



120915 - He is wanted by the police because he owes a debt; is that a valid excuse for not praying in congregation in the mosque?

the question

I am in trouble because I have debts that are causing me a great deal of stress (and it is to Allah that I complain). One of those who are after me has put a lien on my house, and I am behind in my payments, because my business collapsed. Now he has taken me to court and has put a For Sale sign on my house, and he has threatened me through the lawyer. My name is now on the wanted list for a criminal offence (may Allah grant me relief). This man stands in front of my house, and he has a warrant for my arrest. Now I am deprived of attending prayer in congregation, because I am afraid of going to prison. (By Allah, I go out for Jumu`ah prayer as if I am a thief; I go out early and I do not come back until very late, for fear that I will be arrested...) By Allah, I am afraid that my mother may have a stroke or heart attack if I am arrested. Is there any sin on me for not praying in congregation for this reason? Please note that I lead my wife in prayer at home, or one of my sisters, or my mother, sometimes; can that be regarded like praying in congregation? I hope that you will offer supplication for me, and advise me of the best supplications for relief of distress that are narrated in the religious texts, in the hope that Allah might grant me relief and make my affairs easy for me. I am in great need of the help of the Lord of Glory and Majesty.

Detailed answer

Praise be to Allah.

Firstly:

We ask Allah to relieve your distress, make your affairs easy for you and pay off your debts for you. We advise you to offer a great deal of supplication and beseech the Lord of the Worlds, for He, may He be Glorified and Exalted, is the only One Who is Able to relieve distress. Among the supplications that we recommend to you are:



-1-

It was narrated from `Ali (may Allah be pleased with him) that a 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 teach 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 Sir, Allah will pay it off for you. He said: "Say: *Allahumma ikfini bi halalika `an haramika wa aghnini bi fadlika `amman siwaka* (O Allah, suffice me with what You have permitted so that I have no need of what You have forbidden, and make me independent of means by Your bounty so that I have no need of anyone besides You).'" Narrated by At-Tirmidhi, 3563; classed as authentic (hasan) by Al-Albani in *Sahih At-Tirmidhi*.

-2-

It was narrated from Ibn `Abbas (may Allah be pleased with him) that the Prophet (blessings and peace of Allah be upon him) would offer supplication at times of distress, saying: "*La ilaha illa Allah ul-`Azim ul-Halim, laa ilaha illa Allahu Rabb us-samawaati wal-ard, wa rabb ul-`arsh il-`azim* (There is no god worthy of worship except Allah, the Almighty, the Forbearing; there is no god worthy of worship except Allah, Lord of the heavens and the earth, and Lord of the Mighty Throne)." Narrated by al-Bukhari, 5985 and Muslim, 2730.

-3-

It was narrated that Sa`d ibn Abi Waqqaas (may Allah be pleased with him) said: The Messenger of Allah (blessings and peace of Allah be upon him) said: "The supplication of Dhun-Nun when he called upon Allah when he was in the belly of the fish: '*La ilaha illa anta subhanaka inni kuntu min az-zalimin* (There is no god worthy of worship except You. Glory be to You; I have indeed done wrong).' No Muslim man offers supplication in these words regarding any matter, but Allah will respond to him." Narrated by at-Tirmidhi, 3505; classed as sahih by al-Albani in *Sahih at-Tirmidhi*.

-4-



It was narrated that Anas ibn Maalik (may Allah be pleased with him) said: The Prophet (peace and blessings of Allah be upon him) used to say, when something upset him: “Ya Hayyu ya Qayyum, bi Rahmatika astaghith (O Ever-Living One, O Everlasting One, by Your Mercy I seek help).” Narrated by at-Tirmidhi, 3524; classed as authentic (hasan) by al-Albani in *Sahih at-Tirmidhi*.

-5-

It was narrated that `Abdullah ibn Mas`ud (may Allah be pleased with him) said: The Messenger of Allah (blessings and peace of Allah be upon him) said: “No person suffers any anxiety or grief, and says: ‘*Allahumma inni ‘abduka wabnu ‘abdika wabnu amatika, nasiyati bi yadika, madin fiyya hukmuka, ‘adlun fiyya qada’uka, as’aluka bi kulli ismin huwa laka sammayta bihi nafsaka aw ‘allamtahu ahadan min khalqika aw anzaltahu fi kitabika aw ista’tarta bihi fi ‘ilm il-ghaybi ‘indaka an taj’ala al-Qur’na rabi’a qalbi wa nura sadri wa jala’a huzni wa dhahaba 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 named Yourself, or You taught to any of Your creation, or 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)’ but Allah will take away his sorrow and grief, and give him in their stead joy.” It was said: O Messenger of Allah, should we not learn them (these words)? He (blessings and peace of Allah be upon him) said: “Yes indeed; whoever hears them should learn them.” Narrated by Ahmad, 3704; classed as authentic (sahih) by Shaykh al-Albani in *As-Silsilat as-Sahihah*, 199.

Secondly:

With regard to not praying in congregation in the mosque because of your fear of being arrested, you should realise that this is one of the excuses that make it permissible not to pray in congregation in the mosque.

An-Nawawi (may Allah have mercy on him) said in a discussion of the valid excuses for staying away from prayer in congregation:



If someone fears that a creditor will detain him, or will follow him around constantly when he is in financial difficulty and cannot afford to pay him, then he is excused for that reason. But it does not count if he is afraid of someone demanding his rights when he is wrongfully withholding them from him; rather he in that case he should pay off what he owes and attend the prayers in congregation. (*Al-Majmu` Sharh al-Muhadhdhab*, 4/205).

Ibn Qudamah (may Allah have mercy on him) said:

Fear is of three types: fear for one's physical well-being, fear for one's wealth, and fear for one's family. The first type is when a person fears the authorities who could arrest him, or he fears an enemy, a thief, a carnivorous wild animal, some other animal, a flood and the like, which could physically harm him. That includes fearing a creditor who could follow him around constantly when he has nothing to pay towards his debt. If the creditor causes him to be arrested because he owes him money when he is unable to pay him, then this is a wrong that is done to him. But if he is able to pay off his debt, then he has no excuse. (*Al-Mughni*, 1/692).

If that is the case, then it is permissible for you to pray in congregation with your family at home.

You said that one of your creditors has put a lien on your house. Therefore you must hasten to sell this house and pay off what you owe of debts, and it is not permissible for you to delay payment or delay selling the house for no reason. Until you are able to do that, then you may pray at home.

And Allah knows best.