138078 - Is it permissible for his wife to take a loan from the Bab Rizq program in order to give him the money?

the question

My wife wants to help me apply for a loan from the ‘Abd al-Lateef Jameel Fund (Bab Rizq program), by applying on the basis that she is going to set up a small business by herself. The people in charge of the Bab Rizq fund will examine her application. If they agree and she gets the money, I will take it from her and open a legitimate business or something else that will benefit us. Is that permissible? Please note that we are in urgent need of this money.

Detailed answer

Praise be to Allah.

Firstly:

There is nothing wrong with taking loans that do not involve paying any interest.

Secondly:

If your wife takes a loan, she may give it to you by way of a loan, or as a gift or partnership. But if she takes a loan in order to work on a specific project, then she has to fulfil that, because the Prophet (blessings and peace of Allah be upon him) said: “The Muslims are bound by their conditions.” Narrated by Abu Dawood (3594); classed as saheeh by al-Albaani in Saheeh Abi Dawood.

It is no secret that it is not permissible to lie, deceive or use tricks; rather it is obligatory to adhere to the terms of the contract between your wife and the lender.

And Allah knows best.