



جہانگیر اسلام گور
JABATAN AGAMA ISLAM SELANGOR

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PAY OFF THE DEBT



#bahagianpengurusanmasjid
Khutbah Multimedia

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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*.

On this noble day, I will expound upon a *khutbah* titled

***PAY OFF
THE DEBT***



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'ī* 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.

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.

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:

“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:

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

(at-Tirmidhi)

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.

“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)




**THE SECOND
KHUTBAH**




**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.**



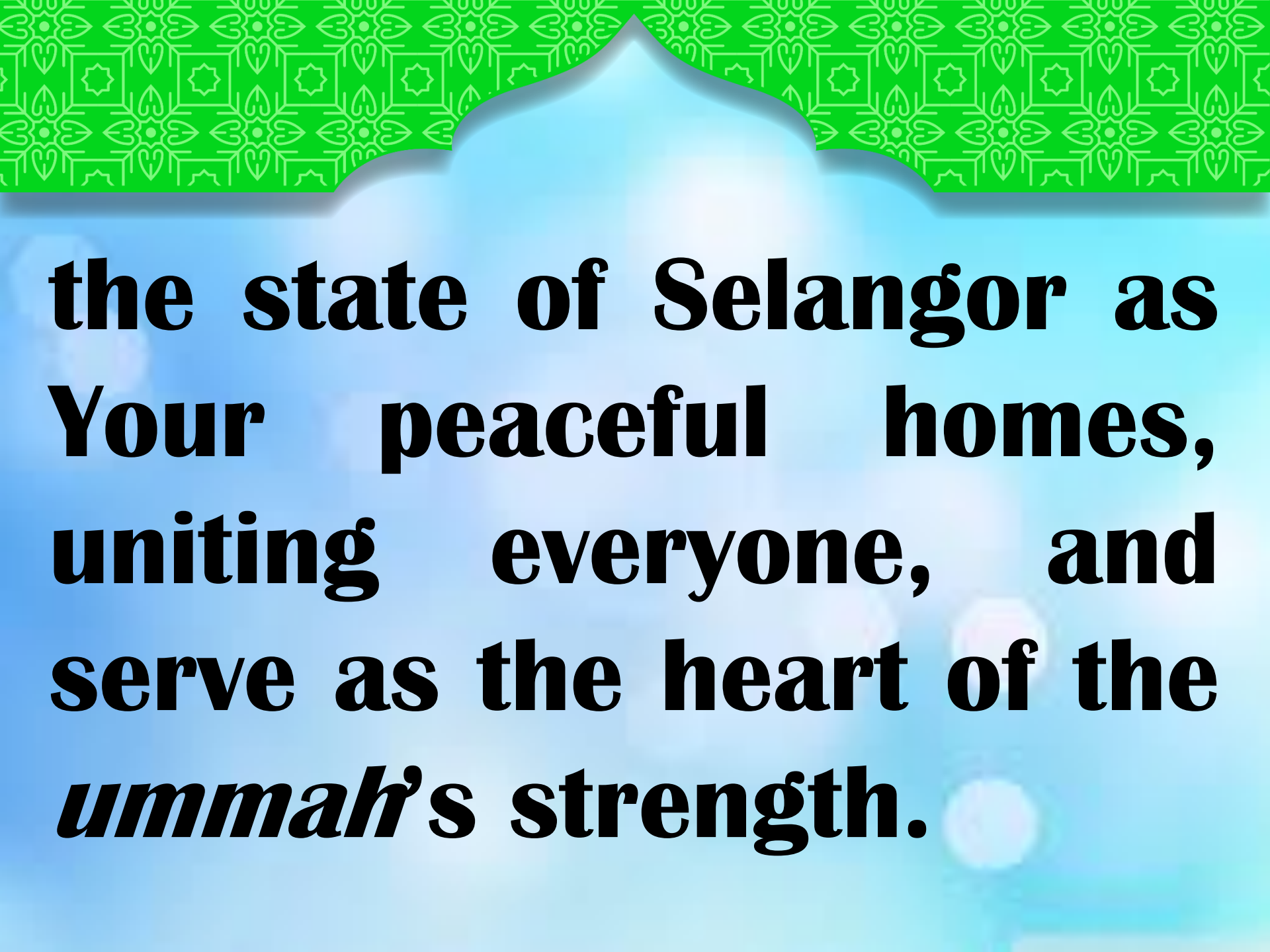
O Allah! Make us among Your slaves that fulfills the *amaanah*. Strengthen our *imaan* so that we avoid treachery, protect us from becoming among those that neglect their responsibilities,



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.**



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