways toward a more just, ethical, inclusive, and human-centered economic order.

METHODS

This study employs a qualitative approach in the form of a literature review aimed at gaining an in-depth understanding of the concept of milkiyah (ownership) from an Islamic perspective (Bin-Nashwan et al., 2021). A qualitative approach was chosen because this study focuses on the examination, understanding, and interpretation of various concepts and ideas related to muamalah fiqh and Islamic economics. The data used in this study are descriptive-analytical in nature and were obtained from various relevant literature sources, such as textbooks, scientific journals, academic articles, and documents discussing the concept of ownership in Islam (Suprayitno, 2020; Mardoni et al., 2025). These sources were used as a basis for obtaining comprehensive information regarding the principles, characteristics, and classifications of ownership from a Sharia perspective.

The data collection process was carried out through several systematic stages. The first stage involved identifying and gathering primary literature sources relevant to the concept of milkiyah in Islam. The second stage involved reading, reviewing, and sorting information that specifically addressed the classification of ownership including individual ownership, public ownership, and state ownership according to Islamic economics experts. Next, the collected data was analyzed using a descriptive-interpretive method to gain a deeper understanding of the status, characteristics, and limitations of each type of ownership within the Islamic economic system. The analysis also involved comparing various perspectives found in the literature to achieve an objective and comprehensive understanding. The final stage involved drawing conclusions based on the results of the analysis of the various sources that had been examined. These conclusions were then systematically organized to form research findings capable of providing an overview of the concepts and classifications of ownership from an Islamic economic perspective (Efendi et al., 2023; Sulastri et al., 2024; Arzam et al., 2023; Fauzi et al., 2023).

RESULT AND DISCUSSION

The Nature of Ownership in Islamic Economics

In the Islamic economic system, the nature of ownership is based on the principle of tawhid, which serves as the primary foundation for all human activities, including economic activities. The principle of tawhid affirms that Allah SWT is both the Creator and the absolute Owner of the entire universe and everything within it. Allah SWT's ownership is absolute, perfect, and unlimited, whereas human ownership is, by its very nature, relative and limited. Thus, all forms of wealth possessed by humans whether in the form of land, houses, money, or other assets essentially originate from Allah SWT. Humans are granted only the right to control, use, and utilize such wealth in accordance with the provisions established in Islamic law (Kambali, 2021).

This concept demonstrates that Islam does not view ownership as an unrestricted right. The ownership of wealth is always accompanied by moral and social responsibilities. A person who acquires wealth not only has the right to enjoy

and use it but also has the obligation to manage it properly. Therefore, the use of wealth must be carried out through lawful means and must not contradict the principles of Sharia. Islam prohibits people from acquiring or using wealth in ways that harm others, such as fraud, theft, usury, gambling, and various forms of transactions that involve injustice. This principle demonstrates that ownership in Islam has a dimension of worship, as the ways in which wealth is acquired, managed, and spent must be accountable to Allah SWT.

God has placed humankind on Earth as vicegerents those entrusted with the responsibility of managing and fostering prosperity in this world. As khalifah, humans have a role to utilize natural resources wisely and to maintain environmental balance and sustainability. Nature and all the resources available within it were essentially created to meet human needs and support a prosperous life. However, this utilization must not be excessive or harmful to the environment. Humans must realize that the wealth obtained from nature is a trust that must be managed responsibly.

The essence of ownership in Islamic economics is not only related to a person's control over property but also to the responsibility in using it. Human ownership is a trust that must be used to meet personal needs while also benefiting society. This concept aims to create a balance between individual and social interests, so that economic activities are not solely oriented toward material gain but also toward the creation of justice, the common good, and collective well-being.

The Principle of Dual Ownership

In the Islamic economic system, the concept of ownership has characteristics that differ from those of both capitalist and socialist economic systems. The Islamic economy is based on the principle of dual ownership or multi-ownership, a concept that recognizes the existence of several forms of ownership in economic life. Islam not only recognizes individual or private ownership rights but also acknowledges the existence of public ownership and state ownership. These three forms of ownership have different characteristics, functions, and rules depending on the objects and purposes for which they are utilized (Kambali, 2021). The recognition of these various forms of ownership demonstrates that Islam takes a balanced approach to regulating the relationship between people and wealth and economic resources.

Individual ownership is a form of ownership that grants a person the right to control, utilize, and develop the property they own. The existence of private property rights is recognized in Islam because ownership is part of human needs and nature as individuals. Humans have an innate drive to fulfill their basic needs, achieve well-being, and develop their various potentials. However, the right to individual ownership in Islam is not absolute. Property owners remain bound by Sharia provisions regarding the acquisition, use, and development of their property. Thus, a person is not permitted to use their property rights to engage in actions that harm themselves, others, or the public interest.

In addition to individual ownership, Islam also recognizes public ownership. Public ownership refers to assets or resources intended for the benefit of society at large and may not be exclusively controlled by a specific individual if such control would deprive the community of its rights. This concept is closely tied to the nature of human beings as social creatures who cannot independently meet all their basic needs. Humans live side by side, depend on one another, and cooperate to meet their various needs. Therefore, there are certain resources whose use must be regulated so that they can provide broader benefits to society.

In addition to individual and public ownership, Islamic economics also recognizes state ownership. State-owned assets are managed under the authority of the state for the benefit of society and the administration of communal life. The state bears the responsibility to ensure that these resources are managed fairly, transparently, and in accordance with Sharia principles.

The principle of dual ownership in Islamic economics reflects the balance between individual and public interests. Islam allows individuals to own and develop wealth, but at the same time places the interests of society as a vital component in the management of resources. This balance aims to create an economic system that is not solely oriented toward personal profit but also prioritizes justice, the common good, equity, and the overall well-being of society.

Mechanisms for Acquiring Ownership

From the perspective of Islamic economics, acquiring and increasing wealth is not, in principle, prohibited. Islam grants every individual the freedom to strive to meet their basic needs and improve their well-being. However, this freedom is not absolute, as there are Sharia rules governing how a person acquires, possesses, and utilizes wealth. The main principle to keep in mind is that wealth must be derived from lawful sources and through lawful means, and must not involve oppression, fraud, usury, gambling, or actions that harm others. Thus, Islam considers not only the amount of wealth a person possesses but also the processes and mechanisms used to acquire it (Mukhlis et al., 2024).

In general, there are several mechanisms permitted by Sharia for acquiring ownership rights. First, ownership can be acquired through transactions and contracts (*akad*). In this mechanism, the transfer of ownership occurs based on an agreement between the parties involved in the transaction. This agreement is formalized through *ijab* and *qabul* and must comply with the provisions established in Sharia. Examples include buying and selling, leasing, partnerships, and other forms of transactions permitted by Islam. The principle of voluntary consent is a crucial element to ensure that such transactions do not involve coercion or injustice.

Second, ownership can be acquired through one's own efforts, work, and individual productivity. In this case, a person acquires the right to property as a result of lawful efforts. One example is *al-mawat*, which involves managing or cultivating previously unclaimed land in accordance with Sharia provisions. Additionally, hunting *halal* animals and earning income from permissible work also fall under this mechanism. Finding lost property (*luqathah*) can also be a form of acquiring ownership, but its handling must follow Sharia provisions to avoid harming the rightful owner.

Third, ownership can be acquired through non-transactional mechanisms, namely the transfer of property that is not based on a direct exchange or consideration. These include gifts, which are the voluntary transfer of assets while the giver is still alive; wills, which are the transfer of assets contingent upon conditions following the giver's death; and inheritance (*faraidh*), which is the transfer of asset ownership to heirs in accordance with Islamic law.

The validity of ownership in Islamic economics depends heavily on how the property was acquired. Property acquired through mechanisms compliant with Sharia law constitutes a lawful and valid right for its owner. Conversely, property acquired through prohibited means such as fraud, theft, or economic practices contrary to Islamic principles cannot be justified under Sharia law. Therefore, the mechanisms for acquiring ownership in Islam are not only intended to grant rights to individuals but also to uphold justice, the public interest, and order in the economic life of

society (Mukhlis et al., 2024).

Justice and Income Distribution

The principle of justice (al-'adl) is one of the fundamental pillars of the Islamic economic system. Justice in Islamic economics is not merely understood as equality in the acquisition of wealth, but also as an effort to create balance in the economic life of society. Every individual is granted the right to work, engage in business, own property, and earn a profit through lawful means. However, these rights come with the responsibility to consider the interests of others and society as a whole. Therefore, Islam places great emphasis on the issue of income and wealth distribution to prevent excessive economic disparities between the wealthy and the less fortunate (Kambali, 2021).

From an Islamic perspective, the distribution of wealth is a crucial aspect of achieving social welfare. Wealth should not be concentrated solely among certain groups or individuals, while the rest of society struggles to meet their basic needs. Islam seeks economic balance so that every member of society has the opportunity to meet their basic needs in a dignified manner. This balance does not mean that Islam requires everyone to possess the same amount of wealth; rather, it emphasizes fairness in opportunities to earn an income and the fulfillment of people's economic rights.

One of the ways Islam works to maintain balance in the distribution of wealth is through the prohibition against the practice of hoarding (ihtikar). Hoarding, carried out with the aim of monopolizing certain goods or resources—which can lead to scarcity and harm society—contradicts the principle of justice in Islamic economics. This prohibition demonstrates that wealth serves not only a personal function but also a social one. Wealth owners have a responsibility to use and manage their wealth productively and to refrain from actions that could harm the interests of society.

To achieve equitable income distribution, Islam has also established various social and economic mechanisms, including zakat, infak, and sedekah. Zakat is an obligation for Muslims who meet certain criteria, while infak and sedekah are forms of giving that are encouraged to help those in need. Through these instruments, a portion of the wealth of economically capable groups can be channeled to those in need. This mechanism is expected to reduce social inequality while strengthening solidarity among members of society.

Justice and income distribution in the Islamic economy aim to create a balanced economic system oriented toward the common good. Islam does not prohibit a person from becoming wealthy, but emphasizes that wealth must be acquired through lawful means and used responsibly. The distribution of wealth through zakat, infak, and sadaqah, as well as the prohibition against hoarding wealth, serve as crucial instruments to ensure that wealth does not merely circulate within specific economic groups but also provides broader benefits to all segments of society. Guided by these principles, the Islamic economy seeks to foster well-being that is not merely material in nature but also reflects the values of justice and social compassion.

CONCLUSION

Based on the results of this discussion, it can be concluded that the Islamic economic system offers a distinctive and comprehensive concept of ownership as a middle ground between the weaknesses of the capitalist system which

overemphasizes individual freedom and the socialist system which abolishes private property rights. The essence of ownership in Islam is based on the principle of tawhid, which affirms that absolute ownership belongs solely to Allah SWT, while humans are merely trustees who are obligated to manage wealth in accordance with the guidance of Sharia. This system recognizes the principle of dual ownership, which encompasses individual property rights, public ownership, and state ownership in proportionate shares to ensure a balance between private interests and the public good. Furthermore, Islam provides clear regulations regarding the mechanisms for acquiring wealth through contractual agreements, productive labor, and non-transactional means, with a primary emphasis on the permissibility (halal) of the source. The culmination of this system is the implementation of distributive justice, realized through the equitable distribution of societal assets, a strict prohibition against the hoarding of wealth (ihtikar), and the instruments of zakat, infak, and sadaqah to ensure that the circulation of wealth does not remain confined to the elite. Thus, ownership status in the Islamic economy serves not only to recognize individual rights but also entails a high degree of social responsibility in order to achieve equitable and inclusive welfare for the community.

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Author Contribution

Dara Puspita Sari, Saipul Azis: Writing-Preparation of original manuscript, Conceptualization, **Yade Rahmadhani, Rike Ifriyadi:** Visualization, Methodology, Improve Language, Investigation.

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