

Hadith About *Al-Samahah* in *Mu'amalah*: A Thematic Study of the Book *Riyad Al-Salihin*

Dede Anggara^{1*}, Afdilla Nisa²

^{1,2} Universitas Islam Negeri Sjech M. Djamil Djambek Bukittinggi

Abstract

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Al-samahah (broad-heartedness and ease) in the context of mu'amalah (socio-economic transactions). Amidst contemporary economic practices that are often rigid and exploitative, the value of al-samahah becomes a fundamental ethic that is important to review. This study aims to analyze the understanding and application of al-samahah hadiths in mu'amalah sourced from the book *Riyad al-salihin* by Imam al-Nawawi. This type of research is library research with a thematic approach (maudhu'i). Primary data was obtained from the book *Riyad al-salihin* by Imam Nawawi, while secondary data came from books, journals, and other literature that support thematic hadith studies. This research was conducted through the stages of collecting hadiths with the theme of al-samahah, takhrij, and analysis of syarah to obtain a complete understanding. The results of the study show that al-samahah in *Riyad al-salihin* is a comprehensive spectrum of mu'amalah ethics. These values include: (1) Husn al-Qada' (debtor's professionalism in paying); (2) Samhan attitude (easy and spacious) in the three pillars of transactions: selling, buying, and collecting; (3) Tanfis (giving grace/restructuring) and Wad' (giving relief/discounts) for those in difficulty; and (4) Al-Tajawuz (clearing debt) as the peak of the creditor's ihsan. This study concludes that these values have highly relevant applications in addressing contemporary mu'amalah challenges, such as in e-commerce ethics, humane fintech collection practices, and debt restructuring policies in financial institutions.

Keywords: al-samahah, hadith, mu'amalah, *Riyad al-salihin*

(* Corresponding Author:

dedeanggara457@gmail.com
Afdillanisa@uinbukittinggi.ac.id

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INTRODUCTION

Islam is a comprehensive religion that not only governs the relationship between humans and Allah SWT (hablun minallah), but also governs relationships between humans (hablun minannas). One important aspect of human relations is mu'amalah, which covers all forms of social and economic interaction, including buying and selling, renting, debt, borrowing, business cooperation, and various other forms of transactions. Mu'amalah in Islam aims to create a just, harmonious, and prosperous society based on the principles of Sharia (Al Hafizh et al. 2007). In the realm of mu'amalah, Islam teaches principles that maintain justice, balance, and the benefit of the people. One of the important principles that is prioritized is al-samahah or tolerance. Al-samahah in mu'amalah contains the meaning of ease, kindness, generosity, and forgiveness in human interactions, especially in economic transactions. In other words, al-samahah not only concerns convenience in transactions, but also includes moral aspects such as justice, honesty, and

gentleness in treating others (Yasir et al. 2014). The principle of al-samahah is reflected in the words of Allah SWT in the Qur'an:

وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْتُوا فِي الْأَرْضِ مُفْسِدِينَ

Meaning: “And do not wrong people in their rights, and do not act tyrannically on earth by causing corruption.” (QS. Hud: 85).

This verse provides guidance on the importance of tolerance, including in the field of mu'amalah, which is social and economic activity between people. Tolerance in mu'amalah means the ability to understand and respect differences in transactions, trade, and daily interactions, both with fellow Muslims and non-Muslims (Agung et al. 2015).

In addition, the Prophet Muhammad SAW has exemplified and encouraged his followers to be tolerant in all aspects of life, including in mu'amalah, as a manifestation of Islam's mercy for the entire universe. In the hadiths that teach al-samahah, it is shown that Islam pays close attention to the balance between personal and public interests in every transaction. The following is one of the hadiths:

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُمَا: أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ:
رَحِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ وَإِذَا اشْتَرَى وَإِذَا اقْتَضَى.

Meaning: “From Jabir, may Allah be pleased with him, that the Prophet Muhammad, peace be upon him, said: ‘May Allah have mercy on a person who is generous when he sells, when he buys, and when he collects his debt.’” (Narrated by Bukhari).

This hadith emphasizes the importance of being generous and accommodating in every phase of a transaction, whether as a seller, buyer, or creditor. However, in the context of today's life, tolerance is often neglected, especially in a competitive economic world. The tendency to be selfish, seek maximum profit without regard for the interests of others, or take advantage of others' weaknesses in transactions is becoming increasingly prevalent. This leads to many social tensions and injustices in society. Therefore, strengthening the understanding of the values of tolerance in mu'amalah is very important to create more harmonious, fair, and blessed relationships in society (A Bakar et al. 2016).

The book *Riyad al-salihin*, written by Imam Nawawi, is one of the most popular hadith books among Muslims. This book contains various hadiths that discuss morals, worship, and mu'amalah in everyday life. One of the themes raised in this book is the principle of al-samahah in mu'amalah, which is conveyed through various hadiths that explain the ethics of social and economic interaction. *Riyad al-salihin* is widely used as a reference by Muslims in understanding and practicing the teachings of the Prophet Muhammad SAW, because this book focuses on aspects of daily life that can be directly applied by the ummah (Alaik Salamullah et al. 2022).

In the context of contemporary life, the problems of mu'amalah have become increasingly complex with the development of the global trading system, information technology, and various forms of electronic transactions. This

phenomenon requires Muslims to understand and apply the principles of sharia in all their economic and social activities. Therefore, the concept of al-samahah in mu'amalah is very important to study in depth, so that Islamic values are maintained in all forms of economic interaction today. The concept of tolerance in transactions is not merely a matter of convenience, but also a matter of how to create justice, balance, and harmony in the midst of a diverse society (Septa Miftakul et al. 2022).

A study of the hadiths of al-samahah in the book *Riyad al-salihin* can provide a clear perspective on how Islam regulates socio-economic interactions with principles that are fair and benevolent. Therefore, this research is important to examine the relevance of the Prophet Muhammad's teachings on al-samahah in the context of mu'amalah, as well as to provide a deeper understanding for Muslims in conducting economic life in accordance with sharia guidance (Adeng Muchtar et al. 2004).

RESEARCH METHOD

This study uses a qualitative approach with a literature study design. In detail, the methodological components are as follows: This study is a library research study. The researcher uses a thematic (maudhu'i) approach, which is to collect and examine hadiths that have similar themes. Primary data was obtained directly from the book *Riyad al-salihin* by Imam al-Nawawi. Secondary data came from books, journals, and other literature that support thematic hadith studies, such as the book *syarah* (explanation of hadith) *Fath al-Bari* by Ibn Hajar al-Asqalani and *Ikmal al-Mu'lim* by Qadhi Iyadh.

RESULTS AND DISCUSSION

A. Understanding Hadith al-Samahah in Mu'amalah based on the Book *Riyad al-salihin*

1. Hadith H-01: Samahah as Professionalism of the Debtor (husn al-Qada')

وعن أبي هريرة - رضي الله عنه: أَنَّ رَجُلًا أَتَى النَّبِيَّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - يَتَقَاضَاهُ فَأَغْلَظَ لَهُ، فَهَمَّ بِهِ أَصْحَابُهُ، فَقَالَ رَسُولُ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «دَعُوهُ، فَإِنَّ لِصَاحِبِ الْحَقِّ مَقَالًا» ثُمَّ قَالَ: «أَعْطُوهُ سِنًا مِثْلَ سِنِّهِ» قَالُوا: يَا رَسُولَ اللَّهِ، لَا نَجِدُ إِلَّا أَمْتًا مِثْلَ مَنْ سِنِّهِ، قَالَ: «أَعْطُوهُ، فَإِنَّ خَيْرَكُمْ أَحْسَنُكُمْ قَضَاءً». متفقٌ عَلَيْهِ.

Meaning: "From Abu Hurairah, may Allah be pleased with him, that a man came to the Prophet, peace be upon him, to collect a debt that he had borrowed from him, peace be upon him, and the man spoke harshly to him. The companions intended to retaliate against the man's rudeness, but the Messenger of Allah, peace be upon him, said: 'Let him be, for he has the right to speak thus, for one who has a right also has the right to speak.' He then said, "Give him a camel of the same age as the one he lent you." The companions said, "O Messenger of Allah, we do not have any camels except those that are older than the one he lent us." He, peace be upon him, said:

“Give it to him, for indeed the best among you is the one who returns the loan in the best manner,” meaning by returning it at the agreed time and giving an extra gift as a token of gratitude. (Agreed upon) (HR. Bukhari: 1367).

This hadith tells of the Prophet Muhammad advising that a better replacement camel be given even if an identical one is not available (Ahmad ibn et al. 20193). Ibn Hajar, in *Fath al-Bari*, interprets this as *husn al-qada'* (the best repayment) and a standard of ethics in returning loans. This attitude also teaches that debt collectors should still be treated well even if they are rude.

2. Hadith H-02: The Three Pillars of Samahah in Transactions

وعن جابر - رضي الله عنه: أن رسول الله - صلى الله عليه وسلم - قال: «رَحِمَ اللهُ رَجُلًا سَمَحًا إِذَا بَاعَ، وَإِذَا اشْتَرَى، وَإِذَا اقْتَضَى». رواه البخاري.

Meaning: “From Jabir, may Allah be pleased with him, that the Messenger of Allah, peace be upon him, said, ‘May Allah have mercy on a person who is generous when selling, generous when buying, and generous when collecting debts.’” (Narrated by Bukhari: 1368).

In explaining Jabir's hadith, “*Rahimallahu rajulan samhan idha ba'a, wa idha isytara, wa idha iqtada,*” Ibn Hajar al-Asqalani emphasized that *al-samahah* means abandoning harshness, not pursuing excessive profits, and not being forceful when demanding rights. This generosity applies to sellers, buyers, and debt collectors while maintaining the fairness of the contract. Scholars refer to this leniency as honorable leniency (*fi 'afaf*), not unlimited leniency.

3. Hadith H-03: Samahah as a Solution to Hardship (Tanfis and Wad')

-وعن أبي قتادة - رضي الله عنه - قال: سَمِعْتُ رَسُولَ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - يَقُولُ: «مَنْ سَرَّهُ أَنْ يُنَجِّيَهُ اللَّهُ مِنْ كُرْبِ يَوْمِ الْقِيَامَةِ، فَلْيُنْفِسْ عَنِ مُعْسِرٍ أَوْ يَضَعْ عَنْهُ». رواه مسلم.

Meaning: From Abu Qatadah, may Allah be pleased with him, who said: I heard the Messenger of Allah, peace be upon him, say, “Whoever wishes to be saved by Allah from the hardships of the Day of Judgment should ease the burden of the poor or forgive the debts of the poor.” (Narrated by Muslim).

In the hadith of Abu Qatadah, “*man sarrahu an yunajjiyahullahu min kurab yaum al-qiyamah falyunaffis 'an mu'sir aw yada' anhu*”, al-Nawawi explains “*yunaffis*” as extending the due date and “*yada'*” as leniency or cancellation of obligations. The values of *tanfis* (extending) and *wad'* (reducing) are considered noble morals that bring salvation on the Day of Judgment.

However, leniency must still avoid usury, gharar, and maintain the trust of documentation.

4. Hadith H-04: Samahah as a Way to Achieve Forgiveness (Al-Tajawuz)

وعن أبي هريرة - رضي الله عنه: أن رسول الله - صلى الله عليه وسلم - قال: «كأن رجلٌ يداينُ الناسَ، وكان يقولُ لفتاهُ: إذا أتيتَ مُعسِرًا فَتَجَاوَزْ عَنْهُ، لعلَّ الله أن يتَجَاوَرَ عَنَّا، فَلَقيَ اللهُ فَتَجَاوَرَ عَنْهُ».

Meaning: “From Abu Hurairah, may Allah be pleased with him, the Messenger of Allah, peace be upon him, said: There was a man who used to lend money to people. He would always say to his servant: ‘If you go to someone who cannot pay, forgive him, may Allah forgive us, so that when we stand before Allah, He will forgive us.’” (HR. Bukhari Muslim: 1370)

This hadith shows the highest level of samahah, namely al-tajawuz (forgiveness). Ibn Hajar emphasized the man's motivation: “la'alla Allah an yatajawaza 'anna” may Allah forgive us. He forgave the debt in the hope that Allah would forgive his sins, as al-jaza' min jins al-'amal (a fitting reward). Generosity in transactions earns divine forgiveness, demonstrating the relationship between social behavior and forgiveness from Allah.

5. Hadith H-05: The Weight of Samahah Deeds

وعن أبي مسعود البدرِيّ - رضي الله عنه - قال: قال رسول الله - صلى الله عليه وسلم: «حُوسِبَ رَجُلٌ مِمَّنْ كَانَ قَبْلَكُمْ، فَلَمْ يَوْجَدْ لَهُ مِنَ الْخَيْرِ شَيْءٌ، إِلَّا أَنَّهُ كَانَ يُخَالِطُ النَّاسَ وَكَانَ مُوسِرًا، وَكَانَ يَأْمُرُ غُلَمَانَهُ أَنْ يَتَجَاوَزُوا عَنِ الْمُعْسِرِ. قَالَ اللهُ - عز وجل: نَحْنُ أَحَقُّ بِذَلِكَ مِنْهُ؛ تَجَاوَزُوا عَنْهُ».

Meaning: From Abu Mas'ud Al-Badri, may Allah be pleased with him. He said, the Messenger of Allah, peace be upon him, said: said: There was a man who was judged before you, and he had no good deeds whatsoever, except that he was a wealthy man who used to lend money to people, and he would instruct his servants to forgive those who could not repay him. Then Allah the Exalted said: “We are more deserving of forgiving him, so forgive that man.” (HR. Muslim no. 1371).

The phrase “falam yujad lahu min al-khair syai” (no good deeds were found in him) became the focus of the scholars of tafsir. Qadhi Iyadh explained that this does not mean abandoning all fardhu obligations, but rather that there were no sunnah deeds or other notable virtues. However, his deed, namely al-tajawuz 'an al-mu'sir (forgiving the debts of those in difficulty), was very difficult because it combined ihsan and ikhlas, so Allah made this mu'amalah deed his savior.

From the hadith, the operational indicators of al-samahah include: procedural ease without complications, fair prices and transparency of information without *tadlis* and *gharar*, empathy in collection with grace periods and polite communication, orderly documentation as a trust, and ease in accordance with sharia corridors without usury, *gharar*, and *zulm*. This serves as a guide for modern business ethics to maintain good relationships and will be elaborated in the following subsections.

B. Application of the Value of al-Samahah in Mu‘amalah based on the Book Riyad al-salihin

1. Application of the Value of husn al-Qada' (HR. Bukhari No. 1367)

Hadith H-01 establishes fundamental ethics for debtors, namely *husn al-qada'* (best repayment), as a principle of professionalism, responsibility, and trustworthiness. Debtors must have a strong intention to pay, repay on time, and maintain the dignity and trust of creditors. The samahah attitude of debtors is not to cause trouble for creditors, contrary to *matl al-ghaniyy zulmun* (delaying payment by those who are able is injustice).

Al-samahah is often misunderstood as a one-way ethic for creditors only, but Hadith H-01 balances it with ethical standards for debtors through *husn al-qada'*. Professionalism is embodied by debtors who are responsible, trustworthy, and serious about repaying their debts on time. Delaying payment when one is able to pay is an act of injustice that is prohibited.

The Prophet's action of paying with a high-quality camel is an application of *ihsan* (kindness). In a modern context, this does not only mean paying more, but also includes goodwill in maintaining good relationships. For example, satisfied business debtors give positive testimonials, referrals, or repeat orders as a form of modern “best repayment” that builds reputation and blessings.

2. Application of the Value of Samhan idza Ba'a wa Isytara wa idza-qtada (HR. Bukhari No. 1368)

Hadith H-02 emphasizes prayers of mercy for individuals who are samahah in buying and selling, which is the foundation of fair and harmonious transactions. In anonymous e-commerce, this value is important for building trust through honesty, transparency, and avoiding *tadlis* and *gharar*. Samhan sellers facilitate the after-sales service process, such as complaints, refunds, and returns, in contrast to a rigid attitude that is contrary to samahah.

For buyers, samahah means being fair in bargaining, not unilaterally canceling orders, and providing polite reviews. Patience and flexibility when collecting payments are also taught, avoiding intimidation, doxxing, or humiliating debtors, and maintaining honor (*'iffah*) with civilized collection procedures and polite negotiations.

The guidance of *samahah* is relevant in traditional and modern *mu‘amalah*, including:

- a. Being generous in buying and selling, avoiding greed and rigidity.

- b. Tolerance in collecting payments by giving leeway to maintain harmonious relationships and avoid conflict.
- c. Prioritizing ethics and fairness, promoting spiritual values in business.
- d. Building long-term relationships with customers and business partners for sustainability and a positive reputation.

3. Application of the Values of Tanfis and Wad' (HR. Muslim: 1369)

Hadith H-03 teaches the principles of tanfis (giving breathing space) and wad' (reducing the burden) as a social safety net in Islam to help mu'sir debtors (those experiencing financial difficulties). The reward for this attitude is salvation from kurab (big difficulties) on the Day of Judgment. The application of al-samahah in this hadith includes:

- a. Providing concessions or deferred payments for those experiencing difficulties, such as debt restructuring without interest or heavy fines.
- b. Tolerance in payments, avoiding excessive burdens, and prioritizing shared welfare.
- c. Avoid exploitation and unfair advantages by considering humanitarian aspects.
- d. Debt restructuring in sharia banking is a convenience for debtors in difficulty without additional fines or interest.

4. Implementation of the Value of Al-Tajawuz 'an al-Mu'sir (Narrated by Muslim: 1370)

The Hadith of H-04 and H-05 demonstrate the pinnacle of samahah, namely al-tajawuz (forgiving debts). Its principle transforms economic transactions into spiritual ones, with the sincere intention "may Allah forgive us." The Hadith of H-05 emphasizes this great deed; even a man without good deeds is forgiven because of samahah in transactions.

This serves as the spiritual foundation for debt write-off. For individuals, this is charity (amal jariah); for corporations, it is the highest form of Corporate Social Responsibility (CSR). For example, Islamic banks that write off ultra-micro business debts due to calamities are implementing the value of al-tajawuz. This paradigm transcends profit maximization to falah maximization (seeking prosperity and blessings).

CONCLUSION

1. Understanding the Hadith of al-Samahah in Mu'amalah based on the book Riyad al-Salihin

The understanding of al-samahah in Riyad al-Salihin is not a single concept, but rather a comprehensive spectrum of mu'amalah ethics. This value encompasses the ethics of husn al-Qad' for debtors, professionalism in repayment in the best and timely manner. For all parties, ethics are realized through three pillars: an attitude of "ease" (samhan) when selling, buying, and collecting. For creditors, the highest levels of ihsan include Tanfis (leniency/restructuring), Wad' (relief/discount), and finally al-Tajawuz (forgiving/clearing debts) for those in difficulty (mu'sir), with the spiritual motivation of seeking Allah's forgiveness.

2. Application of the Hadith al-Samahah in Mu'amalah based on the Book of Riyadus Salihin

This universal value of al-Samahah is relevant to address the challenges of contemporary mu'amalah. Husn al-Qada' (H-01) reflects the professionalism of debtors in paying installments, leasing, and paylater. The ethics of samhan in buying and selling (H-02) are important in e-commerce, demanding product honesty and ease of refunds/returns. The ethics of samhan in debt collection (H-02) corrects intimidating fintech practices and doxxing. Furthermore, Tanfis and Wad' (H-03) are the sharia basis for bank debt restructuring, such as rescheduling and haircuts for crisis customers. Finally, Al-Tajawuz (H-04 & H-05) is applied as debt write-off, both through individual charity and financial institution Corporate Social Responsibility (CSR) programs.

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