

192301 - Is delay in repayment of the debt regarded as charity on the part of the creditor?

the question

I heard a Salafi shaykh on a satellite channel saying that if the debtor delays paying off what he owes to the creditor, it is counted for the creditor as if he is giving the value of the debt in charity every day, until it is paid off. Is this correct?

Detailed answer

Allah, may He be exalted, has instructed us to give more time to the debtor who is in difficulty, if he cannot afford to pay off the debt, as He says (interpretation of the meaning): “And if the debtor is in a hard time (has no money), then grant him time till it is easy for him to repay” [al-Baqarah 2:280].

Moreover, it is recommended to waive the debt or part of it, as an act of charity, as Allah says (interpretation of the meaning): “but if you remit it by way of charity, that is better for you if you did but know” [al-Baqarah 2:280].

Muslim (3014) narrated from Abu’l-Yasar (may Allah be pleased with him) that the Messenger of Allah (blessings and peace of Allah be upon him) said: “Whoever allows more time for a debtor who is in difficulty or waives the debt, Allah will shade him with His shade.”

The Prophet (blessings and peace of Allah be upon him) told us that the one who gives more time to a debtor who is in difficulty will have for each day (a reward) equivalent to giving that loan in charity, before the time for

payment of the debt comes, and after the time for payment of the debt comes, he will have (a reward) equivalent to giving double that loan in charity for each day he delays it and gives the debtor more time. That is to encourage us to help fellow Muslims and give more time to one who is in difficulty, so that he will not be compelled to resort to dealing in riba which is haraam, acquisition of which may lead to doom, and for which there is a declaration of war from Allah and His Messenger, and so that he will not find himself in difficulty and feel distressed. Imam Ahmad (22537) narrated that Buraydah (may Allah be pleased with him) said: I heard the Messenger of Allah (blessings and peace of Allah be upon him) say: "Whoever gives more time to a debtor who is in difficulty will have (a reward) equivalent to giving that amount in charity for each day." Then I heard him say: "Whoever gives more time to a debtor who is in difficulty will have (a reward) equivalent to giving double that amount in charity for each day." I said: I heard you, O Messenger of Allah, saying that whoever gives more time to a debtor who is in difficulty will have (a reward) equivalent to giving that amount in charity for each day, then I heard you say whoever gives more time to a debtor who is in difficulty will have (a reward) equivalent to giving double that amount in charity for each day. He said: "For each day he will have (a reward) equal to giving that amount in charity before the time for repayment of the debt comes, then if the time for repayment of the debt comes and he gives him more time, for each day he will have (a reward) equivalent to giving double that amount in charity.

The hadith was classed as saheeh by al-Albaani in as-Saheehah (86) and by the commentators on al-Musnad (ar-Risaalah edn).

What you heard about it being as if the debtor was giving the value of the loan that he loaned to his Muslim brother in charity every day is applicable to the period before the time for repayment comes. If the time for repayment comes and the debtor is still in difficulty and is not able to pay back the

loan, so the creditor lets him off and gives him more time to repay, then for each day that he defers it, he will have (a reward) equal to that of giving double the amount of money that he loaned to his brother, until the latter is able to pay back the debt he owes.

In these teachings there is great wisdom and mercy from Allah towards His slaves, as is apparent to anyone who gives the matter the slightest thought.

And Allah knows best.