170350 - Interest Bearing Loan to Get a Better Job

the question

I am a man aged over 40. I have a BSc in computer sciences and a Masters in the same field. I live in America. Every time I start a job, I get fired without any reason being given, except that they refer to one of the clauses in the job contract which says that the employee or the company has the right to cancel the contract without giving any notice or any reason. I have started accepting lower-level jobs in my specialty with lower salaries, but the result is always the same: after two months or six months or seven months, my contract is ended, or in other words they fire me from my job. Last time I worked in major car companies, then they terminated my job without giving any reason; that was four years ago. Since that day I have not been able to find any job except in one of the Gulf countries where I worked for six months, then my contract ended and the manager, who was a Westerner, did not want to renew my contract and none of the Muslims who were citizens of that country defended me.

I came back to America and to my wife and four children. I have been in America for more than a year and a half and I have not found work.

I have decided to go and study another specialty other than computers, but I am confronted with the reality that study costs a lot and I have to take a loan from the state and from the bank which will be based on riba (interest). Please note that I have avoided riba for many years in the past because I know that it is haram (impermissible).

But in the present situation I cannot find anyone who is well off and will agree to give me a loan, and I cannot find any work in my specialty. Please note that I have done everything that I should do to make plans to apply for jobs and so on, but I have not succeeded and I do not know what the reason for it is, other than it being a test from Allah.

I have reached my mid-40s and my four children are growing up and I am unemployed. … I have to change my specialty to another. My wife is very patient but she does not know why I cannot find work. Please note that, praise be to Allah, I adhere to what is halaal (lawful) and keep away from what is haraam. I have spent all or almost all of my savings, and have exhausted all sources of government assistance, and I only get food stamps.

I feel that I am forced by necessity to take out a riba-based loan so that I can study for four years, then I will pay back the loan with riba after that. I have looked for other work but I have not found anything.
Is it possible that someone has put a spell on me to prevent me from receiving provision (rizq) from Allah by His leave?

Detailed answer

Praise be to Allah.

Firstly:

The issue of provision and wealth has nothing to do with whether one is a believer or a disbeliever. This is something that Allah bestows on all His slaves, believers and disbelievers alike. Allah, may He be exalted, says (interpretation of the meaning):

“To each these as well as those We bestow from the Bounties of your Lord. And the Bounties of your Lord can never be forbidden”

[al-Isra’ 17:20].

If the disbelievers and non-Muslims receive ample provision, that does not mean that they are given an honoured status. And if a believer who affirms the Oneness of Allah receives little provision, that does not mean that he is humiliated and of low status. Rather all of that happens in accordance with His knowledge and wisdom. Allah, may He be exalted, says (interpretation of the meaning):

“As for man, when his Lord tries him by giving him honour and gifts, then he says (puffed up): ‘My Lord has honoured me.’

But when He tries him, by straitening his means of life, he says: ‘My Lord has humiliated me!’

Nay! But you treat not the orphans with kindness and generosity (i.e. you neither treat them well,

nor give them their exact right of inheritance)!”

[al-Fajr 89:15].

i.e., the matter is not as you think or as these people think.

Secondly:

What we warn you emphatically against is resorting to taking out that riba-based loan. Although riba may seem to bring increase, its consequences will lead to loss: Allah deprives usury (riba) of all blessing (cf. 2:276). So beware of going that route, O slave of Allah.

See also the answer to question no. 9054

We do not think that your circumstances justify taking the risk of starting new studies at your age; you may find work in that field or you may not.

Rather you should try once more, and a second and third time. Seek the help of Allah and do not feel helpless. Turn to your Lord at the time before dawn and in your prayers, and ask Him to relieve your distress and worry, and to increase your provision.

There is nothing wrong with trying to find work in another field, even if it is not your specialty, even if it is temporary work, and even if they dismiss you after that. Do not despair, O slave of Allah, for no one despairs of the mercy of his Lord except those who have gone astray.

There is nothing wrong with looking for someone who can recite ruqyah (incantations) for you among Ahl as-Sunnah, those who are religiously committed and righteous, although we think that what you have mentioned about witchcraft is unlikely.

May Allah make things easy for you and increase your provision and that of your family.

And Allah knows best.