



Ponder on a Hadith

Second Hadith

(Do you know who is the bankrupt?)

Part One

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Second Hadith

Abu Hurairah (May Allah be pleased with him) reported:

Messenger of Allah (ﷺ) said, "Do you know who is the bankrupt?" They said: "The bankrupt among us is he who has neither money with him nor any property". He said, "The real bankrupt of my Ummah would be he who would come on the Day of Resurrection with Salat, Saum and Sadaqah (charity), (but he will find himself bankrupt on that day as he will have exhausted the good deeds) because he reviled others, brought calumny against others, unlawfully devoured the wealth of others, shed the blood of others and beat others; so his good deeds would be credited to the account of those (who suffered at his hand). If his good deeds fall short to clear the account, their sins would be entered in his account and he would be thrown in the (Hell) Fire".

[Muslim].



Terms:

- Bankrupt: a person declared in law as unable to pay their debts.
- Bring calumny against others: the act of uttering false charges or misrepresentations maliciously calculated to harm the reputation of people.
- Shed the blood of others: kill or injure someone

The Values (34)

Aqeedah Values: -

- 01** Almighty Allah is Just, He does not wrong people at all, He counts their deeds and holds them accountable for them. If the person is rewarded, then he should be thankful to Allah, and whoever is punished should not blame anyone except himself.
- 02** Almighty Allah is The Most-Just, and this is why He returns rights back to their holders.
- 03** Retribution and giving back rights is a fearful situation, it is one of the most sublime situations on the Day of Judgment.
- 04** Good deeds and bad deeds are the currency of retribution on the Day of Judgment.
- 05** People's rights are imprescriptible, they have to be fulfilled in this worldly life, all the good deeds of someone could be exhausted and given on the Day of Judgment to those whom he vilified in the worldly life. As for the rights of Almighty Allah, they are to be resolved according to Allah's Will, He might forgive and He might punish him.



- 06** Taking the rights of others is not to be forgiven only by repentance, asking Allah's forgiveness and doing acts of worship; the rights have to be returned to their owners.
- 07** A Muslim might have good deeds and sins, and also might commit defamation that can be regarded as major sins.
- 08** The doer of the major sin is not regarded as a disbeliever (kafir), even if he committed many sins.
- 09** Some Muslims who have done good deeds and acts of worship shall enter the Hellfire.
- 10** Sins are to be embodied in certain shapes, otherwise how would they be thrown at the bankrupt on the Day of Judgment.



Fiqh Values:

Injustice is forbidden, especially that committed against others.

Repentance is a must, and returning the rights to their owners in this worldly life, or being subject to the worldly punishment.

Educational Values:

The hadith uses an educational method represented in a conversation between the educator and the learner. The learner delivers his information on the topic, then the educator rectifies the notions and thoughts of the learner on the topic discussed.



Dawah Values:

01 Using an engaging educational method by asking the learners questions, and asking actually does not necessarily mean not knowing the answers.

02 Warning people by the result of committing sins so that they avoid doing them.



Dawah Values

- 01** One good deed's reward is multiplied (from 10 up to 700 times) and the bad deed is regarded as only one.
- 02** Despite praying, fasting and giving Zakah, yet this does not protect that person from committing the major sins, because humans are weak due to their desires which might control the sinner and destroy him.
- 03** The wealth is measured in this worldly life by having money or possessions or both, those who have property and possessions are not bankrupt even if they do not have cash.
- 04** Reassuring the believers and helping them to have patience by telling them that their rights will be given back to them and the transgressor will be punished by Almighty Allah. There is a difference between the linguistic reference and the religious juristic
- 05** reference, the first refers to the meaning of the term in this worldly life, and the second refers to the distant meaning, it reminds us of the truth hidden by the worldly life and its temptations. Such truth is realized by people but usually when it is too late.
- 06** 6. The Muslim should follow a bad deed with a good deed to wipe the bad deed out before the Day of Judgment.



- 07** The rights of people are very sacred for Allah, there is no hadith like that one concerning sins committed between the servant and his Lord.
- 08** The hadith does not limit the punishment of oppression to devouring the rights of the Muslims, it includes the rights of everybody including non-Muslims.
- 09** 9. The people who have authority on others such as (rulers, judges, managers, teachers, parents...) should know that they shall return to Allah to be asked how they used that authority.
- 10** Transactions is the true test of the Muslim's faith, acts of worship gives the Muslim the energy to remain steadfast to succeed in that test.
- 11** Praying, fasting and paying zakat are the greatest acts of worship in reward, so they are used as examples of having many good deeds.
- 12** Voluntary acts of worship such as praying, fasting and giving charity are the greatest removers of sins and misdeeds.
- 13** The condition of the bankrupt may change in this worldly life to being wealthy and affluent, the real bankrupt is the one who shall be regarded bankrupt in the Final Life, he deserves this description because he will have no record of good deeds.
- 14** Almighty Allah has hidden the size of good deeds and bad deeds, we do not know exactly the worth of a good deed or a bad deed. A man may utter a statement for which will fall seventy autumns in the Fire, and another may utter a statement that will admit him into the everlasting Paradise.



Linguistic Values:-

- 01** The good deed gives or increases the rank, and the bad deed takes or decreases the rank.
- 02** The person who shall be “thrown” into the hellfire will suffer from humiliation, as the Prophet (Peace Be upon Him) said “would be thrown” to the Hellfire and throwing indicates humiliation and disgrace.
- 03** The statements (exhausted the good deeds) and (fall short to clear the account) imply that they were good and accepted deeds, but they shall be exhausted because of shedding the blood, devouring wealth and reviling others.
- 04** 4. In the Arabic language, using “man” (who) for the person, and “ma” (what) for objects is frequent. In the Qur’anic chapter Al-Kafroun “Nor are you worshippers of what I worship.” (Verse: 6), the pronoun “ma” (what) is used, and it is used in the hadith to ask about the description of the bankrupt.
- 05** The repetition of using (hatha) which is translated as (others) in the hadith implies that the sinner harmed many people, not only one, as one of them would forgive but others would not.



06 Righteousness to the oppressed person implies giving him back his right and clarifying his name by the oppressor. The situation between an oppressor who has repented and an oppressed who insists on having his right and refuses to forgive can be resolved by giving back the oppressed his right and compensating him if possible. If the oppressed refuses to forgive, the repentant oppressor has no other way except praying to Allah to compensate the oppressed on the Day of Judgment. The oppressor does not have to beg the oppressed or humiliate himself to please him, it is not in Islam to do so, even though the right of the oppressed is respected, he should not be glorified by the oppressor. The heart of oppressed is in the hands of Allah, and the whole matter is in the hands of Allah even if it is related to the rights of people.