



Islamic Religious Council of Singapore

Friday Khutbah

17 May 2019 / 12 Ramadan 1440H

Planning for the Welfare of Our Families.

الْحَمْدُ لِلَّهِ الَّذِي شَرَعَ لِلنَّاسِ مَا فِيهِ مَصْلَحَتُهُمْ فَأَمَرَهُمْ بِكُلِّ مَا فِيهِ نَفْعُهُمْ وَنَهَاهُمْ عَنْ كُلِّ مَا يَضُرُّهُمْ، وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ سَيِّدَنَا مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ الَّذِي أَعَزَّهُمْ بِهِ بَعْدَ الذَّلَّةِ وَجَمَعَهُمْ بِهِ بَعْدَ الْفُرْقَةِ. اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى عَبْدِكَ وَرَسُولِكَ سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ أَهْلِ النَّجْدَةِ وَالشَّهَامَةِ. أَمَّا بَعْدُ، فَيَا أَيُّهَا النَّاسُ اتَّقُوا اللَّهَ حَيْثُ مَا كُنْتُمْ، فَإِنَّ اللَّهَ يَعْلَمُ سِرَّكُمْ وَعَلَانِيَتَكُمْ.

Blessed Friday Jemaah,

I call upon myself and all of you to have taqwa towards Allah s.w.t. by abiding by His commands and avoiding His prohibitions. Know that every command from Allah s.w.t. is full of mercy and grace towards His creation.

My brothers,

The obligation of fasting in Ramadan not only instils in us the spirit of mercy and compassion, but it is also a display of Allah's mercy and compassion towards us. Allah s.w.t. said in Surah Al-Baqarah verse 185:

شَهْرُ رَمَضَانَ الَّذِي أُنزِلَ فِيهِ الْقُرْآنُ هُدًى لِّلنَّاسِ
وَبَيِّنَاتٍ مِّنَ الْهُدَىٰ وَالْفُرْقَانِ فَمَن شَهِدَ مِنْكُمُ الشَّهْرَ
فَلْيَصُمْهُ وَمَن كَانَ مَرِيضًا أَوْ عَلَىٰ سَفَرٍ فَعِدَّةٌ مِّنْ أَيَّامٍ
أُخْرٍ يُرِيدُ اللَّهُ بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ
وَلِتُكْمِلُوا الْعِدَّةَ وَلِتُكَبِّرُوا اللَّهَ عَلَىٰ مَا هَدَىٰكُمْ
وَلَعَلَّكُمْ تَشْكُرُونَ

Meaning: *“The month of Ramadan [is that] in which was revealed the Qur'an, a guidance for the people and clear proofs of guidance and criterion. So whoever sights [the new moon of] the month, let him fast it; and whoever is ill or on a journey - then an equal number of other days. Allah intends for you ease and does not intend for you hardship and [wants] for you to complete the period and to glorify Allah for that [to] which He has guided you; and perhaps you will be grateful.”*

Subhanallah! Just look at the mercy of Allah; observe how the obligation of fasting is accompanied by relief and concessions

for those who have valid reasons not to fast. His mercy encompasses all aspects of His commandments, in order to help us fulfil our obligations in the best way possible given our circumstances

My brothers,

This concept of rahmah also exists in all aspects of our religious practices. We must understand and appreciate the spirit and objectives of the Shari'ah. The Shari'ah seeks to protect the individual from harm as well as preserves his/her interests and benefits at all times, and in all situations.

If this concept is not understood fully and comprehensively, various problems will arise in practising religious obligations. Often, we see some members of the community who demand their rights which they say religion has accorded them, yet they fail to weigh these rights against their responsibilities towards others. Such selfishness and self-centredness reflect the absence of mercy and compassion in our dealings with others. This undoubtedly goes against the teachings and values of Islam.

One particular example is in the area of wealth and estate planning. In order to practise mercy and compassion, two requirements must be observed.

Firstly, a comprehensive understanding of religious rulings. This means that it is not sufficient to only know about the rights accorded to us, but we also need to be aware of the responsibilities that come with these rights, as well as the spirit and objective of the Shari'ah.

Secondly, the need to evaluate our circumstances, consider the needs of our families and dependants, and then to plan accordingly. Remember my brothers, our responsibility towards our families is to fulfil all their basic needs including food, shelter, clothing and education. Each of these incur a high cost – a proper financial planning is hence absolutely crucial. A home, for example, is a basic necessity yet it is not something which can be purchased or sold off easily – unless we have the means to do so.

Just look at how drastically the situation of a family can change when they have lost their shelter – their lives become disorderly, and their health and safety jeopardised.

It is hence essential to ensure that our religious rulings are used to protect these basic needs, rather than being used to bring harm to our dependants. For instance, what happens to a house purchased by a couple when either one of them passes away? We have witnessed many cases where the beneficiaries of a deceased person demanded for their share of the inheritance, by pressuring the surviving spouse to sell the house so that they may receive their share of the inheritance.

While there are those who may have the means to sell the house and buy a new one, the majority of people cannot afford to do this.

There are various wealth planning methods to ensure the welfare of our family after our passing through instruments such as *faraid*, *wasiyyah*, *hibah* and so on.

Let us observe what Allah has said in Surah An-Nisa', verse 9:

وَلْيَخْشَ الَّذِينَ لَوْ تَرَكَوْا مِنْ خَلْفِهِمْ ذُرِّيَّةً ضِعَافًا خَافُوا عَلَيْهِمْ
فَلْيَتَّقُوا اللَّهَ وَلْيَقُولُوا قَوْلًا سَدِيدًا ﴿٩﴾

Meaning: “And let those [executors and guardians] fear [injustice] as if they [themselves] had left weak offspring behind and feared for them. So let them fear Allah and speak words of appropriate justice.”

My Brothers,

As mentioned by the recent fatwa, there are two types of contracts when purchasing a property in Singapore. Each of these options carries a different legal implications upon the passing of one of the owners. A joint tenancy contract ensures full ownership of the property for the surviving owner. On the other hand, the share of each owner under tenancy-in-common contract is based on the percentage agreed upon by the owners upon signing the contract. In the event that one owner passes

away, only his share of the house is to be disbursed to his beneficiaries according to faraid. The fatwa hence advises Muslim owners to responsibly evaluate each of these contracts, and to make a responsible decision based on our family's circumstances. This will help ensure that their welfare after our passing will not be compromised by the decision that we have made.

Brothers,

This is the Shari'ah of Allah s.w.t.; it is full of mercy and compassion. How can we then practice this religion without these very values? Let us ask Allah to protect us and our families from harm. May He accept our deeds in this blessed month of Ramadan, and may He place barakah in our lives. Amin Ya Rabbal 'Alamin.

بَارِكْ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ
الآيَاتِ وَالذِّكْرِ الْحَكِيمِ، وَتَقَبَّلْ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ إِنَّهُ هُوَ السَّمِيعُ
الْعَلِيمُ، أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ، وَلِسَائِرِ
الْمُسْلِمِينَ وَالْمُسْلِمَاتِ، وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، فَاسْتَغْفِرُوهُ فَيَا
فَوْزَ الْمُسْتَغْفِرِينَ وَيَا نَجَاةَ التَّائِبِينَ.