

MANIFESTATION OF BORROWING BEYOND LIMITS

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الْحَمْدُ لِلَّهِ الَّذِي أَرْسَلَ رَسُولَهُ بِالْهُدَىٰ وَدِينِ الْحَقِّ لِيُظْهِرَهُ عَلَى الدِّينِ كُلِّهِ وَلَوْ كَرِهَ الْمُشْرِكُونَ،
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 وَأَصْحَابِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ الدِّينِ.
أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، إِنِّقُوا اللَّهَ حَقَّ تَقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Let us increase our righteousness to Allah the Almighty by doing all that He prescribes and leaving all that He prohibits. May we be forgiven by Allah the Almighty in this life and the hereafter.

Dear brothers and sisters,

Borrowing has become a deeply ingrained practice among certain segments of society today. Many people borrow or take loans from banks for purposes such as education, purchasing homes, vehicles, essential goods, medical expenses, and many more. Fundamentally, the practice of borrowing is permitted in Islam, especially when there is an urgent need. Imam al-Nawawi, in his book al-Majmu', defines debt as the act of receiving benefits or goods with a promise to repay later, whether through deferred sale, loan (qard), or other reasons recognized by Islamic law.

However, Islam issues a stern warning to anyone who takes the matter of debt lightly especially those who borrow excessively beyond their needs, indulge in luxury, or have no intention of repaying their debts. Allah the Almighty says in chapter 2 (Surah al-Baqarah) verse 282:

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَآكْتُبُوهُ وَلْيَكْتُبَ بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ ...

Which means: “O believers! When you contract a loan for a fixed period of time, commit it to writing. Let the scribe maintain justice between the parties. The scribe should not refuse to write as Allah has taught them to write.”

This verse highlights how firmly Islam addresses matters of debt. It must be written down, recorded, and witnessed to prevent fraud, oppression, and injustice between the debtor and the creditor. In this regard, Prophet Muhammad (peace be upon him) said in a hadith narrated by Imam al-Bukhari which means: “Whoever takes the wealth of others (through debt) with the intention of repaying it, Allah will fulfill it for him. But whoever takes the wealth of others intending to squander it without repaying, Allah will destroy him.”

It is forbidden (haram) for a debtor to deliberately delay repayment when he/she is capable of paying. This matter is explained by Prophet Muhammad (peace and blessings of Allah be upon him) in a hadith narrated by Imam al-Bukhari and Imam Muslim:

مَطْلُ الْغَنِيِّ ظُلْمٌ

Which means: “Delayed payment by a rich person is an act of injustice.”

This hadith uses the word "injustice". This indicates that deliberately delaying the repayment of debts despite having the means is sinful. Islam places great emphasis on trustworthiness and responsibility in settling debts. In fact, the heirs are also obligated to pay off the deceased's debts before managing the inheritance.

The Prophet (pbuh) said in a hadith narrated by Imam al-Tirmizi:

نَفْسُ الْمُؤْمِنِ مُعَلَّقَةٌ بِدَيْنِهِ، حَتَّى يُقْضَى عَنْهُ

Which means: *"A believer's soul remains suspended according to his debt until it is settled or paid off on his behalf."*

Imam al-Shawkani (may Allah have mercy on him), in his book Nail al-Awtar, stated that this hadith indicates encouragement and urging for the heirs to settle the deceased's debts if the deceased left no wealth. In a hadith narrated by Imam al-Bukhari, it is told that one day a body was brought to Prophet Muhammad (peace be upon him) for funeral prayer. The Prophet immediately asked: "Does he have any debt?" The companion replied, "Yes, he has a debt of three dinars." The Prophet (peace be upon him) said, "You all perform the funeral prayer for him." Then Abu Qatadah said, "O Messenger of Allah, lead the prayer over this deceased; I will pay his debt." So, the Prophet stepped forward and led the funeral prayer. This hadith clearly shows that Prophet Muhammad (pbuh) placed great importance on the repayment of debts. His initial reluctance to lead the prayer until the debt was guaranteed reflects the seriousness of obligation to repay debt in Islam even after death.

Dear blessed muslims,

According to data from the Malaysian Department of Insolvency, thousands of Malaysians are declared bankrupt every year. The main cause is the failure to repay debts especially personal loans, car loans, business loans, and uncontrolled use of credit cards. More than 49% of these cases involve young people. This stems from poor financial habits, where they borrow excessively beyond their means. Some recklessly use credit cards to indulge in lavish spending and purchase expensive items simply to flaunt a wealthy lifestyle. Eventually, they fall into a debt trap with high interest rates.

Dear brothers and sisters,

To conclude this sermon, it is reminded that we must avoid taking on debt unless there is an urgent necessity. Refrain from engaging in forms of debt that are prohibited in Islam, such as borrowing from loan sharks or institutions based on usury (riba), borrowing for sinful purposes like gambling or purchasing alcohol, borrowing for indulgence, or acquiring luxury items merely to show off. If one is compelled to borrow due to pressing needs, take only a reasonable amount and repay the debt as soon as one is able to do so without delay. Never take the trust of debt lightly, for it is not merely a worldly matter, but also a matter of the Hereafter. Record your debts and leave a will if you are indebted, so that your heirs are aware of your debt obligations.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنَكُمْ وَأَنْتُمْ تَعْلَمُونَ ٢٧

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْءَانِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ، وَتَقَبَّلَ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ. أَقُولُ قَوْلِي هَذَا وَاسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ، وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ، وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.