

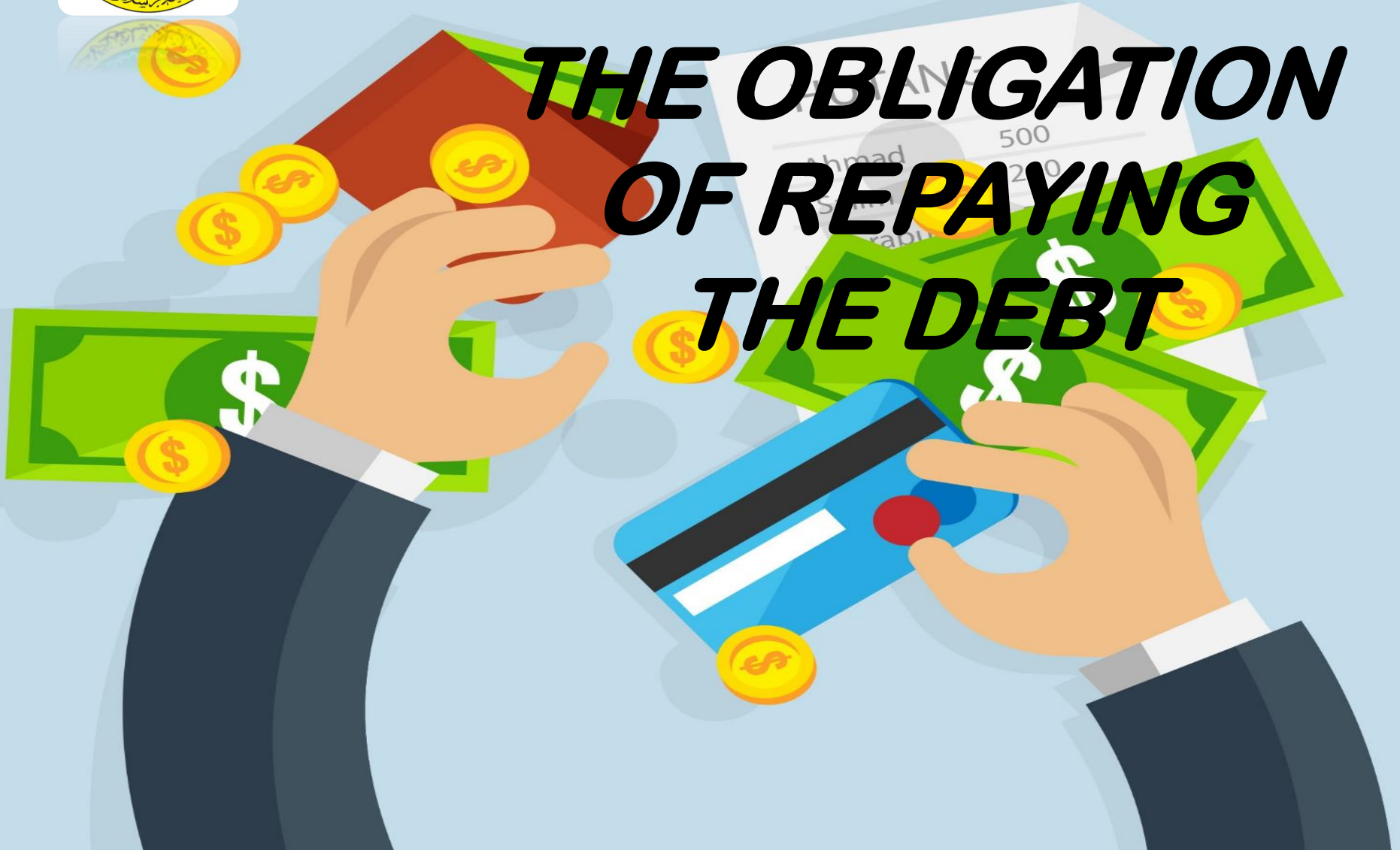



جَبَاتَانِ اِغَامَا اِسْلَامِ سِلَانْغُورِ

JABATAN AGAMA ISLAM SELANGOR

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THE OBLIGATION OF REPAYING THE DEBT





**Today, I would like to
implore upon fellow
audience to altogether
strive in increasing our
taqwa of Allah
Subhaanahu Wa Ta'aala
by diligently performing**

all of His Commands and
avoiding all of His
prohibitions. By doing so,
may we all be spared
from the punishment of
Hellfire and the wrath of
Allah *Subhaanahu Wa
Ta'aala.*

Let us internalize upon today's
khutbah titled

**“THE OBLIGATION
OF REPAYING THE
DEBT.”**



Taking a loan (debt) is a form of *mu'ammalaat* (social and economic dealings) that is allowed by the Islamic *Sharee'ah* to its adherents in facilitating their daily affairs. There are several

conditions that have been stipulated by Muslim scholars upon the debtor and creditor so that such provision that is allowed in Islam does not get abused. Islam deems debt as a practice that is

permissible when there arises genuine need and significance. However, Islam does not encourage for a person to be in debt if the intention is solely to live with pleasure and luxury. Rasulullah ﷺ

had supplicated to Allah
asking for protection
from the burden of
being in debt, as
mentioned in the
hadeeth of 'A'ishah
radiyAllaahu 'anha:

Allah's Messenger (صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ) used to invoke Allah in the prayer saying, "O Allah, I seek refuge with you from all sins, and from being in debt." Someone said, "O Allah's Messenger (صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ)! (I see you) very often you

seek refuge with Allah from being in debt.” He replied, “If a person is in debt, he tells lies when he speaks, and breaks his promises when he promises.”

(al-Bukhaari)

Rasulullah's invocation indicates to us how being in debt is a practice that is unhealthy if it is not properly managed, for it can cause the debtor to lie when speaking and breaks his promise after

making them. Hence, it behooves us as the Muslim *ummah* to avoid it according to our level best.

Lately, we notice that living with debt is

**becoming the norm for
some within today's
society. Even more
saddening are those that
are financially sound, and
yet they opted to be in
debt, with the
presumption that it is the**

best approach in attaining profit and wealth. Such negative presumption has resulted in many individuals whom are financially capable in completing purchases in cash, but yet prefers to

remain in debt for their purchase and sale transactions even though it only involves their grocery and household needs. They pursued that route thinking that cash payment will lead to loss

and difficulty.

Looking at the lifestyle of consumers today, one of the hot issues relating to consumerism is the new form within the debt culture, namely the usage

of credit card. Findings from the Malaysian Department of Insolvency revealed that young executives are also among those caught in the declaration of bankruptcy due to their

failure in paying off their credit card debt.

This predicament is truly worrying and must be given serious attention given the fact that these young individuals are

within the productive age group. For sure, many consumers nowadays are grappling with credit card debt problems for not thinking far ahead and easily duped by the “temporary pleasure”

**promised by those
plastic, electronic cards.
Credit card facilities are
no longer only available at
hypermarkets, but now
include restaurants and
clothing stores.
Consumers are easily**

**deceived by sale
promotions that they
become unaware in going
excessive with their
credit card purchases,
only to entrap themselves
in the end. These type of
consumers are likened as**

those that “*do not measure their garments’ on their own bodies*” when spending (meaning: living beyond their means).

A portion of the Muslim *ummah* nowadays does not take heavy precaution regarding the repayment of their debt. Therefore, we find many debtors that refuse to pay off their debt. For example,

educational, housing, and car loans, loans from companies or personal loans, and unpaid rental payments. Moreover, there are those that deem paying off those debts as something trivial and

insignificant.

Unfortunately, some are even willing to be deemed as bankrupt for as long as they do not have to pay back those accumulated debts.

Let us altogether
ponder upon the
hadeeth of the Prophet
صَلَّى اللهُ
عَلَيْهِ
وَسَلَّمَ, narrated by Abu
Hurayrah *radiyAllaahu*
'anh:

“It is an act of oppression on the part of a [financially able] person to procrastinate in fulfilling his obligation.”

(al-Bukhaari)

Rasulullah ﷺ had also described regarding those that refuse to settle their debts. In the *hadeeth* of Abu Hurayrah *radiyAllaahu ‘anh*, Rasulallah ﷺ said:

“Whoever takes the money of the people with the intention of repaying it, Allah will repay it on his behalf, and whoever takes it in order to spoil it, then Allah will spoil him.”

(al-Bukhaari)

**Do we not remember how
Rasulullah would refuse
to perform the funeral
prayer upon those that
did not settle their debts?
Even though some
'ulamaa' (scholars)
opined that this**

reluctance by Rasulullah had occurred during the early days of Islam, but it still manifests the importance and emphasis on the issue of debt in Islam. Not only that, even the martyrs, whom were

**willing to sacrifice
their wealth and soul
for Islam, will not be
spared from this
obligation if they still
have unsettled debt.**

In the *hadeeth* of ‘Abdullah
ibn ‘Amr *radiyAllaahu*
‘anhuma, Rasulullah ﷺ said:

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

(Muslim)

Therefore, let us fully realize upon the significance for everyone to repay their own debts, whether to the country, individuals, and others, for the sake of safeguarding the interest

of the society, religion,
and nation.

To end the *khutbah* today,
let us derive several
essential points as
guidelines for all of us,
namely:

1. The Muslim *ummah* must have full certainty that those that intentionally do not repay the debts accumulated will be held accountable and responsible before Allah *Subhaanahu Wa Ta'aala* in the Hereafter.

2. The Muslim *ummah* must fully comprehend that taking a loan is a form of *mu'ammalaat* in Islam that has its own conditions that are *waajib* (obligatory) to be fulfilled, in order to avoid retribution in the Hereafter.

3. The Muslim *ummah* must comprehend and remain cognizant that incurring debt without justified reasoning will cause its doer to plunge into perdition.

“But yes, whoever fulfills his commitment and fears Allah - then indeed, Allah loves those who fear Him.”

(Aal-‘Imraan 3:76)



**THE SECOND
KHUTBAH**



Once again, I would like to remind all of us to always have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* and realize that Islam teaches us to remain moderate in every actions and



deeds. As Muslims, we are to manifest noble *akhlaaq*, having utmost personality and attitude for Rasulullah ﷺ was sent to perfect *akhlaaq* and as mercy for the entire mankind and the worlds. Therefore, let us



**always increase our *salawaat*
and *salaam* upon our Prophet
Muhammad ﷺ . Allah
Subhaanahu Wa Ta'aala
mentions:**



“Indeed, Allah confers blessing upon the Prophet, and His angels [ask Him to do so]. O you who have believed, ask [Allah to confer] blessing upon him and ask [Allah to grant him] peace.” (al-Ahzaab 33:56)



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*, as an advanced state,



prosperous and providing welfare, under the auspices and leadership of our Ruler as the Head of Islamic affairs in this state.



**Hence, we sincerely beseech
You, O Allah, strengthen our
imaan and creed according to
that of *Ahl as-Sunnah wal-
Jamaa'ah*, accept our righteous
deeds, cultivate our soul with
good mannerisms, unite our**



hearts, bestow upon us *rizq* with blessings, enrich us with beneficial knowledge, protect us from disasters and save us from teachings that are outside the fold of Islam such as *Qadiyaani*, deviant teachings such as



***Shee'ah*, and other teachings deemed as deviating from Islamic teachings or contradicting the creed of *Ahl as-Sunnah wal-Jamaa'ah*. 0 Allah, open up our hearts in performing the five daily**



**prayers, fulfilling *zakaat*
through the Selangor *Zakaat*
Board, making *waqf* and *infaaq*
of our wealth to Selangor *Waqf*
Corporation and Islamic
Development Trust Fund of
Selangor.**



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