

Explanation of Du'ā 30 from the *Sabifa* on **Paying Debt**¹

COMMENTARY ON 30:3

O God, bless Muhammad and his Household

- We begin by first sending salawāt on the Prophet and his progeny. This way it will be a cause of Divine blessing on us and an assurance that our prayers will be accepted

وَ احْجُبْنِي عَنِ السَّرْفِ وَ الْإِزْدِيَادِ - *prevent me from extravagance and excess,*

The word *israf* is derived from Arabic root word *sarafa* – meaning be ignorant, be unmindful, be heedless, exceed the undue bounds or just limits, commit many faults, offences or crime and sins. *Israf* is a noun from *asrafa* meaning to squander one's wealth, act immoderately, be extravagant. *Musrif* is a wasteful, who waste his own self or destroys his moral and spiritual potentialities. Different forms of the word appear 23 times in the holy Qur'an.

7:31 وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ and 3:147, 40:28

وَاللَّهُ يُحِبُّ الصَّابِرِينَ (146) وَمَا كَانَ قَوْلُهُمْ إِلَّا أَنْ قَالُوا رَبَّنَا اغْفِرْ لَنَا ذُنُوبَنَا وَإِسْرَافَنَا فِي أَمْرِنَا وَثَبِّتْ أَقْدَامَنَا
وَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ * إِنَّ اللَّهَ لَا يَهْدِي مَنْ هُوَ مُسْرِفٌ كَذَّابٌ

Story of Waqidi with a Christian physician in the court of Harun in Baghdad. (p. 319 in *Lessons from Islam*)

وَ قَوِّمْنِي بِالْبَدَلِ وَ الْإِقْتِصَادِ - *Put me on the course of generous spending & moderation*

Imam al-Baqir (a): three things ensure the deliverance of man: (i) fearing Allah openly and secretly, (ii) moderation in expenditure at the time of affluence as well as indigence, (iii) to say right thing at the time of happiness as well as anger

وَ عَلِّمْنِي حُسْنَ التَّقْدِيرِ - *Teach me excellent distribution*

Perhaps it means how we spend our wealth in different areas

وَ اقْبِضْنِي بِلُطْفِكَ عَنِ التَّبْذِيرِ - *Hold me back through Your gentleness from squandering*

In 17:28 Allah says that *mubadhdhireen* are the brothers of Satan

Mujahid says that if a person spends even a small amount in frivolous cause, it is *tabdhir*.

Badhara does not relate to quantity, for which the word *israf* is used.

- it is such a bad habit that we need God's help to rein ourselves from it

وَ أَجْرٍ مِنْ أَسْبَابِ الْحَلَالِ أَرْزَاقِي

Allow me to attain my provisions through lawful means,

There is a famous saying that haram earning ends up being spent in haram thing

¹ Explanatory notes to ALI course on Du'ā 30, February 2006

وَوَجِّهْ فِي أَبْوَابِ الْبِرِّ انْفَاقِي

Direct my spending toward the gateways of devotion,

spending in ways that would bring about God's pleasure. See Q 2:215

They ask you as to what they should spend. Say, 'Whatever wealth you spend,

let it be for parents, relatives, orphans, the needy, and the traveler.' And whatever good that you may do, God indeed knows it.

Also see Hadith by as-Sadiq (a): 5 obligatory and 5 recommended ways to spend the wealth. (pp. 16 & 17 in *The Family Life of Islam* by Syed S. A. Rizvi)

وَأَزِو عَيْي مِنَ الْمَالِ مَا يُحْدِثُ لِي مَحِيلَةً أَوْ تَأْدِيًّا إِلَى بَغْيٍ أَوْ مَا أَتَعَبْتُ مِنْهُ طُعْيَانًا

And take away from me any possession which will bring forth pride in me, lead to insolence, or drag me in its heels to rebellion!

Keep me away from acts that make my wealth a liability for me: pride, oppress others, and rebel against the Almighty and His rules.

Discussion on the Du'ā for Paying Ones Debts

Giving of loan to those who are in need is highly encouraged in a few Qur'anic Āyat and Hadeeths of the Ma'sūmīn (a). This good deed carries a lot of reward and the Almighty Allah has promised to increase its value manifold in this world and reward it honorably in the Hereafter. Such loans must be interest free. Taking of interest and usury is forbidden in Islam. The Holy Qur'an clearly state that *Allah has permitted trading but forbidden Riba (usury)* (2:279).

Qur'anic Āyat on the benefits of giving loan to the needy and being considerate to debtors if they are in difficulty

- (1) Giving of goodly loan (*qardhan hasanaa*) is highly recommended. The Almighty has promised to increase the value and reward for the loan many times its original value.

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً ۗ وَاللَّهُ يَقْبِضُ وَيَبْسُطُ

وَأِلَيْهِ تُرْجَعُونَ {245}

Who is it that who will offer to Allah a goodly loan, so He will multiply it for him manifold, and Allah is He who decreases and increase (the provision) and to Him you shall (all) be returned (Q 2:245)

- (2) Be considerate to a debtor who is in difficulty by giving him/her extra time. If s/he is still unable to repay then convert the loan to charity (*sadaqah*) for that is good and highly rewarding for the creditor.

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۚ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ ۖ إِنْ كُنْتُمْ تَعْلَمُونَ {280}

And if (the debtor) is in difficulty, then let there be granting of time till it is easy (for him to repay); but if you (change) it to charity, that is better for you, only if you knew it (Q 2:280)

(3) Among the promises which the Almighty took from Jews was that they would grant goodly loan to the needy. In return Allah promised them to keep them in His Mercy, conceal their evil deeds and enter them into Paradise.

وَلَقَدْ أَخَذَ اللَّهُ مِيثَاقَ بَنِي إِسْرَائِيلَ وَبَعَثْنَا مِنْهُمُ اثْنَيْ عَشَرَ نَقِيبًا وَقَالَ اللَّهُ إِنِّي مَعَكُمْ ۖ لَئِنْ أَقَمْتُمُ الصَّلَاةَ وَآتَيْتُمُ الزَّكَاةَ وَآمَنْتُمْ بِرُسُلِي وَعَزَّرْتُمُوهُمْ وَأَقْرَضْتُمُ اللَّهَ قَرْضًا حَسَنًا لَأُكَفِّرَنَّ عَنْكُمْ سَيِّئَاتِكُمْ وَلَأُدْخِلَنَّكُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ ۚ فَمَنْ كَفَرَ بَعْدَ ذَلِكَ مِنْكُمْ فَقَدْ ضَلَّ سَوَاءَ السَّبِيلِ {12}

Certainly Allah took a covenant from the children of Israel, and We appointed among them twelve leaders; and Allah said: Surely I am with you if you: perform As-Salāt; pay Al-Zakāt, believe in My messengers; honor and assist them and give to Allah a goodly loan. I will surely cover your evil deeds and will surely cause you to enter gardens beneath which rivers flow. But he who disbelieves amongst you after this then he has certainly gone astray from the right way (Q 5:12)

(4) Goodly loan is increased manifold, and this is followed by a good reward in the good reward in the Hereafter.

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ {11}

Who is he that will lend Allah a goodly loan; then He will increase it manifold for him, and (in addition) he shall have an honorable reward (Q 57:11)

(5) Giving of goodly loan has been mentioned along with giving of charity. This shows that lending money to the needy is no less than charity.

إِنَّ الْمُسْتَدِقِينَ وَالْمُسَدِّقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعَفُ لَهُمْ وَلَهُمْ أَجْرٌ كَرِيمٌ {18}

Surely those who give charity, men and women and give Allah a goodly loan, it shall be increased manifold, and (additionally) they shall have an honorable reward (Q 57:18)

(6) Giving of goodly loan will help us in being forgiven by Allah.

إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعَفْ لَكُمْ وَيَغْفِرْ لَكُمْ ۚ وَاللَّهُ شَكُورٌ حَلِيمٌ {17}

If you give Allah a goodly loan, He will increase for you manifold and forgive you; and Allah is Most appreciative (of rewards) and All-Forbearing (Q 64:17)

(7) A goodly loan that is given to the needy will be found with Allah, better and greater in reward.

فَأَقْرَعُوا مَا تَيْسَّرَ مِنْهُ ۚ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا ۚ وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ يَجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرًا وَأَعْظَمَ أَجْرًا ۚ وَاسْتَغْفِرُوا لِلَّهِ ۚ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ {20}

So, recite as much of the Qur'an as may be easy, and perform A.l.s-Salāt, and give Az-Zakat, and give Allah a goodly loan. And whatever good you send on beforehand for yourselves, you will surely find it with Allah, better and greater in reward; and seek forgiveness of Allah; surely Allah is All-Forgiving, All-Merciful (Q 73:20)

Hadiths on giving and taking of loan

1. Benefits of giving loan to those who need it.

- a. The Holy Prophet (s) said: I saw writing on the gate of Paradise: the reward for charity is 10 times and reward for loan is 18 times. I asked Jibra'il why it was so when the giver of charity does not expect it back while the lender gives it so that it is returned. Jibraeel replied: yes, it is so because; not everyone who takes charity, needs it whereas one who takes loan really needs it. Therefore, charity is sometimes given to person one who may not deserve it, while loan is not granted but to the who needs it. It is for this reason that giving loan is more meritorious (*afdhal*) than giving of charity.
- b. Imam Ja'far as-Sadiq (a) said: There is not a Muslim who grants a goodly loan to another Muslim wishing from it the pleasure of Allah, except that he is given the reward of charity (*sadaqah*) for it till such time that it is repaid.

2. Islam discourages taking of a debt

- a. Holy Prophet (s): I warn you against taking loan for it is a matter of worry at night and humiliation (before the creditor) during the day.
- b. The Holy Prophet (s) said: I seek refuge in Allah from disbelief (*kufr*) and from debt. He was told: do you consider disbelief at par with debt? He (the Prophet) said, "Yes."
- c. Incident of a Muslim from the Ansar who died and had a debt of two dinars. Prophet Muhammad (s) refused to perform his funeral prayers although someone agreed to repay on his behalf. Instead, the Prophet asked others to say the prayers. Imam As-Sadiq (a) was asked the veracity of the incident. The Imam said: The incident is correct. The Prophet did so to admonish people that they should take responsibility of each other and should not take debts lightly.
- d. Imam Ja'far as-Sadiq (a) said: Reduce your debts, for in the decrease of debt there is an increase in the life span.

3. The permissibility of taking loans.

- a. The Holy Prophet (s) said: Allah is with the debtor provided his debt is not for something that is disliked by Allah.
- b. Imam Musa Al-Kazim (a): Whoever works to earn his personal needs and that of his family, is like the one who performs Jihad in the way of Allah. However, when his expenses exceed his income, he may take loan from others. It is for Allah and His messenger to provide for the need of his family; and if he dies without clearing his debt it is necessary for the Imam to repay the same (from the public treasury of Muslims.)

4. Those who take loan must repay it and not overlook the rights of the creditors

- a. The Holy Prophet (s): After the major sins there is nothing more serious than a person dying in debt and has nothing to repay it.
- b. The Holy Prophet (s): The first thing that should be provided from the dead person's estate is his shroud. Then his debt (be repaid), followed by executing his will and then comes the turn of dividing the balance between his heirs.
- c. Imam `Ali Zaynul `Ābidīn (a): The right of him to whom you owe a debt (*al-gharim alladhi yutalibuka*) is that, if you have the means, you pay him back, and if you are in straitened circumstances, you satisfy him with good words and you send him away with gentleness (Right No. 36 *Risalatul Huqūq*)
- d. Imam Muhammad Al-Bāqir (a): If a person withholds the right of a Muslim, in spite of being in a position to repay it, fearing poverty (due to returning the loan) then he should know that Allah is more able to make him poor as compared to his wish of becoming needless by withholding the rights of others.
- e. Imam Al-Bāqir (a): If a debt is payable by a person at an appointed time but he dies before that time, the debt becomes payable with immediate effect.
- f. Imam As-Sadiq (a): Every sin can be forgiven by means of Jihad in way of Allah except for loan. For this there is not expiation (*kaffara*) other than its repayment or being forgiven by the creditor.
- g. Imam As-Sadiq (a): My son, you should know that if a person takes a loan and intends to repay, he is in Allah's protection till he executes his intention. However, if he does not care for its repayment, he is a thief.

5. Do not be too hard on you debtor if he is in difficulty

- a. Imam As-Sadiq (a): A house cannot be sold for repayment of a loan because it is necessary for everyone to have a shelter to live in it.
- b. Incident of Muhammad bin Abi `Umayr who got poor overnight but refused to take the money he had lent to a debtor because the latter sold his house to clear the debt. This is because he had heard Imam As-Sadiq (a) saying: A person should not be evicted from his house on account of clearing his debt. Ibn Abi `Umayr told his friend, "take away this money for I do not wish a *dirham* from it in spite of my poverty."
- c. Imam Al-Ridhā (a): Just as it is not lawful for a debtor to delay the repayment of when he is able to do so, it is also unlawful for a creditor to put undue pressure on the debtor.

References: *Islam a Code of Social Life*, Islamic Seminary, Karachi, 1985

Mizānul Hikmah, Muhammad Al-Ray Ash-Shari, volumes 3 & 8