

To Be Delivered On: 23 Sept 2022CE | 26 Safar 1444H



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FRIDAY SERMON

Title:

“COMPLETE YOUR ZAKAAT”

Published By:

Unit Khutbah

Bahagian Pengurusan Masjid

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“COMPLETE YOUR ZAKAAT”

الْحَمْدُ لِلَّهِ الْقَائِلِ: يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا
كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ¹
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، أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى
اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.
قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا
تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ²

Dear blessed Muslims,

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

The title of today's *khutbah* is “**COMPLETE YOUR ZAKAAT.**”

Dear blessed congregation,

¹ al-Baqarah 2:267

² Aal 'Imraan 3:102



Zakaat (tithe) is an *'ibaadah* (worship) that is *wajib* (obligatory) in Islam, as Allah *Subhaanahu Wa Ta'aala* mentions in verse 267 of soorah al-Baqarah that was recited at the beginning of the *khutbah*, which means:

“O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth.”

In bearing the *amaanah* (trust) of *zakaat*, both the Selangor Islamic Religious Council (MAIS) and Selangor *Zakaat* Board (LZS) are always striving to impart sound knowledge and comprehension so that the *'ibaadah* of *zakaah* will be fulfilled with precision and perfection.

Blessed audience,

Even though the obligation of *zakaat* is undeniable, since it is one of the pillars of Islam and also clearly mentioned in al-Qur'an and *ahaadeeth*, we Muslims must understand that the fulfillment of the obligation of *zakaat* must be accompanied with sound knowledge. When one fails to comprehend the *'ibaadah* of *zakaah*, its direct effect is that the implementation of *zakaat* also becomes incorrect.

This is because *zakaat* is legislated with the objective and *hikmah* (wisdom) of creating a prosperous society, and from among the main source of that prosperity is when wealth can be collectively shared with those that are in need. This sharing of wealth is mentioned by Allah *Subhaanahu Wa Ta'aala* in verses 24-25 of soorah al-Ma'aarij:

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ ﴿٢٤﴾ لِّلسَّائِلِ وَالْمَحْرُومِ ﴿٢٥﴾



“And those within whose wealth is a known right. For the petitioner and the deprived.”

Aside from that, *zakaat* can avoid mischiefs from taking place within the society. Crimes due to poverty such as stealing, robbery, snatch thief, and many others can be handled effectively if *zakaat* is properly implemented.

This is because *zakaat* itself prevents wealth from only circulating among the rich, while hurting the soul and feelings of the poor. Allah *Subhaanahu Wa Ta'aala* mentions in verse 7 of soorah al-Hashr:

...كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ

“...so that it will not be a perpetual distribution among the rich from among you.”

Dear blessed Muslims,

The *hukm* (ruling) or fatwa regarding *zakaat* also changes according to the situation, location, and time, together along with this worldly life that continues to evolve. Hence, it behooves the Muslim *ummah* to always remain in the know with regard to changes in *fataawa* regarding *zakaat* issued by the Selangor Fatwa Committee from time to time. Failure in keeping abreast with the changes in fatwa can cause the *zakaat* fulfilled to become deficient.

For example, in the year 2017, the Fatwa on *Zakaat* Collection 2013 was amended and it involved major changes upon many stipulations regarding *zakaat* collection in Selangor. Among them is that wealth that is deemed *zakaat*-able has been expanded, where wealth and revenue



obtained from outside of one's main source of income is rendered *waajib* to be imposed with *zakaat*. While, *zakaat* assessment method on one's savings have been amended from considering the lowest available balance to the remaining balance at the end of the year.

Similarly, with the fatwa regarding withdrawal from the Employees Provident Fund (EPF), whereby each withdrawal becomes *zakaat*-able the moment the fund is obtained, and not after one year it has been obtained.

Furthermore, there is an even greater stipulation that was issued as fatwa, which is that the Muslim *ummah* must combine all four types of wealth when calculating their *zakaah*. The four types of wealth are savings, investment money, non-jewelry gold, and gold jewelry exceeding the '*urf*' (customs or norm) or greater than 800 grams.

In 2021, a fatwa pertaining to *zakaat* upon crypto currency was also approved in Selangor. Hence, for those Muslims that managed to create wealth through investment or savings in crypto currency, it becomes *waajib* to impose *zakaah* upon them. This coincides with the *hadeeth* of Prophet Muhammad ﷺ:

وَأَدُّوا زَكَاةَ أَمْوَالِكُمْ

"And pay the zakaat on your wealth."

(at-Tirmidhi)

Hence, Muslims that are present or residing in the state of Selangor must abide by all of these *fataawa*, for it is the command of *ulil amri* (authority), under the auspices of His Royal Highness the Sultan of



Selangor, as Allah *Subhaanahu Wa Ta'aala* mentions in verse 59 of soorah an-Nisaa:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولِيَ الْأَمْرِ
مِنْكُمْ

“O you who have believed, obey Allah and obey the Messenger and those in authority among you.”

Dear esteemed guests of Allah,

In line with advancements in the modern era, LZS has explored various new methods in facilitating *zakaat*-related affairs, whether in its collection or disbursement.

For example, with regard to the payment of *zakaat*, the Muslims can choose to fulfill their *zakaat* obligation without having to physically go to any *zakaat* counter. They can contact the customer service hotline and inquire various questions pertaining to *zakaat*. Or it would even be easier to perform one's *zakaat* calculation by downloading the *zakaat* app from the internet and run it on the mobile phone.

The Muslim *ummah* only need to input the total amount of wealth possessed, and the system will then calculate automatically. Then, it will be declared whether one is eligible to pay *zakaat* or not. After that, one can proceed to make payment directly through various online platforms made available.

Coinciding with the objective to encourage and facilitate the Muslim *ummah* in fulfilling its *zakaat* obligation, beginning from the 15th of June



until the 31st of July 2022 that had recently passed, LZS had conducted *Zakaat* Assessment Month campaign for all Muslims in this state.

To obtain more details regarding **Zakaat Assessment Month** and all calculations entailed, we can refer to LZS website at zakatselangor.com.my or download the ZakatSelangor app onto our mobile phones.

Blessed audience,

What is the outcome of the high *zakaat* collection for the Muslims in Selangor?

The answer is that it can benefit over half a million Muslims that are in need, especially from among the poor, needy, *mu'allaf* (reverts), the sick, those studying in universities, and many more. For example, in 2021, with a *zakaat* collection of RM992.9 million, a total of RM929 million was disbursed to the eight categories of *asnaf* (*zakaat* recipients), involving more than 60,000 families from among the poor, needy, and *mu'allaf* in various districts.

Zakaat collection also allows LZS to organize a plethora of programs in empowering the *asnaf* in Selangor. For example, providing monthly financial assistance, aid in paying off house rent, house repair, medical costs, financial aid for primary, secondary, and tertiary education, student aid, guidance and shelter for *asnaf* beleaguered with social problems, organizing Islamic education courses for new Muslims, providing business capital assistance for *asnaf*, financing or funding *da'wah* efforts, and many others.

Dearest Muslims,



To end the *khutbah* this time, the following are several pointers that can be taken as guidance:

1. The Muslim *ummah* must collectively assume the responsibility in deriving the accurate *zakaat* calculation or assessment, as stipulated by the *Shara'*.
2. The Muslim *ummah* must also realize that insulting, disobeying, violating, or disputing the command or instruction within any *fataawa* is an offense.
3. The Muslim *ummah* must fulfill its *zakaah* at any of LZS counters throughout the state, or through online medium and ZakatSelangor app so as to ensure that it will effectively benefit its recipients.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
أَلَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ
وَأَنَّ اللَّهَ هُوَ التَّوَّابُ الرَّحِيمُ ﴿١٠٤﴾

“Do they not know that it is Allah who accepts repentance from His servants and receives charities and that it is Allah who is the Accepting of repentance, the Merciful?”

(at-Tawbah 9:104)



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 عَبْدَهُ وَرَسُولَهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا
مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ
الدِّينِ. أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أُوصِيكُمْ وَإِيَّايَ
بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Dear blessed audience,

Let us altogether strive to have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* 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
الْكَفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِينَ.



اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ
بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعَيْنِ
عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةِ، جَلَالَةَ مَلِكِنَا
الْمُعْظَمِ، سُلْطَانَ سَلَاطُونِ، سُلْطَانَ شَرْفِ الدِّينِ اَدْرِيسِ شَاهِ
الْحَاجِ ابْنِ الْمَرْحُومِ سُلْطَانَ صَلَاحِ الدِّينِ عَبْدِ الْعَزِيزِ شَاهِ
الْحَاجِ. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهَدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ
وَالسَّلَامَةَ مِنْكَ، لَوْلِيَّ عَهْدِ سَلَاطُونِ، تَعَكُّو أَمِيرِ شَاهِ ابْنِ
السُّلْطَانَ شَرْفِ الدِّينِ اَدْرِيسِ شَاهِ الْحَاجِ، فِي أَمْنٍ وَصَلَاحِ
وَعَافِيَةٍ بِمَنْكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اللَّهُمَّ أَطْلُ
عُمْرَهُمَا مُصْلِحِينَ لِلْمُوظَّفِينَ 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).



O Allah, bestow upon us *rizq* that are lawful and blessed, keep us away from acts of corruption and abuse of power for they are betrayals upon the trust given.

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 آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ ﴿٣١﴾.
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.