38 - THE BOOK OF AL-HAWALAT

(1) CHAPTER. *Al-Hawāla* (the transference of a debt from one person to another. It is an agreement whereby a debtor is released from a debt by another becoming responsible for it).

Can *Hawāla* be rejected by the creditors after accepting it?

Al-Hasan and Qatāda said, "If the transferee was rich when the debt was transferred, the agreement is final and irrevocable by the creditor."

Ibn 'Abbās said, "When two partners disassociate and one of them accepts assets while the other accepts debts as a part of his share, if the debts could not be collected (because of the death of the debtor, his bankruptcy, or his denial of the debt, etc.), the one who has accepted the debts would have no right to demand any compensation from his partner." This is applied also in setting the affairs of inheritors.

2287. Narrated Abū Hurairah تَرْضِيَ اللهُ عَنْهُ The Prophet ﷺ said, "Procrastination (delay) in paying debts by a wealthy man is injustice. So, if your debt is transferred from your debtor to a rich debtor, you should agree."⁽¹⁾

(2) CHAPTER. If somebody's debt are transferred to a rich debtor, the *Hawāla*

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(۱) **بـابُ** الحَوَالة، وهَلْ يَرْجِعُ في الحَوَالَةِ؟

وقالَ الحَسَنُ وقَتَادَةُ: إِذَا كَانَ يَوْمَ أَحَالَ عَلَيْهِ مَلَيًّا جازَ. وقالَ ابنُ عَبَّاسٍ: يَتَخَارَجُ الشَّرِيكانِ وأَهْلُ المِيرَاثِ فَيَأْخُذُ هٰذَا عَيْناً وهٰذَا دَيْناً، فإِنْ تَوِيَ لأَحَدِهما لَمْ يَرْجِعْ عَلى صَاحِبِهِ.

٢٢٨٧ - حَدَّثَنَا عَبْدُ اللهِ بنُ يُوسُفَ: أَخْبَرَنا مالِكٌ، عَنْ أَبِي الزُّنَادِ، عَنِ الأَعْرَج، عَن أَبِي هُرَيْرَةَ رَضِيَ اللهُ عَنهُ: أَنَّ رَسُولَ اللهِ تَنْعَ قالَ: «مَطْلُ الغَنِيِّ ظُلْمٌ، فإِذَا أُنْبَعَ احَدُكُمْ عَلى مَلِيِّ فَلْيَتَبَعْ». [انظر: احدُكُمْ عَلى مَلِيِّ فَلْيَتَبعْ على المَيْتِ على (٢) بابُّ: إِنْ أَحَالَ دَيْنَ المَيْتِ على

^{(1) (}H. 2287) As the postponement of paying debts by a rich person is injustice, one should accept *Hawāla* upon that man, for one may be better able to collect the debt from the rich man than the transferor. Thus, by accepting the *Hawāla* one helps the rich man to avoid injustice. (*Fath Al-Bārī*).

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is irrevocable...

2288. Narrated Abū Hurairah :: رَضِيَ اللهُ عَنْهُ The Prophet ﷺ said, "Procrastination (delay) in paying debts by a wealthy person is injustice. So, if your debts is transferred from your debtor to a rich debtor, you should agree."

(3) CHAPTER. If the debts due on a dead person are transferred to somebody, the transference is legal and valid.

رَضِيَ 'Narrated Salama bin Al-Akwa' رَضِيَ ii: Once, while we were sitting in the company of Prophet ﷺ, a dead body was brought. The Prophet ﷺ was requested to lead the funeral Salāt (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 person was brought and the people said,"O Allāh's Messenger! Lead his funeral Salāt (prayer)." The Prophet 2 said, "Is he in debt?" They said, "Yes." He said, "Has he left any wealth?" They said, "Three Dinar." So, he led the funeral prayer. Then a third dead person was brought and the people said (to the Prophet 變), "Please lead his funeral Salāt (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 Dīnār." He [refused to offer funeral Salāt (prayer) and] said, "Then offer Salāt (prayer) for your (dead) companion." Abū Qatāda said, "O Allāh's Messenger! Lead his funeral prayer, and I will pay his debt." So, he led the Salāt (prayer).

رَجُل جَازَ وإذا أَحَالَ على مَلِيٍّ فَلَيْسَ لَهُ رَدٍّ

٢٢٨٨ - حَدَّثَنَا مُحَمَّدُ بنُ يُوسُفَ: حدَّثَنا سُفْيانُ، عَنِ ابنِ ذَكُوَانَ، عَنِ الأَعْرَجِ، عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللهُ عَنْهُ عَنِ النَّبِيِّ ﷺ قالَ: «مَطْلُ الغَنِيِّ ظُلْمٌ. ومَنْ أُتْبِعَ عَلى مَلِئٍ فَلَيْتَبْعْ». [راجع: ٢٢٨٧] (٣) بِابُ إذا أَحالَ دَيْنَ المَيِّتِ عَلى رَجُل جَازَ

٢٢٨٩ - حَدَّثَنَا المَكِّيُّ بنُ إبْرَاهِيمَ: حدَّثْنا يَزِيدُ بنُ أَبِي عُبَيْدٍ، عَنْ سَلَمَةَ بنِ الأَكْوَعِ رَضِيَ اللهُ عَنْهُ قالَ: كُنَّا جُلُوساً عِنْدَ النَّبِيِّ ﷺ إذْ أُتِيَ بِجَنازَةٍ فَقالُوا: صَلِّ عَلَيها، فَقالَ: َ «هَلْ عَلَيْهِ دَيْنٌ؟» قالُوا: لا، قالَ: «فَهَلْ تَرَكَ شَيْئاً؟» قالُوا: لا، فَصَلَّى عَلَيْهِ. ثُمَّ أُتِيَ بِجَنازَةٍ أُخْرَى فَقَالُوا: يَا رَسُولَ اللهِ، صَلِّ عَلَيْهَا. قالَ: «هَلْ عَلَيْهِ دَيْنٌ؟» قِيلَ: نَعَمْ، قالَ: «فَهَلْ تَرَكَ شَبْئاً؟» قالُوا: ثَلاثَة دَنَانِيرَ، فَصَلَّى عَلَيْها. ثُمَّ أُتِيَ بِالثَّالِثَةِ فَقالُوا: صَلِّ عَلَيْها. قالَ: «هَلْ تَرَكَ شَيْئاً؟» قالُوا: لا، قالَ: «فَهَلْ عَلَيْهِ دَيْنٌ؟» قالُوا: ثَلاثَةُ دَنانِيرَ، قالَ: «صَلُّوا عَلى صَاحِبُكُمْ». فَقَالَ أَبُو قَتَادَةَ: صَلِّ عَلَيْهِ يَا رَسُولَ اللهِ وعَلَيَّ دَيْنُهُ. فَصَلَّى عَلَيْهِ. [انظر: ٢٢٩٥]