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Hassan A. Amin

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# Empowering Humanity: The Role of Bait ul-Mal in Alleviating Poverty and Fostering Compassion

Hassan A. Amin<sup>1</sup>

<sup>1</sup> Ph.d Scholar, International Online University, USA;  
Correspondence: [imamhassanamin@verizon.net](mailto:imamhassanamin@verizon.net);

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**Abstract:** This article examines the value of establishing a Bait Ul-Mal facility where it is required. Where improvised, destitute, poverty-stricken, or impecunious individuals exist, a bait ul-mal facility is necessary. It is a one-stop place for those needing some life necessities to receive help. It can be funded by the government or by private citizens eager to assist needy people. Notably, it can improve upon the needs of improvised individuals and the paradigm of the poverty mentality. This article also highlights numerous verses from the Qurān and the sayings of the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) regarding poor and needy individuals. It also highlights the benefits of caring for those in need. Many governments instinctively overlook or do not have policies or programs to address the poverty mentality of beneficiaries. This article introduces the concept of the mentality of poverty and how to address this crippling paradigm among many poverty-stricken individuals. It further highlights how Bait Ul Mal, Zakah, and governments work together to assist those in need. This article also presents a treatment plan for a poor person in comparison with a rich person. It addresses the value of the Bait ul-Mal facility being available to older people and the virtues of feeding financially inferior individuals—the actions of one of the greatest Muslim leaders in caring for those in need.

**Keywords:** Bait ul-Mal, Poverty, Poor, Treasury, Eradication

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**Introduction:** This article will present a bold, viable solution to curve world poverty. It will look at the Islamic concept of Bait ul Mal and the positive impact it could have on providing for poor people. Bait-ul-Mal will establish a communal social security structure for reciprocated aid once it is proven as an institute, and the means will be further used for societal enlargement. There are two main measures for assessing both economics and statistics: number one is total poverty, which likens revenue alongside what is necessary to provide the most rudimentary individual desires, for example, nourishment, attire, and housing; number two is relative poverty its essence is when the minimum level of basic needs of a person cannot be meet. Furthermore, many people who do not deal with poverty believe that those who do could have easily prevented their situation or can quickly get out of it if they worked "hard enough"; this misconception frequently creates an "us" and "them" mentality. Because of this misconception, most people are unaware of how

widespread and how many people are affected by poverty<sup>1</sup> According to Islamic law, zakat is a yearly tax that must be paid on certain types of property to support religious and charitable causes.

To help establish Bait ul Mal, affecting zakat on earnings is applicable and constant through attempts to achieve the following objectives. One zakat objective is to promote balanced and unbiased financial circumstances in a civilization where the rich do not develop into overly wealthy, and the impoverished do not develop to be more destitute.<sup>2</sup> Where necessary, the early Islamic state made severe efforts to assist and rehabilitate people experiencing poverty and those in need. One method of assistance and rehabilitation is Zakat. The disbursement of zakat funds requires people to experience poverty to be clearly and convincingly distinguished from the non-poor. Early Muslim jurists have clarified that the poor, indigent, and destitute are of adequate importance.<sup>3</sup>

**Problem Statement:** In 2014, more than 420 million people lived in poverty, with 343.5 million living in India (28.5% of the population). The highest percentage of the impoverished population was found in Niger, (68.8%) followed by Ethiopia (58.1%). Burkina Faso (57.5%).<sup>4</sup> 37.2 million people lived in poverty in the United States in 2020. Many factors contribute to this, including income imbalance, price increases, joblessness, obligatory setups, and inadequate instruction. Most of those living in poverty are educationally deficient and unemployment may be their end; furthermore, higher incarceration figures have also been noted.<sup>5</sup> There has been an attempt to curb global poverty through the GPA. The GPA (Global Poverty Act) which was jointly sponsored by 84 representatives and 30 Senators in the US Congress, mandated that the US President create and carry out a comprehensive plan to advance the US overseas procedure goal of encouraging the lessening of worldwide dearth, the eradication of risky worldwide poverty, and further reducing by one half the proportion of those living in extreme destitute which would be an essential focus of the United Nations Millennium Development Goal.

In July 2008 the Foreign Affairs Committee passed this bill; however, it died because it was never positioned for a vote on the Senate's floor and died at the end of the session. This is a must for the US to add 0.7 percent of its gross national product or GNP (23 billion to 98 billion a year) to its essential expenditure on Humanitarian Aid. This bill was promoted by Habitat for Humanity, Bread for the World, RESULTS, and CARE.<sup>6</sup> Furthermore, based on observations, many unhoused street people resist revealing their identities; they live, eat, and conduct activities in public and street spaces.<sup>7</sup> In short, no large-scale global poverty prevention program exists, and the number of improvised people worldwide is on an upswing.

**Objectives of Study:** This study introduces a possible solution to curb poverty that could be easily implemented by both government and private individuals eager to help those who are improvised, which is the establishment of an aid structure similar to Bait ul Mal.

**Methodology:** The methodologies used in this study will be both exploratory and qualitative based.

**Significance of Study:** The significance of this study is that it highlights the need for a positive presence of Bait ul Mal and its potential impact. The state treasury, Bait ul-Mal, also identified as the municipal reserve of the Islamic state, was instituted by the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*). It was expanded and enlarged by Abu Bakr and Umar, who followed the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*). as caliphs/leaders of the Islamic nation. In the past, Bait Ul-Mal played a significant role in distributing and redistributing funds. It carried out tasks similar to those of the central bank, such as monitoring, issuing currencies, and controlling credits. It also performed duties identical to those of the Ministry of Finance. It is a place where animals and other items are housed to assist people experiencing poverty in meeting their daily needs. Bait-ul-Mal could play a significant role in eliminating poverty from the state and can be revived and enhanced by supplying small-medium resources, administering zakah, directing funds, distributing different economic mechanisms, and onwards.

Additionally, a Bait ul-Mal storage building would be an emergency food supply facility in the event of famine. The infamous Great Famine of 1845 to 1852 grabbed and clutch after a blight (*Phytophthora infestans*) virtually demolished the single source of sustenance, the potato crop—for a substantial portion of the populace, establishing food and nourishment as class markers in 19th-century Ireland.<sup>8</sup> If a particular area is struck by famine, food, and other supply sources can be withdrawn from nearby Bait ul-Mal facilities. Via its resources, Bait ul-Mal may be able to help the following people: the "homeless," the "destitute," and the "extremely poor" are often understood to be those residing in the poorest types of housing or having no housing at all in urban areas.<sup>9</sup>

Also, early in the history of Islam, the term "bait mal al-muslimin" or "bait mal-Allah" referred to the structure or location where the moveable public property of the Islamic state was kept until it was distributed for the appropriate resolve, such as the spoils of war, fifth of war spoils. The term bait ul-mal sufficiently conveyed this meaning at that point. The term "public properties" refers to the assets that all Muslims are entitled to, regardless of who is listed as the owner; these are the "bait ul-mal" rights. Among other things, Bait ul Mal would be used to build homes, masjids, bridges, archways, roads, and other public amenities and help the poor, needy, and defenseless. Furthermore, instead of acting on his preferences and ego, the Caliph should manage the funds of Bait ul-Mal to ensure the well-being and welfare of Muslims.<sup>10</sup> The Bait ul-Mal concept was used to support Muslims living in Islamic states. The same concept can also be used to aid non-Muslims and others in reducing poverty.

The third leader of the Muslim nation, Umar Ibn Al-Khattab, walked around Medina and came across an older woman boiling water, and the children were crying near the boiling point. She did not have food, so she boiled the water, hoping that the children would fall asleep. After a brief conversation with the woman, Umar and a friend were off to the Bait-ul-Mal. They arrived at the warehouse, that he had unlocked and entered. He ordered me to accompany him, and I did so. After looking at both sides of him, 'Umar went up to a bag

of flour weighing more than 100 pounds, and I carried it on my shoulder. He then pointed at a jar and said, carry that jar of ghee, and I did so. We both left, with flour falling on his beard as we went. I assisted by exclaiming, may my father and mother be your ransom, O Prince of the Faithful! Transfer the bag from your shoulder, and let me carry it," but 'Umar replied, "No, by God! You will not bear my sins and burden me on the day of judgment." Understand, O 'Abbas, that carrying mounts of iron is preferable to having to answer representing an unfair action, no matter how small, especially in light of what has been executed by this elderly woman who has been deflecting her offspring. Subsequently, the older woman and her children received a monthly income from the Public Treasury or the Bait-ul-Mal.

The chief of state or the person responsible for bait al-mal may give bait ul-mal to those in need, people experiencing poverty, debtors, wayfarers, and so on. Additionally, funds may be granted from bait ul-mal to those or groups that protect the well-being of Muslims. Everyone whose time and energy are captured by achieving the common well-being of Muslims should be compensated by bait al-mal, which includes government administrators, specialists, religious educators, muezzins, and the Masjids' imams. However, funds can be granted to distinguished citizens according to the genealogical guidelines. Additionally, funds from Bait ul-Mal can be used for charitable endeavors; Bait ul-Mal not only provides grants and donations to Muslims but also extends to non-Muslims.<sup>11</sup> However, many stored Bait ul-Mal items are removed from those in need. The land is continually sold, and the proceeds are returned to Bait-ul-Mal care.

Bait ul Mal can significantly eradicate poverty by providing interest-free micro-loans, gifts of cash, donations, obligation relief, etc., to impoverished and disadvantaged Muslims and others. Direct and implied emergency aid can be provided by Bait ul-Mal to those affected by natural and other disasters and to the extremely poor. Under the leadership of Umar, Bait ul Mal offered financial assistance to those in need, for example, the impoverished and jobless, as well as women who were pregnant or nursing and had no one else to care for them. Umar believed that money was better for people's welfare than bricks without life. He took care of orphan babies via Bait ul Mal funds, and when famine struck the area, he pulled resources from multiple Bait ul Mal facilities to feed at least 40,000 people per day until the famine ended.

The second leader of the Muslim nation would frequently give away all of what was in Bait ul Mal, and upon his demise, only one coin would be found in the Bait ul Mal treasury. In both cases and under both leadership styles, people's welfare was the most important thing and at the top of their priority agendas. Furthermore, Bait ul-Mal can offer emergency social services such as housing, health care, education, and employment.<sup>12</sup>

Again, some of the services that could be provided by Bait ul Mal funding include:

1. Microfinance
2. Healthcare
3. Job creation



4. Food production and distribution
5. Education
6. Micro venture and social enterprises
7. Emergency Aid
8. Housing

Many organizations would receive donated items and sell them to others. A Bait ul-Mal facility can be set up by a government or private group that provides, free of charge, food, clothing, and furniture to people experiencing poverty. At the same time, you learn about training, housing assistance, and job and career placement. Bait-ul-Mal would be a one-stop place to help the poor escape poverty. The bait-ul-mal facility would not only provide physical assistance to others but also retrain the thinking of the improvised. An improvised mindset is both physically and psychologically unhealthy. Negative thinking suppresses the immune system and frequently leads to illness. Therefore, why does it engage in a constant stream of negativity? If one was raised in a home full of negative reminders about the lack or criticisms of the wealthy, this is the way one would always be born poor, live poor, and die poor so that one would carry these beliefs into adulthood.

A poverty mentality drives actions in line with the opinions that money should not be expended, chances are scarce, taking any risk is perilous, any achievement is fleeting and unreplaceable, and it is commonly safer to follow the pack at the back. A poverty mindset is common and limits one's ability to succeed. Some may think that being poor or staying poor is a way to be closer to GOD.<sup>13</sup> Therefore, within the training curriculum of Bait Ul-Mal, retraining or reshaping the paradigm of a poor mindset. A poor person spends more than their means, cares more about the newest trends than net worth, and spends more on necessities and desires.

For example, a poor person who runs out of milk leaves the market with more than one carton. Poor people, spend everything they earn by buying things from the rich, whether they need them, and have nothing left at the end of the month. However, absolute poverty occurs when people spend money that they do not have and accumulate credit card debts. The compounded interest rate acts against low-income people as it will eventually turn a \$ 1,000 deficit into \$10,000. Poor people tend to live from paycheck to paycheck, and when a crisis strikes, it becomes nearly impossible to meet ends. They set short-term goals, at best, or none, as they do not see the need for long-term goals such as money for future living. It is understood that some poor people run through various walls that prevent them from progressing, such as racism and societal system structures. Having this and a poor mindset is almost a guarantee of failure.

Governments frequently instinctively overlook the impact of the "poverty mentality" on the behalf of beneficiaries of poverty alleviation programs when establishing the social protection policy framework for the nation because developing organizations have stereotyped the forms of poverty of limited wealth, consumption, and wealth without paying attention to the "poverty mentality." As mentioned earlier, a "poverty mentality" frequently results in regrettable financial choices and pointless spending.<sup>14</sup> A "one-size-fits-

all" mindset is inappropriate once developing plans to aid neighborhoods; these areas are an essential mark for intercession; policymakers must take a multi-issue method to address difficulties in the inner city; programs should look at building on community funds and organization as well as managing the community resident's needs.<sup>15</sup>

The Islamic Zakat system can financially support each Bait ul Mal facility (2.5% or 1/40 of an individual's complete reserves and wealth). Zakat is an Islamic economic designation that, as one of the pillars of faith, commands all Muslims to pay a portion of their funds for charity.) In addition, public and private grants, and many of the present government-sponsored poverty prevention support funds. Moreover, in-kind donations can also provide items needed by people in need. Individuals, corporations, and businesses can all make in-kind donations, which are non-cash gifts made to nonprofit organizations and include goods, services, time, and expertise. In addition, the Bait ul Mal facilities can be supported by individual cash donations.

In Islam, those in need are not neglected. Islam has the following multiple views regarding needy or poor people: One theory is that sharing food with others is an encouraging concept.

The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) once said,

"Whoever has food enough for two individuals should take a third one (from amongst them), also whoever has provisions enough for four persons should take a fifth or a sixth"

(or something comparable), and the companions of Suffa were poor people.<sup>16</sup> The poor or needy person is not just those who beg; needy people who do not appeal may also require assistance. Allah mentioned in Qurān: "They do not beg of people at all." (2:273). The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*). said,

"The poor person is not he for whom a date or two or a morsel or two (of something to eat) is sufficient; the poor person is he who does not (request or) ask the people (for something) or show his poverty at all.<sup>17</sup>

A similar hadith was mentioned by the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*): According to a saying attributed to Allah's Apostle and narrated by Abu Huraira,

"The person in need is not the one who goes around the others and asks them for a mouthful or so (of meals) or a date or two, but the poor person is that person who does not have enough money to meet his basic needs and whose situation is unknown to others so that they may give him something in charity."<sup>18</sup>

Not just the wealthy should be invited to wedding banquets. Poor or financially less stable individuals should also receive banquet invitations. One who declines an offer (to a banquet) disobeys Allah and His Apostle, and the adverse provision is that of a wedding feast to which only the wealthy are invited. According to Usama, the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) stated,

"I stood at the gate of Paradise and saw that most of those who entered it were from the needy; on the other hand, the well-off were not allowed to enter the gate (for their accounts), but the companions of the Fire were directed to be taken to the Fire. Then I stood at the gate of the Fire and saw that most of those entering it were women."<sup>19</sup>

They encouraged high rewards for those who cared for the poor or the needy. The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) reportedly said,

"The one who cares for a widow, or a poor person is like a Mujahid (warrior) who fights for Allah's Cause, or like him who prays all night and fasts all day."<sup>20</sup>

Street kids fall into social categories such as the poor, homeless, the population that is most at risk, or the most vulnerable population.<sup>21</sup> These needy children would greatly benefit from the multiple resources offered at the Bait ul-Mal facilities. These poor children can be provided with housing, food, clothing, money, school supplies, backpacks, books, pencils, pens, laptops, and multiple other resources to improve their quality of life. Furthermore, additional rewards are mentioned for those caring for the poor. According to Um Salama, the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) responded,

"Of course, you will be rewarded for what you will spend on them." I asked him, "O Allah's Messenger! Shall I get a reward (in the next life) if I spend it on the offsprings of Abu Salama and do not leave the offsprings like this and like this (i.e., poor), but treat them like my children?"<sup>22</sup>

Muslims are also encouraged to limit how much food they consume or eat in moderation. The poor man I brought to eat with Ibn 'Umar one day overate, and Ibn 'Umar said, "O Nafi! Do not let this man enter my house. I heard the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) say,

"A believer only eats in a single intestine (or he is satisfied with a little food), and a kafir (unbeliever) eats in seven intestines (eats much food)."<sup>23</sup>



The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) encouraged the rich to provide for or feed those who were poor. 'Aisha was asked, "Did the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) not allow eating the meat of numerous sacrifices offered on 'Id-ul-Adha for more than three days? She replied that the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) did not do this except in the particular year when the people needed food, so he desired the rich to provide or feed the poor. But later, we used a trotter of a sheep to enjoy it 15 days later...."<sup>24</sup> Furthermore, the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) alerted his wife about the destruction of the people in the past who were very unfair to the poor, inflicting legal punishments on them while the rich were forgiven.

"The people before you were destroyed because they used to inflict legal punishments on the poor and forgive the rich".

The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) said, according to a story related by 'Aisha.

"By Him in Whose Hand my soul is! Even if Fatima (the daughter of the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*)) did that (meaning, stole), I would cut off her hand."<sup>25</sup>

Moreover, one of the great virtues of the Islamic faith is feeding the poor. According to a story related by 'Abdullah bin 'Amr, when someone questioned Allah's Apostle about the virtues of Islam, he responded, "To feed (the poor) and greet both those you know and those you don't know."<sup>26</sup> A Muslim should not wait until he is on his deathbed and give it to those in need. According to Abu Huraira's account, the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) asked, "O Allah's Apostle! What kind of charity is the best?" He responded,

"To give in sadaqah when one is healthy and greedy, hoping to be wealthy and afraid of becoming poor. Do not delay giving in charity until the time when you are on your deathbed when you say, "Give so much to so-and-so, " for at that time, the property is not yours, but it belongs to so-and-so."<sup>27</sup>

Poor urban older people in Ethiopia struggle to meet their basic needs because of the disappearance of traditional familial norms of providing care for elders due to urbanization, poverty, and migration. Older people are among the most vulnerable population groups most vulnerable to COVID-19.<sup>28</sup> During the COVID-19 crisis, the physical distancing program isolated elders, reducing their ability to support their livelihood, and considered the practice of social distancing to combat COVID-19 as an unwelcome luxury for people whose daily survival depends on begging and small trade.<sup>29</sup> A nearby truck dropped off food and other supplies from a Bait ul-Mal may have provided

free assistance to older people and others in need. Muslims should consider leaving an endowment as a charity to assist and benefit the needy. Ibn 'Umar narrates: When Umar acquired property in Khaibar, he informed the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu 'alaihi wa 'alā Ālihi wa Aṣḥābihi wa Ṣallam*), who said, "If you wish, you may give it to charity." Umar then gave the property in charity (i.e., as an endowment), with the intention that the proceeds be used for the benefit of the needy, the poor, his kin, and visitors.<sup>30</sup>

The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu 'alaihi wa 'alā Ālihi wa Aṣḥābihi wa Ṣallam*) directed the fourth leader of the Islamic nation to provide for those in need. The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu 'alaihi wa 'alā Ālihi wa Aṣḥābihi wa Ṣallam*) reportedly instructed Ali bin Abi Talib to take care of the sacrificial camels and to give all of their meat, skin, and blankets to the needy but not to give any of them to the butcher (as payment).<sup>31</sup> A simple act of kindness toward her children earned a poor woman in Paradise. I was impressed by what a poor woman did, so I told the Prophet of Allah (s.a.w.) about it. He said: "Allah has decreed Paradise for her because of that." 'Aishah said: "A poor woman came to me carrying two of her daughters, and I gave her three dates to eat. She gave each of them a date and lifted the other (to her mouth) to eat it. However, her daughters asked her to give them to them."<sup>32</sup>

Muslims are encouraged to give to their family and relatives. If any of you are impoverished, he should start from himself; if anything remains, give it to your family; if anything is left over, give it to your relatives.... Abu Madhkur promised that his servant, Ya'qub, would be free after his death, but that he had no other property. The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu 'alaihi wa 'alā Ālihi wa Aṣḥābihi wa Ṣallam*) contacted him, asking:

"Who will purchase him?" Nu'aim b. 'Abd Allah b. al-Nahham purchased him for 800 dirhams.<sup>33</sup>

In addition, Muslims are encouraged to feed more than one poor person. The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu 'alaihi wa 'alā Ālihi wa Aṣḥābihi wa Ṣallam*) gave him fifteen sa's of wheat to feed sixty needy people, according to Abu Dawud, who said, "I recited to Muhammad bin Wazir Al Misri and said to him: 'Bishr bin Bakr narrated it to you, and Al Auza'i narrated it to us.' He added, 'At'a narrated it to us on the authority of Aus brother of 'Ubada...' <sup>34</sup> Not only did he have an individual who vowed to feed people, but his heirs were to continue his promise of feeding others. According to Ibn 'Abbas, if a person passes away during Ramadan while unable to observe fasting, food will be provided (for the poor men) in his honor; no atonement (for his fasts) is required of him. If there is a vow that a person is unable to fulfill, he or she must make up for it.<sup>35</sup>

An excellent example, the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu 'alaihi wa 'alā Ālihi wa Aṣḥābihi wa Ṣallam*) provided to the underprivileged. One of the arguments advanced by Umar was that he claimed that the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu 'alaihi wa 'alā Ālihi wa Aṣḥābihi wa Ṣallam*) had three

things exclusively given to him: Banu an-Nadir, Khaybar, and Fadak. The Banu an-Nadir property was maintained solely for his emergency needs, the Fadak property was given to travelers, and Khaybar was divided by the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) into three sections: two for Muslims, and one as a contribution to his family. After deducting his family's assistance, he distributed any leftover funds to the underprivileged.<sup>36</sup> Similarly, giving to charity was associated with those in need.

According to Abdullah ibn Abbas, the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) directed the payment of the Sadaqah (alms) associated with breaking the fast to clean it from meaningless and vulgar conversation and as food for the needy. If the payment is made before the prayer (for 'Id), it will be accepted as zakat; if the payment is made after the prayer, it will be treated as a sadaqah like other sadqah.<sup>37</sup>

Furthermore, giving was encouraged by the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*), as expressed in the following statement. One sa' of wheat is to be taken from every two, young or old, freeman or enslaved person, male or female, according to what Abd Allah b. Tha'labah or Tha'labah bin 'Abd Allah bin Abu Su'air said on the authority of his father that the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) said:

"Those of you who are wealthy will be purified by their Lord, and those of you who are poor will have more than they gave returned by Him to them."<sup>38</sup>

An additional view of giving Sadaqah (charity) was highlighted in the following hadith. The Messenger of Allah (May peace be upon him) said:

"Sadaqah is not lawful for a rich person except that which results from Jihad or that which your poor neighbor gives you out of the sadaqah given to him, or that which he entertains you in a feast." Abu-Said reported this.<sup>39</sup>

The masjid (Muslims' place of worship) provided an uncomplicated date for the needy. According to Jabir bin 'Abdallah, the Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*), he enjoined anyone who harvests ten wasqs of dates from date palms to suspend a bunch of dates for the needy in the masjid.<sup>40</sup> The following is added to the tradition above, which was also passed down by Ibn 'Abbas through a different chain of narrators: "The women started giving their earrings and rings in alms. Bilal began collecting these items in his garment. The Prophet (*Ḥaḍrat Muhammad Rasūlullah Khātām un Nabīyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) then gave them among poor Muslims.<sup>41</sup>" Bait ul Mal has been an important poverty reduction program. For example, the significance of Pakistan Bait-ul-Mal and the importance of poverty reduction programs as stepping stones towards the most effective welfare state cannot be overstated. As a result, policymakers have long recognized the

viability of legal sponsorship for such organizations or projects.<sup>42</sup> There is a great benefit in giving to others. "When a man dies, all his good deeds come to an end except three: Ongoing charity (Sadaqah Jariyah), beneficial knowledge, and a righteous son who prays for him," according to a story told by Abu Hurairah about the Messenger of Allah.<sup>43</sup> Since, realistically, people can't take money and other items with them to their graves, where material things will not benefit them being buried in their graves. So, a strong suggestion would be donating to a Bait Ul Mal. Donating to a Bait ul Mal facility may be a form of continuous giving allowing one to reap the benefits in this life and the next life. Furthermore, Salman bin 'Amir (may Allah be pleased with him) related that the Prophet (*Hadrat Muhammad Rasūlullah Khātām un Nabiyyīn Ṣallallahu ‘alaihi wa ‘alā Ālihi wa Aṣḥābihi wa Ṣallam*) said:

"If you cannot find a date fruit, break your fast with water as it is pure."

The Messenger of Allah (Peace be upon him) also stated:

"Caring for the poor is charity, and caring for a relation is both charity and maintaining the ties (of kinship).<sup>44</sup>

**Conclusion:** Islamic faith encourages or mandates the help of those in need. It is understood that a single Bait ul-Mal facility focuses only on the needs of those living in the facility's surrounding area. Each Bait ul-Mal would be designed differently, with a singular focus on meeting the multiple needs of the local needy. In areas where poverty is extreme, governments should allow a Bait ul-Mal facility to be established. Public and private grants, cash donations, government funding, in-kind donations, and the Islamic Zakat system would support the facility. Instead of many wealthy people purchasing expensive artwork, multiple cars, yachts, and homes, they could donate much of their financial resources to those in need. Furthermore, the wealthy could spend their money on helping others instead of traveling from one country to another every day to eat breakfast. If one has a billion dollars' worth of cars just to have and look at, this same money could be of better service in providing financial aid to the needy. Anyone can leave a waqf or endowment in their will, directing their heirs to give money in support of numerous Bait ul Mal facilities. Finally, whatever information-worthy people have regarding getting rich, they would be a greater service to the poor by teaching them tips on becoming more financially savvy and providing them with startup capital. Poverty mentality is a learned behavior, which means that it could also be unlearned, and the impoverished person can reset their way of thinking. A new way of serving the needy may be long overdue. It may be time for a new way to help those in need while restoring and honoring their dignity. Again, Bait ul Mal facilities can help impoverished people change their poverty mentality and supply the government with more industrial citizens to help build society instead of consuming resources.

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