




جَابَاتَانِ اِغَامَا اِسْلَامِ سِلَانْغُورِ
JABATAN AGAMA ISLAM SELANGOR



***EMPOWERING
CASH ENDOWMENT***



**Let us strive to increase
our *taqwa* of Allah
Subhaanahu Wa Ta'aala
by fulfilling all of His
Commands and avoiding
all of His prohibitions.
May we all attain salvation**

**in this world till the
Hereafter.**

**One of the
characteristics of those
having utmost *taqwa* are
those that spend (*infaaq*)
their wealth in the path of**

Allah *Subhaanahu Wa Ta'aala*. As such,
the *khutbah* today will discuss on

An illustration showing several hands of different skin tones and wearing various colored sleeves (light blue, yellow, green, blue, purple, striped blue) holding different types of money. Some are holding gold coins, while others are holding stacks of green banknotes. The background is a dark brown, textured surface. In the center, the text "EMPOWERING CASH ENDOWMENT." is written in a bold, black, italicized font, enclosed in quotation marks.

***“EMPOWERING
CASH
ENDOWMENT.”***

Before proceeding with
the *khutbah*, I would like
to remind respected
audience upon the
reminder of Rasulullah ﷺ
in giving full attention to
the *khutbah* being
delivered, refrain from

talking and pursuing
matters that are in vain.
This includes checking
the mobile phone while
the *khateeb* is
delivering the *khutbah*.

Waqf (endowment) plays a significant role in developing human beings, and it falls within the category of *infaaq* (spending) and *sadaqah jaariyah* (continuous charity). A person who

**gives *waqf* from his
wealth that he loves will
nurture his soul unto
becoming one that is
successful in scraping off
stinginess and
miserliness. Then, such
deed will nurture**

compassion, strengthen
the brotherhood,
inculcate the
understanding of utilizing
wealth as the bridge that
leads one to the pleasure
of Allah *Subhaanahu Wa
Ta'aala.*

**Allah *Subhaanahu Wa Ta'aala* mentions in verse 92 of soorah Aal-
'Imraan:**

***“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.”

This verse explains that a person will attain the pleasure and reward of Allah if he is willing to spend from his wealth that is beloved to him, for such charity will attain the reward of Allah based

on the intention and purpose that is embedded in his heart.

One form of *waqf* that is truly needed in these times is the *waqf* of cash, which is making *waqf* in

the form of cash or money. It is something that is not widely known, for many of us have the understanding that *waqf* is typically done by giving away real estate and property only.

From the juristic ruling,
according to the
consensus reached by
the Selangor Fatwa
Committee members, it
is permissible to make
waqf in the form of cash.

The main objective in making *waqf* with cash is to facilitate for the *waaqif* (endower) to spend from his wealth according to his ability. It can instill the cooperative attitude that conceptualizes the spirit

of mutual aid and helping one another. With the collection of cash *waqf*, it makes it easier to be channeled for the sake of Islam, the welfare and socio-economic development of the

Muslim *ummah*. Cash is also needed in developing lands that have been endowed, so that the endower can reap its reward sooner and the recipients will enjoy its benefit.

Allah *Subhaanahu Wa Ta'aala* has promised tremendous reward for those that spend from their wealth, as the Prophet ﷺ had stated that the rewards for those making *waqf* will not

discontinue even after
their demise.

In the *hadeeth* of Abu
Hurayrah *radiyAllaahu*
'anh, Rasulullah ﷺ said:

“When a man dies, his deeds come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him.”

(Muslim)

As such, Jaabir *radhiyAllaahu ‘anhuma*, a Companion of Rasulallah ﷺ, stated that the practice of making *waqf* became the part of the culture of the Companions of Rasulallah ﷺ.

Therefore, we as the *ummah* of Prophet Muhammad ﷺ that have been bestowed with the *rizq* (provision) from Allah *Subhaanahu Wa Ta'aala*, it is only befitting that we follow the footsteps of the

Companions in making
waqf as a manifestation
of our *shukr*
(gratefulness) upon the
ni'mah (bounties)
bestowed by Allah upon
all of us.

The Selangor Islamic Religious Council (MAIS), through the Selangor *Waqf* Corporation, has made available several facilities in aiding Muslim communities to perform the *waqf* of cash.

Among them is making *waqf* through local bank services, direct contributions into *waqf* funds that are placed in various *masaajid* (pl. of masjid), and salary deductions. The *waqf*

**funds collected and the
cash *waqf* will be
channeled for masjid
developments, *suraus*,
schools, medical
facilities, real estate
development, building
educational institutions,**

and various other types of benefits.

For your very information, the total amount of *waqf* collected in the past has been utilized. Among them is the building of

**57 *masaajid*, 56 *suraus*,
32 schools, and many
others.**

**This coincides with the
reminder from Allah that
we are to always make
infaaq of our property**

through *waqf*, charity,
and many more, for as
long as we are still alive,
as He mentions in verse
10 of soorah al-
Munaafiqoon:

“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.””***

Indeed, endowment in the form of cash or money has been long implemented in several Muslim countries throughout the world. For example, in 1533, *waqf* of cash became very

**popular and widely
accepted by Muslim
communities in Istanbul,
Turkey. It was not only for
religious purposes, but
also utilized to finance
municipal infrastructure
for the 'Uthmaaniyyah**

**administration such as
constructing roads,
bridges, commerce
centers, and others.**

**In the United States, the
trust foundation that
administers the wealth of**

the Muslims has implemented cash endowment since 1971. In result, they were able to purchase buildings to be converted into masjid, schools, colleges, and others.

In Singapore, cash *waqf* was introduced in 1972. More than 200,000 Muslim employees have made contributions via salary deductions through their employers, channeled to the

**Islamic Religious Council
of Singapore (MUIS).
Hence, more than 7
million dollars are
accumulated annually for
the building of mosques
and religious activities.**

History has recorded that when the Islamic College of Malaya was established in Klang, aside from the palace that was given as *waqf* by the late Sultan Hishamuddin Alam Shah *rahimahullaah*,

cash contributions were also received from several philanthropists including the governments of Saudi Arabia, Kuwait, Bahrain, Egypt, Brunei, and private individuals, that this

**prestigious Islamic
education was able to run
its operations
successfully. Such was
the very role of
endowment including the
cash form, all of which
plays significant role**

towards human
development.

Verily, the wealth that we
give away as *waqf* will
increase our deeds when
facing the misery of the
Hereafter. It was narrated

from Abu Hurayrah
radiyAllaahu ‘anh that
Rasulullah ﷺ said:

*“The rewards of the good
deeds that will reach a
believer after his death
are:*

Knowledge which he taught and spread; a righteous son whom he leaves behind; a copy of the Qur'an that he leaves as a legacy; a mosque that he built; a house that he built for wayfarers;

***a canal that he dug; or
charity that he gave
during his lifetime when
he was in good health.
These deeds will reach
him after his death.”***

(ibn Maajah)

To end today's
khutbah, let us
altogether ponder
upon the following
recommendations:

1. The Muslim *ummah* must have certainty that *waqf* is a practice that is highly recommended in Islam and it will be tremendously rewarded in the Hereafter.

2. The Muslim *ummah* must comprehend that *waqfis* not only confined to cemeteries, *masaajid*, and Islamic schools, but all types of wealth that benefits the religion and *ummah*.

3. The Muslim *ummah* must altogether empower the *waqf* of cash continuously, which includes salary deduction to the Selangor *Waqf* Corporation.

“And whatever good they do - never will it be removed from them. And Allah is Knowing of the righteous.”

(Aal-‘Imraan 3:115)



**THE SECOND
KHUTBAH**



Once again, I would like to remind all of us to always have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* and realize that Islam teaches us to remain moderate in every actions and



deeds. As Muslims, we are to manifest noble *akhlaaq*, having utmost personality and attitude for Rasulullah ﷺ was sent to perfect *akhlaaq* and as mercy for the entire mankind and the worlds. Therefore, let us



**always increase our *salawaat*
and *salaam* upon our Prophet
Muhammad ﷺ . Allah
Subhaanahu Wa Ta'aala
mentions:**



“Indeed, Allah confers blessing upon the Prophet, and His angels [ask Him to do so]. O you who have believed, ask [Allah to confer] blessing upon him and ask [Allah to grant him] peace.” (al-Ahzaab 33:56)



O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed upon us *rahmah* and *ni'mah*, that we are able to continue the effort in empowering the Muslim *ummah*, as an advanced state,



prosperous and providing welfare, under the auspices and leadership of our Ruler as the Head of Islamic affairs in this state.



**Hence, we sincerely beseech
You, O Allah, strengthen our
imaan and creed according to
that of *Ahl as-Sunnah wal-
Jamaa'ah*, accept our righteous
deeds, cultivate our soul with
good mannerisms, unite our**



hearts, bestow upon us *rizq* with blessings, enrich us with beneficial knowledge, protect us from disasters and save us from teachings that are outside the fold of Islam such as *Qadiyaani*, deviant teachings such as



***Shee'ah*, and other teachings deemed as deviating from Islamic teachings or contradicting the creed of *Ahl as-Sunnah wal-Jamaa'ah*. 0 Allah, open up our hearts in performing the five daily**



**prayers, fulfilling *zakaat*
through the Selangor *Zakaat*
Board, making *waqf* and *infaaq*
of our wealth to Selangor *Waqf*
Corporation and Islamic
Development Trust Fund of
Selangor.**



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