

The rights of an orphan

Kindness towards orphans

Hadrat Sahl bin Sa'd (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "I and the one who takes responsibility for an orphan, whether of his own kind or of others, will be in paradise thus," and he pointed to his forefinger and middle finger with a slight space between them!

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "The best house among the Muslims' is one which contains an orphan who is well treated, and worst house among the Muslims is one which contains an orphan who is badly treated." [Ibn Majah]

Those who utilize the property of an orphan will be raised from their graves in such a manner that flames of fire will be coming out of their mouths. [Abu Yala]

Upbringing of an orphan

Hadrat Auf bin Malik al-Ashjai (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "I and a women whose cheeks have become black (because of the distress she has endured) shall on the day of resurrection be like these two (Yazid bin Zurai' pointing to the middle and forefinger), i.e. a women of rank and beauty who has been bereft of her husband and devotes herself to her fatherless children till they go their separate ways or die." [Abu Dawud]

Affection with an orphan

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated ALLAAH's Messenger (Sallallahu Alaihi Wa

Sallam) as saying "If any one strokes an orphan's head, doing so only for ALLAAH's sake, he will have blessings for every hair over which his hand passes; and if anyone treats well an orphan girl or boy under his care, he and I shall be like these two in paradise, putting two of his fingers together. [Ahmad, Tirmizi]

Kindness

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Messenger of ALLAAH said, "Learn enough of your genealogies to show what ties of relationship you should join, for joining ties of relationship is a means of producing love in a family, increasing wealth and prolonging life."

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that a man said, Messenger of ALLAAH (Sallallahu Alaihi Wa Sallam), "I have relatives with whom I try to unite ties of relationship but who sever relations with me, whom I treat kindly but who treat me badly, with whom I am gentle but who are rough to me." He replied, "If you are as you say it is as if you are throwing hot ashes in their mouths (i.e. your kindness towards them is Haram and is like fire in their stomachs) and you will not be without a supporter against them from ALLAAH as long as you do so.

[Muslim]

The Prophet (Sallallahu Alaihi Wa Sallam) was heard as saying, "The actions of people are presented before the Majesty of ALLAAH during the night between Thursday and Friday and ALLAAH does not accept the actions of those who sever ties of relationship. [Al-Adabul Mufrid]

In a *MARFU'* tradition, Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) as saying, "There are three such characteristics that any one who possesses

them, ALLAAH will take account from him with ease and convenience and will admit him in paradise through His mercy, "On being asked as to what are they, he replied, "One who deprives you, and you give him, one who severs ties of relationship from you, and you join them one who oppresses you, and you forgive him. When you will do so then ALLAAH will admit you in paradise." [Al-Adabul Mufrid]

The sayings of the Prophet (Sallallahu Alaihi Wa Sallam) are that good treatment towards near relatives prolongs life and giving charity secretly eases the anger of ALLAAH.

Hadrat 'Abdur Rahman bin 'Auf (Radi Allaahu Ta'ala Anhu) reported that he heard ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) say that ALLAAH who is blessed and exalted has said, "My name is Allah, and my name is 'Rehman' (the Compassionate One). This word has been derived from "Rahm". He who enjoins relationship, I shall be with them but him who severs them I shall cut off." [Abu Dawud]

In the night of 15th of Shaban, almost all are set free (i.e. their sins are forgiven) excepting one who severs ties of relationship; one who is disobedient to his parents, and one who is a habitual drunkard. These are not set free even in that night. [Abu Dawud]

Rights of a neighbour

Hadrat Anas (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's messenger said, "By Him in whose hand my soul is, a man does not believe till he likes for his neighbour what he likes for himself." [Muslim]

According to a tradition, the rights of a neighbour are:

1. He should be visited if he falls ill.

2. His bier should be followed if he dies.
3. He should be given loan, if he so desires.
4. He should be clothed if he has none.
5. He should be congratulated if there is occasion for that.
6. He should be consoled if a calamity befalls him.
7. One should not raise his house higher than that of his neighbour so that he may not be deprived of air, and
8. One should not give trouble to his neighbour by the smoke of his kitchen. [Tabarani]

It has been reported that the Messenger of ALLAAH (Sallallahu Alaihi Wasallam) narrated, "When a Muslim dies and three of his neighbours confirm his godliness then ALLAAH the Almighty says, I accept the testimony of the people according to their knowledge and I forgive whatever I know (about him)." [Musnad Ahmad]

The rights of friend

Hadrat Ibn 'Aun (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "Do not show respect to your friend in a manner which may be unpalatable for him." (Treat people according to their stations)

The rights of a Muslim brother

Security of a Muslim

Hadrat 'Abdullah bin Umar (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) narrated, "A perfect Muslim is one from whose

assault by his tongue and hand, all the Muslims are safe and a true Muhajir (immigrant) is one who abandons every thing forbidden by ALLAAH."

[BukhAri, Muslim]

Separating friends

Hadrat Abdur Rahman bin Ghanm (Radi Allaahu Ta'ala Anhu) and Asma, daughter of Yazid, narrated the Prophet (Sallallahu Alaihi Wa Sallam) as saying, "The best servants of ALLAAH are those who when they are seen cause ALLAAH to be remembered (i.e. their very presence exerts an influence and makes people think of ALLAAH); and the worst servants of ALLAAH are those who go about slandering, who separate friends and seek to distress the upright."

[Ahmad and Baihaqi]

Disappointing friends

Hadrat Ibn 'Abbas (Radi Allaahu Ta'ala Anhu) narrated the Prophet (Sallallahu Alaihi Wa Sallam) as saying, "Don't unnecessarily argue with your brother; do not cut such jokes with him (that hurt him); don't make him a promise which you break. [Tirmizi]

Hadrat Zaid bin Arqam (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "When a man makes a promise to his brother to come to him at an appointed time with the intention of fulfilling it, but is not able to fulfil it and does not come at the appointed time, he is guilty of no sin." (This means that there was some said valid reason for not coming). [Abu Dawud]

Tendering advice

Hadrat Jabir (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "When any one of you seeks an advice from his Muslim brother, he should tender his advice." [Ibn Majah]

Mercy on People

Hadrat Jarir bin 'Abdullah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "ALLAAH does not show mercy to him who does not show mercy to others." [Bukhari, Muslim]

Thinking others low

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "This is enough evil for a man that he regards his brother Muslim as petty (i.e. if he only has this evil, then there is no dearth of evil in him); all the things of such a Muslim are haram (unlawful) for another Muslim, his body, his property and his prestige (i.e. neither it is lawful to injure him physically nor to cause a damage to his property; nor to injure his honour, viz to lay open his shortcomings, to backbite etc). [Muslim]

Seeing a friend

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "If any one visits a person who is ill or visits him even otherwise Allah says you are good and your visiting (your brother) is also good and you have made an abode for yourself in paradise!" [Ibn Majah]

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "A Muslim has six duties towards another Muslim, "When asked what they were he replied:

1. When you meet him salute him:
2. When he invites to you, accept it:
3. When he asks your advice give advice to him:

4. When he sneezes and says Al-Hamdu Lillah (praises ALLAAH) say Yerhamuk - allah (May ALLAAH have mercy on you):
5. When he is ill, visit him; and
6. When he dies go with his Janaza (funeral party).

Severing the ties of relationship

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "It is not allowed to a believer to keep apart from a believer for more than three days. If three days pass he should meet him and give him salutation, and if he replies to it they will both have shared in the reward; but if he does not reply he will bear his sin and the one who gives the salutation will have come forth from the sin of keeping apart." [Abu Dawud]

The right of the honour of a muslim

Hadrat Jabir (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "No Muslim will desert a man who is a Muslim in a place where his respect may be violated and his honour aspersed without ALLAAH most high deserting him in a place where he needs and seeks His help; and no Muslim man will help a man who is a Muslim where his honour may be aspersed and his respect violated without ALLAAH helping him in a place where he needs and seeks His help." [Abu Dawud]

Rights of paths

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam), said "There is no good in the roads except for one who guides people on their way, returns salutations, casts down his eyes, and helps in loading animals." [Mishkat]

The rights of sick

Visiting the sick

Hadrat Abu Said (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said "When you go to visit a sick person express a hope that he will live long. That will not avert anything, but it will comfort him." [Tirmizi]

The Prophet (Sallallahu Alaihi Wa Sallam) is reported to have said, "The best type of visit to the sick is when one gets up and departs soon." [Baihaqi]

The rights of destitutes

Hadrat Anas (Sallallahu Alaihi Wa Sallam) narrated the Prophet (Sallallahu Alaihi Wa Sallam) as saying, "ALLAAH, most high says that He is responsible for the maintenance and sustenance of one who takes upon himself the maintenance of one of My created beings who has no one to look after him." [Khatib]

The rights of animals

The Prophet (Sallallahu Alaihi Wa Sallam) is reported to have said that feeding and watering every living being who is susceptible to hunger and thirst has a reward. [Bukhari, Muslim]

The rights of the ruler and the subjects

Hadrat Ibn Umar (Radi Allaahu Ta'ala Anhu) narrated the Prophet (Sallallahu Alaihi Wa Sallam) as saying, "The Sultan is ALLAAH's shade on the earth to which each one of his servants who is wronged repairs. When he is just he will have a reward, and it is the duty of the common people to be grateful; but when he acts tyrannically, the burden rests on him, and it is the duty of the common people to show endurance.

Hadrat Abu Umamah (Radi Allaahu Ta'ala Anhu) narrated that the Holy Prophet (Sallallahu Alaihi Wa Sallam) said "O Muslims! Do not find faults with your rulers but pray to ALLAAH for their well being for in that lies your own well being. [Tabarani]

Hadrat Abdullah ibn Umar (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "O Muslims! Each of you is a shepherd and every one of you is responsible for his flock. One who is imam (ruler) over the people is a shepherd and is responsible for his flock: a man is a shepherd in charge of the inhabitants of his house-hold and he is responsible for his flock; a woman is a shepherdess in charge of her husband's house and children and she is responsible for them; and a man's slave is a shepherd in charge of his master's property and he is responsible for it. So each of you is a shepherd and each of you is responsible for his flock.

[Bukhari, Muslim]

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "O Muslims, if your rulers are benign and your moneyed people are generous and the basis of your transactions is mutual consultation, then your remaining on the surface of the earth is better than your going into its belly. But if your rulers are miserly and the settlement of your transactions, depends on the advice of women, then it is better for you to get into the belly of the earth than to remain on it.' [Tirmizi]

Hadrat Abdullah Ibn Umar (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "Hearing and obeying are the duty of a Muslim both regarding what he likes and what he dislikes, as long as he is not commanded to perform an act of disobedience to ALLAAH, in which case he must neither hear nor obey." [Bukhari, Muslim]

Hadrat Ali (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "No obedience is to be given in the case of an act of disobedience to ALLAAH; obedience is to be given only regarding what is reputable." [Bukhari, Muslim]

Hadrat Umm -e- Salma (Radi Allaahu Ta'ala Anha) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said "Some such persons will be appointed over you as your rulers, who will do good deeds as well as bad deeds so he who expresses disapproval is guiltless and he who feels disapproval is safe, but he who is pleased and follows them will bear a share in his guilt." His hearers interrupted, "Shall we not fight with them?" He replied, "No, as long as they offer prayers: no, as long as they offer prayers. [Mishkat]

Hadrat Wail bin Hujr (Radi Allaahu Ta'ala Anhu) narrated that Salma bin Yazid (Radi Allaahu Ta'ala Anha) questioned ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) saying, "O Prophet of ALLAAH (Sallallahu Alaihi Wa Sallam), tell us what you command us to do if such rulers thrust themselves upon us who demand of us what is due to them and refuse us what is due to us." He replied, "Listen and obey for they are responsible for what has been laid on them and you for what has been laid on you." [Muslim]

Hadrat Talha bin Ubaidullah (Radi Allaahu Ta'ala Anhu) narrated that the Messenger of ALLAAH (Sallallahu Alaihi Wa Sallam) said, "The prayer of a tyrant ruler is not answered." In another tradition from Abu Hurairah (Radi Allaahu Ta'ala Anhu) it has been reported that the Prophet (Sallallahu Alaihi Wa Sallam) said, "One of the three persons whose kalimah is not accepted is the ruler who oppresses his subjects."

Hadrat Maqil bin Yasar (Radi Allaahu Ta'ala Anhu) narrated that he heard ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) say, "Any governor in charge of Muslim subjects who dies while acting

dishonestly towards them will be excluded by ALLAAH from paradise."

Hadrat Aishah (Radi Allaahu Ta'ala Anha) narrated that she heard ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) as saying, "O ALLAAH, cause distress to him who has any charge over my people and causes them distress, and be gentle to him who has any charge over my people and is gentle to them."
[Muslim, Mishkat]

Arbitration

Hadrat Ali (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) When two men bring a case before you, do not decide in favour of the first till you hear what the other has to say, for it is best that you should have a clear idea for the best decision. [Abu Dawud]

The rights of servants

Hadrat Abu Zarr (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "ALLAAH has put your brethren under your authority, so he who has his brother put under his authority by ALLAAH must feed him from what he eats, clothe him from what he wears, and not impose on him work which is too much for him, but if he does so he must help him with it." [Bukhari, Muslim]

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "When any one's servant prepares his food and brings it to him after being near its heat and smoke, he should make him sit down with him and eat; but if the company is large and the food is small in quantity he should put one or two mouthfuls of it in his hand. [Muslim]

Earning Livelihood

Value of the wealth

Hadrat Anas (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said "Whoever does not like wealth has no virtue in him, by his means of wealth one is able meet the rights of his kinsfolk and to repay the trust and because of this one becomes independent of others." [Baihaqi]

Contentment

The Messenger of ALLAAH (Sallallahu Alaihi Wa Sallam) narrated, "ALLAAH test's His servants by means of what he bestows on them. If they are content with their lot then He bestowes on them more; and if they are not satisfied then he does not increase their livelihood. [Musnad Ahmad]

Hadrat Ali (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "Whoever is content with his small livelihood, ALLAAH gets pleased with his small effort." [Baihaqi]

Hadrat Aus (Radi Allaahu Ta'ala Anhu) said that the Holy Prophet (Sallallahu Alaihi Wa Sallam) said: "He who is successful in a job, should not leave it." [Baihaqi]

Truthfulness in business transactions

Hadrat Muaz (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "The best profession is of the tradesmen who, speak the truth; do not misappropriate things placed in their trust, fulfil their promises, do not cry up the wares which they sell; do not delay in payment of the price when they buy any thing; and are not harsh with their debtors. [Baihaqi]

Efforts for earning lawful livelihood

Hadrat Ali (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said:

"ALLAAH is pleased when He sees His servants toiling and struggling in search of lawful livelihood."

Providing maintenance of parents and children

Hadrat Anas (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "Whoever remains busy in the struggle for earning livelihood for his old parents, is in the path of ALLAAH and whoever toils for earning livelihood for his minor children, he also is in the path of ALLAAH; and whoever works hard for earning livelihood for his own self, so that he does not have to beg from others he also is in the path of ALLAAH. [Bukhari, Muslim]

Unlawful Income

Hadrat Jabir (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "Flesh which has grown out of what is unlawful will not enter paradise, but hell is more fitting for all flesh which has grown out of what is unlawful." [Ahmad, Darimi]

Earning with one's own hand

Hadrat Aishah (Radi Allaahu Ta'ala Anha) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "The best of things that you eat are those that you earn from your own hands and the earning of your children are also lawful for you."

Lawful earnings

Hadrat 'Abdullah bin Mas'ud (Radi Allaahu Ta'ala Anha) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "Trying to earn a lawful livelihood is an obligatory duty in addition to the specified obligatory duties. [Baihaqi]

Time for earning livelihood

The Messenger of ALLAAH (Sallallahu Alaihi Wa Sallam) narrated to have said, "Set out for seeking daily bread and earning lawful livelihood early in the morning for that is the hour of blessing and abundance."

Gentleness in business transactions

Hadrat Jabir (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "May ALLAAH show mercy to a man who is kindly when he sells, when he buys, and when he makes a claim.!" [Bukhari]

Good qualities of a business man

Hadrat Abu Umama (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) said, "If a businessman has three characteristics, his earnings will be pleasant and lawful:

1. When he purchases (a thing) he does not cry (it) down;
2. When he sells (a thing) he does not cry (it) up and in the sale does not suppress its defects from the buyer, and
3. He does not resort to (false) swearing during that (transaction). [Isbahani]

Hadrat Abdullah Ibn 'Umar (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's messenger said, "Give the labour his wages before his sweat dries." [Ibn Majah]

Destined Sustenance

Hadrat Huzaifah (Radi Allaahu Ta'ala Anhu) narrated

that the Messenger of ALLAAH said, "ALLAAH has revealed to me that no one dies until he has received the sustenance destined for him even though it may reach him late. As such guard yourself from disobedience to ALLAAH, and do not outstep the limits of moderation in seeking your livelihood and in case of delay do not try to seek it by unlawful means, for the sustenance that ALLAAH (Subhanahu Wata'la) provides can only be got by obedience.

[Bazari]

Mutual respect

Hadrat Jabir (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "ALLAAH shows mercy to a man who is kindly when he sells, when he buys, and when he demands back a debt." [Bukhari]

Gentleness in business dealings

Hadrat 'Ubaid bin Rifaa (Radi Allaahu Ta'ala Anhu) narrated on the authority of his father Hadrat Rifaa (Radi Allaahu Ta'ala Anhu) that the Messenger of ALLAAH (Sallallahu Alaihi Wa Sallam) said, "On the day of resurrection the merchants will be raised up as evil doers, except those who fear ALLAAH, are honest and speak the truth. [Tirmizi, Ibn Majah]

Hadrat Abu Said al-Khudri (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said. The truthful and trusty merchant is associated with the Prophets, the upright, and the martyrs."

[Tirmizi]

Measuring and weighing

Hadrat Ibn Abbas (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, to those entrusted with measuring and weighing: "In

your hands are two things that have led previous nations to annihilation." (i.e., due to less weighing and measuring guard yourself against these). [Tirmizi]

Hoarding

Hadrat 'Umar (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "He who brings goods for sale is blessed with good fortune, but he who keeps them till the price rises is cursed." [Ibn Majah, Mishkat]

Sadqah for wealth

The Prophet (Sallallahu Alaihi Wa Sallam) is reported to have said, "O traders! in selling goods you often indulge so in unprofitable speech and false swearing you should give some Sadaqah from your articles of trade."

Loan

Leniency with debtors

Hadrat Aishah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "If any one in my Ummah falls in debt and in spite of his best efforts is unable to discharge it, before he dies I will be his supporter."

Hadrat Abu Qatada (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "If anyone would like ALLAAH to save him from the anxieties of the day of resurrection, he should grant a respite to one who is in difficult circumstances, or remit his debt." [Muslim]

The curse of debt

Hadrat 'Abdullah Ibn Jahsh (Radi Allaahu Ta'ala Anhu) narrated (in a long tradition) that the Prophet (Sallallahu Alaihi Wa Sallam) said about debt (i.e. the dues of one person against another person) "By Him in whose possession my life is if some one is martyred, then comes to life again then is martyred then comes to life again then is martyred again (for the third time) and he owes something to someone, he will not enter paradise till his debt is paid."

NIYAH (intention) to pay a debt

The Prophet (Sallallahu Alaihi Wa Sallam) is reported to have said. "On the day of resurrection, ALLAAH (Subhanahu Wata'la) will discharge the debt of a man on his behalf who has incurred it and had the intention to pay it." And one who after incurring a debt has no intention to discharge it and dies in such a condition, then ALLAAH will tell him on the day of resurrection. "O my servant perhaps you thought that I will not realise from you the right of another of my servants." Then some of his (debtor) good deeds will be transferred to the creditor and if the debtor has no good deeds, then some of the sins of the creditor will be transferred to the debtor. [Tabarani, Hakam]

The bane of debt

The Prophet (Sallallahu Alaihi Wa Sallam) is reported to have said, "O Muslims! Avoid incurring debt for it leads to concern and anxiety at night and humiliation and disgrace in the day." [Baihaqi]

Seeking Refuge from debt

The Prophet (Sallallahu Alaihi Wa Sallam) is reported to have said, "It is better for every one of you to wear old and torn out clothes than to incur a debt and not

having resource to pay it back."

[Musnad Imam Ahmad]

It has been reported from the Holy Prophet (Sallallahu Alaihi Wa Sallam) that he said, "O Muslim ! Seek refuge in ALLAAH from want, poverty and disgrace

[Nasai, Hakam]

Dua (supplication) for discharging debt

Hadrat Anas (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) told Hadrat Muaz bin Jabal (Radi Allaahu Ta'ala Anhu) that: "Should I not teach you a dua (supplication) whereby ALLAAH will discharge any debt if it be equal to a mountain? 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 يَا رَحْمَانَ الدُّنْيَا وَالْآخِرَةِ
وَرَحِيمَهُمَا تُعْطِيهِمَا مَنْ تَشَاءُ وَتَنْعِيهِمَا مَنْ تَشَاءُ
ارْحَمْنِي رَحْمَةً تُغْنِيَنِي بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ ط

O ALLAAH ! Owner of sovereignty! Thou givest sovereignty unto whom Thou wilt, and Thou withdrawest sovereignty from whom thou wilt. Thou exaltest whom Thou wilt and Thou abasest whom Thou wilt, in Thy hand is the good. Lo! Thou art able to do all things. [111/26]

O most compassionate and merciful in this world and the hereafter, Thou bestowest the two upon whom Thou pleaseth and withhold the two from whom thou pleaseth. Be merciful to me and make me able to dispense with all but thee. [Tabarani]

Sawab (Reward) for advancing loans

It has been reported that the Prophet (Sallallahu Alaihi Wa Sallam) said, "On the night of the Miraj (the ascent) I saw it inscribed on the gate of heaven, the reward for khairat (charity) is ten times while the reward for advancing loans is eighteen times." [Bahishti Zewar]

Respite to debtors

Iman bin Husain (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "When any one has something due to him from another he will be credited with sadaqa for every day he allows the other to postpone payment. [Mishkat]

Unlawfulness of Usury

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "Usury has seventy parts or Sinful aspects the least important being that of adultery with his mother." [Mishkat]

Precaution against acceptance of gift from a debtor

Hadrat Anas (Radi Allaahu Ta'ala Anhu) narrated that the Prophet (Sallallahu Alaihi Wa Sallam) said, "When a man makes a loan to another he must not accept a present."

Transactions about usury

Hadrat Jabir (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) cursed the one who accepted usury, the one who paid it, the one who recorded it and the two witness to it, saying they were all alike. [Muslim]

Bane of usury

Hadrat Abu Hurairah (Radi Allaahu Ta'ala Anhu) narrated ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) as saying, "A time is certainly coming to mankind when only the receiver of usury will remain and if he does not receive it some of its vapour (or alternatively, its dust) will reach him."

[Abu Dawud, Nasa]

Unlawfulness of Rishwat (bribe)

Hadrat Abdullah bin Amr (Radi Allaahu Ta'ala Anhu) narrated that ALLAAH's Messenger (Sallallahu Alaihi Wa Sallam) cursed the one who bribes and the one who takes bribes. Abu Dawud and Ibn Majah transmitted it. Tirmizi transmitted it on the authority of Abdullah bin Amr and on that of Abu Hurairah (Radi Allaahu Ta'ala Anhu) Ahmad and Baihaqi transmitted it on the authority of Sauban (Radi Allaahu Ta'ala Anhu) who added that the "Raish" is the accursed go between regarding a bribe. [Ahmad, Baihaqi]

Hell for those indulging in bribery

It appears in a tradition that the one who offers bribe and the one who accepts it, both will be thrown into hell fire. [Tabarani]

Note: An exception can be made where one cannot save himself from the oppression of a tyrant except by giving bribe. In such cases too, giving bribe is considered permissible (with mental reservation but accepting it is not permissible even in such a case).

[Hayat -ul- Muslimeen]

