

Generally Neglected Debts:

The following are some of the neglected debts to which men attach little importance:

1. *Dower-debt*: It is a debt of the husband as consideration of his marriage. It is just like other *bonafide* debts. Other creditors cannot take property given to a wife in lieu of dower.
2. *Dues of Co-Sharers*: This specially happens in cases of females who are generally deprived of their due and legitimate shares in paternal property. No account among several co-owners of a property or business is regularly kept in majority of cases. This is suicidal from a secular and religious point of view.
3. *Dues of Servants and Slaves*: These dues should be paid as early as possible. The Holy Prophet (Sallallahu Alaihi Wassallam) said: “*Give the labourer his dues before his sweat dries up.*”
4. *Debts of Honour*: These are presents of those who gave them at the time of marriage or other ceremonies in expectation of return on similar occasions.

The following formalities must be observed in a loan:

1. It must be put in black and white.
2. The scribe is to write according to the dictates of the debtor himself, or if he is unsound or minor, of his guardian.
3. There shall be at least two witnesses to the transaction. There should be clear mention of time when the loan will be repaid. The Holy Quraan says to this effect: “*O you who believe! When you deal with each other in contracting a debt for a fixed time, write it*

down and let a scribe between you write down with fairness.”
(2:282)