

**To Be Delivered On: 4th September 2020CE | 16 Muharram
1442H**



جَابَاتَانِ اِغَامَا اِيسْلَامِ سِلَانْغُورِ
JABATAN AGAMA ISLAM SELANGOR

FRIDAY SERMON

Title:

“PAY OFF THE DEBT”

Published By:
Unit Khutbah

Bahagian Pengurusan Masjid
JABATAN AGAMA ISLAM SELANGOR



“PAY OFF THE DEBT”

الْحَمْدُ لِلَّهِ الْقَائِلِ: وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ
وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ¹
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ
أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى
سَيِّدِنَا مُحَمَّدٍ وَعَلَىٰ آلِهِ وَصَحْبِهِ أَجْمَعِينَ.
أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ اتَّقُوا اللَّهَ، أُوْصِيكُمْ
وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.
قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا
تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ²

Dear blessed Muslims,

Let us altogether strive to increase the *taqwa* of Allah *Subhaanahu Wa Ta'aala* by diligently performing all of His Commands and avoiding all of His prohibitions. May we all attain *rahmah* (mercy) and the blessings of life in this world and the Hereafter.

I implore upon fellow congregation to ponder upon the *khutbah* today titled “PAY OFF THE DEBT.”

¹ al-Baqarah 2:280.

² Aal-Imraan 3:102.



Dear blessed audience,

Islam allows one to take on a financial loan from another person or Islamic financial institution. This is because not everyone has sufficient funds for their daily needs due to various factors. Human beings are of diverse backgrounds, some are well off and own assets, while some are lacking funds for their daily necessities.

Hence, those having financial constraints have the need to apply for a loan and financing, with the condition that it is not for luxury and free from *riba* (usury). Moreover, the *Sharee'ah* encourages those that are financially sound to provide goodly loans as a way of aiding fellow human beings. On the authority of Abu Hurayrah *radiyAllaahu 'anh*, the Prophet

ﷺ said:

مَنْ نَفَسَ عَنْ مُؤْمِنٍ كُرْبَةً مِنْ كُرْبِ الدُّنْيَا، نَفَسَ اللَّهُ
عَنْهُ كُرْبَةً مِنْ كُرْبِ، يَوْمِ الْقِيَامَةِ، وَمَنْ يَسَّرَ عَلَى مُعْسِرٍ،
يَسَّرَ اللَّهُ عَلَيْهِ فِي الدُّنْيَا وَالْآخِرَةِ

“Whoever removes a worldly grief from a believer, Allah will remove from him one of the griefs of the Day of Resurrection. And whoever alleviates the need of a needy person, Allah will alleviate his needs in this world and the Hereafter.”

(Muslim)

Respected audience,

We are well aware that the entire world is currently plagued with the COVID-19 pandemic. It has rapidly spread including into our nation. This



pandemic not only leaves negative impact upon one's health, even the country's economic situation has been greatly affected due to the enforcement of the MCO (Movement Control Order) since last March. Many among us are significantly affected and experienced financial difficulties when the source of income is gravely affected due to salary reduction and job retrenchment.

Having anticipated the difficulties faced since the early implementation of the MCO, the government had announced the moratorium for loan repayment, which is postponement for the monthly installments for a duration of six (6) months. Such measure coincides with what Allah mentions in verse 280 of soorah al-Baqarah:

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ

“And if someone is in hardship, then [let there be] postponement until [a time of] ease...”

Blessed audience,

Alhamdulillah, by the permission of Allah, the strict measure of the MCO implemented by the government is now bearing fruits. Even economic activities within the country is undergoing through the recovery process.

The moratorium period for financial installment payments is soon coming to an end. Beginning this October, we will be resuming the monthly installment payments as before. Therefore, to facilitate our financial affairs, I sincerely advice respected congregation to hasten in making necessary preparations. Let us not procrastinate until the moratorium period ends. Let us take preparatory steps from today onwards, namely:



- i. Reviewing our financial status for daily necessities;
- ii. Contacting the bank to check on the deferred monthly installment payments that are to be made after the moratorium ends;
- iii. Discussing with the bank for a new installment payment scheme suitable with our capabilities, if necessary; or
- iv. Seeking consultation from relevant government agencies such as the Credit Counselling and Debt Management Agency (AKPK) for individuals and Small Debt Resolution Scheme for Small and Medium-sized Enterprise (PKS).

Dearest audience,

As Muslims, early preparations must be made to provide ease in paying off the debt and financing that we have taken. Let us settle our debts, which is a responsibility, and do not keep procrastinating for it is an act of oppression, as explained in the *hadeeth* of Abu Hurayrah *radiallahu 'anh* where the Prophet صلى الله عليه وسلم said:

مَطْلُ الْغَنِيِّ ظُلْمٌ

“Procrastination (delay) in paying debts by a wealthy man is injustice.”

(al-Bukhaari)

Rasulullah صلى الله عليه وسلم had also informed us regarding the aid of Allah upon those having pure intention (*niyyah*) to pay off their debts, as narrated by Abu Hurayrah *radiallahu 'anh* where the Prophet صلى الله عليه وسلم said:



مَنْ أَخَذَ أَمْوَالَ النَّاسِ يُرِيدُ أَدَاءَهَا أَدَّى اللَّهُ عَنْهُ، وَمَنْ
أَخَذَ يُرِيدُ إِتْلَافَهَا أَتْلَفَهُ اللَّهُ

“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)

The significance of paying off the debt has been firmly mentioned by Allah *Subhaanahu Wa Ta'aala* in several verses of al-Qur'an that the division of the estate to the heirs can only be done after the will (*wasiyyah*) has been executed and debts paid off for the deceased. Moreover, the Prophet ﷺ had refused to perform the funeral prayer upon those who still have unpaid debt with others, until a Companion would offer to become the guarantor in the debt settlement. Only then the Prophet ﷺ would proceed to perform *salaah* upon the deceased (*janaazah*).

Dear beloved audience,

To end the *khutbah* today, let us internalize upon the essence of the *khutbah* as guidance for all of us, namely:

1. The Muslim *ummah* must have certainty that all calamities are a form of tribulation from Allah *Subhaanahu Wa Ta'aala* to test the faith of His slaves.
2. The Muslim *ummah* must comprehend that taking on a debt and financial assistance is a form of *mu'ammalaat* (social dealings) that is permissible. While paying it back is an obligation stipulated by the *Shara'*.
3. The Muslim *ummah* must remain disciplined in fulfilling the obligation of repaying its debt.



أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضْعِفُهُ لَهُ وَأُضْعَافًا
كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْصُطُ وَإِلَيْهِ تُرْجَعُونَ ٢٤٥

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned.”

(al-Baqarah 2:245)

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 جَعَلَنَا مِنَ الْمُسْلِمِينَ، وَرَزَقَنَا مِنَ الطَّيِّبَاتِ.
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ
مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا
مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ
الدِّينِ. أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ
بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Respected audience,

Let us unite upon the basis of authentic Islamic *'aqeedah* that is certain and sound. Let us unite upon any situations, firmly united facing any circumstances and enemy's threat, whether hidden or apparent. The unity of the Muslim *ummah* is the foundational strength towards the nurturing of *Khayra Ummah* (the best nation). Muslims are entitled to have differing views, what more in worldly matters, but the Muslim *ummah* must continue to unite in *fikrah* (thoughts) and understanding according to the guidelines of the *kalimah* (phrase) *لا إله إلا الله*, affirmative principles within al-Qur'an and *al-Hadeeth*, as well as sound Islamic brotherhood principles.

In our effort to break the chain of Covid-19, it necessitate every Masjid attendees to remain disciplined and that it is *wajib* (obligatory) to abide by the Standard Operating Procedure (SOP) that has been outlined by JAIS (Selangor Islamic Religious Department), specifically in performing the *wudoo'* (ablution) at home, bringing one's own prayer mat, wearing the face mask while at the Masjid and *Surau*, and practicing social distancing.



Those that are unhealthy or unwell are prohibited from performing *salaah* in the Masjid and *Surau*.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ
وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ
الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ
تَحْفَظَ بَعَيْنِ عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةِ،
جَلَالَةَ مَلِكِنَا الْمُعْظَمِ، سُلْطَانَ سَلَاطُونَ، سُلْطَانَ شَرَفِ
الدِّينِ ادریس شاه الحاج، ابن المرحوم سُلْطَانَ صَلَاحِ الدِّينِ
عبد العزيز شاه الحاج. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهِدَايَةَ
وَالْتَوْفِيقَ، وَالصِّحَّةَ وَالسَّلَامَةَ مِنْكَ، لِوَلِيِّ عَهْدِ سَلَاطُونَ،
تغكو أمير شاه، ابْنِ السُّلْطَانَ شَرَفِ الدِّينِ ادریس شاه
الحاج، فِي أَمْنٍ وَصَلَاحٍ وَعَافِيَةٍ بِمَنْنِكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ
وَالْإِكْرَامِ. اللَّهُمَّ أَطْلُ عُمْرَهُمَا، مُصْلِحِينَ لِلْمَوْظَفِينَ وَالرَّعِيَّةِ
وَالْبِلَادِ، وَبَلِّغْ مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرَّشَادِ.

O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed upon us *rahmah* and blessings upon this state that continues to prosper and progress, and that its residents remain united, under the auspices and leadership of our Ruler as the Head of Islamic affairs in this state.

O Allah, protect us from calamities and pandemic such as Covid-19.



اللَّهُمَّ يَا دَافِعَ الْبَلَاءِ، اِدْفَعْ عَنَّا هَذَا الْوَبَاءَ وَالْبَلَاءَ وَالْمَرَضَ
وَالشَّدَائِدَ وَالْمِحْنَ، بِلُطْفِكَ يَا لَطِيفُ إِنَّكَ عَلَى كُلِّ شَيْءٍ
قَدِيرٌ وَبِالْإِجَابَةِ جَدِيرٌ.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ
إِمَامًا. رَبَّنَا ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا
عَذَابَ النَّارِ.

عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي
الْقُرْبَى وَيَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ
لَعَلَّكُمْ تَذَكَّرُونَ ٩٠

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