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Fatwa No. (20002)

Q: We are a group of Moroccan Muslims residing in Germany. We leased a certain place to offer all the five daily Salahs (Prayers) therein plus Friday and `Eids (festivals) Salahs. Because of the large numbers of those who offer Salah therein, praise be to Allah, the German government banned us from offering Salah therein on account of it being narrow and located in an inadequate location. We now want to buy another large place outside the city which was approved by German authorities. In fact, the new location costs 3,5 million deutschmarks while we only have 1,5 million deutschmarks. May we take from the bank an interest-bearing loan for the remaining amount to buy this place? Does this fall under necessities? In case we buy it through such an interest-bearing loan, is it permissible for us to offer Salah therein till we find another place in this town to offer Salah therein? Give us a fatwa, may Allah reward you!

A: It is impermissible for you to take an interest-bearing loan. This is because Allah prohibited Riba (usury/interest) and gave a strongly-worded threat to those who deal in usurious transactions. Moreover, the Prophet (peace be upon him) cursed the person who consumes Riba, the one who gives it, the two who witness it and the one who writes it down. Thus, Riba is not permitted under any circumstances whatsoever. You may not buy the place to which you referred unless you have the financial ability to buy it without resorting to Riba. Moreover, you can offer Salah as best you can, in one congregation or separated into a number of congregations at different places.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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