



“THE OBLIGATION OF REPAYING THE DEBT”

أَلْحَمْدُ 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 عَلَىٰ سَيِّدِنَا مُحَمَّدٍ وَعَلَىٰ آلِهِ وَصَحْبِهِ أَجْمَعِينَ. أَمَّا بَعْدُ، فَيَا أَيُّهَا
الْمُسْلِمُونَ! اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ. قَالَ اللَّهُ تَعَالَى:
يَتَأْتِيهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Dear blessed Muslims,

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.**”

Dear blessed audience,

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

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْمَأْثِمِ وَالْمَغْرَمِ، فَقَالَ لَهُ قَائِلٌ: مَا أَكْثَرَ مَا تَسْتَعِيدُ مِنَ
الْمَغْرَمِ؟ قَالَ: إِنَّ الرَّجُلَ إِذَا غَرِمَ حَدَّثَ فَكَذَّبَ، وَوَعَدَ فَأَخْلَفَ

Allah's Messenger صلى الله عليه وسلم 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 صلى الله عليه وسلم! (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.”

¹ al-Baqarah 2:280



(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.

Dear blessed Muslims,

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).

Blessed audience,

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 ﷺ, narrated by Abu Hurayrah *radiyAllaahu 'anh*:

مَطْلُ الْغَنِيِّ ظُلْمٌ

"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*, Rasulullah ﷺ 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)

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:

يُغْفَرُ لِلشَّهِيدِ كُلُّ ذَنْبٍ إِلَّا الدَّيْنَ

"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.

Beloved audience,

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 *wajib* (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.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ



بَلَىٰ مَنْ أَوْفَىٰ بِعَهْدِهِ ۖ وَاتَّقَىٰ فَإِنَّ اللَّهَ يُحِبُّ الْمُتَّقِينَ ﴿٧٦﴾

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

(Aal-'Imraan 3:76)

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،
فَأَسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

Hasal/Nurul

08.10.2018



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 وَرِيَّائِي بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Dear blessed audience,

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 صلى الله عليه وسلم 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 صلى الله عليه وسلم. 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)

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا.

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا وَمَوْلَانَا مُحَمَّدٍ سَيِّدِ الْمُرْسَلِينَ وَارْضَ اللَّهُمَّ عَنْ أَصْحَابِهِ وَقَرَابَتِهِ وَأَزْوَاجِهِ وَذُرِّيَّاتِهِ أَجْمَعِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ أَعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ، وَأَهْلِكَ الْكُفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِينَ وَدَمَّرْ أَعْدَاءَكَ أَعْدَاءَ الدِّينِ. وَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعِينِ عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصِّمْدَانِيَّةِ،



جَلَالَةَ مَلِكِنَا الْمُعْظَمِ، سُلْطَانَ سَلَاطُور، سُلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج، ابن المرحوم سُلْطَانَ صَلَاحِ الدِّينِ عبد العزيز شاه الحاج. اَللّٰهُمَّ اَدِمِ الْعُوْنَ وَالْهَدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ وَالسَّلَامَةَ مِنْكَ، لِيُوَلِّيَّ عَهْدِ سَلَاطُور، تَعْكُو اَمِيرِ شَاه، اِبْنِ السُّلْطَانَ شَرَفِ الدِّينِ ادریس شاه الحاج، فِي اَمْنٍ وَصَلَاحٍ وَعَافِيَةٍ بِمَنْكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْاِكْرَامِ. اَللّٰهُمَّ اَطْلُ عُمْرَهُمَا، مُصْلِحَيْنِ لِلْمُوظَّفِيْنَ 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 *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*. O Allah, open up our hearts in performing the five daily prayers, fulfilling *zakaat* through *Lembaga Zakat Selangor* (Selangor *Zakaat* Board), making *waqf* and *infaaq* of our wealth to *Perbadanan Wakaf Negeri Selangor* (Selangor *Waqf* Corporation), and *Tabung Amanah Pembangunan Islam Selangor* (Islamic Development Trust Fund of Selangor).

رَبَّنَا هَبْ لَنَا مِنْ اَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ اَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ اِمَامًا. رَبَّنَا اِنَّا فِي الدُّنْيَا حَسَنَةٌ وَفِي الْاٰخِرَةِ حَسَنَةٌ وَقِنَا عَذَابَ النَّارِ.
عِبَادَ اللّٰهِ، اِنَّ اللّٰهَ يَأْمُرُ بِالْعَدْلِ وَالْاِحْسَانِ وَاِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿١٩٠﴾
فَاذْكُرُوا اللّٰهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُوهُ عَلٰى نِعْمِهِ يَزِدْكُمْ، وَاَسْأَلُوهُ مِنْ فَضْلِهِ ۗ يُعْطِكُمْ وَلَذِكْرُ اللّٰهِ اَكْبَرُ وَاللّٰهُ يَعْلَمُ مَا تَصْنَعُونَ.
