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***“ZAKAAT IS THE UMBRELLA FOR THE
ASNAF”***

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***Bahagian Pengurusan Masjid
JABATAN AGAMA ISLAM SELANGOR***

“ZAKAAT IS THE UMBRELLA FOR THE ASNAF”

الْحَمْدُ لِلَّهِ الْقَائِلِ: إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمَلِينَ
عَلَيْهَا وَالْمَوْلَّةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ
السَّبِيلِ^ط فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ^{٦٠} ¹
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 مُسْلِمُونَ^{١٠٣} ²

Dear blessed Muslims,

I sincerely implore upon all of us to altogether strive in increasing our *taqwa* of Allah *Subhaanahu Wa Ta'aala* by performing all of His Commands and leaving out all of His prohibitions. Let us give undivided attention to the sermon that is to be delivered. Let us not talk and fiddle around with our cellular phones. May this *khutbah* benefit us all.

¹ at-Tawbah 9:60.

² Aal 'Imraan 3:102.



The title of the *khutbah* today is **"ZAKAAT IS THE UMBRELLA FOR THE ASNAF."**

Dear respected audience,

We find that the society is often confused as to who is eligible to receive *zakaat* (tithe)? The truth is, Allah *Subhaanahu Wa Ta'aala* has clearly mentioned that there are only eight (8) categories of people that are qualified to receive *zakaat* funds, as Allah *Subhaanahu Wa Ta'aala* mentions in verse 60 of soorah at-Tawbah that was recited at the beginning the of the *khutbah*:

"Zakaah expenditures are only for the poor and for the needy and for those employed to collect [zakaah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise."

Meaning, only those that belong to the categories mentioned are truly eligible. Single mothers, orphans, the homeless and the elderlies are only qualified if they truly belong in one of the categories of *asnaf* (*zakaat* recipients). For example, the poor single mother is assisted due to her poverty, not because of her single mother status.

The *Shara'* also gives higher priority to the poor, needy, and *mu'allaf* (reverts). Hence, they are provided with aid packages that are comprehensive so that they will be able to escape poverty and not permanently dependent on assistance. Among those aids are monthly subsistence, lodging (rental, renovation, and built new), education (pre-school up to the university level), and financial assistance to start a business venture.

Dear blessed congregation,

Can we pay *zakaah* from our income outside of the state where we are employed? Let it be known that *zakaat* from one's income must be fulfilled

where one is employed and seeks sustenance, even though one may reside outside the district of employment. This matter had been clarified by Imaam al-Mawardi in *al-Haawee al-Kabeer* that:

فَإِنْ كَانَتْ زَكَاةَ مَالٍ فَالْمُرَاعَى فِيهَا مَكَانُ الْمَالِ لَا مَكَانُ
الْمَالِكِ

"If it is zakaat on the wealth, then what is paid from it is the location of the wealth, not the location of the owner."

This indicates the priority of fulfilling one's *zakaah* at the locality where one seeks sustenance. This is because the poor and the needy of that locality have more rights upon the funds collected from *zakaat* payers of that particular area. This is based on the decision of the Selangor *Fatwa* Committee that was gazetted on May 9th, 2002 that clarified: **"All Muslims that reside or work in Selangor must fulfill their zakaat of income to the Selangor Zakaat Center."**

Dear blessed Muslims,

The management of *Zakaat* Selangor is very meticulous in preserving the *amaanah* (trust) in affairs pertaining to *zakaah*. All allocations that have been spent are not concealed, and instead they are reported annually. The distribution aspect becomes the priority, so that the *zakaat* payer knows where the funds are being channeled to.

In the year 2022, as an example, a total of RM1.05 billion has been disbursed to all categories of *asnaf*. This includes RM207.2 million for the poor (*fuqaraa'*), RM360.8 million for the needy (*masaakeen*), RM131.4 million for the *'aamileen* (collectors), RM52.2 million for the *mu'allaf*, RM22.9 million for the *riqaaab* (freeing captives), RM90 million for the *ghaarimeen* (those in debt),



RM183.9 million for *fee sabeelillaah* (in the cause of Allah), and RM0.9 million for *ibn as-sabeel* (traveler).

Through the Social Development Program, for example, RM627.75 million was spent and had benefited a total of 162,000 *asnaf* families and 444 institutions. Even more impressive is that a total of 6,000 *asnaf* individuals were able to exit from poverty and became entrepreneurs. Under the Educational Development Program, a total of RM58.3 million was spent with 95,954 recipients from pre-school to the university level, covering various fields of study such as Islamic studies, medicine, engineering, and others. For the *huffaazh* (memorizers of al-Qur'an), the *Huffaazh* Scholarship worth RM11.1 million was disbursed to 5,234 memorizers of al-Qur'an. Through the Selangor *Asnaf* Budding Entrepreneur Program, a total of 1,228 poor and needy *asnaf* in Selangor had successfully become entrepreneurs in various fields.

Blessed Muslims,

In Selangor, there are actually many "*zakaat asnaf* icons" that have carved their names as role models and exemplaries. Among the successful *asnaf* icons in Selangor is Associate Professor Dato' Dr. Hj. Farid Ravi bin Abdullah, who is currently the Vice Chancellor of Universiti Islam Selangor (UIS). He is among the exemplary *asnaf mu'allaf* that was aided from his early reversion to Islam, all the way until he was successful in elevating his predicament to be on par, and even higher, compared to others. And today, he is often the source of inspiration for many in attaining success, despite being a revert.

We are also proud of the progenies of *asnaf* that have managed to complete their tertiary education, attaining degrees, and even went on to pursue various occupations, becoming physicians, educators, academicians,

engineers, and many others. They had proved that the *zakaat* funds channeled had provided the very opportunity for them to create a major shift in their lives.

Dear blessed Friday congregants,

The fact is, with the ability to distribute *zakaat* of RM1.05 billion and *zakaat* collection of RM1.07 billion in 2022, it clearly manifests that the management of *Zakaat* Selangor is truly trusted within this state. This was all attained with great strive and sacrifice. Consistent with its 30 years of service in the year 2024, the management of *Zakaat* Selangor is truly cognizant that the key to success lies in having *istiqamah* (steadfastness) while providing the best service, specifically in the *zakaat* distribution aspect. When *zakaat* payers are satisfied, they will continue to remain loyal in fulfilling their *zakaat*.

The management of *Zakaat* Selangor also becomes the primary example for many nations such as Indonesia, Thailand, and others. They were excited to learn about the innovations in *zakaat* management in Selangor, which yields multitudes of benefit to the Muslims. Therefore, in ensuring that this success remains, it necessitates having the support of all quarters. The easiest method is to lodge a report to *Zakaat* Selangor if one finds those that are eligible to be aided, and get rid of the habit of making viral and sensationalizing *zakaat*-related issues on the social media at will.

Noble Muslims,

I humbly call upon all of us to join hands together in empowering *zakaat* in this state, as Allah *Subhaanahu Wa Ta'aala* mentions in verse 7 of soorah Muhammad:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِن تَنْصُرُوا اللَّهَ يَنْصُرْكُمْ وَيُثَبِّتْ أَقْدَامَكُمْ



“O you who have believed, if you support Allah, He will support you and plant firmly your feet.”

Remember, for all of our noble efforts in alleviating the burden of other Muslims, Allah *Subhaanahu Wa Ta'aala* has promised to alleviate our burden. In the *hadeeth* of Abu Hurayrah *radiyAllaahu 'anh*, the Prophet ﷺ said:

مَنْ نَفَّسَ عَنْ مُؤْمِنٍ كُرْبَةً مِنْ كُرْبِ الدُّنْيَا، نَفَّسَ اللَّهُ عَنْهُ كُرْبَةً مِنْ كُرْبِ يَوْمِ الْقِيَامَةِ. وَمَنْ يَسَّرَ عَلَى مُعْسِرٍ، يَسَّرَ اللَّهُ عَلَيْهِ فِي الدُّنْيَا وَالْآخِرَةِ. وَمَنْ سَتَرَ مُسْلِمًا، سَتَرَهُ اللَّهُ فِي الدُّنْيَا وَالْآخِرَةِ. وَاللَّهُ فِي عَوْنِ الْعَبْدِ مَا كَانَ الْعَبْدُ فِي عَوْنِ أَخِيهِ

“Whoever removes a worldly grief from a believer, Allah will remove from him one of the griefs of the Day of Resurrection. And whoever alleviates the need of a needy person, Allah will alleviate his needs in this world and the Hereafter. Whoever shields [or hides the misdeeds of] a Muslim, Allah will shield him in this world and the Hereafter. And Allah will aid His slave so long as he aids his brother.”

(Muslim)

Dear esteemed audience,

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

1. The Muslim *ummah* must comprehend that *zakaah* plays a crucial role in safeguarding the *maslahah* (general interest) of the Muslim *ummah*.

2. The Muslim *ummah* must realize that efficient *zakaat* management will yield benefits upon the Muslims in this state.

3. *Zakaat* Selangor, as an institution entrusted by His Majesty the Sultan of Selangor to administer *zakaat* affairs, must be given moral and material support so as to execute its function in the best manner.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
إِنَّمَا وَلِيُّكُمُ اللَّهُ وَرَسُولُهُ وَالَّذِينَ ءَامَنُوا الَّذِينَ يُقِيمُونَ الصَّلَاةَ
وَيُؤْتُونَ الزَّكَاةَ وَهُمْ رَاكِعُونَ ﴿٥٥﴾

“Your ally is none but Allah and [therefore] His Messenger and those who have believed - those who establish prayer and give zakaah, and they bow [in worship].”

(Soorah al-Maa'idah 5:55)

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.

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 protecting ourselves and our families from committing acts of disobedience and abominable deeds. At the same time, we continue to supplicate so that we will always be blessed and protected from all forms of threat and the spread of Covid-19 endemic. For that, respected audience are advised to practice self-care and be mindful of one's personal hygiene and surroundings. Maintain social distancing and wear the face mask to prevent contagion. Avoid being in a congested and narrow area, and do not converse too close to others especially when having symptoms that can be associated with Covid-19.

Let us strictly adhere to the Standard Operating Procedure (SOP) stipulated in preventing the spread of the pandemic, so that we can continue to engage in *'ibaadah* (worship) and activities at the *masaajid* and *suraus*, and together indulge in worship during the month of Ramadaan that will soon dawn upon us.

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 بَعِينِ
عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصِّمْدَانِيَّةِ، جَلَالَةَ مَلِكِنَا
الْمُعَظَّمِ، سُلْطَانَ سَلَاطُورِ، سُلْطَانَ شَرَفِ الدِّينِ اَدْرِيسِ شَاهِ
الْحَجِّ ابْنِ الْمَرْحُومِ سُلْطَانَ صَلَاحِ الدِّينِ عَبْدِ الْعَزِيزِ شَاهِ
الْحَجِّ. اللَّهُمَّ أَدِمِ الْعَوْنَ وَالْهُدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ
وَالسَّلَامَةَ مِنْكَ، لَوْلِيِّ عَهْدِ سَلَاطُورِ، تَعَكَوْ أَمِيرِ شَاهِ ابْنِ
السُّلْطَانَ شَرَفِ الدِّينِ اَدْرِيسِ شَاهِ الْحَجِّ، فِي أَمْنٍ وَصَلَاحٍ



وَعَافِيَةٍ بِمَنِّكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اللَّهُمَّ أَطْلُ
عُمُرَهُمَا مُصْلِحِينَ لِلْمُوظَّفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ
مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرَّشَادِ.

اللَّهُمَّ يَا عَزِيزُ يَا مُنْتَقِمُ يَا جَبَّارُ، يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اللَّهُمَّ
انصُرْ إِخْوَانَنَا الْمُسْلِمِينَ وَالْمُجَاهِدِينَ وَالْمُسْتَضْعَفِينَ فِي
فَلَسْطِينَ.

O Allah, O our Lord! Save our Muslim brethren whom are oppressed in the land of Palestine, and wherever they may be. Remove all the tyranny that exist on this earth. Bestow justice upon those that have been mistreated and oppressed. O Allah! Bestow upon the Muslim fighters, as well as the Palestinians, strength and patience in enduring the cruelty of the enemy. O Allah! Restore peace and prosperity in the land of Palestine so that its people will live in happiness.

O Allah! Make us among Your slaves that fulfills the *amaanah*. Strengthen our *imaan* so that we avoid treachery, protect us from becoming among those that neglect their responsibilities, and protect our state and nation from destruction due to bribery. Render the duty to lead our country upon Your slaves whom are trustworthy and honest, as well as firm and courageous in upholding the truth and executing justice according to the *Sharee'ah*. O Allah, make the *masajid* and *suraus* in the state of Selangor as Your peaceful homes, uniting everyone, and serve as the heart of the *ummah's* strength.

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

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا ﴿٧٤﴾

رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ ﴿٢٠١﴾
عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَى وَيَنْهَى

عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿٩٠﴾

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