

FATAWA JOBS AND WORKS 2003

Working in, and Contracting Jobs with, Companies that Deal Sometimes in Interest and Other Prohibited matters

From: Monzer Kahf
Sent: Thursday, January 29, 2004 6:56 AM
To: Islam on line
Subject: Working as a Salesperson in a Car Dealer 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 Br. RA

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to work in a car dealership provided that you do not write, or fill in an interest contract, yourself, even if the owner of the dealership makes interest-based contracts. Apparently you did not work in a dealership and you may be asking about some body else, if so, you should know that it is not of your business to judge others. The fatwa is normally personal and must not be used to judge other persons. I recognized that because you do not know what car dealers do! Normally they do not charge any interest on selling or leasing cars. They only carry your application for financing to a financing company that may sometimes be owned by the same owner of the dealership, also leasing is not necessarily Haram. In fact, most car leases in America are permissible according to Shari'ah!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Wednesday, January 28, 2004 5:01 AM

To: monzer@kahf.net

Subject: Working as a Salesperson in a Car Dealer Company

Name of Questioner ra Gender Age

Education Date Submitted 1/21/2004

country of Origin User Ref. No. R6BZGB Country of Res.

Question

Salam Allah alaykum. Is it permissible to work as a Sales person in a Car Dealer company Or Is it Haram? I know that all The Dealer Cars company charges Interest when they lease or sale a car to their customers.

From: Monzer Kahf
Sent: Wednesday, November 12, 2003 7:00 AM
To: Islam on line
Subject: Working in a Company that takes Loans

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. Akber

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Your salary is a compensation of your work and as long as your work is itself permissible, it is Halal InShaAllah, the actions of the company with regard to other transactions it may have with other persons, in taking loans from banks and other prohibited contracts if any, do not affect your salary nor your own contractual relationship with the employer.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line
Sent: Wednesday, November 12, 2003 3:50 AM
To: monzer@kahf.net
Subject: Company Takes Loans: Is My Salary Haram?
Name of Questioner akber Gender Male Age 31-45
Education Graduate Date Submitted 11/6/2003
country of Origin India User Ref. No. 7UC4X3 Country of Res. India

Question

Assalamu alaykum I am working in company where they are taking loan for interest from bank for buying machines. the salary taking from this company is Halal or Haram?

From: Monzer Kahf
Sent: Monday, November 10, 2003 6:37 AM

To: Islam on line
Subject: Working in the IT Industry

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 business you describe is essentially permissible. If you are a partial or sole owner, you should not put ads for any prohibited activity such as porno, liquor breweries, etc. If you are just an employee you should be keen that you do not yourself put or design any add of such prohibited activities. Otherwise the business is in general permissible even if you put adds to companies whose main line of business is permissible but they also do some non permissible activates such as restaurants and food production companies in non Muslim countries (e. g., that produce processed food from all kinds of meet).

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Monday, November 10, 2003 12:31 AM

To: monzer@kahf.net

Subject: Working in the IT Industry

Name of Questioner

Gender

Age

Education

Date Submitted 11/1/2003

country of Origin

User Ref. No. S355HM

Country of Res.

Question

Dear Scholars, Assalamu Alaykum: I am a new graduate who is seeking a job in the IT industry. As a Muslim, Alhamdulillah, I am looking for a job that is Halal, especially for the fact that I may use this money to perform Hajj InSha'Allah. I want to describe to you the kind of business that the company I work for is doing so that you may please tell me if it Halal or not. The company owns a search engine for the Internet. This search engine is not like the normal search engine, but it is a "pay per click" search engine, which means that it only shows a list of companies that have bid a price to be on the results list. For example, if you and I own two software companies, and I bid \$1 for the keyword "software" and you bid \$2 for the same keyword, users who search with the keyword "software" will see your company above mine in the listing, which means you are more likely to be clicked and viewed by users (users usually choose advertisements that are

higher in the list); for each click though, you will pay \$2 to the search engine company and I will pay \$1 (i.e. you don't pay a thing until users actually visit your site). In turn, I can decide to bid \$3 and rank higher than you, but I will pay \$3 for each click made by a user. Many companies can compete this way. When users use the search engine, they see a list of the companies in descending order by the amount they bid. Advertisers do not pay a thing until someone clicks on their advertisement (the search result). Is this a Halal business? I apologize if I am not clear, I am willing to re-explain myself if necessary. Jazakum Allahu Khair. Assalamu Alaykum.

From: Monzer Kahf
Sent: Thursday, October 30, 2003 6:53 AM
To: Islam on line
Subject: Working as a Negotiator in an Estate Agent

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. Iqbal

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is not forbidden to work as a negotiator in real estate because selling and buying real estate is permissible; you are not taking an interest loan, are you? This is regardless of whether the buyer will get an interest loan or not because it is not your business how the buyer finances her purchase.

It is not also forbidden to advice which is the lesser evil in interest-based mortgage because your advice tells what the grater evil to avoid is. If the job requires you to fill in the mortgage application, this action and its compensation are forbidden. The Prophet, pbuh. said that the wrath of God is on the taker of Riba, its giver, its writer and its two witnesses. This is an authentic Hadith reported by Muslim.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Thursday, October 30, 2003 12:56 AM

To: monzer@kahf.net

Subject: Working as a Negotiator in an Estate Agent

Name of Questioner Iqbal Gender Male Age 21-30
Education Diploma Date Submitted 10/22/2003
country of Origin U K User Ref. No. C6GHWR Country of Res. U K

Question

Dear scholars, Please could you tell me if it would be Haram to work as a negotiator in estate agents which also sells or arranges interest based mortgages. Also is it Haram to work as a mortgage advisor.

From: Monzer Kahf
Sent: Saturday, January 10, 2004 7:07 AM
To: ayman
Subject: Your advice on working on designing a website

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. Ayman
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
I hope every thing is fine with you and the family.

I'm sorry I'm kind of late in my reply, I was on the road flying back from Brunei (East of Malaysia) for Thursday and Friday and I arrived last night. This is my first reading of emails and first letter I answer.
It seems to me that this is the kind of dance that if one of us happens to be in this party will not leave the party because of it, unless there is something hidden behind some words and shows, it seems that it is permissible, being in thins society and culture, to design this kind of website. I do not see working on designing it is not permissible in Shari'ah for Muslim web-designers who work in this country. I wouldn't have the same opinion if it were the type of Las Vegas shows!

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

Question:

From: ayman
Sent: Thursday, January 08, 2004 7:07 PM
To: Monzer Kahf
Subject: Your advice

Assalamu alaykum Dr Monzer once again,
I want to ask about designing a website for an Indian organization that may have dancing in its parties.
Wa Jazakum Allah Khairan.

From: Monzer Kahf
Sent: Wednesday, September 17, 2003 10:33 AM
To: Islam on line
Subject: Is that Salary Halal 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 Sr. SAMAR

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Employment agencies are a legitimate business and they charge fees mostly to employers and sometimes to employees. These fees are permissible because they are the price of the service they provide. The question is whether this person who made the promise a legitimate employment agency or he only work on bribery basis. Bribery is certainly forbidden to take and generally forbidden to give. The exception that may allow giving it is when you are not able to get your own legitimate rights without paying bribery because the system is so much corrupt politically. Only under this exception it is permissible to give bribery while it remains a piece of the Hell Fire for the person who takes it. What bothers me is the relatively high figure you mentioned that makes it seem no a normal employment agency fees and may take it toward bribery! If it bribery it is Haram to give it (of course unless under that exception) but the salary your husband will take is not Haram as long as he is qualified for the job and give to the employer the amount of hours and expertise contracted for.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Thursday, September 04, 2003 3:35 AM

To: monzer@kahf.com

Subject: Is that Salary Halal or Not?

Name of Questioner SAMAR

Gender Female

Age 21-30

Education Graduate

Date Submitted 8/23/2003

country of Origin Egypt

User Ref. No. 2TC51R

Country of Res. Egypt

Question

my husband is a religious man, and needs a good job to elevate our standard, a man told him I'll bring you a job in petroleum company and take 11 thousand pounds from u when u sign a contract. although his salary won't be more than 2000 L.E per month. I told him it's Haram. we don't know whether it's Halal or Haram. please tell us.

From: Monzer Kahf

Sent: Monday, June 09, 2003 7:02 AM

To: Islam on Line

Subject: Making Appointments for People Contacting A Health Insurance Agency

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. Muslimah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Health insurance business is not Riba-based. Please be assured of that.

Insurance business, all of it, i.e., insurance contracts between an insured and an insurance company/agency is controversial. Two main opinions about it among the Shari'ah scholars: 1- It is forbidden because it contains ambiguity (Gharar) since it has unknown obligation on the part of the company (you don't know at the time of contract what will happen to the insured, when it happens and the cost of it), Scholars of this view argue that if insurance is conducted on cooperative basis the ambiguity will be overlooked because cooperation is contributory by nature. 2- the second opinion is that all kinds of insurance are permissible provided they do not have Riba and the subject of the contract is permissible (e. g., insuring a shipment of liquor is forbidden). Only certain life insurance contracts contain Interest, other insurances (health, hazards, cars, shipping, etc.) are not interest-based. The basis of this opinion is that it is a useful new contract that does not violate any of the tenets of Shari'ah, it has precedents of similar permissible contracts in the classical Fiqh, the amount of ambiguity in it is tolerable especially that insurance companies formulate their programs on the basis of the actuarial studies (on the theory of probability), hence when dealing with a large number of insured statistics replaces the knowability of incidences of insured hazards. I go with the second opinion.

In brief I believe your working in such a company/ agency is permissible and your income from it is Halal InShaAllah.

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

Question:

From: Islam on Line
Sent: Monday, June 09, 2003 4:01 AM
To: Monzer Kahf
Subject: Making Appointments for People Contacting A Health Insurance Agency
Name of Questioner Muslimah Gender Female Age 21-30
Education Graduate Date Submitted 6/5/2003
country of Origin USA User Ref. No. 68KHWX Country of Res. USA
Question

Assalamu Alaikum Wa Rahmatullahi Wa Barakatuh Bismillah Dear Learned Scholar, Thank you so much for all of your efforts as this site has helped us so much. Alhamdulillah! My question is regarding financial matters. I have been offered at job from home, which we know for Sunnah is better for the woman to stay at home then to work outside. This job entails making appointments for people who have contacted a local health insurance agency and are waiting for a reply. I would be only making appointments and faxing the appointment times to the head of this particular office. I have read Fatawa on this issue and remain still dumbfounded as I cannot find a clear answer. I won't be signing contracts, nor witnessing them, and I really am not even sure if this company is Riba based. I would like to know, if I can do this job, and two, if that depends on if the business is Riba based, how do I find that out for myself, as the boss is Muslim and if I ask him and he knows it is Riba based it will make problems for my husband as they are long time friends. Really my husband and I don't want to take money that isn't Halal...Thank you so much in advance for your help. Baraka Allahu feek!!
Jazakallah Khairan!!

From: Monzer Kahf
Sent: Wednesday, June 04, 2003 5:57 AM
To: Islam on Line
Subject: RE: Working as a Tour Operator Concentrating on Yoga

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. Sha
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I don't know what a yoga holiday package includes? Selling tour packages to customers that do not include any prohibited activities (such as tickets to mix or ballet dancing, tokens to slot machines, etc.) to customers is permissible. It is also permissible to include travel insurance.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Tuesday, June 03, 2003 11:53 PM

To: Monzer Kahf

Subject: Working as a Tour Operator Concentrating on Yoga

Name of Questioner Sha Gender Male Age 21-30

Education Post Graduate Date Submitted 5/28/2003

country of Origin U K User Ref. No. YCW4H9 Country of Res. India

Question

Assalamu Alaykum I want to know whether it is permissible to start a tour operator business which mainly concentrating on yoga and similar stuffs (package holidays). I am planning to do it without including the travel insurance on the package.

From: Monzer Kahf

Sent: Monday, June 02, 2003 7:12 AM

To: Islam on Line

Subject: RE: Doing Business in Real Estate

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. Khalil

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in real estate is permissible; you said you do not get direct involvement in mortgage. Even advising your customer on whose mortgage specialist is better and whose financing provider may give them better rates is permissible is also permissible because you are, with such advices, reducing the evil of interest not increasing it.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,
Dr. Monzer Kahf

Question:

From: Islam on Line
Sent: Monday, June 02, 2003 12:56 AM
To: monzer@kahf.com
Subject: Doing Business in Real Estate
Name of Questioner Khalil Gender Male Age 31-45
Education Post Graduate Date Submitted 5/28/2003
country of Origin Pakistan User Ref. No. AZB993 Country of Res. Canada

Question

Assalamu Alaikum we are living in Canada.....here actually I am interested to do business in real estate but sometimes I am getting confusion due to its validity in Islam.....because if this business there indirect involvement of mortgage.....in Canada most of the people are buying the houses with the help of mortgages.....though directly I will not be involve in the mortgage but I will have to refer the customers to the mortgage specialist. I think you can understand my point. I have master degree in business here in Canada, I may have advantage to get the job in financial institutions but I am very much reluctant to go ahead due to the interest.....your reply will be helpful inSha'Allah in my problem...because nowadays I am almost jobless Jazak Allah Notes

Working in Conventional Banks and Insurance Companies

From: Monzer Kahf
Sent: Monday, December 29, 2003 7:19 AM
To: Islam on line
Subject: Working as Actuary, Statistician and C.A

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 pray to God the Almighty to remove your confusion and set you on a track that is right and growth oriented to you and your family. You know that Islam like any other religion always look at equipping people with moral standards and values

that help make life better and more fulfilling to the person and to the society as well. Moral standards are always demanding in a sense that they impose on the person a set of "do and do not," in order to produce the way of life that is nourished by the religion. God, The Exalted in Praise and Might, only ordained the "good" and forbade the "bad." [the Qur'an 7:157]. This religion is consistent in its pursuit of the moral values this implies that what is prohibited to do is also prohibited to offer or sell. Yet, we must look at the prohibitions in a strict way so that we do not expand on the prohibition beyond what is stated in the texts and rules of Shari'ah. I don't think that prohibitions are large and as covering as you thought in your question.

Hence, while the prohibition of drinking alcohol requires a prohibition of producing and selling it and the prohibition of interest requires also a prohibition of writing interest-based contracts or being a witness to them, working in companies that produce or do things that are mixed (some permissible and some not permissible) is not forbidden as long as one can avoid doing any forbidden thing.

For instance, actuarial, certified accountant and statistician professions are not forbidden at all because there are no forbidden components in these professions. Also working for an insurance company or for a bank in areas that are not forbidden is permissible because banks and insurance companies undertake activities that are prohibited (interest based) and activities that are not (insurance itself is permissible if the contract is not interest-based and the insured is permissible, i.e., it is not permissible to insure a shipment of liquor).

There are people who believe that insurance is itself prohibited, I think that is incorrect. But according to these people working in an insurance company becomes also forbidden.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Sunday, December 28, 2003 2:38 AM

To: monzer@kahf.net

Subject: Working as Actuary, Statistician and C.A

Name of Questioner Muslim Gender Male

Age 15-20

Education

Date Submitted 12/14/2003

country of Origin

User Ref. No. 8CNL6U

Country of Res.

Assalamu alaykum dear scholars. I am confused about my life. I inSha'Allah will attend university next year. I want to major in math but I look at the careers in

math and they are all Haram except for teaching. What is wrong with being an Actuary? Or a Statistician? Or a C.A.? Why can't we work for insurance companies? may Allah reward you.

From: Monzer Kahf
Sent: Sunday, November 30, 2003 7:48 AM
To: Islam on line
Subject: Working in a Bank in the UK and house mortgage

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. MARWA

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

In a country like the UK there are many jobs that do not involve any practice that is forbidden in Shari'ah. This includes working in restaurants that serve alcohol provided that one her/himself does not work in serving it. Please modify your too much restricting statement about available jobs in the UK!

However, to work in an interest-based bank, in the UK and in Muslim countries is permissible provided you do not take part in interest-based contracts, as a writer (fill in application for a loan), a signatory or a witness. The most beloved Prophet Muhammad, pbuh, is reported, in Sahih Muslim, to have said: "the Wrath of God is on the taker of Riba, its giver, its writer and its two witnesses. You can work as a teller, a clerk, a computer or IT specialist, etc.

for the mortgage, conventional mortgages in UK and other countries are certainly interest-based. Interest is Riba, no doubt about it and It is prohibited in the Qur'an with the strongest terms, and a Riba sinner is notified of a war from God and His Messenger! However, if there are no Islamic financing available and a Muslim family in the West needs to buy a house, because of the serious inconvenience, as you mentioned for the family and the kids and because of the important financial and stability differences it makes; such a Muslim family may take conventional mortgage as a last resort, because our religion is sent down to make things easy for mankind, it is founded on removing hardships and unreasonable restrictions (the Qur'an 7: 157 and many other verses). This is the essence of the collective Fatwa issued in this regards by several Islamic Fiqh conferences in Europe and America.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line
Sent: Sunday, November 30, 2003 4:26 AM
To: monzer@kahf.net
Subject: Working in a Bank in the UK: Permissible?
Name of Questioner MARWA Gender Female Age 21-30
Education Graduate Date Submitted 11/29/2003
country of Origin Egypt User Ref. No. B8U4QZ country of Res. U K

we are a Muslim family living, working and studying in England. we would like to ask please whether it is Halal to work for a bank in this country. please let me tell you as well that most of the jobs in a country like the UK should contain something Haram like working for a restaurant for example as most of them serve pork and wines sometimes. so please advise us what to do knowing that we can't live in this country without working. we have to spend on our courses as well as kids I would like to ask as well about mortgages and bank loans knowing that rent in this country is mostly based on a short term contract (six month) which makes it hard for a family to keep moving for one place to another. thank you very much for your help Jazakum ALLAH Khairan katheeran

From: Monzer Kahf
Sent: Monday, November 03, 2003 5:59 AM
To: Islam on line
Subject: Working in a Bank

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.

You are not getting clear answers because the matter itself is hazy and controversial. I go along with the opinion of four Scholars who are to my knowledge the most knowledgeable of our time (the late Shaikh Mustafa al Zarka who died in 1999, Shaikh Yusuf al Qaradawi, Shaikh Muhammad al Siddiq al Darir and Shaikh Muhammad al Mukhtar al Sallami). Their opinion, in brief, is that it is permissible to work in banks and other interest-based financial institutions, regardless of countries, provided the job does not require you to write or sign interest-based contracts. This is based on the idea that there is no need to expand the prohibition beyond what the Hadith mentioned. the prohibition in the Hadith came with the prohibition of taking and giving Riva and writing its papers or being a witness to them; this view is also supported by a well known principle

in our Shari'ah that whenever there is a hardship that affect a large number of people, it must be removed by relaxing any prohibition. Opponents of this view argue that any work in an interest-based institution support the practice of interest, but this is normally answered that our Shari'ah did not come with boycotting persons who do such prohibitions for instance there is no evidence in our Shari'ah that selling paper and ink to, or driving a Riba dealer to work is prohibited.

Accordingly, while this work as a soft work specialist is not prohibited and its income is Halal InShaAllah, it is certainly not the best kind of job in the world!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Monday, November 03, 2003 3:16 AM

To: monzer@kahf.net

Subject: Working in a Bank

Name of Questioner Mohammed Gender Male Age 31-45

Education Post Graduate Date Submitted 10/28/2003

country of Origin India User Ref. No. K6LUR1 Country of Res. India

Question

Assalamu Alaikum, I am working as a software Professional (Programmer) in Saudi Arabia. I want to transfer my job to other company and searching a job. Most of the consultants recommending me for Bank Job in Saudi Arabia. I am getting offers from India and Dubai also from various Banks. My Questions are: (01) Can I work in a Bank (Saudi American Bank) at Saudi Arabia (Muslim Country) as a Software Engineer? (02) Can I work in a Bank at India (Non Muslim Country) and Dubai? I enquired with many Imams; all are not giving any correct answers. I need a PIN-POINT answer whether I can work in Bank or Not?

From: Monzer Kahf

Sent: Thursday, September 25, 2003 7:45 AM

To: Islam on Line

Subject: Working As a Programmer for a Bank

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. Althaf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Your example is good. Is selling pens to the writers of Riba forbidden? certainly no, and this is the difference. There is no doubt that the Taqwa is to avoid even that kind of work, but the Fatwa is that it is permissible because in our Shari'ah we are not called on to boycott those who deal in Riba, or abstain from selling them ink, papers and pens!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Thursday, September 25, 2003 1:51 AM

To: monzer@kahf.net

Subject: Working As a Programmer for a Bank

Name of Questioner Althaf Gender Age

Education Date Submitted 9/14/2003

country of Origin User Ref. No. ZQ5C2K Country of Res.

Question

Assalamu alaykum I here by express my sincere thanks for your quick response for my last question related with working with banks (Ref No: SCK7HC). I need some clarification on the same. In your answer you were telling that , since I am not involved in any of four cases mentioned by prophet (giver of Riba, its taker, its writer and its two witnesses) , working as a programmer for a bank is not Haram. My doubt in this is: Actually we are doing the same task as its writer by doing programs including the calculation of the interest. So, I understand that, writing program to calculate the interest and writing the interest are same, one is using pen another using computer. I request you to answer me by considering this issue also, as I am now involved in doing programs which clearly includes interest calculations

From: Monzer Kahf

Sent: Wednesday, September 24, 2003 7:05 AM

To: Islam on line

Subject: Wages from Bank Interest

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. Salah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
If you live in Ireland, that is then your place of residence!

If the work you do is permissible in Shari'ah, your wages are permissible
InShaAllah regardless of what your boss does and earns.

Also remember that if his business is permissible, dealing with banks does not
make all his income and resources from interest, in fact he most likely is paying
interest instead of earning it!

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

Question:

From: Islam on line
Sent: Tuesday, September 23, 2003 1:35 AM
To: monzer@kahf.net
Subject: Wages from Bank Interest
Name of Questioner salah Gender Male Age 31-45
Education Post Graduate Date Submitted 9/15/2003
country of Origin Algeria User Ref. No. CANPBB Country of Res. Algeria
Question
SALLAMOU ALAYKOUM I LIVE IN IRELAND AND I WORK BY AN
ALGERIAN MOSLEM, THE ALGERIAN MOSLEM HAS A BUISNESS BUT
ALL HIS BUSINESS WITH THE INERTS BANK (RIBA), AND HE KNOWS
THAT (RIBA) IS HARRAM. MY QUESTION WHAT ABOUT MY WAGES
(MONEY)????? THANK YOU SALAMOUALAYKOUM

Monzer Kahf
Sent: Thursday, August 28, 2003 12:32 PM
To: Faizan
Subject: Career Decision- Request 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. Faizan
Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
If we apply the same principle, the answer is yes, it is permissible as long as this
business analyst does not sign an interest-based bank on behalf of the bank.

Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Monzer Kahf

Question:

From: Faizan
Sent: Thursday, August 28, 2003 9:08 AM
To: monzer@kahf.com
Subject: RE: Career Decision- Request Your help

Dear Sheikh Monzer, Assalam alaykum

I sincerely thank you with all my heart. Your reply has certainly cleared many doubts from my mind. However, I have another question related to my past job:

* In the Software business there is a role known as 'Business Analyst'. The job of the business analyst is to have complete functional knowledge of how the IT system will work. For instance for Banking Software, the Business Analyst is an expert in Banking. He collects business requirements from the bank and then helps 'design' the system. In other words, the software is developed based on his design.

* In the above scenario, would it be permissible for a Muslim to be a Business Analyst for the Banking sector. In this case, he would be designing software for banks which may include Riba based transaction systems.

* Please advise as I would like to get complete knowledge of this subject. I thank you again for being so patient and taking time out from your busy schedule to help me. May Allah reward you. Aameen.

Jazakallah

Faizan

From: "Monzer Kahf"
To: Faizan
Subject: RE: Career Decision- Request Your help
Date: Thu, 28 Aug 2003 07:35:36 -0700

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. Faizan

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The Islamic principles with regard to jobs are essentially as follows:

1. Work to earn income is honored and glorified. We have several evidences in the Sunnah of our most beloved Prophet on this point.

2. Any works are permissible unless specifically forbidden (such as >palm/future reading) or it contributes to promoting and/or spreading Fahsha' (morally condemned/shameful actions such prostitution).
3. Some people like to expand the arena of prohibition on the basis of obscuring the line between the area of specific prohibition and the area of Taqwa. For instance there is nothing to prohibit working as a tailor but some may say that working as a tailor specialized in extravagant cloth is prohibited because extravagance is forbidden and you are helping its practitioners. This kind of mixing is not founded in our Shari'ah The Taqwa issue may relate to the next point though.
4. Also some people mix between a job and the accounting source of the compensation you receive for a legitimate job. There is no foundation for such mixing. For instance they argue that a job is prohibited if your payment comes from a Riba or prostitute's income. There is nothing in the Shari'ah that requires the Muslim community to stop selling food to a prostitute and make her starve to death. This is not the punishment of prostitution in our Shari'ah. The legal action against such immoral practices is known in the penal system and none requires an economic boycott. It is true, however, that if you are paid in kind for a commodity or a work, and the specific item you are paid is known to you as being taken by the payer by fraud, bribery, theft, etc. you have to refuse such payment and abstain from selling your man hours or merchandize unless you are paid a price that no other have claim on (e. g., a stolen item remains a property of its true owner and can be claimed from you without compensating you, and you will have to go back to claim a compensation from the person who gave it to you).
5. Permissible jobs may still be ranked from a moral/religious point of view, i. e.; some jobs may be higher than others depending on their closeness to the prohibited area.
6. In applying this to working in a bank: The prophet, pbuh, prohibited writing a Riba contract and being a witness to it. This means that working as a loan officer in a conventional bank is prohibited but IT is not. The accounting source of your pay is irrelevant, besides not all the net income of conventional banks come from Riba, and may be not even most of it because banks provide several other permissible services for which they take handsome commissions. We also must realize that working in a bank does not rank high on the Islamic moral scale because of its obvious relation to the practice of Riba. the Same as the classical Fuqaha argued that working as a jeweler doesn't rank high because it is very likely that jewelers are tempted to indulge in Riba activities while they sell and buy gold. Certainly working as a Shari'ah Professor (with good intension) is much better than working as computer software specialist in a chicken farm because the former spread the good deed in addition to benefiting others like what the latter do. But we must realize that God created people to do all kinds of job and if all women and men become Shari'ah teachers, life will stop. Instead the Prophet, pbuh, told us "Do your deeds (including jobs) as each one will be helped (by God) to do what one is created to do."

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf

Question:

From: Faizan
Sent: Tuesday, August 26, 2003 8:54 AM
To: Monzer@Kahf.com; Monzer@Kahf.net
Subject: Career Decision- Request Your help

Dear Sheikh Monzer, Assalam Alaikum

I would like to introduce myself as a MBA Finance from London. I am writing to you regarding a career decision I have to take. I have been given an offer by a leading international software services company to become their regional manager for the Malaysia and Thailand region.

The company is involved in developing software solutions for all industries including BFSI (Banking-Financial Services-Insurance). The BFSI segment constitutes a major portion of their revenue but is not the only segment. Part of my responsibilities would be to market the company in the region with banks, stock exchanges and Insurance Co's. I would also have to market the company's software services with Telecom Co's, Utilities and Infrastructure projects.

Although, I would personally not be involved with the development of say banking software, I would be a key player in making the sale happen. I would also be in charge of managing the relationship with BFSI organizations.

Sheikh, I am in a dilemma whether to take this lucrative offer or not as I do not have complete knowledge from the Shari'ah perspective.

Would this job be Haram because I would be selling BFSI software/services?

Is it permissible to work with Software/ IT companies that mainly have banks as their clients?

Please advise me as the decision needs to be taken urgently. May Allah reward you for the service of the Ummah.

Wassalam
Faizan

From: Monzer Kahf
Sent: Wednesday, July 30, 2003 6:39 AM
To: Islam on Line
Subject: RE: Is working in Medical Insurance Company Legal?

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.

Insurance is a new transaction relative to the Qur'an and the Sunnah and you will not find any reference to it in either. Yet The Islamic Shari'ah is derived from the Qur'an and the Sunnah, it is based on both direct references to a few issues and the general principles established in these Verses and Sayings.

Insurance is discussed in the light of three issues: is it a Riba (interest) based transaction? Does it include any injustice or any contractual ambiguity (Gharar); both are prohibited in the Qur'an and the Sunnah? Does it contain any element of gambling (Qimar) that is also prohibited? some Shari'ah scholars argue that it does contain elements of each and conclude that it is prohibited. Some others argue that it does not and reach to a conclusion that is not prohibited.

Insurance is based of the theory of probability and its application to a large number of incidences. It redistributes risk and transforms an individually ambiguous future occurrence into an approximately calculated prediction. If you look at it individually, the liability of the insurance company is not known in both its amount and its due date, but if you look at it with the actuarial schedules in mind both becomes very closely approximated.

I go along with the permissibility of this new contract on the following ground: 1- it is a new and very useful contract; 2- it does not contradict any of the principles of the Qur'an and the Sunnah; 3- normally it does not include interest (only some forms of life insurance contracts contain interest and consequently these forms are prohibited); 4- keeping in mind the theory of probability the amount of ambiguity left is very small and usually tolerated in contracts acceptable in Shari'ah as only substantial ambiguity that normally lead to dispute and litigation is the one that annul the viability of contracts in Shari'ah; 5- it certainly does not have gambling although some people confuse gambling with risk but they are different; 6- the contract is based on the concept of cooperation, which is laid down in the Qur'an, and cooperation needs not be unprofitable or unrewarding to the party that takes the venture of initiating it; 7- any difference between insurance offered by companies and insurance offered by mutual companies (that is acceptable by a large group of scholars as it is said to be based on cooperation rather than profit seeking, is in fact artificial and the contractual relations between the insured and the insurer is virtually exactly the same.

Once we establish that insurance is permissible it is then permissible to work as insurance agent or in insurance companies in any kind of job except such a job that requires you to make any prohibited contracts such as a borrowing officer.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line
Sent: Monday, July 28, 2003 12:19 AM
To: Monzer Kahf
Subject: Is working in Medical Insurance Company Legal?
Name of Questioner Yusuf Gender Male Age 15-20
Education Graduate Date Submitted 7/26/2003
country of Origin U K User Ref. No. J2KCSV Country of Res. U K

Question

Salaam I have been asked a question which I do not know the answer please can you help me out. Is working in Medical insurance company legal. Please can you give me references in light of Qur'an and Hadith? Jazakallah-Khair Brother Yusuf

From: Monzer Kahf
Sent: Tuesday, July 22, 2003 7:53 AM
To: Islam on Line
Subject: RE: Working in a Bank

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. you

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in conventional banks is not forbidden (Haram) unless the worker is in the area of making loan contracts with customers. If you are in IT you do not make these contracts and your work is permissible. To claim otherwise requires evidence from Shari'ah because the Prophet, pbuh, declared that the Wrath of God is on the Riba taker, giver, writer and witnesses. You do not have to extend this La'nah to word processors, tellers, it persons and guards of a bank. Besides, not all conventional banks' activities are in the area of interest, they also provide several other permissible services.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line
Sent: Tuesday, July 22, 2003 12:30 AM
To: Monzer Kahf

Subject: Working in a Bank
Name of Questioner you Gender Male Age 31-45
Education High school Date Submitted 7/15/2003
country of Origin South Africa User Ref. No. W8MMWI Cntry of Res. SA
Question

Salaams Dear Brothers I work in the IT industry in a Non-Muslim country. Infuriately due to the crash in IT I have lost my previous job about 6 months ago. I have been offered a job with a Large Bank. This job will directly relate to interest. I am starting to run out of money. I hope and pray that Allah's provides me a different job, but jobs are not easy to find. What do I do? Do I wait for a different job or take this job? Personally I know taking this job is wrong but what do I do. Please help Thanks you for your advice Salaams

From: Monzer Kahf
Sent: Monday, June 02, 2003 7:08 AM
To: Mohammed Khan
Subject: RE: Question Regarding Employment in Bank

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. Ayub

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You are right brother, sometimes an advice intermingles with a Fatwa. Working in a company whose main business is to give interest-based loans is not prohibited as long as you do not do what is itself prohibited as an action or job but it is not the best kind of work in the world. It is not prohibited to help a person who makes a Riba contract even if you hand her/him a pen to write the Riba contract. The prohibition falls on the taker, giver, writer and witnesses. It does not include others. But certainly I wouldn't accept a job in a bank for myself because the jobs differ in their level of dignity depending on the kind of service you provide. Teaching Islam to persons who need to know it is certainly much better than handing paper and pen to a Riba writer. The Prophet, pbuh, praised that woman who used to clean the mosque, was upset that he was not notified when she died and he went to her grave and made funeral prayer on her.

In clear cut: working in a bank is permissible provided you do not write a Riba-based contract, sign it or be a legal witness to it. It is not a glorious job though.

Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam

Sincerely,
Dr. Monzer Kahf

Question:

From: Ayub
Sent: Sunday, June 01, 2003 2:31 PM
To: Monzer@Kahf.com
Subject: Question Regarding Employment in Bank

Respected Dr.Kahf,
Assalamu Alaikum Wa Rahmatullahi Wa Barakatuh
I attended your speech yesterday and Alhamdulillah greatly befitted from it. But I have one question regarding employment in banks. If I heard you correctly you said that working in banks as cashier, teller, etc. is permissible as long as you are not signing the loans.
However in the fatwa section of your website you write, "4 - however, if you do not find other jobs except in a Riba bank and you need to work for survival, you can work in such a bank and be sure to avoid working in the department of lending because it is covered by the wrath (LA'NAH) mentioned in the Sayings of the prophet (pbuh)."
There appears to be a slight contradiction between the two statements. I would be thankful if you can kindly explain this issue. Who else among the scholars support the view that working in banks is permissible.
Wassalam, Ayub

From: Monzer Kahf
Sent: Wednesday, May 28, 2003 6:05 AM
To: Islam on Line
Subject: RE: Questions on Working in Banks

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. Zahid
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
The three most important functions of any central bank are: to be the bank of banks that includes supervision and control, to administer the monetary policy in the country and to be the bank of the government. If you analyze these functions you will find that most of the actual activities of a central bank are not interest based! This may be a surprise to many but I am sure it should not surprise you if you give a careful look at these activities. Besides, controlling the domestic banks is not interest related all the way because of the presence of Islamic banks that

make certain percentage of the banking system and because of the non-interest activities of the conventional banks. Add to it the point that reviewing and supervising interest activities is not an integral part of interest based contracting and is not itself prohibited, especially when it is done by central banks because it is normally done from the point of view of protecting the national interest not from the point of view of assuring that the contract is interest based.

If you work in the Islamic banking department, you will do better no doubt about it because you will not be doing a thing that is permissible only but you will be doing a thing that is beneficial and useful for promoting Islamic banking in the country.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Wednesday, May 28, 2003 3:50 AM

To: Monzer Kahf

Subject: Questions on Working in Banks

Name of Questioner Zahid Gender Male Age 31-45

Education Post Graduate Date Submitted 5/22/2003

country of Origin Pakistan User Ref. No. IUC4BN Country of Res. Pakistan

Question

a)I am working in central bank of the country since four years (State Bank of Pakistan). My work includes inspection of various commercial banks. Although I am never a party to any kind of transaction involving interest, however, I have to check many transactions which involve interest. What is the status of my job according to Shari'ah? b) Keeping in view the involvement of interest in my job (though indirect), I completed a diploma in Islamic Banking recently. I just thought that instead of leaving the space open for interest based banking; we must try to change it by becoming part of the system as system can't be changed from outside. I think I can also try to get myself transferred to recently established "Islamic Banking Department" of my bank which is responsible for policy making and preparation/sanction of new products for Islamic banks. In that department there would be absolutely no involvement of interest based transactions and where I can also contribute usefully with my experience and knowledge. What is your opinion if I make such a move keeping in view the overall nature of my bank which would still be working on interest based system?

From: Monzer Kahf

Sent: Monday, May 12, 2003 7:38 AM

To: Islam on Line

Subject: RE: Selling Credit Cards, Insurance, etc. on Phone

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.

Credit cards of conventional banks and financial institutions (I'm only excluding credit cards issued by Islamic banks) are prohibited to issue because they include a Riba condition in case of failure to pay within the grace period. Selling the prohibited cards must be equally prohibited because sale is actually part of issuance. Insurance is not the same as insurance is not agreeably prohibited. One kind of life insurance is unanimously prohibited. It is the interest based kind. other insurances (hazard, cars, health, etc.) are controversial. Some believe in their prohibition on the basis of Gharar and some argue that whatever Gharar that is in them is tolerable because it is not more than what is usually tolerated in similar contracts that are known in Shari'ah. I go along with the second view. Consequently, except for the interest based kind of life insurance selling insurance is permissible. Selling products than contain porno, drinking alcohol or eatable pork ingredients is prohibited. If your job does not require you to personally sell any prohibited substance, what you do in it should then be permissible and you do not need to change it. But living in Muslim countries, I am sure you can InShaAllah find other jobs if your present work requires you t sell prohibited substances

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Sunday, May 11, 2003 12:05 AM

To: Monzer Kahf

Subject: Selling Credit Cards, Insurance, etc. on Phone

Name of Questioner

Gender

Age

Education

Date Submitted 5/6/2003

country of Origin

User Ref. No. UJR4B9

Country of Res.

Question

Assalam-o-Alaikum! Dear Brother, I am a Muslim living in a Muslim country. I work in a "call centre". Only if you don't know, it's a centre for telemarketing. It's based in a Muslim country and I am an employee there. As we sell products on phone, the product range might include any item available in the (Non-

Muslim)market of USA, as we deal with them. So, we will have to sell things like credit cards, insurance etc. Or our service for insurance companies, brokerage houses etc. It might include other Haram items that might get into list later on. Is it Halal to sell these items or not, and should I resign if it's not? Could it be the case that I stay there and subtract the portion of my salary that I earn through sale of Haram items but keep it from Halal? I have no other job in queue so I shall have to wait in case I leave this. N.B I have some basic knowledge of Fiqh so please don't hesitate to mention the rules. Jazak-Allah! Wassalam!

From: Monzer Kahf
Sent: Thursday, May 01, 2003 10:01 PM
To: Islam on Line
Subject: RE: Working in an Insurance 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 Br. Yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

There is no doubt that jobs differ from the point of view of their implicit and explicit reward and permissibility. Some jobs are not permitted at all as you very well know. on the other hand some jobs have tremendous implied reward when they are taken seriously. Example of the latter is working in servicing the Muslim community, educating its children and promoting the cause of Islam. This is of course notwithstanding that all decent jobs are greatly rewarded as long as they are performed with sincerely and honesty. The Prophet, pbuh, is reported to have praised hands that tired of work to enable the person of fulfilling her/his personal and family needs.

Insurance is controversial. I go along with the "wise" minority that includes the late Shaikh Mustafa al Zarka (died July 1999) who was the recognized most knowledgeable Shari'ah Scholar for decades and the late Muddy and many other younger Shari'ah and Islamic economics scholars. The minority's view is that insurance is permissible provided that the contract is not interest-based (some life insurance contracts are interest-based) and the subject of insurance is permissible (e.g., you cannot insure a shipment of liquor). The majority's view is that only cooperative or mutual insurance is permissible while insurance offered by profit seeking companies is not permissible because it is an exchange contract that includes a great deal of Gharar, which is ambiguity (the answer to this objection comes in fact from actuarial studies that indicate that because of the use of the laws of probability the amount of ambiguity becomes small to an extent that makes it tolerable in Shari'ah).

Consequently, working in insurance companies is permissible as long as you are not part of signing an interest-based insurance contract. Additionally, studying and then working as actuary does not have to put you in insurance anyway because all pension funds use actuarial services. I don't want myself to be misunderstood, I consider working in insurance (hazards, accidents, personal, property, maritime, real estate, health, workman compensation and many types of life) fully permissible without any hesitation and I further believe it is a must for public properties of Muslim community such as mosques, Islamic centers, schools, etc and extremely advisable for individual Muslims. But I don't consider it the most rewarding, in religious terms, job in the world!

Working in conventional banks is also permissible as long as you do not sign an interest contract on behalf of the bank or be its writer or witness because the prophet, pbuh, put the Wrath of God on the taker of Riba, its giver, writer and two witnesses.

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

Question:

From: Islam on Line
Sent: Wednesday, April 30, 2003 7:58 AM
To: Monzer Kahf
Subject: Working in an Insurance Company
Name of Questioner Yusuf Gender Male Age 21-30
Education Graduate Date Submitted 4/22/2003
country of Origin U K User Ref. No. CSLCRL Country of Res. U K
Question

As salaam o alaykum I am presently in the final year of my Mathematics degree, I finish in about a months time. Now, armed with a math degree inSha'Allah one of the most common areas for me to go to, is banking and finance. Now, at the same time I am not a scholar, and as such would find it difficult to differentiate between what is Islamically acceptable or otherwise. Is it acceptable to become an Actuary or perhaps to work in an insurance company? Alhamdulillah, I do not necessarily have to go into finance. Any advice rendered would be eternally appreciated.

From: Monzer Kahf
Sent: Wednesday, April 30, 2003 6:38 AM
To: Islam on Line
Subject: RE: Being a Recruitment Officer in a Commercial Bank

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. Abdu Rahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to work in a conventional bank (interest-based) as long as your job description does not require you to sign or make interest-based contracts on behalf of the bank. Hence, working as a recruitment officer is not forbidden InShaAllah. The reason is that the prohibition came only on taking, giving, writing and being a witness to a Riba contract, it does not cover other activities and businesses related to the persons of the giver and taker. Besides, a commercial conventional (I am excluding banks that work according to Islamic Shari'ah) bank has many non interest-based activities and transactions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Monday, April 28, 2003 11:29 PM

To: Monzer Kahf

Subject: Being a Recruitment Officer in a Commercial Bank

Name of Questioner Abdu Rahman Gender Male

Age 21-30

Education Graduate

Date Submitted 4/24/2003

country of Origin U A E

User Ref. No. J52CCW

Country of Res. India

Question

Assalamu Alaikum, Is it allowed to work in commercial bank? I have an offer from a bank as "Recruitment Officer". This department is related to sourcing the employees for banks. Please let me know it is prohibited or allowed in Islam.

From: Monzer Kahf

Sent: Monday, April 28, 2003 6:48 AM

To: Islam on Line

Subject: RE: Being an Auditor in a Firm that Deals with Banks

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. Taslim

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The Prophet, pbuh, mentioned that the Wrath of God is on the taker, giver, writer and the two witnesses of a Riba contract. if you are not one of those you are not doing any prohibited activity. Consequently, Auditing banks, insurance companies and companies whose main line of business is permissible but they do certain interest-based transactions do not fall in the Haram area. They are all permissible InShaAllah. Please do not expand the area of prohibition too much other wise life in today's world become extremely difficult. There is no doubt though that auditing Riba-based transactions is not the best or most pure job one can do, certainly if you restrict your auditing to mosques, Islamic centers and Islamic charitable organization is no double better, but by your job as you described you are not God Willing, within the prohibited area.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Sunday, April 27, 2003 11:35 PM

To: Monzer Kahf

Subject: Being an Auditor in a Firm that Deals with Banks

Name of Questioner Taslim Gender Male Age 21-30

Education Graduate Date Submitted 4/21/2003

country of Origin Mauritius User Ref. No. JKXD3U Country of Res. Mauritius

Question

Assalamu Alaykum Wa Rahmatullahi Wa Barakatuh Respected Muftis and Shaikh Sahab, I'm actually working as an auditor in an audit firm. In that respect I would like to ask a few questions concerning my income: 1. Can I work in the audit firm if the latter has many clients which are banks and insurance companies, and the income receivable from these companies is not more than 50% of the total income of the audit firm ? If , however , the fees from banks and other insurance companies are more than 50 % of the net income of the company, would it be allowed to work in such a company? 2. Would it be Haram for me to do the audit of these clients (i.e. banks and insurance companies), bearing in mind that I'm an employee of the audit firm not of those companies ? 3. The other companies (which are not banks or insurance companies) also have interest bearing loans and other securities and also interest from bank balances. Would the audit of these companies also be Haram, since I have, as auditor, to gather evidences on these balances? I present my excuses if I have taken much of your time with such a long mail, but it is very important for me to know about the ruling on these issues because of the curse that Rasulullah (Salallahu alayhi was salam) threatened for those who indulged in interests and usury. I thank you in anticipation for your answer. Jazakallalu Khair. Was Salam.

From: Monzer Kahf
Sent: Thursday, April 10, 2003 6:46 AM
To: Islam on Line
Subject: RE: Working in a Bank as a Cashier

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. samiya

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Your work is not Haram InShaAllah. The prophet, pbuh, puts the wrath (La'nah) of God on the taker, the giver, the writer and the two witnesses of a Riba (interest) contract. Obviously those are the four functionalities of any contract. being in a place where two other persons are making a Riba-based contract and watching them signing it without accepting to become a witness on the contract is not forbidden. By the same token, working in a bank in areas that do not make you a signatory, on behalf of the bank or a writer or witness is not also forbidden. Consequently, your work as you describe it is permissible InShaAllah even if you tell those who want a Riba transaction to contact other persons in the bank.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Wednesday, April 09, 2003 9:14 AM

To: Monzer Kahf

Subject: Working in a Bank as a Cashier

Name of Questioner samiya Gender Female

Age 15-20

Education High school Date Submitted 4/6/2003

country of Origin U K User Ref. No. LGAL9Y Country of Res. Pakistan

Question

I work in a bank as a cashier and my role is giving out and taking money. I also am in charge of taking in credit card bills and referring customers if they would like to do more business. Am I committing Haram? Am I witnessing interest/illegal acts as the prophet (saw) prohibited? I need an answer quick as this is affecting me so much. Thank you, Allah (swt) bless you.

From: Monzer Kahf
Sent: Thursday, April 10, 2003 6:38 AM
To: Islam on Line
Subject: RE: Joining a Training Program of Banking

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. Aslam

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, there is nothing forbidden in learning the ways and rules of interest although applying interest in a contract is forbidden. Besides in this 2 year program you will learn more about finance and business too. What is forbidden in Shari'ah is to be a party to an interest-based contract, its writer or even a witness to it. These four functionalities are mentioned in the Hadith of the Prophet, pbuh.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Wednesday, April 09, 2003 9:11 AM

To: Monzer Kahf

Subject: Joining a Training Program of Banking

Name of Questioner Aslam Gender Male Age 21-30

Education Graduate Date Submitted 4/6/2003

country of Origin Pakistan User Ref. No. B8EULK Country of Res. Pakistan

Question

Assalam o 3liakum, dear brother in Islam I have been facing the problem of unemployment and I have been trying for job since Ramadan departed , however I couldn't get one yet and I would like to inform you that I don't have any job experience that's why my father give me suggestion to join 2 years training program of Banking(he has relation with someone related to this job) since I know that working in bank is Haram cause of Riba am I allowed to join this two years program cause I don't have other option and this 2 years job experience will give me raise for other job and I could InShaAllah find job other than banking afterwards?

From: Monzer Kahf
Sent: Wednesday, April 09, 2003 10:49 AM

To: Islam on Line
Subject: RE: Working in Companies Originally Based in USA and UK

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.

I believe your work in Pakistan, one of the dearest Muslim countries, in a company that is under the Fatwa of boycott because of aggression of its country, must not be included by this Fatwa for two reasons: 1) Your work is technical and to the benefit of the Ummah, and 2) you are not working in a cultural symbol of aggression like KFC, McDonald or Pizza Hut.

Go ahead and accept the Job, May Allah make your next job in a great Pakistani pharmaceutical company.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Tuesday, April 08, 2003 9:07 AM

To: Monzer Kahf

Subject: Working in Companies Originally Based in USA and UK

Name of Questioner Omar Gender Male Age 21-30

Education Graduate Date Submitted 4/1/2003

country of Origin Pakistan User Ref. No. 68E6CV Country of Res. Pakistan

Question

Dear Scholars, May Allah (swt) bless you. I want to ask that I have just received an appointment letter from a Multinational Pharmaceutical firm to work as a Product Manager, based in Pakistan. This multinational firm is having origin in USA and UK. As these countries are launching war against Iraq and they are anti-Islam, so I am bit hesitant to join this job and I have asked you to please tell me in the light of Shari'ah, that what I should do. Please your answer to this question would also help others who are doing jobs in companies originally based in USA and UK, but having offices in Muslim countries. May Allah (swt) bless you and guides you to the truth, Amen.

Best Regards

From: Monzer Kahf

Sent: Wednesday, April 09, 2003 10:43 AM
To: Islam on Line
Subject: RE: Working in the Investment of Commodities in USA

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. atif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Currency and gold and silver futures are not permissible in Shari'ah. The Prophet, pbuh, repeatedly mentioned that any deals in currencies, gold and silver must be Yadan bi Yad (immediate delivery of both exchanged items at the time of the contract).

The OIC Fiqh Academy in its 1992 annual meeting studies commodity futures and resolved that they are prohibited because Shari'ah requires that either the price or the sold item must be delivered at the time of the contract (which is defined to include what is known as spot in the market because of the material feasibility of delivery).

If you can limit your work to spot commodity and currencies, the work and its income would certainly be permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Tuesday, April 08, 2003 9:09 AM

To: Monzer Kahf

Subject: Working in the Investment of Commodities in USA

Name of Questioner atif Gender Male Age 21-30

Education Graduate Date Submitted 4/2/2003

country of Origin Pakistan User Ref. No. BD7RZV Country of Res.

Question

as Salam alaykum , sir I want to ask u that I am working in company where I invest money of people in international market in USA in commodities, like wheat rice, rude oil, gold sir kindly tell me that this work is Haram or Halal in Islam point of view ?

Practicing a Work Without Legal Qualifications

From: Monzer Kahf
Sent: Thursday, June 12, 2003 8:17 AM
To: Islam on Line
Subject: RE: practicing a work without legal qualifications

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. Dr. shahid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If opening a pediatric private clinic requires a postgraduate degree in pediatrics and the government defines this degree such that your certificate from a correspondence university does not qualify, it is not permitted in Shari'ah to open such a clinic even though private hospitals may give you the same salary like one who has a qualified certificate. I certainly understand that certification is not a license of knowledge and experience but it is a legal requirement and the Shari'ah accepts such legal definitions because they are within the authority of government and they are meant for the safety of patients. At the same time if your experience and knowledge qualify you to see, diagnose and give prescriptions to children there are several ways to express this specialization without claiming that you are qualified according to the legal criteria. These ways include indicating the fact that you have the said degree from the university that granted you the degree. But it is certainly forbidden to claim a qualification that you legally do not have. This falls under cheating that is forbidden in Islam besides it exposes you to great liability, from Shari'ah point of view, for even innocent mistakes that do not normally carry liability for qualified practitioners.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Thursday, June 12, 2003 3:48 AM

To: Monzer Kahf

Subject: my money is Halal or Haram

Name of Questioner shahid Gender Male Age 31-45

Education Post Graduate Date Submitted 6/4/2003

country of Origin Pakistan User Ref. No. 3XI5IC Country of Res. Pakistan

Question

I am a doctor and after completion of my graduation and house job I faced a dilemma which was due to the conditions in Pakistan. A doctor does not find a govt. job easily and second option is to go for private practice and I opted for it. In Pakistan practically even a secondary school student practices as a doctor provided he has worked as a dispenser in a clinic even for a month; though it is not allowed by law but practically no authority checks it. The result is that to compete with them doctors have to do a lot of things against medical ethics. It was not acceptable to me so I closed my clinic and got admission for post graduation and completed my requirement to appear in post graduation i.e, worked for three years in a children hospital and just when I was to appear in the exams I had to face a crisis in which a number of my family members were murdered and our homes were burnt. The result was that I was unable to appear in exams which were to be conducted in an Arab state and I do not have the money to go abroad. So I got the postgraduate degree from an open university on the basis of my thesis which met all the International requirements of a thesis. However it was a degree which is not recognized in Pakistan. Now my qualification is such that if I apply in a big city private hospital I will get the job as a child specialist but I am considered no more than a graduate for a govt. post. As I had decided to live in a small city and there is no private hospital so I set up my own private clinic as a child specialist. Now the problem I am facing is that though I am qualified and my qualification is recognized in the private sector but not by the govt. so are any earnings from that clinic Halal or Haram? As it was a technical question so before starting my clinic I had asked the same question not from a religious scholar who was very difficult to find but from a fellow doctor who is a very religious person and has a good knowledge of religion as well and he thought it is lawful and my earning will be Halal. But now that I found your great site I have put this question to be sure about it. Please give it special consideration as if my earning is not Halal I had to completely change my setup and even had to change my city or my whole life will become a sin.

Working as a Forex Trader, Tobacco and other Prohibited Jobs

From: Monzer Kahf
Sent: Sunday, December 07, 2003 7:25 AM
To: Hazem
Subject: Fatwa for FOREX Trading

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. Hazem

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This trade is not permissible in Shari'ah to begin with and all your other questions become subsidiary and irrelevant! When we deal with currencies (currency for another currency) there is a basic requirement that both currencies **MUST BE HANDED OVER IN FULL AT THE TIME OF THE CONTRACT**. The Prophet, pbuh, said it "Ha'a bi Ha'a" and in another version "Yadan bi Yad." Any time differential or any partial payment is defined in Shari'ah as RIBA. You know this is the kind that is called Riba al Buyu'. According to Shari'ah, currencies cannot be traded on margin (actually a margin is not even a partial payment, it is a collateral put in escrow for the implementation of the transaction) nor on futures. Any income from it is RIBA (A Riba that is prohibited in the Correct Sayings in contrast to the Riba of loans or debts that is prohibited in the Qur'an and called very often in Fiqh Riba al Jahiliyyah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Hazem

Sent: Saturday, December 06, 2003 9:40 AM

To: monzer@kahf.com

Subject: Fatwa for FOREX Trading

Assalamu Alaikum,

I am going to trade in the FOREX through one of the trading brokers like MG Financial Group or Saxo Bank. The trading is done as follows:

- o I send to them an amount let's say 10,000 USD
- o They open an account for me and I start trading using this amount of money.
- o I trade by buying or selling a currency pair by selecting one of the pairs (For Example: EURUSD) and choose buy or sell (For Example: Buy) with an amount equivalent to the amount of unit I selected. (If I buy one unit then I am trading with an amount of 100,000 USD) then the order is placed and the trade is now open.
- o While the trade is open, the broker is blocking an amount of money equivalent to 1% of the money we are trading with (I.e. In case, I buy 1 unit, then I am trading with 100,000 USD then 1000 USD (used margin) of my account balance is blocked for this trade (I.E. I have 9000 USD (Usable Margin) in my account for this trade)
- o While the trade is open, the usable margin (9000 in our example) will be increased or decreased depending on the value of the pair in the market. (If I buy

(open trade) EURUSD with 1.2000 and it becomes in the market 1.2100, then the usable margin will be increased by 1000 USD and so on)

- o While the trade is open, if the trade remains open beyond 3:00 PM New Work time, rollover charges is deducted from my account.
- o I will close the open trade by doing a buy or sell (opposite to the initial action of the trade) sell if I buy/Ask and buy if I sell/bid initially. Depending on the difference between the two actions (Buy and Sell), I got my profit or loss.
- o As far as I know, no interest rates are applied to my account
- o Also, the broker takes no commission per trade

Now, here are our questions:

- 1- What is the Shari'ah position in this kind of trading?
- 2- If we sell/bid a pair first and then we buy, is it Halal if we got a profit? As we sell something we do not own yet and then we buy after the fair value gets lower?
- 3- We have an option to trade with only 0.1 unit which means the amount we trade with is equivalent to actual amount we have in our account (10,000 USD), so if trading with a whole one unit (i.e. 100,000 USD) is Haram because the amount we are trading is 10 times our actual account balance, is 0.1 unit trading is Halal?
- 4- Do you know (recommend) if there are any FOREX brokers who deal with Muslims according to Shari'ah?
- 5- Do you know any Islamic references or books about this topic?

Jazakum Allah Kol Khair

Your brother in Islam,

Hazem

From: Monzer Kahf
Sent: Sunday, November 16, 2003 1:07 PM
To: Islam on line
Subject: RE: Is This Type of Scheme Permissible?

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.

A much simpler for of this scheme is the employees micro associations in which members give an fixed amount each month to one of them and the recipient rotates until they are all covered. This fink of cooperation is permissible as it is based on simple loan without interest, it is rather encouraged.

There are several Internet schemes described the same way as you mentioned. These schemes are based on becoming a member by paying an amount and you only job is to lure others to pay the same, then you get a large sum as you mentioned. This scheme is absolutely FORBIDDEN IN OUR RELIGION. There is benefit or service provided by this kind of work to individuals or to the society, it is a plain fraud, just one of these scams that are common on the Internet. There is one also done by mail in which you pay one dollar to each of the names of a list and add your name to it and you then send letters to additional number of persons. It is also prohibited. In Islam it is forbidden to take other people's money for doing nothing.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Sunday, November 16, 2003 4:55 AM

To: monzer@kahf.net

Subject: Is This Type of Scheme Permissible?

Name of Questioner Mohammed Gender Male Age 21-30

Education Post Graduate Date Submitted 11/11/2003

country of Origin U K User Ref. No. EL4L8E Country of Res. USA

Dear Scholar, Assalamu Alaykum I am a little concerned about an activity that is going on locally. Basically a group of people donate £3000 into a fund. Lets say the first person has to find 7 other people. Once he has done this he gets the £24000. Each of the other persons sequentially has to find another 7 people and then received £24000. Is this permissible? I am concerned because I see it as a transaction for which there is no-risk taking and no productive venture. I also see it as a few people concentrating their wealth and just becoming richer and richer. However the people contributing see it as way to give Qard Hasan to their friends. Is this type of scheme permissible? Getting something for nothing? Even if they are classed as gifts? wa salaam Atif Raja UK

From: Monzer Kahf

Sent: Monday, October 20, 2003 7:16 AM

To: Islam on line

Subject: Working in Tobacco Companies

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 argue that tobacco is forbidden because it is proven harmful. This covers its use, production and sale. Consequently working in the production and sale process of tobacco is forbidden.

Accordingly I argue that working in the production and sale of tobacco is not permissible in our religion. However, since your work will not be in the production line but in legal advising and defending, I wouldn't go for the prohibition of this kind of work because although each firm normally needs such activities, activities that do not contribute to the prohibited item, such as legal advising and account auditing cannot be forbidden. Even a sinful criminal needs a defense lawyer! would the work of such lawyer be forbidden? certainly not.

On the other hand, there are people who argue that what is proven harmful in cigarettes is a lot of smoking not the little of it, excessive quantities of many things including food and medicine may be harmful. The problem with smoking is the fact that it is also addictive, this stands against the quantity argument.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Sunday, October 19, 2003 7:30 AM

To: monzer@kahf.net

Subject: Working in Tobacco Companies

Name of Questioner Moslem Gender Male Age 31-45

Education Post Graduate Date Submitted 10/12/2003

country of Origin Palestine User Ref. No. 5A2Y92 Country of Res. Jordan

Question

Dear Sheik, I have just received an offer to work for a foreign tobacco group of companies. The offer is really good in terms of the yearly income offered. I am a legal consultant and will be working with them in the same capacity advising on legal issues and the like. I am confused whether or not to accept this offer because I hear that tobacco is Haram and therefore it could be that working with tobacco companies is also Haram. Kindly advise me on this issue and whether or not I may accept the offer and work with this group of companies. Best regards,
Moslem Islam

From: Monzer Kahf
Sent: Sunday, October 12, 2003 8:14 AM
To: Islam on line
Subject: Working with a Company that promotes interest based loans

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. Harun

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, provided that your work is not in the area of signing such prohibited loans and transactions, i. e., you are not offering such contracts for signatures or signing them on behalf of the employer. For instance it is permissible to work in the IT or human resources departments Because these are not covered by the wrath of God that is on the giver, taker, writer and witnesses of Riba as the Prophet, pbuh, said. Certainly, this kind of work is not the purest job in the world!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Saturday, October 11, 2003 1:30 AM

To: monzer@kahf.net

Subject: Working with a Co promoting interest based loans

Name of Questioner Harun Gender Male Age 21-30

Education Date Submitted 9/30/2003

country of Origin User Ref. No. ADPI32 Country of Res.

Question

Assalam Alaikum. Dear brother, is it permissible for myself to work for a company that promotes selling of interest based loans and mortgages? Your help would be appreciated.

Jazakum Allahu Khairan

From: Monzer Kahf
Sent: Monday, August 25, 2003 9:39 AM
To: Islam on Line
Subject: RE: Working with a client selling or brewing alcohol

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.

helping in "Fahisha activities" is not permissible in Shari'ah. Alcohol, gambling, dancing that exposes women's (or men's) attractive parts of the body to other than a husband as done in casinos and night clubs, and similar activities are not only prohibited, they are also moral shames (Shayn in Arabic). God in the Qur'an not only prohibited such moral shames but also prohibited their promotion and support (24: 19). I think it is not permissible to act or take a job in a business that is basically a moral shame.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Saturday, August 23, 2003 12:02 AM

To: Monzer Kahf

Subject: Working with a client selling or borrowing alcohol

Name of Questioner Imran Gender Age 31-45

Education Date Submitted 8/14/2003

country of Origin User Ref. No. 995EBX Country of Res.

Question

As-Salamu `alaykum. As an accountant is it Haram to go and audit/work with client's business is brewing and selling Alcohol along with any other type of business not considered "Islamic"?

From: Monzer Kahf

Sent: Monday, July 14, 2003 6:43 AM

To: Islam on Line

Subject: RE:FRAUDULENT INTERNET WORK

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.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This letter is legal in the USA. It is fraudulent from the Shari'ah point of view and in several other countries. It is Haram in our religion.

Why? Because you are luring other people to pay money for nothing in return and you count on the exponential growth of numbers to collect a presumed large sum. Money (or property in general) can be earned in our Shari'ah and according to all normal human minds by means of work, growth of already owned property, receiving consensual gifts and God decreed inheritance. This is none of them. It is rather cheating people to give 5 dollar with the expected gain of many fives from a large number of people. How about we all quit our works and start writing such letters? how would the world look then? This way of earning is based on deception and it started by a sick mind. I personally received a similar letter that consists of six positions and asks for one Dollar payment! this new version of "women only" is only a new trick to get you in! There is no basis for such gain that is acceptable in Shari'ah or in all other sane laws and mind although the US law does not have a means yet to prevent it as I was told by the FBI when I called them about it. This only indicates the shortcoming of man-made laws. In a dispute between two persons the Prophet, pbuh, asked one of them: "By what reason you take the money of your brother? Bima Ta'khudhu Mala 'Akhik?" Can you find an answer to this question in this case? except the attraction of getting more money from other persons for no reason too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Monday, July 14, 2003 3:09 AM

To: Monzer Kahf

Subject: Specific Way of Gaining Money

Assalamu alaykum,

Jazakum Allah Khair for replying. I would like you to forward this one to Dr. Monzer Kahf the economics Shaikh. I need an answer as soon as possible please so that at least I can be at the position of trust to return it on time if I am not allowed to do it Islamically. May Allah reward you.

Dear Shaikh,

I received the following letter and I really want to participate. My husband thinks it is questionable Islamically. If you don't think I should take part...if it is Haram or Makrooh, can you help me understand why?

"To the women in my life who know how to dream and create their own reality. Ordinarily, I ignore these letters and up until now I have not seen one work because of the skepticism factor. But results have told me that this is different, and so I am participating.

This is only for women, and it is only from friend to friend. We know who we are that each one wants the money for something specific. I also am struck by the spiritual purity of giving and sharing each other's money. It is the highest spiritual intent for financial prosperity.

Let me tell you the story and the details; follow them and in about 10 days you should be about \$50,000 richer.

This letter will bring you \$50,000 because there are only four names on this list at one time. Three moves and you are in the position to receive \$5.00 from each participant. This promotional letter started by Jill Nelson of Nashville, then for the purpose of acquiring investment capital. She ran these prompt letters legally for times last year. The first time she received \$35,000 and the other times she received \$30,000. If this letter continues as it should, everyone profits.

Just send \$5.00 wrapped in a blank sheet of paper to the first person on the list below, then omit that name from your list. Add your name to the fourth position on the list.

Send the letter bearing your name to ten (10) prospects-women only, friends only-and mail the letters within 48 hours.

When your name reaches the first position, it will be your turn to collect the fees. They should be sent to you by 10,000 women like yourself (10x10x10).

Your entire investment is only \$5.00 plus stamps. If the pattern is not broken, there is no way it can not work. Please report the results to Imperial Sales Co, 3095 Ivey Way, Knoxville, TN 37914. Let us know when you sent your fees and how much was received within 10 days. We wait this time, receiving almost 100% return to the women carrying on this promotional letter. The majority receive \$7,000.

send this letter to DOERS!

this letter is legal.

It is friends helping friends.

If you do not want to participate please return this letter to the fourth address, your friend within 48 hours.

From: Monzer Kahf
Sent: Sunday, June 22, 2003 6:31 AM
To: Islam on Line
Subject: RE: Can a Muslim Sell Crosses?

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.

The answer to both question is NO. the Cross is a symbol of worshipping partners beside God and a Muslim may not sell it was owner of a shop or an employee in it. That is a form of support of this form of Shirk (associating partners to God).

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Saturday, June 21, 2003 11:25 PM

To: Monzer Kahf

Subject: Can a Muslim Sell Crosses?

Name of Questioner Mohammad Gender Age

Education Date Submitted 6/12/2003

country of Origin User Ref. No. FYA444 Country of Res.

Question

AsSalaamu Alaykum May a Muslim who owns a business selling Jewelry sell CROSSES? Does it make a difference whether he owns the business or works for the business? JAK

From: Monzer Kahf

Sent: Tuesday, June 10, 2003 8:24 AM

To: Islam on Line

Subject: RE: Is Working With This Company OK

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. Nabil

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Your questions took more time from me because I had to go through all the information given on the Web of this company.

The direct answer is that the deal, as described in the Website www.primebankltd.com is not permissible in Shari'ah. The Fatwa they obtained from Dubai is irrelevant because it is not on the Deal they have on their website. the Fatwa relates to a small segment of the transaction only that is not forbidden instead of asking about the transaction as a whole. Here are some points that explain:

1- It is permissible in Shari'ah to give commissions, even on the multi layer basis as in this company. this is the subject of the Fatwa.

2 - it is Haram in Shari'ah to sell gold for money without handing over the gold and the money at the same time. This company sells gold and asking for delivery is only permitted after six month even when you ask for it there are handling and shipping charges and the gold will not be shipped immediately. The Prophet, pbuh, said about sale of gold and silver that delivery of the price and the sold metal must be done "Yadan bi Yad" i.e., both at the time of the contract immediately. Otherwise the time difference creates a Riba element in the transaction as it is well known today.

3 - the deal of this company is in fact Pure Riba. It requires you and the six persons your lure into the company to deposit money for at least six month and it gives you some peanut out of the interest it collects through its financing operations that are advertised on its website. If you decide to ask for the gold after six month the company will close your account and you will not get any of these commissions on the deposits of your customers.

4 - It is a misinformation joke that they sell you gold at lower prices! They in fact ask you to make big deposits and give you 3% on the deposits of those you lure into depositing. The large number of daily commissions requires large number of deposits, to get a commission of \$ 300 you need to have daily new six persons deposit a total of \$10,000 every day and keep them for at least six month! Besides they know that most people will not be able to make new comers be distributed evenly on the right and left and you will deprived from getting a commission unless you get always three, or multiple of three, new comers on each side!

5 - It seems from the large number of grammatical, miss-spelling and bad translation into Arabic that there are things that do not impress you with confidence in this company. For whatever it is worth there seems to be lack of professionalism in its presentation!

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

Question:

From: Islam on Line
Sent: Monday, June 09, 2003 4:00 AM
To: Monzer Kahf
Subject: Is Working With This Company OK
Name of Questioner Nabil Gender Male

Age 31-45

Education High school Date Submitted 6/5/2003
country of Origin Pakistan User Ref. No. JSLFUH Country of Res. Pakistan
Question

I found a fatwa on this website issued by Dubai Awqaf but I am having a doubt on it <http://www.primebankltd.com/Fatwa.asp> Please check this web site and also see the method of business on <http://www.primebankltd.com> and let me know working with this company is ok in Islam.

Working in Business Partnership with non-Muslims

From: Monzer Kahf
Sent: Thursday, December 04, 2003 10:24 AM
To: Islam on line
Subject: Work in Business Partnership with non-Muslims

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. Sharif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1- It is permissible to have a non-Muslim partner in any business. There are however two conditions that actually apply to Muslims and non Muslims alike, the business itself must be permissible in Shari'ah, and you both commit your business to avoid any action (or transaction) that is not permissible in Shari'ah such as borrowing on interest basis or selling things before you buy and actually possess them.

2 - It is also permissible to share a flat with non-Mahram as long as it does not happen that two non-Mahram persons are alone in privacy. For instance, you may live with your brother and his wife, provided they have their room in the apartment, and you do not stay with his wife alone in a closed door room.

3 - It is permissible to accept the invitation of your friend who works in a bank, The majority of Shari'ah scholars argue that working in an interest-based bank is permissible provided that the person does not write (fill in applications) interest-based contracts or sign them on behalf of the bank.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line
Sent: Thursday, December 04, 2003 5:52 AM
To: monzer@kahf.net
Subject: Having Business Partnership with non-Muslims
Name of Questioner Sharif Gender Male Age 31-45
Education Graduate Date Submitted 11/29/2003
country of Origin India User Ref. No. TIX332 Country of Res. India

I have got three questions in all 1. Is a Muslim allowed to have a business partnership with non-Muslims (Hindu) since in their religion they worship everything including the business wares etc. 2. are we allowed to share a flat with non-Mahrum family members (because the rents are so high to bear all alone and lead family life

From: Monzer Kahf
Sent: Thursday, December 04, 2003 10:54 AM
To: Islam on Line
Subject: RE: Accepting the Joint Venture of a Buddhist Dealing in 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. Abdurrahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is unanimously permissible to have any form of permissible joint venture/partnership with non-Muslims, regardless of their religion and business as long as the line of business of partnership is permissible and the partnership does not make any prohibited action such as borrowing/lending on interest. Sources of the partner's funds, wholly or partially is non of your business as long as, to the best of your knowledge, it is her/his money (e.g., not stolen, taken in an armed robbery or drugs money that is been Laundered).

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Thursday, December 04, 2003 5:55 AM

To: monzer@kahf.net

Subject: Accepting the Joint Venture of a Buddhist Dealing in Haram

Name of Questioner Abdurrahman Gender Male Age 31-45

Education Graduate Date Submitted 11/20/2003

country of Origin User Ref. No. L718T5

Question

Assalamu alaykum, My question is regarding business dealings. I am taking part in a business venture in the telecommunication field. I have an acquaintance that happens to be a Buddhist and own two restaurants which basically sell what we Muslims consider Haram. i.e. pork and alcohol beverages. He has asked me if he could invest in our business venture. I am not sure what to tell him. I told him that I will give him an answer in about a couple of weeks. As a note, I have been doing Da'wah to this person. Please give me advice about what to tell him.

Jazakallah

Starting a Business with an Interest-Based Loan

From: Monzer Kahf

Sent: Wednesday, November 19, 2003 5:55 AM

To: Islam on line

Subject: Start a Business with an Interest-based Loan

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. Samir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I'm not aware of any Fatwa about interest based loans for starting a business. The prohibition of Riba is much stronger than being relaxed for any action that is speculative in nature. Starting a business is speculative in nature because while it does not fulfill a basic need, its viability depends on many future factors and circumstances. I believe that the questioner should try harder to find either a rewarding job or non-interest financing for his new business.

I suppose that the questioner is in an area that has no Islamic banks because an Islamic bank may take ventures with clients who have promising ideas (speculative as it was).

Wa Allahu A'lam

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

Question:

From: Islam on line
Sent: Tuesday, November 18, 2003 11:39 PM
To: monzer@kahf.com
Subject: Forced to Take an Interest-based Loan to Start Business
Name of Questioner Samir Gender Age
Education Graduate Date Submitted 11/17/2003
country of Origin User Ref. No. N76LIN Country of Res.

Assalamu alaykum, I have been unemployed for 4 years and have been looking very hard for a job. Now I have the opportunity of starting a business with the help of the government. The government will fund a very small portion of the business and the rest will be funded by a bank loan (interest based). I have looked for all possible means to fund my business but with no success. I don't have any savings left since I have spent them during the years I was unemployed and I have even got myself into debts. Please tell me if taking the loan is permissible in my case. Jazakum Allah Khair.

Jobs that Have their Own Necessities

From: Monzer Kahf
Sent: Friday, November 14, 2003 3:34 PM
To: Khadijah@nurse.com
Subject: RE: working as a nurse in ER

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. Khadijah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Your question is not really in my area of expertise, what I know about it that it is permissible. We have many Stories in the Sunnah that women, and perhaps including the wives of the Prophet, pbuh, used to take care of the sick and especially wounded men. May be because women are much better providers of

caring. Keeping in mind that the ER is mostly urgent medical care, to the best of my knowledge there is no prohibition for women to take care of persons who need medical care regardless of their gender even if the provision of health care requires exposing parts of the body that are otherwise usually covered or should be covered, it is not prohibited even with the availability of persons of the same gender (men were available at the time of the Prophet, pbuh) .

But again I'm not the specialist. . .

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Khadijah

Sent: Friday, November 14, 2003 10:25 AM

To: monzer@kahf.com

Subject: another question

Assalamu Alaikum,

I am a nurse at University of Chicago, new grad & I am currently in Women's Care Center. However and opportunity has opened up in the ER (more clinical experience). Short version of what was about to be a tale. . . what is the legal (Shari'ah) position for female healthcare providers treating male patients? I have read both sides of this issue. What you stated previously in your emails, about translations etc, has prompted me to ask. I am a student of Arabic, but I still have a ways to go! My goal is not to remain in this country and continue on with career, so I wanted to get a lot of experience so that when I leave I can make a greater contribution, InShaAllah!! Again thanks! Your time and advice is appreciated immensely!

Working with Husband in His Business

From: Monzer Kahf

Sent: Tuesday, October 14, 2003 5:59 AM

To: Islam on line

Subject: A Wife Helping her husband in Business

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. HUMERA

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

What you are doing in raising the kids and helping in your husband's business is voluntary on your part, both are the husband/father duties not the mother/wife responsibility. None of these things are implied or required in the marriage contract as it is defined and explained in the Shari'ah. Of course mother like to take care of their children and they are better qualified than fathers (or than men in general) in many aspects of raising kids, but that does not change the marriage which is not a service contract. Obedience, in the pure sense, is required only in the obligatory matters that center around the intimate relations between married couples.

On the other hand, helping and pleasing each other and keenness to make the other happy, regardless of rights and obligations, is certainly one of the basic characteristics of a successful marital relationship and each of the husband and wife are expected to do all they can to offer the other the utmost they can of help, mercy and comfort.

I think your case needs marriage counseling more than searching for what is your, or his, duties/responsibility.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Tuesday, October 14, 2003 2:05 AM

To: monzer@kahf.net

Subject: A Wife Helping her husband in Business

Name of Questioner HUMERA Gender Female Age 31-45

Education Graduate Date Submitted 10/2/2003

country of Origin USA User Ref. No. RQBT28 Country of Res. Pakistan

Question

My husband wants me to help him out in his business that I have been doing for past 4years, we live in America and have 2 kids , sometimes it gets very hard for me to handle all this work and then take care of the kids sometimes kids get neglected and I have been telling that to my husband for a long time that I cannot handle all this work cuz the kids r suffering besides we have been arguing a lot on how to run the business and it is effecting my relationship I accept that I am short-tempered but I am trying my best to take care of that problem , on the other hand not only does he wants me to take care of the business he also wants me to handle

the expenses, he is not taking enough responsibility , he has some good qualities like he is very respectful to me and my family but he has been taking wrong financial decisions for a long time now he doesn't do anything in time and when things go wrong he wants me to fix them and then talk to people if we owe any money and can't return it in time . I am so worried and I have been telling him to take more responsibility he just says ok and then do the same mistakes over and over again, he never followed up with my case of green card and because of that I suffered in Pakistan so much without him with my 2 little children, I am very worried, if I tell him I can't do it he gets agitated, I don't know what to do is ALLAH TALLAH going to be angry if I make my husband angry because I am not being an obedient wife? if I don't do things right the way he expects he gets very annoyed. I have been running this dry-cleaning business for 4 years now. I don't want to create a tense environment in my house .does ALLAH TALLAH WANTS US TO MAKE OUR HUSBANDS HAPPY IN EVERY WAY WE CAN EVEN IF HE WANTS US TO HELP HIM EARN MONEY?MAY ALLAH GIVES U A REWARD FOR ANSWERING MY QUESTION.

Manufacturer Versus Trader

From: Monzer Kahf
Sent: Thursday, August 28, 2003 8:28 AM
To: Ahsen
Subject: Manufacturer VS Trader

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. Ahsen

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The matter is much simpler. Both manufacturing and trading (what you call bridging or middlemanship) are equally permissible with no moral, ethical or religious preference to either.

Trading does not work on information only, although acquiring info is a specialty and it cost money, they work on specialization and division of labor, the old theory of Adam Smith. Division of labor increases value. Don't you agree?

You can choose any of them, what you think you can perform better. Whatever you select, you always have to observe the ethical and moral values and norms.

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

Question:

From: Ahsen
Sent: Saturday, August 23, 2003 3:07 PM
To: Monzer Kahf
Subject: Manufacturer VS Trader

Respected Dr. Kahf,
Salam Alaykum,

I pray to Allah that you are in good health and faith. Because I want to start some business, I have been exploring several options. For many reasons, textile field holds promise because Pakistan grows cotton and has low-priced labor. In Textiles industry, Apparel, in particular, are interesting to me, because they can be very value-added items.

I have two ways of getting into this industry: 1) Become a Manufacturer 2) Become a Trader.

Manufacturers would get raw material from suppliers, manufacture the apparel according to buyer specifications, and export the apparel.

Trading companies don't actually manufacture the apparel but act as a bridge between buyers and sellers. Their main function is marketing and making buying process easy for buyers by setting up offices in the buyer countries, hiring people of their language, etc. They also have offices in supplier countries (supplier in their case would be the apparel manufacturers). In this way, buyer buys locally, and seller sells locally. No hassle for them.

I have referred to many Islamic business and ethics books but have been unable to find any ruling on this kind of business. That is why, I am taking your time. If you would take the time to guide me, I will be extremely grateful to you and pray that Allah give you the reward for distributing good knowledge.

My questions are:

1) Is it okay to set up a Trading Company which deals with multiple apparel manufacturers and sells to multiple buyers. In other words, acts as a bridge?

2) Most of the "middle-men" businesses thrive on restriction of information. Once the buyer and apparel manufacturer know about each other, then they would want to cut out the trading company. Is this kind of business allowed in Islam?

3) What if the Trading Company does not JUST thrive on restriction of information but also adds more value by having Quality Labs to meet buyer standards, Modern Export Processing Division to automate the exporting, and also focus on Marketing exclusively. Because their main focus will be marketing, they are more likely to be better at getting orders than the manufacturers (who also have to deal with manufacturing side). And thus the manufacturers would be able to sell more and buyers get what they want. Is it a win-win situation or am I missing something?

4) Manufacturing company costs a lot of money to start and close (if business fails). That's why, I am considering trading company, which has much less risk. But if it's against Islamic business ethics, then of course I would not do it. Thus, I need your invaluable knowledge and experience. I would greatly appreciate your response.
Best prayers,
Ahsen

Establishing an Islamic Mortgage/Small Business Loan Company

From: Monzer Kahf
Sent: Sunday, July 13, 2003 5:58 AM
To: Islam on Line
Subject: RE: Establishing a Mortgage/small Business Loan 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 Br. Omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

An Islamic lending institution work only as a non-profit because in accordance with Shari'ah a loan is only an act of goodness rewarded by Allah and by the good word of thank you from the beneficiary. If what you want to set up is a lending institution it must be charge free and you do not make profit out of lending. Riba, as a matter of definition, is an increment in a loan. It is one of the most grave sins according to our religion since God mentions in the Qur'an that a war is declared by God and His Messenger on those who keep dealing in Riba.

on the other hand, there other forms to provide financing to those who need it. lease/purchase is one of them. In this kind of contract you own a property and

lease it to a would-be purchaser with a promise to sell. The purchaser pays rent for the part the provider owns and also pays installments to buy the property. if you carry the concept of fix total monthly payment the rent will be declining and the part paid for purchase will be increasing until full purchase payment is achieved.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Sunday, July 13, 2003 12:11 AM

To: Monzer Kahf

Subject: Establishing a Mortgage/small Business Loan Company

Name of Questioner Omar Gender Male Age 21-30

Education Graduate Date Submitted 7/7/2003

country of Origin Pakistan User Ref. No. 59G3CA Country of Res. USA

Question

I am interested in establishing a mortgage / small-business loan company. How would loan money (interest-free) yet maintain a revenue stream enough to sustain the business? For example, if I lend \$100,000 - what fees (if any) am I allowed to charge on the amount to - 1. Break even 2. Possibly receive profit so that I can offer other loans. I suppose what I am asking is how an Islamic lending institutions functions. Thank you.

Establishing Private Franchising Work

From: Monzer Kahf

Sent: Wednesday, June 18, 2003 9:09 PM

To: Islam on Line

Subject: RE: Private Franchising work

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. Shaikh

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The business you are doing is permissible as long as the prohibited products are not sold by you, nor referred specifically through you. Yet there is some cleansing that needs to be done. In other words, if the majority of items in this private franchising are permissible in Shari'ah, but some of them are not and you intended to deal with this majority, you do not sell any prohibited item that are on the web of the main company, but some of the people you referred to the company, down after you on the commission/points calculation line, sell some of these items. Obviously you did not intend to have them sell prohibited items and they have accessibility to all items on the web the same way you have accessibility, their sale in non of your business. If the system provide you with info of the value of items you are given points for and you find some of them prohibited you have to give the commission of the prohibited items to Muslim charity. Obtaining a commission is part of the sale activity, but you did not make any sale of prohibited products. Rather you made a general effort in getting new persons to deal with the company, and they sold prohibited items. this commission on such items cannot be owned by you and you must not return it to the payer because it is given by due right in accordance with the contract. You must treat it like money that comes to you and you do not know its true owner: giving it to Muslim charity.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Tuesday, June 17, 2003 1:51 AM

To: Monzer Kahf

Subject: Private Franchising

Name of Questioner Shaikh Gender Male

Age 31-45

Education Diploma

Date Submitted 6/8/2003

country of Origin India

User Ref. No. BV29NK

Country of Res. USA

Question

Assalamu Alaikum, we are part of a business that is called private franchising. We have website where we buy products, and based on products we get points. On those points we get cash back as a profit bonus. We get paid based on traffic we send on the website. we have thousands of products almost everything except perishable food. There may be some products that have pork, and if some no Muslim buys it not directly through us but through the website referred by us and we get points on their purchase. Would that transaction or this business consider Haram. Please let me know. Thank you, mohammad

Relation Between Employer and Employee

From: Monzer Kahf
Sent: Sunday, July 06, 2003 7:10 AM
To: Islam on Line
Subject: RE: Relation Between Employer and Employee

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. Abu Saleh

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The issue you are raising is very important although it is not a fatwa question. giving you a complete and satisfactory answer requires a lot of time and space for which I am not prepared and I suggest that you consult the literature on this subject. there are many references on working relations in Islamic economics. I am going to give you the main points only:

1- as you rightly mentioned, contracts must always be honored as long as they are entered into by free will. This means that if I contract you to repair the transmission of your car for a given amount of money, as a worker I must fulfill my obligation and you have to pay me the agreed amount. The same way if we agree to work in your shop, warehouse or computer programming, that is I must give you the amount of hours agreed upon with full honesty and the kind of expertise you hired me for, and you are required to pay me the contractual wage and other contractual benefits.

2- Notice in the examples there are two kinds of hiring labor, per hour or per job. Both can be renewable in a sense that I can hire you to sew children pants and agree on a payment per pant or to work for 8 hours per day and pay you per hour. They can also be for one job only like repairing the transmission or giving me two hours of legal counseling.

3- Most jobs are of renewable nature. renewable jobs mean renewable contracts too. you hire me for a day, renewable until either of us gives notice of termination to the other. Here the contract is conceptually renewed every day, month, year or whatever.

4- Contracts are left free to people to negotiate their conditions and they must remain this way, once one enters into a contractual relationship one must fulfill one contractual obligation with complete honesty. This means that persons must always be able to choose and have the option to accept or reject a contract or a

condition in it. This must apply equally to employees/laborers and to employers/management as well as to any other contractors.

5- Mass production requires mass employment. Although this is a very simple fact but it actually creates a real change in the bargaining freedom and choice of the two parties to a labor contract. one employer can now have hundreds of employees who have no other choice of work in the area. this unbalance power creates, as you mentioned at the end of your question, an implicit coercion because, in an extreme example, all potential workers in town have only one employer to contract, Actual historical experience indicates that any person who has power can use it to her/his benefit. Employers historically used this power to impose unfair contracts on workers. If you read the economic history of Western Europe and North America throughout the nineteenth and twentieth centuries you would feel crying for the miseries that were imposed on workers. This abuse of power (which is natural because any one who has a power tends to use it) led to two reactions : 1) calls on government to interfere, by imposing restrictions on employers such as minimum wages, prohibition of children employment, certain conditions in the environment of work and certain benefits to workers such as a short break after each 4 hours of work, health benefits, paid vacations, etc. and 2) creating labor unions to bargain collective contracts that is empowering the workers to balance the power of the employers.

6- Notice that all this was a natural development resulting from mass production. all of it is permissible in Shari'ah including the right to strike by either the workers or the employers. In the famous inaugural speech of the first Khalifah Abu Bakr, May God be pleased with him, he said; "the weak among you is empowered by me until I take for him the right that is due him and the strong among you is weak under me until I take the rights of others from him."

7- At times, physical coercion and violent force were used by either employers or labor unions. Very often such use of coercion was caused by corruptions and illegal practices by either of them and such practice were very often criminal in real sense. This must certainly be rejected and the Shari'ah does not allow it.

8- Finally, while there ought to be free bargaining, free unionization, free strike/business closure and free movement of people between jobs and places, the government, in matters of labor relations, must always and permanently be watchful to maintain balance in negotiation and contracts and to prevent any abuse of power by either party because this is an area that has great temptation to abuse one's power and because actions of unions and employers very often affect the national interest of a country and its social harmony. It is a very sensitive and vulnerable area of the government responsibility according to Shari'ah because our Shari'ah is very sensitive to issues related to justice and removal of oppression.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf

Question:

From: Islam on Line
Sent: Sunday, July 06, 2003 1:34 AM
To: Monzer Kahf
Subject: Relation Between Employer and Employee
Name of Questioner Abu Saleh Gender Male Age 31-45
Education Post Graduate Date Submitted 6/30/2003
country of Origi Bangladesh User Ref. No. 442LFS Country of Res. Bangla
Question

Assalamu Alaikum, My question is on agreement between employer and employees. The employer hires a person for an agreed scope of work and a certain pay in return for the work. This is all agreed upon before someone becomes an employee. If after a period, the employee(s) feel that he/she is underpaid for his/her kind of work, can they use coercive measure to claim just compensation? I am pointing to the phenomenon of trade unionism and collective bargaining. In a capitalist society, workers would walk away from their job demanding better pay and facilities. Trade unionism is being actively followed in most of the Muslim countries. At times, their actions are of violent nature. Is there any room in Islam for trade unionism? Can a party to an agreement take coercive measures because his end of bargain is not fair? Without trade unions how can we put a check on the abuses by owners/management? Jazakallah

Employee Accepting Commissions and/or Getting False Amounts on Bills of Purchases for the Employer

From: Monzer Kahf
Sent: Wednesday, January 21, 2004 7:33 AM
To: Islam on line
Subject: false amount on bills of purchases by the employee

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. Srk
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

No, certainly not. You cannot inflate the amount on the bill and pocket the difference under any and all circumstances. This is a theft, fraud and betrayal of trust. The Prophet, pbuh, said: cove complete due trust (to whoever trust you) and do not betray (even that) who betrays you. This is a correct Hadith reported by Abu Dawud and Tirmithi. This rule is not only very strict but applies regardless of religion, color, animosity/friendship, ethnicity, etc.

In another Saying the prophet, pbuh, refers to the meaning you hinted to in your question: even if you feel that you are not given your rights you still cannot betray your employer and cannot cheat him in the amount of bills on purchases or sales. The Prophet, pbuh, said: fulfill your obligations (towards others) and ask god (to help you get) your rights.

Remedy needed: First, make repentance with Istighfar and pledge to Allah, inside your heart, of quitting such actions and not to return to doing it again all your life, and second, stop immediately doing this shameful thing and return to the employer all past money you got this way or in any other wrong manner. Once you make repentance, you do not have to expose your past action to any body including the employer, but you still have to find some way to return that past money. Remember that the Prophet, pbuh, also said that any flesh that grows out of Haram money is committed to go to the Hell fire. (the Hadith is also correct)

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Tuesday, January 20, 2004 1:32 AM

To: monzer@kahf.net

Subject: Ask the Vendor to Make a Bill Greater Amount Than the Price

Name of Questioner srk Gender Male Age 21-30

Education Post Graduate Date Submitted 1/3/2004

country of Origin India User Ref. No.BU5LPC country of Res. India

Dear Sir, Assalamu alaykum Please advise on fall qt: 1.if I go out to purchase some product for my company and ask the vendor to make an bill greater amount than the price, m I doing wrong as the company is not paying for transport and the time spent. also they r paying me less compared to the work I m doing. Jazakallah

From: Monzer Kahf

Sent: Wednesday, September 17, 2003 11:00 AM

To: Islam on line

Subject: Accepting Commissions

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. Ashwaq
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
You have a poetic name brother, do you know its meaning in Arabic?

The Hadith you referred to is correct. It says "and every flesh that arises out of
Haram deserves the Fire of Hell more than any other place وكل لحم نبت من السحت
". كانت النار أولى به

To repent from a Haram thing one has to do three things: 1) pledge to oneself to
quit such a thing in the future; 1) make Istighfar (asking forgiveness from God)
and make good things as much as one can as the Qur'an [11: 114] says "Surely
good actions remove 'the stain lf' bad actions إن الحسنات يذهبن السيئات and 3)
return whatever material that belongs to others to the proper owner.

If owner forgives you and allowed you to keep these commissions they become
Halal for you and your family. Such forgiveness must be informed. You should
tell him the total amount and the period over which they were taken and your
willingness to return them and also your repentance and pledge not to do such
actions again.

The Hajj you made is InShaAllah accepted and it is not related to the wrong you
did. God [6:164] says " and no sinful matter' may fall 'in place of' another ولا تزر
وازره وزر أخرى ". You do not need to repeat the Hajj or the Umrah.

If the owner forgive you without payment it is fine you do not have to pay him or
to sell your wife's jewelry. But if he asks for payment and you have sufficient
cash you may pay him and the jewelry becomes Halal but if you need to sell them
for payment you have to.

It doesn't matter whatever the religion, color or ethnicity of the owner who is in
this case the owner of a right on you.

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

Question:

From: Islam on line

Sent: Wednesday, September 17, 2003 2:22 AM

To: monzer@kahf.net
Subject: Accepting Commissions
Name of Questioner Ashwaq Gender Male Age 31-45
Education Graduate Date Submitted 9/8/2003
country of Origin India User Ref. No. 3TWZ9J Country of Res. India
Question

Assalamu alaykum First and foremost I would like to thank you people for running such a nice site These days I am undergoing true severe tension as I understand recently that eating from Haram source is like eating/feeding fire - is it correct ? I am working in gulf since 10 years with a shipping co. Here it is very common to offer commissions to the main staff of customer companies. An official record is maintained for all kinds of kickbacks that to with our owner's approval who are Christian from Europe. I use to share commission with the person in charge of our customer co without my owners knowledge which I thought was OK but now I feel that it was pure Haram money. Alhamdulillah now I have stopped doing this and what ever I use to take before is now going to my co A/C. But still I want to confess this to my co owner and ask his forgiveness, no matter even if I loose my job. I believe in God and hope he will find me a better job if I lose this one. But there is very bright chance that my boss will forgive me. I have done some savings from the commission amount which I use to take and also bought jewelry for my wife. Therefore please clarify following: 1) I was maintaining separate account for the commission and my salary. Will my salary amount what I was reviving all these years is also Haram ? 2) I have done Hajj/Umrah two years back (those days I was taking the commission amount) but I used all the amount from my salary A/C - is my Hajj / Umrah accepted or I have to repeat it again ? 3) Do I have to sell all the jewelry of my wife + cash from commission a/c and return to my owner even if he forgives me by giving me a clean chit ? 4) If the owner forgives me for what I have done after receiving my return confession - will God forgive me ? please please kindly answer all my above points without fail in the light of Islam Note: please note that I will for sure (InShaAllah) submit my confession to my Co owner very soon (as soon as I receive your reply) in writing with all details. thanking you in advance for sparing your precious time. Allah hafiz

From: Monzer Kahf
Sent: Monday, June 02, 2003 6:44 AM
To: Islam on Line
Subject: RE: CAN EMPLOYEES GET THEIR RIGHT WITHOUT THE EMPLOYER'S CONSENT

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.

There is no doubt that contractual obligations (including what is required by government regulations such as minimum wage requirement) can and must be imposed on the parties to a contract. This means that you do not need the consent of a party to execute the contract and fulfill its obligations once the contract is entered into with free will and consent. However, the rights of a contracting party (the worker in this case) cannot be taken by illegal means such as stealing from the employer, they must be collected either through court action or contractual arbitrators who mediate to fulfill the mutual contractual obligations.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on Line

Sent: Sunday, June 01, 2003 2:47 AM

To: monzer@kahf.com

Subject: CAN EMPLOYEES GET THEIR RIGHT WITHOUT THE EMPLOYER'S CONSENT

Name of Questioner Mohammed Gender Male Age 31-45

Education Graduate Date Submitted 5/25/2003

country of Origin India User Ref. No. N4ALPV Country of Res. India

Question

ASSALAMU ALAIKUM MAY AL-MIGHTY ALLAH REWARD YOU FOR YOUR GUIDANCE TO MUSLIM UMMA. I AM WORKING IN MIDDLE EAST. MY SPONSOR GETTING VERY GOOD PROFIT IN HIS BUSINESS WHILE HE HAS NO EXPENDITURE IN THE ASSETS OF THE BUSINESS. BUT UNFORTUNATELY HE IS VERY COVETOUS AND NOT READY TO GIVE THE RIGHTS OF HIS EMPLOYEES AS PER GOVT EMPLOYMENT REGULATION AND AGREEMENT. SO KINDLY ADVISE IS THERE ANY RIGHTS FOR HIS EMPLOYEES TO TAKE THEIR RIGHTS FROM THE PROFIT OF HIS BUSINESS WITHOUT HIS CONSENT.

Living on State Benefits (Welfare) instead of working

From: Monzer Kahf

Sent: Sunday, December 28, 2003 5:12 PM
To: 'Islam on line'
Subject: Accepting State Benefits in the UK instead of working

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. Tarik

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, provided she/he is qualified for these kinds of government provided supports the same way you are required to pay taxes when you have income and/or property. These are funds given by law to eligible persons, they are the right of all eligible persons regardless of color and religion.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Sunday, December 28, 2003 2:39 AM

To: monzer@kahf.net

Subject: Accepting State Benefits in the UK

Name of Questioner Tarikur Gender Male

Age 15-20

Education High School Date Submitted 12/18/2003

country of Origin Bangladesh User Ref. No. WRWDIR country of Res. U K

Assalamu Alaikum wa Rahmatullahi In Britain the government supports the poor or those in need by giving them state benefits, better known as income support.

Other forms of support include child benefit and job seekers allowance. Is it permissible for a Muslim living in Britain ton accept these methods of payment.

Jazakum Allah Khair

Payment in Kind Instead of a Money Salary

From: Monzer Kahf [monzer@kahf.com]

Sent: Friday, November 14, 2003 9:10 AM

To: Imane
Subject: question about "salary in nature"

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. Imane

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This is called in the American laws "in-kind payment" of wages. It has been known throughout history. It is in fact older than payment in cash. It is normally included in the calculation of taxes and other social security deduction according to a certain formula.

It is still very common all over the world as a partial payment. once case of it is providing a car, another is providing one or more meals during the day, or providing housing, etc.

It is permissible in Shari'ah as long as it is either defined in the contract or given as an additional fringe benefit after the contract. There are many examples of this kind of payment from the time pf the Prophet, pbuh. one of them is Ali who once worked for a person to extract water from a well at the rate of one date for each pitcher. Another When the Prophet, pbuh, appoint Attab Bin 'Usaid as a governor of Makkah, he assigned him one Dirham a day plus one half sheep a day.

Also Abu Bakr was assigned in kind salary when he was elected the first Khalifah.

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

Question:

From: Imane
Sent: Thursday, November 13, 2003 2:04 PM
To: monzer@kahf.com
Subject: question about "salary in nature"
Assalamu alaykum,

Dear Brother,

I just had today a long discussion with a teacher of Fiqh. We were talking about the following situation :

A Muslim is working for a society. He has to make lot of journey for this society. For those professional movements, the society gives him for free a car. However, as he also uses this car for private matters, the society takes him a part of his salary for this private use of this car. It is what we call in French "avantage en nature". Behind this monthly payment, the employee does not support any charge of the car : it's the society who supports all the charges of the car (insurance, taxes,...).

The professor does not qualify this practice of illicit, but he had a bad feeling towards this practice. He thinks that the society profits for the employee.

Can I have your opinion of this practice ? Have you examples of such situation in the time of the Prophet (sbsl) or a juridical opinion of one previous ulémas ?

Waiting for your response, May Allah rewards you for your contribution and accepts your fast, Best Regards, Wassalam

Working for a Scholarship Sponsor

From: Monzer Kahf

Sent: Tuesday, February 10, 2004 9:30 AM

To: Islam on line

Subject: Is It Permissible Not to Work for the Sponsoring Body?

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. ta2eeba

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1) Contract must be fulfilled in good faith for whatever they are for as long as they are not prohibited in Shari'ah. The scholarship contract you have with a sponsor is signed to be fulfilled. Apparently the contract must have a clause that if you do not work for the sponsor you will have to compensate it financially by paying back certain amount (either the amount paid or with an addition of a penalty). If it is so and you choose to pay the money, it is not forbidden to do so.

2) the payment you receive now is yours, it is not a student loan nor like it. Even in student loan the money you receive is yours too and you owe the lender an equal amount payable in the future. This means in both cases when the money you own reaches Nisab (# US\$ 1000) you have to pay Zakah on it after the passage of a lunar year from then, i.e., after 354 days from the day you have Nisab for the first time and this will have to be repeated every year at the rate of 2.5% each time. If there are loans on you can deduct from the money you only

that part of the loan that is going to be paid from that money. In your case now, you will have to return the amount to the sponsor after you graduate and only if you do not work under it. This means you are not going to pay to the sponsor immediately out of this money but out of future money and if in the future it happens that when you calculate your Zakah there is some loan that has to be paid out of the money you have you may then deduct that amount you have to pay from the balance on which you calculate Zakah.

The same applies in case of a student loan too. The money a student has is subject to Zakah (provided the conditions of Nisab and passage of one lunar year are satisfied) and a student may deduct only the amount of debt that is going to be paid from that balance itself, not from future income.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Monday, February 09, 2004 12:45 AM

To: monzer@kahf.net

Subject: Is It Permissible Not to Work for the Sponsoring Body?

Name of Questioner ta2eeba Gender Female Age 21-30

Education Date Submitted 2/8/2004

country of Origin User Ref. No. BCBE87 Country of Res.

Question

Dear scholar, I am a student in the UK and I have recently got a scholarship that covers my tuition fees and all my living expenses. I have signed a contract with my sponsor in order to work for them when I graduate from university, but some of my colleagues who have graduated did not work for the sponsoring body despite that they signed the contract, because the sponsoring body did not offer appropriate jobs for them. My question is: 1. Would it be permissible if I decide not to work for them, i.e choose an employee myself. 2. during my sponsorship, if the money I get from them reaches ANNEESSAB would I have to pay ZAKAAT (the contract states that I would have to pay the money back to the sponsor if I don't work for them, i.e similar to a student loan), or do I have to pay ZAKKAT only if am willing to work for them and not pay the money back i.e the money is mine in this case and not a loan. I would be grateful if you could answer my questions. Jazakum Allahu Khairan.
