185237 - Can I Receive Zakah to Pay off a Riba-based Loan?

the question

I have taken an interest based loan out to buy a home. May Allah forgive me. I am now trying to pay off my loans and a relative has been helping me by letting me borrow money from him. Now this relative has stopped helping me out, due to the fact that I am paying off an interest based loan. Is this correct? They feel they will be punished by helping me pay off this interest based loan. I am now having a hard time paying off this loan. Will my relative be punished if he lets me borrow money from him, that I will pay back in the future InshAllah, to help me pay off this interest based loan?

Summary of answer

If a person takes a Riba-based loan, it is not permissible to pay off his debt from Zakah funds aimed at helping debtors, unless he repents from having dealt in Riba.

Detailed answer

Praise be to Allah.

Understanding the Sin of Riba in Islam

We ask Allah, may He be Exalted, to forgive you and pardon you for what you have done, for Riba is a major sin, concerning which there are warnings such as have not been issued with regard to other sins. Allah, may He be exalted, says (interpretation of the meaning):

{O you who believe! Fear Allah and give up what remains (due to you) from Riba (from now onward) if you are (really) believers. And if you do not do it, then take a notice of war from Allah and His Messenger.} [Al-Baqarah 2:278-279].

It was narrated that Jabir (may Allah be pleased with him) said: The Messenger of Allah (peace and blessings of Allah be upon him) cursed the one who consumes Riba and 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)

Conditions for Receiving Zakah to Pay off a Riba-based Loan

If you have repented from this Riba-based transaction and have resolved not to do it again, and you regret having done it, but it is not possible to avoid paying this interest because the system obliges you to repay loans with interest, then there is no reason why your relative should not help you to pay off this debt, and there is no sin on him in doing so, because that comes under the heading of relieving your distress. The Prophet (blessings and peace of Allah be upon him) said: "Whoever relieves a Muslim of distress, Allah will relieve him of distress on the Day of Resurrection."(Narrated by Al-Bukhari, 2442 and Muslim, 2580)

Moreover, the longer your repayment of the debt is delayed, the more the interest that you owe will accumulate.

As for helping one who has repented to pay off debt, there is nothing wrong with that, and it does not come under the heading of helping in committing evil in any way whatsoever, so the one who wants to help may give some of his Zakah to the debtor, if the latter does not have wealth surplus to his needs with which to pay off his debt.

Scholarly Opinions on Using Zakah for Repentant Debtors

The scholars have stated that if one who got into debt for a forbidden purpose has repented to Allah, there is nothing wrong with giving him Zakah funds with which to pay off his debt.

Shaykh Muhammad ibn `Uthaymin (may Allah have mercy on him) said:

Question: If a person gets into debt for a prohibited purpose, can we give him Zakah?

Answer: If he has repented, we may give him (Zakah funds), otherwise we may not, because in

that case it is helping in something prohibited. In that case, if we give him he will go into debt again. (End quote from *Ash-Sharh Al-Mumti`*, 6/235)

Dr. `Umar Sulayman Al-Ashqar said: If a person takes out a Riba-based loan, it is not permissible to pay off his debt from Zakah funds aimed at helping debtors, unless he repents from having dealt in Riba. (End quote from *Abhath An-Nadwah Al-Khamisah li Qadaya Az-Zakah Al-Mu`asirah*, p. 210)

And Allah knows best.