

## CHAPTER SEVENTY-TWO

### CHAPTER ON DEBT

*O Allah (The Exalted) bless our lord and master Muhammad (may Allah bless him and grant him peace) as much as the ink of Your words.*

There are great rewards in lending money to others and great misfortune not repaying the debt. Many people are unaware of the misfortunes so let us read about this and avoid being a burden in the society.

Abu Sa'eed Khudri (may Allah be pleased with him) states, "A deceased was bought to be prayed over (funeral prayer). The Messenger of Allah (may Allah bless him and grant him peace) asked, "There is no debt on this person is there?" It was said, 'Yes he is in debt.' The Messenger of Allah (may Allah bless him and grant him peace) asked, "Has he left any wealth to offer his debt?" It was said, 'No.'

The Messenger of Allah (may Allah bless him and grant him peace) said, "You people offer his prayer (I will not)." 'Ali (may Allah be pleased with him) said, "O Messenger of Allah (may Allah bless him and grant him peace) I will take responsibility to fulfil his debt."

The Messenger of Allah (may Allah bless him and grant him peace) led the prayer and then said, "O 'Ali (may Allah be pleased with him) may Allah (The Exalted) save you from the fire and forgive you for it. There is no Muslim who takes the responsibility of fulfilling another's debt and being forgiven on the Day of Judgment." <sup>i</sup> *Subhanallah!*

The Messenger of Allah (may Allah bless him and grant him peace) said, "He who has given his life for the sake of Allah (the Exalted) (i.e. martyred) will be forgiven all his sins except that of debt." <sup>ii</sup> *Allahu Akbar!*

We find that debt is not to be taken lightly and should be fulfilled as soon as one has the means and to keep the creditor informed of your position.

The Messenger of Allah (may Allah bless him and grant him peace) said, "Whoso takes the wealth of others with the intention of re-payment then Allah (The Exalted) will pay his debt, and whoso takes the wealth of others and does not intend to repay it, then Allah (The Exalted) will destroy that person." <sup>iii</sup>

Debt is the right of others therefore Allah (The Exalted) will not forgive until the person forgives. If the debtor had the intention to repay but died then Allah (The Exalted) will ask the creditor to forgive the debtor and He will give the gifts of paradise in turn. However, if the debtor did not have the intention to repay whilst having the ability to do so and died and the creditor did not forgive, then the debtor will have some good deeds taken of him.

Shaykh Ahmad Raza writes in *Fatawa-e-Razawiyya* that 'A person who with holds a debt of three Paysas (i.e. minimum amount be it few pennies) then on the Day of Judgment he will have to give 700 Salaah offered with congregation to the creditor.'

If this is the position of only few Paysas (few pence) then what will the position be for those who are in debt of hundreds.

Imam Ghazali (may Allah have mercy upon him) writes that it states in a hadith, 'Whoso takes a debt and intends to offer it then Allah (The Exalted) places some angles who continue to protect him and make supplication to repay his debt. And if the debtor has the ability to repay but with holds then sins are written for him whether he is in the state of fasting, offering Salaah or sleeping and the curse of Allah (The Exalted) is on him. If he can sell some of his goods to repay but doesn't he will still be sinful. If he gives something (in turn) to the creditor which the creditor dislikes he will still be sinful. He will not be forgiven until the debtor is pleased, as this is a major sin, but people think of it as normal.' <sup>iv</sup>

It was a habit of the Great Imam Azam Abu Hanifa (may Allah have mercy upon him) to lend people money for reward. Hadhrat Shafeeq (may Allah have mercy upon him) states that, "I was with Imam Azam Abu Hanifa when a person hid and took a different route seeing the

Imam. When the Imam found out he called him. when he came he asked him the reason for changing his route. He said, 'I owe you 10,000 dirhams and a long time has passed and I am in need and am ashamed.' Imam Azam Abu Hanifa said, "Allah is pure! Because of me you are in this position? Go I have forgiven the debt, do not hide from me again and whatever fear you have of me forgive me!"<sup>v</sup> *Allahu Akbar!*

What amazing character was possessed by the Great Imam, *Subhanallah!*

### **Manner of Debt**

1. If we have any debt then it should be cleared as soon as possible.
2. If we are in need of money then we should only ask if we know we can repay it.
3. We should not make false promises that I will give you on such a date or such a time, and then we are not to be seen and avoid that person and we don't answer the phone etc. these are stupid games which will cost us a lot on the day of judgement.
4. We should consider that the person who I owe could also be in need.
5. Even if the creditor doesn't ask for the money you should offer it as soon as possible. It may be that the person is shy of asking back his money.
6. Do not hassle the debtor before it's time is due.
7. To help your Muslim brother who is in need is a great reward. Whatever amount you have given for someone to borrow, until that amount is returned it is written as if given in charity on a daily basis.<sup>vi</sup>

### **Giving Debt**

Allahummak Fini Bih<sup>u</sup>alalika 'An H<sup>u</sup>aramika Wa Agh<sup>n</sup>ini Bi Fad<sup>h</sup>lika 'Amman Siwaak

O Allah (The Exalted) suffice me give me lawful wealth abstaining me from the forbidden wealth and with Your Virtue.<sup>vii</sup>

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<sup>i</sup> Sharah Sunnah & Faizan-e-Sunnat, p. 484

<sup>ii</sup> Muslim

<sup>iii</sup> Bukhari

<sup>iv</sup> Kimiyae Sa'adat & Faizan-e-Sunnat, p. 486-7

<sup>v</sup> Jawahirul Bayan & Faizan-e-Sunnat, p. 483

<sup>vi</sup> Al-Malfoozaat-e-Ala Hazrat.

<sup>vii</sup> Musdadrak in supplication.