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Weekly Question & Answer Session

with The Noble Shaykh Ḥasan ibn ‘Abd Al-Wahhāb Marzūq al-Bannā (حفظه الله)

Wednesday 26th Dhu al-Hijjah 1437 | 28th September 2016

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The following are the questions presented to the *Shaykh* with the corresponding minute marker from the audio:

1. There is a brother here from Columbus, Ohio who said, “The debt that I have is \$32,000 (6%) in my name. However, under my mum’s name, she took out a debt with the intention that I pay it to the bank which is about \$100,000 at about 7.8% interest. And then my parents took out another loan of \$129,091 to build their house and after many mistakes, they currently owe about \$140,000 on it. Also, the same loan from my brother for his school which is about \$60,000. Currently the payments for the loan share about \$800 under his mother’s name which about \$650 goes to interest. He adds a lot of details, but what we care about is that he owes a loan of \$32,000 and his mother borrowed another \$100,000 in his name for him to finish school; this was before *Islām*. And towards the last part of college when he became a *Muslim* he took the last part of that loan.”

2. I was born into a Christian family but all praise is for **Allāh**, I was guided to *Islām* and I’ve been a *Muslim* for a number of years now. My cousin’s wife recently told me that she is interested in *Islām*; they have a 4 year old son, and her husband is against her becoming a *Muslim*. What advice do you have for her O *Shaykh* in the situation where she is married to a Christian man and has



Christian family who are all against her becoming a *Muslim*, and things will become very difficult for her if she decides to accept *Islām*. [00:28:35]

3. Many *Muslims* in the U.K. face having to pay *harām* car insurance in the case where having a car is not a necessity, according to the *Qur'ān* and *Sunnah*. *Shaykh al-Uthaymīn* outlined the conditions of necessity in one of his *fatāwa*, and most of the brothers do not meet these conditions when they buy their cars, for example; they can easily use public transportation so they are not compelled to buy a car. We are aware that paying *ribā* and signing *ribā* based contracts, bring some under the curse of **Allāh**. So, it must be a complete necessity that one purchases a car in the first place, because he will have to do this major sin, to abide by the law of the land. I would appreciate if you could share with us the ruling on this matter and warn the brothers from this. [00:40:15]

4. *O Shaykh*, what should I do if my parents and grandmother are against my *niqāb* and they want me to remove it and say that it is only the *Sunnah*? Personally, I hold the opinion that the *niqāb* is *wājib* upon me, but I do not say it is *wājib* upon everyone else. I am very sad because I fear that I am disobeying my parents, but I also fear that if I remove it, because they say so, that I'm disobeying **Allāh** and have obeyed them and not **Allāh**. [00:48:12]

