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O Allah, Facilitate the Payment of Every Indebted One

اَللّٰهُمَّ اقْضِ دَيْنَ كُلِّ مَدِيْنٍ

The Comprehensive Meaning of ‘dayn’

Many might imagine that ‘*dayn*’ (debt) is the same as ‘*qard*’ (loan). In the terminology of Islamic jurisprudence, however, the word *dayn* has a broader connotation than the word ‘*qard*.’ *Dayn* also covers *qard* in its conceptual umbrella. ¹ayatullah Mak²rim Sh³er⁴z⁵ in his *Tafs⁶ir-e Nam⁷ane* alludes to this subtlety and says that *qard* is only applied when one is obliged to return the equivalent of the thing taken; for example, if he takes money as a loan, he would have to return the same amount of money; and if he takes a certain kind of food, he would be obliged to return the same. However, ‘*dayn*’ has a broader framework, for it includes any kind of transaction such as ‘settlement of claim’ (*sulh*), leasing (*ij⁸ra*), buying and selling, and the like.¹

Debt Sometimes Hampers One From Spiritual Progress

Debt at times becomes a very great impediment on the path towards God. The reason for this is that it preoccupies one’s mind and heart, and that is a decisive factor in impeding progress. Look at the following traditions:

1. Im⁹m Zaynu’l ‘¹⁰bid¹¹in (as) in his beautiful supplication² for relief from debt informs his followers of the difficult situation that a debtor normally experiences. Look at the following:

O God,
bless Muhammad and his Household

and release me from a debt
which makes me lose face,
confuses my mind,
disrupts my thinking,
and prolongs my occupation with attending to it!
I seek refuge in You, my Lord,
from worry and thought about debt,
from the distraction and sleeplessness of debt;
so bless Muhammad and his Household
and give me refuge from it!
I seek sanctuary in You, my Lord, from
debt's abasement in life
and its ill effects after death...

2. The Holy Prophet (s) is reported to have said³:

إِيَّاكُمْ وَالْدَيْنَ! فَإِنَّهُ هُمْ بِاللَّيْلِ، وَذُلُّ بِالنَّهَارِ.

“Beware of debt, for surely it causes grief during the night and humiliation during the day.”

Another obvious case that can hamper the indebted one from spiritual development is when he is indifferent to repaying his debt: following are traditions worthy of contemplation:

1. Imām Ja’far al-Sādiq (as) is reported⁴ to have said:

أَيُّمَا رَجُلٍ أَتَى رَجُلًا فَاسْتَقْرَضَ مِنْهُ مَالًا وَفِي نِيَّتِهِ أَنْ لَا يُؤَدِّيَهُ، فَذَلِكَ اللَّصُّ
الْعَادِي.

“Whosoever comes to a person and takes some money as a loan from him while he has the intention of not paying him back is a common thief.”

2. Imām Ja’far al-Sādiq (as) is reported⁵ to have said:

مَنْ اسْتَدَانَ دَيْنًا فَلَمْ يَنْوَ قَضَاءَهُ، كَانَ بِمَنْزِلَةِ السَّارِقِ.

“Whosoever takes a loan and has no intention to pay it back, is the same as a thief.”

In the above traditions such people are termed as thieves. Essentially then, the very notion of ‘spiritual progress’ is far-fetched for them.

Those who are regularly habituated in taking loans from here and there should also realize the dangerous consequences that await them. Traditions of the Ahlu’l Bayt (as) have alluded to some such dangers as follows:

1. Imām ‘Alī (as) is reported to have said⁶:

كثرة الدين تُصيرُ الصادقَ كاذباً، والمُنجزَ مُخلفاً.

“Excess of debt turns the truthful one into a liar and one who fulfills [his promises] to become unfaithful.”

2. Imām Muhammad al-Baqir (as) is reported⁷ to have said:

كُلُّ ذَنْبٍ يُكَفِّرُهُ الْقَتْلُ فِي سَبِيلِ اللَّهِ إِلَّا الدَّيْنَ، لَا كَفَّارَةَ لَهُ إِلَّا آدَاؤُهُ، أَوْ يَقْضِي صَاحِبُهُ، أَوْ يَعْفُو الَّذِي لَهُ الْحَقُّ.

“Martyrdom in Allāh’s way expiates every sin, save debt, for it has no compensation save its repayment, or payment by the inheritor (*sahibuhu*) or forgiveness from the creditor...”

3. Imām Ja’far al-Sādiq (as) is reported to have said⁸:

خَفِّفُوا الدَّيْنَ، فَإِنَّ فِي خِفَّةِ الدَّيْنِ زِيَادَةَ الْعُمُرِ.

“Lessen your debts, for surely in the reduction of your debts is the increment of life.”

When Should One Take a Loan?

These above traditions should not be mistaken to mean that one has no right to take any loan whatsoever. Rather, in times of difficulty believers are allowed to take loans within the framework of Islamic laws. The Infallible progeny of the Holy Prophet (s) also took loans during their lifetime. But that which is very important is to understand properly the correct circumstance of taking a loan. A substantial number of people take loans to live a life of leisure or extravagance. So long as the believer has not

learnt to observe an Islamic discipline, he would always have to live a life of hardship. Imām Zaynu'l ‘Ībidīn (as) teaches his followers in supplication 30 of the *Sahīfah al-Sajjīdiyyah* to adopt some sublime traits in order to avoid debt and be freed from the same. Look at the following:

O God,
bless Muhammad and his Household
prevent me from extravagance and excess,
put me on the course of generous spending and moderation,
teach me excellent distribution,
hold me back through Your gentleness from squandering,
allow me to attain my provisions through lawful means,
direct my spending toward the gateways of devotion,
and take away from me any possession
which will bring forth pride in me,
lead to insolence,
or drag me in its heels to rebellion!

O God,
make me love the companionship of the poor
and help me be their companion with excellent patience!
Whenever you take away from me
the goods of this perishing world,
store them for me in Your abiding treasures!
Make this world's broken pieces
which You have conferred upon me and its goods
which You have quickly granted to me
a way to reach Your neighborhood,
a link to Your nearness,
and a means to Your Garden!
Verily You are Possessor of bounty abounding,
and You are the Munificent, the Generous.

So beautifully has the Imām informed his followers about the causes of their wretched state of debt. Every point in the above supplication is a gateway of understanding. [Readers are requested to reflect on each of the verses above to decipher the causes].

The wealthy believers, on the other hand, are highly encouraged to give loans to their needy brothers and sisters and assist them in times of hardship. In fact some holy traditions clearly tell us that the reward one gets by giving qard exceeds the reward a person gets by giving sadaqah, although in the case of the latter no return is anticipated, whereas in the case of the former the lender does expect return. Following are traditions worthy of reflection:

1. Imām Ja'far al-Sādiq (as) is reported to have said9:

مَكْتُوبٌ عَلَى بَابِ الْجَنَّةِ: إِنَّ الصَّدَقَةَ بِالْعَشْرَةِ، وَالْقَرْضُ الْوَاحِدُ بِثَمَانِيَةِ عَشْرَةٍ...

“The following has been written on the door of Paradise: Surely sadaqah equals ten times [reward], and one loan equals to eighteen times [reward]...”

2. Imām Ja'far al-Sādiq (as) is reported to have said10:

مَنْ أَقْرَضَ مُؤْمِنًا قَرْضًا يَنْظُرُ بِهِ مَيْسُورَهُ كَانَ مَالُهُ فِي زَكَاةٍ، وَكَانَ هُوَ فِي صَلَاةٍ مِنَ الْمَلَائِكَةِ حَتَّى يُؤَدِّيَهُ.

“Whosoever gives a loan to a mu'min, expecting his ease thereby, his wealth would increase and the angels would invoke blessings on him until he is paid.”

Shaykh Bahā'ī and the Du'ā' of Relief From Debt

In his well-known masterpiece of commentary of 40 traditions (*al-Arba'ina Hadīthan*), Shaykh Bahā'ī relates an interesting incident that he had experienced after quoting the following tradition:

The esteemed Shaykh al-Sādiq Muhammad bin Bābaway al-Qummī has narrated with his chain of narrators from Imām Muhammad al-Bāqir (as) who narrated the same from his fathers (as), who narrated from Amīru'l Mu'minīn (as) who said:

I complained to the Prophet (s) about a loan that I had on my shoulders, and he (s) said:

O 'Alī say:

اَللّٰهُمَّ اَغْنِنِيْ بِحَلَالِكَ عَنْ حَرَامِكَ، وَبِفَضْلِكَ عَمَّنْ سِوَاكَ.

“O Allāh: Make me needless of that which you have made unlawful through that which you have made lawful, and [make me needless] of other than you by Your Favor.”

Thereafter Shaykh Bahā'ī narrates: “During some years of my life I was so much in debt, that the amount I had to pay exceeded 1500 mithqāls of gold and the lenders were highly persistent in getting their money back. So difficult had the situation become that it diverted me from many of my occupations,

and I had no solution in repaying them. So I adhered to reciting the above supplication, and would repeat it after every Morning Prayer, and at times would also recite the same after other prayers. Consequently, Allāh, the Exalted, made it easy for me to pay the loans off quickly in a very short time through unknown sources.”¹¹

Obligations

This verse of the noble supplication creates different obligations for different people:

1. Those who have the ability to relieve others from any of the kinds of debt should attempt to do so. A generous moneylender, having realized the faithfulness and inability of the debtor, may forgive him (partly or entirely) and thereby practically and faithfully translate this verse of the supplication.
2. Those who have the capacity of relieving themselves from debt in any of the situations in which they have been trapped, should try hard to do so, otherwise it would be an unfaithful cry on their part. How greedy would it be for one who has ample money to give but waits for help and prays for external support!
3. Muslim societies who have a united system can solve this grave problem of debt in its different manifestations very quickly by the collection of even very small contributions from individuals.

An In-depth Consideration

The supplications that the Infallible Imāms (as) have taught us are very rich in content, but they require ‘a broad vision’ to be appreciated. In many places we have stressed, albeit indirectly, the importance of the inner content of every verse. Here too, we think it is important to mention the same:

One of the significant laws that prevail the world of language is that words are coined for the spirit of their meanings. This is contrary to what some conjecture when saying that words are coined for their ‘material extensions (*masʿūdāq*)’ and not ‘the spirit of their meanings.’ They mean to say for example, the word ‘balance’ only refers to the conventional balance that we are aware of. Clearly, this is not correct, for the examples of balance are not be limited to those instruments of balance that measure material entities. The Holy Qurʾān is also known as *mīzān* (balance). The personality of Imām ‘Alī (as) is another extension of balance, for the believers are judged and weighed according to his spirit. Most of the learned scholars believe that words are coined for the spirit of their meanings and not necessarily their material extensions. For further research on this subtle subject, one may refer to the introduction of *al-Mīzān* of ‘Allāmah Tabṭabāʾī and the first chapter of the treatise of ‘*Encounter with God*’ by ʿayyātullāh Malik Tabṭabāʾī – the well-known Shīʿite saint.

ʿayyātullāh Malik Tabṭabāʾī says: “...Besides, according to what has been researched, words have been coined for the spirit of their meanings and the particulars of the meanings have nothing to do with the

[‘spirit of’ the] meaning; for example the word *mizān* (balance) has been coined for a thing by means of which other things are measured, but the particularity of having two sides of the scale or the rest of the particularities of a conventional scale has nothing to do with the meaning [for which the word was actually coined]. Thus using the word ‘balance’ to denote the different types and kinds of balances that have been invented, would signify ‘correct usage’ and employing a word to denote the meaning for which it was coined. Therefore, the meaning for which the word *mizān* was coined is ‘a measuring instrument’ regardless of any specifics, neither of the ‘instrument’ nor ‘the object measured.’ Nowadays the instruments that measure the heat and temperature of the body and air as well as those that measure the blood temperature, the speed of vehicles, and a variety of other measuring instruments which number perhaps in hundreds or even thousands, all are the meanings of the word ‘*mizān*’, and employing the word *mizān* for them would be the correct usage. Likewise is the case with other general words such as path (*sirāt*), light (*nūr*), reward (*thawāb*), punishment (*‘iqāb*), etc.”¹²

Realizing this, we should try to look at the ‘spirit’ of the meaning of ‘*dayn*’ so that we can decipher the variety of its examples and try to emancipate ourselves from them accordingly.

According to Mu’jam Maqṣṣ al-Lughā, a comprehensive dictionary of Arabic words, the root word of *dayn* (d-y-n) means ‘submission’ (*inqiyād*) and ‘surrender.’ All the derivatives of the word (*dān-ye-nān*) reveal a kind of ‘submission’ and ‘slavery.’ Debt in one way enslaves the debtor and binds him or her until he or she relieves himself or herself from the same. The following sayings of Imām ‘Alī (as) are worthy of reflection:

1. Imām ‘Alī (as) is reported to have said¹³:

الدَّيْنُ رِقٌّ، وَالْقَضَاءُ عِتْقٌ.

“Debt is slavery and payment is freedom.”

2. Imām ‘Alī (as) is reported to have said¹⁴:

الدَّيْنُ أَحَدُ الرِّقَّيْنِ.

“Debt is one of the two kinds of slavery.”

3. The Holy Prophet (s) is reported to have said¹⁵:

لَا تَزَالُ نَفْسُ الْمُؤْمِنِ مُعَلَّقَةً مَا كَانَ عَلَيْهِ دَيْنٌ.

“The spirit of a believer remains suspended as long as he has a debt on him.”

When we take a loan, we are in fact enslaved until we free ourselves by repaying it. Likewise is the case with regard to all the extensions of debt.

Those acts which Almighty Allāh expects from every human being are likewise examples of ‘dayn’; therefore, the human being should try to perform them so that they have nothing on their shoulders. In the following radiant tradition, *Salāt* is considered to be an extension of *dayn*:

Imām Ja’far al-Sādiq (as) narrates¹⁶ Hadrat Luqmān as saying:

إِذَا جَاءَ وَقْتُ الصَّلَاةِ فَلَا تُؤَخِّرْهَا لَشَيْءٍ: صَلِّهَا وَاسْتَرَحْ، فَإِنَّهَا دَيْنٌ.

“When the time of prayer comes, do not delay the prayer for something else; pray and take rest, for verily it is a debt (*dayn*).”

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1. Ṣayyid Qudse Radawī, Sharho Tafsīre Lughate Qur’ān, Bar Asās-e Tafsīre Namīne, pg. 70
 2. Sahīfat al-Sajjīdiyya, Supg. no. 30
 3. Mizān al-Hikma, v. 2, pg. 958
 4. Wasīl al-Sha’a ilā Tahsīli Mas’il al-Shar’a, v. 18, pg. 329
 5. Ibid, v. 18, pg. 328
 6. Ghuraru’l Hikam Wa Duraru’l Kalim, pg. 368
 7. Wasīl al-Sha’a ilā Tahsīli Mas’il al-Shar’a, v. 18, pg. 324
 8. Mizān al-Hikma, v. 2, pg. 958
 9. Mir’ātu’l Kamāl, pg. 146
 10. Wasīl al-Sha’a ilā Tahsīli Mas’il al-Shar’a, v. 18, pg. 330
 11. al-Arba’ūna Hadīthan, pg. 243
 12. Risāleye Liq’ullāh
 13. Ghuraru’l Hikam wa Duraru’l Kalim, pg. 368
 14. Ibid.
 15. Wasīl al-Sha’a ilā Tahsīli Mas’il al-Shar’a, v. 18, pg. 317
 16. Wasīl al-Sha’a ilā Tahsīli Mas’il al-Shar’a
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