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The third question of Fatwa no. 9422

Q 3: A poor Muslim who lives in a non-Muslim country can not find any one to lend him money and he is forced to borrow a sum of money from a bank and pay extra money as usury. Is it permissible for him to pay the extra sum (usury) to the bank due to his severe poverty?

A: He has no excuse to cover his needs through usury. He should seek another lawful means or move to a Muslim country if this is possible so as to cooperate with them in goodness and piety, preserve his religion against trials and cover his needs whether they are money or knowledge. Allah (may He be Exalted) says: ﴿ And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty). ﴾ And He will provide him from (sources) he never could imagine. ﴿ He (may He be Praised) also says: ﴿ and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him. ﴾

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

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