

**WAQF AS CATALYST FOR A SUCCESSFUL AFTERLIFE***Special Sermon on Waqf (Religious Endowments)*

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الحمد لله الذي علم وانعم، وهدانا بالقرآن التي هي اقوم،

قال تعالى: اَعُوذُ بِاللّٰهِ مِنَ الشَّيْطٰنِ الرَّجِيْمِ

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ

حَبَّةٍ وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٣٦﴾

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، لَهُ الْمُلْكُ وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ وَأَشْهَدُ أَنَّ

مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا وَمَوْلَانَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ أَجْمَعِينَ.

أَمَّا بَعْدُ، يَا عِبَادَ اللَّهِ اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ، وَلَا تَمُوتُوا إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Fellow Muslims blessed by Allah,

Actual and tangible wealth in the hereafter can only be attained by those who truly have faith and conviction in Allah SWT, in addition to giving part of our property in the path of Allah SWT. Hence, let us affirm our conviction in Allah SWT by executing all that He has commanded and avoiding all that He has prohibited, as well as sincerely giving our property in the way of Allah SWT. May we be among the fortunate ones in this world and in the hereafter.

On this auspicious day, let us together reflect upon a sermon entitled, “**Waqf As Catalyst For A Successful Afterlife**”.

Fellow Muslims blessed by Allah,

Waqf, or endowment, is a spiritual tradition that has always been synonymous with the religious practice of Muslims in Malaysia. For a long time, the endowing of property



has been an important approach that contributes to stable social development. In many instances, the construction of mosques, religious schools (*madrasah*) and Muslim cemeteries were the result of donations and contributions that utilized endowed land.

Waqf, from linguistic standpoint, comes from the Arabic word 'Wa Qa Fa' (وقف) which means to stop, contain or preserve, while in Islamic terms, it refers to a religious endowment that denotes "any property attached to the endower, of which further transaction, inheritance, grants and wills on such property are prevented, with its physical attributes kept intact, given for charity, the intent of such act is to enable the endower to be closer to Allah SWT". It is a good charitable deed that is performed with the intention of receiving continuous rewards and blessings from Allah SWT.

Allah SWT declared in Surah al-Hadid verse 11:

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فُضِّلَهُ لَهٗ، وَلَهُ أَجْرٌ كَرِيمٌ ﴿١١﴾

Which means: "Who is he that will Loan to Allah a beautiful loan? For (Allah) will increase it manifold to his credit, and he will have (besides) a liberal Reward."

As recounted by Imam Ibn Kathir RH, when interpreting the verse, Ibn Mas'ud RA narrated that Abu ad-Dahdaah al-Ansari asked Rasulullah SAW: "O, Rasulullah! Does God need a 'loan' from us?" Rasulullah SAW answered, "True, O Abu ad-Dahdaah". Then Abu ad-Dahdaah RA said, "Give me your hand, O, Allah's Messenger!" As he held the hand of the Holy Prophet, he said, "I grant my garden as 'loan' to the Lord".

Indeed, Abu ad-Dahdaah RA showed his great love towards Allah SWT and Rasulullah SAW, to the point that it did not matter to him that the property he bequeathed had about 600 palm trees. From the endowment, Rasulullah SAW was able to divide the garden among several orphans.

Looking at the life story of Rasulullah SAW and his Companions RA, we witness that many among Rasulullah SAW's Companions practiced *Waqf*, including Saidina Umar



al-Khattab RA who endowed his most prized land in Khaibar, Abu Talhah endowed his favourite garden, Saidina Abu Bakr as-Siddiq RA endowed a piece of land in Makkah for his descendants who arrive into the Holy City, Saidina Uthman bin 'Affan RA also endowed his property in Khaibar, Saidina Ali bin Abi Talib RA endowed his fertile land, while Muadh ibn Jabal endowed his house known as "*Dar Al-Ansar*". Similarly, there were other endowments conducted by Anas bin Malik, Abdullah bin Umar, Zubayr ibn al-Awam and Saidatina Aisyah, the wife of Rasulullah SAW.

Fellow Muslims blessed by Allah,

Looking at the history of Islam, the practice of *Waqf* was more widespread during the time of the Umayyad and the 'Abbasid governments. During those times, many Muslims performed the *Waqf*. Endowment was the main instrument for generating economic strength of the *Ummah* during those times. *Waqf* did not only help the poor in those days, but it was also a source of capital to promote the development of education, payment of salaries of teachers, and to build libraries, schools and mosques for the benefit of the public.

At the outset, *Waqf* was considered an act of worship for those who wish to perform religious endowment. Over time, due to the thoughtfulness of the Muslim population during the period, and realising the importance of an organization to manage *Waqf* at that time, an authority, or foundation, was set up to ensure the affairs of *Waqf* would become more structured and organized.

In addition, Al-Azhar University, the oldest university in the world, is the best example of *Waqf* practice which can be used as a model. From its founding until today, its finances, administration and educational funding is derived from its wealthy *Waqf* fund. Even during the economic downturn, the Al-Azhar University *Waqf* fund was able to contribute directly to the Egyptian government to stabilize the country's economy.

Fellow Muslims blessed by Allah,

Religious endowments is also considered a form of charitable deed, because its rewards and blessings are continuous. Scholars have collectively agreed to accept *Waqf*, or endowments, as a charitable act endorsed by Islam. It is also a practice that



is always preferred by Rasulullah SAW and his Companions RA. Allah SWT decreed in Surah al-Baqarah verse 272:

وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلَا تُنْفِسِكُمْ ۚ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ ۚ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُؤَفَّفَ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ ﴿٢٧٢﴾

Which means: “It is not required of you (O Messenger), to set them on the right path, but Allah sets on the right path whom He pleases. Whatever of good you give benefits your own souls, and you shall only do so seeking the "Face" of Allah. Whatever good you give, shall be rendered back to you, and you shall not be dealt with unjustly”.

Rasulullah SAW also stated in a hadith recorded by Imam Muslim as narrated by Abu Hurairah RA:

إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ: إِلَّا مِنْ صَدَقَةٍ جَارِيَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ. (رواه مسلم)

Which means: “When a man dies, his deeds come to an end except for three: ongoing charity, beneficial knowledge, or a righteous child who prays for him.”

In the practice of *Waqf*, there are three rules which must be observed by the endower or the person who manages the endowed property; **first**; it cannot be sold, **second**; it cannot be given as a gift or given to someone else, and **third**; it cannot be inherited. In order to develop and promote the *Waqf* to achieve the objective set by the endower, all three of these principles must be adhered to, so that the person or institution that manages the endowments does not violate the rules. However, they can receive a reasonable wage when managing *Waqf* properties, at rates that are appropriate and not as if they owned the property themselves.

It should also be noted that *Waqf* is divided into two categories, namely general and specific. General *Waqf* is any form of contribution or donation made and applied for the purposes of public welfare or charitable purposes, without defining specific goals.



While a Special *Waqf* is when the endower determines specific purposes of the endowment. This occurs when the endower has determined from the outset to whom the endowment will be made to, or for what purpose his endowment must be applied for.

Fellow Muslims blessed by Allah,

The *mimbar* would like to take this opportunity to invite all within this congregation to have the determination to provide *Waqf*. Let it be known that endowments does not necessarily have to be in the form of land, buildings or other assets that are deemed fixed. Islam also encourages cash endowments that can be collected, and which may later be exchanged with fixed assets. During the 77th Conference of the Malaysia National Fatwa Council for Islamic Religious Affairs convened from 10 to 12 April 2007, it was concluded that the concept of cash endowment is allowed in Islam.

The importance of cash *Waqf* as an instrument for sustainable welfare of a society has opened the eyes of many to expand the practice of cash *Waqf* in Malaysia. This agenda also attracted some public universities in Malaysia to launch cash *Waqf* funds to finance the education of underprivileged students. A variety of products based on cash *Waqf* has also been introduced such as stocks and shares *Waqf*, introduced by a majority of the country's Islamic Religious Councils. These initiatives also involve strategic cooperation between each state's Religious Councils with Islamic financial institutions. These strategic cooperation has resulted in high-impact cash *Waqf* programs that target groups in need.

Thus, through widespread involvement of Muslims in cash endowments, funds can be injected towards community development projects, such as social welfare, education, economy and other fields.

Fellow Muslims blessed by Allah,

The *mimbar* would like to take this opportunity to remind members of the congregation today to be wary of the abuse and misuse of *Waqf*. If there ever were misuse of *Waqf*, do return it, or pay compensation based on an appropriate rate. Remember, Allah



SWT is not pleased with acts of dishonesty or the taking of what does not belong to us. It is an unjust act.

To end the sermon today, here are some conclusions which may be derived from it:

First: The act of *Waqf*, or religious endowment, is part of a practice, or good deed, which ensures continuous rewards and blessings even after the endower has passed away.

Second: Cash *Waqf* is the best option for those who are not financially strong to contribute fixed assets.

Third: Perform *Waqf* as preparation for our journey in the afterlife, even if it is only with a small amount of money.

Allah SWT declared in Surah al-Baqarah, verse 254:

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
يَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفَقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَن يَأْتِيَ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةٌ وَلَا شَفْعَةٌ
وَالْكَافِرُونَ هُمُ الظَّالِمُونَ ﴿٢٥٤﴾

Which means: “O you who believe! Spend out of (the bounties) We have provided for you before the day comes when no bargaining (will avail) nor friendship nor intercession. Those who reject faith they are the wrong-doers.”

بَارَكَ اللَّهُ لِي وَلَكُمْ بِالْقُرْآنِ 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 وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.



SECOND SERMON

الْحَمْدُ لِلَّهِ وَبِإِصْحَابِهِ، وَالْعَاقِبَةُ لِلْمُتَّقِينَ، وَلَا عُدْوَانَ إِلَّا عَلَى الظَّالِمِينَ، وَالصَّلَاةُ
وَالسَّلَامُ عَلَى إِمَامِ الْمُرْسَلِينَ، وَقُدُورَةِ النَّاسِ أَجْمَعِينَ، وَعَلَى آلِهِ وَأَصْحَابِهِ وَمَنْ تَبِعَهُمْ
بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ.

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، الْمَلِكُ الْحَقُّ الْمُبِينُ، وَأَشْهَدُ أَنَّ سَيِّدَنَا
مُحَمَّدًا عَبْدَهُ وَرَسُولَهُ، صَادِقُ الْوَعْدِ الْأَمِينِ.

أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ، وَحَافِظُوا عَلَى الطَّاعَةِ
وَحُضُورِ الْجُمُعَةِ مَعَ الْمُصَلِّينَ. وَاعْلَمُوا أَنَّ اللَّهَ سُبْحَانَهُ وَتَعَالَى أَمْرُهُ بِأَمْرٍ بَدَأَ فِيهِ
بِنَفْسِهِ وَتَنَّى بِمَلَائِكَتِهِ الْمُقَرَّبِينَ. فَقَالَ اللَّهُ تَعَالَى مُخْبِرًا وَآمِرًا بِالْمُؤْمِنِينَ :

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا



اللَّهُمَّ صَلِّ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِ سَيِّدِنَا مُحَمَّدٍ كَمَا صَلَّيْتَ عَلَى سَيِّدِنَا إِبْرَاهِيمَ وَعَلَى
آلِ سَيِّدِنَا إِبْرَاهِيمَ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِ سَيِّدِنَا مُحَمَّدٍ كَمَا بَارَكْتَ عَلَى
سَيِّدِنَا إِبْرَاهِيمَ وَعَلَى آلِ سَيِّدِنَا إِبْرَاهِيمَ فِي الْعَالَمِينَ إِنَّكَ حَمِيدٌ مُجِيدٌ.



وَارْضَ اللَّهُمَّ عَنِ الْأَرْبَعَةِ الْخُلَفَاءِ الرَّاشِدِينَ سَادَاتِنَا أَبِي بَكْرٍ وَعُمَرَ وَعُثْمَانَ وَعَلِيًّا،
وَعَنْ أَزْوَاجِ نَبِيِّنَا الْمُطَهَّرَاتِ وَعَنْ أَهْلِ بَيْتِهِ وَقَرَابَتِهِ وَسَائِرِ الصَّحَابَةِ وَالتَّابِعِينَ وَمَنْ
تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ. وَارْضَ عَنَّا بِرَحْمَتِكَ يَا أَرْحَمَ الرَّاحِمِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ. اللَّهُمَّ
أَنْزِلِ الرَّحْمَةَ عَلَى السَّلَاطِينِ الْكِرَامِ وَوَلَاةِ الْمُسْلِمِينَ الْعِظَامِ الَّذِينَ قَضَوْا بِالْحَقِّ وَبِهِ
كَانُوا يَعْدِلُونَ، وَخُصُوصًا عَلَى سِرِّي قُدُوكَ بِكَيْنِدَا يَغْ دَفْرَتَوَانِ ائِخْوِغِ الْمَعْتَصِمِ بِاللَّهِ
مُحِبِّ الدِّينِ تَوَانِكُو الْحَاجِّ عَبْدِ الْحَلِيمِ مُعَظَّمِ شَاهِ ابْنِ الْمَرْحُومِ سُلْطَانِ بَدَلِي شَاهِ،
وَعَلَى سِرِّي قُدُوكَ بِكَيْنِدَا رَاجِ قُرْمَايسُورِي ائِخْوِغِ تَوَانِكُو حَاجِهِ حَمِينِهِ.

اللَّهُمَّ أَطْلُ عُمْرَهُمَا مُصْلِحِينَ لِلْمُؤَدِّينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ مَقَاصِدَهُمَا لِطَرِيقِ
الْهُدَى وَالرَّشَادِ. اللَّهُمَّ اجْعَلْ مَالِيزِيَا وَسَائِرِ بِلَادِ الْمُسْلِمِينَ طَيْبَةً آمِنَةً مُطْمَئِنَّةً رَاحِيَةً،
يَا رُؤُوفُ بِالْعِبَادِ.

اللَّهُمَّ أَنْصِرْ مَنْ نَصَرَ الدِّينَ، وَأَخْذُلْ مَنْ خَذَلَ الْمُسْلِمِينَ، وَأَعْلِ كَلِمَتَكَ إِلَى يَوْمِ
الدِّينِ، وَدَمِّرْ أَعْدَاءَكَ أَعْدَاءَ الدِّينِ.

O, Allah, You are the Most Gracious and the Most Merciful, we are thankful for all the favours and blessings that You have bestowed upon us, grant to us and to our leaders guidance and direction, strengthen the unity among us, join our hearts to act in Your way, facilitate all our affairs, enrich us with beneficial knowledge, invigorate our souls with good morals, lead us to the path which You approve of, strengthen our faith when



faced with all forms of trials and tests from You, preserve the peace, security and tranquillity of our nation Malaysia, especially the area of our Federal Territories. Protect us from any form of upheaval, turmoil and chaos.

رَبَّنَا لَا تُزِغْ قُلُوبَنَا بَعْدَ إِذْ هَدَيْتَنَا وَهَبْ لَنَا مِنْ لَدُنْكَ رَحْمَةً إِنَّكَ أَنْتَ الْوَهَّابُ. 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 ﴿٩٠﴾

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