83869 - Taking out a loan in order to get married

the question

What is the ruling on taking out a loan in order to get married so that one can avoid zina?.

Detailed answer

Praise be to Allah.

There is nothing wrong with taking out a loan in order to get married to keep oneself chaste, if he is able to pay it off. It is hoped that if a person does that, Allaah will help him. Al-Tirmidhi (1655), al-Nasaa'i (3120) and Ibn Maajah (2518) narrated that Abu Hurayrah (may Allaah be pleased with him) said: The Messenger of Allaah (peace and blessings of Allaah be upon him) said: "There are three who are all entitled to Allaah's help: the one who fights for the sake of Allaah; the mukaatab who wants to pay (the price of his freedom); and the one who gets married seeking chastity." This hadeeth was classed as hasan by al-Albaani in Saheeh Sunan al-Tirmidhi.

And he (peace and blessings of Allaah be upon him) said: "Whoever takes people's wealth intending to pay it back, Allaah will enable him to pay it back, and whoever takes it intending to destroy it, Allaah will destroy him." Narrated by al-Bukhaari (2387).

But if he is not able to pay it back, then it is makrooh for him to take a loan, whether that is for marriage or for anything else, because the responsibility of debt is so great that the Prophet (peace and blessings of Allaah be upon him) said that the martyr will be forgiven for everything except debt. Narrated by Muslim (1886).

Allaah says (interpretation of the meaning):

"And let those who find not the financial means for marriage keep themselves chaste, until Allaah enriches them of His Bounty"

[al-Noor 24:33]

The Prophet (peace and blessings of Allaah be upon him) commanded those who could not afford to get married to fast, as was narrated by al-Bukhaari (1905) and Muslim (1400). He did not tell them to take out loans.

May Allaah help us and you to do that which He loves and which pleases Him.

And Allaah knows best.