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“ZAKAAT SAVES ONE’S WEALTH AND SOUL”

الْحَمْدُ لِلَّهِ الْقَائِلِ: إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا
الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا
هُمْ يَحْزَنُونَ ﴿٢٧٧﴾¹

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا
عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ
وَصَحْبِهِ أَجْمَعِينَ.

أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ! اتَّقُوا اللَّهَ! أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى
اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ. قَالَ اللَّهُ تَعَالَى:

يَأَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ
مُسْلِمُونَ.²

Dear blessed Muslims,

Let us altogether strive to increase our *taqwa* of Allah *Subhaanahu Wa Ta'aala*, by abiding all of His Commands and avoiding all of His prohibitions. May we be granted with success in this world and the Hereafter.

¹ al-Baqarah 2:277.

² Aal 'Imraan 3:102.



The title of the *khutbah* today is **“ZAKAAT SAVES ONE’S WEALTH AND SOUL.”**

Dear respected Muslims,

The legislation of *zakaah* that was revealed by Allah *Subhaanahu Wa Ta’aala* to all of us, in reality, has a great wisdom, which is to ensure our safety in this world and the Hereafter. This is as Allah *Subhaanahu Wa Ta’aala* mentions in verse 277 of soorah al-Baqarah that was recited earlier in the *khutbah*, which means:

“Indeed, those who believe and do righteous deeds and establish prayer and give zakaah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.”

This is what they will be bestowed with when they fulfill their *zakaah*, which is feeling safe and spared from feeling worried in this worldly life and the Hereafter.

Dear blessed Muslims,

Usually those possessing wealth will always think about keeping their wealth secured. It is very logical that after all of the extraneous effort in seeking wealth, definitely we will grow fond of it and would like for it to remain safe. Of course we will not want them to be stolen or robbed. We also would not want it to get destroyed in a fire, or swept away in the flood, or vanished and swallowed into the earth due to tsunami or landslide. We also would not want our wealth to diminish by getting conned by scammers, incurring losses of tens or even hundreds of thousands of Ringgits.



It is in this very regard that Islam has provided a way out from long ago, through the *'ibaadah* (act of worship) of *zakaah*. This is because according to several narrations of Prophet Muhammad ﷺ, it is very clear that the *'ibaadah* of *sadaqah* (charity) and *zakaat* are akin to the 'invisible fence' that is very potent in rescuing our wealth from perishing or being destroyed.

In the *hadeeth* of 'Abdullah bin Mas'ood *radiyAllaahu 'anh*, Prophet Muhammad ﷺ said:

حَصِّنُوا أَمْوَالَكُمْ بِالزَّكَاةِ

"Fortify your wealth with zakaat."

(at-Tabaraani)

This is the promise of the prophet upon those that fulfilled their *zakaat* obligation, where Allah *Subhaanahu Wa Ta'aala* will protect their wealth from getting destroyed.

Respected Muslims,

Of late, many within the general public are very worried about their lives. Due to the unstable global economy, there are many cases of famous wealthy individuals that became poor, and in the end became *asnaf* (*zakaat* recipient). Moreover, due to one's incapability of maintaining the luxurious lifestyle, the husband and the wife begin arguing and fighting, which ultimately ends in divorce.

As humans, we will not be able to go against the *qadaa'* (free will) and *qadr* (predestination) of Allah *Subhaanahu Wa Ta'aala*. However, let us not forget that there is one *'ibaadah* that is capable of preventing



museebah (calamity) from afflicting us. Prophet Muhammad ﷺ had stated that the *‘ibaadah* of *sadaqah*, which includes *zakaat*, can actually ward off *museebah* or calamity from befalling upon us, as in the *hadeeth* of ‘Amr bin ‘Awf *radiyAllaahu ‘anh* where Rasulullah ﷺ said:

إِنَّ صَدَقَةَ الْمَرْءِ الْمُسْلِمِ تَزِيدُ فِي الْعُمْرِ وَتَمْنَعُ مِيتَةَ
السُّوءِ

“Verily the sadaqah (including zakaat) of a Muslim increases his age and prevents bad ending.”

(at-Tabaraani)

Dear blessed Muslims,

Know that Shaytaan and the evil desire truly hates generosity, that they would always seduce us in feeling doubtful when giving charity and *zakaat*. Allah *Subhaanahu Wa Ta‘aala* mentions in verse 268 of soorah al-Baqarah:

الشَّيْطَانُ يَعِدُكُمُ الْفَقْرَ وَيَأْمُرُكُم بِالْفَحْشَاءِ

“Satan threatens you with poverty and orders you to immorality, while Allah promises you forgiveness from Him and bounty. And Allah is all-Encompassing and Knowing.”

Actually, whether upon realization or not, it is miserliness that is firmly attached to the heart that prevents one from giving *sadaqah* or *zakaat*, that truthfully without realization, it became the catalyst to the destruction of one’s own wealth, as reminded in the narration of Abu Hurayrah *radiyAllaahu ‘anh*, where Prophet Muhammad ﷺ said:



مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا مَلَكَانِ يَنْزِلَانِ فَيَقُولُ
أَحَدُهُمَا "اللَّهُمَّ أَعْطِ مُنْفِقًا خَلْفًا، وَيَقُولُ الْآخَرُ اللَّهُمَّ أَعْطِ
مُمْسِكًا تَلْفًا"

"There is never a day wherein servants (of God) get up at morn, but are not visited by two angels. One of them says: "O Allah, give him more who spends (for the sake of Allah)," and the other says: "O Allah, bring destruction to one who withholds.""

(al-Bukhaari and Muslim)

Remember, Shaytaan and stinginess will always incite us to become worried whenever we want to give *sadaqah* and *zakaah*, that we will become poor by doing so. While, the actual truth is that if the son of Adam gives *sadaqah* and *zakaah*, that will be the cause for them to become wealthier. Hence, refraining oneself from giving charity or *zakaat*, in reality it will only open up the door and window for the destruction of one's possessions. The more it is held back, the wider the cause of destruction becomes. Just like how the wealth of Qaroon and his stingy self were destroyed during the time of Prophet Moosa *'alayhissalaam*.

Dear blessed audience,

The fact is, becoming a generous person is a virtue that must be striven for, nurtured and cultivated every single day. Being generous is from among the trait of the prophets and the Companions. Therefore, in the effort of cultivating the culture of giving and fulfilling *zakaat*, the Selangor Islamic Religious Council (MAIS) and its subsidiaries such as



Selangor Zakaat Board (LZS), Selangor Endowment Corporation (PWS), and Darul Ehsan Islamic Foundation (YIDE), continues to remain consistent in calling upon the Muslims to not become worried in giving *zakaat*, *waqf* (endowment), and *sadaqah*, for the very benefit of the Muslims in this state.

Take heed, for *zakaat*, *waqf*, and *sadaqah* serves as the bridge to Paradise. It is the process of preserving wealth in this world for its continuity in the Hereafter. Those that refuse to give *zakaah*, *waqf*, and *sadaqah* in their lifetime will truly regret at the moment of death. Remember, Allah *Subhaanahu Wa Ta'aala* mentions in verse 10 of soorah al-Munaafiqoon:

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَّ أَحَدَكُمُ الْمَوْتُ
فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُنْ مِنَ
الصَّالِحِينَ ﴿١٠﴾

“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, “My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous.””

O dearest blessed Muslims,

To end the sermon this time, the following are several matters that can be taken as guidelines:

1. The Muslim *ummah* must have certainty and belief that its wealth possessed purely belongs to Allah *Subhaanahu Wa Ta'aala* where



at any given time Allah *Subhaanahu Wa Ta'aala* can take back those favors if they are not cleansed through *zakaat*, *waqf*, and *sadaqah*.

2. The Muslims must not take wealth and possessions as idol or deity that are worshipped and adored to the point that one would be willing to resort to anything, making the *haraam* (unlawful) as *halaal* (lawful), and the *halaal* as *haraam*.

3. Remember that Shaytaan and lustful desire will always incite and seduce the children of Adam to become stingy and miserly, deeming that their wealth and possessions can cause them to live eternally.

4. The Muslim *ummah* must fulfill its *'ibaadah* of *zakaah* through the Selangor *Zakaat* Board by visiting its closest branch.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ
صَلَوَاتَكَ سَكَنٌ لَّهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾

“Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah’s blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.”

(at-Tawbah 9:103)



بَارِكْ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ
بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ مِنِّي وَمِنْكُمْ
تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ.

أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ
الْمُسْلِمِينَ وَالْمُسْلِمَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ



THE SECOND KHUTBAH

الْحَمْدُ لِلَّهِ الَّذِي جَعَلَنَا مِنَ الْمُسْلِمِينَ، وَرَزَقَنَا مِنَ الطَّيِّبَاتِ.
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ
مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا
مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ
الدِّينِ. أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ
بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Dear blessed audience,

Let us altogether strive to have the *taqwa* of Allah *Subhaanahu Wa Ta'ala* by increasing our obedience towards Him and avoiding acts of disobedience and abominable deeds.

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا
عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا ﴿٥٦﴾
اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ
أَجْمَعِينَ.



اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ
وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ أَعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ، وَأَهْلِكَ
الْكُفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِينَ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ
بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعَيْنِ
عِنَايَتِكَ الرَّبَّانِيَّةَ، وَبِحِفْظِ وَقَايَتِكَ الصِّمْدَانِيَّةَ، جَلَّالَةَ مَلِكِنَا
الْمُعْظَمِ، سُلْطَانَ سَلَاطُونِ، سُلْطَانَ شَرَفِ الدِّينِ ادریس شاه
الحاج ابن المرحوم سُلْطَانَ صَلَاحِ الدِّينِ عبد العزيز شاه
الحاج. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهَدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ
وَالسَّلَامَةَ مِنْكَ، لِيُوَلِّيَّ عَهْدِ سَلَاطُونِ، تَعَكَوْ أَمِيرِ شَاهِ اِبْنِ
السُّلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج، فِي أَمْنٍ وَصَلَاحٍ
وَعَافِيَةٍ بِمَنِّكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اللَّهُمَّ أَطْلُ
عُمْرَهُمَا مُصْلِحِينَ لِلْمُؤَظَّفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ
مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرِّشَادِ.

O Allah, grant us guidance in performing the five obligatory prayers
in congregation, fulfilling zakaat through Selangor Zakaat Board (LZS),



making endowment (*waqf*) through *Perbadanan Wakaf Selangor* (Selangor Endowment Corporation) and giving away (*infaaq*) our wealth through *Tabung Infak Jariah Umat Islam Selangor* (TIJARI, Selangor Continuous Charity for Muslims Fund), and to the orphans through Darul Ehsan Islamic Foundation (YIDE).

Make us among Your slaves that fulfills the *amaanah*. Strengthen our *imaan* so that we avoid treachery, protect us from becoming among those that neglect their responsibilities, and protect our state and nation from destruction due to bribery. Render the duty to lead our country upon Your slaves whom are trustworthy and honest, as well as firm and courageous in upholding the truth and executing justice according to the *Sharee'ah*. O Allah, make the *masaajid* and *suraus* in the state of Selangor as Your peaceful homes, uniting everyone, and serve as the heart of the *ummah's* strength.

اللَّهُمَّ يَا دَافِعَ الْبَلَاءِ، اذْفَعْ عَنَّا هَذَا الْوَبَاءَ وَالْبَلَاءَ وَالْمَرَضَ
وَالشَّدَائِدَ وَالْمِحْنَ، بِلُطْفِكَ يَا لَطِيفُ إِنَّكَ عَلَى كُلِّ شَيْءٍ
قَدِيرٌ وَبِالإِجَابَةِ جَدِيرٌ.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا.
رَبَّنَا ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ ﴿٢٠١﴾.



عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ
وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ



فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُواهُ عَلَىٰ نِعْمِهِ يَزِدْكُمْ،
وَاسْأَلُوهُ مِنْ فَضْلِهِ يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا
تَصْنَعُونَ.