



# PROPHETIC GUIDANCE ON DEBT INCURRENCE (AL-ISTIQRĀD) IN AL-ṢAḤĪḤAYN

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## Abstract

Debt is sometimes viewed unfavourably in religious contexts, primarily due to the cautions, admonitions, and potential repercussions that accompany it. However, historical records reveal that the Prophet Muhammad (PBUH) and his Companions engaged in debt transactions under certain circumstances. This study aims to explore Prophetic guidance on managing debt incurrence (*al-Istiqrād*), drawing from authentic Hadith sources, primarily *Ṣaḥīḥ al-Bukhārī* and *Ṣaḥīḥ Muslim*. Through a content analysis of these hadith collections, this research identifies and examines thematic analysis related to debt incurrence and proposes four guiding principles observed in Prophetic debt practices: the permissibility of credit transactions, the allowance of borrowing from non-Muslims, the provision of collateral as a guarantee for repayment, and a general discouragement of debt incurrence. These principles, grounded in Prophetic tradition, offer a nuanced perspective on debt, suggesting both ethical guidelines and practical considerations for financial transactions within an Islamic framework.

**Keywords:** Debt incurrence, *al-Istiqrād*, Prophetic guidance, *Ṣaḥīḥ al-Bukhārī*, *Ṣaḥīḥ Muslim*.

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## INTRODUCTION

Debt accumulation has become prevalent in our day-to-day lives. Practically, almost every household would inevitably be in debt of some kind, depending on the financial needs and capabilities of the individuals.<sup>1</sup> In general, Islam approves of lending and borrowing, which can be considered essential human activities, on condition that they are based on real needs and do not lead to negative consequences.<sup>2</sup>

However, debt incurrence appears to have a negative stigma from the religious perspective due to its warning, intimidation, and repercussions, yet the Prophet PBUH and the Companions themselves took upon debts<sup>3</sup> at one point or another. The history of debt during the time of the Prophet PBUH has been recorded in canonical books of ḥadīth, which reveals that the Prophet PBUH himself at one point was unable to fulfil his needs which required him to borrow from others.<sup>4</sup>

The guidelines on financial transactions have been provided in the longest verse in the Qur'ān, in Sūrah al-Baqarah, verse 282,<sup>5</sup> which emphasizes the importance of writing and keeping records of debts, as well as the requirement to have witnesses to preserve the ultimate goals of the Sharī'ah (*Maqāṣid al-Sharī'ah*), which are safeguarding wealth (*maqṣad ḥifz al-māl*) and safeguarding the religion (*maqṣad*

<sup>1</sup> Khazanah Research Institute, *The State of Households*, (2014): 22-27.

<sup>2</sup> Nor Aini Ali, Nor 'Azzah Kamri & Suhaili Sarif, "Relationship between Debtor and Creditor from the Hadith Perspective", *al-Bayān- Journal of Qur'ān and Ḥadīth Studies*, Vol. 15, (2017): 90-114.

<sup>3</sup> Ibn Baṭṭāl Abū al-Ḥasan 'Alī, *Syarḥ Ṣaḥīḥ al-Bukhārī*, (Riyadh: Maktabah al-Rusyd, 2003), Vol. 6: 512.

<sup>4</sup> Ibn Baṭṭāl, *Syarḥ Ṣaḥīḥ al-Bukhārī*, Vol. 6: 512.

<sup>5</sup> Abū al-Fidā' Ismā'īl bin 'Umar bin Kathīr, *Tafsīr al-Qur'ān al-'Aẓīm*, (Dār Ṭayyibah li-Nasyr wa al-Tawzī, 1999), Vol. 1: 721.

*ḥifz al-dīn*).<sup>6</sup> The written contract is required in any loan transactions involving two parties for a stated term, to prevent any subsequent false claims made by either party.<sup>7</sup>

Besides referring to the numerous guidelines mentioned in the Qur'ān, there are many ḥadīths of the Prophet PBUH that can be referred to, for instance, as narrated by Abū Hurayrah, the Prophet PBUH said that:

«لَوْ كَانَ لِي مِثْلُ أُحُدٍ ذَهَبًا مَا يَسُرُّنِي أَنْ لَا يَمُرَّ عَلَيَّ ثَلَاثُ، وَعِنْدِي مِنْهُ شَيْءٌ إِلَّا شَيْءٌ أُزِيدُهُ  
لِدِينٍ»

"If I had gold equal to the mountain of Uhud, it would not please me that it should remain with me for more than three days, except an amount which I would keep for repaying debts."<sup>8</sup>

This narration clearly portrays that the Prophet PBUH had no desire for material possessions such as gold and silver,<sup>9</sup> let alone any desire to gain wealth and become rich. Another crucial point that can be inferred from the aforementioned narration is the intention and effort in repaying the debt.<sup>10</sup> Al-‘Aynī has explained that the phrase “I would keep for repaying debts” indicates the urge on borrowers to repay their debts without delay.<sup>11</sup> Ibn al-Munīr also states that if the Prophet PBUH had enough money, he would not postpone the debt payment at all.<sup>12</sup>

Numerous matters and issues pertaining to debt are addressed in the Hadith literature, including the incurrance of debt. This paper specifically examines Hadiths on this topic primarily from the *Ṣaḥīḥayn* (*Ṣaḥīḥ al-Bukhārī and Ṣaḥīḥ Muslim*), providing insights into the Prophetic guidance on debt incurrance (*al-Istiqrād*).

#### Book Chapters on al-Istiqrād in the Ṣaḥīḥayn

In total, 22 ḥadīths related to this theme are found in the *Ṣaḥīḥayn*; 15 ḥadīths have been recorded in *Ṣaḥīḥ al-Bukhārī* and the other seven ḥadīths have been recorded in *Ṣaḥīḥ Muslim*. This is indicated in the table below:

Table 1: Total Ḥadīths Related to *al-Istiqrād* in the *Ṣaḥīḥayn*

No.	Books of Ḥadīth	Book (Kitāb)	Chapter (Bāb)	Total
1	Ṣaḥīḥ al-Bukhārī	<i>al-Buyū‘</i>	<i>Shirā‘ al-Nabī SAW bi al-Nasī‘ah</i>	2
2	Ṣaḥīḥ al-Bukhārī	<i>al-Salam</i>	<i>Al-Rahn fī al-Salam</i>	1
3	Ṣaḥīḥ al-Bukhārī	<i>al-Istiqrād</i>	<i>Man Ishtara bi al-Dayn wa laysa ‘indahū Thamanuhu aw laysa bi Ḥaḍratihī</i>	2
4	Ṣaḥīḥ al-Bukhārī	<i>al-Istiqrād</i>	<i>Man Ista‘ādha min al-Dayn</i>	1

<sup>6</sup> Abū ‘Abdullāh Muḥammad bin Aḥmad al-Ansārī, *al-Jāmi‘ li-Aḥkām al-Qur’ān*, (Qāhirah: Dār al-Kutub al-Miṣriyyah, 1964), Vol. 3: 376.

<sup>7</sup> Ahmad Mushtaq, *Business Ethics in Islam*, (Islamabad: The International Institute of Islamic Thought, 1995), 89.

<sup>8</sup> Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Chapters on Repayment of Debts, Vol. 3, Hadith No. 2389: 116.

<sup>9</sup> Badr al-Dīn Abū Muḥammad Maḥmūd bin Aḥmad al-‘Aynī, *Umdah al-Qārī fī Syarḥ Ṣaḥīḥ al-Bukhārī*, (Beirut: Dār Iḥya’ al-Turath al-‘Arabiy, n.d.) Vol. 12: 229.

<sup>10</sup> Benaouda Bensaid, Fadila Grine, Mohd Roslan Mohd Nor & Mohd Yakub Zulkifli Mohd Yusof, “Enduring Financial Debt: An Islamic Perspective”, *Middle-East Journal of Scientific Research* 13, No. 2, (2013): 162-170, <https://doi.org/10.5829/idosi.mejsr.2013.13.2.1790>.

<sup>11</sup> Al-‘Aynī, *Umdah al-Qārī fī Syarḥ Ṣaḥīḥ al-Bukhārī*, Vol. 12: 229.

<sup>12</sup> Aḥmad bin ‘Alī bin Ḥajar al-‘Asqalānī, *Fath al-Bārī Syarḥ Ṣaḥīḥ al-Bukhārī*, (Beirut: Dār al-Ma‘rifah, 1379), Vol. 5: 53.

5	Ṣaḥīḥ al-Bukhārī	<i>al-Istiqrāḍ</i>	<i>Al-Ṣalāh 'alā Man Taraka Daynan</i>	2
6	Ṣaḥīḥ al-Bukhārī	<i>al-Da'awāt</i>	<i>Al-Ta'awwudh min al-Ma'thami wa al-Maghrami</i>	1
7	Ṣaḥīḥ al-Bukhārī	<i>al-Da'awāt</i>	<i>Al-Ta'awwudh min Ghalabat al-Rijāl</i>	1
8	Ṣaḥīḥ al-Bukhārī	<i>al-Da'awāt</i>	<i>Al-Isti'ādḥah min al-Jubni wa al-Kasal</i>	1
9	Ṣaḥīḥ al-Bukhārī	<i>al-Ḥawālāt</i>	<i>In Aḥāla Dayn al-Mayyit 'alā Rajulin Jāza</i>	1
10	Ṣaḥīḥ al-Bukhārī	<i>al-Kafālah</i>	<i>Man Takaffala 'an Mayyitin Daynan fa laysa lahu an Yurji 'a</i>	1
11	Ṣaḥīḥ al-Bukhārī	<i>al-Kafālah</i>	<i>Al-Dayn</i>	1
12	Ṣaḥīḥ al-Bukhārī	<i>al-Shurūṭ</i>	<i>Al-Shurūṭ fī al-Qarḍ</i>	1
13	Ṣaḥīḥ Muslim	<i>al-Musāqāh</i>	<i>Al-Rahn wa Jawāzihi fī al-Ḥaḍari wa al-Safari</i>	1
14	Ṣaḥīḥ Muslim	<i>al-Dhikr</i>	<i>Mā Yaquḥ 'inda al-Nawm</i>	1
15	Ṣaḥīḥ Muslim	<i>al-Dhikr</i>	<i>Al-Ta'awwudh min Sharr al-Fitan wa Ghayrihā</i>	1
16	Ṣaḥīḥ Muslim	<i>al-Imārah</i>	<i>Man Qutila fī Sabīlillāh Kuffirat Khaṭāyāhu illā al-Dayn</i>	2
17	Ṣaḥīḥ Muslim	<i>al-Zakāh</i>	<i>Man Tuḥillu lahu al-Mas'alah</i>	1
18	Ṣaḥīḥ Muslim	<i>al-Masājid wa Mawāḍi' al-Ṣalāh</i>	<i>Mā Yusta'ādḥ Minhu fī Ṣalāh</i>	1
			<b>TOTAL</b>	<b>22</b>

According to the analysis of the listed ḥadīths' chapters, four principles of Prophetic debt incurrence can be deduced, which are: the permissibility of credit transactions, the permissibility to borrow from non-Muslims, providing collateral as a guarantee for debt repayment, and the discouragement of debt incurrence.

### The Permissibility of Credit Transactions

#### Ḥadīth 1

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ، عَنْ رَسُولِ اللَّهِ ﷺ: أَنَّهُ ذَكَرَ رَجُلًا سَأَلَ بَعْضَ بَنِي إِسْرَائِيلَ أَنْ يُسَلِّمَهُ أَلْفَ دِينَارٍ، فَدَفَعَهَا إِلَيْهِ إِلَى أَجَلٍ مُسَمًّى.

It was narrated by Abū Hurayrah R.A.: Allah's Messenger (PBUH) mentioned a person who asked an Israeli man to lend him one-thousand Dinars, and the Israeli lent him the sum for a certain fixed period.<sup>13</sup>

<sup>13</sup> The hadith narrated by Abū Hurayrah. al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Conditions, The Chapters on Conditions in Loans, Vol. 3, Hadith No. 2734: 198.

The lengthy version of this ḥadīth has been recorded in Ṣaḥīḥ al-Bukhārī, *Kitāb al-Kafālah, Bāb al-Kafālah fī al-Qarḍ wa al-Duyūn bi al-Abdān wa Ghayrihā*, Ḥadīth No. 2290. Apart from that, al-Bukhārī also mentioned this ḥadīth repeatedly in the other chapters, which are:

Ṣaḥīḥ al-Bukhārī, *Kitāb al-Istiqrāḍ, Bāb Idhā Aqrāḍahu ilā Ajal Musammā aw Ajjalahu fī al-Bay‘*, Ḥadīth No. 2404.

Ṣaḥīḥ al-Bukhārī, *Kitāb al-Zakāh, Bāb Mā Yustakhraju min al-Baḥr*, Ḥadīth No. 1498.

## Ḥadīth 2

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُمَا قَالَ: عَزَوْتُ مَعَ النَّبِيِّ ﷺ قَالَ: «كَيْفَ تَرَى بَعِيرَكَ أَتَبِيعُهُ؟»  
قُلْتُ: نَعَمْ، فَبِعْتُهُ إِيَّاهُ، فَلَمَّا قَدِمَ الْمَدِينَةَ، عَدَوْتُ إِلَيْهِ بِالْبَعِيرِ، فَأَعْطَانِي ثَمَنَهُ.

It was narrated by Jābir ibn ‘Abdillāh R.A.: While I was in the company of the Prophet (PBUH) in one of his wars, He asked, "What is wrong with your camel? Will you sell it?" I replied in the affirmative and sold it to him. When He reached Medina, I took the camel to him in the morning, and He paid me its price.<sup>14</sup>

## Ḥadīth 3

عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا: "أَنَّ النَّبِيَّ ﷺ اشْتَرَى طَعَامًا مِنْ يَهُودِيٍّ إِلَى أَجَلٍ، وَرَهْنَهُ دِرْعًا مِنْ حَدِيدٍ".

From ‘Ā’ishah R.A.: "The Prophet PBUH bought some foodstuff on credit from a Jew and mortgaged an iron armour to him."<sup>15</sup>

This ḥadīth has also been mentioned in:

Ṣaḥīḥ al-Bukhārī, *Kitāb al-Salam, Bāb al-Rahn fī al-Salam*, Ḥadīth No. 2252.

Ṣaḥīḥ al-Bukhārī, *Kitāb al-Buyū‘, Bāb Shirā’ al-Nabī SAW bi al-Nasī’ah*, Ḥadīth No. 2068.

Ṣaḥīḥ Muslim, *Kitāb al-Musāqāh, Bāb al-Rahn wa Jawāzihi fī al-Ḥaḍari wa al-Safari*, Ḥadīth No. 1603.

## DISCUSSION

The legality of credit transactions can be extracted from the mentioned ḥadīths, which are reflected by the words and actions of the Prophet PBUH. From Ḥadīth 1, it can be inferred that the Prophet PBUH approved the practice of borrowing and lending for a specified period, as it is verbally mentioned in the ḥadīth. Al-Bukhārī in his Ṣaḥīḥ has also placed these two ḥadīths (Ḥadīth 2 and Ḥadīth 3) in the same sub-chapter, namely “Whoever Buys a Thing on Credit” which indicates the permissibility to borrow from others based on the action of the Prophet PBUH who delayed the payment of his purchase of Jābir’s camel and during the purchase of food on credit from a Jew.<sup>16</sup>

Apart from that, debt incurrence is permissible for those who are in need of something essential but cannot afford to purchase it due to financial difficulties which forced them to borrow, as Ibn Ḥajar cited from Ibn al-Munayyir<sup>17</sup>; it is permissible for the needy to borrow, but Muslims are not encouraged to borrow without necessity.<sup>18</sup> Also, as narrated by Anas bin Mālik, the Prophet PBUH said:

<sup>14</sup> The hadith narrated by Jābir. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Loans, The Chapters on Whoever Buys a Thing on Credit, Vol. 3, Hadīth No. 2385: 115.

<sup>15</sup> The hadith narrated by al-‘A’ishah. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Loans, The Chapters on Whoever Buys a Thing on Credit, Vol. 3, Hadith No. 2386: 115.

<sup>16</sup> Aḥmad bin ‘Alī bin Ḥajar al-‘Asqalānī, *Fath al-Bārī Bi Sharḥ Ṣaḥīḥ al-Bukhārī*, (Beirut: Dār al-Ma‘rifah, 1379), Vol. 5: 53.

<sup>17</sup> Aḥmad ibn Muḥammad ibn al-Munayyir, (d. 683/1284).

<sup>18</sup> Ibn Ḥajar al-‘Asqalānī, *Fath al-Bārī Bi Sharḥ Ṣaḥīḥ al-Bukhārī*, Vol. 5: 53.

«وَالْمُسْتَقْرِضُ لَا يَسْتَقْرِضُ إِلَّا مِنْ حَاجَةٍ»

“The one who asks for a loan does so only because he is in need.”<sup>19</sup>

## The Permissibility to Borrow from Non-Muslims

### Ḥadīth 1

عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا: "أَنَّ النَّبِيَّ ﷺ اشْتَرَى طَعَامًا مِنْ يَهُودِيٍّ إِلَى أَجَلٍ، وَرَهْنَهُ دِرْعًا مِنْ حَدِيدٍ"

From ‘Ā’ishah R.A.: "The Prophet PBUH bought some foodstuff on credit from a Jew and mortgaged an iron armour to him."<sup>20</sup>

## DISCUSSION

Being a man full of wisdom with actions solely guided by Allah SWT, every single action of the Prophet PBUH can be analysed and reflected upon. Referring to his way of choosing the creditors, the Prophet PBUH was inclined to borrow from the Jews, compared to borrowing from the Companions.<sup>21</sup> The Prophet PBUH did not act hastily, he would consider the creditor’s situation and background first, and examine its repercussions in the future. According to Islamic scholars, there are three reasons why the Prophet PBUH was inclined to borrow from non-Muslims.

First, the Prophet PBUH decided to borrow from non-Muslims to indicate that it is permissible to make transactions with them. Second, the Prophet PBUH rarely borrowed from his Companions due to the financial conditions of the Companions themselves. Some of the Companions of the Prophet PBUH only had enough food for their daily needs during that time. Third – and lastly, the Prophet PBUH was afraid that his debts would be waived off by the Companions, as a sign of respect to the Prophet PBUH as the Messenger of Allah. All these despite struggling with their own hardships and difficulties while living in poverty. Hence, this action of the Prophet PBUH was not meant to prevent borrowing from his Companions, but to avoid troubling and burdening them as the Prophet PBUH may not be able to pay the debt instantly.<sup>22</sup>

It can be concluded that the Prophet PBUH would rather choose to borrow from someone rich and wealthy and avoid borrowing from someone poor or in financial difficulty.

## Providing Collateral as a Guarantee for Debt Repayment

### Ḥadīth 1

حَدَّثَنَا الْأَعْمَشُ قَالَ: تَدَاكَرْنَا عِنْدَ إِبْرَاهِيمَ الرَّهْنِ فِي السَّلْفِ، فَقَالَ: حَدَّثَنِي الْأَسْوَدُ، عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا: أَنَّ النَّبِيَّ ﷺ اشْتَرَى مِنْ يَهُودِيٍّ طَعَامًا إِلَى أَجَلٍ مَعْلُومٍ، وَأَرْهَنَ مِنْهُ دِرْعًا مِنْ حَدِيدٍ.

<sup>19</sup> Abi ‘Abdullah Muḥammad bin Yazīd al-Qazwīnī Ibn Mājah, *Sunan Ibn Mājah*, (Riyād: Maktabah al-Ma‘ārif li al-Nasr wa al-Tawzi’, 1997), The Book of Charity, The Chapter of Lending, Vol. 2, Hadith No. 2431: 812. Grade of ḥadīth: ḍa‘īf.

<sup>20</sup> The hadith narrated by al-A‘mash. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Loans, The Chapters on Whoever Buys a Thing on Credit, Vol. 3, Hadith No. 2386: 115.

<sup>21</sup> Ibn Ḥajar al-‘Asqalānī, *Fath al-Bārī Bi Sharḥ Ṣaḥīḥ al-Bukhārī*, Vol. 5: 57.

<sup>22</sup> Ibn Ḥajar al-‘Asqalānī, *Fath al-Bārī Bi Sharḥ Ṣaḥīḥ al-Bukhārī*, Vol. 5: 57.

It was narrated by al-A'mash, he said: We argued at Ibrahim's place about mortgaging in Salam. He said, "Ā'ishah said: 'The Prophet (PBUH) bought some foodstuff from a Jew on credit and the payment was to be made by a definite period, and he mortgaged his iron armour to him.'<sup>23</sup>

## Ḥadīth 2

عَنْ أَنَسٍ، أَنَّهُ مَشَى إِلَى النَّبِيِّ ﷺ بِخُبْزِ شَعِيرٍ، وَإِهَالَةٍ سَنَحَةٍ، وَلَقَدْ رَهَنَ النَّبِيُّ ﷺ دِرْعًا لَهُ بِالْمَدِينَةِ عِنْدَ يَهُودِيٍّ، وَأَخَذَ مِنْهُ شَعِيرًا لِأَهْلِهِ، وَلَقَدْ سَمِعْتُهُ يَقُولُ "مَا أَمْسَى عِنْدَ آلِ مُحَمَّدٍ ﷺ صَاعٌ بُرٍّ وَلَا صَاعٌ حَبٍّ، وَإِنَّ عِنْدَهُ لَتَسْعَ نِسْوَةٌ".

It was narrated by Anas; he went to the Prophet (PBUH) with barley bread having some dissolved fat on it. The Prophet (PBUH) had mortgaged his armour to a Jew in Medina and took from him some barley for his family. Anas heard him saying, "The household of Muḥammad did not possess even a single *ṣā'a* of wheat or food grains for the evening meal, although he has nine wives to look after."<sup>24</sup>

## DISCUSSION

A thorough analysis of the ḥadīths related to debt has found that the Prophet PBUH frequently provided collateral to the creditor when he wanted to borrow something. It can be seen from the ḥadīths mentioned earlier, for example, the Prophet PBUH mortgaged his iron armour to a Jew in exchange for some food and gave 100 armours to Ṣafwān bin Umayyah as a guarantee for the war weapons.

The practice of giving something as collateral for the debt taken indicates that the Prophet PBUH was financially prepared before he borrowed.<sup>25</sup> It also proves the intention and efforts of the Prophet PBUH to repay the debt from the beginning, as it is one of the responsibilities of the debtor to the creditor.<sup>26</sup> Also, the collateral serves as a guarantee that the debt will be paid off eventually, even if the debtor dies before he manages to repay the debt or is somehow unable to repay it. Thus, the collateral should be enough to cover the debt incurred, as it has been narrated that Ibn 'Abbās said:

تُوِّي رَسُولُ اللَّهِ ﷺ وَدِرْعُهُ مَرْهُونَةٌ عِنْدَ يَهُودِيٍّ بِثَلَاثِينَ صَاعًا مِنْ شَعِيرٍ لِأَهْلِهِ

The Messenger of Allah died when his shield was in pledge with a Jew for thirty *Sa's* of barley for his family.<sup>27</sup>

It was once mentioned that Abū Bakr went to meet a Jew after the demise of the Prophet PBUH to pay the debt on behalf of the Prophet PBUH, but the Jew said that the mortgage's value was more than enough compared to the debt's value.<sup>28</sup>

<sup>23</sup> The hadith narrated by al-A'mash. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Loans, The Chapters on Whoever Buys a Thing on Credit, Vol. 3, Hadith No. 2386: 115.

<sup>24</sup> The hadith narrated by Anas ibn Mālik. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Sales and Trade, The Chapters on the Prophet PBUH Purchased Foodgrains on Credit, Vol. 3, Hadith No. 2069: 56.

<sup>25</sup> Izzuddin Abdul Aziz and Ahmad Azrin Adnan, "Fenomena Keberhutangan di Zaman Rasulullah," *Ulwan's Journal Jilid 1* (2017): 143–77.

<sup>26</sup> Nor Aini Ali, Nor Azzah Kamri, & Suhaili Sarif, "Hubungan Penghutang dan Pemiutang Menurut Perspektif Hadith," *AlBayan* 15, no. 1 (2017): 90–114, <https://doi.org/10.1163/22321969-12340047>.

<sup>27</sup> Al-Nasā'ī, *Sunan al-Nasā'ī*, The Book of Financial Transactions, The Chapter of When the Two Parties to a Transaction Disagree about the Price, Vol. 7, Hadith No. 4651: 303.

<sup>28</sup> Izzuddin Abdul Aziz & Ahmad Azrin Adnan, "Fenomena Keberhutangan di Zaman Rasulullah," *Ulwan's Journal Jilid 1* (2017): 143–77.

## The Discouragement of Debt Incurrence

### Ḥadīth 1

عَنْ عُرْوَةَ: أَنَّ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا أَخْبَرَتْهُ: أَنَّ رَسُولَ اللَّهِ ﷺ كَانَ يَدْعُو فِي الصَّلَاةِ وَيَقُولُ: «اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْمَأْتَمِ وَالْمَعْرَمِ»، فَقَالَ لَهُ قَائِلٌ: مَا أَكْثَرَ مَا تَسْتَعِيدُ يَا رَسُولَ اللَّهِ مِنَ الْمَعْرَمِ؟ قَالَ: «إِنَّ الرَّجُلَ إِذَا غَرِمَ حَدَّثَ فَكَذَبَ، وَوَعَدَ فَأَخْلَفَ»

Narrated 'Ā'ishah R.A.: The Prophet PBUH used to invoke Allah in the prayer saying, "O Allah, I seek refuge with you from all sins, and from being in debt." Someone said, O Allah's Messenger (PBUH)! (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."<sup>29</sup>

This ḥadīth has been mentioned repeatedly in:

Ṣaḥīḥ al-Bukhārī, Kitāb al-Da'awāt, Bāb al-Ta'awwudh min al-Ma'thami wa al-Maghrami, Ḥadīth No. 6368.

Ṣaḥīḥ al-Bukhārī, Kitāb al-Da'awāt, Bāb al-Isti'ādah min al-Jubni wa al-Kasal, Ḥadīth No. 6369.

Ṣaḥīḥ Muslim, Kitāb al-Masājid wa Mawāḍi' al-Ṣalāh, Bāb Mā Yusta'adh Minhu fī Ṣalāh, Ḥadīth No. 589.

Ṣaḥīḥ Muslim, Kitāb al-Dhikr, Bāb al-Ta'awwudh min Sharr al-Fitan wa Ghayrihā, Ḥadīth No. 589.

### Ḥadīth 2

قَالَ رَسُولُ اللَّهِ ﷺ لِأَبِي طَلْحَةَ: «الْتَمِسْ لَنَا غُلَامًا مِنْ غِلْمَانِكُمْ يَخْدُمُنِي». فَخَرَجَ بِي أَبُو طَلْحَةَ يُرِدْفُنِي وَرَاءَهُ، فَكُنْتُ أَخْدُمُ رَسُولَ اللَّهِ ﷺ كُلَّمَا نَزَلَ، فَكُنْتُ أَسْمَعُهُ يَكْتُمُ أَنْ يَقُولَ «اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ، وَالْعَجْزِ وَالْكَسَلِ، وَالْبُخْلِ وَالْجُبْنِ، وَضَلَعِ الدِّينِ، وَعَلْبَةِ الرَّجَالِ»

The Prophet (PBUH) said to Abu Talha, "Choose one of your boys to serve me." So, Abu Talha took me (to serve the Prophet (PBUH) by giving me a ride behind him (on his camel). I used to serve Allah's Messenger (PBUH) whenever he stayed somewhere. I used to hear him saying, "O Allah! I seek refuge with you (Allah) from (worries) care and grief, from incapacity and laziness, from misery and cowardice, from being heavily in debt and from being overpowered by other men."<sup>30</sup>

### Ḥadīth 3

عَنْ سُهَيْلٍ، قَالَ كَانَ أَبُو صَالِحٍ يَأْمُرُنَا إِذَا أَرَادَ أَحَدُنَا أَنْ يَنَامَ أَنْ يَضْطَجِعَ عَلَى شِقِّهِ الْأَيْمَنِ ثُمَّ يَقُولُ: "اللَّهُمَّ رَبَّ السَّمَوَاتِ وَرَبَّ الْأَرْضِ وَرَبَّ الْعَرْشِ الْعَظِيمِ رَبَّنَا وَرَبَّ كُلِّ شَيْءٍ فَالِقِ الْحَبِّ وَالنَّوَى وَمُنزِلِ التَّوْرَةَ وَالْإِنْجِيلَ وَالْفُرْقَانَ أَعُوذُ بِكَ مِنْ شَرِّ كُلِّ شَيْءٍ أَنْتَ آخِذٌ بِنَاصِيَتِهِ اللَّهُمَّ أَنْتَ الْأَوَّلُ فَلَيْسَ قَبْلَكَ شَيْءٌ وَأَنْتَ الْآخِرُ فَلَيْسَ بَعْدَكَ شَيْءٌ وَأَنْتَ الظَّاهِرُ فَلَيْسَ فَوْقَكَ شَيْءٌ وَأَنْتَ الْبَاطِنُ فَلَيْسَ دُونَكَ شَيْءٌ اقْضِ عَنَّا الدَّيْنَ وَأَغْنِنَا مِنَ الْفَقْرِ".

<sup>29</sup> The hadith narrated by 'Ā'ishah R.A. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Loans, The Chapters on Seeking Refuge with Allah from being in Debt, Vol. 3, Hadith No. 2397: 117.

<sup>30</sup> The hadith narrated by Anas ibn Mālik. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, The Book of Invocations, The Chapters on Seeking Refuge with Allah from being Overpowered, Vol. 8, Hadith No. 6363: 78.

It was narrated that Suhayl said: Abū Ṣāliḥ used to tell us, if one of us wanted to sleep, to lie down on his right side and say: “O Allah, Lord of the heavens and the earth, and Lord of the Mighty Throne, our Lord and Lord of all things, Splitter of the seed and the date stone, the Revealer of the Tawrah, the Injil and the Furqān (Qur’ān), I seek refuge in you from the evil of all things that You seize by the forelock [i.e., have full control over them]. O Allah, You are the First and there is nothing before You; You are the Last and there is nothing after You. You are the Manifest (*Al-Zāhir*) and there is nothing above You; You are the Hidden (*Al-Bāṭin*) and there is nothing beyond You. Remove the burden of debt from us and spare us from poverty.”<sup>31</sup>

## DISCUSSION

Although Islam generally permits debt activities,<sup>32</sup> Muslims are exhorted and encouraged to make a living through legitimate and appropriate means, eschewing any circumstances that would lead to debt incurrence,<sup>33</sup> as it will be harmful if it is not managed well.<sup>34</sup> In fact, the Prophet PBUH also taught a *du‘ā’* to abstain from being trapped in the shackles of debt, whereby he always mentioned it in his daily prayers, as depicted in Ḥadīth 1.

Ḥadīth 1 indicates the intimidation of debt incurrence and the awareness to avoid being indebted unless for persistent needs.<sup>35</sup> Al-‘Aynī also states that the ḥadīth implies the hideousness of debt and its severity, and the obligation to ask for protection from being in debt due to its adverse effects in this world and the Hereafter.<sup>36</sup> Also, when the Prophet PBUH was asked about the wisdom behind his frequently seeking refuge from being in debt, he replied by saying that, when a man is determined to incur debt, he is inclined to speak lies and make promises to get what he wants, but if he fails to keep his promises, he will become a liar and hypocrite, as lying and breaking promises are among the signs of hypocrites,<sup>37</sup> as depicted in the ḥadīth of the Prophet PBUH, as narrated by Abū Hurayrah:

أَنَّ رَسُولَ اللَّهِ ﷺ قَالَ: «آيَةُ الْمُنَافِقِ ثَلَاثٌ إِذَا حَدَّثَ كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أُؤْتِمِنَ خَانَ»

The Messenger of Allah (PBUH) said: "There are three signs of a hypocrite: When he speaks, he lies; when he makes a promise, he breaks it; and when he is trusted, he betrays his trust."<sup>38</sup>

Ibn Ḥajar also explains the practice of the Prophet PBUH seeking refuge from being in debt serves as a prevention of the means of corruption (*Sadd al-Dharī‘ah*), for which debt could lead to corruption, such as telling lies and breaking promises. Besides, the meaning of seeking refuge from being in debt in the ḥadīth can be understood as asking for protection from depending too much on debt, so that the person will not be trapped in the chains of debt or inability to fulfil the debts.<sup>39</sup> Ibn al-Munayyir also states that

<sup>31</sup> The hadith narrated by Suhayl. Muslim, *Ṣaḥīḥ Muslim*, The Book Pertaining to the Remembrance of Allah, The Chapter on Supplication when Going to Sleep, Vol. 4, Ḥadīth No. 2713: 2084.

<sup>32</sup> Ibn Ḥajar al-‘Asqalānī, *Fath al-Bārī Bi Sharḥ Ṣaḥīḥ al-Bukhārī*, Vol. 5: 53.

<sup>33</sup> Benaouda Bensaid et al., “Enduring Financial Debt: An Islamic Perspective,” *Middle East Journal of Scientific Research* 13, No. 2 (2013): 162–70, <https://doi.org/10.5829/idosi.mejsr.2013.13.2.1790>.

<sup>34</sup> Nik Mohd Zaim Ab Rahim, Ishak Sulaiman, & Mohd Bakhit Ali, “Pemikiran Imam Al-Bukhārī tentang Hutang: Analisis Hadith-Hadith dalam *Kitāb Al-Istiqrād Wa Adā’ Al-Duyūn Wa Al-Hajr Wa Al-Taflīs*,” *Al-Basirah* 6, No. 1 (2016): 123–40.

<sup>35</sup> Sulayman Abdullah al-Qaṣīr, *Aḥkām al-Dayn: Dirāsah Ḥadīthiyyah Fiqhiyyah*, (Riyad: Dār Kunūz Ishbīliyyā lil-Nashr wa al-Tauzī, 1425H), 277.

<sup>36</sup> Al-‘Aynī, *Umdah al-Qārī fī Syarḥ Ṣaḥīḥ al-Bukhārī*, Vol. 12: 234.

<sup>37</sup> Al-‘Aynī, *Umdah al-Qārī fī Syarḥ Ṣaḥīḥ al-Bukhārī*, Vol. 6: 117.

<sup>38</sup> The ḥadīth narrated by Abū Hurayrah. Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*. The Book of Belief (*al-Īmān*), The Chapter on Signs of a Hypocrite, Vol. 2: 26, Hadith No. 33.

<sup>39</sup> Ibn Ḥajar al-‘Asqalānī, *Fath al-Bārī Bi Sharḥ Ṣaḥīḥ al-Bukhārī*, Vol. 5: 61.



there is no contradiction between the permission of debt activities and seeking refuge from being in debt, as the latter means avoiding the bad effect of debt if it is not managed wisely.<sup>40</sup>

In the meantime, the Prophet PBUH discouraged the act of borrowing something from others without solid reasons or with the intention to accumulate wealth; as reported by Abū Hurayrah, the Prophet PBUH said:

«مَنْ سَأَلَ النَّاسَ أَمْوَالَهُمْ تَكْثُرًا، فَإِنَّمَا يَسْأَلُ جَمْرًا فَلَيْسَتْ قِيلَ أَوْ لَيْسَتْ كَثِيرٌ»

He who begs the riches of others to increase his own is asking only for live coals, so let him ask a little or much.<sup>41</sup>

Shaykh Ibn ‘Uthaymīn,<sup>42</sup> in explaining this ḥadīth, wrote that it serves as a threat to those who like to unnecessarily beg for people’s wealth, which is whoever asks other people for their money while he is not in desperate need of it or intends to increase their wealth, it is similar to him asking for burning coals in the Hereafter,<sup>43</sup> as written in another narration:

«فَإِنَّمَا يَسْأَلُ جَمْرَ جَهَنَّمَ»

He is asking for coal from hell.<sup>44</sup>

The Prophet PBUH added the phrase “so let him ask a little or much” after the intimidation and clarification to imply that the amount of the coals may be little or a lot depending on how much money had been taken from others. Ibn ‘Uthaymīn further states that this ḥadīth asserts that begging without necessity is a major sin.<sup>45</sup> Thus, it can be understood that debt should not be incurred for the sake of wealth accumulation, but should be based on the needs and the capacity of the individual.

## CONCLUSION

In summary, the Prophetic guidance on debt incurrence, as found in the Hadiths of the *Ṣaḥīḥayn* (*Ṣaḥīḥ al-Bukhārī* and *Ṣaḥīḥ Muslim*), offers a balanced approach to financial matters in Islam. It affirms the permissibility of credit transactions (*al-Istiqrāḍ*), provided they are conducted within ethical guidelines. The Prophetic teachings also acknowledge the validity of borrowing from non-Muslims, indicating the permissibility of engaging with non-Muslims in financial dealings, as long as they adhere to the boundaries set by Islamic law. Moreover, the stipulation of collateral as a safeguard for debt repayment emphasizes the importance of protecting the rights of both parties in financial transactions. Nonetheless, while debt is permissible, the Prophet’s guidance discourages unnecessary debt, stressing the moral and spiritual burden it may impose. This caution serves as a reminder for Muslims to exercise financial responsibility, avoiding debt unless truly necessary, and fostering accountability and mindfulness in fulfilling financial commitments.

<sup>40</sup> Ibn al-Munayyir, Nāsīr al-Dīn Ahmad bin Muhammad al-Iskandari, *Al-Mutawāri ‘alā Tarājim Abwāb al-Bukhārī*, (Kuwait: Maktabah al-Ma’la, 1987), 271.

<sup>41</sup> The ḥadīth narrated by Abū Hurayrah. Muslim bin al-Ḥajjāj, *al-Musnad al-Ṣaḥīḥ al-Mukhtaṣar bi-Naql al-‘Adl ‘an al-‘Adl ila Rasūlullāh* ﷺ, The Book of Wages, Chapter: It is Disliked Begging from People, Vol. 2, Ḥadīth No. 1041: 720.

<sup>42</sup> Muḥammad ibn Ṣāliḥ ibn Muḥammad al-‘Uthaymīn, (b. 1929, d. 2001), a Saudi Islamic scholar.

<sup>43</sup> Muḥammad ibn Ṣāliḥ ibn Muḥammad al-‘Uthaymīn, *Syarḥ Riyāḍ al-Ṣāliḥīn*, (Riyāḍ: Dār al-Waṭān lil-Nashr, 2005), Vol. 3, 392.

<sup>44</sup> The hadith narrated by Abū Hurayrah. Ibn Mājah, *Sunan Ibn Mājah*, The Book of Charity, The Chapter of One who Asks When he is Not in Need, Vol. 1, Hadith No. 1838: 589.

<sup>45</sup> Muḥammad ibn Ṣāliḥ ibn Muḥammad al-‘Uthaymīn, *Syarḥ Riyāḍ al-Ṣāliḥīn*, (Riyāḍ: Dār al-Waṭān lil-Nashr, 2005), Vol. 3, 392.

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