



515785 - Is giving a debtor more time to pay better than waiving the debt?

the question

I heard that if the debtor does not return the money before the debt period ends, the lender will receive the reward of charity for each day of delay. If the time to pay comes and the borrower does not give the money back, so the lender gives him extra time, the reward will be doubled. But is it best for me to waive the debt, meaning that he will never pay it, or to accept the virtue of the doubled reward after the debt period ends? Does this also apply if I do not give the debtor a specific period to pay off the debt, and will I get the reward of charity for each day, or until it is doubled?

Detailed answer

Praise be to Allah.

The religious texts enjoin allowing extra time for a debtor who is in difficulty, and encourage doing that. They state that the lender will have the reward of giving the amount of the debt in charity every day, until the time for repayment comes. And if he allows him extra time after payment becomes due, then he will have a double reward for charity.

See the answer to question no. [192301](#) .

Secondly:

What is mentioned above does not mean that allowing extra time for payment of the debt is better than waiving it. Rather waiving the debt in full or in part is better than allowing extra time.

That is because waiving the debt is in fact allowing extra time and more.

This is what is indicated by the verse in which Allah, may He be exalted, says (interpretation of the meaning):



{If the debtor is in difficulty, give him time until it is easy for him to repay. But if you remit it by way of charity, that is better for you, if only you knew} [al-Baqarah 2:280].

Al-Qurtubi (may Allah have mercy on him) said:

In these words, Allah, may He be exalted, recommends giving charity to the one who is in difficulty, and He describes that as being better than allowing him more time to pay off the debt. This was stated by as-Suddi, Ibn Zayd and ad-Dahhak. End quote.

Shaykh Ibn 'Uthaymin said in his commentary on Surat al-Baqarah:

What we learn from the verse is the virtue of waiving a debt, and that it is an act of charity, because Allah, may He be exalted, says: {But if you remit it by way of charity, that is better for you}.

Waiving it is Sunnah, and giving the debtor more time is obligatory; in this instance, what is Sunnah is better than what is obligatory according to the text of the Qur'an, because Allah, may He be exalted, says: {But if you remit it by way of charity, that is better for you}. That is because what is obligatory is included in what is Sunnah, because waiving the debt for one who is in difficulty is giving him extra time and more. Based on that, the one who was confused about this issue thought that what is obligatory is better than what is Sunnah. We may say to him that his view is wrong, because this Sunnah is included in what is obligatory, so it is obligatory and more. Allah spoke the truth when He said in the hadith qudsi: "My slave does not draw close to me by anything more beloved to Me than what I have made obligatory for him." End quote.

And Ibn Kathir (may Allah have mercy on him) said in his commentary on the verse quoted above:

Here Allah, may He be exalted, enjoins [the lender] to be patient with the one who is in difficulty and cannot afford to pay off his debt. Hence He says: {If the debtor is in difficulty, give him time until it is easy for him to repay}.

Then Allah encourages the lender to waive the debt, and promises much good and great reward in return for that, as He says: {If the debtor is in difficulty, give him time until it is easy for him to



repay. But if you remit it by way of charity, that is better for you, if only you knew}. In other words: if you give up your capital altogether and waive the debt for the debtor. There are hadiths narrated via several chains of narration from the Prophet (blessings and peace of Allah be upon him) which speak of that. End quote.

Based on that, the best is to waive the debt in full or in part from the debtor.

Thirdly:

With regard to the debt for which no time has been set for payment, the basic principle is that it is due at any time, meaning that the lender may ask for it to be paid immediately.

Imam Ahmad (may Allah have mercy on him) said: Every loan is due at any time. End quote. What is meant is that this is the basic principle, so long as there is no agreement on a deadline for payment. See: *ash-Sharh al-Mumti'* (9/101).

What appears to be the case – and Allah knows best – is that for every day that goes by, the lender will have the reward of giving the amount of his debt in charity, and this is like the debt for which payment has now become due.

Also applicable to this debt is the idea that waiving the debt from the debtor in whole or in part is better than giving him more time to pay it off, and there is goodness in both options.

And Allah knows best.