

Escaping Debts

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Allaah 'Ta'ala said:

«قُلِ اللَّهُمَّ مَالِكَ الْمُلْكِ تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ وَتَنْزِعُ الْمُلْكَ مِمَّنْ تَشَاءُ وَتُعِزُّ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ ۗ إِنَّكَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ»

«Say: "O Allaah! Possessor of the kingdom, You give the kingdom to whom You will, and You take the kingdom from whom You will, and You endue with honour whom You will, and You humiliate whom You will. In Your Hand is the good. Verily, You are Able to do all things.»

[Al-Imraan: 25]

1 - The Importance of Paying Off Debts

From Ibn Umar *-Radhi Allaahu anhumma-* who said that the Messenger of Allaah *-sallAllaahu alayhi wa sallam -* said:

"مَنْ مَاتَ وَعَلَيْهِ دِينَارٌ أَوْ دِرْهَمٌ قُضِيَ مِنْ حَسَنَاتِهِ، لَيْسَ ثَمَّ دِينَارٌ وَلَا دِرْهَمٌ."

'Whoever dies and he owes a Dinar or a Dirham then it is taken / paid for from his good deeds, because at that time there will not be a Dinar or Dirham.'

Collected by Ibn Majah with an Isnaad which is Hasan and also by Tabraani in 'al-Kabeer' and its wording is that the Messenger of Allaah *-sallAllaahu alayhi wa sallam -* said:

"الدَّيْنُ دَيْنَانِ، فَمَنْ مَاتَ وَهُوَ يَنْوِي قَضَاءَهُ؛ فَأَنَا وَلِيِّهُ، وَمَنْ مَاتَ وَهُوَ لَا يَنْوِي قَضَاءَهُ؛ فَذَاكَ الَّذِي يُؤْخَذُ مِنْ حَسَنَاتِهِ، لَيْسَ يَوْمَئِذٍ دِينَارٌ وَلَا دِرْهَمٌ."

'A debt is of two types, so whoever dies and he had intended to pay it off then I am his guardian, whoever dies and he did not intended to pay it off then that is the person from whom his good deeds will be taken away because on that day there will not be a Dinar or Dirham.'

[Collected in Saheeh Targheeb wa Tarheeb Hadeeth no. 1803 - 2/167]

2 - Having a Sincere Intention to Pay back Debt

From Abu Hurairah *-Radbi Allaabu anbu-* from the Prophet *-sallAllaahu alayhi wa sallam-* who said:

مَنْ أَخَذَ أَمْوَالَ النَّاسِ يُرِيدُ أَدَاءَهَا أَدَّى اللَّهُ عَنْهُ وَمَنْ أَخَذَ يُرِيدُ إِتْلَافَهَا أَنْتَفَهُ اللَّهُ.

'Whoever borrows wealth from the people intending to pay it back then Allaah aids him in paying it off and whoever borrows it not wanting to pay it back then Allaah will cause his money to be of no benefit.'

[Collected by Bukhari & Muslim]

3 - Seeking Refuge in Allaah from Debt

From Anas bin Malik *-Radbi Allaabu anbu-* said : 'I used to serve the Prophet *-sallAllaahu alayhi wa sallam-* and when he would take a break on his journey I would hear him saying a lot:

اللهم إني أعوذ بك من الهم والحزن والعجز والكسل والبخل والجبن وضلع الدين وقهر الرجال

'O Allaah indeed I seek refuge with You from anxiety and sadness and weakness and laziness and being miserly and being cowardly and having a burdensome debt and being overpowered by people.'

[Collected by Bukhari]

4 - The Supplication to Pay Off Debts

From Anas bin Malik *-Radbi Allaabu anbu-* who said the Messenger of Allaah *-sallAllaahu alayhi wa sallam-* said to Mu'adh:

أَلَا أَعَلِمَكَ دُعَاءَ تَدْعُو بِهِ لَوْ كَانَ عَلَيْكَ مِثْلُ جَبَلِ دِينَارٍ لَأَدَّى اللَّهُ عَنْكَ ؟ قُلْ يَا مُعَاذُ :

'Shall I not teach you a Dua with which you could supplicate, that even if you had the like of mountain Uhud in debts then Allaah would render the payment of it for you?'

O Mu'adh say:

اللَّهُمَّ مَالِكُ الْمُلْكِ ، تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ ، وَتَنْزِعُ الْمُلْكَ مِمَّنْ تَشَاءُ ، وَتُعِزُّ مَنْ تَشَاءُ ، وَتُذِلُّ مَنْ تَشَاءُ ، بِيَدِكَ الْخَيْرُ إِنَّكَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ ، رَحْمَانُ الدُّنْيَا وَالْآخِرَةِ ، تُعْطِيهِمَا مَنْ تَشَاءُ ، وَتَمْنَعُ مِنْهُمَا مَنْ تَشَاءُ ، اِرْحَمْنِي رَحْمَةً تُعِينِنِي بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ

'O Allaah! Possessor of the kingdom, You give the kingdom to whom You will, and You take the kingdom from whom You will, and You endue with honour whom You will, and You humiliate whom You will. In Your Hand is the good. Verily, You are Able to do all things.

You are 'The Most Kind of the world and Hereafter, You give to whom you want and prevent it from whom you want. Have mercy upon me, such mercy that it is sufficient for me than mercy from anyone other than You.'

[Collected in Mua'jam as-Sagheer by Tabraani & Saheeh Targheeb no.1821 by Albaani]

From Ali *-Radhi Allaahu anhu-* that a person who owed someone money came to him and said: 'Indeed I have difficult in paying off debt so aid me.'

Ali *-Radhi Allaahu anhu-* said: 'Shall I not teach you a statement which the Messenger of Allaah *-sallAllaahu alayhi wa sallam -* taught me that even if you had the like of the mountain Thubayr (a large mountain between Makkah and Mina) in debts then Allaah would aid you in the paying it off, say:

اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَأَغْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ

'O Allaah make what You have made Halal sufficient for me and not what You have made Haram and enrich me from Your excellence than someone other than You'.¹

[Collected by Tirmidhi, Al-Hakim and he authenticated it, Ahmad, al-Bayhaqi & Albaani declared it Hasan in Silsilah Saheehah no 266]

5 - Whoever lends money then it is a charity for the lender

From Buraidah *-Radhi Allaahu anhu-* I heard the Prophet *-sallAllaahu alayhi wa sallam -* saying:

(مَنْ أَنْظَرَ مُعْسِرًا فَلَهُ بِكُلِّ يَوْمٍ مِثْلَهُ صَدَقَةٌ)

'Whoever makes it easy for a person with financial difficulties to repay his debt then that person who makes it easy receives sadaqa in reward every day.'

Buraidah said then I heard the Prophet say:

¹ Allaahumma ikfeeni bihalalika un Haramik wa Aghnini befadlika unmun siwaaka

قَالَ ثُمَّ سَمِعْتُهُ يَقُولُ : (مَنْ أَنْظَرَ مُعْسِرًا فَلَهُ بِكُلِّ يَوْمٍ مِثْلِيهِ صَدَقَةٌ)

'Whoever makes it easy for a person with financial difficulties to repay his debt then that person who makes it easy receives sadaqa in reward every day.'

قُلْتُ : سَمِعْتُكَ يَا رَسُولَ اللَّهِ تَقُولُ مَنْ أَنْظَرَ مُعْسِرًا فَلَهُ بِكُلِّ يَوْمٍ مِثْلِيهِ صَدَقَةٌ ، ثُمَّ سَمِعْتُكَ تَقُولُ مَنْ أَنْظَرَ مُعْسِرًا فَلَهُ بِكُلِّ يَوْمٍ مِثْلِيهِ صَدَقَةٌ ؟

Buraidah said I heard you O Messenger of Allaah say:

'Whoever makes it easy for a person with financial difficulties to repay his debt then that person who makes it easy receives sadaqa in reward every day.' Then I heard you say:

'Whoever makes it easy for a person with financial difficulties to repay his debt then that person who makes it easy receives sadaqa in reward every day.'?

The Prophet *-sallAllaahu alayhi wa sallam -* said:

(لَهُ بِكُلِّ يَوْمٍ صَدَقَةٌ قَبْلَ أَنْ يَحِلَّ الدَّيْنُ ، فَإِذَا حُلَّ الدَّيْنُ فَأَنْظَرَهُ فَلَهُ بِكُلِّ يَوْمٍ مِثْلِيهِ صَدَقَةٌ) .

'Whoever makes it easy for a person with financial difficulties to repay his debt then that person who makes it easy receives sadaqa in reward every day before the debt is paid off.

[Collected by Ahmad & Albaani said: 'and its Isnaad is Saheeh' in Silsilah Saheehah No. 86]

In a summarised version:

From Buraidah *-Radhi Allaahu anhu-* I heard the Prophet *-sallAllaahu alayhi wa sallam -* saying:

من أنظر معسراً؛ فله كل يوم صدقة قبل أن يحل الدين، فإذا حلَّ الدين فأنظره بعد ذلك؛ فله كل يوم مثليه صدقة.

'Whoever makes it easy for a person with financial difficulties to repay his debt then that person who makes it easy receives sadaqa in reward every day before the debt is paid off.

[Collected by Ahmad, Ibn Majah, al-Hakim & Albaani graded it Saheeh in Saheeh Targheeb 907]

6 - Making it easy for the debtor to pay back

From Abu Qatadah who said I heard the Messenger of Allaah *-sallAllaahu alayhi wa sallam-* saying:

من نَفَسَ عن غريمه، أو محَا عنه؛ كان في ظل العرش يوم القيامة

'Whoever helps/make easy upon the one who is indebted to him or wipes away his debt then he will be under the shade of the Arsh on the Day of Judgement.'

[Collected by al-Baghawi in 'Sharh as-Sunnah' & Albaani graded it Saheeh in Saheeh Targheeb no. 911]

From Shaddad bin Aws *-radiAllaahu anhu-* who said I heard the Messenger of Allaah *-sallAllaahu alayhi wa sallam-* saying:

من أنظر معسرا أو تصدق عليه أظله الله في ظله يوم القيامة

'Whoever makes it easy for the debtor to pay back a loan, or he for went the debt then Allaah will give him protection from Himself on the Day of Judgement.'

[Collected by Tabraani in 'al-Awsat' & graded Saheeh lighayrihi by Albaani in Saheeh Targheeb wa Tarheeb no. 913]

From Abil Yusar *-radiAllaahu anhu-* who said :

My eyes witnessed *-and he placed his fingers upon his eyes-* and my ears heard *-and he placed his fingers on his ears-* and my heart retained it *-and he pointed to his chest towards the heart that the Messenger of Allaah *-sallAllaahu alayhi wa sallam-* said:*

من أنظر معسرا أو وضع له أظله الله في ظله

'Whoever makes it easy for the debtor to pay back a loan or relieves some of it, then Allaah will place him under his protection.'

[Collected by Ibn Majah and Al-Hakim and he says it was authentic upon the conditions of Muslim. Albaani graded it Saheeh in Saheeh Targheeb wa Tarheeb no. 910]

From Abu Hurairah who said that the Messenger of Allaah *-sallAllaahu alayhi wa sallam-* said:

من أنظر معسرا أو وضع له أظله الله يوم القيامة تحت ظل عرشه يوم لا ظل إلا ظله

'Whoever makes it easy for the debtor to pay back a loan or relieves some of it, then Allaah will place him under his protection on the day of Judgement under the shade of His Throne, on the day when there will be no shade except its shade.'

[Collected by Tirmidhi and he said the hadeeth was Hasan Saheeh. Albaani graded it Saheeh in Saheeh Targheeb wa Tarheeb no. 909]

Only Allaah Knows what one will Earn Tomorrow

Abu Buraidah said I heard the Messenger of Allaah *-sallAllaahu alayhi wa sallam-* saying:

خمس لا يعلمهن إلا الله : (إِنَّ اللَّهَ عِنْدَهُ عِلْمُ السَّاعَةِ وَيُنزِلُ الْغَيْثَ وَيَعْلَمُ مَا فِي
يِ أَرْضٍ تَمُوتُ ۚ إِنَّ اللَّهَ -الْأَرْحَامِ ۗ وَمَا تَدْرِي نَفْسٌ مَّاذَا تَكْسِبُ غَدًا ۗ وَمَا تَدْرِي نَفْسٌ بِأَ
“ (عَلِيمٌ خَبِيرٌ .

'There are five matters which no one knows except Allaah: «Verily, Allaah! With Him (Alone) is the knowledge of the Hour, He sends down the rain, and knows that which is in the wombs. No person knows what he will earn tomorrow, and no person knows in what land he will die. Verily, Allah is All-Knower, All-Aware (of things).»

[Collected by Ahmad, Bazaar & researched by Albaani in Silsilah Saheehah no. 2914 and he graded it as having a jayyid Isnaad, all its narrators are trustworthy and are narrators of Muslim. This Ayaah is the last Ayaah in Soorah Luqman.]

All Praise belongs to Allaah, may His peace and blessings be upon our final Prophet Muhammad, his family, his companions and all those who follow his guidance.