



“PLANNING THE ESTATE STRENGTHENS THE TIES OF KINSHIP”

أَلْحَمْدُ لِلَّهِ الْقَائِلِ: إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ¹
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ
وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ أَجْمَعِينَ.
أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ! اتَّقُوا اللَّهَ! أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ. قَالَ
اللَّهُ تَعَالَى:
يَأَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Dear blessed Muslims,

Let us altogether strive to have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* in its absolute sense. May we become among those having *imaan* (belief) and attain blissfulness in this world and the Hereafter.

Today, I will discuss upon the topic of “**PLANNING THE ESTATE STRENGTHENS THE TIES OF KINSHIP.**”

Blessed audience,

Some people actually think that estate management can only be resolved through the distribution of *faraa'id* (inheritance) alone. Such attitude can be deemed as among the cause for the delayed distribution of estate for the deceased.

The delays in the affairs of inheritance distribution will occur if all heirs do not know the status of the estate and who are actually deemed as heirs to the deceased. Such predicament will cause the estate of the deceased especially real estate (immovable properties) such as house, land, shop lot premise, as well as movable properties such as savings, EPF funds, *Tabung Haji* savings, stocks, company shares, jewelries, and others, will be frozen and cannot be properly managed.

The failure in properly managing the estate will contribute to crisis within the family institution that can lead to strife between the heirs. This is because there are heirs that would occupy the deceased's property without the consent of other heirs, or usurping the wealth of the deceased in a wrongful manner. Even more unfortunate, there are heirs that are willing to give false statement in front of the judge, solely to seize those properties. Allah *Subhaanahu Wa Ta'aala* mentions in verse 188 of Soorah al-Baqarah:

¹ at-Taghaabun 64:15.



وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْءُوا بِهَا إِلَىٰ الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

“And do not consume one another’s wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].”

Dear blessed audience,

Truthfully, to avoid the estate from being frozen and the heirs from fighting one another, it can be effectively managed if our society would make early planning, organized and systematic, before one passes away. The planning made for inheritance distribution is to attain four (4) objectives, namely:

- First: That we perform ‘amal jaariyah (continuous deeds) for ourselves;
- Second: That we provide wealth for our loved loves;
- Third: To ensure our heirs will not have to beg for sympathy from others; and
- Fourth: That we distribute our estate to those deserving.

Blessed Muslims,

As slaves of Allah *Subhaanahu Wa Ta’aala* whom have been blessed with the opportunity to live on this earth, whether we can or not, we are highly encouraged to stock up on the provision of *sadaqah jaariyah* (continuous charity) before we meet Allah *Subhaanahu Wa Ta’aala*. In this regard, one can divide up his wealth while still living, through *sadaqah* (charity) and *waqf* (endowment), whether in the form of movable or immovable property. As mentioned in the *hadeeth* of Abu Hurayrah *radiallāhu ‘anh*, where Rasulullah صلى الله عليه وسلم said:

إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ: إِلَّا مِنْ صَدَقَةٍ جَارِيَةٍ، أَوْ عِلْمٍ يُنْتَفَعُ بِهِ، أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ

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

(Muslim)

We are also encouraged to give away our wealth to our loved ones such as our offspring by way of *hibah* (gift), so that it will further strengthen the ties of kinship. As in the *hadeeth* of Abu Hurayrah *radiallāhu ‘anh*, where Rasulullah صلى الله عليه وسلم said:

تَهَادُوا تَحَابُّوا

“Give gifts and you will love one another.”



(al-Adab al-Mufrad of *al-Bukhaari*)

The distribution as *hibah* is highly commendable and it can be done while one is still alive. It has no limitation and anyone can receive it including the heirs.

If the division of the estate is to be done after one's demise, one can plan to leave a *wasiyyah* (will) especially to an adopted child or heir who is prevented from receiving the estate. This means that one can prepare for such plan while living, and it is to be executed right after passing away, at a total of not more than 1/3 of the estate. The society must fully realize upon the importance of writing a *wasiyyah* for it is a way that allows one who is prevented from receiving estate to actually enjoy a portion from the fruits of the toil and arduous effort exerted in earning wealth. The encouragement to write a *wasiyyah* was explained in the *hadeeth* of 'Abdullah ibn 'Umar *radiyAllaahu 'anhuma*, where Rasulullah صلی اللہ علیہ وسلم said:

مَا حَقُّ امْرِئٍ مُسْلِمٍ، لَهُ شَيْءٌ يُوصِي فِيهِ، يَبِيتُ لَيْلَتَيْنِ، إِلَّا وَوَصِيَّتُهُ مَكْتُوبَةٌ
عِنْدَهُ

"It is not befitting for a Muslim who has anything concerning which a will should be made, to abide for two nights without having a written will with him."
(*al-Bukhaari*)

Dear beloved audience,

However, the awareness regarding the need to write a will is very low, especially amongst the Muslims, while it should be made as part of their living necessities as Muslims.

Why did it become like that? The answer is because some Muslims do not even ponder upon death that will surely come at any time, or possibly that our knowledge and information pertaining to estate management is deficient and superficial. It is weird and perplexing that some Muslims are willing to spend hundreds of Ringgit just to be able to use WhatsApp and send out 'short messages' daily, and yet they would fail to spend for the sake of 'writing the last will' that is only done once in a lifetime.

The advantage of writing a will is that, among others, it facilitates in the estate division process, avoids misunderstanding and disputes between heirs, as well as being able to appoint a *waasi* (executor/trustee) or administrator who is deemed as responsible, trustworthy, and effective in administering our estates later.

As wealth proprietor, we should also ensure that the heirs would receive inheritance from us. We definitely do not want to see, that one day, our heirs will beg from others or hoping for sympathy from any quarters. In the *hadeeth* of Sa'ad bin Abi Waqqaas *radiyAllaahu 'anh*, Rasulullah صلی اللہ علیہ وسلم said:

إِنَّكَ أَنْ تَدَعَ وَرَثَتَكَ أَغْنِيَاءَ خَيْرٌ مِنْ أَنْ تَدَعَهُمْ عَالَةً يَتَكَفَّفُونَ النَّاسَ فِي أَيْدِيهِمْ



“For you to leave your heirs independent of means is better than if you were to leave them poor, holding out their hands to people.”

(al-Bukhaari)

Remember, verily wealth is an *amaanah* (trust) bestowed from Allah *Subhaanahu Wa Ta’aala*. All of our wealth will be questioned and held accountable with regard to how they were acquired and how they were spent. Hence, let us ensure that our wealth will be managed properly and channeled to those that are beloved and deserving, in the most equitable manner.

Dear blessed Muslims,

Traversing through the *khutbah* today, I would like to conclude several important guidelines for us to altogether reflect upon, namely:

1. The Muslim *ummah* must realize that planning and dividing the estate is a requirement from the *Shara’*.
2. It is highly recommended for the Muslim *ummah* to pursue *‘amal jaariyah* before meeting Allah *Subhaanahu Wa Ta’aala* on the Last Day.
3. The Muslim *ummah* should divide its estate through *hibah* and *wasiyyah* as methods that are permissible in Islam.
4. The Muslim *ummah* should make proper planning while still living so as to avoid difficulties upon its heirs later on.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
وَلِيَخْشَ الَّذِينَ لَوْ تَرَكُوا مِنْ خَلْفِهِمْ ذُرِّيَةً ضِعَفًا خَافُوا عَلَيْهِمْ فَلْيَتَّقُوا اللَّهَ
وَلْيَقُولُوا قَوْلًا سَدِيدًا ﴿٩﴾

“And let those [executors and guardians] fear [injustice] as if they [themselves] had left weak offspring behind and feared for them. So let them fear Allah and speak words of appropriate justice.”

(an-Nisaa’ 4:9)

بَارَكَ 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. وَقَالَ اللَّهُ تَعَالَى : إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا.

"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)

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا وَمَوْلَانَا مُحَمَّدٍ سَيِّدِ الْمُرْسَلِينَ وَارْضَ اللَّهُمَّ عَنْ أَصْحَابِهِ وَقَرَابَتِهِ وَأَزْوَاجِهِ وَذُرِّيَّاتِهِ 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 وَدَمِّرْ أَعْدَاءَكَ أَعْدَاءَ الدِّينِ. وَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعَيْنِ عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصِّمْدَانِيَّةِ، جَلَّالَةَ مَلِكِنَا الْمُعْظَمِ، سُلْطَانَ سَلَاطُورِ، سُلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج ابن المرحوم سُلْطَانَ صَلَاحِ الدِّينِ عبد العزيز شاه الحاج. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهِدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ وَالسَّلَامَةَ مِنْكَ، لَوْلِيِّ عَهْدِ سَلَاطُورِ، تَعَاوَى أَمِيرِ شَاهِ ابْنِ السُّلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج، فِي أَمْنٍ وَصَلَاحٍ وَعَافِيَةٍ بِمَنْكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ



وَالْإِكْرَامِ. اللَّهُمَّ أَطْلُ عُمْرَهُمَا مُصْلِحِينَ لِلْمُوظَّفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ مَقاصِدَهُمَا
لِطَرِيقِ الْهُدَى وَالرَّشَادِ.

O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed *rahmah* and *barakah* upon this state, which continues to remain advanced and prosperous, with its residents united 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*, and protect us from teachings that are outside the fold of Islam such as *Ahmadiyyah* or *Qadiyaani* and teachings declared as astray such as *Shee'ah* and *DAESH Militant Movement*. O Allah, Ya *Rahmaan*, Ya *Raheem*, unite our hearts, bestow upon us *rizq* with blessings, enrich us with beneficial knowledge, protect us from calamities. O Allah, bestow upon us guidance in performing the five daily prayers in congregation, fulfilling *zakaat* through *Lembaga Zakat Selangor* (Selangor *Zakaat* Board), making *waqf* and *infaaq* of our wealth to *Perbadanan Wakaf Negeri Selangor* (Selangor *Waqf* Corporation) and *Tabung Amanah Pembangunan Islam Selangor* (Islamic Development Trust Fund of Selangor).

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَأَجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا. رَبَّنَا آتِنَا فِي
الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ.
عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ
وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿١٠١﴾
فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُواهُ عَلَىٰ نِعْمِهِ يَزِدْكُمْ، وَاسْأَلُوهُ مِنْ فَضْلِهِ
يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ.

