

Transfer of a Debt from One Person to Another (Al-Hawaala)

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Hadith 486: Narrated Abu Huraira:

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Hadith 488a: Narrated Salama bin Al-Akwa:

Once, while we were sitting in the company of Prophet, a dead man was brought. The Prophet was requested to lead the funeral prayer for the deceased. He said, "Is he in debt?" The people replied in the negative. He said, "Has he left any wealth?" They said, "No." So, he led his funeral prayer. Another dead man was brought and the people said, "O Allah's Apostle! Lead his funeral prayer." The Prophet said, "Is he in debt?" They said, "Yes." He said, "Has he left any wealth?" They said, "Three Dinars." So, he led the prayer. Then a third dead man was brought and the people said (to the Prophet), "Please lead his funeral prayer." He said, "Has he left any wealth?" They said, "No." He asked, "Is he in debt?" They said, "Yes! He has to pay three Dinars.", He (refused to pray and) said, "Then pray for your (dead) companion." Abu Qatada said, "O Allah's Apostle! Lead his funeral prayer, and I will pay his debt." So, he led the prayer.

Hadith 488b: Narrated Abu Huraira:

The Prophet said, "An Israeli man asked another Israeli to lend

him one thousand Dinars. The second man required witnesses. The former replied, 'Allah is sufficient as a witness.' The second said, 'I want a surety.' The former replied, 'Allah is sufficient as a surety.' The second said, 'You are right,' and lent him the money for a certain period. The debtor went across the sea. When he finished his job, he searched for a conveyance so that he might reach in time for the repayment of the debt, but he could not find any. So, he took a piece of wood and made a hole in it, inserted in it one thousand Dinars and a letter to the lender and then closed (i.e. sealed) the hole tightly. He took the piece of wood to the sea and said. 'O Allah! You know well that I took a loan of one thousand Dinars from so-and-so. He demanded a surety from me but I told him that Allah's Guarantee was sufficient and he accepted Your guarantee. He then asked for a witness and I told him that Allah was sufficient as a Witness, and he accepted You as a Witness. No doubt, I tried hard to find a conveyance so that I could pay his money but could not find, so I hand over this money to You.' Saying that, he threw the piece of wood into the sea till it went out far into it, and then he went away. Meanwhile he started searching for a conveyance in order to reach the creditor's country.

One day the lender came out of his house to see whether a ship had arrived bringing his money, and all of a sudden he saw the piece of wood in which his money had been deposited. He took it home to use for fire. When he sawed it, he found his money and the letter inside it. Shortly after that, the debtor came bringing one thousand Dinars to him and said, 'By Allah, I had been trying hard to get a boat so that I could bring you your money, but failed to get one before the one I have come by.' The lender asked, 'Have you sent something to me?' The debtor replied, 'I have told you I could not get a boat other than the one I have

come by.' The lender said, 'Allah has delivered on your behalf the money you sent in the piece of wood. So, you may keep your one thousand Dinars and depart guided on the right path.' "

Hadith 489: Narrated Said bin Jubair:

Ibn Abbas said, "In the verse: To every one We have appointed' (Muwaliya Mawaliya means one's) heirs (4.33).' (And regarding the verse) 'And those with whom your right hands have made a pledge.' Ibn 'Abbas said, "When the emigrants came to the Prophet in Medina, the emigrant would inherit the Ansari while the latter's relatives would not inherit him because of the bond of brotherhood which the Prophet established between them (i.e. the emigrants and the Ansar). When the verse: 'And to everyone We have appointed heirs' (4.33) was revealed, it cancelled (the bond (the pledge) of brotherhood regarding inheritance)." Then he said, "The verse: To those also to whom your right hands have pledged, remained valid regarding co-operation and mutual advice, while the matter of inheritance was excluded and it became permissible to assign something in one's testament to the person who had the right of inheriting before.

Hadith 490: Narrated Anas:

Abdur-Rahman bin 'Auf came to us and Allah's Apostle established a bond of brotherhood between him and Sad bin Rabi'a.

Hadith 491: Narrated Asim:

I heard Anas bin Malik, "Have you ever heard that the Prophet said, 'There is no alliance in Islam?' " He replied, "The Prophet made alliance between Quarish and the Ansar in my house."

Hadith 492: Narrated Salama bin Al-Akwa:

A dead person was brought to the Prophet so that he might lead the funeral prayer for him. He asked, "Is he in debt?" When the

people replied in the negative, he led the funeral prayer. Another dead person was brought and he asked, "Is he in debt?" They said, "Yes." He (refused to lead the prayer and) said, "Lead the prayer of your friend." Abu Qatada said, "O Allah's Apostle! I undertake to pay his debt." Allah's Apostle then led his funeral prayer.

Hadith 493: Narrated Jabir bin 'Abdullah:

Once the Prophet said (to me), "If the money of Bahrain comes, I will give you a certain amount of it." The Prophet had breathed his last before the money of Bahrain arrived. When the money of Bahrain reached, Abu Bakr announced, "Whoever was promised by the Prophet should come to us." I went to Abu Bakr and said, "The Prophet promised me so and so." Abu Bakr gave me a handful of coins and when I counted them, they were five-hundred in number. Abu Bakr then said, "Take twice the amount you have taken (besides)."

Hadith 494: Narrated Aisha:

(wife of the Prophet) Since I reached the age when I could remember things, I have seen my parents worshipping according to the right faith of Islam. Not a single day passed but Allah's Apostle visited us both in the morning and in the evening. When the Muslims were persecuted, Abu Bakr set out for Ethiopia as an emigrant. When he reached a place called Bark-al-Ghimad, he met Ibn Ad-Daghna, the chief of the Qara tribe, who asked Abu Bakr, "Where are you going?" Abu Bakr said, "My people have turned me out of the country and I would like to tour the world and worship my Lord." Ibn Ad-Daghna said, "A man like you will not go out, nor will he be turned out as you help the poor earn their living, keep good relation with your Kith and kin, help the disabled (or the dependents), provide guests with food and shelter, and help people during their troubles. I am your

protector. So, go back and worship your Lord at your home." Ibn Ad-Daghna went along with Abu Bakr and took him to the chiefs of Quraish saying to them, "A man like Abu Bakr will not go out, nor will he be turned out. Do you turn out a man who helps the poor earn their living, keeps good relations with Kith and kin, helps the disabled, provides guests with food and shelter, and helps the people during their troubles?"

So, Quraish allowed Ibn Ad-Daghna's guarantee of protection and told Abu- Bakr that he was secure, and said to Ibn Ad-Daghna, "Advise Abu Bakr to worship his Lord in his house and to pray and read what he liked and not to hurt us and not to do these things publicly, for we fear that our sons and women may follow him." Ibn Ad-Daghna told Abu Bakr of all that, so Abu-Bakr continued worshipping his Lord in his house and did not pray or recite Qur'an aloud except in his house. Later on Abu Bakr had an idea of building a mosque in the court yard of his house. He fulfilled that idea and started praying and reciting Qur'an there publicly. The women and the offspring of the pagans started gathering around him and looking at him astonishingly. Abu Bakr was a softhearted person and could not help weeping while reciting Qur'an. This horrified the pagan chiefs of Quraish. They sent for Ibn Ad-Daghna and when he came, they said, "We have given Abu Bakr protection on condition that he will worship his Lord in his house, but he has transgressed that condition and has built a mosque in the court yard of his house and offered his prayer and recited Qur'an in public. We are afraid lest he mislead our women and offspring. So, go to him and tell him that if he wishes he can worship his Lord in his house only, and if not, then tell him to return your pledge of protection as we do not like to betray you by revoking your pledge, nor can we tolerate Abu Bakr's public declaration of

Islam (his worshipping)."

'Aisha added: Ibn Ad-Daghna came to Abu Bakr and said, "You know the conditions on which I gave you protection, so you should either abide by those conditions or revoke my protection, as I do not like to hear the 'Arabs saying that Ibn Ad-Daghna gave the pledge of protection to a person and his people did not respect it." Abu Bakr said, "I revoke your pledge of protection and am satisfied with Allah's protection." At that time Allah's Apostle was still in Mecca and he said to his companions, "Your place of emigration has been shown to me. I have seen salty land, planted with date-palms and situated between two mountains which are the two ,Harras." So, when the Prophet told it, some of the companions migrated to Medina, and some of those who had migrated to Ethiopia returned to Medina. When Abu Bakr prepared for emigration, Allah's Apostle said to him, "Wait, for I expect to be permitted to emigrate." Abu Bakr asked, "May my father be sacrificed for your sake, do you really expect that?" Allah's Apostle replied in the affirmative. So, Abu Bakr postponed his departure in order to accompany Allah's Apostle and fed two camels which he had, with the leaves of Samor trees for four months.

Hadith 495: Narrated Abu Huraira:

Whenever a dead man in debt was brought to Allah's Apostle he would ask, "Has he left anything to repay his debt?" If he was informed that he had left something to repay his debts, he would offer his funeral prayer, otherwise he would tell the Muslims to offer their friend's funeral prayer. When Allah made the Prophet wealthy through conquests, he said, "I am more rightful than other believers to be the guardian of the believers, so if a Muslim dies while in debt, I am responsible for the repayment of his debt, and whoever leaves wealth (after his death) it will belong to his

heirs. "