

# DEBTS BEFORE UMRAH!

While performing Umrah is an optional *Ibaadah* of great reward, it is of paramount importance that our debts are paid first. In the Hadith we have been cautioned against delaying the payment of debts to such an extent that Rasulullah ﷺ has stated, **“Every sin of the martyr will be forgiven, except the sin of an unpaid debt.”** (Muslim)

**In fact, Rasulullah ﷺ would not even perform the Janaazah Salaah of a person who passed away in debt when there was none to take over the payment of his debt.** (Ahmad)

Umrah is an act of worship performed to earn the pleasure of Allah Ta'ala, whereas neglecting one's debts earns Divine displeasure. The one who delays payment of his debts and instead uses that money to finance his Umrah trip, is accruing sin every day that the debt remains unpaid as opposed to attaining reward for the virtuous act of Umrah.

When that is the position of delaying payment for the sake of Umrah, then what can be said for the person who delays payment for holidays and personal enjoyment??



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