

Taking loans for luxury - to buy designer wears, the latest phone or a fancy car - has become a destructive addiction today.

It was narrated from 'Aa'ishah (may Allaah be pleased with her) that the Prophet (peace and blessings of Allaah be upon him) used to say in his prayer: "Allaahumma inni a'oodhi bika min al-ma'tham wa'l-magham (O Allaah, I seek refuge with You from sin and heavy debt)." Someone said to him: "How often you seek refuge from heavy debt!" He said: "When a man gets into debt, he speak and tells lies, and he makes a promise and breaks it." Narrated by al-Bukhaari (832) and Muslim (589).

Al-Nasaa'i (4605) narrated that Muhammad ibn Jahsh (may Allaah be pleased with him) said:

We were sitting with the Messenger of Allaah (peace and blessings of Allaah be upon him) when he raised his head towards the sky, then he put his palm on his forehead and said: "Subhaan-Allaah! What a strict issue has been revealed to me!" We remained silent and were afraid. The following morning I asked him, "O Messenger of Allaah, what is this strict issue that has been revealed?" He said, "By the One in Whose hand is my soul, if a man were killed in battle for the sake of Allaah, then brought back to life, then killed and brought back to life again, then killed, and he owed a debt, he would not enter Paradise until his debt was paid off." Saheeh al-Nasaa'i, 4367.

The Prophet (peace and blessings of Allaah be upon him) refrained from offering the funeral prayer for one who had died owing two dinars, until Abu Qataadah (may Allaah be pleased with him) promised to pay it off for him. When he saw him the following day and said, I have paid it off, the Prophet (peace and blessings of Allaah be upon him) said: "Now his skin has become cool for him." Musnad Ahmad (3/629)

Al-Haafiz Ibn Hajar (may Allaah have mercy on him) said in Fath al-Baari (4/547): This hadeeth indicates how difficult the issue of debt is, and that it should not be undertaken except in cases of necessity.

It was narrated from Thawbaan (may Allaah be pleased with him) that the Messenger of Allaah (peace and blessings of Allaah be upon him) said: "Whoever dies free from three things - arrogance, cheating and debt - will enter Paradise."

Narrated by al-Tirmidhi (1572) that Abu Hurayrah said: The Messenger of Allaah (peace and blessings of Allaah be upon him) said: "The soul of the believer is suspended because of his debt until it is paid off." Narrated by al-Tirmidhi (1078).

Al-Mubaarakfoori said in Tuhfat al-Ahwadhi (4/164): The words “the soul of the believer is suspended” - al-Suyooti said: i.e., it is detained and kept from reaching its noble destination. Al-‘Iraaqi said: i.e., no judgement is passed as to whether it will be saved or doomed until it is determined whether his debt will be paid off or not.

It was also narrated that many of the salaf warned against debt. ‘Umar ibn al-Khattaab (may Allaah be pleased with him) said: Beware of debt, for it starts with worry and it ends with war. Narrated by Maalik in al-Muwatta’ (2/770).

In Musannaf ‘Abd al-Razzaaq (3/57) it says: Ibn ‘Umar (may Allaah be pleased with him) said: O Humraan, fear Allaah and do not die in debt, lest it be taken from your good deeds when there will be no dinars and no dirhams.

These stern warnings about debt only came because of the negative consequences to which it leads both on an individual level and on a community level.

With regard to the personal level, al-Qurtubi said in al-Jaami’ li Ahkaam al-Qur’aan (3/417):

Our scholars said: It is a disgrace and a humiliation because it preoccupies the mind and makes one worried about paying it off, and makes one feel humiliated before the lender when meeting him, and feeling that he is doing one a favour when accepting a delay in payment. Perhaps he may promise himself that he will pay it off then break that promise, or speak to the lender and lie to him, or swear an oath to him then break it, and so on. Moreover, he may die without having paid off the debt so he will be held hostage because of it, as the Prophet (peace and blessings of Allaah be upon him) said: “The soul of the believer is held hostage by his debt in his grave until it is paid off.” Narrated by al-Tirmidhi, 1078. All of that undermines one’s religious commitment.

With regard to the community level, specialists have described the negative consequences and the danger it poses to the economy, for example:

1. Desire for immediate gratification with no thought of the future
2. Lack of responsibility and self-reliance
3. Poor distribution of wealth

In order to understand these negative consequences better, please see the study by Shaykh Saami al-Suwaylim entitled Mawqif al-Sharee’ah al-Islamiyyah min al-Dayn (6-11).

Based on the above, the scholars have stipulated three conditions for debt to be permissible:

1. The borrower should be determined to repay it.
2. It should be known or thought most likely that he is able to repay it,
3. It should be for something that is permissible according to sharee'ah.

Ibn 'Abd al-Barr said in al-Tamheed (23/238): The debt for which a person will be kept out of Paradise - and Allaah knows best - is that for which he left behind enough to pay it off but he did not leave instructions to that effect, or he was able to pay it off but did not do so, or he took the loan for some unlawful or extravagant matter and died without having paid it off.

As for the one who took a loan for something lawful because he was poor, and he died without leaving behind anything to pay it off, Allaah will not keep him from Paradise because of it, in sha Allaah.

So long as you have taken on a debt so that you can fulfil the duty of helping your husband and family to pay for living expenses, you will be rewarded by Allaah for this good deed. I ask Allaah to reward you greatly for that. Remember that He will help you to pay off this debt. The Prophet (peace and blessings of Allaah be upon him) said: "The one who takes people's wealth intending to pay it back, Allaah will pay it back for him, and the one who takes it intending to destroy it, Allaah will destroy him." Narrated by al-Bukhaari (2387). Seek help with that by working and striving hard to pay off the debt, and by putting your trust in Allaah, and praying to Him to make it easy for you to pay off your debt.

In the Sunnah there are a number of du'aa's which specifically seek the help of Allaah in praying off debts. They are:

1 - It was narrated that Suhayl said: Abu Saalih used to tell us, when one of us wanted to sleep, to lie down on his right side and say: "Allaahumma Rabb al-samawaati wa'l-ard wa Rabb al-'arsh il-'azeem, Rabbaanaa wa Rabba kulli shay'in, Faaliq al-habb wa'l-nawa wa munzil al-Tawraati wa'l-Injeeli wa'l-Furqaan, a'oodhu bika min sharri kulli shay'in anta aakhidhun bi naasiyatihi. Allaahumma anta al-awwal fa laysa qablaka shay'un, wa anta al-aakhir fa laysa ba'daka shay'un, wa anta al-zaahir fa laysa fawqaka shay'un wa anta al-baatin fa laysa doonaka shay'un. Iqdi 'anna al-dayna wa aghninaa min al-faqri (O Allaah, Lord of the seven heavens and the exalted Throne, our Lord and Lord of all things, splitter of the seed and the date-stone, Revealer of the Tawraat and the Injeel and the Furqaan [Qur'aan], I seek refuge in You from the evil of all things You shall seize by the forelock [have total mastery over]. O Allaah, You are the First so there is nothing before You, and You are the Last so there is nothing after You. You are al-Zaahir [the greatest and highest] so there is nothing above You, and You are al-Baatin [aware of the subtlest secrets] so there

is nothing closer than You. Settle our debt for us and spare us from poverty).”

He narrated that from Abu Hurayrah, from the Prophet (peace and blessings of Allaah be upon him). Narrated by Muslim (2713).

2 - It was narrated from ‘Ali (may Allaah be pleased with him) that a mukaatib (slave who had entered into a contract of manumission) came to him and said: “I am unable to pay off my manumission; help me.” He said: “Shall I not tell you some words which the Messenger of Allaah (peace and blessings of Allaah be upon him) taught me? And if you have debt like the mountain of Seer, Allaah will pay it off for you. He said: ‘Say: Allaahumma akfini bi halaalika ‘an haraamika wa aghnini bi fadlika ‘amman siwaaka (O Allaah, suffice me with what You have permitted so that that I have no need of that which You have forbidden, and make me independent of means by Your bounty so that I have no need of anyone besides You).’”

Narrated by al-Tirmidhi (2563)

3 - It was narrated that Abu Sa‘eed al-Khudri (may Allaah be pleased with him) said:

The Messenger of Allaah (peace and blessings of Allaah be upon him) entered the mosque and saw an Ansaari man whose name was Abu Umaamah. He said: “O Abu Umaamah, why do I see you sitting in the mosque when it is not the time for prayer? He said: Worries and debts, O Messenger of Allaah. He said: “Shall I not teach you some words which, if you say them, Allaah will take away your worries and pay off your debts?” He said: Yes, O Messenger of Allaah. He said:

“Say, morning and evening, “Allaahumma inni a’oodhu bika min al-hammi wa’l-hazani, wa a’oodhi bika min al-‘ajzi wa’l-kasali, wa a’oodhu bika min al-jubni wa’l-bukhli, wa a’oodhi bika min ghalabat il-dayn wa qahri al-rijaal (O Allaah, I seek refuge with You from worry and grief, and I seek refuge with You from incapacity and laziness, and I seek refuge with You from cowardice and miserliness, and I seek refuge with You from being heavily in debt and from being overcome by men).”

He said; I did that, and Allaah took away my worry and paid off my debt. Narrated by Abu Dawood (1555)