

FATAWA ON JOBS, BUSINESS AND ACTIONS

I. WORKING IN CONVENTIONAL BANKS

SUBJECT: Working in a bank

Date: 9/7/00

Dear Br. Haroon

Assalamu Alaikum,

Here is my answer to your question about working in a bank

My Answer

working in a bank: We all know that riba (and banking interest is one kind of riba) is prohibited in Shariah. It is also prohibited to give it, receive or take it, write its contract and be a witness on, (this is a translation of a correct Hadith of the prophet, pbuh). Hence any job that requires a Muslim person to make a contract of riba, or be instrumental in making it such as negotiating it with the customer, getting it signed or signing it on behalf of the bank and other jobs related directly to making a riba based contract with regards to deposits or financing in a Reba based bank is prohibited. there are jobs in banks that do not relate directly to riba, such as guards, tellers, treasurers, research, buildings and machines maintenance, etc., I personally quote two of the greatest Muslim scholars: His eminence Shaikh Muhammad al Siddiq al Darir of Sudan and His eminence Shaikh Muhammad al Mukhtar al Sallami of Tunis that such jobs are not included in the Prohibition. Clear enough such jobs support the riba based operations, and this is why there are scholars who consider them prohibited, you make your own choice.

SUBJECT: Career in Islamic banks

Date: 1/27/00

To: Br. Haroon

CC: DrSiddiqi

assalamu alaikum,

Your study and career goal is good and fulfilling, and I hope you will go ahead with strong will and be able to achieve all of it and overgrow it, It is not bigger than you, I am sure, and it is reasonable too. The area of Islamic economics and finance is rich and need more services of dedicated persons like you.

Your study in Harvard shall help you in that direction. They have a program of Islamic banking and finance. it will also expose you to more people and issues in the area.

Once you finish the necessary class work for your masters in Harvard, you may start looking for contacts with Islamic banks like the Faisal Islamic banks in Bahrain and in Islamabad, Al Barakah group in Jeddah, and some of its banks in Bahrain and Pakistan too and the Islamic Development bank in Jeddah.

Knowledge of Arabic is extremely useful and helpful in this kind of study career, but it is not an indispensable tool if you compensate it with prudent selection of the materials you study and from whom you take .

Good wishes and Du'a for your success

Sincerely

Monzer Kahf

SUBJECT: Working in Islamic banks

From: dialogue@islam-online.net

Date: 2/28/2001

Name of Questioner mona Gender Female

Age 21-30

Education Graduate

Date Submitted 2/19/2001

Email

User Ref. No. 6U72UW

Question: What about working in an Islamic bank in loans treatments? Is it Halal or Haram according to Islamic point of view?

Notes: it is the only available job for me now. Do I accept it or not?

My Answer:

Dear, Sr. Mona

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Working in an Islamic bank, any of its departments, is fine, good and Halal. Are you really asking about an Islamic bank or a bank in a Muslim Country?

An Islamic bank is a bank that conducts all of its business according to Shari'ah; almost all Islamic banks have Shari'ah councils that scrutinize their activities and make sure that they all are compatible with Shari'ah. Most banks in the Muslim countries are not in compliance with Shari'ah.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Working in a bank

From: dialogue@islam-online.net

Date: 5/9/2001

Name of Questioner aha Gender Male

Age 15-20

Education High School

Date Submitted 4/30/2001

Email

country of Origin U K

User Ref. No. 7B4AC6

country of Res. U K

Question:

I am a student in UK, my father is paying my college fees but he is working in a bank (as I now it is Haram to work there). Is it Halal for me to study in this way??

My Answer:

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

The curse of Allah on Riba came specific from the mouth of His apostle. It is on the taker, giver, writer of its contract and in a version of the Hadith, the two witnesses too. On the other hand, jobs in banks include these functions and also include other functions, there are jobs in conventional banks that are not in the area cursed by the Prophet, pbuh. There is another point too, conventional banks today have unfortunately become part of the economies of many Muslim countries and there is only a few Islamic banks, It put a lot of hardship on many Muslims to say that working in conventional banks is prohibited. That is why most of the Greatest Fuqaha of our time argue that under the circumstances working in a conventional bank is permissible and the salary is Halal as long as the worker can avoid being the one who makes a riba-based contract.

This means that you should try to nicely advice your father to avoid what is specifically cursed in the conventional bank and to try to move to an Islamic bank. In the meantime do not jump to a conclusion that all jobs in a conventional bank are Haram and give him the benefit of the doubt and go on with your study, as supported by your father, though it is always good to find a part time job that relieves him from this financial burden.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Working in a bank

From: Live fatwa session on Islam on line, June 20, 2001

Name Salih - Country Vietnam

Question

Assalamu Alaikum

Sheik, Please give me an overview of how we can determine a job to be Halal or Haram. I would like to know if we're allowed to work for a bank or a subsidiary of a bank although our functions are irrelevant to Riba. Thanks.

AsSalam 'Alakum wa Rahmatu Allah

My Answer

The criteria for determining whether a job is permissible or not in Shari'ah focus primarily on the nature of that job. What does it do? And what do you produce? There is also a consideration of earning, whether through a job or any other economic relation. The main consideration for permissibility of a work is that the work must not fall under what the Shari'ah prohibits. For instance, anything related to the production, servicing of alcoholic beverages is prohibited in Shari'ah by a Hadith of the Prophet, peace be upon him. Also writing a Riba contract is prohibited as included in the vast "La'nah" from Allah SWT as mentioned by the Prophet, peace be upon him. Similar to production and servicing of alcoholic beverages is the production and servicing of narcotics or drugs. There are other jobs that are specially mentioned by the Prophet under the category of

what is prohibited for obvious reasons. These include: prostitution, trot (like palm reading or creating magic, superstitions).

On that basis, most of the contemporary Muslims scholars see the prohibition in working in Banks to be only in the department of lending or preparing the documents of interest based transactions in the bank. Hence, working as a computer technician or a guard is not prohibited (this is the opinion Shiekh Qarardawi, Shiekh Dareer of Sudan, Sheikh a--Sallamy of Tunis, and the late Shiekh al Zarqa) All of these rank as the most knowledgeable contemporary Fuqaha or Ulama in our age.

The consideration of earning deals with a point where a worker is certain that all the income given to him/her in exchange for labor comes exclusively from a prohibited source. For instance, if you know that all the funds of the person who employs you comes from theft or prostitution you may not work for that person and receive income whose source is prohibited. I want her to emphasize or underline two words in this paragraph. One is knowledge with certainty and the other is exclusivity of the Haram source of income. For instance, bank money doesn't come exclusively from forbidden sources. In other words a portion of it comes from riba and we don't know the percentage of that Riba that is why it is not forbidden to receive an income from a bank for work that is itself permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working in a bank

From: Islam on line

Date: March 15, 2002 12:38 PM

Name of Questioner Rafeeque

Gender Male

Age 31-45

Education Graduate

Date Submitted 2/28/2002

Email

country of Origin India

User Ref. No. J2YN4

country of Res. India

Question

I am working as a Dy. Manager in a reputed Bank .In India you know how Banks run and their way of income etc. But since I am working in a Bank in India, can my job in any way affect my religion, faith or Islam. Can I perform Hajj with my savings out of my salary/income.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Rafeeque

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

As long as you don't sign Riba-based contracts on behalf of the bank, working in a conventional Riba-based bank is permissible in India and in any Muslim or non-Muslim country. The prohibition in the Hadith falls on taking Riba, giving it and/or writing it.

This is the settled opinions of our great contemporary scholars including the late Shaikh Zarka, al Qaradawi, al Darir, al Sallami and many others. If working is permitted, the income is Halal InShaAllah.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working as a teller in a bank

From: Islam on line

Date: March 21, 2002

Name of Questioner Muslim

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 3/5/2002

Email

country of Origin Pakistan

User Ref. No. LE6CER

country of Res. Pakistan

Question

Assalamu Alaikum, I need to know what is the ruling of a person working in a non-Muslim country in a bank as a bank teller who of course makes peoples' deposits into Riba based accounts. I have heard different opinions on it. I would appreciate if a detailed answer could be given and its reasoning according to Qur'an and Sunnah. Jazakallah Khair

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Muslim,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First I like to advise you my dear Brother to mind your own business. Fatwa in Shari'ah addresses personal issues not the Shari'ah rulings on issue, and your question is not a Fatwa question, it is a question to know the Ahkam of the Shari'ah.

In a way of answering your hunger for knowledge, please notice that it is incorrect to expand the Haram beyond the texts unless to those areas indicated by the text. A conventional bank undertakes several activities that are not forbidden in Shari'ah such as maintaining no interest current account, transfer of funds between countries and cities, settlement of accounts between persons through checks and transfer orders, currency exchange, etc. None of these is forbidden.

The text of the Qur'an prohibits Riba, the text of Hadith explains: the taker, the giver, the writer of its contract and in another Hadith the two witnesses are included (these two Hadith are correct). No text contains the handler of money, or the sweeper of floor of the Riba taker or giver. Hence, do not expand the Haram. The most knowledgeable contemporary Muslim Scholars opine that working in a conventional bank is permissible as long as you do not write the Riba contract yourself (as being the main or only officer in the bank's loan department). These scholars include: Shaikhs Al Qaradawi, al Darir of Sudan, and Sallami of Tunis and the late al Zarka of Syria who died in 1999 in Riyadh. I

used to be on the opposite side of this Fatwa before I personally checked with the first three and read if from the late Zarka.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: working in a bank

From: Islam on line

Date: March 21, 2002

Name of Questioner Shahadat

Gender Male

Age 21-30

Education Graduate

Date Submitted 3/4/2002

Email

country of Origin Bangladesh

User Ref. No. NZKWDC

country of Res. UK

Question

I have an interview with a bank, and have been told that it is Haram to work for a bank, is this true? I have seen one of the other questions, which says all jobs in banks are not Haram. This is a computing post to do with Testing of Pensions products, so no money is involved directly. Can you tell me whether this is a Haram job? Kind regards.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Shahadat

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I think it is InShaAllah permissible to take the job you mentioned in a bank.

Please notice that it is incorrect to expand the Haram beyond the texts unless to those areas indicated by the text. A conventional bank undertakes several activities that are not forbidden in Shari'ah such as maintaining no interest current account, transfer of funds between countries and cities, settlement of accounts between persons through checks and transfer orders, currency exchange, etc. None of these is forbidden.

The text of the Qur'an prohibits Riba, the text of Hadith explains: the taker, the giver, the writer of its contract and in another Hadith the two witnesses are included (these two Hadith are correct). No text contains the handler of money, or the sweeper of floor of the Riba taker or giver. Hence, do not expand the Haram. The most knowledgeable contemporary Muslim Scholars opine that working in a conventional bank is permissible as long as you do not write the Riba contract yourself (as being the main or only officer in the bank's loan department). These scholars include: Shaikhs Al Qaradawi, al Darir of Sudan, and Sallami of Tunis and the late al Zarka of Syria who died in 1999 in Riyadh. I used to be on the opposite side of this Fatwa before I personally checked with the first three and read if from the late Zarka.

Subject: working in a bank

From: Islam on line

Date: April 16, 2002

Name of Questioner abdullahi

Gender Male

Age 21-30

Education Graduate

Date Submitted 3/21/2002

Email

country of Origin Nigeria

User Ref. No. 4S7R9E

country of Res. Nigeria

Question

Assalamu Alaikum, Please I want to ask about the position of a Muslim working in an interest based bank such as the ones we have in Nigeria. Some Malams said that "since it is a necessity there is no problem and since we are in a country that operates this kind of system we should join the banks, work and even collect the interest so that non Muslims will not dominate and win over us". Is it right to legalize Haram such as this big to a Muslim? Is it right for a Muslim to leave his work for a better salary in an interest based bank when his job can sustain him? Is the money earned from this kinds of banks Halal? Thank you.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. abdullahi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1- Money earned in compensation of work or sale of Halal items is Halal InShaAllah, as long as you don't know for sure that the exact thing you get was illegally taken from another person (e.g., you cannot accept a stolen good in exchange for labor or commodity you sell).

2- Working in areas other than writing interest-based transactions in an interest-based bank is permissible and the income of such work is Halal InShaAllah. The reason you mentioned is a valid one but more important is the point that we must not expand on prohibition beyond its limit. The Prophet, pbuh, put the wrath of God on the taker, giver, writer and witnesses of interest (Riba). the software programmer and the sweeper are not included, and we don't need to add them in the wrath!

3- I wouldn't advise to put intentionally deposits on interest in banks, although I wouldn't object of a person having large sum that she needs to put it in a conventional bank to ask for interest and give it to Muslim charity with the intention of depriving the Riba-based institution from the privilege of having free money rather than the intention of earning interest, but if it happened that one has an interest income, one must dispose of it to Muslim charities and not take it for oneself.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in a bank

From: Islam on line

Date: August 14, 2002

Name of Questioner Abdelhadi

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 7/3/2002

Email

country of Origin Morocco

User Ref. No. AHZ7I

country of Res. Morocco

Question

Assalamu Alaykum, First I would like to thank you for your services. I want to ask you about working in (Riba banks) given that the most sector recruiting people in our country is banking sector, and the sector that guarantees to its employees stability...etc I would like to have a detailed fatwa. Jazakom Allah.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Abdelhadi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is certainly not the best job in the world from Shari'ah point of view because even if you don't undertake any Riba action your are very close to it and normally touched by its evel. BUT, the fatwa is that it is permissible to work in an interest-based bank as long as you avoid being a signatory on a Riba-based contract, on behalf of the bank or on behalf of yourself, being a writer or a witness of a riba contract. Notice that Riba = interest. The reason is two folds: 1) we don't need to expand on the prohibition without good reason and the prohibition is limited to taking/giving riba, writing its contract and being a witness to the contract as provided for in a correct Saying reported by Muslim that the wrath of God is on those persons; and, 2) hardship must always be removed and there is a great hardship in the prohibition of working in banks and similar institutions.

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working in banks

From: Islam on line

Date: August 14, 2002

Name of Questioner Jang

Gender Male

Age

Education

Date Submitted 7/19/2002

Email

country of Origin

User Ref. No. USSN4X

country of Residence

Question

Assalamu Alaykum Could you please advise me on the issue of working in an investment bank. I am applying for jobs in the big European and American banks. I want to know what the majority or all of the scholars think about working in a big investment bank, in

particular, working in an IT department within an investment bank. Jazakallah for your help

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Jang

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in an interest-based bank, investment or commercial, is certainly not the best job in the world from Shari'ah point of view because even if you don't undertake any Riba action your are very close to it and normally touched by its evel. BUT, the fatwa is that it is permissible to work in an interest-based bank as long as you avoid being a signatory on a riba-based contract, on behalf of the bank or on behalf of yourself, being a writer or a witness of a riba contract. Notice that Riba = interest. The reason is two fold: 1) we don't need to expand on the prohibition without good reason and the prohibition is limited to taking/giving riba, writing its contract and being a witness to the contract as provided for in a correct Saying reported by Muslim that the wrath of God is on those persons; and, 2) hardship must always be removed and there is a great hardship in the prohibition of working in banks and similar institutions.

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Studying and working as actuary

From: Islam on line

Date: August 17, 2002

Name of Questioner Thara Gender Female

Age 15-20

Education Date Submitted 7/21/2002

Email

country of Origin U K User Ref. No. 7QT776

country of Res. UK

Question

Assalamu Alaykum warahmatulahi wabarakatahu My friend is studying Actuarial Sciences at University as his degree. As far as i understand it, the degree is not Haram itself but he intends to become an actuary in the future. Please could you inform me of the ruling concerning becoming an actuary. Jazaakallahu Kairan

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Thara

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Studying and working in the area of actuarial science is permissible because he can work in areas other than commercial insurance companies such as retirement plans and Islamic insurance, besides working in commercial insurance companies is not forbidden as insurance contract with them is not forbidden but controversial. There is an important group of Muslim scholars who believe it is permissible on the ground that it is a new contract that violates none of the rules of Shari'ah. This group refutes the argument that it is similar to Interest or it contains an amount of Gharar (ambiguity) that is not telerable in contracts.

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working in a bank

From: Islam on line

Sent: November 23, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 11/7/2002

Email

country of Origin

User Ref. No. X9N2RP

country of Residence

Question

Assalamu Alaikum! Is it permissible for a Muslim to work as a loan officer in a bank which is owned by non-Muslims, i.e. the bank give loans which is paid back from interest money. Is it Haram for Muslim to work as an officer in such banks and to obtain salary from them? Thanks in advance

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in an interest-based bank as a loan officer is forbidden because such a worker is involved directly in the forbidden activity of giving Riba-based loans. This is covered by the wrath of God that the Prophet, pbuh, mentioned it as being on the giver, taker, writer and two witnesses of Riba. The Saying is correct as narrated by Muslim. Whenever the work itself is Haram, money taken for it is also Haram. in this regards, the Prophet, pbuh, said "... and every flesh that grows on Haram resources, the Hell-Fire deserves it more (than any place else)"

On the other hand, working in an interest-based bank in jobs that do not require the worker to be one of the mentioned in the Saying of the Prophet, pbuh, is not forbidden.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,
Dr. Monzer Kahf

Subject: Working in a bank

From: Islam on line

Sent: November 27, 2002

Name of Questioner Mrs Aamer	Gender Female	Age 21-30
Education Diploma	Date Submitted 11/14/2002	Email
country of Origin	User Ref. No. X89Z6K	country of Residence

Question

Assalamu Alaikum. I have been working for the past 3 years for an American Investment Bank (Merrill Lynch International Bank). I recently read from one of your replies on-line the fatwa about interest i.e., that the one who pays interest and the one who receives it are both cursed. This has put me in doubt of my current job and most definitely about my financial debt (which is very very large). My question is 1). Since I work for a bank that charges interest to clients, if my source of income Haram. 2). I am a mother of 2 and the only breadwinner at home (my husband is lazy & does not provide for us - I have been married for 3 years & my financial debt is a result of marriage expenses to help my parents, the cost of bearing children & supporting them, a car and living costs). I need this job to support myself & my family and to pay off my debts. Is it better for me to leave this job and find one with a Halal source of income? Please assist me. Thank you and May Allah bless you all for the help you are providing us through your site.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Mrs. Aamer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If your job description does not put you in a position to prepare interest contracts or to sign them on behalf of the bank, you are InShaAllah not in the arena that is covered by the curse of our beloved Prophet, pbuh. Working in a conventional bank is not forbidden and the income you derive from such work is permissible too. But if you are in that area I surely suggest that you move to another department or another job.

For the debts you have, apparently they mostly are interest-based debts. You need to make your at most effort to get rid of them as fast as you can, save more and try to get loans without interest from family and friends, etc., and keep making Istighfar and repentance to God.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in a bank

From: Islam on line

Sent: December 03, 2002

Name of Questioner Jumaan

Gender Male

Age 21-30

Education Graduate

Date Submitted 11/19/2002

Email

country of Origin Tanzania

User Ref. No. XSSACB

country of Res. Tanzania

Question

Assalamu Alaykum. I want to know if it is permissible for the Muslim to work in the bank which take and give out interest or Riba

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Jumaan

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible as long as your job does not require you to write or sign any Riba-based contract.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: IT work for banks

From: Islam on line

Sent: December 03, 2002

Name of Questioner Mohammed

Gender

Age

Education Graduate

Date Submitted 11/20/2002

Email

country of Origin India

User Ref. No. 3E463U

country of Residence

Question

Assalamu Alaikum ... I'm Working as a Software Engineer in an IT Company.. All these years I was working in Financial Accounting Systems but now I have been told to work in BANKING SYSTEMS..... Banks take and give INTEREST.. Which is not Good ...And I'm told to develop a project for Banks.. So Please Guide me if I can work in this kind of Job ... Khudahafiz

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi
Ajma'in

Dear Br. Mohammed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to work in the IT departments of banks and it is permissible to work in developing IT technology for banks, even though they use interest in their transactions. There is no sense nor a Shari'ah basis for expanding the wrath that is put by our beloved Prophet, pbuh, on the taker, giver, writer and two witnesses of Riba. As long as you do not work as one of those, it is ok to have other jobs although they may be related. There is no prohibition on selling goods and services to a Riba taker/giver.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in a bank as a video man and miss Friday prayers

From: Islam on line

Sent: April 01, 2003

Name of Questioner Ismail

Gender Male

Age 21-30

Education Diploma

Date Submitted 3/29/2003

Email

country of Origin Singapore

User Ref. No. 21BTCP

country of Res. Singapore

Question

Dear Sheikh. Assalamu Alaikum. I have 2 main problems which is bugging me since I was last retrenched back in Jan last year. I found a job recently, alhamdulillah, at a US credit bank. Firstly, I am wondering in a credit bank is permissible in Islam? I am very afraid if the money I am earning is not Halal. I don't know much about banking but feared they are involved in some business deals which are Haram. Secondly, my job is to setup video conferencing for the big bosses in the co. The video conference is sometimes at lunch time and problem occurs when it is on Friday which I attend to my prayers always. I can't change the meeting schedule and usually have to skip my Friday prayers because of this. My heart is heavy and feels very uneasy. I am a practicing Muslim and to skip a prayer is something I never dream of. Should I quit the job? I do Istikharah prayers regularly and the gut feeling at the moment i get is that I should quit the job. Could you advice more on this? With the bad economy, I am afraid that I will be jobless again. It

took me a year to find a job. I am 28, single and I don't know where else to turn and seek refuge besides Allah swt. Please advise.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Ismail

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

My advice is to seriously search for another job and quit this one as soon as you can find a job unless you can manage your two hours Friday prayer even with a wage cut.

Otherwise, working as a camera man in a credit bank is permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Deputy manager in a bank

From: Islam on line

Sent: April 03, 2003

Name of Questioner Rafeeqe

Gender Male

Age 31-45

Education Graduate

Date Submitted 2/28/2002

Email

country of Origin India

User Ref. No. J2YN4

country of Res. India

Question

I am working as a Dy. Manager in a reputed Bank .In India you know how Banks run and their way of income etc. But since I am working in a Bank in India, can my job in any way affect my religion, faith or Isalm. Can I perform Hajj with my savings out of my salary income.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Rafeeqe

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

As long as you don't sign Riba-based contracts on behalf of the bank, working in a conventional Riba-based bank is permissible in India and in any Muslim or non-Muslim country. The prohibition in the Hadith falls on taking riba, giving it and/or writing it. This is the settled opinions of our great contemporary scholars including the late Shaikh Zarka, al Qaradawi, al Darir, al Sallami and many others. If working is permitted, the income is Halal inShaAllah.

Wa Allahu A'lam

Wassalam

Sincerely,
Dr. Monzer Kahf

Subject: Auditing banks and their interest transactions

From: Islam on line

Date: September 25, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 9/5/2002

Email

country of Origin

User Ref. No. XWGR3U

country of Residence

Question

I'm working as an Auditor in one of the Auditing firms. We do audit different kinds of firms and organizations including banks. My questions are: (1) Is auditing firms that have deposits that take interest from bank Haram? (2) Is auditing banks Haram? Taking in the consideration that I cannot say for my managers: "I want to audit this firm and I don't want to audit that one." And if it is Haram, can I calculate the time that I spend on auditing such banks and give it's ratio from my salary as Sadaqah? I appreciate your immediate response. Jazakum Allah Khairan.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Auditing banks and other institutions that deal in Riba is permissible. it is not included in the wrath of God as mentioned by the Prophet, pbuh, that is on the taker, the giver, the writer and the two witnesses of Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

II. WORKING IN INSURANCE COMPANIES AND AS ACTUARY

SUBJECT: Working in insurance companies

From: dialogue@islam-online.net

Date: 2/14/2001

Name of Questioner: said

Gender: Male

Age: 31-45

Education: Graduate

Date Submitted: 12/24/2000

Email

User Ref. No.: CQ816E

Question

Asalamo Alykom I want to ask doctor Qaradawy fatwa (question because : 1-I was his student 2-I believe that his the most admirable (Alam) in the 20th Century. The question is: I work for an insurance company in USA like an insurance agent, we sell every kind of insurance: health, disability, life, mutual funds, stocks, IRA, 401k, 403b. TSA Annuities....Is my job Halal or Haram and why? How can we have experience in financial services with out working in those companies to learn more and in the future opening Islamic companies. If doctor Qaradawy in not available please submit the question to Dr Monzer Kahf (I met him 3 times in 1988) and please send me his email and mail address in USA even his phone. Thank you wa Assalamo Alykom. Said, usa

My Answer:

Dear Br. Said

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Shaikh al Qaradawi is our teacher, all, and I have no doubt that he, May Allah Ta'ala give him long life for our sake, that he is one of the greatest Ulama of our time. Please allow me to give an analogy to his opinion on the matter of working in a conventional (Riba-based) bank. Last time I met him was in September 2000. I asked him about that and he mentioned that it is permissible as long as you do not write the Riba contract yourself, especially if you intend to learn the craft to benefit the Ummah and the Islamic alternative applications

The reason he said is the general rule that unless something is prohibited, it must be permissible. There is a prohibition on taking and giving Riba and on writing its contract, if these are avoided (like any other prohibited work), other kinds of work are then permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Studying and working as actuary

From: dialogue@islam-online.net

Date: 3/13/2001

Name of Questioner Abderrahmane Gender Male

Age 21-30

Education Graduate

Date Submitted 2/7/2001

Email

country of Origin Morocco

User Ref. No. WSB6B8 country of Res. Morocco

Question:

Salam oualaoukoum wr.wb. I'm a student in ULB university in Brussels I'm studying in actuarial science which prepared people to work in insurance companies , so my question is : is it legitimate or not to work in insurance company ? NB : sorry, my English is bad.

My Answer:

Dear Br. Abderrahmane

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1) The learning you are doing now is certainly permissible.

2) Working in an Islamic Insurance company is certainly Halal.

3) There seems to be no reason why working in an insurance company Haram, You are not going to prepare any Riba-based lending, and that you should avoid wherever you work as insurance is controversial, there is no final word among Muslim Scholars that insurance is not permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Working as an IT in an insurance company

From: dialogue@islam-online.net

Date: 3/30/2001

Name of Questioner Mohamed

Gender Male

Age 1-30

Education Graduate

Date Submitted 3/29/2001

Email

country of Origin Morocco

User Ref. No. ASRYCZ

Country of Res. Morocco

Question:

Assalamu Alaykum Is working in an Insurance company as an IT specialist allowed in Islam knowing that it is a big insurance company dealing with all kind of insurance (including life insurance)? If there is an alternative to work for another kind of company (dealing with software development), is it still allowed to work for that insurance company? Jazaka Allah Khairan Wassalam Alaykum

My Answer:

Dear Br. Mohamed,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Working in an insurance company, as an IT specialist or in any other job that does not require you personally to write an interest-based contract is permissible. (Insurance products are all permissible according to the late Shaikh Zarqa provided the object of the contract is not Haram and the contract does not have interest clauses, so there is no agreement on prohibiting insurance). The Wrath of Allah in Riba is on the giver, taker, writer of contract and in a version of the Hadith its witnesses. If your work is in non of these, it must not be forbidden.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Advertising interest based institutions and working in insurance

From: dialogue@islam-online.net

Date: 4/16/2001

Name of Questioner zaid

Gender Male

Age 31-45

Education High School

Date Submitted 4/16/2001

Email

country of Origin Sri Lanka

User Ref. No. A92Q13

country of Res. Sri Lanka

Question:

Assalamu Alaikum I have three questions. 1. Conventional Banks are offering prizes ranging from Cars and Houses to cash on a "Draw" to account Holders. Is it permitted to accept the prize if one is a recipient? The Account maintained is not Riba generating (current Account) 2. Are media personnel (Announcers/TV Presenters) allowed to voice commercials or conduct sponsored programs for financial institutions that are not Shari'ah based. 3. Having worked in a conventional Insurance Company and having now shifted to Takaful, are my savings from the previous employer lawful? This would include a vehicle purchased through a loan from the Company.

My Answer:

Dear Br. Zaid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1- Prizes given by conventional banks are permissible to accept and take. They are not Haram. What is forbidden to accept in gifts or in exchange contracts (against goods or services) is cleansing in its broad sense, that is, if you know for sure that what you are given came exclusively from a Haram source, such as theft or sale of drugs, you must not accept it. Banks have income besides Riba.

2- Advertising a prohibited substance, action or transaction is prohibited too. Because it is a sort of "spreading the shame" that is mentioned in Verse 19:24.

3- Working in an insurance company is not forbidden. Insurance itself is controversial. It is not agreed upon as Haram. What you honestly earned in exchange for your labor services from working in insurance is not Haram, including fringe benefits such as taking an interest free loan from the employer. If the loan carries interest, it was a mistake (Haram) to take from the beginning, but now you must fulfill your contractual obligation unless you can negotiate a settlement for waiving the remainder of interest and you pay the balance of the principal.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Working as an actuary

From: dialogue@islam-online.net

Date: 4/18/2001

Name of Questioner Yaseen

Gender Male

Age 21-30

Education Graduate
country of Origin Pakistan

Date Submitted 4/12/2001
User Ref. No. Z22ZGT

Email
country of Res. U K

Question:

Assalamu Alaikum wa Rahmatullahi wa Barakatuh. Dear brethren in Islam I have recently graduated and am currently seeking employment. One of the fields in which I hope to go into is Actuarial Consultancy either for a consultancy company or with the British Government Actuaries Department. But as you may be well aware this deals with mainly general insurance, pensions and employee benefits. I was wondering what the Shari'ah ruling would be on the legality of a Muslim following this career path. If it is allowed for a Muslim to follow this career path, then for which type of institutes/companies would it be allowed in. Please could you give me the daleel of your conclusions. I will be very grateful if you could answer my question. May Allah(swt) give all the Muslims the tawfiq to earn a Halal living. Ameen Jazaka Allahu Khairan
Yours a brother in Islam

My Answer:

Dear Br. Yaseen

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1- Taking this career is permissible and the Dalil is that there is no prohibition. For matters of material things you only need an evidence for prohibition if any because the principle is that every thing is permissible unless prohibited in Shari'ah. Besides this kind of study is actually useful and necessary to certain activities that all Muslim need and practice, pensions and insurance, (there are Ulama who argue that insurance based on profit making motive, as compared to exclusively cooperative motive, is not permissible, but this is not the issue on hand because both insurances need actuarial research).

2- Working in Actuarial consultancy is permissible on tow grounds: 1) if you work for government, pension funds, Islamic insurance companies and any supervisory agencies, you are then not involved in insurance at all and there is nothing prohibited about your work. 2) If you work for a commercial insurance company, your area of work does not fall in the prohibition because you are not going to sign contracts nor promote them with customers. This may be surprising to some people, but it is true. Allah prohibited Riba and prohibited writing its contracts but did not prohibit a job that does other things in a Riba-based institutions such as the computer specialist who provide I T services to a bank.

Wa Allahu A'lam.

Add to the above the point that there are very respected Ulama who believe that commercial insurance is permissible if the contract avoid interest, as the case of hazards and term life insurances.

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject:

Working in insurance

From: Islam on line

Date: May 05, 2002

Name of Questioner Sameer

Gender Male

Age 21-30

Education Graduate

Date Submitted 4/21/2002

Email

country of Origin Canada

User Ref. No. KSKSL5

country of Res. Canada

Question

Assalamu Alaikum, I have searched your fatwa bank for rulings on insurance in general and working in them specifically, in the hopes of resolving a major question of mine. I am near the completion of my university degree and I am intending on working in the actuarial profession. Actuaries are hired in all types of insurance companies, consulting companies and pension companies. From what I have researched pension companies seem to be the area least under dispute. Even so it would be unlikely that upon landing my first career job, I would find a pension company that is involved in fully Halal transactions. My questions are as follows. 1) Would it be possible to work as an actuary in a traditional insurance company, and if not in all then which ones? 2) Would it be possible to work for a consulting company even if some of its employment comes from insurance companies and traditional western banks? 3) Is it Halal to work as an actuary in a pension company? Jazakallah khair.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Sameer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Insurance itself is not agreeably prohibited. Great Ulama of the caliber of the late Shaikh Mustapha al Zarka (died 1999) believed it is permissible if there is no interest clause in the contract. Actuarial studies are useful for insurance and pensions and they are used all over the Muslim world. It is just happened that those contemporary Ulama who argued for its prohibition are not exposed to the needs of contemporary life, in industry, trade, transportation, urban living, health, and life insurance.

Anyway even those Ulama that believe insurance offered by companies that aim at making profits, in contrast with mutual or cooperative insurers, do not consider working in such companies a prohibited action. Shaikh Muhammad al Siddiq al Darir of Sudan, a leading international Shari'ah scholar against commercial based insurance and obviously against interest argues that working in interest based bank is permitted as long as one avoids being a signatory of an interest based contract, its writer or its signing witness.

The matter with insurance companies is the same. It is permissible to work in an insurance company, for analogy of his opinion, as long as you are not the person who signs the contract on behalf of the company.

In Brief, I happen to be an admirer of the opinion of Zarka, by the way the late Mawdudi has similar opinion, and I believe that insurance is permissible as long as it is void of an interest clause. Working as actuarial in pension companies is permissible, working as actuarial in insurance companies is also permissible and the income derived from them is Halal (lawful) InShaAllah,

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Working in an insurance company

From: Islam on line

Date: May 29, 2002

Name of Questioner yusuf	Gender Male	Age 21-30
Education Post Graduate	Date Submitted 5/12/2002	Email
country of Origin India	User Ref. No. YMRC PG	country of Res. India

Question

Assalamu Alaikum first i would like to thank Islam on line for the great service to the Ummah and particularly younger generation. My question is to Monzer Kahf because his fatwa on insurance is the most consistent. I'm in India today essentially a strong anti Muslim anti Islam country where Muslims both in private as well as in govt. jobs if they get with ALLAH'S GRACE are confined to great discrimination. I'm working as an insurance agent in an American company and I have also recruited my Muslim brothers as they don't have any work and all of them r able to make a decent living by insuring their loved once; and amount of risk faced my our Muslim brothers i feel very happy in selling them insurance because it is very good for their family in case of any calamity. India has no Islamic banking or insurance but keeping in mind the risk to life and property of Muslims it is required; and due to negative conception among Muslims the business also goes to non Muslims who make money by selling them to Muslims. Local muftis here say u can buy but not sell insurance whish i feel is ridiculous. Kindly advice is my working in insurance company in India justified and helping my Muslim brothers by giving them jobs and security is it justified.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You asked this question on live Fatwa and were given an answer, why do you have to take share of others and use their time for you my Dear brother?

Here is a copy of what you already have:

In the name of Allah, The most Merciful, The most compassionate.

Praise be to Allah Lord of the Worlds.

Peace and blessings be on His final Messenger Muhammad.

Dear Br. Yusuf:

Asslamu alikum wa rahamtulahi wa barakathu

To begin with, life and other kind of insurances are controversial among Islamic Shari'ah experts. Some Ulama view them as prohibited because of the amount ambiguity (Gharar) that is involved regarding the obligations of the two parties and the date the insurance

face value becomes due.

I go along with the minority's opinion that insurance is permitted on the grounds the amount of ambiguity is tolerable especially that insurance is based on the theory of probability and large number of policy holders.

In special cases as in Muslims in India, I think the opinion you mentioned about some Ulama who encourage Muslims to take insurance is very wise. This morning I was asked about property insurance for mosques in the US after 9/11 and I gave the opinion that it must be obligatory to the extent that the executive committee of the association that runs the mosque must be prosecuted for neglect to take sufficient safe guards if they did not insure the mosque building. I fully agree that at this time life and property insurance for Muslims in India may not only be recommended but obligatory.

With regard to selling insurance, we must realize that in any controversial matter we should not oblige people to take the more difficult position. This means that even in normal times and situations working in an insurance company are permissible and the income you derive, as commissions and/or salaries, is InShaAllah Halal. Obviously if we agree that buying insurance is recommended, facilitating it for Muslims must a good and perhaps recommended way to earn a living.

Finally, you have given a lot of thought and wisdom in your questions and the views you expressed; may Allah reward and bless you.

Allah knows best.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in insurance

From: Islam on line

Date: August 12, 2002

Name of Questioner yusuf

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 8/2/2002

Email

country of Origin India

User Ref. No. RLC6J country of Res. India

Question

Assalamu Alaikum I just need your advice I'm here in India selling insurance products. Some of my Muslim brothers insult me call my profession Haram they don't have the right knowledge on insurance and when i show them they don't see it also as a result of this I'm developing a constant hatred to the certain sect of the society for their ignorance because of them I'm not able to focus on my work. Kindly advice ALLAH HAFIZ

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

the opinion "that insurance contracts with regular commercial companies as insurer is permissible" is strong from the point of view of evidence and general Shari'ah principles, although it is the minority's. I personally go along with it with due respect to those scholars who take the opposite view. There must be no ill feeling because we adopt different opinions in matters that are not given in the texts of the Qur'an and the Sunnah. I think insurance is very important in the contemporary life, especially in countries that do not have the cooperative/contributory kind of insurance. The situation of the Muslims in India makes insurance rather kind of obligatory for all Muslims on their properties and their lives too. I believe the benefits of insurance under such circumstances make it more important.

Please be patient, brother and try to educate the ignorant among us...

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in insurance

From: Islam on line

Date: September 06,

Name of Questioner kashif

Gender Male

Age 31-45

Education Graduate

Date Submitted 8/20/2002

Email

country of Origin Canada

User Ref. No. 8ISSU4

country of Res. Canada

Question

Dear scholars, As-Salaam `Alaykum. I have a question on working with insurance company. I want to know" Is it Haram or Halal, if I work for an insurance company on commission basis which deals in term life and property insurance. This is self employment which gives business opportunity your own. But I am confused is it Halal for me to do this business or not. Please give me straight answer can I do this insurance business or not. Thank you waiting for your reply

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. kashif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in insurance companies is permissible provided you avoid writing interest based contracts. Health, property, accident and term life insurances are not interest based. Other forms of life insurance policies have interest clauses, and for a few of them such a clause is not central or pivotal to the contract, in some other insurance policies the interest matter is essential. These must be avoided.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Working in insurance

From: Islam on line

Sent: December 23, 2002

Name of Questioner MOHD

Gender Male

Age 15-20

Education Diploma

Date Submitted 11/3/2002

Email

country of Origin Pakistan

User Ref. No. 1VTM2

country of Res. Pakistan

Question

ASSALAM-O-ALIKUM MY NAME IS M.ALI ABRO SIR, I WANT TO TAKE ADVICE ABOUT IN ISSUE. INSURANCE. INSURANCE OF LIFE IS IT LAWFUL IN ISLAM. MY BROTHER IS A TRANIEE MANAGER IN AN INSURANCE COMPANY.HE SAID TO ME THAT IF U WANT TO DO WORK FOR THE SAKE OF EXPERIENCE SO U R WELCOM. SO I THOUGHT THAT IT IS VERY GOOD OPPARTUNITY FOR ME TO GET EXPERIENCE AND TO BE INDEPENENT SIR,MY AGE IS 18 AND I WANT TO DO WORK AND I WANT TO MAKE MY SELF INDEPENDENT. SIR I DON'T WANT TO DEPEND ON MY FATHER'S MONEY. SIR, I FELT THAT SOMETIMES MY FATHER FAIL TO MAKE 100% FROM HIS INCOME SO I THOUGHT THAT IT IS GOOD TO DO JOB AT THIS VERY YOUNG AGE AND GET SOME PROFESSINAL EXPERIENCE. BUT AS I MENTIONED ABOVE THAT SOMEBODY TOLD ME THAT "IT IS UNLAWFUL ACCORDING TO THE ISLAM AND THE WORKERS WHO ARE DOING THIS WORK THEY ARE ALSO GETTING FORBIDDEN INCOME, AND I DON'T WANT TO START MY JOB FROM FORBIDDEN MONEY" WHAT I DO IN THIS SITVATION ? PLZ, HELP ME SIR I WILL BE VERY THANKFUL MAIL ME SOON ALLAH-HAFIZ

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. MOHD

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First, allow me, dear Son, to commend you on the step you are taking to work and earn your own income. It is an excellent step, but do not let it be a substitute of improving your skills and abilities by college study and good training because these improvement add a lot to your potential earnings in the future.

My position on insurance is that I follow the opinion of the late Shaikh Mustafa al Zarka. Insurance is permitted provided the contract is not interest-based and the insured is a permitted thing. In application, this means that car, health and hazard insurances are all permitted; several forms of life insurance contracts are also permitted such as term life insurance. On the other hand the part of a regular life insurance that is based on interest is

not permitted on the ground that Riba is forbidden. Once it is established that insurance is permitted working in this field is also permitted.

There two other view on insurance that I have to inform you about although I do not agree with their arguments. Some people believe that insurance is forbidden whatsoever, because it is gambling on the Will of God. This is in fact a misunderstanding of insurance because it has nothing to do with changing the sequence of events, hazards or accidents.

The other view is that insurance is not permitted because its contract normally contains a certain intolerable degree of ambiguity (called in Islamic Fiqh Gharar). Shaikh Zarka (who dies in 1999 and was the recognized the most knowledgeable Shari'ah scholar of our time) argue that the amount of Gharar is in fact tolerable and cites similar precedents in the classical Fiqh. Those who argue on the basis of Gharar add that if insurance is reformulated on a cooperative basis, it can become permissible. According to this view several cooperative Islamic companies were established in several countries. Many scholars, after studying the experience of these companies go back to the opinion of Shaikh Zarka because even with a cooperative company, the contractual relationship between the company and the policy holder is still an exchange contract.

In brief, insurance and working in its field are permitted as long as you avoid interest transactions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working as actuary

From: Islam on line

Sent: February 28, 2003

Name of Questioner omar

Gender Male

Age 15-20

Education High School and Below

Date Submitted 2/18/2003

Email

country of Origin Pakistan

User Ref. No. 7FJCZU

country of Res. Pakistan

Question

Is the job of an actuary who mainly calculates insurance premiums haram in islam?

Working as an Actuary

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

No. Working as actuary is permissible because it is useful and the concept of insurance is not forbidden. In addition to insurance companies it is used in retirement programs, providence funds and social security system.

Additionally working as actuary in an insurance company is not forbidden either because insurance is controversial. there are great scholars (and probably the wiser ones!) who argue that insurance is permissible even when it is run on profit making basis, i. e., not only the mutual or cooperative type of insurance that is agreeably permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

III. WORKING IN BROKERAGE FIRMS

Subject: Stock broker in a firm owned by a bank

From: Islam on line

Date: May 29, 2002

Name of Questioner Ansori

Gender Male

Age 31-45

Education Diploma

Date Submitted 5/6/2002

Email

country of Origin Vietnam

User Ref. No. B5XBCZ

country of Res. USA

Question

Assalamu Alaikum Warahmatullah Dear respected scholars, I'm currently working in a stock broker, and my responsible is to do with funding such as wires, checks, and approving stock's shares for delivering to another broker. However, the firm that I worked with has owned 70% by the commercial bank but my job has nothing to do with the interest dealing. Therefore, I would like to know if it is permissible for me to continue working for this Investment firm? I would like my question to be answered by Shaikh Qaradawi. The reason that I want him to answer my question because I just read another Fatwa site from Saudi given by the late "Shaikh Ibn Uthaymeen (may Allaah have mercy on him) said: It is not permissible to work in a Riba-based institution even if a person is working as a driver or guard, because that means that he is working for the Riba-based institution, which implies that he approves of it. For whoever disapproves of a thing would not work to support it, so if he is working for it that implies that he approves of it, and the one who approves of something that is Haram is also guilty of sin" Therefore, I need a second opinion and ruling in this regard. Jazakallahu Khair!!!

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Ansori

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I am not Shaikh al Qaradawi, He is no doubt our highly Shari'ah scholar and his opinion carries a big weight. I will give his opinion though as I heard it from him. I also heard the same opinion from two other scholars, on my questioning them about the same matter.

They are Shaikh al Siddiq al Darir of Sudan and Shaikh al Mukhtar al Sallami of Tunisia. The late Shaikh Mustafa al Zarka (died 1999) has also similar opinion. To the best of my knowledge these four are the unquestionably most respected and knowledgeable Shari'ah Scholars of our times. Now the opinion:

It is permissible to work in a Riba-based bank as long as you do not write a Riba contract or be its witness. The Prophet, pbuh, put the Wrath of God on five persons: the give, the taker, the writer of the two witnesses. There is justification for expanding it outside these five. In other words, the computer programmer and sweeper of the floor are not included in the wrath, and you don't need to volunteer adding them. Adding them makes unnecessary hardship on people and the Shari'ah always calls for removing hardships.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working in a Mutual funds company

From: Islam on line

Date: June 10, 2002

Name of Questioner manzoor

Gender Male

Age 31-45

Education Graduate

Date Submitted 5/22/2002

Email

country of Origin India

User Ref. No. EYIS2H

country of Res. India

Question

I have got an offer from a company to which sell mutual funds. 1) Can a Muslim sell mutual funds which are both debt and equities based mutual funds. 2) Can i sell auto loans, home loans or other debt instruments?? Are the above earnings Halal, can i work in the above places?

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. manzoor

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in companies that sell debt-based or mixed mutual funds is like working in a bank, the existing Fatwa is that it is permissible under the circumstance of lack of prevailing Islamic financial system. It remains that you must avoid doing the contracts of interest based loans because the Proper, pbuh, put the wrath of God on the giver, the taker, the writer and the two witnesses of a Riba contract.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: stock broker

From: Islam on line
Date: June 15, 2002
Name of Questioner Ahmed Gender Male Age 15-20
Education High School and Below Date Submitted 5/13/2002 Email
country of Origin Somalia User Ref. No. V37DHG country of Res. Canada

Question

Is it immoral to work as a stock broker?

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Ahmed
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
It is not immoral or forbidden to work as a stock broker. It is a permissible job.
Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Broker executing Riba-based orders of bonds, shares, etc.

From: Islam on line
Sent: December 09, 2002
Name of Questioner Omar Gender Male Age 31-45
Education Date Submitted 10/29/2002 Email
country of Origin User Ref. No. QFVRK2 country of Residence

Question

Assalamu Alaikum: I would like to ask one of the scholars about the ruling on working for a financial institution. I am currently working as a Trader for a Discount Brokerage in Canada. I deal with clients over the phone and they call in to transact with stocks, bonds or mutual funds. I don't provide advice to clients but I provide them with information and execute clients' orders. I started in this position 4 years ago when I was only a Muslim by name. Alhumdu Lillah, over the past 3 years by Iman has grown my leaps and bounds and I can now consider myself a practicing Muslim. With my increase in Iman I've become more and more uncomfortable with Riba. This past spring, I looked into Riba and was shock to learn it is considered worse than adultery. ALHUMDU LILLAH, I subsequently liquidated my entire portfolio that was composed of equity and t-bill mutual funds. It occurred to me last Monday that perhaps I should leave my job because of the heavy dealing with Riba in my position. I have crunched some numbers I would estimate at least 50-60% of the transactions I execute are Riba, either bonds, fixed-income mutual funds or equity mutual funds that have holdings in banks and other financial companies. This number is based on what is easily transparent and does not include stocks and equity

mutual funds that don't meet the criteria established by Fiqh councils. The only criteria I have in making my decision is that I want to avoid Haram and I want to please Allah and put my trust in Allah. I believe that if I choose to leave Allah has made it easy for me as I've learned as much as I can from this position, I'm young, I live with parents and I'm making plans to attend a MBA program. InShaAllah I would like to work in Islamic Banking and Finance. With that in mind, I would also like to know if it's Halal to work in a unit of a financial institution that is not involved in Riba for example, equity research. InShaAllah I hope you can provide me with the knowledge so I can make a decision pleasing to Allah. I apologize for length of the question. Jazak Allah Kheir, Omar Hassan Ottawa, Canada

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Taking jobs that do not include making Riba-based transactions in a financial institution that deals with Riba in most of its transactions such as a bank or a brokerage firm, is permissible. The criterion is that you do not personally execute Riba-based transactions such as buying and selling treasury bonds or banks' stocks. It doesn't make much difference whether you make the transaction for yourself, your employer or your client. Executing Riba-based transactions is included in the wrath that falls on the taker, giver, writer and witnesses of Riba as mentioned by the Dearest Prophet Muhammad, pbuh, in an authentic saying reported by Muslim. Consequently working in equity research in the same firm you are presently in is permissible.

Certainly there are jobs that are better than others. For instance, a job that provides direct service to the poor and needy, defends the oppressed or promotes and improves the performance of the Muslim community certainly has a higher standing than a job that services the rich or indirectly promote prohibited practices.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

IV. STUDYING AND WORKING IN THE OTHER FINANCIAL FIRMS AND THE FINANCIAL SECTOR

SUBJECT: working in Lease and rent/buy financing

From: dialogue@islam-online.net

Date: 3/7/2001

Name of Questioner Abdullah

Gender Male

Age 31-45

Education Graduate
country of Origin Australia

Date Submitted 2/6/2001
User Ref. No. 97ZBYF

Email
country of Res. Australia

Question:

Salaam. I work as a finance broker providing businesses finance for purchasing equipment, etc. by leasing & rent/buy arrangements only. I understand this to be Islamically acceptable. What is your opinion? Also, an opportunity has been given to me to broker housing finance as well. I am aware of the various Fatawa (e.g., Qaradawi) that permit Muslims to have mortgages in non-Muslim countries to purchase their homes. My question is if it is permissible to obtain a mortgage to purchase a house, is it permissible to earn money from facilitating such an arrangement to Muslims as well as non-Muslims? The money earned would be based on an initial 0.5% fee plus a 0.001% annual fee based on any outstanding balance for the duration of the loan. Jazakallahu & Thank You

My Answer:

Dear Br. Abdullah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Your questions are intelligent and interesting.

1 - Mediating in good thing is good and mediating in bad thing is bad. Brokering rent/lease financing contracts is permissible, beware though that you should be careful about some of the clauses in western leases that may not be acceptable, such as Riba related clauses, and to what extent they affect the Shari'ah validity of the contract itself. I believe your mediation is permitted with and without such clauses because the contract is essentially Halal.

2 - If you know that a person seeking to buy a house on Riba-based mortgage is in need to the extent that the Fatwa applies to her/him (are you sure that the Fatwa also applies in Australia, in other words, is the housing situation there is similar to what we have in the USA?) and you mediate his contract, your work and income are, InShaAllah, Halal.

3 - When you mediate in Riba-based mortgage, I cannot say your service and income are specifically Haram because this is not specifically one of the four cursed persons as mentioned by the Prophet, pbuh: taker, giver and the two witnesses. BUT I DON'T LIKE NOR SUGGEST THAT TO YOU, because it is very close to being a witness or a writer (the word writer came in a version of the Hadith).

4 - May I suggest to you to try the same leasing in housing. You know it is done in financing big projects, it will be a great help to Muslims if you succeed in getting it through. Remember the Fatwa calls first on Muslims first to find Shari'ah compatible contracts before going to a Riba-based mortgage.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Seeking knowledge in finance, is it permissible?

From: dialogue@islam-online.net

Date: 4/13/2001

Name of Questioner ait

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 4/12/2001

Email

country of Origin Algeria

User Ref. No. 4SBRG1 country of Res. Algeria

Question:

Assalam Alaykum, My question is in two parts: First it is well known that any dealing with interests as in banks is considered "Riba" hence Haram, however much confusion arises when we speak about shares (stocks). What does Shari'ah say about them given that their value is not intrinsic but the result of much speculation (this is true for many traded stokes if not all). So I would like an answer on this. Jazaka Allah Khairan Second, I am a university graduate in finance and banking and in an English university, and considering to do a Ph.D. in Finance. Since about 90% of the knowledge acquired is about innovation on Haram.... Then is there any merit in seeking this knowledge. Jazaka Allah Khairan

My Answer:

Dear Br. Ait

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1 - Trading (and issuing stocks) was discussed in several Seminars and meetings, the most dignified of them are the plenary meetings of the OIC Fiqh Academy. A summary of the resolution of the OIC Fiqh Academy is given in the following: a) trading shares of companies whose line of business is permissible in Shariah such as Islamic banks, is permissible; b) Trading shares of companies whose business is Haram such as conventional banks, is forbidden; c) trading shares of companies whose main line is permissible but the management may sometime make prohibited transactions, such as interest-based borrowing and lending is, in principle forbidden; d) certain kinds of share are forbidden for issuance and trade, specifically preferred shares if the preference is financial, and shares of a company whose majority of its assets are still in the form of cash and /or debts unless the trade is done at exactly the nominal (face) value of the assets.

In commenting on (c) above, several Shari'ah experts argue that since it applies to the predominant majority of shares in today's markets, this creates a great inconvenience for Muslim savers, especially small ones. Hence these Ulama believe that shares of many of these companies may be traded if certain conditions are fulfilled. These conditions aim at assuring that total non-permissible transaction are only a small proportion of the grand total of the activities of the company.

Please notice that the point that the market price of a share, compared to its book price is irrelevant to the Shari'ah ruling. In other words, a share may be traded at any price determined by the forces of supply and demand. These forces include many speculative elements.

2- Studying finance at a higher level is certainly permissible, even if you study many aspects of Islamically non-permissible financing activities. **WHAT MATTERS IS WHEN YOU TAKE A JOB, YOU MUST NOT DO ANY THING THE SHARI'AH PROHIBITS.**

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in a Riba-based financial institution

From: live fatwa on Islam on line
Date: Aug. 1, 2001
Name salih - Profession

Question

Assalamu Alaikum. Dear Sheik. What is your view in regards to working for a financial institution? Because that housing condition is getting harder and harder, would buying a house through Riba be Haram? Thanks.

My Answer

Bismillah, AlHamdlillah wa al Salatu wa al Salam ala Muhammad Rusuluullah
The late Shaikh Mustapha Zarka and Shaikh Yusuf Al Qaradawi and Shaikh Muhammad Al-Saddiq all argue that it is permissible to work in a conventional bank as long as you do not make or sign a Riba contract on behalf of the employer. In other words you can work as a computer tech, accountant, etc... Their review is based on the fact that such jobs are not included in the prohibition of the Prophet, peace and blessings be upon him, that places the curse of Allah on the giver, writer and receiver of Riba; it is also based on the argument that Shari'ah doesn't call to make life hard on Muslims where ever there are.

With regard to buying houses on Riba based mortgage, the 1st international conference of Fiqh held in Detroit in December of 99, resolved that Muslims in North America are first required to create adequate finance institutions that do not deal on interest basis and if they can not then they must try to obtain Shari'ah permitted contracts (in contrast with interest based contracts) with the existing finical institutions.

Until they succeed in the above persons who need residences, on the basis of t he size of their families, safety, services and living environment, etc.... may buy their first residence on interest bases mortgage and must always try t rid themselves of the interest as soon as they can.

Wa Allahu A'lam,
wa al Hamdu li Allahi Rabbi al 'Alamin.
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: mortgage broker

From: Islam on line
Date: April 16, 2002
Name of Questioner Malik Gender Male Age 31-45

Education Diploma
country of Origin United States

Date Submitted 3/28/2002
User Ref. No. TM1IBS

Email
country of Res. US

Question

Assalamu Alaikum wa Rahmatullahi wa Barakatuh!!! I am a recent revert to Islam. Recently, I have begun working as a Mortgage Broker. (Finding loans for home buyers) I don't work directly for the lenders however I get paid based on the amount of interest the lender will receive. My concern is that I am committing Riba but I'm not sure since I don't get any of the interest. Can you advise me, brother. InShaAllah. Jazakallah khair.

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Malik

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Riba (interest) is forbidden in Islam and it is a very grave sin that calls for a war to be declared from Allah and His Messenger on those who insist on dealing with it (Verse 2: 279). As usual, any thing that is prohibited in The Qur'an is explained by the Prophet Muhammad, pbuh, and is always surrounded by circles of precautionary prohibitions. The Prophet, in an authentic saying reported by Muslim, put the wrath of Allah on the taker, the giver, the writer (of contract) and the two witnesses of Riba transactions. The rules of Shari'ah always do not expand on prohibitions. If your job is only to advise home buyer on the best mortgage they can get and you don't fill in applications, witness contracts, etc. and you get commission from lender, even if it is calculated on the basis of the amount of interest they get, your work and income would be Halal InShaAllah.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Establishing micro-credit organization

From: Rao

Date: April 27, 2002

Question

Assalamo Alaikum

Dear Monzer Kahf

First let me introduce my self I am running the Sustainable Livelihoods component. My component aims at improving the economic status of the firing hit valley of Kashmir. Now we are planning to start a Micro-credit for that area. Our methodology is to form "Community Organizations" or COs comprising of 20-50 households. We do all the work with these COs. All COs collect their savings, and deposit in bank account, in the name of the org. IF we do "Mudarabah" with CO, for 50% ratio (of profit or loss. Now our CO does "Murabahah" say for Agricultural inputs.

Question 1

What is status of the CO here? Can we do a business with CO. Is the CO an entity, Islamically to deal with?

Question No 2

Which mode of financing is appropriate for us to deal? We have to work in Agriculture, Micro Enterprise Development, Livestock and Small Infrastructure schemes.

I have taken a lot from your time. May Allah pay you much more. Rao

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Rao

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1- The COs are legal entities from the Shari'ah point of view. This is emphasized if they are registered as legal entities with proper authorities. We have several example in Shari'ah of this kind of entities, even if they are not treated as such by the law of the land (though this does not apply to the COs because they can easily be registered as legal entities). For instance, the cooperative fund of an Islamic insurance company is considered an entity with accounts of its own.

2- Remember that agriculture in most Muslim countries is highly weather affected. This means that we need to use a contract that does not overtax the peasant at the good times, and gives her/him some relief at bad weather times. It seems that Mudarabah at 50% is overtaxing or overcharging. You may like to consider a weather cycle, by making the Mudaraba for several years and at lower rate of profit. Salam can help if the country does not suffer from high inflation. Salam is a cash purchase of crop that will be delivered at the harvest. the price diferential is the compensation of the creditor. Murabahah is OK for inputs although if the crop fails every one will default. It is important to keep cost low, especially cost of the CO because at high cost you really are not able to make the small ones become owners of their productive assets, especially livestock. Please don't do a cost of capital at any thing close to 15% maximum even if you have to support the program by donations for the administrative cost.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working in a credit card company

From: Islam on line

Date: May 11, 2002

Name of Questioner Muzaffar

Gender Male

Age 31-45

Education Graduate

Date Submitted 4/26/2002

Email

country of Origin Pakistan

User Ref. No. 7C9YS7

country of Res. Pakistan

Question

Assalam-o-Ailakum Warahmatullah-e-Wabarakatuhu, I have two questions. 1) Is it Haram to work in a credit card company? Even though a person is working as a Programmer and his/her job has nothing to do with the interest? 2) Can one pray Tahteul-Masjid 5 mins before Maghrib Azan? Jazak Allah Khair

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Muzaffar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in a credit card company as a programmer and in areas other than being responsible for issuing cards that contain interest clause, is permissible, and the income derived from it is Halal InShaAllah. The reason is that such works are not included in the curse the prophet, pbuh, mentioned on the two parties of Riba and the contract writer and the two witnesses.

For your question on Greeting the mosque prayers, please send the question again so Islam on line can send it to a specialist, anyway according to the Shafi'i school, it is recommenced, not only permissible, to pray two Rak'a whenever you enter a mosque at any time, just before Maghrib, at midday and after Fajr prayers because such a prayer is time related, i.e., it has to be done upon entering a mosque and the restriction on preying at such times of the day is only for non-time related prayers or general Nafl.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Studying and working in finance

From: Islam on line

Date: June 15, 2002

Name of Questioner Abdallah Gender Male Age 21-30

Education Post Graduate Date Submitted 5/18/2002 Email

country of Origin United States User Ref. No. TN5E26 country of Res. USA

Question

Assalamu Alaikum, my dear brothers, I recently earned a master (MBA) in finance and am currently unsure whether to continue and get a job in that field or change everything around and give a shot at computer science. My education already cost me everything and I need a decent a job asap (I am currently working as security guard to sustain myself). Until now I have tried to avoid the Riba (interest involved with almost any kind of product/transaction/or organization here in North America. Didn't Allah SWT and his prophet declare war to all usurers?). But: 0- I am afraid of the meeting with my lord the Day of Judgment 1-Finance is my major and passion. I already spent a considerable amount of time applying to Islamic banks without success (even with a serious European/French bachelor and a North American MBA) 2-It may take some more time,

money(may be) and risk for me to get a new degree/certification in IT or computer science. 3-Most of the jobs here and in finance in general involve Riba, at least to some extent. The very few "clean jobs" left are generally provided by the institutions that promote Riba (Investment Banks...) 4- Saying that I would take such a job (in a bank)now to then, change later (to networking for example) may work or not (given the fact that the field of finance is so deep and the top jobs are so demanding that I am wondering if i will have enough time and energy to invest in a totally new/different education) 5-I am in my 30's and cannot keep doing the security guard job forever. I need to be married and get a life, Build a family. Questions 1- Since Finance and investments in particular are my passion and skills, can I make this a quest for knowledge, a personal Jihad, or lifetime commitment that will aim at using my experience to develop Islamic Finance??? I noticed that our top institutions when not simply led/managed by non-Muslims (i.e., some of the 88 so-called Islamic funds in America or Islamic banks in the Middle East) are generally paying top dollars to hire external non-Muslim consultants. The fact is that the best investment Managers are either American, British or Europeans in general. 2- My brother and classmate simply decided to get more involved in finance through (Highly competitive and prestigious) additional certifications such as the CFA in addition to seeking to jobs in investment banks (i.e., equity research, venture capital, trading, portfolio management). Should I do the same??? 3- My brother mentioned the fact that in some positions, equity research for example the dealing with Riba is marginal since the individual does not make transactions (even though he may write them or write interest rates in his reports). Is that right? 4-Some Imam told me that I should take any jobs now and try to change later. Is it realistic given my love for finance and the considerable additional amount of time and efforts that will be invested in this field? 5- Is it allowed to work in a bank if not dealing with Riba? 6-Under what condition can I work with Riba? 7-What is your advice based on the serious Fatwa available and your experience? Please feel free to give any serious source/research or website or Fatwa that could help me deal with this (quite technical) issue in respect with the worship and due obedience to my Lord and cherisher, Allah SWT. May Allah SWT grant you a generous reward for your help in that difficult matter. BaraK Allahufik.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Abdallah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I encourage you to gain more experience in your area of finance and investment. While still try Islamic banks, especially, the islamic Development Bank in Jeddah, it yas a yourg professional program that may apply to you, see its website.

There is a tremendous need for your field, without changing to IT and we need a lot of work, institutional and practical in North America to serve the Muslim coummunity and to clease others' transactions from Riba.

Working in a bank and investment companies, even those that deal with interest is permissible as long as you do not perform the action of contracting, with Riba, on behalf of the company/bank nor be the person who offers the interest based contract.

Researching Riba matters and reporting them is not forbidden. I am sorry that I can't go in details with you now because it takes more than one meeting and discussion to dwell on the interesting points you raised.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in investment companies

From: Islam on line

Date: September 30, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 9/20/2002

Email

country of Origin Canada

User Ref. No. NJPAXW country of Residence

Question

As-Salamu `Alaykum, I want to ask you: can we buy or sell mutual funds in North America when you do not know these big companies get loans or dealing with other companies are interest based but their main stream business in Halal? Second can a Muslim work for investment company to invest money in mutual funds. Thank you waiting for reply

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working for investment companies that deal with mutual funds is easier and the answer is yes, because not all their transactions are forbidden, they have a mixture of Halal and Haram. The answer is yes, one can work in such companies.

Investment in mixed mutual funds is not permissible in principles. But we can apply here the same rules of individual companies, and see if the mutual fund, as a pool of fund, can pass. many specialized mutual companies may in fact pass the criteria for individual stocks and can be invested in. one must remember that one has to estimate the amount of the gain realized for the forbidden transactions, as a proportion of the total gain, and give it away for Muslim charity to keep one's own asset within the Halal limit.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Tele seller of conventional credit cards and loans

From: Islam on line

Date: October 07, 2002

Name of Questioner ahmed

Gender Male

Age 21-30

Education Graduate

Date Submitted 9/25/2002

Email

country of Origin Egypt

User Ref. No. CF3XIP

country of Res. Egypt

Question

have I to accept a job in American bank to work as a tele sales with a commission?

Notes: tele sales for credit cards and loan Thank you for your help and cooperation.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. ahmed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Credit cards issued by conventional banks may be used in a prohibited way, i.e., with interest and they may also be used without interest. As such issuing them is forbidden while accepting and using them under the conditions of not generating any interest is permissible. Having their sale, on behalf of the bank, as a job is not permissible because you become a part of the issuing complex. In addition, selling loans (to use the term loosely) on behalf of the bank is also prohibited because there is no doubt that loans carry interest! And by selling them you become part of writing the contract that invokes the wrath of God as we are told by the beloved Prophet Muhammad as reported by al Bukhari and Muslim.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in micro finance organization

From: Islam on line

Sent: December 21, 2002

Name of Questioner qudsia

Gender Female

Age 46-60

Education Post Graduate

Date Submitted 10/31/2002

Email

country of Origin India

User Ref. No. XP4CC

country of Res. India

Question

A friend of mine got a job in a non-governmental voluntary organization where most of the functionaries are Muslims. This organization works in partnership with the government for the uplift of the poor and disadvantaged women mainly belonging to minority communities which comprise of Hindus, Muslims and Christians. One program is formation of self-help groups of women where thrift is taught to the women. Once sizable amount is saved the women are encouraged credit activities through internal

borrowings by the group members. The groups are free to charge interest. However, the groups do not charge interest for women in distress, like for women who borrow for medical expenses, funerals, and the like. They charge very nominal interest for trade and business activities. While the general pattern is like this the organization where my friend works has advised women not to charge interest. They have asked them to charge service charges on actual expenditure basis, e. g., the leader of the group has to go to the bank, maintain accounts and other incidental expenses have to be borne by the group. Therefore these are calculated and charged as service charges. There is no penalty etc. The groups may also borrow from the banks for which they have to pay bank interest. But it is left to them to borrow or not to borrow. Now my friend who has taken training in this activity (he is also a Muslim) saying that as he has to teach credit activities to the groups who might borrow money from the banks on interest he does not want to be a party to it and wants to leave the job. Everyone including his mother has tried to convince him that he should not leave the job as he is neither charging nor paying interest. Of course he may be collecting the loan amount including interest from the group and remitting to the bank. The organization is also getting credit from the government for lending to the groups but they do not charge interest to the groups only the actual transaction costs. However the groups have to pay interest to the government through the organization. They (the organization) just collect the loan + interest amount and remit it in the Government account. My friend is not convinced and wants to leave the job. Please advise.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. qudsia

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to charge the cost of transaction to the borrower. Cost of transaction includes cost of accounting, collecting, carrying money to and from the bank, follow up on the loans, etc. What is definitely excluded from transaction cost is the cost of the money, interest, even if this interest paid to the bank or the government, you may not include it in the cost charged to members of the group. If your friend works as the person who contracts the bank and government for getting interest-based loans, even if the rate of interest is very small, this kind of transaction is forbidden in the Shari'ah and it is sinful to carry it even if it were on behalf of the group or the organization. It is equally forbidden to contract any group member a loan with interest. Carrying money to and from bank or government is not forbidden even with your knowledge that interest is included in payment being made because you are not making a Riba transaction you only handle cash for all its purposes.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject:

Working in the financial sector in a Western country

From: Islam on line

Sent: December 21, 2002

Name of Questioner Salim

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 10/31/2002

Email

country of Origin United Kingdom

User Ref. No. BBJ3YF

country of Res. UK

Question

Assalamu Alaykum I'm currently in the process of applying for graduate jobs in the UK. The majority of the best jobs for students with a business background are in the financial sector (mainly commercial banking and investment banking) in terms of pay and opportunities for promotion and training, but most importantly in terms of the importance of this sector in running the whole economy and understanding the dynamics of a modern economy. After consulting a local Imam, as to whether it is permissible to work for financial institutes, his advise was that it depends on my Niyyah (intention), i.e. if I was intending on working there to gain experience and move into an Islamic institution in the future, then he strongly recommended that I do go into this sector, he said we need Muslim youth to be the most knowledgeable in this industry in order to transfer those skills to Islamic banking. I would be very grateful if you can give me your opinion. Is it really a matter of Niyyah, or is it a clear cut Haram or Halal issue? Jazzakum Allah Khayran

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Salim

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The intention is certainly very important. In addition you must avoid sections in the bank that require you to sign any interest-based contract on behalf of the employer, or write the contract or be a witness to it. The wrath of God falls on doers of these three functions as the Prophet, pbuh, told us. You do not gain much experience in doing any of these functions anyway you still can study them carefully.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Loan officer

From: Tawfiq

Sent: December 28, 2002

Question

I live currently in the US, and was thinking of getting a job in Real Estate as a "Loan

Officer.

Below, please find a description of what the job consists of:

1. We call on homeowners who may be interested in refinancing their home at lower interest rates.

Hence, the way I look at it (and I maybe wrong) is as follows:

Since I have no control over completely removing interest (the bank is the lender) I at least try to help people pay less interest on their current mortgage and save them money, where applicable. So in the case above we often get customers a lower rate on the mortgage they're carrying.

2. In the current economic situation (people being laid off...) folks often find themselves in dire need for cash. So by refinancing their home, (even if it is at the same rate as they currently have, some banks would actually provide them with 10K or 20K liquid cash, given that they refinance their home with that bank). Note again, I'm not trying to paint a "nice & clean" picture of what a loan officer does. I'm rather offering details of what he/she really ends-up doing. In this case, although we don't always succeed in getting a lower rate for the customer, we often end-up helping him/her get their hands on some cash, so they can survive the tough economic conditions.

Please advise of the "legitimacy" (Halal or Haram) of this job, as it pertains to the Islamic Shari'ah.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Tawfiq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I believe that deriving your income from this kind of job is not permissible in Shari'ah.

The main thing a loan officer make is to help people get financing/refinancing regardless of their real needs and circumstances. Getting them some cash, that is very often spent on less than necessary items and circumstance for which the prohibition of borrowing with Riba is relaxed, is also forbidden in the

If you confine your job to helping Muslims only (because non Muslims don't consider it evil) reduce the evil of interest they are under, in a very truthful an honest manner (take in contrast the case of adding too many points and costs to principal for a slight difference in the rate where the finance officer would actually be drowning the homeowner under more interest-based debts) this may be permissible. Even in this case, I think that such an action must be offered free only on a benevolence basis in order to close the possibility of abuse and mixture or conflict of interests and intentions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject:

Advising people on reducing their interest

From: Islam on line

Sent: January 03, 2003

Name of Questioner Khwaja

Gender Male

Age 46-60

Education Graduate

Date Submitted 11/20/2002

Email

country of Origin Pakistan

User Ref. No. I95D3

country of Res. Canada

Question

Assalamu Alaikum, May Allah bless you your efforts and time. I have an opportunity to improve my financial situation by getting involved with Primerica a Financial Services company. I have 7 kids, wife doesn't work, can not work, going in debt very fast, my landlord has asked me to leave the apartment because he wants to sell it, mortgage is Haram, no one would give me a rental property because of family size, only way is to make enough money to buy a house in cash. In this financial service business we advice people on how to reduce debt by offering better products which includes loans and insurance policies with lower interest rates. I can build my own business and make very good money in commission at the same time helping families get rid of or reduce their debt. In a regular job I will never have enough to make ends meet and I will pay more and more interest until I go bankrupt. This society is not for single earner families. I avoided credit based on Riba for 4 years after I came here but finally the system caught up with me. I hate it but I am stuck in it. I have a full time job that pays half of my expenses the other half is increasing by debt monthly. I have tried to get a second job and every other thing and I don't get a response from anyone. Is this business Halal or it is Haram for me to do this business to rid myself of Riba forever. Once I have paid my debt and bought a house I would do some trading business without any involvement of Riba. I won't be taking Riba but I will be advising families on how to reduce it which is good in itself. I desperately need your advice on this one I would appreciate if you do not publicize my letter so openly because community will immediately know it is me, I am a well know College Professor and actively involved in community and Da'wa activities. Not many people are in my situation in this community. So I am very recognizeable

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Khwaja

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Advising persons, who are already under interest-based contractual obligations on how to reduce their interest is not bad at all; it is rather good. It is even better if these persons are Muslims because you would be helping them reduce their involvement in sin. You must not write or sign the new reduced-interest contracts, because it is forbidden. Also helping people in insurance is permissible as most kinds of insurance are permissible and several contractual forms of life insurance are also non-interest based. I am afraid you may be expecting rather too much from this proposed new venture and it may end up not giving you what you expect.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Selling insurance, mortgage and mutual funds

From: Islam on line
Sent: February 24, 2003

Name of Questioner	Gender	Age
Education	Date Submitted 2/20/2003	Email
country of Origin	User Ref. No. K95J4B	country of Residence

Question

Recently I've been offered a job with a financial services company selling Mortgages, life-insurance and mutual funds and I'm very interested but before I proceed I wanted to know if I do this as a career is it Haram or Halal

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Selling any thing that is agreeably forbidden is also forbidden, life insurance is controversial, I believe some of its forms are permissible; most mutual funds have a mix of permissible and not permissible stocks except for the Islamic mutual funds that are OK, mortgage is forbidden unless for a Muslim family living in the West who is in need for housing. If you can be sure that you can restrict your sale activities to the permissible forms, you may take this kind of a job.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,
Dr. Monzer Kahf

Subject: Working in a Company Selling Term Insurance & Loans

From: Islam on line
Sent: March 08, 2003

Name of Questioner Abdellatif	Gender Male	Age 31-45
Education Graduate	Date Submitted 3/1/2003	Email
country of Origin Morocco	User Ref. No. D2CWGE	country of Res. USA

Question

I'm Muslim, I Live in USA, I found a job with a financial services company, we sale financial products like term insurance and loans... all based on Interest. Is it ok for me to

work for that company? Can I my self buy a term insurance to cover my debt after my death.

Notes

I want a very clear answer.if you need more info please let me know.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Abdellatif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

To my knowledge, term life insurance is normally based on actuarial analysis. It is not interest-based. If so, it is permissible. There are scholars who argue otherwise but I think they are incorrect. There is nothing in the Shari'ah that makes such a contract prohibited. Being permissible, you can buy a term life insurance for yourself and you can assign its proceeds to pay for debts or any other purpose or beneficiary, or you can leave it to be added to your estate.

Selling interest-based loans is certainly forbidden, and if you work in this company in a department that does not require you to sell, write (fill in) or sign any interest based transaction, your work would be permissible. It is forbidden if you do any of these actions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in an interest based company

From: MOHAMED

Sent: March 12, 2003

Question

Dir Sir,

I am from Sri Lanka. We are minority in our county. Most of the companies are dealing with interest. I am working for a finance company as a software engineer. I have been working here for more than 10 years. The companies' main business is Deposit and leasing that is mainly interest oriented. I think working for this company is prohibited. I have been trying to get a job for years, as I have the experience in Banking/Finance. It is vary difficult to find a job from non interest oriented company. Is it acceptable if I keep on working here till I find a Job and is it acceptable if I save money from my salary? Please be good enough to give me fatwa as soon as possible

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. MOHAMED

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in a department that does not handle the issuance of interest-based loans, such as the IT department, in a financial company is permissible. It is not prohibited, it is certainly better to seek another company whose all activities are permissible. The wrath of God is on those who take or give Riba and those who write (issue) its contracts or sign it as a witness as the most beloved Prophet Said in an authentic saying reported by Muslim.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in an interest based company

From: MOHAMED

Sent: March 13, 2003

Thank you vary much For your kind consideration of my request for a Fatwa. Please be good enough to explain me a bit, My confusion is Whether I am helping for interest(Riba) as a software engineer, Providing service to other interest related department. I will be vary happy and satisfied till I work for this company, if you could clarify this problem further. Wassalam

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. MOHAMED

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, you are helping a Riba-based institution. No doubt about that. But that much help does not fall under the Wrath of God. Therefore, it is within tolerable limits that do not make your work and your income prohibited. The Hadith I mentioned in my previous letter does not include any help or any dealing whatsoever and you need not extend it and stretch its limit. I don't say that this is the best job in the world. Certainly if you work in an organization that explains Islam to ignorant Muslims and to non-Muslims, like Islam online, there your work itself is glorious because it helps making the truth understood. Certainly works differ on a wide spectrum, but your work is still not within the realm of prohibition.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

V. WORKING IN REAL ESTATES

SUBJECT: Real estates commissions

From: dialogue@islam-online.net

Date: 3/26/2001

Name of Questioner B	Gender Female	Age 31-45
Education Graduate	Date Submitted 3/20/2001	Email
country of Origin	User Ref. No. GWWK5C	country of Residence

Question:

Is earning a commission from the sale of land considered Halal when you suspect there is foul play in the deal?(e.g. abuse of power but have no proof of this). If not (Halal), whom should the money rightfully belong to? Can we still use the money to pay off our debts?

My Answer:

Dear Sr. B.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

If you are sure that someone is made great or substantial injustice to in this deal your mediation in it is forbidden. Otherwise in most contracts the two parties don't have equal bargaining powers. If the mediation is Haram, its compensation is also Haram. The money of commission in such a case has to go back to the payer, unless the payer is the party who inflicted injustice. Although it seems nice that the money is given to the oppressed but there seem to be no logical or contractual reason why it should be given to the oppressed if he/she is not the payer. It seems to me that other poor, needy and oppressed persons, who are unrelated to this sale contract, have equal rights to this Haram money as the oppressed party in the deal. In other words, it may be given to the person to whom injustice is done, or may be to others who may have harsher needs.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Real estates agent

From: dialogue@islam-online.net

Date: 5/3/2001

Name of Questioner Fadi	Gender Male	Age 1-30
Education Graduate	Date Submitted 4/24/2001	Email
country of Origin United States	User Ref. No. 48DWCL	country of Res. Palestine

Question:

Assalamu Alaikum wa Rahmatullahi wa Barakatuh. Is it OK to work as a real estate agent? Jazaka Allahu Khairan Wassalam Alaikum.

My Answer:

Dear Br. Fadi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Yes, it is permissible to work in real estates as agent, manager, or what not as long as you avoid writing a Riba-based loan contract. Intermediation in real estates sale, rent and lease and taking commission on this job is Halal and there is no reason for doubt about it. It is helping others make transactions that they need or at least benefit them with things that are permissible to own. It is Halal regardless of whether the buyer finances the purchase through a permitted method or not because this part is not of your concern and your agency's mandate does not include it.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Real estate agent?

From: dialogue@islam-online.net

Date: 8/27/2001

Name aminah

Gender Female

Age 31-45

Education Diploma

Date Submitted 7/29/2001

Email

country of Origin Singapore

User Ref. No. Q4DI1U

country of Res. Singapore

Question:

My question is about Riba/interest: I am a real estate agent who lives in Singapore. It is a very small island and land is scarce. Most of the homes here are subsidized by the government but they come with a lot of regulations, but namely, the lease is for only 99 years. Some people bought older homes with lesser lease terms. After the 99 years, it will be returned back to the state. When you buy those homes, the government loan you the money and you have to pay them back on a monthly basis with interest included. These homes are only for Singaporeans and certain Permanent Residents who qualify. As a real estate agent, I sell and buy those homes for my clients and they will pay me commission for my service. I advise them on the financial plan of the homes and I doubted this role very much as I have to also inform them about the different interest rates as some pay lesser while others pay more percentage, depending on their eligibility. 1) Is this kind of income permissible in Islam? 2) I have a lot of experience in this field and even if I stop doing this job, can I still advise others who ask me questions about this housing enquiries? 3) My sister is selling her home soon, can I advise and teach her on how to sell and buy her own homes? 4) When I am no longer in this line, can I recommend my clients to other real estate agents that can provide them the service? 5) If all the above is not permissible, is it my duty to inform other Muslims estate agents whom I know, about

this? 6) I myself own such home and I have still have loan to settle on a monthly basis. What is your advice?

My Answer:

Dear Sr. aminah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

As you certainly know the prohibition of interest covers interest based transactions between individuals, governments and individuals and governments. Hence, unless there is a state of necessity or high need that covers many families, buying homes with the government loan is not permissible, I am sure the government intended to help people, but this could be done by means of contracts permitted in Shari'ah (like lease/purchase), at least for the Muslim population of Singapore, and you really should campaign for that. The prohibition of interest must not be expanded to cover other contracts such as sale of real estates. Real estates are needed by any settled, in contrast with nomadic, human living on their own real estates are permissible. Let us not carry the prohibition of interest beyond its limits.

Therefore, working in the area of helping people find suitable real estates that suit them is permissible, even with the knowledge that they are going to use a Reba-based contract to buy them as that knowledge does not affect the prohibition as it is limited in the Hadith to the taker, giver, and writer of its contract, and in a version of the Hadith, its two witnesses too.

The answer to other questions becomes evident, if the work is permissible, your commissions and income from it is also Halal, InShaAllah, so is giving advice to other people and to your sister. Giving advice in this regards, can be looked at as follows: you know someone is going to make a Riba-based contract (and you don't know the persons circumstances that may be such that she/he may be under pressing needs. etc...) and you offer your advice for minimizing the amount of Riba the person is going to pay. This has an effect of reducing the evil of Riba as you see, it is a good advice, not a bad one and you will be rewarded for it, God will.

Wa Allahu A'lam,

wa al Hamdu li Allahi Rabbi al 'Alamin.

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in real estates

From: Info@islamicity.com

Date: March 02, 2002 12:21 PM

Question

dear brothers: Please answer this question base on Qur'anic back up. Is working for real estates or being a real estates agent Halal or not? If it is not why? Give detail, if it yes please give detail. Thank you very much.

My Answer:

Bismi Allah al Rahman al Rahim,

Al Hamdu li Allah Rabbi al 'Alamin,

wa al Salatu wa al Salamu 'ala Sayyidina Mohammed wa 'Ala 'Alihi wa Asahbihi

Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If you are asking about any thing in the Qur'an that mentions working in the real estates business, there is none and the answer is indeterminate.

My Dear Brother, the way you phrased your question is a bit off the line. If you think when you ask a Muslim Scholar that she/he will give opinion that is not derived from the Qur'an and Sunnah, then don't ask him/her.

Most questions asked today have no direct reference in either the Qur'an or the Sunnah.

By the way Sunnah is as binding as the Qur'an when it comes to sources of Shari'ah.

Selling and buying real estate properties is permissible under the general guidance of permissibility of sale that is mentioned in the Qur'an and in the Sunnah. However, intermediation in such contracts is also permissible under the general Fiqhi rule that if something is permissible helping it is also permissible. However, since most real estate transactions in this country usually end with certain involvement of interest-based lending to pay for the property, a problem may arise if the agent also writes the mortgage contract, since writing a Riba contract is prohibited in the Sunnah, as the Prophet put the wrath (La'nah) of God on the taker, the giver and the writer of Riba. Hence, while working in Real estate business is permissible, one has to avoid writing a conventional mortgage contract.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Real estate broker

From: WAJDI

Date: November 16, 2002

Question

I'm enquiring about what is Halal and Haram on being a realtor or broker. Some concerns are receiving commissions from transactions regarding Riba and guiding clients to lenders and collaborating with lenders. Please include a Fatwa on buying and selling.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. WAJDI

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working as a real estate agent and receiving commissions known to the parties, with no

kick back, is permissible even if the buyer is going to take a Riba based loan. Even informing the buyers about lending brokers and advising her/him on lower rates do not make the intervention prohibited as long as you are not part of a Riba-based contract as a signatory, beneficiary, writer or witness.

The reason is that these advices are peripheries of Riba and not included in the prohibition mentioned by the prophet Muhammad, pbuh. As for main thing of working as a real estate broker, on itself it has nothing to do with Riba at all and it is non of your business how the buyer is financing the purchase.

The fatwa of buying homes on interest for Muslim families in the West, who need to purchase and do not find Islamic financing organizations to help nor Islamically accepted contracts with conventional institutions, came in the resolutions of the Second International Fiqh Conference of North America held in Detroit, fall 1999 It was presided by Shaikh Yusuf al Qaradawi. It is based on needs for such purchases that affect masses of Muslims. Such needs are then treated as if they were necessities.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in real estates

From: Islam on line

Sent: December 25, 2002

Name of Questioner Ina

Gender Female

Age 31-45

Education Graduate

Date Submitted 11/23/2002

Email

country of Origin Singapore

User Ref. No. 2CKPC8

country of Res. Singapore

Question

Assalamu Alaykum, I live in Singapore and work as a Real Estate agent selling government homes to my customers who are 99% Muslims (20 % of Singapore population of 4.5million). By January of 2003 the government will let the Banks to take over and have people finance through them. Meaning carrying a mortgage just like they do in USA and other parts of the world. For Muslims, there will not have any other choice but to carry mortgage if they want to own houses. MY QUESTION IS, IS IT OK FOR ME TO CONTINUE WORKING IN THIS BUSINESS TO KEEP SERVING THE MUSLIMS? THIS IS THE ONLY WORK I KNOW HOW TO EARN INCOME. LET ME MAKE IT CLEAR THAT MY INCOME COMES AS A COMMISSION PAID TO ME BY THE SELLER OR THE BUYER, NEVER FROM THE BANK. AND IF WE MUSLIMS STOP SERVING OUR COMMUNITY, THEY WILL BE SERVED BY THE CHINSE OR INDIANS. PLEASE REPLY. JAZAKULLAH KHAYR

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Ina

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

For you to continue, as a real estate agent on commissions, helping people Muslims and others buy houses is certainly permissible because you are not part of the mortgage contract at all, even if you advise your buyer on what mortgage is cheaper for them, as long as you are not a part of the interest-based agreement.

But it seems to me that the matter is bigger than your own work, it is the whole community that needs help avoiding a sin that is described in the Qur'an and Sunnah as one of the worst and most grievous. You said in your questions mortgage like in the USA, BUT IN THE USA WE HAVE NOW OPTIONS THAT ARE PERMISSIBLE IN SHARI'AH, such as lease-to-own contracts and Murabahah contracts. You seem to me in a position where you can help the whole community by introducing these contracts for the Muslim community in Singapore.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in real estate

From: Tawfiq

Sent: January 10, 2003

Question

I'm thinking of becoming a real estate agent and wanted to get your opinion and/or fatwa on whether or not it is Halal or Haram.

Please note that a real estate agent does not engage (or have to engage) with banks or loans. He/she merely finds a property for a buyer and hooks him/her up with the seller and vice versa. To my knowledge this is similar to "Samsara" (in Arabic), which I believe has been characterized by many scholars as "Halal". Please advise...

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Tawfiq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You are correct Brother, working as a real estate intermediary or agent is permissible even if you give advices about which is the cheapest way to finance through conventional mortgage.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

VI. WORKING IN COMPANIES THAT SOMETIMES DEAL IN INTEREST

SUBJECT: Working in a firm that borrows with interest

From: dialogue@islam-online.net

Date: 12/17/2000

Question:

If a businessman borrows money from bank with interest, can a person work under his company (firm), as employee?

My Answer:

Dear Br. Romodon,

Assalamu Alaikum,

Al Hamdu li Allah wa al Salatu wa al Salamu ala Rasuli Allah

The work of the employee under a firm or a business is an Ijarah contract for which the employee is entitled to Her/his contractual compensation. Such a contract is permissible in Shari'ah as long as the work to be is permissible. Any work that consists of making prohibited actions is not permitted in Shari'ah. The examples of such prohibited actions are serving alcoholic beverages, writing interest contracts (because this is covered by the wrath of Allah as mentioned by the Prophet), committing lies, fraud, etc.

If you do not do any forbidden thing, you are entitled to your wage. And it is not of your business where the employer gets her/his money from, especially that it is very unreasonable to assume that all that money comes from Haram. Every one who borrows funds from banks has usually some Shari'ah permissible income too.

Wa Allah A'lam,

Your Brother,

Dr. Monzer Kahf

SUBJECT: Studying and working in accounting

From: dialogue@islam-online.net

Date: 3/1/2001

Question

Is studying accounting Halal or Haram ... especially it's full with financial transactions that may be Haram.... p. s. I am in my third year and it's difficult to convert to other field
Notes: I am in my third year and it's waste to convert to other field ... so tell me what to do..

My Answer:

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Studying accounting is permissible in Shari'ah, even studying all the rules, regulations, procedures and methods of Riba-based transactions is permissible. What is prohibited is to conclude any Riba-based contracts and/or transactions.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Getting Salaries from interest money

From: dialogue@islam-online.net

Date: 8/7/2001

Name of Questioner Faisal

Gender Male

Age

Education

Date Submitted 7/6/2001

Email

country of Origin Pakistan

User Ref. No. 8GPP25

country of Res. Pakistan

Question:

AA I'm working in a dot com company in Santa Clara. I recently came to know that my company is paying the salaries from the interest money! Can you please let me know if it is Halal to get this salary or not? Thanks

My Answer:

Dear Br. Faisal

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Firs Brother please let me ask how did you come to acquire this kind of knowledge? Does your company have a special bank account for interest earned and it only transfer from this account to another special expenses account for salaries payment? Is that the knowledge that you have? Or you came to know that the company earns interest in large amount that is sufficient to cover its paid salaries?

However, as long as the main business of your company is to provide certain dot com services, not to hold money in interest earning account, thought it may happen to earn sometimes, or many times, large sums of interest, and as long as you do not make the interest earning decisions and actions of your company, your work and income derived is permissible according to Shari'ah. It is prohibited to accept earned interest (except if you earn it from a person who deals with interest, then you take and give it to charity rather than leaving it to that person to increase his capacity on dealing more with interest) , to give it or to be a functional doing its contract (e.g., being its writer). beyond those three things you are InShaAllah safe from the evil of Riba.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Working in a company owned by a bank

From live Fatwa on Islam on line,

Date Aug. 8,2001

Name Ansori

United States

Profession

Question

Dear Sheikh, I'm currently working for an investment broker that is owned by a commercial bank. My responsibility is, to disburse the fund such as checks or wires to the clients that sell their stock, this money also accumulates some interest in it, but different people who calculate the interest and add to the request. What I do is, to pay in a lump sum amount to the clients. My question is, is it permissible for me to work for this company? Because, I read in one Hadith has mentioned that the people who are witness to interest are also committing the same sin as the people who are paying or taking interest. Is my position similar to this Hadith that the prophet mentioned? Please advise. Jazakallahu Khairan.

My Answer

Bismillah walHamdilullah wa al Salatu wa al Salam ala Muhammad Salla Allahu alayhi wa Sallam

The prohibition in interest transactions covers the giver, the taker and the writer or the executor of the contract. Your job is to disperse funds that you are told to do as such. These funds result from calculation done by others. Hence your job does not involve any part of the interest transaction itself and Insha'Allah what you are doing is allowed and the salary or income you derive from your job is completely Halal, and Allah knows best. Wa Allahu A'lam,
wa al Hamdu li Allahi Rabbi al 'Alamin.

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Work as a financial controller in a company

From: Islam on line

Date: 1/30/2002

Question:

Is it permitted to work as a Financial Controller in a company, which has a (HALAL) core business? What is confusing me is that even if the company's core business is Halal, however, part of the financial controller duties is to monitor the cash transactions (including choosing the best bank to take interest from) and the best bank to lend from.

My Answer:

Dear Br. Omer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

It is permissible to work as a controller in a company whose main business is lawful from Shari'ah point of view, as long as during the conduct of your job you do not sign any interest bearing contract or make any interest bearing deal on behalf of the employer, even if your happen to be part of the negotiation and selection of the deal. The reason is the limit of the wrath in the Hadith to those who give, take write and, in a version, be the (reinforcing rather than viewing) witness of the contract

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Work in a company that deals with interest

From: Islamicity.com

Date: 2/6/2002

Name [Abdulrahman](#)

Question:

Assalamualaikum, I am not sure about a few things all having to do with Interest, I live in Canada and am planning to work here after I graduate from University, and from what I see and understand is that most if not all companies here in North America and most other parts of the world use interest in some form; either in savings account's for more revenues, or Financing when selling their products, or take loans to start the business and buy equipment and materials for there business and in many other investments. I am afraid of every cent of Haram money and I know the crime and punishment for it is great, I want to try to avoid that in every way possible, but I see that living here and not having enough money to open my own business I am forced to work in a company which most probably has or is using interest to handle day-to-day business procedures. I am a Business Student myself and I studied a lot of companies and all of them use interest in some way. My Question is:

If I work in a company here no matter what it does, but has previously or is currently using interest in some form, from Financing to just loans and company insurance is the money I make from that company Haram, or is it ok for me to work in that company since there are no other sources of living, there aren't that many Islamic companies, or companies that I can apply for a job in that haven't or don't use interest?

I would also like to ask for as much detail as possible, and if you can tell me what my options are considering I work for a company that uses Interest.

Thank you Inshallah tatwafakoon fee amaalikum and God bless you,

Your brother Abdulrahman

My Answer:

Dear Br. Abdulrahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Practicing Riba is one of the grossest sins in Islam. It calls for a declaration of war from

Allah, Ta'ala and His messenger on those who continue practicing it not caring about the prohibition. The practice of Riba is defined in a correct Hadith as: taking it and giving it and writing its contract. A version of the narration of this Hadith adds the contract witnesses. It is not a practice of Riba to sell bread to a person who gives it or take, especially that this person is not Muslim, i.e., for whom it is not Haram to indulge in Riba-based transactions. The Muslim world lived for many centuries having Christians, Jews, Hindus, Zoroastrians, etc., and did not prevent them from practicing Riba among themselves and did not prevent Muslims from working with them, under them and from having sale, lease and other transactions with them. The only discussion in this regards is if you make partnership with non-Muslim you should make clear that your partner does not make Riba-based transaction on behalf of the partnership (i.e., she/he may have own business and make Riba in it, it is non of your business).

It is good rather excellent to have Wara' [keenness to avoid the Haram] but it is not good to exaggerate it to cover many of the permissible.

Working a permissible job in any company whose line of business is either all permissible or mixed is not Haram as long as your own job does not involve you in making any forbidden action. Otherwise, my dear Brother you would be making live untenable, not only in Canada but in Makkah too!

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in a store affiliated with a company that deals in Riba

From: Islam on line

Date: 2/11/2002

Name of Questioner mohammad Gender Male Age 21-30

Education Date Submitted 1/17/2002 Email

country of Origin India User Ref. No. B6LR14country of Res. US

Question

Assalamu Alaykum, I work in retail store which is part of federated company. Other part of this company does finance that is involves in Riba. Is my earning gets any kind of Haram portion of this company? Jazakumullah.

Notes: This is a big federated company that has a chain of stores all over in this country. I sell shoes on commission. I never open credit card for customer as company gets interest from most customers. Company has lot of other branches that deal with Riba.

My Answer:

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

The Halal and Haram question of one's earning essentially depends on two factors: 1- what you do must be permissible, e.g., writing Riba contracts is Haram while selling shoes is permissible; and 2 - lack of 100% certainty that the compensation you are paid

comes from prohibited sources. The example of the latter is when a person is paid in kind, say jewelry, and the jewelry is stolen. If you are paid cash or deposit in your bank account you cannot be 100% sure that this money is from a Haram source, because the company, even a conventional Riba-based bank, obviously has non-Riba sources of funds. AND IT IS NOT OF YOUR BUSINESS TO POKE YOUR NOSE IN WHAT THE COMPANY DOES IN ITS OTHER DEPARTMENTS.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Accountant in a software company

From: Islam on line
Date: May 11, 2002

My Answer:
Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
It is permissible to work as accountant in banks and software companies that make programs for banks. The reason, you do not make or write the Riba contract. The Prophet, pbuh, put the wrath of God on the taker, giver, writer of contract and its two witnesses. That is only.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: working in a store that takes interest loans

From: Islam on line
Date: June 02, 2002
Name of Questioner Jawahir Gender Male Age 15-20
Education Graduate Date Submitted 5/28/2002 Email
country of Origin Albania User Ref. No. 51UJ7L country of Res. Albania
Question

My father works as economist in a shop which buy the goods (that it sells), with credit with interest taken from the banks. My father makes the account of the shop. Is this Haram or not? What should I do if yes. My father, although Muslim, does not understand me in religious questions. I have not a job. Jazsak Allahu Hajran kethira
Notes: We Albanian Muslims need a scholar hear because we haven't anyone. We have a lot of questions and we are unorganized.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Jawahir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The job of your father is permissible in Shari'ah, and his pay is InShaAllah Halal/ permissible because he is not a part of the contract of interest (Riba) that is done by the owner. Keep, kindly, telling your father to courteously advise the owner of the shop to avoid interest.

For your note about Shari'ah Scholars in Albania, you have to be encouraged, yourself and other students and young people like you to go and study Shari'ah and Islamic studies in other Muslim countries like Turkey, Egypt, Jordan and Syria etc.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in handling cash and issuing commercial papers

From: Islam on line

Sent: January 22, 2003

Name of Questioner Junaid

Gender Male

Age 21-30

Education Graduate

Date Submitted 1/2/2003

Email

country of Origin Pakistan

User Ref. No. 54TIZL

country of Res. Pakistan

Question

I have done my MBA in Finance and Investment from NY. And have been working in a corporate office of a median group. My work relates to handle cash on daily basis and if we are short of cash then I issue Commercial Paper (Interest Based). And on the back end I also do account for all these activities. I am trying to get rid of the job but my studies are not complete yet I finish up in May. What do you suggest I definitely want to leave the job right after May and look for something in Islamic Banking In Sought East Asia? What is your suggestion?

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Junaid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Issuance of an interest-based commercial paper on behalf of your employer is forbidden because this is charging Riba and you are the writer. Writers, givers and takers of Riba are all covered by the wrath the Prophet mentioned in a correct Saying.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

VII. WORKING IN NETWORK MARKETING WITH PYRAMID COMMISSIONS

Subject: Working in Net marketing and multiple-layer commissions

From: dialogue@islam-online.net

Date: 3/26/2001

Name of Questioner Mele

Gender Male

Age 31-45

Education Post Graduate

Date Submitted 3/20/2001

Email

country of Origin India

User Ref. No. RCJQS4

country of Residence India

Question:

Would like to know Net Marketing (WEB Sales) and taking commission is allowed in Islam.

Notes: Please note that somebody has just introduced it in Saudi Arabia and many are interested due to the attractive monetary benefit offered. Even I is interested but waiting for Fatwa from you.

My Answer:

Dear Br. Mele

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

If you mean by net marketing selling and buying through the Internet, the answer is yes it is permissible as long as it is done without cheating and any other fool play. If something else I need more information.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Networking with pyramid type commissions

From: Info@islamicity.com

Sent: February 05, 2002

Name: Abrar

Question

As-Salamu -Alaikum,

Lately I was introduced to business (internet based). The business portal is a website called as "www.quixtar.com". The business works like this: A person would register and become an INDEPENDENT BUSINESS OWNER. When he buys stuff (products) from the website he will get points. He may also sponsor other people to become IBO. Then he will also benefit from their purchase and will acquire points. Then on a monthly basis he gets payed based on the points he have acquired. Is such an earning HALAL and allowed in out religion. Please give me pointers in this area. Abrar.

My Answer:

Dear Sr. Abrar Hussain

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

These kinds of chain businesses are permitted provided there is complete disclosure, i.e., persons you invite to become IBO must know how much you are making commission on them. It is not permitted to invite them under the impression of a sincere friendly advice while you are in fact making business.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Network marketing

From: Islam on line

Date: March 07, 2002 8:51 PM

Name of Questioner

Gender

Age

Education

Date Submitted 2/4/2002

Email

country of Origin

User Ref. No. 5WU3KL

country of Residence

Question

Salam Alaikum I would like to ask you about network marketing there is a new company which sells gold through the internet and the person who buys from them can involved in the business as an agent for the company (to become an agent u have to buy a gold coin) & after u became agent 4 each sale u make u will receive 40 \$ as commission either the sale was direct or indirect but through u (let say that there is ali , khalid &ahmad . Ali introduced khalid to the business and he became agent as he bought coin from the company, Ali will receive his commission from khaled, latter khaled introduced Ahmad to the business and he became agent also this time Ali & Khalid will receive commission as ahmad was direct customer to khaled and ali also will receive his commission as ahmad was indirect to him but the sale was through khaled and khaled works like an agent to ali . and u will receive ur commission after u make 10 sales and any time u would like to stop working for this company u can my question is it Halal to do business like that thanx & jazakom Allah khair

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. . . .

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If we object of sale is not gold, silver or currencies, doing business in this chain pyramid style is permissible provided full disclosure is given to customers. in most cases there is not complete disclosure. The amount of commission you get from sales to the level following you (your customers) and the amount you get from what you called indirect sale (the customers of your customers) **MUST BE KNOWN TO THEM**. This kind of sale is clearly based on the Amana Sale. It requires full disclosure in accordance with Shari'ah.

However, gold, silver and currencies are something different. Their exchange is called in Shari'ah a Sarf contract. In Sarf contract there must be **IMMEDIATE DELIVERY AND PAYMENT AT THE VERY TIME OF SALE CONTRACT**. Therefore, sale of gold, silver and currency cannot be done by proxy. Internet sale of these items requires shipment on the same day of charging the credit card or the purchaser account. If shipment is done same day it is permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: A chain commission company

From: Islam on line

Date: March 14, 2002 7:56 PM

Name of Questioner

Gender

Age

Education

Date Submitted 2/28/2002

Email

country of Origin

User Ref. No. 42ADP3

country of Residence

Question

Assalamu Alaikum, I have recently submitted few questions and now I want to ask one more question and the thing that I want to ask is about Halal and Haram.

Now let me tell u in little detail so u will better be able to answer my question.

Here is a company and you have to be its member then we have to make its member more five people then they will give me its reward in terms of money, similarly those person who become member through me also have to make other five people their members, and this way I'll also get its reward for what I didn't do any thing. This reward is Halal for me or not? I don't know how I told you the question, so now I would like to give an example. "A" becomes member of one

company and then he makes other five people its members (suppose "B" is one of those 5 people) and then that "B" also does the same and this procedure will go on and on.... and the person "A" would be earning its reward till this procedure is going on. Remember he will also not be able to know to whom the person "B, C, D,.....,z" are making members, and Mr. A doesn't even make any effort to making other members of the company after making those 5 people. Now I hope you'll get what I want to ask and hope that you'll reply me as soon as possible.

Regards.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If the company grows on membership only and it has nothing that it sells, this becomes a fraudulent practice because you are only getting a portion of membership fees paid by others.

If the company sells real goods/services that are permissible in Shari'ah and this pyramid-style scheme is fully disclosed and known to all new members, it is permissible. The reason it is permissible to take commission for a sale to a person, as long as this person knows that you work on commission, not that you allure her/him on friendship or altruistic basis.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Work in multi level marketing

From: Islam on line

Sent: January 17, 2003

Name of Questioner Abdul

Gender Male

Age 21-30

Education Graduate

Date Submitted 12/18/2002

Email

country of Origin India

User Ref. No. ZC9ZAY

country of Res. India

Question

Assalamu Alaikum, I have a question for you. Now I'm a job seeker. So I decide to join a job that is MULTI LEVEL MARKETING (MLM) like AMWAY, MODICARE, and etc., I choose AMWAY . I don't know if it is HALAL OR HARAM. Can I do this business? (AMWAY) please tell me the answer for my question. . Alhumdullah.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Abdul

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If a company sells real goods and services and its contracts and transactions do not contain any prohibited clause but its relations with its sales persons is structured on the basis of multi-level commissions that are known to both purchasers and new salespersons it is still permissible. In other words, Multi-level commissions are not forbidden in Shari'ah provided there is full and complete transparency toward all persons concerned.

I don't know what is the business of AMWAY or MODICARE and I can't speak about them without full information.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Internet sale of goods through a commission-based company

From: Islam on line

Sent: February 23, 2003

Name of questioner Jamila Gender: Female

Education: Graduate

Question

essalam alaikum wa rahmatullahi wa barakatu, may allah swt bless you for your efforts, and providing such a wonderful service to our Ummah. My family and i found a business that we would like to take part in. We aren't sure if this money is Halal or not. First, we sign with this company, and pay thirty dollars, a one time fee. We set up a website, that they provide for us free, and ads online as well, and advertise working from home. When the people email us, we return to them with a phone call, and we advise them of this company, offer them more information, and teach them what we know of this company. This company sells only Halal products, house cleaning, and personal hygiene products, no pork bi-products or alcohol are used. If that person chooses to become a consumer of these products, we get a percentage of what they buy. After we reach a certain limit of customers our percentage maxes out at twenty percent. Should any of those consumers decide to make a business as we have, we get a bonus per month for each one that chooses this option. The ones who make a business are binding the same rules as us. They must pay a one time fee of thirty dollars, and a yearly fee of twelve dollars. And it goes on from there, and we all share in the profit of this company. This company is named Malaleuca. Is this Halal?

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi
Ajma'in

Dear Sr. Jamila

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This kind of transaction and this structure of commissions are permissible in Shari'ah provided that each customer and new subscriber to this business is fully aware of this commission structure. That is, a customer or a new subscriber is not lured into it without knowing that you are making commission out of their purchases and business. You mentioned that goods sold are permissible anyway, I must add if the company decides to also sell gold or silver jewelry or foreign currencies (that are also permissible), shipping must be done of the same day of the sale this is an added requirement in the sale of gold, silver and currencies.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Network marketing and pyramid commission

From: Islam on line

Sent: March 03, 2003

Name of Questioner Muddassir Gender Male Age 31-45

Education Graduate Date Submitted 2/25/2003 Email

country of Origin Pakistan User Ref. No. 1MDXFX country of Res. Pakistan

Question

Assalamu Alaikum, I read 2 Fatwas on this GREAT site about NETWORK MARKETING or PYRAMID COMMISIONS but still have something to confirm. I come across a fatwa regarding network marketing by a prominent scholar and he mentioned that it is impermissible if : 1) A person joins a company because of the

marketing plan but not because of the product. 2) If product price is higher than market price. Kindly let me know about your opinion especially about the first point. Thanks and best regards.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Muddassir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Pyramid type of commissions is permissible provided there is complete transparency.

This means that every person who joins knows very clearly that the person who invites her/him and others above are making money on the new person's purchases and often mere signing up.

The structure of sale contract of goods sold by the company, the nature of good/services sold, the pricing system are other element that may interfere to make this and any other transaction forbidden. For instance, sale contracts may include interest for deferred payment. Gold, silver and currencies may be sold at deferred delivery; some pyramid commission companies do not have anything to sell only mere joining generates commissions; monopolistic conditions may be created and exhortative prices charged for instance some companies manufacture and sell at high prices coins that they claim they are collectible items because they only manufacture small quantities, this is a false and fabricated market. All such conditions make the transaction forbidden and some of them are fraudulent too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Network marketing with pyramid style commissions

From: Islam on line

Sent: March 15, 2003

Name of Questioner samjad

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 3/10/2003

Email

country of Origin India

User Ref. No. DWW5P6

country of Res. India

Question

Sir, I always follow Islamic rules as it is mentioned without any tilt. Now I have approached you to know the Islamic views for "network marketing." I wish to select it to be my profession. As I have noticed from my work it's merely a team work which is earning some commission for our work hoping a reply

Notes: The work is based on the circulation of the news paper they are offering an incentive of rs 400 per pair referral and additional commission for each referral made by

our referrals but we have to go with the down line in helping and explaining the process to the new members that's our work after referring two members

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. samjad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Network marketing with pyramid style commissions is permissible if what is sold is permissible goods and services, the kinds of contracts are permissible (e.g., no Riba-based contracts) and the system of commissions is known clearly to any new comer and purchaser.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Chain commission in networking business

From: Islam on line

Date: September 27, 2002

Name of Questioner Tamam

Gender Male

Age 21-30

Education Diploma

Date Submitted 8/25/2002

Email

country of Origin Somalia

User Ref. No. NDYAB6

country of Res. US

Question

Dear Muslim Scholars, Assalamu 'alaykum: JazakumuAllau Khayran for your efforts in answering the Muslim concerns. A friend introduced me a way to do business with out opening a store or etc; he explained to me that the business will work as a word of mouth (telling people about the business so they can buy their needs from there –through the internet or by phone). The people who are registered to that business are called “Independent Business Owners” (IBOs). My job will be, as he told me, to bring people to the business to buy things from the company, so when ever the person I brought to the business or any one that comes to the business through the person I brought to the business buys things from the company, I will get bonus check from there. This means, I will earn through my advertisement and bringing people to the business; I also will be paid if any one, who came through the people I introduced to the business, buys any thing from the company. And the company sells every thing A-Z. So if a person (some one down the road) buys some Haram things, would I be accountable for that? I will never now who that person (the one who buys the Haram thing) might be, Muslim or non-Muslim; people could be in between us, so I will be only a referral for them. For example, I may tell the business to Ali; Ali may tell to Ahmed; and Ahmed may tell to John, so I may not know what Ahmed and John will buy! Let's say John buys the Haram thing and of course he came through my business tree, would I be accountable for that? Is

the money I will earn from there will be Haram since I will be paid if any one from my business tree buys things? By the way, this company is called Quixtar; you may know who they are! I know it is little bit complicated. JazakumuAllahu Khayran.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Tamam

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This kind of business is permissible provided that every new comer is made fully aware of the structure of commissions. whatever other people buy is certainly none of your business, but I still have certain doubt about the commission that accrued to you on a sale of a Haram item, I suggest that you look at the structure of your tree and make an educated guess of how much commission comes to you from such sales and give it away for Muslim charity.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

VIII. WORKING IN NETWORK SALE OF GOLD

Subject: selling gold in net work marketing

From: Islam on line

Date: June 15, 2002

Name of Questioner Sabry

Gender Male

Age 31-45

Education Graduate

Date Submitted 5/19/2002

Email

country of Origin Sri Lanka

User Ref. No. 835X1L

country of Res. Sri Lanka

Question

NETWORK MARKETING, GETTING COMMISSIONS AND BUYING GOLD PRODUCTS AT A HIGHER PRICE DUE TO ITS NUMISMATIC VALUE. Dear Brother in Islam May the almighty Allah reward each and every one of you at Islam-online for this truly invaluable service to Muslims. The Name of the company is Goldquest International, registered in the British Virgin Islands and based in Hong Kong with offices in many countries around the world. They are a Network Marketing and Gold Products retailing Company. Their business plan is truly unique as it is not pyramid where only the people who join early benefit but every individual joining them can depending on the effort and hard work he puts in gain varying amounts of commission. Basically to join one has to buy one of their Products (Outright purchase approx 860 USD or option of partial payment USD 460 and balance can be settled interest free at our

own pace or join compensation plan.(Payment by cash, Credit card or telegraphic transfer)Moment one joins with either option we are assigned a TCO ID (Tracking Center Owner ID) which in reality is like establishing our own Global Company on the Internet with a Manager, Accountant etc as all the progress made by us in introducing new clients. commission paid out etc., is recorded and revealed when we display our site). We are expected to set up a Left sales group and a right sales group of Customers. We all work as a team thus when 1 person in the up-line introduces a new client everyone on that side of the sales group benefits by it & vice versa and we try and develop either side. Momentarily we have 5 on each side the individual is entitled for a commission of USD 400 or say if 10 joined on each side then its USD 800 etc. The plan is that every 5 on the left and 5 on the right we get 400 USD. As Customers we are very happy with the arrangement. There is no cheating or fraud involved, The Company is transparent in all of its dealings and management can be consulted at any time for clarifications and the Mission statement of the Company is RYTHM (RAISE YOURSELF TO HELP MANKIND) Their Original business plan always had a bigger purpose and not just money making. They do not reinvest their extra profits but use it for Social and religious purposes catering to all people on the planet. (Eg...If say in my country we need to build a Hospital or a mosque we can provide a blueprint to Goldquest Int. and if they feel that its a worthy cause they finance 90% of the project with their excess profits). They have absolutely no political inclinations and do not support any Govt. but actively supports the United Nations (FAO AND UNICEF)The end result...individuals have an opportunity to seek an extra mode of income to supplement their usual salaries by hard work and dedication which comes with introducing new clients (Involves training and presentations and promotions). Yes...we pay a higher price for the Gold but paying a higher price for the Gold used as a product is deemed permissible as per previous Fatwas issued and not if used as a monetary unit (Please confirm again in your answer) thus in this case these products are all minted in Limited quantities and become collectors items eventually and cannot be used as a monetary unit. Based on the above details please advice us if we can pursue this business whole heartedly and without doubt based on the Islamic Shari'ah as your verdict will benefit thousands of Muslims worldwide. Jazzakallah Khairan.....Please forgive me for the length of the explanation but it is imperative that I do justice to my Iman and Taqwa by being completely honest about the mechanism of this business.

Notes:

Assalamu Alaikum Dear Brothers in Islam There have been previous questions asked about this company and I have read your verdicts MaShaAllah but felt that the details of the actual operation of the business was not portrayed completely by the previous questioners thus please bear with me if the question has too much detail but it involves the welfare of thousands of Muslims around the world (already active members of Goldquest International)thus clarifying it and clearing our doubts would be a truly great act on your part for which the Almighty will reward you all immensely and also we know that our hard work and dedication results in a Halal income and financial freedom for everyone who is participating in this business. Jazzakallah Khairan.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Sabry

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Thank you for the added explanation. It clarifies some points especially that commission is not pyramidic. The issue of comission has only one bearing on the Fatwa that relates to transparency. Once relations and commissions are completely transparent to new customers so they don't think of themselves as lured by honest unbenefitting friends, there must be no problem. Also sale at a price that is a little higher than the market's is not a big deal as long as the difference is not substantial (one third or more, as one third makes it in the bevel of Ghabn according to some schools of Fiqh). Also the social activities of the company is a different matter that does not affect the Shari'ah ruling unless it supports aggressors against human rights of Muslims and others such as giving financial support to the aggressors/occupiers in Palestine.

The important issue in this company is the sale of gold. Gold and silver and currency can only be sold cash (including hading over of money, credit cards, check, bank transfers) and payment and delivery of gold must be done at the same time and at the time of the contract. This is a necessary condition for sale of currencies and gold and silver. It came in an authentic Hadith of the Prophet, pbuh.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Selling gold on line in GoldQuest

From: Islam on line

Date: June 19, 2002

Name of Questioner Imran

Gender Male

Age 31-45

Education Graduate

Date Submitted 6/3/2002

Email

country of Origin India

User Ref. No. 8EYCKD

Res. India

Question

Scholars of Islam, As-Salamu `Alaykum wa Rahmatu Allah wa Barakatuh. Is it Halal to be involved in Network marketing like GoldQuest. As any business, here also we have to put serious effort to get the benefit. GoldQuest pays the customer for having established a group through teaching and training and supporting and then in turn teaching and training those to teach and train others ...this is the duplication processes or the principle of continuity (jaariya)!! Kindly give me your valuable advice on this regard.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Imran

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

A few days ago a brother asked about this kind of trade, Gold quest and he gave me a lot of details. Here is my answer to that brother.

Thank you for the added explanation. It clarifies some points especially that commission is not pyramidal. The issue of commission has only one bearing on the Fatwa that relates to transparency. Once relations and commissions are completely transparent to new customers so they don't think of themselves as lured by honest unbenefitting friends, there must be no problem. Also sale at a price that is a little higher than the market's is not a big deal as long as the difference is not substantial (one third or more, as one third makes it in the level of Ghabn according to some schools of Fiqh). Also the social activities of the company is a different matter that does not affect the Shari'ah ruling unless it supports aggressors against human rights of Muslims and others such as giving financial support to the aggressors/occupiers in Palestine.

The important issue in this company is the sale of gold. Gold and silver and currencies can only be sold cash (including handing over of money, credit cards, check, bank transfers) and payment and delivery of gold both must be done at the same time of the contract. This is a necessary condition for sale of currencies and gold and silver. It came in an authentic Hadith of the Prophet, pbuh.

If sale is done and delivery of the gold and the price are done at the time of the contract, the transaction becomes permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Selling gold on the Internet through GoldQuest

From: Islam on line

Sent: December 11, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 10/12/2002

Email

country of Origin

User Ref. No. S477KL

country of Residence

Question

This refers to a Fatwa given by Mufti Dr. Monzer Kahf on 23rd April 2002 under the topic of 'Business' for a question in connection with a network marketing and the question and its Fatwa appears to be vague and ambiguous, I would like to have a clear answer: At the outset, the person who asked the question did not disclose the value of the products and its real market value. What I understand is the products 'Gold Quest International's numismatic gold coins are high priced than its actual market value. Since the company offers a charismatic returns the solicitors normally do not care about the value of the product in anticipation of the potential benefit in the future. Since the actual product on sale is not the products but the charisma of the anticipatory returns for each individual who join the chain, I feel that there involves a violation of fundamental norms of Shari'ah for business. Secondly, it is quite clear that those who are buying the product would not at all be for their use but for engaging into the business with anticipation that he would get someone to woo to join him thus registering his returns. It is a common

knowledge that many people who joint in this chain would loose their money due to the simple fact that all solicitors would not be able to book 10 people to ensure their returns. If the product with them is worth for the money they spent, there would be no loss for them. The commission received by the upper link-man would definitely involve the part of the loss that sustained by the lower links. Is it permissible in Shari'ah? Thirdly, it is a business that exploits friendship. A person who is not familiar in the business would not have the confidence and credibility to approach a stranger to join him, instead, he would depend his friendship to implant the seed of his business. Since the product is not an essential consumer item, the exploitation of friendship would be considered as unacceptable to Shari'ah. I would appreciate receiving a further clarification on this subject.

Notes

1. I think the network marketing people misuses you fatwa. 2. I believe Allah will question us if we buy unnecessary products. 3. And Allah also question us for convincing others to buy this unnecessary product. 4. According to the Islamic Shari'ah, a businessman should have risk of profit as well as losses.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The Fatwa of April 23, 2002 is still valid and these new points you are raising do not change anything in the substance of the transaction and consequently the Fatwa.

However, in response to a clarification that came from another questioner, I've added the following:

Thank you for the added explanation. It clarifies some points especially that commission is not pyramid-type. The issue of commission has only one bearing on the Fatwa that relates to transparency. Once relations and commissions are completely transparent to new customers so they don't think of themselves as lured by honest un-benefiting friends, there must be no problem. Also sale at a price that is a little higher than the market's is not a big deal as long as the difference is not substantial (one third or more, as one third makes it in the bevel of Ghabn according to some schools of Fiqh). Also the social activities of the company is a different matter that does not affect the Shari'ah ruling unless it supports aggressors against human rights of Muslims and others such as giving financial support to the aggressors/occupiers in Palestine.

The important issue in this company is the sale of gold. Gold and silver and currency can only be sold cash (including hading over of money, credit cards, check, bank transfers) and payment and delivery of gold must be done at the same time and at the time of the contract. This is a necessary condition for sale of currencies and gold and silver. It came in an authentic Hadith of the Prophet, pbuh.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Below is the previous Fatwa:

In the Name of Allah, Most Gracious, Most Merciful.

All praise and thanks are due to Allah, and peace and blessings be upon His Messenger.

Dear brother in Islam, we would like to thank you for showing keenness on knowing the teachings of Islam, and we appreciate the great confidence you have in us. We hope our efforts meet your expectations, yet we apologize for the late reply.

With regard to your question, Dr. Monzer Kahf, a prominent Muslim economist and counselor, answers:

"The practice of chain pyramidal commission is permissible provided there is full disclosure, i.e., all TCO's down the line know the structure of commission and know that the prices they are charged include all these commission up to the top of the pyramid.

There is nothing in the Shari'ah that prevents giving commission to solicitors of business, as long as it is known to the person on the other side of the transaction. If there is no full disclosure it may become similar to bribes or at least cheating.

Remember that sale of gold and golden jewelry must always be in cash (hand to hand) as the Prophet, peace and blessings be upon him, instructed."

Do keep in touch. If you have any other question, don't hesitate to contact us.

IX. WORKING IN NETWORK THAT SELLS NOTHING

Subject: Luring people to join a company that sells nothing

From: Islam on line

Sent: December 17, 2002

Name of Questioner farooq

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 10/30/2002

Email

country of Origin Pakistan

User Ref. No. 3BG8ZM

country of Res. Pakistan

Question

AOAWW Hope u will be fine with the blessing of God. I want to ask about a web business named as "BizNas" as you may have heard about that. It works as first of all we have to submit 99\$ for becoming its member. Then after becoming member WE have to bring 9 more members under ourselves so that we can qualify 55\$ from the company, the nine member should be like 6:3 or 5:4 ratio on left and right side, so if we don't work after making 9 members the other will work under us and I will receive 55\$ so on becoming new 9 members under me so I can market for it or I can bring only 9 members and remain idle and other people will do work for me which are under me. This company also provides some services like free downloads, free courses and free web space. I want to ask is that 1- Is that permissible in Islam? 2- Can a Muslim earn like that? I hope u will reply me under the shade of Qur'an and Hadith Allah will reward u for the right reply. If u more further info plz watch WWW.Biznas.com I will wait for ur reply anxiously Allah hafiz

Notes: They r providing free web space, software downloads and web courses

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. farooq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This company is fraudulent. it is prohibited according to Shari'ah to make it and to participate in it. It sells nothing. You are required to lure 9 other people to pay \$99 each as you were lured into it, and then they are going to do the same and you will get rewarded for that action only! According to Shari'ah this kind of action falls under "taking properties of other persons in vain" that is prohibited in several verses of the Qur'an. You are not the first person to ask about this business and I went to its website and studied it carefully. IT IS PROHIBITED.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working with Bisnas on the internet, to lure people to membership

From: Osama

Sent: December 28, 2002

Dear father,

Asslamualaikum wa rahmatoallahi wabarakatoh,

My name is osama and I am yasir's friend.

I want to know about something very important to me sir.

I got a job offer from a company called "biznas" and I want to know if this working for this company is Haram or Halal.

The company working depends on the pyramids commercial law.

If I bring a client I get paid a percent and if my client brings a client I also get paid.

I am sure you have an idea sir about this way of work and i would like to know if it's Halal or Haram.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. osama

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Buznas to my knowledge does not have any business. It sells nothing. All it does is to cheat you to pay certain fees and calls you some name of an associate or worker and your job would be to cheat others to come and pay the same fees and have them, on their turn cheat others to do the same. Then you and every body else get certain proportion of these

fees as a commission for luring these people in paying the fees. Do you see any business in this? To my knowledge it is all FRAUD, cheating other people in paying these fees is Prohibited in accordance with the Shari'ah. The company claims that some Shari'ah scholars approved its scheme. This is another lie. It may have been approved by some ignorant persons or by a scholar who was not given complete information (you did not give complete information in your question, but I knew this company. I looked in its website and others informed me about it).

On the other hand, structuring the commission in a Pyramid way is permissible if these is something useful sold by the company and if the contract and material sold are permissible. The problem with this Buznas is not the way commissions are structured but the fact that it is Fraudulent, it sells nothing but convincing you to lure others in paying the fees.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

X. WORKING IN FIRMS THAT PRODUCES/SELLS PROHIBITED ITEMS AS MAIN LINE OF BUSINESS

SUBJECT: Working in Tobacco

From: dialogue@islam-online.net

Date: 5/16/2001

Name of Questioner mohamed

Gender Male

Age 1-30

Education Graduate

Date Submitted 5/7/2001

Email

country of Origin Egypt

User Ref. No. 71C5CJ

country of Res. Egypt

Question:

Is working in a tobacco company Halal, I am out of work and it is a very good company and the package is very good. I have been searching for marketing position for a long time but couldn't find any. Working in this company will give me very good experience in marketing and it will help my career a lot. Please advise. Thank you
Notes: The company has a strong policy about their customers: They do not attract new customers they want current users. They do not target customers under 18 years and they do not advertise a lot. I plan to work there for short time just to get into the marketing field.

My Answer:

Dear Br. Mohamed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

I can't say that because the company gives you good package and good experience, it is

OK to work in it as a marketing person. Further if cigarette smoking is ruled forbidden, it is forbidden for old and new users alike and for persons above 18 and below 18 on the same ground. it may be worse to market cigarette smoking for persons below puberty and/maturity on ground of promoting it to persons of low judgment ability the matter that raises an additional moral issue.

I don't think that working as a promoter of cigarette smoking can be characterized permissible since smoking is rules prohibited.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: assignment in a beer company

From: Islam on line

Date: June 10, 2002

Name of Questioner Suzanne

Gender Female

Age 31-45

Education Post Graduate

Date Submitted 5/23/2002

Email

country of Origin United States

User Ref. No. 95RUEX

country of Res. US

Question

Salaam Alaikum. My husband is a computer programmer, he works for a computer consulting company. The company wants to send him on a project. The project is with a beer making company. Question: is it Halal for my husband to do a project for a beer company? Should he accept the project? Also if he refuses there is a possibility that he might loose his job. In addition, he is sent to the company headquarter offices and not the actual factory. The project involves organizing the company database and data processing. He is paid, off course, by the computer consulting company.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Suzanne

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Liquor is prohibited in the Qur'an in strong terms, we are pdrered to stay away from it, not only to avoid drinking! Accordingly, the Prophet, pbuh, mentioned ten things that are prohibited in regard to liquor. These include selling breweing, transporting, etc.

I think that if making a data base has general forms that apply to any business, it should not be prohibited but if it is brewery specific, making it is part of promoting beer and must be prohibited. Even when a data base is not beer-specific making it in the headquarter of a beer company and for it raises strong dislike from A Shari'ah point of view.

I suggest that if your husband cannot use his friendly relation in his company to avoid such an assignment he should probably provoke the religious protection and refuse serving a beer company on religious ground and legally fight any negative consequences.

Wa Allahu A'lam

Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: selling prohibited products

From: Islam on line
Date: April 18, 2002
Name of Questioner Esa Gender Male Age 21-30
Education Date Submitted 3/26/2002 Email
country of Origin United States User Ref. No. 95CK5B country of Residence

Question

A close Muslim brother of mine recently returned from overseas he left his current job to bring his wife and child to live with him in the United States. His former job has been filled and he is having trouble finding work. He does not want to work where Haram products are sold but can he work in such a place temporarily to provide for his family until he finds a Halal means of employment? Please provide a Hanafi point of view as he tries to live by the Hanafi Mathhab

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Esa

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

There is no difference I know between the hanafi and other schools of Fiqh on this issue. It is permissible to work in any job provided two conditions are fulfilled: 1) the job itself does not involve any act prohibited in The Shari'ah, such as selling intoxicating substance, liquid or dry, writing Riba-based contracts, etc.; and 2) the business of the job is either all permissible or has a mixture of permissible and forbidden things, e. g., it is not Haram to work in a restaurant that offers drinking as long as he does not handle it in any way.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Assignment on a production machine for tobacco

From: Islam on line
Sent: November 28, 2002
Name of Questioner abeer Gender Female Age 21-30
Education Date Submitted 11/13/2002 Email
country of Origin User Ref. No. 2QVAXB country of Residence

Question

Sorry for writing in English as I can't type in Arabic well! I have an inquiry about my brother's work. He is a religious young man, recently graduated from faculty of engineering and now works for a reputable company. He was assigned for working in one of the projects in this company, which will take, at least 5 months to be done. The problem is that this project is in for the benefit of one of the Cigarette companies in Egypt. He feels that this is (Haram), especially that he works in the maintenance of the factories machines, so it's going to be a permanent and continuous guilt. He discussed this with the manager and he told him that he can't leave the project and it has to be done first before moving to any other mission inside the company. So I wonder what should he do? And is it proper for him to continue working for this company especially that he is going to gain a great experience from this project, or shall he just move from this company searching for another job? Jazakom Allah Khairan

Notes

He has left a job before for another reason similar to this and he will be assigned to another project just after this project, but is this (Haram) to continue in this project till it finishes? IS this a (Sayyi'a Jariyya) permanent sin because it related to a machine working all the time in producing cigarette?

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. abeer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Although working on the production line in a tobacco company is not permissible, I don't think the same applies to supportive jobs in the tobacco business or to working in other companies and having a temporary assignment in a supportive area in a tobacco company. In other words, the work of your brother is not in a tobacco company but in another company whose main line of business is permissible and he is currently on a temporary assignment that is supportive, but not directly on the production line, in a tobacco company. That does not make his job prohibited in the Shari'ah and consequently the income he derives from this job is also permissible. We must not enlarge the arena of Haram while God, May He Be Exalted in Highness, did not enlarge it. But this job is certainly not one of the best job that may be undertaken.

I therefore suggest that your brother should negotiate with his company not to send him on any assignment to companies whose products are forbidden in the future.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: designing an expansion to a tobacco factory

From: Islam on line
Sent: December 03, 2002
Name of Questioner Wahba Gender Male Age 46-60
Education Post Graduate Date Submitted 11/21/2002 Email
country of Origin Egypt User Ref. No. MBRC18 country of Res. Egypt

Question

I am a structural engineer. I was invited to design an addition to a tobacco factory (manufacturing cigarettes). Is it Halal to accept such work. Thanks. Salam.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi
Ajma'in

Dear Br. Wahba

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I can't say it is strictly forbidden to take this job of designing a tobacco factory because you are not a direct contributor to producing or selling cigarettes. I certainly like you to have better and useful projects to design.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Selling beer

From: Islam on line
Sent: December 28, 2002
Name of Questioner malik Gender Male Age 31-45
Education Graduate Date Submitted 11/14/2002 Email
country of Origin Pakistan User Ref. No. V4CCC1 country of Res. US

Question

I have a store in USA, the store has beer too, I want to ask you is it allowed to run such kind of store or not?

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. malik

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is forbidden for any Muslim to own, sell, brew, offer, carry, transport, buy, etc. any alcoholic beverages. If you own the store you must immediately stop the alcoholic drink sale and empty all cans and bottles you in the drainage in the bathroom and flush them out. You cannot sell them. If they are put in your store by a distributor and they are still owned by the distributor you can return them to him. The Prophet, pbuh, in a very authentic saying put the wrath of God on ten things in relation to alcoholic drinks, the drink itself, selling buying, carrying, the person to whom it is carries, transporting, brewing, etc. I am sure you don't like to carry this wrath of God, no Muslim would . . .

If you are not the owner, but you work is a store that sells it, it is still forbidden for you to carry it, put it on shelves or in bags of customers, sell it as a cashier is also forbidden.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Producing and selling alcohol and juices

From: dialogue@islam-online.net

Date: 4/18/2001

Name of Questioner Muslimah

Gender

Age

Education

Date Submitted 4/12/2001

Email

country of Origin

User Ref. No. P9L9SK

country of Residence

Question:

Assalamu Alaikum! Muslim is going to set his own business in production of juice and water. But the needed producing equipment for output is only at the alcohol factory. The Muslim has the opportunity to manage (head) this manufactory. In future he wishes to cancel (stop) production of alcohol. Hence this process must be realized step-by-step with purpose not to go bankruptcy. Thus he will be forced to produce some period alcohol with tendency of reducing and increasing the production of juices. What is the judgment for this situation following to Koran and Sunnah?

My Answer:

Dear Sr. Muslimah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

First you should realize, Dear Sister, that a Fatwa is different from a research. A Fatwa is very often influenced by its circumstances and it needs knowing details of residence and other particulars of questioner. Fortunately this does not apply in this case.

The answer is a big NO. No Muslim is permissible to produce, own or sell alcoholic beverages and there is no kind of necessity that may relax this ruling. The Prophet, pbuh, mentioned that ten things are prohibited with regard to alcoholic beverages, these include: brewing it, have it to be brewed, transporting, selling, offering, etc.

A MUSLIM CANNOT HAVE SUCH ACTIVITIES AS A BUSINESS AND CANNOT WORK IN ANY PLACE THAT REQUIRES HER/HIM TO BE DOING ONE OF THE TEN RELATED ACTIVITIES.

If she/he can make the business to produce vinegar or medical alcohol, it becomes permissible unanimously for vinegar, and according to the group of Ulama that argue for the permissibility of medical use of alcohol.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

XI. WORKING IN FIRMS THAT PRODUCES/SELLS PROHIBITED ITEMS NOT AS MAIN LINE OF BUSINESS

Subject: working in grocery that sells alcohol and pork

From: Islam on line

Date: May 27, 2002

Name of Questioner R

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 5/15/2002

Email

country of Origin Palestine

User Ref. No. S9JUA2

country of Res. US

Question

assalamo alaykom bismillah I'm a Muslim living in USA for almost 1,5 year ..I have no citizenship and I'm not a resident too.. So I have to work with other Muslims (Arabs) in what they call Grocery Store. I do pray for God SWT and i have my strong believes about Islam.. But when it comes to my current job: I sell all kinds of alcohol.. pork .. I'm not the owner of the store!.. I asked some brothers in the Mosque to find me another job! But the requirement for almost 98% of the jobs including my original (dentist) is to be a resident.. I have to work to live and to make money to take my licensure in dentistry as soon as possible! Is it HARAM in this situation to work in such a job? May Allah SWT bless you? Any help will be appreciated!

Notes: Homeless Doctor, like all Palestinians!

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. R

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, it is Haram to handle and sell any prohibited item such as liquor, pork and tobacco. You can work in that store if you can avoid handling/selling any of such prohibited things even though the owner still has them in the store and sells them, because there are other items too and your wages are not paid out of the sale of such prohibited items.

You need to take a courageous step to move out of the Haram, it begins with quitting handling prohibited materials in the store or quitting the store all together and then searching for other opportunities God Will surely help you then. Opportunities will not come while your heart considers the Haram as an available job! Haram things must always be outside the circle of consideration of a Muslim.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Working in a gas station that sells lottery

From: Islam on line

Date: May 28, 2002

Name of Questioner Ahmed

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 5/9/2002

Email

country of Origin Egypt

User Ref. No. 1NQAXV

country of Res. Egypt

Question

Is working in a gas station which sells tobacco and lottery Haram or Halal? I will be selling to non-Muslims in a non-Muslim country I will be just an employee in the gas station, I do not own it. Thank You

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Ahmed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in such a gas station is permissible and the wage you get is Halal InShaAllah, provided you do not sell tobacco nor lottery whether to Muslims or to non-Muslims

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: A job in consulting company that takes some Haram projects

From: Islam on line

Date: March 29, 2002

Name of Questioner m

Gender Male

Age 21-30

Education Diploma

Date Submitted 3/26/2002

Email

country of Origin

User Ref. No. FK8C6C

country of Residence

Question

Salam a job in an industrial counseling company is proposed for me. This company offer services and programs to develop activities and rentability of any kind of enterprise. The problem is that among these enterprises, it is very probable to find some with Haram activities since we are in France. Should I accept this job? Thank you. Salam

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. m

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This job is permissible, as long as you do not do any forbidden thing in it, e. g., no writing of Riba based contract or signing them on behalf of the company, no making designs for body movement of a belly dancer, etc. What is Haram in Shari'ah does not extend to its peripheries; it goes only to the extent of its borders, but no more.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: computer programmer in a company that makes programs for interest and other transactions

From: Islam on line

Date: May 01, 2002

Name of Questioner Rajai

Gender Male

Age 21-30

Education Graduate

Date Submitted 4/24/2002

Email

country of Origin Palestine

User Ref. No. 2X3PQ9

country of Res. Palestine

Question

Al-Salam Alaikum, I'm currently working at the United States as a Computer Programmer. One of the things that the company that I'm working at deals with is calculating the interest sending the payments to the bank. My Job as programmer requires me sometimes to write programs to calculate this interest and make sure that these jobs run and send the payments to the bank? Is My Job Haram? Do you advice me to quit or stay at my Job and look for a different one? Jazakum Allah

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Rajai

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Remember, dear Brother, we are running in hazy area. Making the software program and supervising its smooth running is not within the circle of Riba, typing the interest entries and sending them to the bank may be. The text of the correct Hadith (it is in Muslim's) mentions the writer. The apparent reference is to the writer of its contract, does it also include the writer of the entries in the records, may be, God knows, especially that making record is normally done after the contractual commitment is done. We know for instance a close example: if someone's parent drinks, it is forbidden to bring or hand him a glass of wine, but it is not forbidden to take it away to the kitchen and wash it knowing that the parent will use it next day!

There is no doubt that if you can avoid making entries and sending them to bank is better.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in a grocery that sells prohibited products

From: Islam on line

Date: November 18, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 11/9/2002

Email

country of Origin Pakistan

User Ref. No. 4U1UTH

country of Residence

Question

A friend of mine who currently lives in New York (USA) works in a company that sells food products , which include Pig's Meat and Alcohol. His job is to keep the stocks, so he places the orders with suppliers for these products. As he's a Muslim from a Muslim Country, (1) what's the status of his income according to Shari'ah, (2) and of the gifts that he sends me from that income.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Filling orders and maintaining stocks of prohibited items is forbidden because they are forbidden to buy and hold and both actions are immediate parts of buying and holding. Yet, the income received is not forbidden unless prohibited products make the majority of business of the food company he works in. Normally in general non-specialized food companies and distributors in the USA these products do not make a high percentage of the business.

gifts sent to friends are permissible regardless of the sender's sources of income and wealth unless you know with certainty that the exact item given to you as a gift came into the possession and ownership of the giver through a prohibited channel.

Wa al Hamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Occasionally selling alcohol

From: Islam on line
Sent: December 03, 2002
Name of Questioner Hani
Education Diploma
country of Origin Palestine

Gender Male
Date Submitted 11/20/2002
User Ref. No. WRHUK3
Age 15-20
Email
country of Res. UK

Question

Bismillah wa salatu wasalam ala rasululillah. My Dear respected Faqih Assalamu Alaikum wa rahmatullah wa barakatu. I am a student at college. I work part-time in the weekend at a supermarket in England. My main job is collecting trellis and baskets but occasionally I have to work on the cash till. When on the cash till, some customers buy alcohol and I have to pick the bottle up with my hand and scan it through the machine. My question is whether this action (i.e., actually grasping the bottle of alcohol) is Haram. I can assure you I do this with hatred. Jazzakullah
Notes: I would just like to make clear that because I'm just a student I do not vitally need the money and there is always the option of quitting and finding another job and Allah is sufficient as a provider of my Rizq.

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Hani

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, it is forbidden to sell alcoholic drinks, even in bottles and even on behalf of your employer. You must avoid being on the cashier at such times when you expect customers to buy alcohol. The Prophet, pbuh, included the seller, in general in the wrath of God that falls in relation to Khamr.

I don't like your sentence that you do not need the work. You needed the work for your own development and the income if not for your own livelihood, then to help your family, neighbors, and the suffering people of your country, Palestine, who are struggling against the atrocity of foreign occupation forces.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,
Dr. Monzer Kahf

XII. WORKING WITH PIRATED INTELLECTUAL PROPERTIES; SMUGGLING

Subject: Pirating intellectual properties

From: Islam on line

Date: March 16, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 2/26/2002

Email

country of Origin

User Ref. No. TXASV1

country of Residence

Question

Salam. Three months ago, I was hired as senior engineer by ----- Consultants in UK. The firm's clients are local utility companies that need solutions to civil, structural, mechanical and electrical problems. I manage these projects and deal with the associated clients. The competition for winning consulting contracts is fierce. When my company started in business two years ago, it had only a few personal computers and the bare minimum of engineering, accounting and office automation software. As the company grew, it added more PCs and circulated more copies of the original software, along with unauthorized versions of more sophisticated software tools. There were no funds to buy legitimate software. In fact, the company cancelled maintenance contracts on the hardware and operating system software during these lean times. Now, we're located in a new office park. Business is booming, because the company focus is on quality work at a reasonable price. Just yesterday, my boss told me that he wanted me to take over as manager of Information Systems Resources. It's not that big a deal. It takes only one day a week to keep track of all the software we have, making sure we have backups of the most recent versions and so on. What bothers me is what I found on this job during the first day. The company's engineering package we use all the time, the one that is the envy of all our competition, was never purchased. It is a pirate copy. Well of course, I went to my boss. He told me that the basic version of this software cost £10,000, and that spending that kind of money would set us back years against the competition. He said that he expected to be able to afford the software in a year or two, but at the moment we wouldn't be able to make competitive bids if we were to buy it. i hope you can tell me how Islam solve this issue by giving Hadith and Ayat ul Qur'an. Jazakallah khoir. salam.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Questioner

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Intellectual property is respected in Shari'ah. If you are not the owner, nor the person who pirated the software for the benefit of the owner, I don't see it your responsibility to remove it from the company. Your responsibility ends, according to Shari'ah, at informing the owner, or decision maker, unless the laws charge you personally for

leaving it in use in the company, in the latter case you may refuse to use it or change to another job that is away from being responsible for such practices.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Smuggling

Date: 9/7/00

Dear Br. Haroon

Assalamu Alaikum,

I am very glad to have met you and InShaAllah we will have many chances to meet again and again in the future.

Answer to question:

The question is about contraband.

My Answer

In the dictionary it is smuggling. This calls for some details:

a- Certainly smuggling of harmful materials, for sale or for personal use, such as alcoholic beverages, drugs or cigarettes is forbidden in Shari'ah, and it is forbidden to buy, store, transport sell them, etc. And it is prohibited to make any transaction related to them, including money cleansing, even if they were permitted by any human made law.

b- Government taxes including custom duties are of three types: 1) fair and objective ones that are adopted for the interests of the people, and generally also with their approval, using the term loosely to include any form of explicit or implicit acceptance, these are permissible to impose and the Shari'ah calls for abiding by them even if they were not liked by the payee. 2) oppressive taxes meant to favor some citizens over others, like many of the taxes imposed for the benefit of a ruling family or class, or to deprive certain people from their properties in favor of certain others, without any just cause (remember, for instance, it is always permissible and just to tax the rich in order to provide sustenance for the deprived) . Such oppressive taxes are not acceptable in Shari'ah and it is permissible to avoid them by any means, except immoral action or action that results in increasing the amount of tax burden exorted from another oppressed person, like the one who avoids the tax. Taxes that are generally of the first category, but have certain limits of exemption that are generally arbitrary, these limits are not really meant for their own virtues but you've got to have a limit anyway. The example of such limit is the \$400 on personal goods purchased overseas when a person returns home in this country. Every body knows that it is OK to get a little over this limit without declaring it. any large scale smuggling, especially of (certainly not harmful, immoral or prohibited) goods intended for sale violates the standards of social cooperation and deprives the treasury of resources, usually, used for the general welfare of the country and therefore must not be done.

c- Any taxation system usually have many clauses that provide certain cases of avoiding, you may call them loopholes. It is always permissible to use the loopholes of the taxation

system, in any country, Muslim or not. Loopholes are meant to benefit those person to whom they apply and in many times they are made for good reason, even though most people may not discover it.

Wa Allah A'lam
Sincerely Yours,
Monzer Kahf

XIII. WORKING IN FIRMS OWNED BY NON-MUSLIMS OR WITH THEM

Subject: Working with a non-Muslim who deals with interest

From: Islam on line

Date: March 19, 2002

Name of Questioner Abdulrahman	Gender Male	Age 31-45
Education Graduate	Date Submitted 2/5/2002	Email
country of Origin UAE	User Ref. No. TXX1B6	country of Res. UAE

Question

I am a partner in a commercial transport company. The other partner is not Muslim. The company has been using bank loans with interest to finance purchase of vehicles. What I have to do to avoid Shari'ah violation? For your information Islamic finance is more expensive and will not be accepted by my partner.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Abdulrahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in partnership with non-Muslims is controversial in the classical Fiqh, exactly because of the reason you mentioned. A non-Muslim partner may undertake actions and make contracts, for the partnership and in its name, that are prohibited in the Shari'ah.

Ulama agree however, that such partnerships are permitted if you are sure that no violation of the Shari'ah may be done in the decisions of the partnership.

Interest is Haram, no doubt about it, it is in the text of the words of Allah Ta'ala: You shall get your principal alone, no injustice you do and no injustice done to you. Verse 2:279.

I know in some countries that have only one Islamic bank, dealing with it may be sometimes more expensive, but in the UAE you have three Islamic banks: Dubai IB, Abu Dhabi IB and National Sharja IB, are you sure that all of them are more expensive than conventional banks? It seems to me they shouldn't, they should be somehow in the middle of conventional banks from cost point of view. I know some businessmen who

found Islamic banks cheaper. Any way if they are more expensive, you should negotiate with them and try to involve some members of their Shari'ah advisory boards and make such a complain to their Shari'ah boards that unless they really provide quality service they must certainly be competitive with conventional banks.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Working in a company owned by non-Muslims

From: Islam on line

Date: June 15, 2002

Name of Questioner	Mohammad	Gender	Male	A	ge	31-45
Education	Graduate	Date Submitted	5/17/2002	Email		
country of Origin	Malaysia	User Ref. No.	9EVXBE	country of Res.	Malaysia	

Question

Assalamu Alaikum. I am working for a petroleum company which is a joint venture company between a US company (50%) and local govt. owned company (50%). Is this Haram? If so, what should I do? Am I contributing to the strength of the Kuffar? Hope to get your answer soon. Wassalam

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in companies owned by non-Muslims in the Muslim countries is permissible, nothing in the Shari'ah prohibits it. It benefits the Kuffar and benefits you too both benefits are legitimate and permissible. However, because of the present aggression of American forces and government on several Muslim and non-Muslim areas in the world and the american government support for Israeli occupation in Palestine many Ulama rightly called for a boycott of all american products and companies all over the Muslim world. This is a very legitimate and timely action on the part of the Ulama and all Muslim must abide by it. While you must try your best to abide by this boygot without in the process inflicting any harm to yourself, if that requires you to change job you will be rewarded God Willing.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working with Jews

From: Islam on line
Sent: December 11, 2002

Name of Questioner max	Gender	Age
Education	Date Submitted 10/12/2002	Email
country of Origin	User Ref. No. W38YX	country of Residence

Question

Assalamu Alaikum wrt... I'm interested in making extra income & recently I went to a business building seminar by network 21 (amway corp). Since it came from U. S., I wonder if it has anything to do with the Jews. I've seen how it changes many lives in a positive way I guess. Anyway, most big Corp esp. from U.S. usually originated & funded by the Jews, which will only make them more powerful to hurt Muslims around the world. Please advise.

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. max

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This is not a Fatwa Question. Yet there is a Shari'ah aspect that I feel must be made clear. Islam does not prohibit dealing in business with Jews, Christians, Buddhists, Hindu, atheists, etc. A Muslim may deal with any other human being or corporation in business as long as the transaction is done with clarity, honesty and contract truthful fulfillment. There is a Fatwa by several highly respected Scholars that calls for boycotting Products and goods of Israeli producers and of all American products imports in the Muslim countries. This Fatwa is based on the aggression Israel is doing against occupied Palestine and on the political and military support the American government is extending to the Israeli occupation forces. Actually, all Muslims and freedom loving people stand strongly against the atrocities of the Israeli occupation in the Palestinian territories and the aggression done against the Palestinian people. If boycotting American products helps in changing the policy of the American government, it is just and fair to call for such boycott. Additionally, it is very patriotic for all Americans to call on their government to stop its unjust support to the Israeli aggression in Palestine.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in any company regardless of who owns it

From: Islam on line
Sent: January 21, 2003

Name of Questioner عماد	Gender Male	Age 21-30
Education High School and Below	Date Submitted 12/29/2002	Email

country of Origin U K

User Ref. No. 44CNGY

country of Res. Yemen

Question

السلام عليكم ورحمة اللطوبركاتة انا عمل حاليا لدى احد الشركات اليهودية في بريطانيا فما حكم العمل لدى هذه الشركة اذا اذنا في الاعتبار كلام من الأتي:- -انني ومقارنة بعملتي السابق احصل على اجر اكثر وبجهد اقل اي انني المستفيد اولا و اخر ا. كون السبب الرئيسي الذي اداعه لمسلمين للهجرة من اوطانهم هو تحسين ظروفهم المعيشية. المسلمين في الغرب يعتبرون اقلية فمثلا لا تتجاوز نسبتهم في بريطانيا 2% بلمية. كوننا في هذه البلاد من دافعي الضرائب و التي تستخدم بشكل مباشر في دعم اسرائيل وفي محاربة الاسلام والمسلمين. فما المانع من العمل لدى هذه الشركات وهي كثيرة اذا كانت الوظائف والأجور جيدة وطالما لا تتعامل هذه الشركات بلمحرمات شرعا. وجوكم الله خيرا

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. عماد

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible, for all Muslims who live in the Western countries, to work in any company regardless of who owns it as long as what you do is permissible. Boycotting companies that give support to the criminal aggressors in Palestine is meant essentially for their exports to the Muslim countries and Muslims who live in the West must also share with their brothers to the extent that it does not hurt their own selves.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

XIV. WORKING IN ACTIVITIES THAT MAY HURT THE INTERESTS OF THE UMMAH

SUBJECT: Going to occupied Palestine to work for the occupying government

From: dialogue@islam-online.net

Date: 3/30/2001

Name of Questioner

Gender Male

Age 21-30

Education

Date Submitted 3/30/2001

Email

country of Origin

User Ref. No. NJ6QCV

country of Residence

Question:

Assalamu Alaykum Respected Ulama I am an IT Contractor. I have been offered a 2 month contract in Israel which pays extremely well, £10000 (\$14000) a month tax free with all expenses paid. I intend to use the proceeds £20000, £5000 of which I will give to the Palestinian cause, £5000 pounds of which I will use to clear my Father in laws Bond on his house which he pays interest on, and the £10000 remaining I will invest on behalf

of my parents who are dependent upon me (Dependent upon Allah, but I am the instrument Allah is using at the moment) for income. Is it permissible or advisable for me to take this contract? Your assistance is requested as soon as possible, so that I may make a decision on this matter. Jazakallahu was salaam

My Answer:

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ALA Rasuli Allah.

If your work there enhances the Israeli power or military capacity in any manner, it is certainly forbidden, But if your work is in a pure civilian area, Keeping in mind that civilians who occupy houses and lands of others are certainly aggressors, you will then be similar to the tens of thousands of Palestinians who work in territories occupied (it doesn't matter in 1948 or 1967) , these workers derive income and no doubt some of it goes to support the Palestinian cause, at least survival itself is part of the cause there. If you decide to go keep in mind that your personal behavior, including prayers, will be monitored and your use of money after it will also be monitored. May Allah bless and guide you.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working in the defense department

From: Islam on line

Date: May 01, 2002

Name of Questioner ALI

Gender Male

Age 21-30

Education Graduate

Date Submitted 4/22/2002

Email

country of Origin United Kingdom

User Ref. No. PF4GR

country of Res. UK

Question

Assalamu Alaikum I would like u to answer my q asap please, I am about to start working with the defense ministry department in the UK engineering field, my q is it allowed for me to work there even though my work may be involved in developing weapons which may be used against Muslims or any other human being, please answer my q asap because my job will start soon and I want to find out 1st weather its Halal or Haram wa Assalm

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. ALI

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is not permissible to work specifically in developing mighty weapons in a country that has aggressive tendency, like the UK and the USA and it is also not permissible to be in the active combatant service in any unjust war, carried over by such country or by any other country, Muslim or not. Allah Ta'ala forbids aggression.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Importing from a boycott country

From: Islam on line

Date: May 05, 2002

Name of Questioner laila

Gender Female

Age 21-30

Education

Date Submitted 4/15/2002

Email

country of Origin Philippines

User Ref. No. 1C4XNH

country of Res. Netherlands

Question

Assalamu Alaykum, my question is regarding the fatwa of boycotting American and Israel product. We are doing business with used computer and at the moment we are only able to find/buy cheap computer in America to be able to sell in our shop in Africa at very competitive price InShaAllah. We are worried if we buy with other countries at very high price it will be very difficult for us to sell and we are really trying to find somewhere else but if we cannot find, what shall we do InShaAllah. We are responsible to at least 40 people with family working with us. May Allah reward you.

Notes: InShaAllah please gives us an answer as soon as possible because we have to make a decision within a short time. Wa Salaam.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. laila

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The Fatwa is certainly correct and needs to be abided by as much as possible, if you can switch gradually, do it. However, the Fatwa is not meant to create hardship for Muslims or make them less prosperous. It is meant to put pressure on the American government and business, not on the American people who are in fact not informed of what their government and house representatives are doing.

Try your best but do not feel guilty if you violate the Fatwa in case of hardship or any excessive pressure on you, your family and your business. Certainly you Must boycott all Israeli product under all circumstances because they are the aggressors, both government and occupiers.

Wa Allahu A'lam
Wassalam

Sincerely,
Dr. Monzer Kahf

XV. WORK RELATED PRACTICES IN GRAY AREA

SUBJECT: Receiving tips/bribes

From: dialogue@islam-online.net

Date: 3/28/2001

Name of Questioner

Gender Female

Age 31-45

Education

Date Submitted 3/28/2001

Email

country of Origin U K

User Ref. No. BFQW2T

country of Res. U K

Question:

My husband is on a very low wage and we receive Working Families Tax Credit to bring our earnings up to above the poverty line. At the moment we are not able to visit any of my husband's family [they all live in my husband's homeland] and we are not able to help them financially although they are in need themselves. Is it permissible to earn 'cash-in-hand' wages on top of what we already receive, with the sole intention of using it so that we can visit them and help them financially?

My Answer:

Dear Sr. Karima,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

If you mean by "cash in hand wages" any bribe given behind the back of employer by persons receiving jobs you do as an employee, this is definitely forbidden whatever the purpose you use it for.

If you mean tips given by such persons and are generally known to employer, like waiter's tips in restaurants, it is permissible but such tips must follow the agreed upon rules for tip distribution between involved workers.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: VISA Deals

From: dialogue@islam-online.net

Date: 8/22/2001

Name Nazir

Gender Male

Age 46-60

Education Graduate

Date Submitted 7/28/2001

Email

country of Origin India

User Ref. No. VBAHMD

country of Res. India

Question:

Assalamu Alaikum, I would like to know whether the income through visa transaction is 'HALAL or HARAM. Example: I buy a visa from the company for SR-5000/- and sell it for SR-6000/- There is no cheating or fraud in this dealing. We take all responsibilities till the visa is endorsed and person is arrived to the county. In this dealing my commission of SR-1000/- will be Halal or Haram. I shall appreciate your advise. Jajakamulla khaira. Nazir

My Answer:

Dear Br. Nazir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Let me go back to the principle first, Muslim must be permitted in any Muslim country for visit or for work unless there are good reasons to deprive them of this right such as criminals, Recipient governments may charge fees for VISA's and these fees may vary from one kind of VISA to another, but always these fees must only be minimal to reflect the cost of the services provided in each case, keeping in mind the short and long term cost.

Those agencies that work in processing VISA's to people provide real and beneficial service and they are entitled to take compensation from persons served. An excessive compensation is profiteering and not permissible in Shari'ah on the basis of excessive Ghabn.

To come to your specific answer, if within the context of the market conditions in India your profit margin is not excessive that it is profiteering, the compensation you get is permissible. Profiteering is when you get much higher rate of profit compared to other businesses in your community's market. (The amount of SR 5000 taken by the company may be excessive unless the government fees are now real high).

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Teaching stealing methods at schools

From: Islam on line

Date: May 07, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 4/22/2002

Email

country of Origin

User Ref. No. 6D7GIT

country of Residence

Question

Salam. First of all thank u for entertaining my question and solve my dilemma im having now. Dr. ----- runs a course called "Computer Security and Privacy" at the University of ----- . His course is extremely popular, partly due to the nature of the material that he teaches, and partly because he sets assignments that are unconventional and exciting. This morning, Dr. ----- walks into the lecture theatre and reveals his most

unconventional assignment yet. “Good morning. This week's assignment is simple; see if you can hack into the University’s IBM mainframe network. In the last few lectures we’ve been discussing password protection and its weaknesses. Now, you'll have the chance to see whether you are able to beat the security of a real computer network. If you succeed in stealing a user’s password, you are to log into their account, print a short document with the user’s name on top, and log off. You are not to add, delete or modify any of the user’s files. Other than that, there are no rules. You may even use social engineering.” Dr. ----- uses the term “social engineering” to describe the confidence game that hackers play on computer users in order to steal their passwords. It involves the use of intimidation, pretence and outright lying. For example, last week Dr. ----- demonstrated social engineering in a phone call to another lecturer at the University. In the phone call, Dr.----- claimed to be the administrator of the University’s computer system and persuaded the lecturer to reveal his password. Mariam and Aisyah are two of the top students in Dr. -----’s group. Normally, they work on his assignments together, but on this occasion Aisyah decides to work alone. They are sitting side by side in the computer laboratory. “Mariam, I just can't seem to get logged in. I’ve tried and tried, but I get refused access every time. I think that there is something wrong with this terminal”. “Oh, I doubt it. You must be doing something wrong in the log-in procedure. Try it again, but slower.” Aisyah hits the keys once more. Again, she turns to Mariam. “It’s no use, I can’t get in. Mariam, I know that this sounds silly, but could you just log off, switch terminals with me and you try it. Please?” Mariam and Aisyah switch places. Mariam sees this on the screen: IBM Network USER NAME: Mariam enters her user name, “Galen”. The screen now shows: IBM Network USER NAME: Galen PASSWORD: Mariam looks around. Aisyah has turned her back, a common courtesy to avoid seeing another’s password. Mariam enters her password carefully, and receives the following message: ACCESS DENIED ON TRY 1. DISCONNECTED. RECONNECT TO TRY AGAIN. Mariam thinks that this is curious. She knows that she has two more attempts after reconnecting, and tries again. IBM Network USER NAME:> Galen PASSWORD:> ***** Welcome to the ----- University IBM network \$ “Its OK, Aisyah”, says Mariam, “It was just a fluke in the system”. A week later, Dr. -----’s group hand in their assignments. Dr. ----- is surprised and pleased to hear that Aisyah succeeded in getting another user’s password without their knowledge. Aisyah’s printout shows Mariam’s name at the top. “Mariam, were you aware that your password was compromised? You didn't give it to Aisyah, did you?” “Of course not!” replies Mariam, “But how did she do it? I’m very careful about the security of my account on the system”. Aisyah explains that she had written a program to steal Mariam’s password, which had been set up before they switched terminals. Dr. ----- reminds the group about the hazards of social engineering and congratulates Aisyah on her achievement. He asks Mariam to explain her password stealing technique, and then explains several other common methods for stealing passwords. A couple of days later, a tutorial in the Introduction to Programming course is about to start. A student complains that his program files are missing, and he is sure that he didn’t delete them himself. Another student makes a similar complaint. Then another and another... can you please tell me how Islam solves this issue by giving the Ayat from the Qur’an and Hadith. TQ. Jazakumullah khoir. Salam

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br./Sr.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You don't teach stealing tricks and theft methods to students in schools. I believe this is wrong and there are no Verses in the Qur'an and Sayings of the Prophet Muhammad on this. There is the general rule that thing that may lead to a prohibited thing are also prohibited. This kind of teaching must be restricted to trainees in detective police work after they pass confidentiality tests and screening.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: manufacturing empty beer cans

From: Islam on line

Sent: January 01, 2003

Name of Questioner Haneen

Gender Female

Age 31-45

Education Graduate

Date Submitted 11/28/2002

Email

country of Origin Jordan

User Ref. No. JECC8V

country of Res. Jordan

Question

I am working in a multinational (American / Saudi) packaging company, we are manufacturing Alu. cans for soft drinks like pepsi, cola ...etc., we only supply the filler with designed empty cans to be filled at their plants, but from time to time we have orders for Alcoholic/Beer cans to be made at our plant, these quantities ARE consider as a small percentage of the company work, and we just only deliver empty cans with the labels/designs on them showing the name, is this acceptable to deal with these empty cans and in small quantities? awaiting to hear back from you. Thank you.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Haneen

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

There is a known opinion among the Shari'ah Scholars that the sale contract of an item that is intended for a prohibited use is forbidden and consequently sinful. The other opinion looks only at the contract itself. An aluminum can with whatever writing on it is not prohibited to manufacture and sell. The problem is thus thrown entirely on the company that fills and sells it.

With this introduction, there is certainly a strong suspicion that the owners and manager of the company would be doing wrong when they accept a contract to manufacture and

sell beer cans, and consequently that part of their business may be sinful. However, the workers in the company are not related, especially if the work is divided as usual so that no single worker would be doing the whole can by herself and keeping in mind that this part of the business makes a small percentage of the total business of the company, your work in the company is permissible and your Salary is Halal InShaAllah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

XVI. WORKING INNOCENT JOBS IN THE PROXIMITY OF DOUBTFUL JOBS

SUBJECT: Reading emails and get paid for it

From: dialogue@islam-online.net

Date: 3/15/2001

Name of questioner MUZAMMIL Gender Male Age 31-45

Education Graduate Date Submitted 3/13/2001 Email

country of Origin Malaysia User Ref. No. AFTMCT country of Res. Malaysia

Question:

Assalamu'alaikum, I have join a 'Get-Paid-To-Read-E-Mail' at zwallet.com by opening an e-mail account with them. Advertiser pays money to Zwallet.com . And Zwallet.com in turns pay the people who read e-mail with their e-mail service. Some of advertisers are companies which deal with Haram business, such as online-gambling. However, thus far, from my observation I can see that majority of advertiser are Halal-based. Minority of them are however Haram-based, especially online gambling. Thus, is the money Zwallet.com pays to me Halal? Or Haram? Thank you. Wassalam.

My Answer:

Dear Br. Musammil

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Reading advertisements is not Haram, as long as if you get any pornography you skip it immediately. Getting paid for reading advertisements is also permissible as long as you are not specifically paid for the ads of prohibited things. In fact even reading some prohibited thing, other than porno pictures is permitted. You find a lot of mention of love, sex and Khamr in Arabic poetry, it is not Haram to read it or even write it as long as it is addressed to appropriate people.

I find no reason that make payments you get for reading those pages, within the above limits, not permissible. It is none of our business to check the sources of income of the payers as long as you do not know that it is exclusively Haram.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Studying movie animation

From: dialogue@islam-online.net

Date: 8/8/2001

Name Mohammad

Gender Male

Age 21-30

Education Diploma

Date Submitted 7/18/2001

Email

country of Origin Pakistan

User Ref. No. DYM2B

country of Res. Pakistan

Question:

Salaam. I have always been gifted in art, and spent the last few years striving towards entering into a field that would allow me to use my skills creatively... this meant going against the wishes of most everyone in my immediate family. The process was long and hard and emotionally draining. The end result is that I now find myself entering into the field of film animation. The last few years have also seen my faith strengthen (mashallah) and now I am stumbling onto the realization that my particular field may not be religiously viable. The problem, however, is that I have already had a very tumultuous couple of years jumping from career to career (I started out in medicine, then went to computer science, and now this), I have already spent more of my father's money than I can ever admit, and tested enough of my parents' patience. And because of this I CANNOT opt out of this field. At least until I complete my degree (in 2 years time). So, my question is that is it possible for someone working in computer-graphics/movies to make a Halal living it being part of the 'entertainment industry' and all. This troubles me constantly and I am finding it hard to persevere in my studies without a clear conscience. I hope you can be of help thank you for your time Allah hafiz.

My Answer:

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Are you studying this field of movie animation in the United States? If the answer is yes, you are putting yourself in a great environmental danger, not because of the field itself but because of the American community of that field, it has way above average of vices of all kinds and you need to be extremely very very cautious when you select people to be associated with in your field. If you study it in Pakistan I am sure the environmental pressure will be a lot less, but it still exists.

The field itself is not Haram; it is only a tool, you can use it in Halal and you can use in Haram like many other things in life. In fact, the Muslim Ummah needs many people in your field and we need a lot of purposive and morally committed production of animated and regular movies. Entertainment is an important means to introduce ideas in today's world. All that provided you maintain to the Rope of Allah and to His Strait Path in your personal life and in selecting good peers, associates and friends.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Is joining trade unions permissible?

From: Islam on line

Date: 2/15/2002

Name of Questioner AbdulHameed Gender Male Age 21-30

Education Graduate Date Submitted 2/5/2002 Email

Country of Origin United Kingdom User Ref. No. K7YYM2 Country of Res. UK

Question

Assalamu Alaikum, I work for a very large corporation and I want to know, is it permissible to join a Trade Union in the work place as I have four reservations? (1) Trade unions tend to be very Socialist and I don't want to cooperate in this false Aqeedah. (2) Is it my responsibility to know how they spend the subscription funds, e.g., they will probably give free alcohol at their branch meetings etc (which I have no intention of attending)? (3) Some have said to me it is similar to an insurance policy in that they offer free legal aid etc. in the event of an industrial dispute. (4) Some say it is an issue of Tawakkul one should trust in Allah and not have recourse to groups such as these. The benefit i see in joining is that it gives me access to knowledgeable people of policy/dispute procedures, so i can find out, for example can management make me shave my beard, are they obliged to release me for Jumu'ah, etc.

My Answer,

Bismi Allah al Rahman al Rahim,

Alhamdu li Allah Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina

Muhammad wa 'Ala 'Hlihi wa Sahbihi Ajma'in,

Dear Br. AbdulHameed

Labor Union membership is permissible so is the payment of membership dues. The reason is that a labor union is a legitimate organization that defends the rights of its members and the workers at large. If somebody in the management abuses some of its funds and put them in wrong expenses that is a sin, and may be crime, of the wrong doer alone. As you said you notice that there are benefits from joining your labor union (although certain labor unions are coward to a degree that they do not defend the interest of laborers). To come to the specific points you raised in the question: 1) It doesn't matter whether there are socialists in the Unions or not, because you are cooperating with them on a specific area that is permissible. Their ideology is their business. It must not matter to you. 2) Your responsibility is contractual, you vote on what you believe is right and you object to any item in the budget that contains any Haram, (alcohol, Riba, etc.) but you don't have to withdraw from the Union if your side of the vote did not win majority. 3) It is not like insurance it only gives power in the face of the usually huge power of the employer (the large company). 4) it does not contradict Tawakkul because Tawaskkul in our religion requires taking all humanly possible means then depending on Allah Ta'ala.

Depending on Allah Without taking the means contradict the advice of the Prophet Muhammad: Tie the camel then depend on Allah that it may not escape.

Wa Allah u A'lam

Dr. Monzer Kahf

Subject: Selling discount cards and soliciting membership

From: Islam on line

Date: April 16, 2002

Name of Questioner yahya

Gender Male

Age 31-45

Education Graduate

Date Submitted 4/8/2002

Email

country of Origin Jordan

User Ref. No. 53CUTE

country of Res. UK

Question

Assalamu Alaikum is it okay to work with an organization where you become a member by paying a member fee and then receive two things in return 1- discounts from shops 2- income as an effort you make in bringing more members to the organization and you get certain amount of money for adding any new member. Beside they train you of how to do the job right. I need a quick answer please. Jazakum Allah Khayran

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. yahya

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, it is permissible as it does not violate any of the Shari'ah principles. Buying a discount card that gives you opportunities to buy goods at discount from a set of goods is permissible, and being paid to solicit new members is also permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Selling discount cards

Date: 9/7/00

Dear Br. Haroon

Assalamu Alaikum,

Here is my answer to your question about discount cards

Question:

The question is about selling discount cards through a pyramided chain that generates commissions to all or some the persons (links) in the chain.

My Answer

First, we need to check whether selling discount cards is permissible. No question about distributing them free of any charge, because this is permissible in Shari'ah.

Second we need to discuss the factuality of the services (discounts) promises by the company mentioned in the question. And the fairness of the price of the card.

Third, comes the issue of chain distribution of the commissions, coming from the sale. The right to obtain discount (the object of the card's sale contract) is not really defined in any manner that makes it sellable, a complexity of ambiguities envelops it. Vagueness of the stores offering it, they are ever changing as new stores come in, and some old stores go out. Vagueness of the amount of purchases made during the year (period of validity of the discount card) by the holder of the card and vagueness of the amount of discount the will accrue. Also, vagueness of the percentage of the discount from different companies and on different products.

That, in my opinion, makes the contract a Gharar based one and therefore, not permissible in Shari'ah.

Add to that the point that there are many of similar sales and companies that our past experience showed they were not true, they were only selling promises and distributing the commissions obtained on the persons in the chains, making a lot of money out of talking people out of their money. Many such companies were caught and persecuted as the media tells from time to time. Moreover the price of \$120 for the card seems higher than prices of previous cards I heard of.

Finally the chain distribution of commissions seems to be permissible as long as it is based on seniority and/or services provided by the higher ranks in the chain.

Wa Allah A'lam

Monzer Kahf

Subject: work on grape and raisin

From: Islam on line

Date: May 23, 2002

Name of Questioner Rasheed

Gender Male

Age 46-60

Education Post Graduate

Date Submitted 5/5/2002

Email

country of Origin India

User Ref. No. 21DN2K

country of Res. USA

Question

Assalamu Alaikum I have a question about a job which requires me to work only on grape fruit and raisin. The company grow grape to make raisin but the company also have a subsidiary which uses the bad grapes to make alcohol to sell to wine companies. The job does not require me to work in the distillery. Is it Halal to work for a Muslim in such a food company? Although he will not be involve in making or selling of alcohol from grape. But Company's over all income includes the income from selling grape alcohol. Wassalam Rasheed

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Rasheed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, this kind of work under the conditions you described is permissible and its income is Halal InShaAllah. The reason is that you are not involved in making liquor at all and the company has income from raisin. Picking grape for making liquor is not permissible because it is part of manufacturing it. It is a kind of strange though that the company sells alcohol to wine makers, because alcohol is used for medicinal reasons and it is more expensive there, it is not used for making wine because they make wine from grape not from alcohol.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Taxi Driver

From: Islam on line

Sent: November 21, 2002

Name of Questioner Almuflehi

Gender Male

Age 21-30

Education Diploma

Date Submitted 11/17/2002

Email

country of Origin Yemen

User Ref. No. YZNIP4

country of Res.UK

Question

Is it Haram to work as a Taxi man in the western country, knowing that you will be taking customers to the pubs and clubs and that some customers will be dealing with drugs. Just note that I just drop them off at any destination that they require. Is this Haram?

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Almuflehi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working as a taxi driver in the USA or any Non-Muslim country is permissible, you are only taking passengers to their destinations and you are not part of their decisions and plans of actions. The income you derive from this work is also permissible as long as you do your job with honesty. I must add that laws in all countries prohibit passengers in Taxis from drinking or fornication in the cap.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Professional job on sharing basis

From: Islam on line

Sent: December 03, 2002

Name of Questioner manal

Gender Female

Age 21-30

Education Graduate

Date Submitted 11/21/2002

Email

country of Origin United Kingdom

User Ref. No. GC58YX

country of Res. UK

Question

Assalamu Alaikum, I'm working with a professional person as an associate (in UK) and whatever I earn he take half of it, in order to pay all the materials I use and all the people who assist me in my professional job + electricity and others. My question is he pays the tax for the money I earn and he said he doesn't mind doing that and he is happy giving me my share (half the original money) because he is in need for someone to help him and is very happy with my work. So my question is would my money be Halal? This very urgent please I need to know as soon as possible

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. manal

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I am not sure if I understood your question correctly. Let me explain my understanding with an example and give you what I know as the Shari'ah position on it and then ask you to please resend your question with more explanation if I understood you wrong.

Suppose you are a physician and you work in a clinic owned by another doctor. your agreement is that you take one half of all the money paid by the patients you see and the clinic owner pays all overhead expenses, taxes and all other expenses, so that what you take is actually your net income. This kind of agreement is permissible (Halal). You are considered a hired employee per unit of product. Employees may be hired either per unit of time or per unit of product. But you should be careful that the accounting implementation is done right otherwise the government tax service may come back on you for taxes on the amount you receive.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Getting jobs through referrals

From: Islam on line

Sent: December 11, 2002

Name of Questioner Naim Gender Male Age 46-60
Education Diploma Date Submitted 10/7/2002 Email
country of Origin India User Ref. No. GF2P3 country of Res. India

Question

Is Referral business (word of mouth) in network marketing justified and permissible in Islam?

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Naim

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Referral in business is permissible provided it is honest and truthful and either without any commission to the referring party or the commission is completely disclosed and known to the referred party.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Telephonist is a hotel

From: Islam on line

Sent: January 12, 2003

Name of Questioner fatima Gender Female Age 21-30
Education High School and Below Date Submitted 1/5/2003 Email
country of Origin United Kingdom User Ref. No. PKC2S3 country of Residence

Question

S/A I work in a hotel as a telephonist and I WANT TO USE MY MONEY TO GO TO HAJJ I WANT TO KNOW WHETHER MY MONEY IS HALAL OR HARAM

My Answer:

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Sr. fatima

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, your money is Halal (permissible), you got it as compensation for your work in a hotel where you provide a permissible service as a telephonist. If the hotel provides alcohol and other services that are prohibited in the Shari'ah to its guests that is not of your business; you give decent services for which you are paid.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf

XVII. OTHER WORK AND HIRING RELATED ISSUES

SUBJECT: Working for a salary at father's owned business

From: Islam-online.net

Date: 10-25-2000

Question

Please keep this question private and do not put it up on the net (email the answer to my email address above). In 1991, my father gave me the money to start a small business with my brother. My brother and I took the money and started a small business. It was a decent success. All thanks are due to Allah. My father put up all the money. My brother did the technical work and I managed the place. My brother and I took salaries. My father took money as needed (less than salary). Now I want to split from my brother and father. My father says that he has 10 children and I will only get 1/10th (one tenth) of the total amount the company is worth. I believe I deserve 1/3rd (one third). My first brother and I worked for 9 years. We have another brother who worked with us 3 years full time with salary. We DO NOT HAVE any prior agreement with father or brothers. Please advise. Thank you.

My answer:

Alhamdu li Allah wa al Salatu wa al Salamu ala Rasuli Allah,

Dear Br. M

From what you said it is evident that you and your brother, even the third one when he worked with you, are salaried employees of the business that is owned by your father, you have no agreement of Mudharabah that may build capital for you if the share of the Mudharib happens to be more than what he/she withdraws.

The fact that he put the capital, both of you withdrew salaries while your father withdrew what he needed makes you worker and him owner with the absence of any agreement otherwise. Add to this that a father must make justice between his children when he gives gifts and it is clear he did not give you the capital as a gift.

Your father is right and you guys are wrong. The business is his and he should make justice between the ten of you in giving gifts, males and females are equal in gifting although they are not equal in inheritance.

Further, make your father happy, obey him and win his Du'a by always pleasing him.

Wa Allahu A'lam,

Monzer Kahf

Subject: Applying for H1 job

From: Islam on line
Sent: December 02, 2002

Name of Questioner	Gender	Age
Education	Date Submitted 10/27/2002	Email
country of Origin	User Ref. No. XS5N52	country of Residence

Question

Is it permissible by me, I am an international student in America finishing my Masters, to ask my other fellow Muslim brothers to search for me a h1 JOB provide a H1 job if they can. Some of my friends have that capability. Thanking you

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I don't know what is H1 job, what is it?

If you mean a job that requires H1 Visa to the USA and your Visa is F1 as a student, the answer is yes, it is permissible from Shari'ah point of view. But the present restrictive application of Visa rules may expose you to the possibility of deportation. If you don't mind taking that chance, you may ask your friend to help you with such a job. You may have a better chance either getting a work permit from the INS or work in jobs that are permitted for F1 Visa.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Work that requires traveling in a group for a woman

From: Islam on line
Sent: December 31, 2002

Name of Questioner raida	Gender Female	Age 31-45
Education Post Graduate	Date Submitted 11/27/2002	Email
country of Origin Palestine	User Ref. No. NAUE65	country of Res. Jordan

Question

1- I work for an American company that sells and implements software for scheduling commercial airlines. My job involves sales and protecting the interests of the Arab carriers we are dealing with. I use a large part of my salary towards Muslim and Palestinian charities and I use my high profile role in this company (as a Muslim woman wearing Hijab) to enhance the view of Islam/spread the word of Islam in the Western culture. Is my job (due to the current political situation) Haram or Halal? 2- Sometimes

my job involves travel alone (2-3 days) by plane to attend a training course. Is this ok if I observe the Islamic rules of behavior during travel?

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashasihi Ajma'in

Dear Sr. raida

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Although this question is not in area of specialty I dare answering it because it relates to me as a person who is involved in living and working within a Western culture that is eager to know more about Islam. What you are doing and presenting is excellent and youR working in this environment, with your abilities and what you described about your behavior is rather an obligation and of high reward. Remember the saying of the Prophet, pbuh, " إنكم لن تسعوا الناس بأموالكم فسعوهم بأخلاقكم " To it means we can only prevail by our values, morality and spiritual strength.

For the matter of travel, there is flexibility in our religion. The Prophet, pbuh, mentioned with praise that a woman would go from Sana'a to Hadramawt alone, fearing none but God and the Scholars mentioned that if a woman travels without Mahram but with a safe group, as in a plain today, that is permissible. Don't worry and go on in prevailing InShaAllah and May God be always with you and reward you.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf
