

## Chapter – 35

## Loans

## (قرض)

[مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ، (57:11)]

عن النبي صلى الله عليه وسلم قال من أخذ أموال الناس يريد أداءها أدى الله عنه

ومن أخذ يريد إتلافها أتلفه الله، (رواه البخارى)

**No.****Hadith**

- 2228 In one of the battles, I was in the company of the Noble Prophet. The Prophet asked me, "Would you like to sell your camel?" I replied in the affirmative and sold it to him. When we reached Medina, I took the camel to him in the morning and he paid me its price. *Narrated: Jabir bin 'Abdullah.*
- 2229 The Prophet bought some foodstuff from a Jew on credit and mortgaged his armour to him. *Narrated: 'Aisha.*  
(See Hadith - 1940/1941, 1968, 2063 and Hadith 2110/2111).
- 2230 The Prophet said, "Whoever takes the money of the people with the intention of repaying it, Allah will repay it on his behalf, and whoever takes it in order not to pay back or to destroy it, then Allah will destroy him." *Narrated: Abu Hurairah.*
- 2231/2232 Once, I was in the company of the Prophet. He saw towards mountain of Uhad and said, "I would not like to have this mountain turned into gold for me, and not even a single Dinar remains of it should be with me for more than three days, except that Dinar which I will keep for repaying my debts." Then he said, "Those who are rich in this world, in real sense,

**No.****Hadith**

they are poor. Because those who spend their money in the right ways (*Allah's Cause*) are few in number." Then he ordered me to stay at my place and had gone for a distance from me and stood up there. After some time he returned back and said, "Gabriel came and said to me, 'Whoever amongst your followers dies worshipping none along with Allah will enter Paradise.'"

*Narrated: Abu Dahr Ghifari.*

2233 A man demanded his debts from the Noble Prophet in such a rude manner that the Companions of the Prophet intended to harm him. But the Prophet said, "Leave him, no doubt, he has the right to demand it forcefully." --- Anyways it was decided to buy a camel and give it to him. Incidentally, The camels available were older than the camel he demanded. Still the Prophet said, "Buy it and give it to him, as the best among you are those who repays their debts amply." *Narrated: Abu Hurairah.*

2234 I heard the Prophet saying, "A man died and then he was asked (*by the angle*), 'What did you do good in your lifetime?' He replied, 'I was a business-man and used to give time to the rich to repay his debt and (*on the other hand*) used to deduct part of the debt of the poor.' For this, he was forgiven. *Narrated: Abu Huzifah.*

2235/2236 (*Return of debts/loans*): This is repeated hadith. See hadith-2233. *Narrated: Abu Hurairah.*

2237 I went to the Prophet while he was in the Mosque. The Prophet told me to pray two Rakat (*It was the forenoon time*). Afterwards, the Prophet paid back to me the debt he owed me, rather gave me an extra amount. *Narrated: Jabir bin 'Abdullah.*

2238/2239 My father was martyred in the battle of Uhad. He was in debt. His creditors demanded me their rights harshly. I went to the Prophet and informed him about it. He told them to take the fruits of his (*Jabir's*) garden and if the debt is still there then exempt the remaining debts. They refused to do so. So, the Prophet did not give them my garden and told me that he would come to me the next morning.

**No.****Hadith**

He came to my place early in the morning. He took a round of the whole garden and invoked Allah to bless these fruits. Then I plucked the dates and paid (30 Wasaq) to the creditors, and still there remained some of the dates (7 Wasaq) for me.

*Narrated: Jabir bin 'Abdullah.*

2240 The Noble Prophet used to invoke Allah in his prayer saying, "O Allah, I seek refuge with you from all sins, and from being in debt." Someone said, O Allah's Prophet! I see you very often you seek refuge with Allah from being in debt. He replied, "If a person is in debt, he tells lies when he speaks, and breaks his promises when he promises." *Narrated: 'Aisha.*

2241/2242 The Prophet said, Whoever left wealth that belongs to his inheritors, and whoever left debt is the responsibility of the government. (See Hadith -2152).

(*Hadith 2242 additionally says*): The Noble Prophet said, I am closer to the believers than their selves in this world and in the Hereafter. If you like, you can read the following Verse:

الَّذِي أَوْلَىٰ بِالْمُؤْمِنِينَ مِنْ أَنفُسِهِمْ

{The Prophet is closer to the Muslims than their own lives.

(33:06)}

*Narrated: Abu Hurairah.*

2243 Allah's Prophet said, "Delay in repaying the debts by a wealthy person is injustice."

*Narrated: Abu Hurairah.*

2244 A man came to the Prophet and demanded his debts and used harsh words. The companions of the Prophet wanted to harm him, but the Prophet said, "Leave him, as the creditor has the right to speak." *Narrated: Abu Hurairah.* (See Hadith -2233 above).

2245 Allah's Prophet said, "If a man finds his very things with a bankrupt, he has more right to take them back than anyone else." *Narrated: Abu Hurairah.*

2246 A man pledged that his slave would be manumitted after his death. The Prophet asked, "Who will buy the slave from me?" Naeem bin 'Abdullah bought the slave and the Prophet took its price and gave it to the owner. ." *Narrated: Jabir bin 'Abdullah.*

**No.****Hadith**

- 2247 My father was martyred in a battle and he left behind his debts. I was not in a position to pay them back. I asked the lenders to put down some of his debt, but they refused, so I went to the Prophet to intercede. The Prophet said to me, "First you go and classify your dates into their different kinds, for example: 'Adhq bin Zaid, Lean and 'Ajwa. Then you also call the lenders and I will reach there. So I did as ordered. ---- The Prophet came and sat over the dates and started measuring to each and every dues till he paid them all. ---- The amount of dates still remained as it was before.  
*(Compiler's Note: It was one of the miracles of the Prophet)*  
*(On one another occasion):* I reached to the Prophet and said, "I am married now. He asked to whom you have married, "a virgin or a matron?" I told him, "I have married a matron, as 'Abdullah (*my father*) died and left behind daughters small in their ages, so I married a matron who may teach them and bring them up with good manners." *Narrated: Jabir.*  
 (See Hadith -1969).
- 2248 A man came to the Prophet and said, "I am often betrayed in bargaining." The Prophet advised him, "When you buy something, say to the seller, 'No deception.'" The man used to say so afterwards. *Narrated: Ibn 'Umar.* (See Hadith -1988).
- 2249 The Prophet said, "Allah has forbidden for you, to be undutiful to your mothers, to bury daughters alive, to not to pay the rights of the others and to begging."  
 And Allah has hated for you to go for useless talks or talk too much, to ask too many questions and to waste the wealth."  
*Narrated: Mughira bin Shu'ba.*
- 2250 The Prophet said, "Everyone of you is a guardian, and responsible for what is in his custody. The ruler is a guardian of his subjects; a husband is a guardian of his family; a lady is a guardian of her husband's house, and a servant is a guardian of his master's property." Similarly, A man is a guardian of his father's property. --- So all of you are guardians and responsible for your wards and things under your care." *Narrated: Abdullah bin 'Umar.*