

THE OBLIGATION TO PAY DEBTS
[05 Jamadilakhir 1441 / 31 January 2020]

My blessed brothers,

Let us have taqwa towards Allah Subhanahu Wata'ala with truly devotion by improving our faith in Him. Indeed, the most virtuous person who nearness to Allah is the most righteous. Hopefully, we will become human beings who always remember Allah Subhanahu Wata'ala, gain success and salvation in the world and the hereafter.

My dear brothers,

Our religion teaches its believers how to manage their incomes and expenses properly, which is modest. Therefore, if we learn and follow the teachings of religion in the matter of spending and how to manage our income, we will certainly not be burdened with debts. Allah Subhanahu Wata'ala mentions in verse 67 of Surah Al-Furqan:

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا
صَدَقَ اللَّهُ الْعَظِيمُ

And those who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes).

Although we are allowed indebt but it is not encouraged in our religion. Therefore, Islam warn the Muslims to avoid debt except for the urgent and desperate need. Thus, if we are in desperate, then we shall intent and decide to pay off the debt as soon as possible. It is nor arbitrary indebtedness, but to pay it always delayed and sometimes fail to settle until it causes quarrel and hostilities. Rasulullah ﷺ has taught us a prayer to seek protection from being debt:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْمَأْثَمِ وَالْمَغْرَمِ

O Allah, I seek refuge in You from sin and debt.

My brothers,

It is an obligation for the debtor to pay debts as agreed between lender and borrower. This obligation includes paying for outstanding bills such as water bills, electricity bills, housing payments and the like.

There is no denying, however, that some borrower are unable to pay off their debts due to insufficient financial resources. Thus, they should always strive and find ways to settle all their debts. This because Allah Subhanahu Wata'ala will help and make easier to those who intend to settle their debts. It was narrated from Abdullah bin Ja'far that Rasulullah ﷺ said:

إِنَّ اللَّهَ مَعَ الدَّائِنِ حَتَّى يَقْضِيَ دَيْنَهُ مَا لَمْ يَكُنْ فِيْمَا يَكْرَهُ اللَّهُ

{رواه ابن ماجه}

Allah will be the borrower until he pays off his debt so long as it (the loan) is not for something that Allah dislikes.

Hence, when take things lightly on the obligation to pay off the debt that will not only cause difficulties to the borrower in the world but will even incur misfortune and distress in the hereafter if the borrower dies before paying off his debts and the heirs will not be responsible to settle all debts.

Indeed, the deceased will still be in debt, on the Day of Judgement all his good deeds and rewards will be taken away and used to pay off his debts. If still not enough then all sins and wrongdoings committed by the lender will be transferred to the debtor. It was narrated from Ibn Omar that Rasulullah ﷺ said:

مَنْ مَاتَ وَعَلَيْهِ دِينَارٌ أَوْ دِرْهَمٌ قُضِيَ مِنْ حَسَنَاتِهِ ، لَيْسَ ثَمَّ دِينَارٌ وَلَا دِرْهَمٌ

{رواه ابن ماجه}

Whoever dies owing a Dinar or a Dirham, it will be paid from his good deeds, because then there will be no Dinar or Dirham.

My brothers,

They are several manners that we can follow to avoid being burdened by debts such as:

First, borrow if necessary only for essential and urgent need.

Second, avoid making another loan before settle your previous debts.

Third, if we have not been able to settle the debt at the period of payment, then it advisable to discuss the payment for the consideration to be delayed.

Fourth, notify the creditor from time to time and provide feedback and do not avoid when contacted, do not run away and give cooperation to the creditor. However, if not being able to pay off the debt, do not

treat lender like an enemy or stranger. This is because there are some debtors who run from paying debts, hiding, unable to be contacted and irresponsible until the lender have to strive and chase the borrower to claim their rights.

Fifth, plan your expenses carefully and prioritize your basic needs and be a modest lifestyle and spend wisely.

Sixth, keep good relationship with the creditor. At the same time, the creditor should have a sense of considerate to the indebted who are truly in distress to pay off the debt.

As Muslims, let us instilling Qana'ah in our lives that are be sufficient and moderation of living to meet our daily needs. Keep yourself out of debt, be modest in your spending. Let us not succumb to our lust and desires because it is easy to borrow however it is very difficult and hard to pay off. Let us pray "**O Allah, I seek refuge in You from worry and sadness. I seek refuge in You from weakness and laziness. I seek refuge in You from overwhelmed by debt and the tyranny of men.**" Amin Ya Rabbal'alamin.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَنْ مَّقْبُوضَةً فَإِنْ أَمِنَ بَعْضُكُمْ
بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمْنَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ
وَمَنْ يَكْتُمْهَا فَإِنَّهُ رِءَاثِمٌ قَلْبُهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾
صَدَقَ اللَّهُ الْعَظِيمُ

{سورة البقرة آية : 283}

And if you are on journey and cannot find a scribe, then let there be a pledge taken (mortgaging); then if one of you entrust the other, let the one who is entrusted discharge his trust (faithfully), and let him be afraid of Allah, his Lord. And conceal not the evidence for he, who hides it, surely his heart is sinful. And Allah is All-Knower of what you do.