



# Persatuan Pengguna Pulau Pinang Consumers Association of Penang

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**Letter to the editor**

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## **DEBT AND EXTRAVAGANCE DURING AIDIL-FITRI**

The Consumers' Association of Penang (CAP) is shocked, concerned and disappointed with the news that many Muslims have once more resorted to borrowing money to sate the materialistic "wants" associated with celebrating Aidilfitri.

CAP has repeatedly advised against being extravagant and overspending during the months of Ramadhan and Syawal when we celebrate Raya Aidilfitri. To stay away from debt by not giving in to our hawa nafsu (lust) that dictates we must show-off by having all the latest and trendiest clothes, gadgets, etc.

Despite this the Deputy President of the Malaysian Punjabi Licensed Moneylenders Association Amrinderjit Singh stated last week that more than 7,500 loans had been given out by approximately 1,500 moneylenders from the association. He claims that the collective loan amount came to RM37.5 million and that each loan was a minimum of RM5,000.00 – many were more than that.

Our experiences during the month of Ramadhan should, among many other things, teach us to live simply and in moderation. Living simply is about being able to clearly distinguish between ones "wants" and "needs" and having the discipline to spend within ones financial capabilities.

No doubt it is sunnah for us to dress-up and enjoy Raya day but this does not mean that we should be excessive about it; as is stated in the surah al-An'am, ayat 141 "...And (do) not (be) excessive. Indeed, He (does) not love the ones who are excessive."

Now that the festivities are over and the extravagance has been had, we can only wonder how the ummah who borrowed from these moneylenders will settle their Raya loans and get out of debt.

We ask that people start practicing thrift, not only during Aidilfitri but also during the other festivals as well as other occasions such as weddings, birthdays, etc. Do not wait until you are already shackled by debt.

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