

82659 - She took a riba-based loan and gave it to her brother to do Hajj

the question

My brother was longing to go for Hajj and he did not have the financial resources for that, so I decided to help him. I have some money in the bank, but I preferred to keep it because I am afraid that I may need it for many important things. So I took a loan from the bank and used it to help my brother. My question is: what is the ruling on the good deed that I wanted to do? Will I have any reward for that, or as taking the loan from the bank is haraam, will I not get any hasanah for this good deed? What about my brother's Hajj - is it valid so long as he is not responsible for the source of the money?.

Detailed answer

Firstly:

Spending

money to help one's brother or anyone else perform Hajj is a great righteous deed, because it is helping him to perform this important act of worship which will lead to his being raised in status and his bad deeds being erased. But it is not permissible for this help to be a cause of you falling into that which Allaah has forbidden, such as taking a loan from a riba-based bank, for riba is a serious matter, and warnings have been issued concerning it that have not be issued concerning any other sin.

For more

information please see question no.

[6847](#) and

[9054](#).

What you
have to do is repent to Allaah from dealing in riba.

You should
note that it is not permissible to deposit money in a riba-based bank except
if there is fear for one's wealth and there is no Islamic bank. In that case
you should deposit in a non-interest-bearing account, because one of the
basic principles of sharee'ah is that necessity may make that which is
forbidden permissible, but only as much as is necessary.

Secondly:

Your
brother's Hajj is valid in sha Allaah, because he took the wealth from you
in a permissible manner, either as charity, a gift or a good loan (i.e. one
without interest).

Some
scholars are of the view that the wealth which a person acquires by haraam
means – such as riba – is haraam for the one who acquires it only, and it is
not haraam for the one who takes it from him subsequently in a permissible
manner, such as selling, gift-giving and so on. We have discussed this in
the answer to question no. [45018](#).

The
prohibition applies only to you having taking a loan with interest, not to
your brother.

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

And Allaah
knows best.