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Title:

“PAY OFF THE DEBT”

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“PAY OFF THE DEBT”

الْحَمْدُ لِلَّهِ الْقَائِلِ : يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ
بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجْرَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا
أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ①

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ سَيِّدَنَا
مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا
مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ أَجْمَعِينَ.
أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ، اتَّقُوا اللَّهَ، أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى
اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا
تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ ②

Dear blessed Muslims,

I humbly call upon all of us to altogether strive in increasing our *taqwa* of Allah *Subhaanahu Wa Ta'aala* by fulfilling all of His Commands and abstaining from all of His prohibitions. Let us give undivided attention to the sermon that is to be delivered. Do not speak to others and do not fiddle with the mobile phone. May we attain benefit from the *khutbah*.

¹ an-Nisaa' 4:29

² Aal 'Imraan 3:102



On this noble day, I will expound on a *khutbah* titled **"PAY OFF THE DEBT."**

Blessed Friday audience,

Islam is a religion that is very beautiful and accommodating, never at all cumbersome. Islam enjoins its adherents to conduct *mu'aamalaat* (social dealings) in managing daily affairs. Buying and selling transactions, rentals, leases, and even debts are all permissible for as long as it does not inflict harm and contradicts *Shar'i* rulings. The *fitrah* (natural disposition) of mankind is to yearn for ease in their lives, racing to earn and accumulate wealth for the sake of attaining pleasure and blissfulness in life. Islam does not curb us from seeking and accumulating wealth from sources that are *halaal* (lawful) and good, not even once through ways that are *baatil* (invalid) and oppressive. Allah *Subhaanahu Wa Ta'aala* mentions in verse 29 of soorah an-Nisaa':

"O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful."

In meeting the costs of living that is ever rising, at a time when many of us have low source of income, it only causes us to become short in fulfilling our dreams and desires from attaining the perfect life that we dream about. It is from this very notion that debt is made as the way out in fulfilling the need to live comfortably and with ease.

The question begs, is it necessary to enter into debt in perfecting one's life? It is undeniable that Islam does not prohibit Muslims from taking up debt, but it must be based upon sound *Shar'i* regulations.

Dear respected Friday audience,



The reality today is that we cannot escape from taking up debt in our lives. For example, purchasing real estate, dwelling, vehicle, business capital, funding for tertiary education, and many others, most of them would involve debt. Therefore, as smart consumers, there are several measures that can be taken as guide in managing our debt, among them:

First: Knowing our limitation or the limitation for the amount of debt or financing that can be made based on our financial capability. Seek the advice of relevant authorities so that we will not plunge into financial commitments that are burdensome. If it is unbearable, then do not take the loan.

Second: Plan out the financial expenses in the best manner so that it can be balanced out between needs and necessary debt repayment. Do not procrastinate in paying off the debt for those having the capability to do so, for delaying debt repayment is from among the oppressive acts and prohibited by the *Shara'*.

Third: Always maintain communication with individuals or entities that provided the loan, especially when there are issues in its repayment due to current financial status, or other financial commitments that must be prioritized, or the like. If we avoid discussing with the loan provider, definitely it will lead to even greater problems in our lives.

Fourth: Between needs and desires, do not take up debt just to fulfill one's desire for its direct effect is that one will be laden with unnecessary debt, while one can choose to delay in fulfilling such desire to a time when one has sound financial capability.

Fifth: Avoid from taking a loan from illegal money lenders or *ah long*, as well as non *Sharee'ah*-compliant financing that charges high interest rates along with *riba* (usury) that is clear cut *haram* (unlawful) in Islam, filled with



manipulation and oppression that harms the individual and the family as well.

Dear beloved Friday congregants,

Debt is an *amaanah* (trust) that is *wajib* (obligatory) to be paid off. Taking up a debt means placing the burden of responsibility in paying off that *amaanah* in one's life. Whoever is in debt must instill the *niyyah* (intention) and strive with utmost diligence in hastening to settle that debt according to the agreed terms.

Let us ponder upon the reminder from our beloved Rasulullah ﷺ mentioned in the *hadeeth* of Abu Hurayrah *radiyAllaahu 'anh*, where he ﷺ said:

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

“Whoever takes the wealth 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)

I would like to remind fellow audience to instill the responsibility of paying off all of our debts such as personal loan, car hire purchase loan, housing loan, the National Higher Education Fund Corporation (PTPTN) loan, and others including loans taken from individuals, no matter how small.

Let us place the utmost priority in paying off our debts over incidental expenses. If death occurs, that debt must be settled by the heirs or the

appointed administrator, where it can even be paid off with the estate left behind.

In the *hadeeth* of Abu Hurayrah *radiyAllaahu 'anh*, Rasulullah ﷺ said:

نَفْسُ الْمُؤْمِنِ مُعَلَّقَةٌ بِدَيْنِهِ حَتَّى يُقْضَى عَنْهُ

"The believer's soul is suspended by his debt until it is settled for him."

(at-Tirmidhi)

Beloved Friday congregation,

To end the *khutbah* today, let us derive several lessons as guidance for us all, namely:

1. The Muslim *ummah* must conduct *mu'aamalaat* according to *Shar'i* rulings in daily affairs including transactions pertaining to buying and selling, rental, leasing, and even debts.
2. The Muslim *ummah* must make effort and earnestly strive to hasten in paying off debt according to terms that have been agreed upon and unoppressive.
3. The Muslim *ummah* must manage the burden of debt in the best manner so that it will not have severe financial impact upon the household. Prioritize upon the necessities over desires so as to escape from the debt trap.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ ﴿٢٨٠﴾

“And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew.”

(Soorah al-Baqarah 2:280)

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.

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا عَلَيْهِ
وَسَلِّمُوا تَسْلِيمًا ﴿٥٦﴾

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ
أَجْمَعِينَ.

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 الصِّمْدَانِيَّةِ، جَلَالَةَ مَلِكِنَا
الْمُعْظَمِ، سُلْطَانَ سَلَاطُونِ، سُلْطَانَ شَرَفِ الدِّينِ ادریس شاه
الحاج ابن المرحوم سُلْطَانَ صَلَاحِ الدِّينِ عبد العزيز شاه
الحاج. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهَدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ
وَالسَّلَامَةَ مِنْكَ، لَوْلِيِّ عَهْدِ سَلَاطُونِ، تَغْكَو أَمِيرِ شَاهِ اِبْنِ
السُّلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج، فِي أَمْنٍ وَصَلَاحٍ
وَعَافِيَةٍ بِمَنْكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اللَّهُمَّ أَطْلُ
عُمْرَهُمَا مُصْلِحِينَ لِلْمُؤَظَّفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ
مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرِّشَادِ.

O Allah! We seek refuge in You from severe trials, from being afflicted with calamities, from evil in destiny, and from the joy of the enemies upon

the tribulations and misfortunes that befell us. O Allah! We beseech Your protection, from losing the favors that You have bestowed, from the loss of health that You have granted, protect us from calamity and disaster. O Allah! You are our One and Only Savior, we humbly beg You to save Masjid al-Aqsa in Palestine.

O Allah! Make us among Your slaves that fulfills the *amaanah*. Strengthen our *imaan* so that we avoid treachery, protect us from becoming among those that neglect their responsibilities, and protect our state and nation from destruction due to bribery. Render the duty to lead our country upon Your slaves whom are trustworthy and honest, as well as firm and courageous in upholding the truth and executing justice according to the *Sharee'ah*. O Allah, make the *masaajid* and *suraus* in the state of Selangor as Your peaceful homes, uniting everyone, and serve as the heart of the *ummah's* strength.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّاتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا ﴿٧٤﴾
رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ ﴿٣١﴾
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.