

Divine Assistance for the payment of Debts

Sayyiduna Abu Umaamah رضي الله عنه was once sitting in the Masjid very perturbed and worried when Rasulullah صلى الله عليه وسلم noticed him in that condition. Rasulullah صلى الله عليه وسلم enquired the cause of his worry to which he replied: "Worries and debt has overcome me." Rasulullah صلى الله عليه وسلم said to him: "Should I not teach you a few words which if you recite in the morning and evening, Allah will remove your worries and settle your debts?" Abu Umaamah رضي الله عنه replied: "Yes indeed O Nabi of Allah!" Rasulullah صلى الله عليه وسلم thereafter taught him the following Dua:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحُزْنِ، وَأَعُوذُ بِكَ مِنَ الْعَجْزِ
وَالْكَسَلِ، وَأَعُوذُ بِكَ مِنَ الْجُبْنِ وَالْبُخْلِ، وَأَعُوذُ بِكَ مِنْ غَلْبَةِ
الدَّيْنِ وَقَهْرِ الرِّجَالِ

Transliteration: Allahumma Innie A'uzu Bika minal Hammi Wal Huzn, wa A'uzu Bika Minal Ajzi wal Kasal, Wa A'uzu Bika minal Jubni wal Bukhl, wa A'uzu Bika min Ghalabatid Dayni wa Qahrir Rijaal.

Translation: O Allah, I seek Your protection from worry and grief, and I seek Your protection from being incapacitated and laziness, and I seek Your protection from cowardice and miserliness, and I seek Your protection from overwhelming debts and the oppression of men.

Sayyiduna Abu Umaamah رضي الله عنه says: "I practiced on this advice and Allah removed my worries and settled my debts." (Abu Dawood)

Importance of Intending Repayment

Rasulullah صلى الله عليه وسلم has stated, "Whoever borrows money with the intention of repayment, Allah will facilitate its repayment, and whoever borrows money while intending not to pay, Allah will ruin him." (Bukhari)

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