

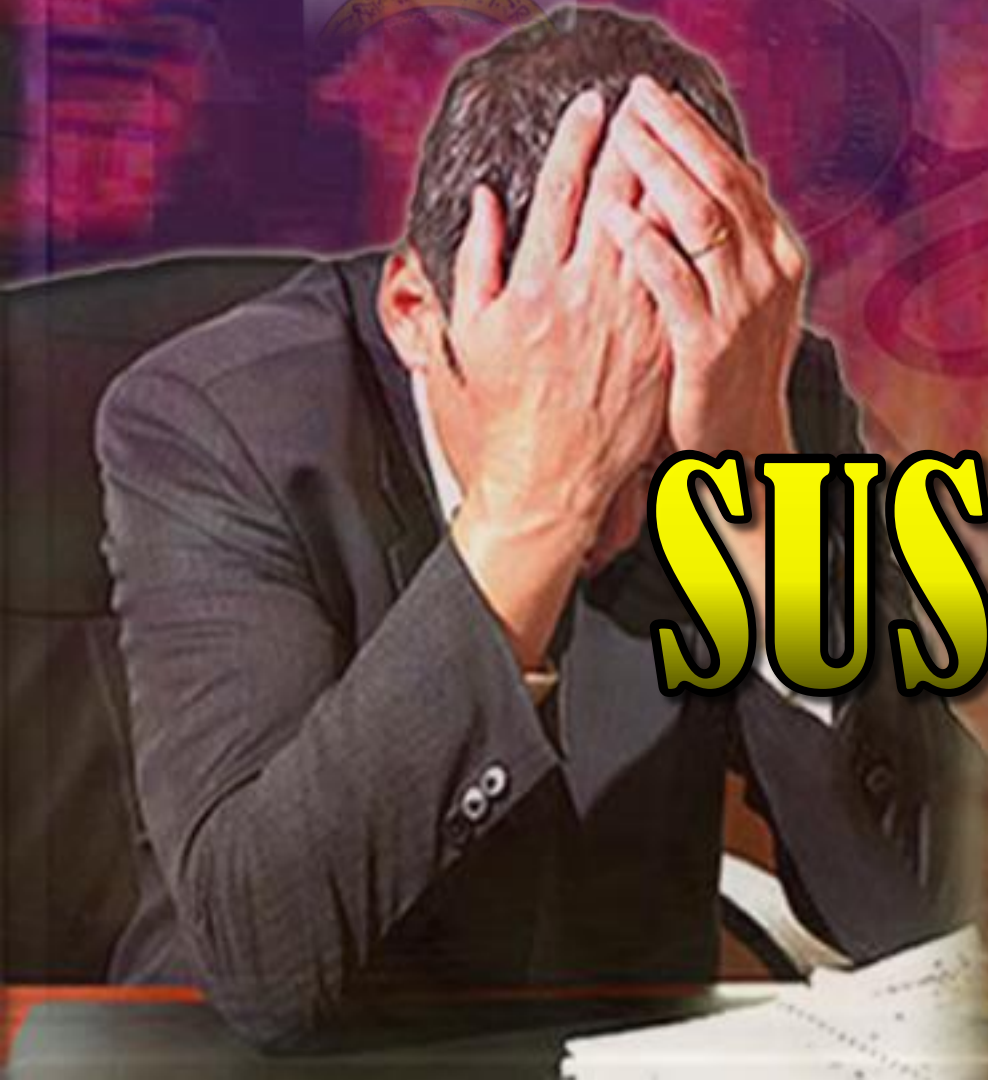


جَبَاتَانِ اِغَامَا اِيسْلَامِ سِلَانْغُورِ

JABATAN AGAMA ISLAM SELANGOR



THE SUSPENDED SOUL





**I remind myself and call
upon my dearest
audience to strive in
increasing our *imaan* and
taqwa of Allah
Subhaanahu Wa Ta'aala
with *istiqamah*, by**

**fulfilling all of His
Commands and avoiding
all of His prohibitions.**

**Today's *khutbah* will
discuss upon**

“The Suspended Soul”



Today I would like to
knock upon our hearts to
ponder and contemplate
upon a *hadeeth* from
Abu Hurayrah
radiyAllaahu 'anh where
Rasulullah ﷺ said:



**“The believer's soul is
suspended by his debt
until it is settled for
him”**

(at-Tirmidhi: hasan)

**Do we want to see our soul
suspended because we did
not clear our debt?**

Do we want to die while laden with debt? Do we want to live in anxiety due to debt accrued? Do we want to see our family institution ruptured for not paying off their debt? Therefore, let us

ponder deeply and self-evaluate our selves.

Islam allows for a person to take on a debt to fulfill their life necessities especially in matters of *darooriyyaat*

(essentials). The Muslims are demanded to mutually aid one another, which includes providing assistance whether in the form of charity or loan, to alleviate the burden and fulfill the needs of their

dependents.

There are two scenarios in which a person would want to take on a debt:

First: a person who had to take a debt for the sake of

**fulfilling life necessities
such as obtaining food,
dwelling, clothes,
education, and its like.**

**Second: a person who
intentionally takes a debt
to fulfill their carnal
desire**

**such as for entertainment,
adornment, especially
since there are ample
choice for taking loans
these days.**

**On March 4th, 2016, one
local newspaper reported
that based on the results**

**obtained from Manulife
Investor Sentiment Index
(MISI) research, it was
found that 68% of
Malaysians are burdened
with debt. This marked
the highest record
amongst eight**



Asian nations namely the Philippines (41%), Singapore (33%), China and Taiwan (32%), Hong Kong (22%), Indonesia (21%), and Japan (15%). Statistics between 2010 until

April 2015 indicated that from 107,000 individuals declared bankrupt, a total of 23,484 of them are youths between the ages of 25 to 34 years old. A total of 1,469 youths below the age of 25

**were declared bankrupt,
while those between 35
to 44 years old were the
highest at 37,888
individuals from the
overall amount.**

**In addition, there are also
those that had borrowed**

money from family members, neighbors, and colleagues. Many promises and guarantees were given, but when the time came, they would deliberately delay their payment. Even

**more embarrassing are
those that refused to pay
back. Indeed, such *akhlaaq*
is disliked by Allah
*Subhaanahu Wa Ta'aala.***

**In Islam, among the
matters**

that must be expedited in this world is paying back the debt, aside from expediting the burial of the deceased and marrying off one's daughter upon receiving eligible proposal.

Take heed! For the one that does not settle his debt when capable, not only it will result in horrible outcome in this world but also in the Hereafter. Among them:



1. Meeting Allah
Subhaanahu Wa
***Ta'aala* as a thief.**
Suhayb al-Khayr
radiyAllaahu 'anh
narrated that
Rasulullah ﷺ said:



**“Any man who takes
out a loan, having
resolved not to pay
it back, will meet
Allah as a thief”**

(ibn Maajah: hasan)



**2. Delaying the payment
in settling one's debt
makes one an
oppressor. Narrated
Abu Hurayrah
radiyAllaahu 'anh that
Rasulullah ﷺ said:**



“Procrastination (in paying a debt) by a rich person is oppression”

(ibn Maajah: saheeh)

3. It is considered as having committed a major sin. Narrated Abu Moosa



al-Ash`ari *radiyAllaahu 'anh:*
Rasulullah ﷺ said:

**“After the grave sins which
Allah has prohibited, the
greatest sin is that a man
dies while he has debt due
from him and does not**



leave anything to pay
it off, and meets Him
with it”

(Abu Dawood: hasan)

**4. Will not be forgiven
for this sin even if one
dies as a martyr. On the**



authority of `Abdullah
ibn `Amr *radiyAllaahu*
'anhuma: Rasulullah
ﷺ said:

“All the sins of a
shaheed (martyr) are
forgiven except debt”

(Muslim)



5. Rasulullah ﷺ himself did not perform *salaat al-janaazah* (funeral prayer) on those that did not settle their debts. In one *hadeeth*, Abu Hurayrah *radiyAllaahu 'anh*



**reported that when the
body of a dead person
was brought to Rasulullah
ﷺ, he did not inquire
about the deceased's
good deeds but instead
inquired if the deceased
had unsettled**

debt or not. If the deceased had unsettled debt, he would instruct his Companions to observe the funeral prayer for the deceased, or he صلی اللہ علیہ وسلم will ask if anyone is willing to



settle the debt of the deceased. If not, then the debt will be passed to or assumed by *Bayt al-Maal*

(Muslim)

6. Their lives and their family members' lives will

always remain in fear due to death threats and it can even lead to suicide.

Therefore, as a reminder, once we become capable and the payment is due, let us



hasten to settle all of our debts so that it will not cause *fitnah* to spread within the society, and that we become hypocrites for not fulfilling our promises.

**Realizing upon the severity
of the burden and
consequences for not
clearing debts, let us
humbly realize that:**

- 1. The Muslim *ummah*
must
become good exemplary**



such that when they incur debt, they would fulfill its payments.

2. Everyone is allowed to take on a debt (especially for *darooriyyaat* matters), but it must be engrained



that it should not be taken as a norm that it becomes a burden upon us.

3. Islam obligates those in debt to repay them according to the agreed terms stipulated.



4. Islam legislates for debt agreement to be written with fairness and witnessed by two other individuals to avoid any fraud or breach of agreement.



5. Islam requires for the debtor to make intention to clear his debt before he passes away, so that Allah will facilitate his affairs in repaying his debt.



6. Rasulullah ﷺ has taught us to always supplicate to Allah so that we are free and protected from the shackles of debt, through his famous *du'aa*:



**“O Allah, I seek refuge
with You from being
overcome by debt and
being put in
subjection by men”**



(Abu Dawood)

**“O you who have believed,
fear Allah. And let every
soul look to what it has
put forth for tomorrow -
and fear Allah. Indeed,
Allah is Acquainted with
what you do”**

(al-Hashr 59:18)



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
وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ
وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ
إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ





THE SECOND KHUTBAH

Once again, I would like to remind all of us that Islam teaches its adherents to remain moderate in all actions and deeds. At the same time, the Muslims are to avoid any form of extremism in which its



**consequences will only
disrupt the harmony,
unity, and security of the
Muslim *ummah* and our
nation. Extremism will only
give negative impression
upon the nobility and
holiness of al-Islam. On the
contrary, the Muslim**



***ummah* must inculcate
noble *akhlaaq*, having
utmost personality and
attitude as true Muslims so
that the world will know
that Rasulullah ﷺ was
sent down as a messenger,
and Islam that was revealed
is mercy**



**for the entire nation
and universe.**



**O Allah, You are the Lord
that is All Mighty, we are
grateful to You for having
bestowed upon us *rahmah*
and *ni'mah*, that we are
able to continue the effort
in empowering the Muslim
ummah especially in
Selangor, as an**



**1. advanced state,
prosperous, and providing
welfare.**

**2. Hence, we sincerely
beseech you, O Allah,
strengthen our *imaan*,
accept our deeds,
strengthen our unity,**

**increase our *rizq*, enrich us
with**



**beneficial knowledge,
cultivate our soul with good
mannerisms, return us to the
path that you are pleased
with, protect us from
disasters and your severe
trials, so that our nation will
become more peaceful and
filled with blessings.**



**O Allah, we sincerely beseech
you, strengthen our beliefs
according to the creed of
*Ahlus Sunnah wal-
Jamaa'ah*, and protect us
from deeds and *'aqeedah*
that are astray such as the
extreme *Shee'is*, *Qadiyani*,
and other ideologies.**



**O Allah, open up our hearts
in fulfilling the five daily
prayers, performing
zakaat, and other
obligations. Bless those
that have fulfilled their
zakaat and loving the
fuqaraa' and *masaakeen*,
and those that have**



**made *waqf* and gave up
their wealth for *Tabung
Amanah Pembangunan
Islam Selangor* (Islamic
Development Trust Fund
of Selangor) with
continuous reward until
the Hereafter.**



**O Allah, increase and
widen the *rizq* of those
that made *waqf* from
their wealth with
perpetual rewards until
the Last Day.**





JABATAN AGAMA ISLAM SELANGOR

UNIT KHUTBAH,

BAHAGIAN PENGURUSAN MASJID,

JABATAN AGAMA ISLAM SELANGOR