



WAQF: **ESSENTIAL FOR** THIS WORLD & HEREAFTER

Let us strengthen our taqwa of Allah Subhaanahu Wata 'aala by performing all of His Commands and abstaining from all of His prohibitions.

لحمر.الرحي

Indeed, we truly hope to attain barakah and His Pleasure in this world and the Hereafter. The topic of today's khutbah is "Waqf: Essential For This World & Hereafter."

Islam highly encourages us to always help and assist each other for it will inculcate love and respect amongst mankind. With such deed, we will be able

to enjoy life that is peaceful, prosperous, and harmonious, whether within the family, society, or nation. Waqf (endowment) is one of

the ways or manifestation of mutual sharing amongst mankind especially between Muslims. The history of the Islamic khilaafah has indicated and shown the

significance and success achieved from the waqf system practiced by the Muslim leaders. For the sake of provisions in the Hereafter, the Muslim ummah endowed

their wealth that is dear to them for the benefit of humanity. Such is the excellent attitude for they understood the meaning of the verse in al-Qur'an:

"Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend – indeed, Allah is Knowing of it."

(Aali-'Imraan 3:92)

In Shar'i terms, waqf is defined as: "withholding a property that is usable (can be utilized) without physical depreciation (reduction),

by transferring its ownership to eligible and existing recipient(s)." This basically means that one relinquishes his/her own property for others to

benefit, without having the ability to sell it. There is a difference between waqf and sadaqah (charity), namely sadaqah is to be given specifically

to those in need such as the poor, whereby waqf is for greater use and benefits all including the rich and wealthy. Let it be known that those

contributing in providing waqf are promised great rewards by Allah Subhaanahu Wata 'aala regardless of its size and shape, whether in cash or

perpetual asset. This reward can be divided into two, namely ukhrawi (in the Hereafter) and duniawi (in this world). Among the ukhrawi rewards promised by Allah Subhaanahu Wata'aala are:

1- A way to attain *barakah* and handsome reward from Allah *Subhaanahu Wata 'aala* as mentioned in al-Qur'an:

"Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever."

(al-Baqarah 2:276)

Allah Subhaanahu Wata 'aala has provided clear difference between wealth that is upon baatil (falsehood) and barakah that is reproduced from wealth given away for His Sake.

2- Those giving charity and providing waqf will be granted the shade of Allah in the Hereafter. In a hadeeth, Rasulullah sallAllahu 'alayhi wasallam mentioned:

"The believer's shade on the Day of Resurrection will be his charity."

(Ahmad: saheeh)

3- Continuous deeds even after one's death, as mentioned in the hadeeth of Abu Hurayrah radiyAllaahu 'anh where Rasulullah sallAllahu 'alayhi wasallam said:

"When a man dies, his good deeds come to an end except three: ongoing charity, beneficial knowledge and a righteous son who will pray for him."

(Muslim)

As explained by some scholars, "sadaqah jaariyah" in this hadeeth also refers to waqf. If we carefully observe, both sadaqah and waqf have very close relationship.

Both serves the same purpose and are promised by Allah Subhaanahu Wata 'aala tremendous reward in the Hereafter equal to its deed without any diminution.

Aside from the ukhrawi rewards promised by Allah Subhaanahu Wata'aala, waqf has a significant role in the development of the Muslim ummah. Among them:

1- It helps improve and increase the ummah's education level. Education is an important aspect in our lives nowadays. However, a number of us are prevented from continuing

their education due to financial constraint. Here, waqf can be further utilized into the education sector and channeled in as funds for the development of basic infrastructure such as the

school building, necessary equipment for learning, and other basic necessities required to aid in the learning process. Furthermore, without trained educators,

the education process cannot be fulfilled sufficiently nor will it attain satisfactory level. Therefore, *waqf* funds can be utilized in providing intensive training and research in producing

qualified teachers. In addition, waqf can provide the scheme to finance tuition fees so that ultimately the nation can produce many experts and intellectuals in various fields of knowledge

and sciences. 2- Waqf helps to generate economic growth Prof 'Ali Jumu'ah, the Mufti of Egypt, has mentioned in his article titled "Waqf And Its **Impact On Economic**

Growth" that waqf plays a pivotal role in generating the economy of the Muslim ummah because it is a fund that cannot be forfeited or lost, and to be managed with full amaanah.

Let us look at the excellence of waqf implemented in Turkey and Singapore. In Singapore alone, in 2008, the Islamic Religious Council of Singapore (MUIS) distributed an amount of

SG\$1.7 million, which is a 35% increase as compared to SG\$1.25 million in 2007. This was the revenue amassed from more than 100 endowed property worth SG\$135,000.

In Selangor alone, between 2006 and 2012, more than RM232,000 was accumulated in waqf to develop 26 various construction projects such as surau, masjid, tahfidh, and

clinic for the general public. In addition, Waqaf An-Nur **Corporation Berhad** (WANCorp) had invested its waqf fund of RM28 million with a return of RM314,000 in 2011.

Up until December 2011, the overall profit from investments had amounted to RM596,000. Thus, waqf becomes capital that is everlasting for the benefit of the Muslim ummah

throughout time. 3- Waqf helps to improve and increase the ummah's level of health Through the *waqf* funds collected, it can be utilized in developing the healthcare

sector. Today, the need for healthcare is ever increasing. Therefore, the waqf fund will crucially assist in developing infrastructure such as hospitals and clinics for the general public. In addition,

those funds can also help provide the latest and cutting edge medical equipment, funds medical researches, and finance the increasing medical treatment costs.

The benefit of giving wealth in charity (infaq) has been beautifully described in Islam. There are ample texts from al-Qur'an and ahaadeeth of the Prophet sallAllahu 'alayhi wasallam

encouraging such noble deed. It is evident that whenever a matter is repeatedly mentioned by Allah Subhaanahu Wata'aala, then such matter is of high importance and

seriousness in the Sight of Allah Subhaanahu Wata 'aala. Hence, the rewards to its doer will be tremendously enormous. However, not many among us are willing to accept such

fabulous offer from Allah Subhaanahu Wata'aala. This is the outcome of our weak imaan and understanding of His Noble Words.

I implore upon all of us to hasten and race to grab this bountiful opportunity in giving waqf and infaq of our wealth in the Path of Allah, as much as

possible, while we are still breathing. One example is the waqf service offered by Bank Muamalat Malaysia Berhad with the cooperation of Selangor

Waqf Corporation (PWS), providing great opportunity to everyone to make *waqf* in a very simple way. Finally, I would like to remind us all, that what is of utmost importance for us to inculcate is ikhlaas and the correct niyyah, not for the sake of getting recognition and fame

that is becoming common nowadays. In reality, all of our deeds will ultimately be held accountable and judged by Allah Subhaanahu Wata 'aala in the Hereafter.

"The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains.

And Allah multiplies [His reward] for whom He wills. And Allah is all-**Encompassing and** Knowing." (al-Baqarah 2:261)



O Allah, You are the Almighty Lord, we are grateful unto You for having bestowed upon us Mercy and Blessings, nourishing us to strive to continue in strengthening the Muslim nation especially the state of Selangor, as an advanced, progressive, peaceful, and benevolent state.

We beseech and beg You, Ya Allah, to strengthen our imaan, increase our good deeds, strengthen our unity, increase our provision, enrich us with beneficial knowledge, nourish our soul with beautiful akhlaaq, guide us to the Path that is Pleasing to You,

protect us from Your severe tribulations such as the long drought, severe flooding, disease outbreak, violence and instability, poverty, and others, so that our land will become more peaceful and blessed.

Oh Allah, we ask You to open up the hearts of the Muslim ummah especially in Selangor, to fulfill their zakaat obligation as You had decreed in al-Qur'an. Bless the lives of those who have fulfilled their zakaat obligation, loving and caring for the poor and needy.

Purify their wealth and soul so that they will live according to that which pleases You. Protect the poor and needy from disbelief and everlasting poverty. Allaahummaa ameen

