



SUPPORTING THE POOR AND DESERVING CLASSES THROUGH CAPITAL

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Abstract:

Islam places great emphasis on social justice and the equitable distribution of wealth, advocating for the support of poor and deserving classes through various forms of capital. This study explores the Islamic economic principles that promote financial empowerment of the underprivileged, such as Zakat, Sadaqah, Waqf, and interest-free loans (Qarz-e-Hasan). These mechanisms not only address immediate needs but also aim to provide sustainable solutions by enabling individuals to become self-reliant and productive members of society. The paper further examines how Islamic teachings encourage wealth circulation and discourage hoarding, thus fostering economic balance. Historical examples from early Islamic societies and contemporary models are analyzed to illustrate practical applications. By aligning spiritual obligations with socio-economic strategies, the research underscores how Islamic capital instruments can play a transformative role in poverty alleviation and inclusive development, especially in modern welfare-based policy frameworks.

Keywords: *Islamic Economics, Poverty Alleviation, Zakat, Waqf, Qarz-e-Hasan, Social Justice, Wealth Distribution.*

Introduction: While capital and property may be gifted, donated, or granted without restrictions, certain conditions exist to regulate the transfer of assets to others. These conditions aim to eliminate risks or take preventive measures to safeguard wealth and property, ensuring that no one interferes with ownership. Thus, there are exceptional cases in gifting (hibah) where revocation is justified under specific circumstances. For instance, parents may reclaim property gifted to their children due to compelling reasons or pressing circumstances. Similarly, between spouses, there may be situations where items gifted to one another can be mutually agreed upon for appropriate use or, on occasion, amicably returned in a respectful manner. The concept of “waqf” (endowment), however, is fundamentally different. In “waqf”, an asset is permanently dedicated to an individual or a charitable institution (such as a mosque, madrasa, educational center, hospital, or welfare organization) without any possibility of reclamation. A “waqf” binds an asset so firmly within this agreement that no party, in the present or future, can claim ownership or exercise control over it. This irrevocable dedication of assets is referred to as “waqf”. Dr. Tanzil-ur-Rahman, in his work “Ahkam-e-Waqf” (The Rules of Waqf), records linguistic interpretations and explanations of “waqf” by scholars in these terms: The explicit and clear declaration of permanently dedicating the essence (corpus) of a valuable property to the ownership of God and donating its benefits to others for religious or charitable purposes with sincere intentions is termed as waqf (endowment). The person who dedicates the property for “waqf” is called the “waqif”. The individual or group for whose benefit the “waqf” is made is referred to as “mauqoof alayh” (beneficiary) or

“mauqoof alayhim” (beneficiaries). The document through which the declaration of “waqf” is made is called a “waqf deed”. If the “waqf” is established with the condition that it will take effect after the death of the founder, it is known as “waqf bil wasiyyah” (testamentary “waqf”). The person appointed to oversee the objectives of the “waqf” and implement the directions of the founder is referred to as the “mutawalli” (administrator of the “waqf”). The literal meaning of “waqf” is to "restrain," "bind," or "withhold." In Arabic lexicon, it conveys the idea of stopping, confining, or detaining. According to Imam Abu Hanifa, “shar’i waqf” (Islamic endowment) is defined as retaining the ownership of a specific property under the control of the founder (waqif) while dedicating its benefits or usufruct exclusively to charitable purposes or welfare. On the other hand, the two prominent disciples of Imam Abu Hanifa, Imam Abu Yusuf and Imam Muhammad, define “waqf” as the transfer of ownership of the dedicated property from the “waqif” to the metaphorical ownership of God, in such a way that its benefits are directed toward the creation (humanity) and are put to good use.¹

The jurists differ regarding the ownership of the essence (ayn) of the “mauqoofah” (endowed property). Imam Abu Hanifa holds that the ownership of the endowed property remains with the “waqif” (the founder of the “waqf”). However, his two prominent disciples (sahibayn), Imam Abu Yusuf and Imam Muhammad, along with other Hanafi scholars, assert that the ownership transfers to Allah. Among the Hanafi scholars, Sheikh Ibn Humam supports Imam Abu Hanifa’s view in his renowned work Fath al-Qadeer.²

The History of Waqf: In the context of the rules of “waqf” and “hibah” (gifts), Muhammad Ali Janbaz writes:

“The people of Arabia were not familiar with the concept and practice of “waqf” before the advent of the Prophet Muhammad ﷺ. It was he who, under the guidance and instructions of Allah, introduced and encouraged this practice. The Prophet ﷺ and his noble companions (may Allah be pleased with them) dedicated mosques, land, wells, gardens, and horses as “waqf”. Since that time, Muslims have been consistently adhering to this practice”³

((عن ابن عمر رضي الله عنهما: أن عمر بن الخطاب أصاب أرضاً بخيبر، فأتى النبي صلى الله عليه وسلم يستأمره فيها، فقال: يا رسول الله، إني أصبت أرضاً بخيبر لم أصب مالا قط أنفس عندي منه، فما تأمر به؟ قال: إن شئت حبست أصلها، وتصدقت بها قال: فتصدق بها عمر، أنه لا يباع ولا يوهب ولا يورث، وتصدق بها في الفقراء، وفي القربى وفي الرقاب، وفي سبيل الله، وابن السبيل، والضيئف لا جناح على من وليها أن يأكل منها بالمعروف، ويُطعم غير متمول فيه)).⁴

“The narration from Ibn Umar (RA) states that Umar ibn al-Khattab (RA) received a piece of land in Khaybar as part of his share. He went to the Prophet Muhammad (ﷺ) to seek advice regarding it and said, "O Messenger of Allah! I have received a piece of land in Khaybar that is the most valuable and excellent wealth I have ever acquired. What do

¹ Tanzeel-ur-Rehman, Dr., “Collection of Islamic Laws”, Islamic Research Institute, Islamabad, Vol. 3, p. 1045

² Tanzeel-ur-Rehman, Dr., “Collection of Islamic Laws”, Vol. 3, p. 1046

³ Janbaz, Muhammad Ali, “Rules of Endowment and Donation”, Jamia Rahmania Institute, Sialkot, p. 13

⁴ Al-Bukhari, "Al-Jama'i al-Sahih", Kitab al-Shuroot, chapter of the conditions fi al-waqf

you command me to do with it?" The Prophet (ﷺ) replied, "If you wish, you can retain its principal (original asset) and give its yield (profits) in charity." Thus, Umar (RA) gave that land in charity under the condition that it would neither be sold nor bought, nor would it be inherited or gifted. He dedicated it as charity for the benefit of the poor, close relatives, freeing slaves, the cause of Allah, travelers, and guests. Furthermore, it was stipulated that whoever manages this land may benefit from it for personal sustenance in a reasonable manner or share it with a friend, provided that it does not lead to accumulation of wealth".

Literature review: Mufti Zafar Iqbal's details regarding the 'Waqf' are as follows:

The concept of dedicating something for the cause of Allah (وقف, Waqf) is a remarkable feature of Islam's revolutionary teachings. Such an initiative is rarely, if ever, found in pre-Islamic practices. Its foundation lies in the pure revelation of Allah Almighty, revealed to His noble Prophet ﷺ. Waqf is considered a specific form of charity, as the aim in both is to seek the pleasure of Allah. In charity, a person shows kindness to the poor and needy, and in Waqf, the same objective of benefiting them is prioritized. However, Waqf typically involves property or an important asset whose benefits can be enjoyed over a long period, unlike general charity, where such a condition is not necessary. Waqf can also include specific conditions. The process involves a person declaring that a certain property or asset is dedicated for Allah's sake and specifying that the income from it be spent on one or more charitable purposes. Sometimes, the person making the Waqf retains its management, while at other times, they relinquish control and appoint someone else as the trustee, who may be a relative or a stranger.

The trustee does not own the property and, therefore, has no right to sell, gift, or claim ownership over it. The trustee is merely its caretaker and is responsible for ensuring that the income generated from the Waqf is spent faithfully on the specified charitable causes according to the founder's instructions. Islam's early history provides many inspiring examples of such dedication. One notable instance is the contribution of Uthman ibn Affan (RA). In Madinah, a Jewish man owned the only water well, Bi'r Rumah, and sold water at exorbitant prices. The Prophet ﷺ offered the man a promise of a fountain in Paradise if he showed generosity with the well, but he refused. Uthman (RA) then purchased the well for 35,000 dirhams and dedicated it as Waqf for the Muslims, earning the glad tidings of Paradise from the Prophet ﷺ.

However, history took a dramatic turn when, during a siege, the same well that Uthman (RA) had generously made available for the Muslims was blocked by enemies. They denied him access to its water, and Uthman (RA), in a state of thirst, was martyred. His martyrdom marked the beginning of a turbulent era, with bloodshed and unrest that continued to escalate. This event underscored both the immense sacrifices made in the cause of Allah and the trials faced by the Muslim community".⁵

Umar ibn al-Khattab (RA) utilized the system of "Waqf" as a significant social and economic reform, which he used to combat poverty and promote societal well-being. During his caliphate, the Waqf system was not only dedicated to welfare activities but

⁵ Zafar Iqbal, Maulana Muhammad, "Jawahir-ul-Hadith", Idara Islamiyat-Lahore, Vol. 4, p. 124

also served as a means for economic and social development. The following impacts of his initiatives were observed:

1. Aid to the Poor and Needy:

Umar (RA) endowed his land in Khaybar, using its income to support the poor, the destitute, and for freeing slaves. This helped alleviate poverty and provided support to the weaker segments of society.

2. Education and Public Welfare:

The income from Waqf was used to establish institutions dedicated to education, both religious and worldly, and for public welfare. The revenue from endowed properties was utilized to assist travelers, guests, and other needy individuals, fostering social harmony.

3. Economic Stability:

The Waqf system provided sustainable financial resources. Umar (RA) ensured that endowed properties were not sold and that their income was consistently used for welfare purposes. This created a durable economic framework.

4. Freedom for Slaves:

The income from Waqf properties was used to free slaves, which promoted social equality and reinforced the value of human dignity.

5. Provision of Justice and Equity:

The income from Waqf was directed towards establishing a welfare state based on justice and equity. It provided protection to travelers, orphans, widows, and other marginalized groups.

6. Equitable Distribution of Benefits:

Through Waqf, Umar (RA) ensured that properties and resources were dedicated for the benefit of the public at large. This established a system where every individual had an opportunity to benefit from the Waqf.

Outcomes:

The Waqf system implemented by Umar ibn al-Khattab (RA) not only reduced poverty and adversity but also promoted equality, justice, and welfare within society. It became a cornerstone of the Islamic welfare state, with examples of its success evident in various Waqf systems around the world even today.

How did Umar ibn al-Khattab (RA) use the Waqf system to combat adversity and promote societal well-being:

The incident involving Umar ibn al-Khattab (RA), which is briefly mentioned in a hadith, holds fundamental importance in the context of 'waqf' (endowment). Scholars state that this hadith serves as a key reference for deriving numerous rulings and principles related to 'waqf'. The land Umar (RA) received as part of the spoils of war from Khaybar was famously known as 'Thamgh'. The Battle of Khaybar took place in the 7th year of Hijrah, during which the Prophet Muhammad (ﷺ) conquered Khaybar through military force.

For territories captured through war, the principle is that the "Amir al-Mu'minin" (leader of the believers) or the commander, with his permission, distributes the land among the soldiers with ownership rights. Following this principle, the Prophet (ﷺ) distributed the land among the Mujahideen, and Umar (RA) received a particularly valuable piece of

land. Umar (RA) recognized the importance of spending one's most beloved and valuable possessions to seek Allah's pleasure and achieve the highest level of righteousness. Thus, he intended to donate the land as charity. However, when he consulted the Prophet (ﷺ)—as he would not undertake any significant action without seeking the Prophet's advice—the Prophet (ﷺ) encouraged him to dedicate the property as “waqf” rather than mere charity. Umar (RA) acted accordingly and set the following conditions while dedicating the property to Allah:

Research Questions:

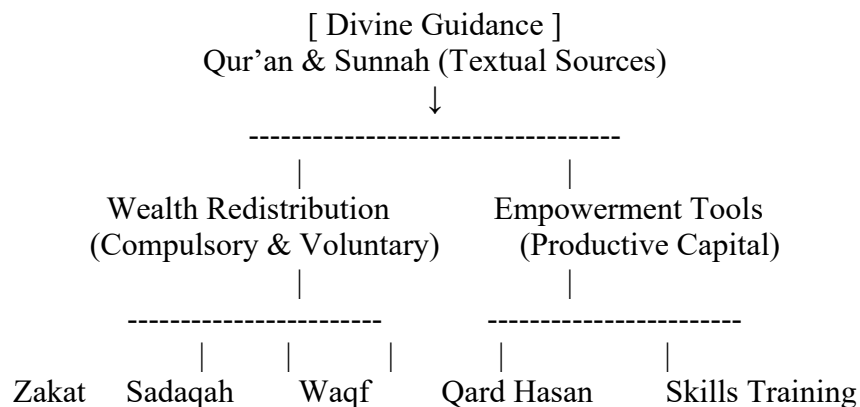
1. How can Islamic financial instruments such as Zakat, Waqf, and Qard Hasan be effectively utilized to support and economically empower the poor and deserving classes?
2. What role can Islamic principles of wealth distribution play in shaping sustainable poverty alleviation strategies in contemporary Muslim societies?

Significance of Research:

This research is significant as it explores how Islamic capital mechanisms can provide sustainable solutions to poverty and economic inequality. By examining faith-based financial tools, it offers practical models for empowering poor and deserving communities, contributing to inclusive development, social justice, and ethical wealth distribution in contemporary Muslim societies.

Research Methodology: This study adopts a textual analytical methodology, focusing on primary Islamic sources—the Qur'an and Hadith—along with classical jurisprudential literature and contemporary scholarly works on Islamic economics. Key verses and traditions related to wealth distribution, charity, and economic justice (such as those on Zakat, Sadaqah, Waqf, and Qard Hasan) are identified, interpreted, and contextualized using Tafsir and Fiqh texts from scholars like Imam Abu Hanifa, Imam Al-Ghazali, and Ibn Taymiyyah. The methodology also includes a comparative review of historical Islamic welfare models (e.g., Bayt al-Mal) and modern applications in Islamic finance. By linking scriptural evidence with socio-economic outcomes, this approach highlights how Islamic capital mechanisms serve as both spiritual obligations and practical tools for poverty alleviation. This research framework ensures an authentic understanding of how Islamic principles can be integrated into contemporary welfare and development policies.

ISLAMIC FRAMEWORK OF SUPPORTING THE POOR





(2.5%) (Voluntary) (Endowment) (Interest-Free Loan) & Education



ECONOMIC UPLIFT & SOCIAL INCLUSION



Long-Term Poverty Reduction

This model shows how Islamic capital tools, combine, spiritual duty, with economic empowerment, creating a comprehensive strategy for supporting the poor and deserving classes.

Data Analysis: The property could not be sold or purchased. Whoever served as its custodian was not authorized to sell or buy it. Prohibition on Sale and Purchase, Prohibition on Gifting, The property could not be given as a gift or present to anyone. Exclusion from Inheritance The property would not be subject to inheritance because inheritance requires ownership, and the person dedicating the property relinquishes ownership by creating a 'waqf'. Allocation of Income, The income generated from the property was to be spent on the following charitable purposes and good deeds:

Meeting the needs of the poor. Supporting close relatives by using the income for their welfare (referring specifically to the relatives of the endower). Purchasing and freeing slaves to grant them the blessing of freedom. Supporting significant causes such as 'jihad' and 'Hajj'. Hosting and serving travelers and guests with generosity and care.

Use of Income by the Custodian The custodian (mutawalli) of the property was allowed to use its income for personal consumption and to offer it to their friends, but under the following conditions, Personal use must not involve extravagance or wastefulness. Offering it to others must not increase their wealth or assets. This dedication by Umar (RA) established a comprehensive model of 'waqf' that provided enduring societal benefits and served as a framework for subsequent Islamic endowments.⁶

Muhammad Ali, the brave man, explains how the benefits of endowments reached people during the era of the Prophet (peace be upon him), and how the endowment system can be used to benefit others in the present era. The Reward of Charity versus Endowment. The reward for giving in charity is limited to the one-time act, but dedicating something as a 'waqf' (endowment) for public welfare, or establishing something that benefits countless individuals, provides ongoing rewards as long as the benefit continues. For example, setting up a school or library ensures that as long as people benefit from these institutions, the initiator continues to earn rewards. However, two conditions must be met for the reward to be valid. The intention must be solely for the sake of Allah's pleasure, without the desire for fame or recognition. If fame or recognition comes naturally, it should be seen as Allah's grace. The endowment must genuinely benefit people, fulfilling their worldly needs without causing moral or ethical harm. If these conditions are not met, the act of endowment could lead to sin rather than reward. For instance, if someone builds a cinema hall instead of a hospital or sets up an educational institution but allows

⁶ Zafar Iqbal, Maulana Muhammad, "Jawahir-ul-Hadith", Vol. 4, p. 135-136

the teaching of polytheistic or atheistic ideologies, the harm caused by these actions will accrue as sin for the endower, equivalent to the negative influence on those who partake in such activities. **Dedicating Beloved Possessions**, The item given as charity or endowment should be something the giver values and loves. For example, if a person owns several houses and decides to dedicate one, or owns multiple plots of land, the most valuable and cherished property should be endowed. Allah's pleasure cannot be sought through substandard or inferior offerings. Similarly, if a person has one beloved child, their religious and moral sense should guide them to provide the child with a religious and ethical education rather than one that corrupts character. A child raised with sound moral values and faith becomes a source of ongoing charity (*sadaqah jariyah*) through their prayers and good deeds. Conversely, a child raised with incorrect education may neither perform righteous acts that benefit the parent nor pray for them. **Entrusting Endowments to Responsible Custodians**: Any endowed property should be entrusted to individuals who will manage it with integrity and ensure it serves the purpose for which it was dedicated. It should not be handed over to someone seeking personal control or to a person of corrupt character who disregards Islamic principles. Appointing such individuals as custodians is neither permissible nor appropriate.⁷

Regarding the validity of waqf and its conditions, Muhammad Ali Janbaz further writes:

When a person says with his tongue that he has dedicated such and such a thing, now it has become waqf, he has given some land for a cemetery and a dead person has been buried in it, then this land has become waqf. It has two types: one is that a person dedicates it to God and after that he does not take any benefit from it himself, the second is that he sets a condition that I will benefit from it throughout my life and after me it will be for the welfare of the general Muslims or my children after me will benefit from some part of it. If the rest is for the general welfare, then in both cases the donor has no right over the waqf. It has become Allah's. Now he cannot sell it, donate it, mortgage it, nor can inheritance be passed on in it. However, if he has imposed a restriction on the benefit for himself or his children, then they can benefit to the extent and for the period for which they have been granted. Similarly, for the conditions of the validity of a waqf, one of two things must be present. An act that proves the waqf, for example, building a mosque and starting the call to prayer in it. A mosque is a waqf in which all Muslims are allowed to pray. The second condition is that a person says with his tongue that he has waqf such and such a thing, and there are two ways of saying it with his tongue: with explicit words or by implication. When the waqf maker makes the waqf, the waqf has become binding and final. Now he cannot sell it without need or give it as a gift, nor can inheritance be passed on in it. There is also a condition for the waqf maker that he is sane, adult, free and has authority. For the waqf to be valid, the acceptance of the waqf is not a condition. If a person says that my house or land is a waqf after my death, then this waqf is valid, because this is a type of will among other wills and there is no doubt about the validity of the will. There is a difference of opinion among scholars regarding the question of who owns the property of a thing that has been endowed when it has passed from the owner to

⁷ Janbaz, Muhammad Ali, "Rules of Endowment and Donation", p. 21–22.

the beneficiary. The most popular view among Shafi'i scholars is that its ownership is transferred to Allah Almighty, and that it has no owner other than Allah. The view of Imam Malik and Imam Ahmad is that the ownership of a thing that has been endowed is transferred to the one who has endowed it.⁸

The famous author on Islamic jurisprudence issues in Egypt, Sayed Sabiq writes:

”ولا يصح الوقف إلا على من يعرف كوله وأقاربه مورجل معين، أو على بر كبناء المساجد والقناطر وكتب الفقه والعلم والقرآن“.⁹

“A waqf (endowment) is not valid without specifying a particular person or place. For example, it can be designated for building for one's children, relatives, a mosque, a bridge, religious books, fiqh (jurisprudence) books, or for the teaching of the Quran.”

Giving historical arguments regarding the rulings of endowment, Ghulam Abdul Haq Muhammad writes:

“In terms of meaning, the concept of ‘waqf’ (endowment) existed before Islam, although it was not formally called ‘waqf’ at that time. The evidence for this is that in ancient times, places of worship existed which were not the personal property of any individual. Thus, the concept of ‘waqf’ and its practice were already in place in some form. In other ancient civilizations, alongside other agreements, the ‘waqf’ of mosques is also clearly visible. For example, the existence of the Kaaba in Mecca and the Al-Aqsa Mosque in the Levant are undeniable facts. The profits from and the rights to use these sacred places were not restricted to any one individual but were shared by the general public. Therefore, it would not be incorrect to say that the concept of ‘waqf’ and its practice existed in some form, under some name, even before Islam.

There are many areas of the Islamic system that did not originate in the time of Prophet Muhammad ﷺ but had existed before. Contracts like ‘buying’, ‘hiring’ (ijara), and ‘marriage’ (nikah) were already in practice in earlier times. However, Islam promoted these practices, gave them a new dimension, systematized them, and distinguished between right and wrong, thus confining them within the framework of truth, allowing them to evolve further. Islam developed ‘waqf’ into a complete institution, expanding it beyond mere agreements and mosques to include ‘waqf’ for the poor, the freeing of slaves, and even for interest-free loans. Today, ‘waqf’ is not limited to acts of worship for drawing closer to Allah, but is also established for the benefit of family members, children, and descendants. It remains a topic of debate whether in pre-Islamic times, all these purposes were included under the concept of ‘waqf’. Some books on the history of Egyptian law hint that the concept of ‘family waqf’ existed in ancient Egyptian law. This was a form of ‘hiba’ (gift), where a person would give property to his eldest son and instruct him to use the income from that property for his brothers, while prohibiting any alteration of the property's core nature. It was also stated that the profits from lands where dispossession was forbidden should go to those who are rightful heirs”.¹⁰

⁸ Janbaz, Muhammad Ali, “Rules of Endowment and Donation”, p. 23-24

⁹ Sayed Sabeq, “Fiqh al-Sunnah”, Dar al-Kitab al-Arabi, Beirut, Lebanon, Vol. 3, p. 524

¹⁰ Ghulam Abdul Haq Muhammad, “Ahkam-e-Waqf”, Islamic Research Institute-Islamabad, p. 24-25

Dr. Muhammad Ubaid Al-Kubaisi discussed Imam Shafi'i's opinion, and this discussion is mentioned by Ghulam Abdul Haq Muhammad in the following words:

“In pre-Islamic times, ‘waqf’ (endowment) was well known among the nations, and even after Islam, it was widely recognized among non-Muslims. Due to differences in religions and beliefs, various types of ‘waqf’ were prevalent in different cultures. Both before and after Islam, different nations had their own places of worship where religious practices were carried out according to their respective beliefs. Such practices still exist today and existed in pre-Islamic times as well. Since the beginning of human history, places of worship have been in existence. Although these places may not have been formally considered ‘waqf’ according to the Islamic system, the concept and essence of ‘waqf’ certainly existed in them. The example of the Kaaba is a clear one. This ancient house, built by Prophet Ibrahim (Abraham), has stood as a place of worship for centuries. It is true that in pre-Islamic times, many things were endowed (dedicated) for the sake of pride, but Islam permitted ‘waqf’ only for the sake of Allah's pleasure and closeness. Imam Shafi'i's intention was also to highlight that in the time of ignorance (Jahiliyya), ‘waqf’ was not performed for the purpose of seeking divine pleasure and closeness. However, it is impossible to deny that the practice of ‘waqf’ existed in the pre-Islamic period. Dr. Jawad Ali states that in the pre-Islamic era, large pieces of land were attached to the treaties, referred to as ‘hima’ because they were designated in support of idols and priests. No harm was done to these pieces of land; trees were not cut, and livestock was not grazed on them. Moreover, hunting animals on these lands was also prohibited.”¹¹

Result and Findings: The various forms of charity, gifts, and endowments (waqf) introduced by Islam all have the common objective of helping others and lifting the less fortunate from feelings of inferiority, enabling them to become productive members of society. This can only be achieved when the wealthy are aware of their responsibilities and take practical steps to alleviate the suffering and hardships of others. It is only when such healthy activities begin that true qualities like equality and fairness will emerge. These good deeds, while bringing worldly and heavenly rewards, also give rise to virtues like love, brotherhood, affection, loyalty, and heartwarming, fostering the growth of individuals, families, societies, and communities. In Islam, human capital is seen as a valuable resource that must be used for the benefit of society. Human capital includes the skills, knowledge, and abilities that individuals possess, and Islam emphasizes the importance of utilizing these attributes for collective welfare. The Quran and Hadith stress the significance of work, knowledge, and skills in contributing to the betterment of society. Islam encourages individuals to develop their potential, seek knowledge, and contribute their talents to benefit others. The concept of “Khidmah” (service) is central in Islamic thought, where serving others is considered a noble act. Islam promotes the idea that every individual has a responsibility toward the community, and their efforts should be directed toward helping others, whether through charity, education, or social welfare. The Prophet Muhammad (ﷺ) stated that the best people are those who are most beneficial to others. Moreover, Islam advocates for fair treatment of workers, ensuring their rights

¹¹ Ghulam Abdul Haq Muhammad, “Ahkam-e-Waqf”, p. 27



are protected and that they are compensated justly for their efforts. In this way, human capital is not only a means of individual growth but also a tool for achieving social justice, reducing poverty, and fostering cooperation and unity within the community. Human capital, therefore, plays a crucial role in establishing a just and equitable society in Islam.

Futuristic Approach: A futuristic Islamic approach integrates traditional financial instruments like Zakat, Waqf, and Qard Hasan with modern fintech solutions, blockchain transparency, and AI-based distribution systems. This ensures efficient, targeted, and corruption-free support, promoting sustainable poverty alleviation, digital inclusion, and economic empowerment while remaining rooted in Islamic ethics and social justice.