84030 - Supplications for Paying off Debt

the question

I have a lot of business debts that are connected to the market but the debts are so many that it is impossible to pay them off if current market conditions continue, and I cannot find any way to pay them off. What should I do?

Detailed answer

Praise be to Allah.

We ask Allah to relieve your distress and to pay off your debts, and to bless you from His bounty.

There follows some advice which we hope will be of help to you.

Firstly:

Be patient, and strive to free yourself from the situation you are in by seeking permissible ways of earning money from which you may make some profit and make up for your losses and pay off your debts. There are many means of earning money. A man may start with something small then it is blessed. We have seen this happen in real life.

Secondly:

Reduce your spending on yourself, and remember that your creditors are more entitled to anything that is surplus to your basic needs. Do not be heedless about the matter of debt, and do not be extravagant in your spending. Do not let despair cause you to forget it or to fall short in looking for a way out.

Thirdly:

Ask the creditors to be easygoing with you, and tell them that you are unable to pay it off, and ask

them to give you more time. This is better for you than trying to avoid them or procrastinating, which will only make them angry with you.

Fourthly:

Set straight the relationship between you and Allah, may He be exalted, and He will set straight the relationship between you and other people. Allah has promised those who obey Him that He will give them more of His bounty, as He says (interpretation of the meaning):

“Whoever works righteousness — whether male or female — while he (or she) is a true believer (of Islamic Monotheism) verily, to him We will give a good life (in this world with respect, contentment and lawful provision), and We shall pay them certainly a reward in proportion to the best of what they used to do (i.e. Paradise in the Hereafter)”

[al-Nahl 16:97]

“And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty).

And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allah, then He will suffice him. Verily, Allah will accomplish his purpose. Indeed Allah has set a measure for all things”

[al-Talaaq 65:2-3]

“I said (to them): ‘Ask forgiveness from your Lord, verily, He is Oft-Forgiving;

-‘He will send rain to you in abundance,

And give you increase in wealth and children, and bestow on you gardens and bestow on you rivers.’”

[Nooh 71:10-12]

So pray a great deal for forgiveness, and repent and do righteous deeds, for the Mercy of Allah is close to those who do good.

Fifthly:

If you took out these loans intending to pay them back, then you must think positively of Allah and trust that He will enable you to pay them off. Al-Bukhaari (2387) narrated that the Prophet (peace and blessings of Allah be upon him) said:

"Whoever takes people's wealth intending to pay it back, Allah will enable him to pay it back." Ibn Maajah (2409) narrated that the Prophet (peace and blessings of Allah be upon him) said: "Allah will be with the borrower until he pays off his debt, so long as it (the loan) is not for something that Allah dislikes." Classed as saheeh (authentic) by al-Albaani in Saheeh Ibn Maajah.

Sixthly:

Turn to Allah in supplication (du`a), and be certain of receiving a response, for whoever persists in knocking at the door will soon have it opened for him. Choose the times when du`as are answered, such as the last third of the night, after 'Asr on Friday, between the adhaan and iqaamah, when travelling, and when breaking one's fast.

There follow some du`as (supplications)that are appropriate for your situation:

Al-Tirmidhi (3563) narrated from 'Ali (may Allah be pleased with him) that a mukaatib (slave who had entered into a contract of manumission) came to him and said: "I am unable to pay off my manumission; help me." He said: "Shall I not tell you some words which the Messenger of Allah (peace and blessings of Allah be upon him) taught me? And if you have debt like the mountain of Seer, Allah will pay it off for you. He said: 'Say: Allahumma akfini bi halaalika 'an haraamika wa aghnini bi fadlika 'amman siwaaka (O Allah, suffice me with what You have permitted so that that I have no need of that which You have forbidden, and make me independent of means by Your bounty so that I have no need of anyone besides You).'" This hadeeth was classed as hasan (sound) by al-Albaani in Saheeh al-Tirmidhi.

Al-Tabaraani narrated in al-Mu’jam al-Sagheer that Anas ibn Maalik (may Allah be pleased with him) said: The Messenger of Allah (peace and blessings of Allah be upon him) said to Mu’aadh (may Allah be pleased with him): “Shall I not teach you a du`a which you may say even if you have debt like Mount Uhud, so that Allah might pay it off for you? Say, O Mu’aadh: ‘Allahumma Maalik al-mulk, tu’ti al-mulk man tasha’ wa tanzi’ al-mulk mimman tasha’, wa tu’izzu man tasha’ wa tudhilul man tasha’, bi yadika al-khayr, innaka ‘ala kulli shay’in qadeer, Rahmaan al-dunya wa’l-aakhirah wa raheemahuma, tu’teeyahuma man tasha’ wa tamna’ minhuma man tasha’, arhamni rahmatan taghnini biha ‘an rahmati man siwaaka (O Allah, Sovereign of all, You give dominion to whomsoever You will and You take dominion away from whomsoever You will, You exalt whomsoever You will and You bring low whomsoever You will. In Your hand is all goodness and You are able to do all things. Most Merciful and Most compassionate in this world and in the Hereafter, You give them to whomsoever You will and withhold them from whomsoever You will. Bestow mercy upon Me in such a manner that I have no need of the mercy of anyone but You).’”

Classed as hasan by al-Albaani in Saheeh al-Targheeb wa’l-Tarheeb (1821).

Ahmad (3712) narrated that ‘Abd-Allah ibn Mas’ood (may Allah be pleased with him) said: The Messenger of Allah (peace and blessings of Allah be upon him) said:

“If a person who is afflicted by anxiety or sorrow says: ‘Allahumma inni ‘abduka wa ibnu ‘abdika wa ibn ammatika naasiyati bi yadika maadin fiyya hukmuka ‘adlun fiyya qadaa’uka as’aluka bi kulli ismin huwa laka sammayta bihi nafsaka aw ‘allamtahu ahadan min khalqika aw anzaltahu fi kitaabika aw asta’tharta bihi fi ‘ilm il-ghaybi ‘indaka an taj’al al-Qurana rabee’a qalbi wa noora sadri wa jalaa’a huzni wa dhahaaba hammi (O Allah, I am Your slave, son of Your slave, son of Your female slave, my forelock is in Your Hand, Your command over me is forever executed and Your decree over me is just. I ask You by every name belonging to You with which You have named Yourself, or, or You have taught to any of Your creation, or You have revealed in Your Book, or You have preserved in the knowledge of the Unseen with You, that You make the Quran the life of my heart and the light of my breast, and a departure for my sorrow and a release for my anxiety)’, then Allah will take away his anxiety and sorrow, and will replace it with joy.”

It was said: “O Messenger of Allah, should we not learn it?” He said: “Yes, whoever hears it should learn it.”

Classed as saheeh by al-Albaani in Saheeh al-Targheeb wa’l-Tarheeb (1822).

May Allah help us and you to do that which He loves and which pleases Him.

And Allah knows best.