



221778 - He is very distressed because of his father's dealing in riba (usury)

the question

I know this question is un-related to fasting, but I beg you to answer, I am thinking of committing SUICIDE!

My father bought house 7 years ago (I'm currently living in it now). He took out Haram loan to buy it. He's paying it back to the bank ever since. He then stupidly took out another loan to buy another house 3 years ago. He borrowed tens of thousands from my older sister who helps him out a lot with re-paying the loans. I only found out 6 months ago about existence of all of this Riba, and have been urging him to repent to Allaah & pay bank back for both loans. Me & my sister are so fed up. She has no life because she is too busy helping my dad for years

Solution: My dad could sell 1 house & he has another big house in Pakistan (which is earned through Halal means). If he sells both of these, that would be enough to pay off both loans I have no savingS myself. He cares about nothing. He delays paying it back, or selling the houses. Every time I convince him, he abuses me a lot

1) Am I to blame for anything? I Fear Allah!

2) Please tell me, HOW can I convince him to sort out Riba? It has been utter torture for me living with them knowing about his mess! They are both paying about 5 haraam bills between them!

3) Dad got re-married. His wife knows about ALL financial crisis, I cannot explain how little concern she has. She has never encouraged him to fix this Riba. Selfishly, All she cares about is having financial security, at ANY COST!

Detailed answer

Praise be to Allah.

Riba (usury) is a grave sin which the Muslim is obliged and required to avoid.

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 Ribaa (from now onward) if you are (really) believers.

279. And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)”

[al-Baqarah 2:278-279].

It was narrated that Jaabir 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).

When a person takes out a riba-based loan, the only one who sins is the one who does it; there is no sin on his family, unless they approve of that or help him. But if they object to his action and advise him not to do it, then there is no sin on them, because they have not done anything haraam.

Allah, may He be exalted, says (interpretation of the meaning):

“and no bearer of burdens shall bear the burden of another. Then unto your Lord is your return, so He will tell you that wherein you have been differing”

[al-An'aam 6:164]

“And no bearer of burdens shall bear another's burden, and if one heavily laden calls another to (bear) his load, nothing of it will be lifted even though he be near of kin. You (O Muhammad (blessings and peace of Allah be upon him)) can warn only those who fear their Lord unseen, and perform As-Salat (Iqamat-as-Salat). And he who purifies himself (from all kinds of sins), then he purifies only for the benefit of his ownself. And to Allah is the (final) Return (of all)”

[Faatir 35:18].



Shaykh 'Abd ar-Rahmaan as-Sa'di (may Allah have mercy on him) said:

The words "And no bearer of burdens shall bear another's burden" mean: on the Day of Resurrection, each one will be requited for his deeds, and no one will bear the burden of sin of anyone else. "and if one heavily laden calls another to (bear) his load" means: if a soul that is heavily laden with sins and transgressions seeks help from someone else to take some of his burden, "nothing of it will be lifted even though he be near of kin" because no burden can be taken from a relative. End quote from Tayseer al-Kareem ar-Rahmaan fi Tafseer Kalaam al-Mannaan (p. 687)

Your distress or sorrow at the sin of your father is something praiseworthy and indicates that your heart is spiritually alive and fears Allah, may He be exalted, but if this distress reaches the level of thinking of suicide, then it becomes blameworthy, because it has ceased to be useful and has become harmful. Hence you must strive to overcome it and focus on doing righteous deeds.

Shaykh al-Islam Ibn Taymiyah (may Allah have mercy on him) said:

As for distress or grief, it is not enjoined by Allah or His Messenger; rather it is prohibited in several places, even if it has to do with matters of religion, as in the verses in which Allah, may He be exalted, says (interpretation of the meaning):

"So do not become weak (against your enemy), nor be sad, and you will be superior (in victory) if you are indeed (true) believers"

[Aal 'Imraan 3:139]

"And grieve not over them (polytheists and pagans, etc.), and be not distressed because of what they plot"

[al-Nahl 16:127]

"and he (blessings and peace of Allah be upon him) said to his companion (Abu Bakr): "Be not sad (or afraid), surely Allah is with us"



[at-Tawbah 9:40]

“And let not their speech grieve you (O Muhammad (blessings and peace of Allah be upon him))”

[Yoonus 10:65]

“In order that you may not be sad over matters that you fail to get, nor rejoice because of that which has been given to you”

[al-Hadeed 57:23].

And there are many similar examples.

That is because it does not bring any benefit or ward off any harm, so it does not serve any purpose, and whatever does not serve any purpose, Allah does not enjoin it.

Grief or sorrow may be an indication of something for which a person will be rewarded and praised, so it is praiseworthy in that sense; it is not praiseworthy in and of itself, as in the case of one who is grieved by a calamity that affects his religious commitment, or is grieved by calamities that befall the Muslims in general. Such a person will be rewarded for what is in his heart of love for good and hatred of evil, and the like.

But if it leads to discouragement and being distracted from doing that which Allah and His Messenger have enjoined, then it is blameworthy in this regard, even if it is praiseworthy in some other aspects. End quote.

Majmoo' al-Fataawa (10/16-17)

Ibn al-Qayyim (may Allah have mercy on him) said:

The Prophet (blessings and peace of Allah be upon him) regarded grief as something from which one should seek refuge with Allah, because grief leads to discouragement, weakens resolve and undermines willpower. There is nothing more beloved to the Shaytaan than the grief of the believer. Allah, may He be exalted, says (interpretation of the meaning):



“Secret counsels (conspiracies) are only from Shaytaan (Satan), in order that he may cause grief to the believers”

[al-Mujaadilah 58:10].

Grief is one of the diseases of the heart (spiritual diseases) that prevent a person from recovering and striving hard ... But grief may be praiseworthy in terms of its cause, source or implications, not in and of itself. The believer may feel grief for his carelessness and shortcomings in serving and worshipping his Lord, or he may feel grief for going to extremes in opposition, disobedience and wasting his time. This is indicative of the soundness of the faith in his heart and of his spiritual wellbeing , because his heart feels such pain, hence he feels grief. But if his heart is dead (spiritually deadened), he will not feel that and he will not feel any grief or sorrow, because the dead do not feel the pain of wounds. The more spiritually alive his heart is, the more he will feel this pain. But grief does not help at all, because it leads to discouragement, as mentioned above. Rather what benefits the heart is to focus the mind, strive hard, roll up one sleeves and do one's utmost. End quote.

Tareeq al-Hijratayn (2/607-608)

Secondly:

The grief that you are feeling, that has led you to think of suicide, is something unwise. The wise person would not commit a grave sin due to sorrow for the sin of someone else. Suicide is not an insignificant sin.

It was narrated from Abu Hurayrah (may Allah be pleased with him) that the Prophet (blessings and peace of Allah be upon him) said: “Whoever throws himself down from a mountain and kills himself will be in the Fire of Hell, throwing himself down in it for ever and ever. Whoever drinks poison and kills himself will be in the Fire of Hell, sipping it for ever and ever. Whoever kills himself with a piece of iron will have that iron in his hand, thrusting it into his belly in the Fire of Hell for ever and ever.”



Narrated by al-Bukhaari (5778) and Muslim (109).

Rather you have to understand that no matter what has befallen you of worry and grief, whether that is because of your father's debts and sin, if you bear it with patience and seek reward for that with Allah, may He be exalted, and you hasten to set straight whatever you can, then it you will be among those who are forgiven.

It was narrated from Abu Sa'eed al-Khudri and Abu Hurayrah (may Allah be pleased with them both) that the Prophet (blessings and peace of Allah be upon him) said: "No hardship, pain, worry, grief, harm or distress befalls a believer - not even a thorn that pricks him - but Allah will expiate some of his sins thereby."

Narrated by al-Bukhaari (5642) and Muslim (2573).

Thus you may attain triumph by meeting Allah, may He be exalted, with no sin on you.

It was narrated that Abu Hurayrah (may Allah be pleased with him) said: The Messenger of Allah (blessings and peace of Allah be upon him) said: "Calamity will continue to befall the believing man and woman with regard to themselves, their children and their wealth, until the believer will meet Allah with no sin on him."

Narrated by at-Tirmidhi (2399). He said: This is a hasan saheeh hadeeth. It was also classed as saheeh by al-Albaani in Silsilat al-Ahaadeeth as-Saheehah (2280)

You have to offer a lot of supplication, calling upon Allah, may He be exalted, sincerely, especially at the times when supplications are answered, such as the last third of the night, and when prostrating in prayer. You must also cast aside the despair in your heart, and be optimistic and have certain faith that Allah is able to do all things, and is Most Merciful towards His creation, for you do not know when relief will come.

Allah, may He be exalted, says, telling us of the advice that Ya'qoob (peace be upon him) gave to his sons (interpretation of the meaning):



“and never give up hope of Allah’s Mercy. Certainly no one despairs of Allah’s Mercy, except the people who disbelieve”

[Yoosuf 12:87].

Shaykh ‘Abd ar-Rahmaan as-Sa’di (may Allah have mercy on him) said:

“and never give up hope of Allah’s Mercy”, for hope requires the individual to strive hard for what he hopes for, whereas despair makes him lethargic and apathetic. The best thing that people may hope for is the grace, kindness, mercy and compassion of Allah. “Certainly no one despairs of Allah’s Mercy, except the people who disbelieve”, for as a result of their disbelief they think it unlikely that He will have mercy on them, so His mercy is far removed from them; so do not be like the disbelievers.

This indicates that a person’s hope of the mercy and grace of Allah will be commensurate with the level of his faith. End quote.

Tayseer al-Kareem ar-Rahmaan fi Tafseer Kalaam al-Mannaan (p. 404)

To sum up:

You are not to blame so long as you objected to what your father was doing and tried to advise him. Rather Allah may reward you for what you do of giving advice. But you have to strive hard to do righteous deeds and do not be a prisoner to your grief, for grief opens a door to the Shaytaan, who will try to make you despair of the mercy of Allah, may He be exalted, and refrain from doing good deeds and hastening to do them. You have to carry on trying to advise your father and striving hard in supplication for him.

We ask Allah, may He be exalted, to relieve you of your worry and grief, and to guide your father.

And Allah knows best.