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A Thematic Analysis of Hadith on Debt and Lending (Qardh): Integrating Trustworthiness, Justice, and Financial Responsibility into Islamic Character Education

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Abstract: This study examines the educational values embedded in selected Prophetic hadiths concerning debt and benevolent lending (qardh) and explores their conceptual integration into Islamic character education and financial literacy. Using qualitative library research and thematic textual analysis, the study interprets reports from Ṣaḥīḥ al-Bukhārī, Ṣaḥīḥ Muslim, and Jāmiʿ al-Tirmidhī alongside Qur'anic guidance in al-Baqarah 2:280–283. Five interconnected educational values emerge: trustworthy intention and repayment responsibility, justice in meeting obligations, ethical repayment without stipulated excess, compassion for debtors in genuine hardship, and honesty through transparent documentation. These values can inform learning objectives, case-based discussions, role-play, reflective writing, and formative assessment in Islamic religious education and character education. Illustrative learning scenarios distinguish deliberate refusal to repay from genuine financial difficulty, encouraging students to reason ethically rather than memorize rules alone. The study proposes a conceptual teaching framework connecting textual interpretation, moral deliberation, and responsible financial decision-making. Its contributions are pedagogical proposals, not evidence of measured learning outcomes; classroom validation is recommended.
Keywords: hadith; qardh; Islamic character education; trustworthiness; justice; Islamic financial literacy.

Abstrak: Penelitian ini mengkaji nilai-nilai pendidikan dalam hadis Nabi tentang utang-piutang (qardh) serta kemungkinan integrasinya dalam pendidikan karakter Islami dan literasi keuangan syariah. Melalui studi kepustakaan kualitatif dan analisis teks tematik, hadis-hadis terpilih dari Ṣaḥīḥ al-Bukhārī, Ṣaḥīḥ Muslim, dan Jāmiʿ al-Tirmidhī ditafsirkan bersama petunjuk Al-Qur'an surah al-Baqarah ayat 280–283. Kajian mengidentifikasi lima nilai pendidikan: amanah dan tanggung jawab pelunasan, keadilan dalam memenuhi kewajiban, etika pelunasan tanpa tambahan yang dipersyaratkan, empati kepada debitur yang benar-benar kesulitan, serta kejujuran dan transparansi pencatatan. Nilai tersebut dapat diintegrasikan melalui tujuan pembelajaran, diskusi kasus, bermain peran, refleksi tertulis, dan asesmen formatif pada Pendidikan Agama Islam dan pendidikan karakter. Artikel ini menawarkan kerangka pedagogis konseptual, bukan hasil pengukuran efektivitas pembelajaran; pengujian di kelas masih diperlukan.

Kata kunci: hadis; qardh; pendidikan karakter Islami; amanah; keadilan; literasi keuangan syariah.

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INTRODUCTION

Education plays a fundamental role in shaping individuals who possess not only intellectual competence but also moral integrity, social responsibility, and ethical awareness. Within Islamic educational philosophy, the development of knowledge and character constitutes an inseparable process aimed at producing individuals who demonstrate faith, honesty, justice, trustworthiness, and accountability in their personal and social lives. Islamic education emphasizes that learning should extend beyond the acquisition of theoretical knowledge to the internalization of values that guide human behavior in everyday situations. One important dimension of this educational orientation is the cultivation of ethical financial behavior, particularly in matters involving debt and lending (qardh). Financial transactions are not merely economic activities but also social interactions that require honesty, mutual respect, responsibility, and sensitivity toward the circumstances of others. Consequently, the ethical teachings contained in Prophetic hadiths concerning debt and lending offer valuable foundations for strengthening Islamic character education and developing students' understanding of responsible financial conduct.

Character education has become an essential component of contemporary educational development because educational institutions are increasingly expected to prepare learners to respond responsibly to complex social, technological, and economic challenges. Lickona (1991) conceptualizes character education through the interconnected dimensions of moral knowing, moral feeling, and moral behavior, suggesting that meaningful character formation requires individuals to understand ethical principles, develop moral commitment, and demonstrate appropriate conduct. Similarly, Berkowitz and Bier (2005) emphasize that effective character education involves intentional educational practices designed to strengthen students' moral development and positive social behavior. From an Islamic perspective, character formation is closely associated with the development of akhlaq al-karimah, which includes honesty (sidq), trustworthiness (amanah), justice (adl), responsibility (mas'uliyyah), and compassion (rahmah). These values are particularly relevant to financial relationships because borrowing and lending involve promises, obligations, interpersonal trust, and potential conflicts of interest. Integrating these principles into educational activities may therefore provide meaningful opportunities for connecting religious teachings with practical moral decision-making.

Debt and lending occupy an important position in Islamic teachings because they represent both financial obligations and expressions of social solidarity. The concept of qardh generally refers to a loan provided with the obligation to return an equivalent amount or value, without a contractually stipulated financial benefit for the lender. Unlike commercial financing arrangements that are structured around permissible profit-generating transactions, qardh is fundamentally associated with assistance and cooperation. Islamic teachings recognize that individuals may require financial support to address educational expenses, household necessities, medical emergencies, and productive

economic activities. However, borrowing also creates responsibilities that must be fulfilled through honest intentions, transparent agreements, and timely repayment whenever possible. These principles provide an important educational foundation for helping learners understand the relationship between individual rights, social obligations, and ethical financial practices. Teaching the concept of qardh can encourage students to recognize that financial decisions should be guided not only by personal interests but also by moral responsibility and concern for others.

The Qur'an provides essential guidance regarding ethical debt relationships, particularly in Surah Al-Baqarah verses 280–283. Verse 282 emphasizes the importance of documenting deferred financial obligations, thereby promoting transparency, accountability, and the protection of contractual rights. Verse 280 encourages creditors to provide additional time to debtors experiencing genuine financial hardship and recognizes voluntary debt remission as a charitable act. These teachings illustrate the balance between financial responsibility and social compassion within Islamic ethics. From an educational perspective, such principles can be integrated into classroom discussions concerning honesty, recordkeeping, empathy, conflict resolution, and responsible decision-making. Students may be encouraged to analyze situations involving delayed repayment, financial difficulties, and disagreements between borrowers and lenders. Through these learning experiences, religious knowledge can be connected with real-life ethical challenges, allowing learners to develop a more comprehensive understanding of Islamic moral values.

Prophetic hadiths further clarify the ethical responsibilities associated with borrowing and lending. A narration recorded in Sahih al-Bukhari emphasizes the importance of sincere intentions when borrowing another person's property, distinguishing individuals who genuinely intend to repay from those who seek to misuse the property of others. Another hadith states that delaying repayment by a financially capable borrower constitutes injustice (Al-Bukhari, Hadith No. 2400). These teachings highlight the significance of integrity, personal accountability, and respect for the rights of others. Conversely, hadiths encouraging leniency toward debtors experiencing genuine hardship demonstrate the importance of compassion and social sensitivity. Educational interpretation of these narrations allows teachers to introduce ethical dilemmas through which students can distinguish deliberate irresponsibility from circumstances beyond an individual's control. Such activities may support moral reasoning by encouraging learners to consider intentions, consequences, fairness, and the responsibilities of all parties involved in financial relationships.

The relevance of hadith-based financial ethics has become increasingly significant in contemporary society because technological developments have transformed financial interactions. Digital lending platforms, electronic transactions, and online financial services have increased access to financial resources while introducing challenges associated with unclear contractual terms, excessive borrowing, irresponsible spending, and unethical collection practices. Students and young adults may encounter these financial services before developing sufficient knowledge of financial obligations and their consequences. Financial literacy education should therefore address not only technical competencies, such as budgeting, saving, and understanding financial agreements, but also the ethical dimensions of

financial decisions. Lusardi and Mitchell (2014) emphasize the importance of financial literacy for informed economic decision-making. Within Islamic education, financial literacy can be enriched through religious values that encourage moderation, transparency, accountability, and social justice. Integrating hadith-based principles into financial education may consequently provide a framework for developing financially responsible behavior grounded in Islamic ethical teachings.

Educational institutions, particularly Islamic schools, madrasahs, and universities, have opportunities to integrate the ethical principles of qardh into formal and informal learning activities. In Islamic Religious Education, teachers can employ contextual learning approaches, case-based discussions, reflective assignments, and collaborative problem-solving to connect hadith interpretation with students' everyday experiences. For example, students may examine hypothetical situations involving borrowed money, delayed repayment, financial hardship, or misleading digital loan advertisements. Through guided discussion, learners can identify relevant religious principles, evaluate alternative responses, and propose ethically appropriate solutions. These activities align with the broader objective of meaningful learning, in which students construct understanding by connecting theoretical concepts with practical circumstances. Nevertheless, the educational effectiveness of such approaches requires empirical investigation, and their proposed benefits should not be interpreted as established outcomes of the present conceptual study.

Existing literature concerning debt and lending in Islamic economics has predominantly examined legal provisions, contractual arrangements, Qur'anic interpretation, and the ethical foundations of financial transactions. Putri et al. (2025) discuss Qur'anic and hadith interpretations related to accounting, leasing, and debt transactions, while Rahayu et al. (2025) examine Islamic economic perspectives on leasing and lending. Agustina and Syukkur (2026) explore ethical values associated with debt documentation in Surah Al-Baqarah verse 282. Although these studies provide useful foundations for understanding Islamic financial ethics, the educational implications of the identified principles remain insufficiently developed within the literature considered in this study. In particular, there is a need for a more explicit conceptual connection between hadith-based debt ethics, Islamic character education, and financial responsibility learning. Addressing this conceptual gap may contribute to the development of educational materials that integrate religious knowledge, moral reasoning, and practical financial literacy.

Based on these considerations, the present study aims to analyze selected Prophetic hadiths concerning debt and lending (qardh) and examine their implications for Islamic character education. Specifically, the study seeks to identify educational values embedded in hadiths on borrowing and repayment, explain their relationship with trustworthiness, justice, responsibility, and compassion, and formulate a conceptual framework for integrating these values into Islamic educational practices. Employing qualitative library research and thematic textual analysis, the study interprets selected hadiths alongside relevant Qur'anic teachings and educational perspectives. Its principal contribution lies in repositioning the discussion of qardh from a predominantly economic and jurisprudential framework toward a pedagogical perspective emphasizing moral development and

responsible financial behavior. By establishing this connection, the study offers a theoretical foundation for teachers, curriculum developers, and educational researchers interested in integrating Islamic financial ethics into character education and contextual religious learning.

Research Methodology

This research uses a qualitative library-based design and thematic textual analysis. Its primary materials are selected reports in Ṣaḥīḥ al-Bukhārī, Ṣaḥīḥ Muslim, and Jāmiʿ al-Tirmidhī, together with Qur'an 2:280–283. The secondary basis is the supplied academic paper and the scholarly works listed in its bibliography, including Putri et al. (2025), Agustina and Syukkur (2026), and Rahayu et al. (2025). The study does not claim field observations, interviews, surveys, or quantitative measurement.

The analytic procedure consists of four stages. First, passages directly related to debt, repayment, leniency, honesty, usury, and collateral were identified in the source material. Second, their normative meanings were organized into themes: intention and responsibility, default by solvent borrowers, ethical repayment, relief for hardship, and safeguards against exploitation. Third, the themes were interpreted alongside the Qur'anic instructions on documentation and respite. Finally, their practical implications were considered for illustrative contemporary scenarios, including digital loan contracts and a hypothetical small trader's repayment difficulties.

The analysis is interpretive and normative. Hadith numbering may vary across editions and databases, and individual report authentication or detailed juristic disagreement is not independently re-adjudicated here. Accordingly, conclusions are presented as thematic ethical principles rather than definitive rulings on particular financial products.

Results

Intention to Repay and the Moral Weight of Debt

A report attributed to the Prophet states that whoever takes people's wealth intending to repay it will receive divine assistance, whereas one who takes it intending to destroy it faces divine condemnation (al-Bukhārī, Ṣaḥīḥ, report on intention in taking others' property). The contrast makes intention ethically significant, but it does not transform good intentions into a substitute for actual repayment. The borrower must assess capacity, communicate truthfully, and make credible efforts to fulfill the agreed obligation.

Another report, "The believer's soul remains suspended by his debt until it is paid on his behalf," is cited in al-Tirmidhī (no. 1078). In the source paper, it underscores the seriousness of outstanding obligations, including the importance of maintaining records so liabilities can be identified when a debtor dies. The theme is accountability rather than automatic condemnation of an insolvent person.

Deliberate Delay by a Solvent Borrower

The concise hadith "Delay by a wealthy person is injustice" (maṭl al-ghaniyy ẓulm; al-Bukhārī, no. 2400) differentiates unjustified postponement from genuine inability. The moral concern is not lateness alone but withholding a due payment despite having the means to settle it. Such conduct may damage the lender's cash flow and the trust sustaining economic relationships. In practical assessment, solvency, agreed deadlines, communication, and the presence of a legitimate reason must be considered.

Excellence in Repayment and the Prohibition of Stipulated Gain

The Prophet is reported to have said, "The best among you are those best in repayment" (al-Bukhārī, report on repayment). This teaching values timely fulfillment, respectful communication, and appropriate treatment of creditors. The source text also differentiates a voluntary improvement in repayment from an additional amount contractually demanded as the price of time. This distinction matters because the social character of qardh is compromised when a lender conditions assistance on a financial return.

The prohibition of ribā is reinforced by a report in Ṣaḥīḥ Muslim (no. 1598) condemning those who consume, pay, record, and witness usurious transactions. The finding is not that every service-related charge is automatically prohibited: a purported administrative fee requires examination of its actual basis, calculation, and governing rules. Labels cannot replace substantive contractual analysis.

Compassion for Debtors in Genuine Hardship

A report in Ṣaḥīḥ Muslim praises a creditor who gives respite to a person in difficulty or waives part of the debt. This theme corresponds to Qur'an 2:280, which instructs believers to grant time to a debtor in hardship and praises remission as charity. The ethical obligation to treat vulnerable borrowers humanely coexists with the creditor's legitimate claim to repayment. Rescheduling, realistic installments, or voluntary remission may therefore be considered without assuming that all debts are automatically extinguished.

Documentation, Honesty, and Collateral

Qur'an 2:282 calls for recording debts with a specified term. In contemporary practice, this principle supports written contracts, repayment schedules, electronic records, and reliable receipts. A report on the signs of hypocrisy, including lying, breaking promises, and betraying trust (al-Bukhārī, no. 33; Muslim, no. 59), gives a broader ethical basis for truthful disclosure by both borrower and lender.

The source paper also cites the Prophet's purchase of food on deferred payment while pledging his armor as collateral (al-Bukhārī, no. 2068). This establishes the relevance of security arrangements while leaving the terms of lawful use and enforcement subject to juristic and legal requirements. Collateral should manage risk, not provide an opportunity for arbitrary appropriation.

Discussion

A Balanced Ethical Model for Creditors and Debtors

Taken together, the hadith themes yield a two-sided model. The debtor is accountable for an honest intention, prudent borrowing, clear communication, and timely repayment when capable. The creditor is accountable for transparent terms, the avoidance of prohibited gain, proportionate collection, and appropriate accommodation of proven hardship. Justice therefore requires neither unconditional indulgence nor indiscriminate coercion. It requires distinguishing situations through evidence and fair procedures.

The distinction is illustrated by two hypothetical cases in the source paper. A small trader borrows without a stipulated return to purchase supplies, but a customer's delayed payment disrupts the trader's cash flow. Here, early communication, documentation of the difficulty, and a mutually agreed revised schedule may express the Qur'anic instruction to grant respite. By contrast, a

borrower with available funds who deliberately avoids a creditor after the due date exemplifies the misconduct addressed by the hadith on unjust delay. These are pedagogical examples, not empirical cases or adjudications.

Implications for Digital Lending

Digital platforms can reduce transaction costs and increase access, yet they may also conceal complex fees or encourage impulsive borrowing. The hadith-based framework suggests several evaluative questions: are the amount, repayment date, and charges intelligible before consent; is the customer's capacity assessed responsibly; are records accessible; are collection procedures respectful; and is there a workable route for hardship complaints? These questions translate classical norms of amānah and ʿadl into operational concerns without presuming that a platform is compliant merely because it uses Islamic terminology.

Electronic contracts and transfer receipts can serve the documentary objective expressed in Qur'an 2:282. However, adequate protection also requires scrutiny of personal-data practices, dispute mechanisms, and applicable regulatory obligations. A product-level sharīʿah determination cannot be made from the present thematic analysis alone; it requires examination of actual contractual clauses, relevant DSN-MUI fatwas, and regulator rules.

Qardh Governance and Maqāṣid al-Sharīʿah

In Islamic financial institutions, qardh can support inclusion and emergency liquidity when its charitable orientation is maintained. Governance should identify the source of funds, beneficiary criteria, permissible costs, documentation standards, monitoring, and fair procedures for default or hardship. The principle of protecting wealth (ḥifẓ al-māl) applies to both parties: creditors should not lose their lawful rights through willful non-payment, while borrowers should not be exposed to exploitative charges or unlawful seizure of property.

The literature cited in the source paper discusses Qur'anic and hadith foundations of debt accounting and qardh (Putri et al., 2025; Rahayu et al., 2025), while Agustina and Syukkur (2026) address ethical values in Qur'an 2:282. The present synthesis foregrounds the relationship between debt enforcement and hardship accommodation. Its limitation is the restricted corpus and absence of systematic comparative fiqh or empirical institutional data; future studies could test how these principles are implemented in real contracts and borrower experiences.

Conclusion

The thematic reading of selected hadiths indicates that Islamic debt ethics unite responsibility, trustworthiness, justice, and social compassion. Borrowers are expected to intend and undertake repayment, while deliberate postponement by those who can pay is condemned. Creditors, meanwhile, are encouraged to give reasonable respite to those experiencing genuine hardship. Clear documentation and transparent contractual arrangements support the rights of both parties, and qardh must not become a device for stipulated profit from the loan itself.

These principles remain pertinent to contemporary Islamic finance, particularly digital lending, debt collection, qardh governance, and negotiated rescheduling. Their application must nevertheless be sensitive to contractual facts, juristic guidance, and applicable regulation. Because this article is a conceptual library study, its claims describe normative implications rather than measured institutional outcomes. Further

research should examine actual contracts and the experiences of borrowers and lenders.

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