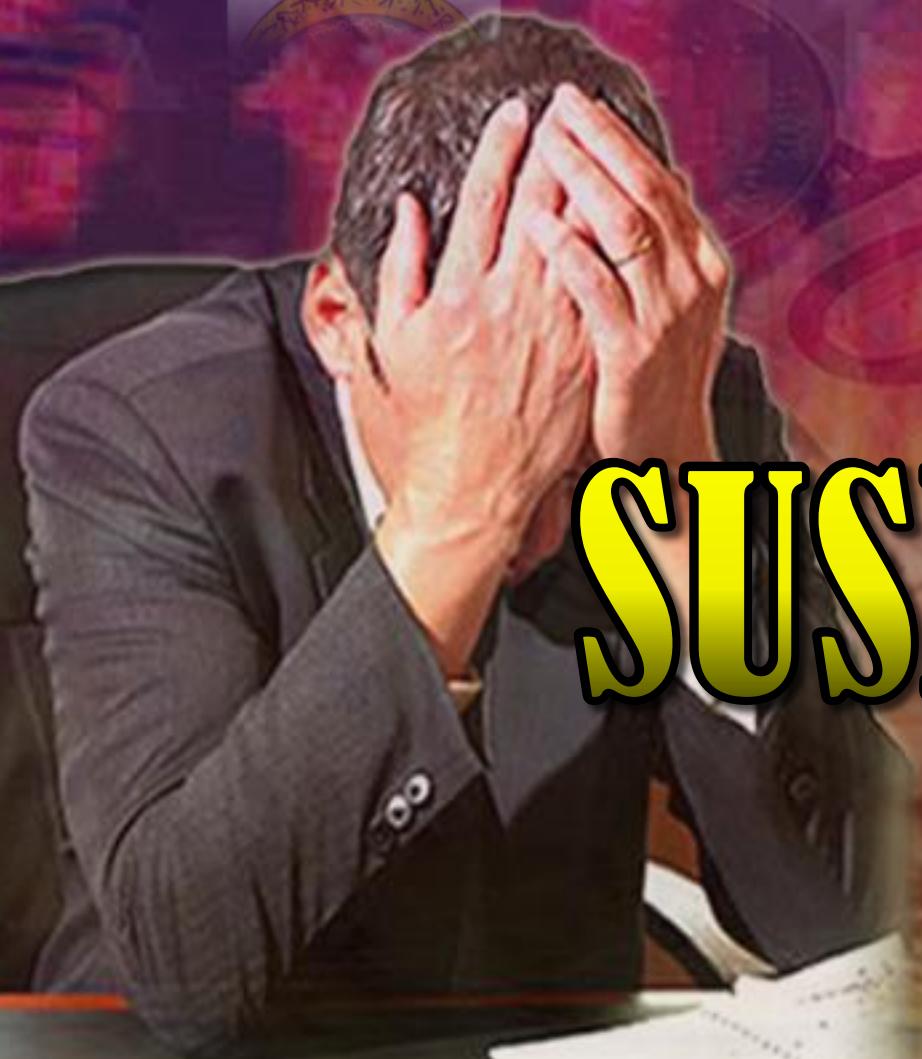




جامعة إسلامية سلاغور  
JABATAN AGAMA ISLAM SELANGOR

DEBTS

# THE SUSPENDED SOUL





I remind myself and call  
upon my dearest  
audience to strive in  
increasing our *imaan* and  
*taqwa* of Allah

*Subhaanahu Wa Ta'aala*  
with *istiqaamah*, by

fulfilling all of His  
Commands and avoiding  
all of His prohibitions.

Today's *khutbah* will  
discuss upon

***The Suspended Soul***

Hutang

Today I would like to knock upon our hearts to ponder and contemplate upon a *hadeeth* from Abu Hurayrah *radiyAllaahu 'anh* where Rasulullah ﷺ said:



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

*(at-Tirmidhi: hasan)*

Do we want to see our soul suspended because we did not clear our debt?

**Do we want to die while  
laden with debt? Do we  
want to live in anxiety  
due to debt accrued? Do  
we want to see our family  
institution ruptured for  
not paying off their debt?  
Therefore, let us**

ponder deeply and self-evaluate our selves.

Islam allows for a person to take on a debt to fulfill their life necessities especially in matters of *darooriyyaat*

(essentials). The Muslims are demanded to mutually aid one another, which includes providing assistance whether in the form of charity or loan, to alleviate the burden and fulfill the needs of their

# **dependents.**

**There are two scenarios  
in which a person would  
want to take on a debt:  
First: a person who had  
to take a debt for the  
sake of**

**fulfilling life necessities such as obtaining food, dwelling, clothes, education, and its like.**

**Second: a person who intentionally takes a debt to fulfill their carnal desire**

such as for entertainment, adornment, especially since there are ample choice for taking loans these days.

On March 4<sup>th</sup>, 2016, one local newspaper reported that based on the results

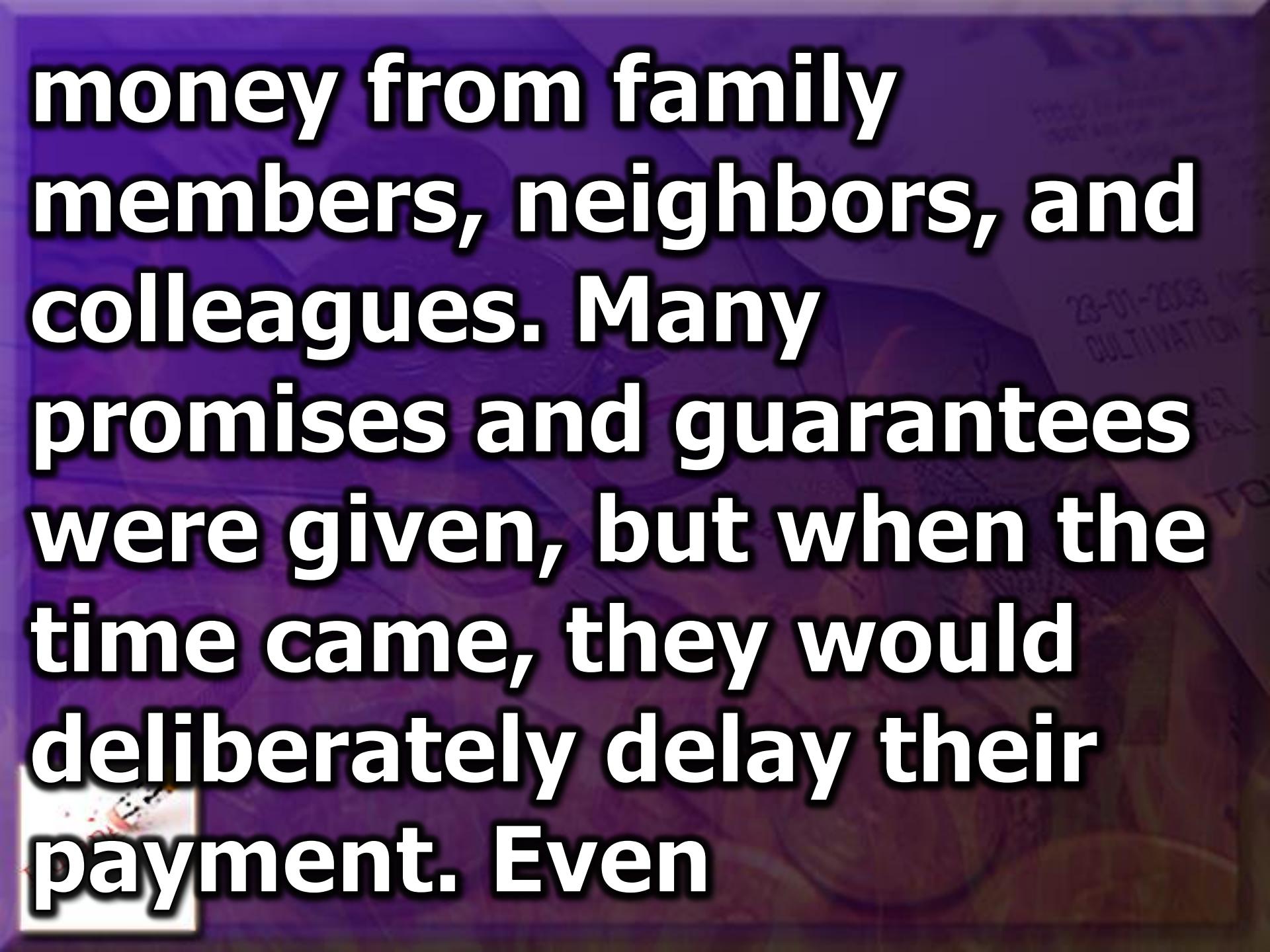
obtained from Manulife Investor Sentiment Index (MISI) research, it was found that 68% of Malaysians are burdened with debt. This marked the highest record amongst eight

**Asian nations namely the Philippines (41%), Singapore (33%), China and Taiwan (32%), Hong Kong (22%), Indonesia (21%), and Japan (15%). Statistics between 2010 until**

**April 2015 indicated that from 107,000 individuals declared bankrupt, a total of 23,484 of them are youths between the ages of 25 to 34 years old. A total of 1,469 youths below the age of 25**

were declared bankrupt,  
while those between 35  
to 44 years old were the  
highest at 37,888  
individuals from the  
overall amount.

In addition, there are also  
those that had borrowed



**money from family members, neighbors, and colleagues. Many promises and guarantees were given, but when the time came, they would deliberately delay their payment. Even**

more embarrassing are those that refused to pay back. Indeed, such *akhlaaq* is disliked by Allah *Subhaanahu Wa Ta'aala.*

In Islam, among the matters

**that must be expedited in  
this world is paying back  
the debt, aside from  
expediting the burial of  
the deceased and  
marrying off one's  
daughter upon receiving  
eligible proposal.**

**Take heed! For the one  
that does not settle his  
debt when capable, not  
only it will result in  
horrible outcome in this  
world but also in the  
Hereafter. Among them:**

# 1. Meeting Allah

*Subhaanahu Wa  
Ta'aala* as a thief.

Suhayb al-Khayr  
*radiyAllaahu 'anh*  
narrated that

Rasulullah ﷺ said:



“Any man who takes out a loan, having resolved not to pay it back, will meet Allah as a thief”

*(ibn Maajah: hasan)*



**2. Delaying the payment  
in settling one's debt  
makes one an  
oppressor. Narrated  
Abu Hurayrah  
*radiyAllaahu 'anh* that  
Rasulullah ﷺ said:**



**“Procrastination (in paying a debt) by a rich person is oppression”**

*(ibn Maajah: saheeh)*

- 3. It is considered as having committed a major sin. Narrated Abu Moosa**



**al-Ash'ari *radiyAllaahu 'anh*:  
Rasulullah ﷺ said:**

“After the grave sins which Allah has prohibited, the greatest sin is that a man dies while he has debt due from him and does not



leave anything to pay it off, and meets Him with it”

*(Abu Dawood: hasan)*

**4.Will not be forgiven for this sin even if one dies as a martyr. On the**



authority of 'Abdullah  
ibn 'Amr *radiyAllaahu  
'anhuma*: Rasulullah

صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said:

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

(Muslim)



**5. Rasulullah ﷺ himself did not perform *salaat al-janaazah* (funeral prayer) on those that did not settle their debts.**

In one *hadeeth*, Abu Hurayrah *radiyAllaahu 'anh*



**reported that when the body of a dead person was brought to Rasulullah ﷺ, he did not inquire about the deceased's good deeds but instead inquired if the deceased had unsettled**

صلى الله عليه وسلم

Hut

**debt or not. If the deceased had unsettled debt, he would instruct his Companions to observe the funeral prayer for the deceased, or he ﷺ will ask if anyone is willing to**



**settle the debt of the deceased. If not, then the debt will be passed to or assumed by *Bayt al-Maal***

*(Muslim)*

**6.Their lives and their family members' lives will**

**always remain in fear due to death threats and it can even lead to suicide.**

**Therefore, as a reminder, once we become capable and the payment is due, let us**

hasten to settle all of our debts so that it will not cause *fitnah* to spread within the society, and that we become hypocrites for not fulfilling our promises.

Hutang

**Realizing upon the severity  
of the burden and  
consequences for not  
clearing debts, let us  
humbly realize that:**

**1. The Muslim *ummah*  
must  
become good exemplary**

**such that when they incur debt, they would fulfill its payments.**

**2. Everyone is allowed to take on a debt (especially for *darooriyyaat* matters), but it must be engrained**

**that it should not be taken as a norm that it becomes a burden upon us.**

**3. Islam obligates those in debt to repay them according to the agreed terms stipulated.**

**4. Islam legislates for debt agreement to be written with fairness and witnessed by two other individuals to avoid any fraud or breach of agreement.**



**5. Islam requires for the debtor to make intention to clear his debt before he passes away, so that Allah will facilitate his affairs in repaying his debt.**



**6. Rasulullah ﷺ has taught us to always supplicate to Allah so that we are free and protected from the shackles of debt, through his famous *du'aa*:**



“O Allah, I seek refuge  
with You from being  
overcome by debt and  
being put in  
subjection by men”



*(Abu Dawood)*

“O you who have believed,  
fear Allah. And let every  
soul look to what it has  
put forth for tomorrow -  
and fear Allah. Indeed,  
Allah is Acquainted with  
what you do”

*(al-Hashr 59:18)*



بَارَكَ اللَّهُ لِيْ وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ وَنَفَعَنِي  
وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ  
وَتَقْبَلَ مِنِّي وَمِنْكُمْ تِلَاوَتُهُ إِنَّهُ هُوَ السَّمِيعُ  
الْعَلِيمُ. أَقُولُ قَوْلِيْ هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِيْ  
وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ  
وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ  
وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ  
إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ





# **THE SECOND KHUTBAH**

Once again, I would like to remind all of us that Islam teaches its adherents to remain moderate in all actions and deeds. At the same time, the Muslims are to avoid any form of extremism in which its



**consequences will only disrupt the harmony, unity, and security of the Muslim *ummah* and our nation. Extremism will only give negative impression upon the nobility and holiness of al-Islam. On the contrary, the Muslim**

*ummah* must inculcate noble *akhlaaq*, having utmost personality and attitude as true Muslims so that the world will know that Rasulullah ﷺ was sent down as a messenger, and Islam that was revealed is mercy



**for the entire nation  
and universe.**



**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* especially in  
Selangor, as an**



**1. advanced state,  
prosperous, and providing  
welfare.**

**2. Hence, we sincerely  
beseech you, O Allah,  
strengthen our *imaan*,  
accept our deeds,  
strengthen our unity,  
increase our *rizq*, enrich us  
with**



beneficial knowledge,  
cultivate our soul with good  
mannerisms, return us to the  
path that you are pleased  
with, protect us from  
disasters and your severe  
trials, so that our nation will  
become more peaceful and  
filled with blessings.



O Allah, we sincerely beseech you, strengthen our beliefs according to the creed of

*Ahlus Sunnah wal-Jamaa‘ah*, and protect us from deeds and ‘aqeedah that are astray such as the extreme Shee‘is, Qadiyani, and other ideologies.



O Allah, open up our hearts  
in fulfilling the five daily  
prayers, performing  
*zakaat*, and other  
obligations. Bless those  
that have fulfilled their  
*zakaat* and loving the  
*fuqaraa'* and *masaakeen*,  
and those that have

made *waqf* and gave up their wealth for *Tabung Amanah Pembangunan Islam Selangor* (Islamic Development Trust Fund of Selangor) with continuous reward until the Hereafter.



**O Allah, increase and widen the *rizq* of those that made *waqf* from their wealth with perpetual rewards until the Last Day.**





DEBTS



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