

**To Be Delivered On: 27 March 2026CE / 7 Shawwaal 1447H**



# FRIDAY SERMON

***Title:***

***“THE PRINCIPLE OF SUFFICIENCY IN  
ISLAM”***

**\*\*\***

***Published By:  
Unit Khutbah***

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

## **"THE PRINCIPLE OF SUFFICIENCY IN ISLAM"**

الْحَمْدُ لِلَّهِ الْقَائِلِ : فَكُلُوا مِمَّا رَزَقَكُمْ اللَّهُ حَلَالًا طَيِّبًا وَاشْكُرُوا  
نِعْمَتَ اللَّهِ إِنْ كُنْتُمْ إِيَّاهُ تَعْبُدُونَ.<sup>1</sup>

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، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى  
اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

قَالَ اللَّهُ تَعَالَى : يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا  
تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.<sup>2</sup>

Dear blessed Muslims,

I humbly call upon all of us to altogether strive in increasing our *taqwa* of Allah *Subhaanahu Wa Ta'aala* by fulfilling all of His Commands and abandoning all matters that He forbade. May we all be bestowed with happiness and success in this world and the Hereafter.

<sup>1</sup> an-Nahl 16:114.

<sup>2</sup> Aal 'Imraan 3:102.

On this noble day, I will discuss upon a *khutbah* titled “**THE PRINCIPLE OF SUFFICIENCY IN ISLAM.**”

**Blessed Friday audience,**

The world today is faced with various uncertainties. Conflicts and wars in the Middle East and West Asia not only devour lives and destroy properties, but also adversely affects the stability of world economy. This turmoil ultimately leaves grave impact upon energy supply chain, international trade, and economic relations between countries. Malaysia is no exception, having to endure rising production costs and supply disruptions due to restrictions or policy changes in global trade.

Even though the effects endured by our country is still within control, the Muslims must not remain careless. We must be prepared to face any possibility, whether direct or indirect effect, stemming from the war. Hence, the principle of *qanaa’ah*, which is feeling sufficient and content with what has been bestowed, must be fully comprehended and practiced in life so that we will not be overpowered by endless desire.

Now, some of the producing countries have begun to limit their supplies to meet their domestic needs. At the same time, disruptions due to the war and continued demand for key commodities such as oil and gas have caused prices to increase and impacted global economic chain. This impact is ultimately felt by society when the prices of goods continue to increase, while purchasing power is declining.

If this situation continues to persist without being balanced by the principle of *qanaa’ah*, some may be overwhelmed with stress due to

purchasing power that is decreasing, coupled with wastage and increasingly pressing financial burden.

**Dear beloved Friday audience,**

Sayyiduna 'Ali *radiyAllaahu 'anhu* had explained the reality of *taqwa* through his famous words:

الْخَوْفُ مِنَ الْجَلِيلِ، وَالْعَمَلُ بِالتَّنْزِيلِ، وَالْقَنَاعَةُ بِالْقَلِيلِ،  
وَالِإِسْتِعْدَادُ لِيَوْمِ الرَّحِيلِ

*"To fear the All Mighty; to act upon the Revelation; to be content with little and to prepare for the Day of Travel."*

Among the characteristics of *taqwa* here is الْقَنَاعَةُ بِالْقَلِيلِ, which is to be content with little. Verily, those that feel sufficient will always remain grateful to Him. On the contrary, those that succumb to the *nafs* (desire) will never be satisfied even with abundant wealth.

We must be cognizant that Islam emphasizes on the principle of *qanaa'ah* in all circumstances. Those that practice *qanaa'ah* are those whose lives are balanced, where they are able to perform *'ibaadah* (worship) with tranquility and seeking *rizq* (sustenance) through *halaal* (lawful) means without falling into wrongdoing. On the contrary, those who neglect this principle will continue to pursue their endless desires. In the end, there will be excessive spending, unnecessary commitments, opulent and wasteful lifestyle, and some are even willing to embezzle, bribe, and abuse their power purely to satisfy their lustful desire.

Similarly with the atmosphere of *'Eid al-Fitr* celebration, the principle of *qanaa'ah* must be instilled and practiced as a manifestation of success for Ramadaan *tarbiyyah* (education). Yes, it has been a custom for us to be served with a variety of dishes and buzzing open-house gatherings. However, this is where control is necessary so that all of the delights will be administered with modesty and prudence, without excess.

Allah *Subhaanahu Wa Ta'aala* mentions in verse 31 of Soorah al-A'raaf:

وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ.

***"And eat and drink, but be not excessive. Indeed, He likes not those who commit excess."***

### **Esteemed Friday congregants,**

In Islam, the issue of life necessities has long been explained according to priorities. Some would be *darooriyyaat*, which are basic necessities that must be fulfilled; *haajiyyaat*, which are matters that complete the human life, and *tahsiniyyaat*, which are matters that merely enhance life. However, when we look at today's lifestyle, the actual question begs as to how much we spend on necessities, and how much are spent purely to satisfy our wants and comforts?

In the *hadeeth* of ibn 'Abbaas *radiyAllaahu 'anhuma*, he heard the Prophet ﷺ said:

لَوْ كَانَ لِابْنِ آدَمَ وَادِيَانِ مِنْ مَالٍ لَا يَبْتَغَى ثَالِثًا، وَلَا يَمْلَأُ جَوْفَ ابْنِ آدَمَ إِلَّا التُّرَابُ، وَيَتُوبُ اللَّهُ عَلَى مَنْ تَابَ.

***"If the son of Adam had two valleys of riches, he would wish for a third, for nothing can fill the belly of the son of Adam except dust, and Allah forgives he who repents to Him."***

*(al-Bukhaari and Muslim)*

This *hadeeth* reminds us that humans are naturally difficult to feel satisfied if they succumb to their *nafs*. Therefore, Islam teaches us to embrace *dunya* (worldly life) sufficiently as provision towards the Hereafter, not to pursue *nafs* that is never satiated. At the same time, Islam does not prevent its adherents from striving to become wealthy, dominate the economy and continue to progress, as long as efforts undertaken are *halaal* and does not lead to waste or greed that removes *barakah* (blessings) from sustenance bestowed by Allah *Subhaanahu Wa Ta'aala*.

### **Distinguished Friday audience,**

In line with the principle of *qanaa'ah*, Islam never teaches its adherents to live without planning. Furthermore, Rasulullah ﷺ himself provided exemplary in managing his family life.

In the *hadeeth* of Sayyiduna 'Umar *radiyAllaahu 'anhu*, he stated:

***"The Prophet (ﷺ) used to sell the dates of the garden of Banu an-Nadeer and store for his family so much food as would cover their needs for a whole year."***

*(al-Bukhaari)*

This *hadeeth* indicated that Rasulullah ﷺ himself stored food supplies for his family sufficient for one year duration. This measure is not a sign of lack of *tawakkul* (reliance upon Allah), but instead Rasulullah ﷺ is teaching us to strive

in planning for the future and the necessary preparation during times of ease before hardship comes.

In today's uncertain world, the principle of *qanaa'ah* becomes more relevant than ever. It is the basis for thriftiness, especially in managing wealth and expenses wisely, in addition to saving up for future needs and making appropriate plans. This way, we not only protect ourselves and our families from the effects of global economic uncertainty but also fulfilling the *amaanah* (trust) as servants of Allah *Subhaanahu Wa Ta'aala* in administering *rizq* bestowed by Him.

**My dearest brothers, respected Friday congregation,**

To end the *khutbah* today, let us derive several lessons as guidelines in our daily life:

1. The Muslim *ummah* must internalize and practice the principle of *qanaa'ah*, which is contentment upon the provision bestowed by Allah *Subhaanahu Wa Ta'aala*, and striving to manage wealth wisely, distinguishing between needs and wants, practicing thriftiness as earnest effort in facing economic uncertainties and contemporary life challenges.
2. The Muslim *ummah* must organize its spending and savings wisely as preparation for times of difficulty and not influenced by the lifestyle of others.
3. The Muslim *ummah* must avoid wastefulness that is prohibited by the *shara'* so that wealth that has been bestowed can be benefitted with prudence and bring about good to the individual, family, and society.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا.

*"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate."*

*(Soorah al-Furqaan 25:67)*

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 أَنْزَلَ الشَّرِيعَةَ، هَدَى لِلنَّاسِ وَرَحْمَةً،  
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا  
عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ  
وَعَلَى آلِهِ وَأَصْحَابِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ. أَمَّا

بَعْدُ، فَيَا عِبَادَ اللَّهِ اتَّقُوا اللَّهَ أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ  
فَازَ الْمُتَّقُونَ.

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا عَلَيْهِ  
وَسَلِّمُوا تَسْلِيمًا.<sup>3</sup>

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ  
أَجْمَعِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ  
مِنْهُمْ وَالْأَمْوَاتِ، بِرَحْمَتِكَ يَا أَرْحَمَ الرَّاحِمِينَ.

اللَّهُمَّ أَعِزَّ الْإِسْلَامَ وَالْمُسْلِمِينَ، وَأَذِلَّ الشِّرْكَ وَالْمُشْرِكِينَ،  
وَدَمِّرْ أَعْدَاءَ الدِّينِ، وَاجْعَلْ هَذَا الْبَلَدَ آمِنًا مُطْمَئِنًّا وَسَائِرَ  
بِلَادِ الْمُسْلِمِينَ.

اللَّهُمَّ وَفِّقْ أُمَّةَ الْمُسْلِمِينَ وَوُلاةَ أُمُورِهِمْ وَجَمِيعَ الْمُسْلِمِينَ  
لِمَا فِيهِ صَلَاحُ الْبِلَادِ وَالْعِبَادِ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ  
بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعِينَ

<sup>3</sup> al-Ahzaab 33:56.

عَنَّايَتِكَ الرَّبَّانِيَّةَ، وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةَ، جَلَالَةَ مَلِكِنَا  
الْمُعَظَّمِ، سُلْطَانَ سَلَاطُور، سُلْطَانَ شَرَفُ الدِّينِ اَدْرِيسِ شَاهِ  
الْحَاجِ ابْنِ الْمَرْحُومِ سُلْطَانَ صَلَاحُ الدِّينِ عَبْدِ الْعَزِيزِ شَاهِ  
الْحَاجِ. اَللّٰهُمَّ اَدِمِ الْعَوْنَ وَالْهِدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ  
وَالسَّلَامَةَ مِنْكَ، لَوْلِيَّ عَهْدِ سَلَاطُور، تَغْكُو اَمِيرِ شَاهِ ابْنِ  
السُّلْطَانَ شَرَفُ الدِّينِ اَدْرِيسِ شَاهِ الْحَاجِ، فِي اَمْنٍ وَصَلَاحٍ  
وَعَافِيَةٍ بِمَنْكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْاِكْرَامِ. اَللّٰهُمَّ اَطْلُ  
عُمْرَهُمَا مُصْلِحَيْنِ لِلْمُوظَّفَيْنِ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ  
مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرَّشَادِ.

O Allah! Strengthen the 'aqeedah of the Muslims upon the creed of *Ahl as-Sunnah wal-Jamaa'ah*, which is upon the path of Prophet Muhammad ﷺ and his Companions *radiyAllaahu 'anhum*, as formulated by Imaam Abu Hasan al-Ash'ari and Imaam Abu Mansoor al-Maatureedi, practicing upon the *Shaafi'i Madhhab* (juristic school of thought) while accepting the other three *madhaahib*, practicing *tasawwuf* upon the way of Imaam Junayd al-Baghdaadi and Imaam al-Ghazaali. Spare us from all forms of bribery and abuse of power, as well as misguidance and extremism, and protect us from *fitan* that can harm the union and unity of the Muslim *ummah*.

O Allah! Bestow peace and prosperity upon our state and nation. Protect us from all forms of disaster, fitnah and calamity. Bestow upon us leaders that have utmost integrity, firmness, and courage in upholding the Truth according to Your *Sharee'ah*.

O Allah! Protect the Muslim *ummah* and Masjid al-Aqsa in Palestine. Preserve them from oppression and evil, and bestow upon them steadfastness, strength, and victory.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا.<sup>4</sup>  
رَبَّنَا ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ.<sup>5</sup>  
عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ  
عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ.<sup>6</sup>  
فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُوهُ عَلَىٰ نِعَمِهِ يَزِدْكُمْ،  
وَاسْأَلُوهُ مِنْ فَضْلِهِ يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا  
تَصْنَعُونَ.

<sup>4</sup> al-Furqaan 25:74.

<sup>5</sup> al-Baqarah 2:201.

<sup>6</sup> an-Nahl 16:90.