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***“ZAKAAT: THE SOCIAL SECURITY OF
THE UMMAH”***

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“ZAKAAT: THE SOCIAL SECURITY OF THE UMMAH”

الْحَمْدُ لِلَّهِ الْقَائِلِ: وَأَقِيمُوا الصَّلَاةَ وَعَاتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا
لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ ﴿١١٠﴾¹
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: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ، وَلَا تَمُوتُنَّ إِلَّا
وَأَنْتُمْ مُسْلِمُونَ ﴿١٠٢﴾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 all attain success in this world and the Hereafter.

The title of our *khutbah* today is **“ZAKAAT: THE SOCIAL SECURITY OF THE UMMAH.”**

Dear blessed congregation,

Zakaat of wealth (*al-maal*) refers to *zakaat* that is related to certain types of wealth, namely gold, silver, income, commerce, savings,

¹ al-Baqarah 2:110.

² Aal 'Imraan 3:102.



investments, crops, livestock, and minerals. All of these types of wealth are subjected to *zakaat* when all of the conditions for it to become obligatory (*waajib*) are met. Hence, it is a major sin upon anyone who refuses to fulfill his or her *zakaat* obligation.

Allah *Subhaanahu Wa Ta'aala* has reminded in verse 35 of soorah at-Tawbah:

يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ
وَوُجُوهُهُمْ هَذَا مَا كَنَزْتُمْ لِأَنفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ ﴿٣٥﴾

“The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], “This is what you hoarded for yourselves, so taste what you used to hoard.””

Respected audience,

Of late, we have been afflicted with the Covid-19 pandemic, which serves as the source for various quagmires. Among the most bitter ordeal is its severe effect upon the nation’s economy. Many companies and businesses have been gravely affected, causing many people to lose their jobs. Such scenario has triggered a new problem which is instant poverty.

Generally, ‘instant poverty’ is only temporary in nature. However, it becomes a major problem if it is not handled properly. Aside from that, it knows no economic boundaries and can afflict anyone, including those from the M40 and T20 income groups. Even the professional and highly skilled groups can also be affected by its severity.

Faced with such situation, the Selangor *Zakaat* Board (LZS) has launched various initiatives to aid those that have been affected. On the 2nd of July 2021, LZS has launched an aid program with the theme “*Zakaat*



Selangor Cares" that targeted a total of 15,000 recipients with a RM500 one-off aid disbursement. This assistance is a continuation from the COVID-19 Special Aid and Affected Individuals Alternative Aid (BAIT) that was previously launched. Up until this moment, more than RM100 million has been allocated to assist those that have been affected by Covid-19.

Dear blessed audience,

Despite the deteriorating economy and many losing their jobs, in reality there are still many among the Muslims in this state that are eligible to give *zakaat*.

This is because based on research, it was found that the actual potential *zakaat* payer in Selangor is 1.2 million people. While up until December 31st 2020, the total number of those fulfilling their *zakaat* was only around 300,000.

This means that many are still able to fulfill their *zakaat* but have yet to come forth and fulfilled it. It could be that they do not realize that it has now become *waajib* upon them to fulfill *zakaat*. Also, it could be that they are fulfilling their *zakaat* but not through LZS, meaning it is disbursed by themselves or channeled outside of Selangor.

Verily, paying *zakaat* to other than LZS, which has been appointed by MAIS (Selangor Islamic Religious Council), is wrong according to the *Sharee'ah* and the administrative system of a nation. This is based on a *daleel* (evidence or proof) where Mu'aadh bin Jabal *radiallaahu 'anh* was sent to Yemen, and Prophet Muhammad ﷺ instructed him:

فَأَخْبِرُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ زَكَاةً فِي أَمْوَالِهِمْ تُوْخَذُ

مِنْ غَنِيِّهِمْ فَتُرَدُّ عَلَى فُقَيْرِهِمْ



“Inform them that Allah has enjoined on them zakaat of their properties and it is to be taken from the rich among them and given to the poor.”

(al-Bukhaari and Muslim)

The *fuqahaa'* (jurists) stated that this *daleel* is explicit where the *zakaat* of wealth of a people of a land becomes the rights of the *asnaaf* (*zakaat* recipients) of that land. It cannot be taken out freely without the permission of the ruler or authority of that land.

Once there was long drought in Madeenah and at that time it was 'Umar al-Khattaab *radiyAllaahu 'anh* who was the *khaleefah* (caliph), so Mu'aadh ibn Jabal *radiyAllaahu 'anh* brought *zakaat* funds collected from the people of Yemen to Madeenah in aiding those faced with starvation. However, 'Umar reprimanded Mu'aadh and rejected such offering, for the *zakaat* collection from Yemen is for the people of Yemen.

Mu'aadh replied stating that the people of Yemen at that time were self-sufficient and had enough provision for themselves, while it is the people of Madeenah that are in difficulty. Hence, the reason that he brought *zakaat* collection to Madeenah. After hearing the strong argument, only then 'Umar accepted the aid, for the sake of the *maslahah* (general benefit) of the people of Madeenah.

Blessed Muslims,

Remember that *zakaat* that is being fulfilled actually provides social security for the Muslim *ummah*. For those fulfilling *zakaat*, it serves as the *asbab* (means) in the purification of their wealth, as reminded by Allah *Subhaanahu Wa Ta'aala* in verse 39 of soorah Saba':



قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَهُ وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ الرَّازِقِينَ ﴿٣٩﴾

“Say, “Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers.””

For the recipients, *zakaat* is akin to the life buoy in the ocean that prevents them from drowning. Moreover, *zakaat* serves as the link between the rich and the poor that is solid and harmonious.

Dearest audience,

Zakaat development in Selangor has been detailed clearly in the annual report for Selangor’s *zakaat* management. For example, up until 31st of December 2020, almost 60,000 poor families have been officially registered with LZS. That is no small amount, for if broken down into individual figures, in reality it is over 400,000 individuals.

Such large number of *asnaaf* definitely requires a huge *zakaat* fund to ensure that their needs are unaffected. What more with the Covid-19 pandemic risks that are beyond expectation, then it is not impossible that one day we become *asnaaf* that are in need of assistance from *zakaat* management.

Therefore, let us altogether fulfill our *zakaat* within the state of Selangor by taking advantage of LZS in the best manner, so that LZS will be able to play a more effective role in aiding the Muslim *ummah*, especially in today’s very challenging era.

Dear blessed congregation,



To end the *khutbah* this time, the following are several lessons and *tawsiyah* (suggestions) for us as guidance in this life, among them:

1. The Muslim *ummah* must realize that *zakaat* of wealth must be given when one has completely fulfilled its obligatory conditions.
2. The Muslim *ummah* must comprehend that *zakaat* is a form of harmonious relationship between the rich and the poor.
3. The Muslim *ummah* must perform *zakaat* of wealth through LZS so that *zakaat* distribution will be truly effective upon the *asnaaf* in need.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
الَّذِينَ إِنْ مَكَّنَّهَمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ وَأَمَرُوا
بِالْمَعْرُوفِ وَنَهَوْا عَنِ الْمُنْكَرِ ۗ وَاللَّهُ عَاقِبَةُ الْأُمُورِ ﴿٤١﴾

“[And they are] those who, if We give them authority in the land, establish prayer and give zakaah and enjoin what is right and forbid what is wrong. And to Allah belongs the outcome of [all] matters.”

(Soorah al-Hajj 22:41)

بَارِكْ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ
بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلْ 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,

Once more, I would like to remind all of us to always have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* by guarding ourselves and our families from abominable deeds and disobedience against Allah *Subhaanahu Wa Ta'aala*. At the same time, we will continue to pray so that our country will always remain blessed and protected from all forms of threat, as well as contagions from the Covid-19 pandemic.

May we become among the slaves of Allah that are patient while enduring all diseases afflicted, disciplined in adhering to the Standard Operating Procedures (SOP) and deriving lessons from everything that has happened, always vigilant and mindful though we have been given a bit of freedom to move about. This is because the entire nation is still fighting the Covid-19 pandemic, for the sake of our own safety and the society as a whole.



For those that are truly affected by this pandemic, do not take the easy way out by harming and injuring oneself. We must be selfless, patient, and strong mentally and physically, built upon solid *imaan*.

Let us altogether increase our *salawaat* upon our beloved Prophet Muhammad ﷺ as Allah has commanded:

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا ﴿٥٦﴾

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 بَعِينَ عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصِّمْدَانِيَّةِ، جَلَالَةَ مَلِكِنَا الْمُعْظَمِ، سُلْطَانَ سَلَاطِينِ، سُلْطَانَ شَرَفِ الدِّينِ اَدْرِيسِ شَاهِ



الحاج ابن المرحوم سُلطان صَلَاحُ الدِّين عبد العزيز شاه
الحاج. اَللّٰهُمَّ اَدِمِ الْعَوْنَ وَالْهِدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ
وَالسَّلَامَةَ مِنْكَ، لِوَلِيِّ عَهْدِ سِلاَعُورِ، تَعَكَو اَمِيرِ شَاهِ ابْنِ
السُّلْطَانِ شَرْفُ الدِّينِ ادريس شاه الحاج، فِي اَمْنٍ وَصَلَاحٍ
وَعَافِيَةٍ بِمَنْنِكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْاِكْرَامِ. اَللّٰهُمَّ اَطْلُ
عُمْرَهُمَا مُصْلِحَيْنِ لِلْمُوظَّفَيْنِ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ
مَقاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرِّشَادِ.

O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed upon us *rahmah* and blessings upon this state that continues to prosper and progress, and that its residents remain united, under the auspices and leadership of our Ruler as the Head of Islamic affairs in this state.

O Allah, make us among Your slaves whom are always exalting Your Word and Religion. Keep us away from groups and those that like to criticize, curse, and insult Your Religion.

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).



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

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا.
رَبَّنَا ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ ﴿٢٠١﴾.
عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَى
وَيَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ



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