590774 - Does the believer’s soul remain suspended forever because of his debt if it is not paid off on his behalf?

the question

If the debtor does not want to pay off his debt, will his punishment be like that of the disbelievers and last forever?

Detailed answer

Praise be to Allah.

I.

Islamic teachings are very strict with regard to the payment of debts, to the point that it is highlighted that deliberately not paying back a debt when one is able to do so is counted as a major sin. In fact, the scholars regard it as a major sin to borrow money with the intention of not paying it back.

The same applies to borrowing money when a person does not have any source of income with which he could pay off the debt, when the lender is unaware of his situation. Al-Haythami mentioned both scenarios in *Az-Zawajir*, 1/413.

In other words, if the borrower’s intention at the time of asking for the loan is not to pay it back, then he is regarded as committing a major sin at the time of asking for the loan, before the time to pay the debt comes and when that time comes.

For more information, see the answer to question no. 71183.

Moreover, if the debtor procrastinates and does not want to pay back the debt when he is able to do so, then he will be wronging the creditor for as long as he lives, and also wronging himself, as

the Prophet (blessings and peace of Allah be upon him) said: “For one who is well off to delay repayment is wrongdoing.” Narrated by al-Bukhari, 2287; and Muslim, 1564.

Ahmad (10156) and at-Tirmidhi (1078) narrated that the Messenger of Allah (blessings and peace of Allah be upon him) said: “The soul of the believer is suspended because of his debt until it is paid off.” This is the version narrated by at-Tirmidhi.

The commentators on *Al-Musnad* classed it as sound (hasan). Shaykh al-Albani classed it as authentic (sahih) in *Sahih at-Targhib wat-Tarhib*.

Regarding what is meant by the soul being suspended because of debt:

As-Suyuti said: “The soul of the believer is suspended” means: It is detained and kept from reaching its noble destination. End quote from *Qut al-Mughtadhi `ala Jami` at-Tirmidhi*, 1/327 – ar-Risalah al-`Ilmiyyah, Umm al-Qura University.

Shaykh Ibn `Uthaymin (may Allah have mercy on him) said: What is meant is that the soul, when the deceased is in his grave, is suspended because of the debt, as if – and Allah knows best – it is suffering because of the delay in payment of the debt, and it will not enjoy bliss or feel at ease, because the individual owes a debt. Therefore we say that it is obligatory for the heirs to hasten to pay off the debt.

End quote from *Sharh Riyadh as-Salihin*, 4/553.

What is meant is that the soul is suspended because of the debt; and it does not necessarily mean that it is punished with fire. Rather what is meant by being suspended is that it is detained and deprived of goodness, joy and ease that, were it not for the debt, it would be enjoying, as is indicated by the two quotations above from as-Suyuti and Ibn `Uthaymin.

There may be sufficient funds in the estate of the deceased to pay off this debt, or the deceased may not have been negligent about paying off the debt, so his soul will also be suspended until the debt is paid off on his behalf, either from his estate or from some other source. Hence most of the scholars stated that the suspension of the soul of the deceased because of the debt happens

regardless of whether he left behind sufficient funds to pay off the debt or not. Therefore we may understand from the hadith that heirs are urged to pay off the debt of the deceased, as ash-Shawkani said in *Nayl al-Awtar*, 4/30; we have quoted something similar from Ibn `Uthaymin above (may Allah have mercy on them both).

II.

As for the one who commits the major sin of consuming people's wealth unlawfully by borrowing when his intention is not to pay back the debt, his crime is greater and his sin is compounded, because it has to do with the rights of Allah, may He be Exalted, as well as the rights of another person, namely the creditor.

As for the right of another person, it may be paid off from the estate of the deceased or from another source, when one of the living promises to pay it, or the creditor forgives him, or else some of his good deeds will be taken from him on the Day of Resurrection.

Al-Bukhari (2387) narrated that the Prophet (blessings and peace of Allah be upon him) 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, Allah will destroy him.”

And al-Bukhari (6534) narrated that the Messenger of Allah (blessings and peace of Allah be upon him) said: “Whoever has wronged his brother, let him set matters straight, for there will be no dinar or dirham [in the hereafter], when some of his good deeds will be taken and given to his brother, and if he does not have any good deeds, some of his brother’s bad deeds will be taken and placed on him.”

Muslim (2581) narrated that the Prophet (blessings and peace of Allah be upon him) said: “The one who is bankrupt among my ummah is the one who will come on the Day of Resurrection with prayer, fasting and zakah, but he will come having insulted this one, slandered that one, consumed the wealth of this one, shed the blood of that one and beaten this one. They will each be given from his good deeds, and if his good deeds run out before the scores have been settled, some of their bad deeds will be taken and cast upon him, then he will be thrown into Hell.”

Thus the Prophet (blessings and peace of Allah be upon him) explained that consuming people's wealth unlawfully is wrongdoing that would lead to the good deeds of the wrongdoer being taken and transferred to the one whom he wronged, and if his good deeds are not enough to pay off the debt, some of the sins of the one whom he wronged will be taken and added to the record of the wrongdoer. Moreover, that could lead to him ending up in Hell because of wronging others.

Whatever the case, denying debt or being heedless about paying it off when one is able to do so is a major sin, although it is does not amount to disbelief, so the one who does that will not abide in Hell for eternity. Rather for those Muslims who commit major sins, if Allah, may He be Exalted, decrees that they should enter Hell, their punishment will not last forever like the punishment of the disbelievers; rather they will be brought forth from Hell, even if that is after some time.

Allah, may He be Exalted, says:

{Allah does not forgive the ascription of partners to Him, but He forgives any lesser sin to whomever He wills} [An-Nisa' 4:48].

At-Tabari (may Allah have mercy on him) said: This verse clearly indicates that everyone who commits a major sin is subject to the will of Allah: if He wills, He will pardon him, and if He wills, He will punish him for that sin, so long as it is not association of others with Allah.

End quote from his *Tafsir*, 7/123.

The texts of the Qur'an and Sunnah, and the consensus of the early generations and the leading scholars of Ahl as-Sunnah indicate that the one who commits a major sin will not abide forever in Hell if he is a Muslim; rather it is up to Allah – if He wills He will punish him and if He wills He will pardon him. If He punishes him, then ultimately he will be brought forth from Hell and admitted to Paradise.

For more information, please see answers no. 26792 and 132608.

Conclusion:

If the believer's soul is suspended after his death because of a debt that he owes, and that resulted in his soul being detained and prevented from enjoying bliss and goodness because of that debt, this will not continue forever, because ultimately he will inevitably be admitted to Paradise, as Allah, may He be Exalted, has promised to everyone who affirms His oneness and does not associate anything with Him.

Similarly, if the debt causes a Muslim to enter Hell because he consumed people’s wealth unlawfully, and some of his good deeds are taken and given to the creditors, and some of their sins are added to his record, then he is thrown into Hell – as mentioned in the hadith about the one who is bankrupt – that will also not last forever, because those who committed major sins among those who affirm Allah’s oneness, if they are punished in Hell, will inevitably be brought forth from it one day, even if that is after a lengthy punishment.

And Allah knows best.