Abul Yasar ﷺ reported that he heard Nabi ﷺ say: “Whosoever gives respite to a debtor or grants him remission, Allah will give him shade under His shade.” (Muslim)

Allah turns towards that person who cares and helps people. The act of coming to someone's assistance at the time of need is indeed a meritorious deed, which in the court of Allah, is magnanimous, well received, richly rewarded and counted as an achievement.

Nabi ﷺ gave glad tidings to that person who helped his brother overcome a problem. Nabi ﷺ said that on the day of Qiyamah that act of good will be a means of his salvation in the hereafter.

Dua

A debtor should try to repay the debt quickly and recite the following Dua:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ غَلَبَةِ الدَّيْنِ وَقَهْرِ الرِّجَالِ

“O Allah. I seek refuge in You from overwhelming debt and oppression of men.”
(Mishkaat)

اَللّٰهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَاَغْنِنِي

بِفَضْلِكَ عَنْ مَّنْ سِوَاكَ

“O Allah. Suffice us with Halaal instead of Haraam and make me independent from all besides You.”

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DEBT

“The death in the way of Allah (Shahaadah) becomes Kafaarah (Compensation) for everything besides Debt.”
(Muslim)

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Many people are neglectful regarding repayment of debts. Often debtors are oblivious of the responsibility of the debt.

Extreme apathy exists in paying the debt which - in the light of the Hadith - remains with the person until the day of Resurrection.

Abdullah bin Amr bin Aas ؓ reports that Nabi ﷺ said: “The death in the way of Allah (Shahaadah) becomes Kafaarah (Compensation) for everything besides Debt.” (Muslim)

Indeed Shahaadah is the loftiest rank a person can attain, but it also cannot waive debt that is owed.

The incurring of debt is a serious matter and, for this reason, Islam warns against falling into debt as far as possible.

Muhammad bin Jahsh ؓ said: “We were seated with Nabi ﷺ when he raised his head towards the sky, placed his palm on his forehead and said: ‘Subhanallah! What a serious matter has been revealed to me!’ We remained silent and were overcome with fear. The following morning I asked him, “O Messenger of Allah, what is this serious issue that was revealed?” He said, ‘By the One in Whose hand is my soul, if a man were killed in battle for the sake of Allah, then brought back to life, then killed and brought back to life again, then killed for a third time, and he owed a debt, he would not enter Paradise until his debt was settled’.” (Nasai)

The serious nature, intensity and severity of debt may be further understood by the following Ahadith:

Abu Musa ؓ reported that Nabi ﷺ: “The greatest of sins to Allah with which a man shall meet Him after the great sins which Allah prohibited is his debt outstanding at death but leaving nothing for its payment.” (Ahmad)

Samurah bin Jundub ؓ has reported that Nabi ﷺ said, “Your companion has been stopped at the door of Jannah due to debt.”

Once Nabi ﷺ borrowed a young camel and when the camels of Sadaqa came to him he ordered Abu Rafi to repay to the owner his young camel. Abu Rafi reported to the Prophet ﷺ that all the camels were bigger than the one borrowed and that he could only find one good camel in its 7th year (of age).

The Prophet ﷺ Said: “Give to him, the best of people are those who discharge their debts in the best manner.” (Muwatta of Imam Malik)

On another occasion, Nabi ﷺ refused to offer the funeral prayer of a man who had died but failed to settle a debt of two dinars prior to his death. Abu Qataadah ؓ promised to pay it for him; whereupon Nabi ﷺ performed the prayer. (Bukhari)

These incidents highlight the seriousness of not paying off one's debts.

Permissible Debts

The Ulama have stipulated three conditions for a debt to be permissible:

1. The borrower should be determined to repay it.
2. It should be known most likely that he is able to repay it.
3. It should be for something that is permissible according to Shariah.

Nabi ﷺ said: “The one who takes people's wealth intending to pay it back, Allah will pay it back for him, and the one who takes it intending to destroy it (not repay it), Allah will destroy him.” (Bukhari)

Unnecessary Debts

In many instances, people unnecessarily fall into debt. This mentality of borrowing or taking credit must be curtailed. In cases of extreame need, debt may be incurred.

Warning

Nabi ﷺ said: “Whoever takes a loan with the intention of not returning it, is a thief.” (Mishkaat)

A Meritorious Deed

While Islam discourages us from incurring unnecessary debts, the creditor is encouraged to release the genuinely distressed debtor from his anxieties by waiving off the debt or a portion of it. The one who writes off a debt is promised great rewards.

Nabi ﷺ said: “Whosoever fulfils the need of a member from my Ummah then surely he has made me happy, and whoever makes me happy has made Allah happy, and whoever makes Allah happy, Allah will admit him into Jannah.” (Bayhaqi)