45852 - Should he work in agriculture with a riba-based loan?

the question

I hope that you can answer my question because I am confused about my situation
The state has set up a program to help the farmers with a riba-based loan.
When they come to check on us after the end of the growing season, there is one of the following choices:
1- I will not be penalized but I will be left with no income, knowing that I am sponsoring my family. I have some cooperative rural land but I do not have enough capital to cultivate it.
2- I may be adversely affected by losing the expenses for submitting the application, which is compulsory, between 80-800 Saudi riyals, even if I do not take the loan.
3- Or the penalty may be that my ownership of the land may be taken away on the grounds that the land belongs to the one who serves it.
Please answer me, may Allaah reward you, on the basis that I already know the legal penalties.

Detailed answer

Praise be to Allah.

Riba (usury, interest) is a major sin, which is forbidden according to the Qur’aan and Sunnah and the consensus of the Muslims.

Allaah says (interpretation of the meaning):

“Allaah has permitted trading and forbidden Ribaa”

[al-Baqarah 2:275]

“and give up what remains (due to you) from Ribaa (from now onward) if you are (really) believers.

279. And if you do not do it, then take a notice of war from Allaah and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital

sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)”

[al-Baqarah 2:278-279]

It was narrated that Jaabir (may Allaah be pleased with him) said: The Messenger of Allaah (peace and blessings of Allaah be upon him) cursed the one who consumes riba, the one who pays it, the one who writes it down and the two who witness it, and he said they are all the same. Narrated by Muslim (1598).

You are not obliged to take part in the government program, so you are not obliged to acquire the riba-based loan in order to engage in agriculture.

If working in agriculture is becoming too difficult for you, and you are obliged to seek a riba-based loan, then look for another source of income. Allaah says (interpretation of the meaning):

“And whosoever fears Allaah and keeps his duty to Him, He will make a way for him to get out (from every difficulty)”

[al-Talaaq 65:2]

Harm that befalls one in this world is not comparable to harm in the Hereafter, and losing wealth in this world is easier than losing one’s religious commitment.

Allaah included the believers in the command that He enjoined upon the Messengers, to seek halaal provision and eat good (halaal) food. Allaah says (interpretation of the meaning):

“O (you) Messengers! Eat of the Tayyibaat [all kinds of Halaal (lawful) foods which Allaah has made lawful (meat of slaughtered eatable animals, milk products, fats, vegetables, fruits)] and do righteous deeds. Verily, I am Well-Acquainted with what you do”

[al-Mu’minoon 23:51]

al-Qurtubi said:

Here Allaah addressed the Prophets and the believers alike with the command to eat halaal and avoid haraam, then He addressed the implied warning to all of them too, in the words “Verily, I am Well-Acquainted with what you do”. May Allaah send blessings upon His Messengers and Prophets.

Tafseer al-Tabari (12/128)

Islam urges us to seek that which is halaal and avoid that which is haraam. Our Lord tells us that He is the Provider and the Almighty Who is able to provide for whomever He will without measure.

It was narrated that Jaabir (may Allaah be pleased with him) said: The Messenger of Allaah (peace and blessings of Allaah be upon him) said: “Do not despair of receiving provision, for no person will die until he has received the last of his provision, so fear Allaah and be reasonable in seeking provision; take that which is halaal and forsake that which is haraam.”

Narrated by Ibn Hibbaan (8/32) and al-Haakim (2/4). Classed as saheeh by al-Albaani in al-Silsilah al-Saheehah (2607).

And Allaah is the Source of strength.