



146150 - Obstacles to marriage: are they all valid excuses for young people who want to get married?

the question

I have a problem, and I cannot find any solution to it; please tell me what I should do. I cannot get married, because of lack of money and because the dowries are too high. I have reached old age; do not tell me you are still young. I am thirty-five years old. Praise be to Allah, I am not one of those who commit haraam acts, but I am going through a difficult time, and if I do not find a solution, I will drift away like other young people and commit zina – Allah forbid. What do you say about this matter? Please note that the country in which I live does not allow halaal means, and pushes people to haraam means. What I mean is that Islamic banks are banned. We are six brothers, of whom I am the eldest, and we are all single. The youngest of us is twenty-six. We do not have a house so that we could get married, and we cannot build a house. We have lived with our family since we were small, and we cannot leave them, even if we remain unmarried for the rest of our lives. We do not want to take money from the bank. The noble Prophet said: “Be kind to youth, for they are the basis of this ummah.” Can I take money from the bank to build a house and get married? Please advise me, may Allah reward you.

Detailed answer

Praise be to Allah.

Firstly:

We are sure that you know that the Prophet (blessings and peace of Allah be upon him) enjoined young men who can afford it to get married, yet Islam did not neglect to give advice to those who cannot afford it. They are advised in the Qur'an to maintain chastity, and are advised in the Sunnah to fast, so as to attain taqwa (piety, mindfulness of Allah) that will protect them from committing haraam actions and teach them good manners and behaviour.



As for the advice to get married, for the one who can afford it, and to fast, for the one who cannot afford it, it is mentioned in the following hadith:

It was narrated that ‘Abdullah ibn Mas‘ood said: We were with the Prophet (blessings and peace of Allah be upon him) when we were young and had nothing with which to get married. The Messenger of Allah (blessings and peace of Allah be upon him) said to us: “O young men, whoever among you can afford it, let him get married, for it is more effective in lowering the gaze and guarding one’s chastity. And whoever cannot afford it should fast, for it will be a shield for him.”

Narrated by al-Bukhaari (4779) and Muslim (1400).

As for the advice to maintain chastity, for those who cannot afford to get married, It is to be found in the verse in which Allah, may He be exalted, says (interpretation of the meaning):

“But let them who find not [the means for] marriage abstain [from sexual relations] until Allah enriches them from His bounty” [an-Noor 24:33].

At-Tabari (may Allah have mercy on him) said:

Allah, may He be exalted, says: “But let them who find not [the means for] marriage abstain [from sexual relations]” which means let those who cannot afford to marry refrain from doing that which Allah has forbidden to them of immoral deeds, until Allah enriches them from His vast bounty and expands His provision to them. Tafseer at-Tabari (19/166)

Ash-Shinqeeti (may Allah have mercy on him) said:

This abstention that is enjoined in this verse is also mentioned in the verses in which Allah, May He be exalted, says (interpretation of the meaning):

“Tell the believing men to reduce [some] of their vision and guard their private parts. That is purer for them. Indeed, Allah is Acquainted with what they do” [an-Noor 24:30]

“And do not approach unlawful sexual intercourse. Indeed, it is ever an immorality and is evil as a way” [al-Israa’ 17:32],



and in other similar verses.

Adwa' al-Bayaan (5/532).

The Muslim is either able to afford to get married, in which case he must get married, or he is unable to afford the expenses of marriage, in which case he must abstain and remain chaste by means of fasting, lowering the gaze and keeping away from temptation, until Allah makes it easy for him to get married.

Secondly:

Here we must point out to this questioner and others some matters in the question that are worth highlighting:

1. The poor person who does not have sufficient wealth to get married can work harder so as to attain the means of getting married. He could also borrow from someone else in order to get married, for Allah, may He be exalted, has promised to help the one who wants to get married in order to remain chaste.
2. In many cases, the barrier to marriage is the person himself! That is because he is content with the obstacles that he himself has placed in his way, or obstacles placed by his culture and tribal traditions, which include the following:
 - a. With whatever wealth he has he could marry four women of any nationality or tribe other than his own, but because he is committed to marrying from his own country or tribe, he is unable to get married. In this case he is sinning because he is neglecting his shar'i duty to get married. In fact he should remove these barriers and break away from these unfair traditions, if they are going to cause him to lose his chastity, commitment to Islam and faith. He should marry one of those whom Allah has permitted him to marry, for Allah, may He be exalted, has not limited goodness and religious commitment to women from his own country or tribe only.
 - b. Another example is what some of those who want to get married say – as in the case of this questioner – that they will never marry unless the woman agrees to live with his family, even if



that leads to abandoning the idea of marriage! Do you think that any rational person would say that this person has a valid excuse for not marrying? Let us pause and ask this young man – and of course we do not mean this questioner himself –: If you wanted to commit fornication with a woman, where would you do it – in your family’s house or elsewhere? Of course the answer would be elsewhere. So how can he accept to commit evil outside his family’s home, yet refuse to get married and live with his wife anywhere except in his family’s home? We are sure that you are not one of those people, but we wanted to highlight how those people contradict themselves! Do not give precedence to your emotions over your religious commitment or rational thinking. Your family will not benefit you if – Allah forbid – you were to fall into fornication, anger your Lord and become deserving of His wrath. So reconsider the issue, and do not make it a barrier or obstacle to your marriage.

c. A further example is that many young men are able to get married and live in rented accommodation, but they delay marriage until they can build (or buy) a house! We do not know how anyone can justify that, or accept to look at or listen to that which is haraam, and so on, when he could afford to get married and live in rented accommodation, but he delays it until he can build (or buy) a house. That may take a long time, during which he could fall into sin that it may be too difficult to rid himself of. Therefore this is an invalid excuse, and it is not permissible for any Muslim of sound mind to make this a reason for delaying marriage, let alone abandoning the idea altogether.

We may say something similar regarding the one who delays marriage until he finishes his studies, or until he finds a good job, or until he gets promotion and a better salary, and so on. All of these are flimsy excuses and obstacles that he has either set up himself or has accepted when he is able to remove them or ignore them.

Thirdly:

We cannot find in the books of hadith – whether saheeh (sound), da’eef (weak) or mawdoo’ (fabricated) – the hadith that you mentioned in your question: “Be kind to youth, for they are the basis of this ummah.” There is a hadith that is similar in meaning, which says: “Be kind to the



middle-aged, and show mercy to the youth,” but it is mawdoo’ (fabricated). See: al-Fatanni (p. 205) and Silsilat al-Ahaadeeth ad-Da’eefah wa’l-Mawdoo’ah by al-Albaani (5424).

Fourthly:

Taking riba-based loans from the bank is haraam. Taking such loans for the purpose of building a house or getting married is not a legitimate shar’i excuse. We have discussed this issue and the rulings concerning it, in the answers to questions no. 21914, 95005 and 9054. For more information on your issue, please see the answers to questions no. [33651](#), [26811](#) and [20161](#).

And Allah knows best.