Fatawa Jobs, works and businesses 2004

Partnerships

SUBJECT: Partnership with a salary to partner
From: Islam on line
Sent: Sunday, September 19, 2004 3:08 AM
Name of Questioner Mourad Gender Male Age 31-45
Education Diploma
country of Origin Algeria country of Residence Algeria
Question
Salamu aleykum. My question is i think of a financial issue. I have embarked on a partnership with another brother to bring clothes from abroad and sell them in England by going to markets. I have made it clear to my partner that I would not go to market with him simply because I have got a job to go to but my partner has not. He was hoping to get a job at night time therefore giving him the time to go and sell the clothes in markets as agreed. My partner has not been able to get the night time job as wanted and decided to embark on another business adventure by himself thus resulting in him not going to markets. Bearing in mind that I have not paid my partner for my share of the buy of the clothes yet, I have come to the conclusion that my partner does not want anymore to keep to our prime important agreement. I have then decided to tell him that I am not willing to throw my money away and that because he has not kept to the agreement I have no choice but to withdraw and not pay him. He said to me that I need to make him a salary if I want him to go to markets. Is it right what I have done bearing in mind that he has no intention, even if I pay him, to keep to the agreement. He made it clear to one of our common friend that he would dump half of the stock at my house. Should I pay him anyway regardless of the agreement being broken? My partner is going round telling everybody I know that I am a dishonest person. Is this the right thing to do? My partner has even paid for an insurance to go to markets so the intention was there in the first place. But because he changed his mind, I have told him that he should bear the consequences of his mistake. Had I paid before, it would not make any difference. I hope you could help on this issue and jazakum allah ana kul khayr. Salamu aleykum .
Notes
We have agreed to spend £3000 between the stock and a small van to go to market with. My partner has spent almost £3400 just on stock. My partner has not provided me with any receipt at all except for the shipment of the stock. During my absence while on holiday and when he changed his mind, my partner has bought a van worth £2000, insured it for £1200, decided to do the house removal job, paid for business cards , paid for an advert to go on the local paper and done all of the above under his name. Naive as I was , I thought that I have agreed to that but when I sat down with him, he already knew that he was doing it by himself but was too shy to tell me about it. He said that van business is not enough for two. He has also started preparing for a private hire car license to become also a taxi driver. Looking at the amount of stock he bought (1 and half ton)and stored at his home, his wife was not

best pleased about it and problems started . He said to his wife that when I will back from Algeria I will sort it out. He told her a lie. I have never agreed to store the stock in my 1 bedroom flat. He should have thought about all this before. He should have consulted with me and his wife about the amount and where to store it. Had he done that I would have said to refrain from going head. Prior to my withdrawal decision, I have noticed that he was mostly busy with his removal business but not the selling of the stock. I have told him that. We went together to a car boot sale but not sold a great deal. Before that he went by himself to a car boot sale but did nothing either. I made quite clear that it is markets that were targeted not car boot sale. But he gave up quickly. I said that I am not prepared to pay this amount of money if you are not going to keep to what we agreed. I hope inshallah that you will be able to help or to put us in the right direction. I want to have my conscience clear. We went to our local imam for help and we are still waiting. I admit that it is a difficult issue but may Allah help us to reach a good decision. I stay at your entire disposition for further details. Jazakum Allahu Khairan for your constant 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. Mourad
Your question requires a judgment or arbitration between you and your partner not a Fatwa. I can at least mention the principles and I advice you to go with your partner to a Shari'ah specialist in your area and sign under his/her supervision binding arbitration agreement.
1) Musharakah is a breakable contract, even if it has an agreed time period. Either partner may decide, on his own, to break the partnership
2) Should such a brake of partnership result in a financial hurt to the other partner, the breaker should compensate the injured one.
3) Partnership does not require actual payment of the share in principal of each partner, one of them may delay payment; but that does not mean he/she can escape responsibility for expenses on the partnership that the other partner spent.
Once again please consult a specialist to arbitrate between the two of you.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Running Business with a Hindu
From: Islam on line
Sent: Wednesday, August 25, 2004 1:32 AM
Name of Questioner aamir Gender Male Age 15-20
Education High School and Below
country of Origin India country of Residence India
Question
Salaam, My uncle follows Islam to the greater extent than others in our society. For e.g.: - he never allows his children to celebrate their birthdays and cut cakes. He

follows perfectly the five pillars of Islam. He gives lot in charity to many families. Apart from Ramadan Zakkat, through out the year he gives in Charity. Many families are getting their livelihood from my uncle. Alhamdulilha, He is doing quite well in his leather business. Yet to improve is financial status recently he has taken a frachise of a hospital of a renowned doctor who is a Hindu and whose Mother and wife are Muslims. He is not ready to embrace Islam though born and married to Muslim women. He never believes in religions and existence of Islam. My uncle has invested quite a huge amount and the Hindu doctor is going to run the hospital and profit would be shared. Please tell whether my uncle can take the support of a Hindu and his name and run the hospital. Can he be associated with a Hindu in order to earn well. Please advice me thanking you aamir Jazakum Allahu Khairan for your constant 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. Aamer
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Yes, it is permissible to associate in business with non-Muslims, Hindu or others as long as nothing forbidden, such as Riba-based contracts, is done in the business. Such business may take the form of simple partnership or any other more complicated forms of association.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Being a Sleeping Partner in a Business
From: Islam on line
Sent: Thursday, June 17, 2004 1:44 AM
Name of Questioner Zakir Gender Male Age 31-45
Education Graduate
country of Origin Sri Lanka country of Residence Sri Lanka
Question
A friend of mine (who is a practicing Muslim) and myself are planning to start a business. I have undertaken to use my knowledge; expertise and all the hard to develop the business and my friend said he would extend the financial, but will not take part in the development of the business. In a situation like this, (since my friend want to be a sleeping partner) in this business, how we should divide the profit generated from this business?
Jazakum Allahu Khairan for your constant 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. Zakir
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
This is a Mudarabah partnership. Profit must be divided on sharing basis. This means that your agreement to establish this partnership must mention that certain percentage of the profit will be assigned to you and the rest to the capital owner. this percentage is negotiable and it is normally determined taking into consideration the prevailing rates in the market, the size of capital and the level of expertise of the managing partner.
You must also mention in the contract that losses are to be born only by the capital owner because losses are decreases in capital. In other words, losses cannot be shared except between capital providers. the partner who provides work only cannot be charged any party of the loss. certainly there are the cases of fraud, betrayal of trust, negligence, using funds in violation to the normal standards of the business, etc in which a kind of ""criminal"" charge is brought against the managing partner and if proven he/she can be forced to bear the losses caused by such acts.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Business Partnership Question
From: Mohammed
Sent: Saturday, March 27, 2004 2:33 AM
Assalamualeikum,
I found your email address on your website. If you have the time to answer a very important issues that I am concerned with, I would much appreciate it.
Background to question:
We formed a UK Limited liability company, 3 partners. In the contract we drew up between ourselves, partner A (myself) was going to be the managing director, working 9-5, 5 days a week and partner B was going to work on weekends if necessary, plus extra hours beyond his normal job. Partners A and B made a token investment of 500 pounds each. The remaining partner (C) invested 3000 pounds and was going to act as a ""consultant"" whereby he would deal with disputes and other important business decisions. He was not an expert in our field and therefore would not be able to perform any daily duties. Perhaps we wanted him as a psuedo-Amir type character because of his piety.
Question 1: My question is that soon after the company was formed, business was extremely slow and we only made small profits. In this climate partner C took out his principal investment. At the time I did not think this was a matter of concern, but I understand that under business law here in the UK partner Z by doing this act will no longer be part of the company. However, due to our ignorance we considered it reasonable to allow him to do so. At present, the company is making generous profits, alhamdulillah and I realised what had happened in the past.
a. In Islam, does the withdrawal of the principal capital automatically cease his role in the company?
b. If so, if we decide to forgive this error, do we need to renew the contract

c. If we do not forgive this error, what are the books we may refer to in order to convince partner C of the soundness of this fatwa.
Question 2:
In our contract it clearly stipulates the involvement of partner B in the business, to the extent that he would work weekends and spend his free time to deal with business matters. However, due to the fact that he is a full-time employee of another company, he is not able to spend the working week with our company. Increasinly he has detached himself from the affairs of the company to the extent that I am completely running all the affairs of the company and he has effectively become the sleeping partner.
What can I do to redress this situation as I feel bitter that as the company is bceoming more profitable due to some Barakah and my efforts, it appears that free-riders will get an easy ride. Can I insist that our agreement we revised, the contract rewritten?
Jazakallahu Khairan
I really appreciate the time you have taken to read this.
Your brother
Mohammed

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Mohammed
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
The info you gave about the partnership contract is very limited. to give you a learned opinion I need the actual text of the contract as it is.
Here are general answers to your general queries:

1 - There are several forms in Shari'ah of partnership contracts and some of these forms allow for one partner or more to contribute labor only, capital only, labor and capital, or even credibility and market prestige/name only. One important condition is that losses are distributed only in proportion to principal contributed by each partner and any clause in the agreement to the contrary is considered void and null. On the other hand, profit may be distributed in any other consensual ratio provided the person who provides labor must not be given a percentage of profit that is less than her/his percentage in capital (in other words, his labor may or may not be recognized in the distribution of profit). the agreement on profit distribution must be in the contract, otherwise it is assumed that the one who puts in more labor is volunteering his work and profit is distributed according to principal.
Hence, a partner may be in a partnership without contributing capital and after withdrawing his capital. You need to tell me under what condition did he withdraw, was it a loan he took from the partnership, was it a gesture of withdrawal from the partnership, was it consensual? and references are in chapters of partnership, Mudarabah and Muzara'ah in the books of Fiqh, you certainly need a detailed reference such as Hashiyat Ibn 'Abidin in the Hanafi school. withdrawal of capital (not as a loan) affects the distribution of losses and may very well affect the distribution of profits depending on what the contract says. It is certainly better to rewrite the contract upon withdrawal, but sometimes you may not need that.

2 - The partner who did not put the hours he was assumed to put will not get the share of these hours in profit distribution if the contract assigns a share for labor and determines the way of its distribution. if the contract does not contain such a formula, it is then assumed that the partners have an implicit agreement to forgive each other for such lapses.

Any partnership agreement can be dissolved and rewritten by mutual consent, such new agreement will only be valid from it date, it does not affect the past. also any partner can ask for dissolving the partnership at any time and if the partners could not come to an agreement on distributing the assets at the time of dissolving they will have to resort to a binding arbitrators and if they could not agree on binding arbitration then the last resort is the court, non Islamic as it may be in the UK, because it has the authority to implement its decision on every body.
Still if you send me the exact details, I may be able to help you better.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

Abstention from Work

SUBJECT: Not Working in a Christian Country and Social Welfare
From: Islam on line
Sent: Wednesday, September 22, 2004 8:14 AM
Name of Questioner ahmed Gender Male Age 21-30
Education Graduate
country of Origin Somalia
Question
Dear respected scholars, asalamu alykum. I have a question that has been bothering me quite a lot since I have started thinking of it. My question is based upon my circumstance, to briefly tell you about my situation: I am living in Europe, in the west, my family receive a social benefit but I don’t receive benefit from the state, for the simple reason that I don’t want to work in this country. I would like to state the fact that this country is a Christian country and there ways of live is contrary to the Islamic way of life, I personally have been (kafir not praying) but alhamdulillahi now I observer my five daily prayers. I am 29 yrs of age, I have worked in past but know after become more involved in my religion I decided to not rise my children in this Christian country but the irony is that I don’t have status to travel and live in Muslim country, I am a refugee but insha-allah I am expecting to receive the citizenship soon because my wife and my children are the citizen of this country we live. I have invested some money for business in another country in Africa and my planes are insha-allah if the business works and I receive the citizenship then to move and live with my family in a Muslim country like Pakistan or Egypt etc. One of the reason that I reject working in this Christian country it’s because the country is pro-American and oppressors to all Muslims around the world, and the tax money that they will take from me when working here they will surely finance it to bomb and kill innocent Muslim children and woman and I also think knowingly contributing to such cause is not permissible. For this reason and also not wanting to raise my children in

Christian ideology is why I am seeking with Allah's help to move from here. Now my problem is if I say I don't want to work they will not understand my reasons and they will also not respect my religion and surely they will cut the social benefit from my family but if I leave the affairs the way they are now which is my family receive social welfare but I don't receive social welfare and not working,, lie is Haram but in this case for the above given reasons we lied saying we are separated. My lie is based on above given circumstances I know lying is not permitted but there system of government and rules are not accommodating my beliefs, religion. Therefore I believe I am forced by this Christian state to lie. Its only temporary arrangement in one year time insha-allah I will be able to support my family my self without there social benefit. Please give concise advice as I am novice about my religion but trying hard to learn and straggle, please dear scholar give clear and full explanation to your response. May Allah reward you for your good effort? Salamu alykum
Jazakum Allahu Khairan for your constant 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. Ahmed,
Assalamu Alaykum,
You mad a conceptual mistake that led you to make the mistake of lying. You know when the Prophet, pbuh, was asked whether a believer may steel or commit Zena he answered may be but when he was asked whether a believer may lie he, pbuh, said NO.
You mistake begins with the notion that where you live in Europe is a Christian country and that working in it is not permissible. Certainly you are free to wish to raise your children in a Muslim country or any other land as long as you raise and train them to internalize the Islamic faith and values.
Most European countries are not Christian countries; they are pluralistic countries that accommodate all religions. Muslims in Europe have freedom to practice their religion and Islam is the religion of the second largest minority in all European countries. There are large Muslim communities, Mosques, Islamic schools and Islamic centers all over Europe.
Additionally even if these countries were Christian, it is permissible to live in them as long as you have the freedom to practice your faith and to teach it to your children, a fact that exists in all European countries.
Add to it that it is permissible to work in non-Muslim countries, be they Christian, Hindu, Buddhist, Jewish or what not. very Muslim and every human being should and must side with those people who struggle against occupation and foreign troops that slaughter innocent people in countries they occupy. This is a common human obligation on all women and men; but it is different from living and working within non-Muslim majority. In fact not less than 40% of all Muslims in today's world live, work, function and perform all their religious duties in countries in which they are minority.
Please, my dear brother, you need to reconsider the basis of your concept about this issue.
Finally it is not permissible in this religion of Islam to reject working and earning the livelihood of your family. If you can work, you must work and avoid living on welfare

handouts given to your family. In fact you must search for a job immediately in order to avoid being sinful because charity must not be given to persons who avoid working and stay voluntarily without a job. It is your responsibility to work, earn and feed your family instead of leaving them to live on the humiliating handouts of the government.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Home-made Business
From: Islam on line
Sent: Monday, July 26, 2004 6:07 AM
Name of Questioner Haji Gender Male Age 31-45
Education Diploma
country of Origin U K country of Residence United Kingdom
Question
Asslamaykam from Aadam, There are some home-based businesses in which there is about 5 hours of work needed a week for a comfortable income.
Is working a small number of hours a week permissible in Islam or does one have to work 30-40 hours a week for their income and what many hours are more rewarding?
Jazakum Allahu Khairan for your constant 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. Haji
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Wasting time (and properties) is not permissible in Islam. If the alternative is simply wasting time then less working hours is not permissible. But if the alternative is using the time for learning, 'Ibadah, Da'wah, resting, leisure and having fun alone or with the family, then it is certainly encouraged in Islam to have less working hours and more income, What would be better?
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Asylum Seeker Taking Social Aid from Government
From: Islam on line
Sent: Monday, June 07, 2004 4:50 AM
Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
Following is a feedback from a questioner whom we (not your answer) gave Fatwa previously. We will be very appreciative if you read the question and the answer and give him your answer regarding his feedback. Jazakum Allah khairan and may Allah bless you and reward you abundantly for the great effort you do for Muslims all over the world.
Name of Questioner Farooq Gender Male Age 21-30
Education Graduate
country of Origin Pakistan country of Residence Pakistan
Question
Assalam-oAlaikum,
I am living in Norway as an asylum seeker for covering my expenses I have to take social aid from government. Although I have got work permit but its not easy to find a job because of language problem and the stamp on my ID which shows my asylum status. Every one hesitates to give you any job if they find out that you are an asylum seeker. Still I have got an offer from one shopkeeper but he is not willing to give me white job, means I 'll not be able to get any allowances, I 'll not be able to pay any tax, I 'll not be able to show this job on paper etc. I just wanted know with these conditions am I allowed to do this job 'cuz I need money to support my family, I dont want to take any aid from non-Muslims & specially I want to fullfill my mothers wish of HAJJ. Am I allowed to pay expenses for her Hajj with this job.

Date 4/26/2004 YOUR ANSWER was: ""As for taking allowance from the government, it is permissible as it is based on your needs. In view of the government, you are qualified to take the allowance. As for the issue of work, if your work permit allows you to work and your work is Halal (lawful) according to the Shari`ah, then it is allowed to work. However, if it is illegal to work without showing your paper, then you are supposed to follow the laws of the country where you live and there is nothing wrong in taking the aid."" If you are still in need of more information, don't hesitate to contact us.
Thanks for your reply. With this mail I have understand one thing very clear and that's about social aid. We can take social aid from government if we are in need no matter you are living in a Muslim country or in any other religious country. All you have to do is to follow sharia & the law of that country. Now as far as myself is concerned I can live on social aid which I take from government but what about my family back home in Pakistan. I have got family of about 6 persons and their source of income is almost nothing. All of them depends on the money which I send them on monthly basis which is not enough and every time when I talk with my mother & other family members of mine they talk about their problems and then I feel totally helpless and sad. No matter what every body says money matters and that's a fact. When I asked you about the job where I can work without showing my papers and paying tax. I just want to work to cover the needs of my family. I dont want to have this job for fun & I have no intentions to make it a habit. Whenever I will find any white job where I can pay tax & every thing then I will quit this job. But just for time being I wants to do this job so that my family can survive. Please reply me in detail. I really dont wanna do any thing which is against the teaching of my Great Religion. I personally think that Islam is not so strict. If you have any serious need then you can do things which Islam dosen't allow in normal circumstances. The job offers which I have is on a Dry Clean Shop and the other is on Fast Food Restaurant but in restaurant they also sell the meet of pig. I am very confused and have no idea what

to do. I need a Islamic solution through which My Allah won't get angry on me and the problems of my family also gets solved.
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Farooq
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
I appreciate and generally agree with the Fatwa given to you previously. Yet I have to add certain details as follows:
It is not permissible in Shari'ah to do a job that is religiously prohibited such as serving alcohol or pork. Yet working in a restaurant that serves them is permissible provided your job description does not require you to serve any prohibited substance.
It is also prohibited to do any thing that may hurt your future. This means that while disobedience of a local man-made law may expose you to punishment that is usually determined in the law and is not considered a religious violation, it becomes religiously not permissible if it will hurt your future. We all know that violation of law is not a good thing to do, but yet all of us speed drive sometimes, is driving above the speed limit a religious violation? I believe it is not unless if it exposes you or other people's persons or property to any harm. Do violations of the laws that regulate employment, custom duties, taxation, traffics. etc., carry a religious meaning? I argue that they do not carry any religious meaning unless they cause harm to persons and/or properties. Such violations have legal punishment and whoever accept to take the risk of the punishment may do that on his/her own without attaching a religious meaning to his/her action whether positive or negative and unless they cause harm to persons and/or properties they are pure worldly matters not religious!
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

Working in Industries of Prohibited Main Line of Business

SUBJECT: Question about work to conduct survey on casinos
From: Assia
Sent: Sunday, August 29, 2004 6:06 PM
Assalamu alaykum,
This summer, I worked for a survey company that was doing a research for the casino. So, basically, my job was to call randomly selected people at their house and ask them what they think about certain aspects of the casino. I was just wondering whether the money I earned by this means is Halal or not? If not, what do I do with this money? And what happens if I already used a part of it? Should I make sadaka from it? Should I give it to a Muslim charity? Or should I give it to a non Muslim charity? Should I give all my salary of a part of it?

(I think the company is paid by the casino for carrying out this research)
Jazakum Allahu khairan for answering the questions.
Baraka ALLAHu fikum
Wassalamu alaylum

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. Assia
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Although your employer was commissioned by a casino to conduct a survey the crucial question is whether the job you did can only benefit a forbidden activity or could it be of general benefits to researchers, law enforcement, traffic regulator, etc. If what you did was designed specifically to only benefit casinos (such as what size of liquor glasses do you prefer? which kind of slot machine, or way of stripping, etc.) , the job may be forbidden and the money you got is Haram. In this case it has to be given to a Muslim charity, It become Halal for the poor and needy and similar deserving recipients. But if the results of your job can be of benefits to other users, your work on the survey does not fall within the Haram boundaries and you may keep the compensation you got for it. The principle is: if the rendered service is specific so that it can only be used by a producer of a prohibited product/service, it is then considered part of the latter and prohibited like it. In all circumstances the compensation should not be given back to the employer because it was paid against services it received.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

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. Assia
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
It seems that the questions can benefit researchers and other non-Haram activities although some of them come very close to be casino-specific. Additionally, the results of this survey may not go outside the casino that commissioned, and paid for, it. I suggest that you probably should give to MUSLIM CHARITY a good portion of the money you got for it but any percentage that one may suggest shall only be arbitrary.
Yes, you give it to Muslim charity or association with the condition that it spend it on Muslim poor and needy, with priority to those under severe poverty conditions and foreign occupation.
Your Muslim friend should also do the same but if she is poor that she needs this money for food, cloth and shelter, she may use it herself. A Companion of the

Prophet, pbuh, was due to give some food to sixty needy but he swore that non in the whole town was in more need than he, so the Prophet, pbuh, told him to eat the food with his family.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

From: Assia
Sent: Wednesday, September 01, 2004 11:35 AM
Assalamu alaykum,
Yes, I received your answer. May Allah s.w.t. reward you for your help.
* In my perspective, the research's purpose is to identify the reasons that prevent people (or some of them) to come to the casino.
Therefore, it included questions like:
- Are the heavy traffic/ the crowded area/ the distance/ease to come to the casino/etc, discouraging factors?
- If there were a connecting hotel / shops at proximity / daycare facilities/ etc, would you come to the casino more often?
- If the casino moves to the old port of Mtl, would you come often?
- There were also questions about the game they play the longest? for how long? Etc.
- When it comes to people who never went to a casino and who are not interested at all about casinos, the questions are about a certain complex that will contain a hotel, shops, sport complexes, etc. If they say they would like to visit it, the following question is ""if the complex contains a casino in addition of all the things I mentioned, would you come to the complex? and if yes, would it be tempting to visit the casino?""
* The concern now is about the salary I earned by working at the survey company: is it allowed to give it to a Muslim family in need? or only to a Muslim association?
* Should I give the totality of it or not?
* Finally, I have a friend who was working there before me. So, she worked there for maybe 2 months or so. She says that she is in need of that money, she didn't know it was not Halal before and if she doesn't use this money, she would be obliged to borrow from someone else. So, is she allowed to keep that money because of necessity?
I believe this email will clarify the situation. InShaAllah, we'll be able to know what to do now.
Once again, baraka ALLAHu fika wa jazaka khaira al-jaza'.
Wassalamu alaykum wa Rahmatul'ALLAHi waBarakatuh
Assia

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. Assia
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Although your employer was commissioned by a casino to conduct a survey the crucial question is whether the job you did can only benefit a forbidden activity or could it be of general benefits to researchers, law enforcement, traffic regulator, etc. If what you did was designed specifically to only benefit casinos (such as what size of liquor glasses do you prefer? which kind of slot machine, or way of stripping, etc.), the job may be forbidden and the money you got is Haram. In this case it has to be given to a Muslim charity, It become Halal for the poor and needy and similar deserving recipients. But if the results of your job can be of benefits to other users, your work on the survey does not fall within the Haram boundaries and you may keep the compensation you got for it. The principle is: if the rendered service is specific so that it can only be used by a producer of a prohibited product/service, it is then considered part of the latter and prohibited like it. In all circumstances the compensation should not be given back to the employer because it was paid against services it received.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Getting tips for bringing wine and beer
From: Islam on line
Sent: Tuesday, April 06, 2004 12:53 AM
Name of Questioner tarik Gender Male Age 21-30
Question
as-salamu alaykoum. I would like to know what's your fatwa regarding this points: *I leave in the states and I want to invest some money into bonds, stock market and mutuel fonds. (for the mutual fonds it's investement of 80% of net assets in the public utility companies) *I work as a valet in a building, and some times I bring grocerise including beer or wine to the appartements and I get tip for it.is this tip Haram or Halal

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Tarik
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Omar Bin al Khattab, the Second Khalifah, advised that no one should make transactions before knowing the Shari'ah rulings on them. Investing in bonds in Haram because they are interest based. Interest is Riba and it is prohibited in the Qur'an and the Sunnah. investment in stocks (and mutual funds) of companies that make interest transaction of whose main line of business is interest or any other Haram is also prohibited. When you invest in a stock you become a partner in the company decisions are made on your behalf by the management, as if you are doing it.
Carrying any alcohol product to any person, Muslim or non-Muslim, is prohibited in our religion. If you know that the bag you carry contains any alcoholic drink you must not carry it. Also, if the tip you are given is for carrying the alcohol, such a tip is also

Haram. if it is for carrying the bag and sometimes bags may contain alcohol and you do your best to avoid carrying any bag that contains alcohol, but it may happen sometimes without you knowing it, the tip is not Haram in this case because it is given for a job that is permissible to the best of your knowledge. The Prophet, pbuh, said that ten activities are forbidden with regard to alcoholic drinks and they invoke the wrath of God on persons who do them, and he counted these ten, among them are brewing it transporting it pouring it, carrying it, asking for its brewing, transporting, pouring, or carrying it, etc.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Taking deposits from customers, selling small statutes
My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Moosa
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Please see my answers below each question
From: Moosa
Sent: Saturday, March 06, 2004 5:31 PM
To: monzer@kahf.com
Assalamalaikum
Can you please provide assistant to the following
questions
Question #1
If I am selling an item, and the purchaser agrees to buy it, but he says that he will pick up the product in 3 days time, is it then permissible to take a deposit from him. If the buyer then defaults can I keep the deposit?
My Answer
Yes, acording to the Hanbali school you can take an advance on a fully concluded sale and if the customer does not come up with the balance within the days agreed on you may keep that advance payment and not return it to him. However, other schools argue that in such a case you are only entitled for a compensation of the damaged caused you as a result of not completing the contract. I therefore suggest that if the advance is large (depending on the value of the item, something that does not exceed 5-10%) you should not take it but take only an amount that is approximately equal to the damage caused you.
Q#2
Is it permissible to collect first and last month rent, also is it correct to collect rent at beginning of the month. or at end of the month?
My Answer
Yes, rent can be made any time, no limit at all, by mutual agreement.
Q#3
I am interested in starting a retail business, in which many items will be sold. Is it permissible to sell items such as mini sculptures e.g of animals, items like t-shirts or

picture frames that have faces(tasweer) on them, Also many childrens toys such as dolls, and cartoon characters, even some of their clothing has faces tasweer). Items like novelties will have little sculptures in them. Are the above items permissible (jaiz)to sell. I will be purchasing these items from a wholesaler. I will not be involved in the manufacturing of these items. Also, items like cosmetics,soaps may contain animal or by-animal products , maybe even products from pigs, are these all permissible to sell. Will the earning be Halal or Haram. Please provide details. Also, is there any book that is available in how I can conduct a
business accoording to Islamic jurisprudence.
Jazakullah
My Answer
Mini-sculptures are sculptures, they are prohibited to sell. stuffed and other toys for children are permissible even though they may take a shape that is exactly like the sculptures. Cartoon characters on clothes are not prohibited. Novelties with sculptures are not permissible because they are sculptures!
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

Working in Industries that have some Haram activities

SUBJECT: Working in a Place That Deals with Haram Products
From: Islam on line
Sent: Monday, October 04, 2004 8:08 AM
Name of Questioner Ilham Gender Male Age 21-30
Education Diploma
Question
Salam, dear sheiks, could you please shed some light on working in a place that deals with Haram products, such as alcohol, pork, interest, etc. I live in the U.S. and I am a college student, since I didn't graduate yet, and don't have a diploma, I and every other student have to work in stores, restaurants, etc. The problem is almost every kind of business deals with Haram stuff. As a student I work in a cafeteria in a University, and the place deals with pork, since I haven't had a job for more than 5/6 months I started working there, I did have some tough time because I didn't want to deal directly with pork, and now Alhamdulillah, I work with salads (only vegetables), wash dishes, and do the inventory on the computer, in other words my boss orders the products, and all I do is enter the item number and change the price and quantity of the product according to the papers. Many scholars have said that as long as you don't deal directly with it, it's all right, some say it's Makruh and others say is Haram. Now what I need to is: -What is the Islamic ruling for working in Haram places. -What is exactly meant by being directly involved, how can I be in-directly involved. -Could you also give me a Du'a that will help me find an Halal income. -And lastly, as business management student here in the U.S. what are the places or industries that don't deal with Haram stuff, where should I apply? I apologize for the long question but it's really important to me. Thank you
Jazakum Allahu Khairan for your constant 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. Ilham,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
I am always of the view that one must not expand the Haram without very clear Shari'ah evidence. For instance, God forbade drinking alcohol and eating any thing from the swine. The prophet, pbuh, has forbidden additional 9 functions with regard to liquor (e.g., brewing it, carrying it, transporting it, etc.) but he did not include washing its glasses. Additionally with regard to the swine, it is not forbidden to make use of its hide except for wearing it while in prayers (because according to the Majority it is Najis).
Accordingly, it is permissible to work in a place that sells Haram products in a non-Muslim country provided that you do not do any of the forbidden functions: these include in regard to liquor: putting bottles on shelves, selling them at the cashier, removing dust from them to make them appealing to customers, carrying them to the car of a customer and the like. In a restaurant, serving liquor to customers and pouring it in glasses. It does not include washing glassed or making entries on the computer. With regard to swine products, it includes selling them as a cashier, cutting and preparing them for sale, it does not include cleaning the area where they are served or sold nor handling the computer entries after the sale.
You may make any Du'a including: O God, give me good sustenance, that is Halal and beautiful from your own treasures.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for a US Construction Company in Iraq
From: Islam on line
Sent: Tuesday, December 28, 2004 5:35 AM
Name of Questioner Imad Gender Male Age 31-45
Education Graduate
country of Origin Syria country of Residence United States
Question
I am a civil engineer, work in the U.S.A. I am offered a job with a construction company in Iraq. and would like to know if it is Haraam or Hallal to go and work there. Facts: - the company has a project to rebuild what the war distroyed including , hospitals, mosques, schools for the iraqi people. - the company is using the money given from the congress from the US tax payer,not from iraqi oil money. - Since I am a Muslim who speaks arabic, I have an advantage to better communicate with our brothers there. - The company pays good salary I need for my family. Please let me know, thank you

My Answer

Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Imad,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
Working in Iraq in reconstruction of what the American are destroying is not prohibited regardless of who pays for it. It is certainly the duty of the American government to pay for this unnecessary destruction, this should be charged to Mr. Bush and Mr. Cheney and their click rather than to the American innocent tax payers. On the other hand if the company would ask you to work on building barracks or any military installations for the American army or for the Iraqi government that is fabricated by the American occupation, that is certainly Haram in our religion.
The issue of constructing military installations in Iraq can only be discussed after liberation from the occupation of the American army and its satellites and then it may or may not be permissible or not depending on whether the government represents its people and being non aggressive against peaceful non-occupant peoples and forces.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Managing a store that will sell forbidden items
From: Islam on line
Sent: Wednesday, August 25, 2004 9:02 AM
Name of Questioner SAMIR Gender Male Age 31-45
Education High School and Below
country of Origin Lebanon country of Residence Palestine
Question
I have the opportunity of taking over a franchise business with MAC'S (Variety store). My role will be to manage the store and I will receive a monthly salary and I think there will be a percentage that I will get as a commission. This store sells Lottery tickets, wrapped Sandwiches in plastic bags that have pork ingredients and ""Adult"" magazines. I would like to know the ruling on this? I appreciate your help and ask Allah to reward you with the Jannah.
Jazakum Allahu Khairan for your constant 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. Samir
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
As a manager you will responsible to arrange for receiving the pork,

lottery, and porno magazines, for placing (showing) them so that customers see them and for selling them. All these acts are prohibited, a Muslim must not do that.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Being an Accountant in BPO Company?
From: Islam on line
Sent: Wednesday, August 11, 2004 12:34 AM
Name of Questioner Zameel Gender Male Age 21-30
Education Post Graduate
country of Origin Sri Lanka country of Residence Sri Lanka
Question
Assalaamu Alaikum, My Job is Accounts Associate in a BPO (business process outsource) company under an Insurance Company Project (Norwich Union). Tasks are basic accounting activities which does not involve decision making but data processing. most of the product of this insurance company has an interest clause. Is it Haram to work for this project? If I say no I have to leave the job. But do not hesitate to tell me if its even doubtful. Jezakallah!!!
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Zameel
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Most scholars consider recording the accounts of Riba as part of writing it. Writing it is prohibited.
On the other hand, it may strongly be argued that writing the accounts, after contracting, is not part of writing the Riba contract because the Hadith talks about writing the contract by virtue of the fact that it adds the two witnesses (The Wrath of God is on the taker, the giver, the writer and the two witnesses). I personally go along with the second view but it doesn't mean that the matter is not doubtful!
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in a Company Providing Illegal Business
From: Naveed through Islam on Line
Sent: Wednesday, August 04, 2004 12:35 AM
Name of Questioner Naveed Gender Male Age 31-45

Education Post Graduate
country of Origin Pakistan country of Residence Canada
Question
assalam o alaikum All praise and thanks due to Allah subhanu ta'ala and peace and blessings be upon his messenger Muhammad sallalahu alaihay wassalam. I am working in a big computer consulting company (www.cgi.com). Our company provides services to all kinds of businesses and in which there could be some illegal business. my first question is, Is it legal to work in this company as long as u are providing computer services to some legal business under this company ? Recently I was working at client involved in aircraft manufacturing But now they are sending me to client which sell/provide services to satellite dishes and their programs (all kinds of TV channels). Is it legal for me to work at this client? Remember I am employee of consulting company not of any client. Also I am contributing to share purchase plan of the company. Is it legal ? please provide a detail answer. wassalam o alaikum Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Naveed
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Working in the computer consulting company is permissible as long as you are not sent to help in any company whose business is prohibited in Shari'ah such as liquor breweries. Certainly you must not be involved in any thing that is prohibited by the law of the land where you live and work. If you are occasionally sent to help in companies that have activities that are prohibited in Shari'ah along with others that are permissible and your work is in the IT area, it is still permissible to work in your company on the ground that this gray area makes little portion of your total work.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for a Gas Station that Sells Liquor
From: Islam on line
Sent: Wednesday, July 21, 2004 5:54 AM
Name of Questioner Maryam Gender Female Age 21-30
Education Diploma
country of Origin Djibouti country of Residence Djibouti
Question
Assalamu Alaykum dear scholars. May Allah reward you (Janatul Firdows) for the great service that you do. I have a question that is really bothering me. I live in California, United States. I started working in a gas station that sells some liquor. I needed a job, when I found this job. However, I looked everywhere else before I started and couldn't find any other job. I have to pay my rent and expenses, because my father passed away before four months ago. so I decided to work in this gas station until I find something else, following the base (adharurat tubihu al-mahdurat).

the way I look at it is that I am not the owner nor profiting from selling this liquors. I am just a worker that is in need for this job until I find something else. And I do look for another one everyday. I am not trying to be a Mufti, I am just using my mind and what I know from Islam. life here is so expensive and hard. I have to support my big family whom I live with. so can you please let me know your point of view about this fatwa. jazakumu Allahu khayr
Jazakum Allahu Khairan for your constant 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 Sr. Maryam
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
I know California is a tough place to live in and to find a suitable job. Working in a gas station or a super market that sells liquor is permissible as long as you do not handle the liquor. Handling means being a cashier and making the sale, putting bottles on shelves or carrying it to customers' cars. In other words, you have to work in an area where you are not covered under the curse that our beloved Prophet, Muhammad, pbuh, said that it is on ten persons in connection with liquor: its brewer, its carrier, its transporter, its seller, etc, and He counted ten kinds of jobs that are included by the wrath of God. I am sure in California you can with not much difficulty ask your employer to assign you to a job that is not connected with liquor. The point that part of the employer's income comes from the profit of selling liquor does not bother you as long as what you do as a job is not prohibited. It is prohibited to sell liquor on behalf of an employer, to carry it, to arrange its bottles on shelves, etc. Finally I am sure you know your own situation much better than me and you are the only one who can determine whether you have a necessity or not. But living in California myself, I do not believe that it is necessary to work in selling or handling alcohol. There are many Muslim store owners and many gas stations owned by Muslims and non-Muslims that do not sell alcohol and there are jobs not connected to alcohol even in stores and gas stations that sell it.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Feedback on a Fatwa on selling alcohol
From: Islam on line
Sent: Monday, July 19, 2004 12:38 AM
Dear Dr. Monzer,
We received feedback from the questioner of the following fatwa, so we hope you kindly could reply him, for he may be confused:
Question
This is my second time I am sending this question but I did not receive adequate answer on this please am a Muslim student from Nigeria, This is my second time of sending this question please answer it with adequacy. I have a problem of having

finance of my education from my mother who sells liquors or alcohol I have told her several times yet although she wants to stop selling it but my own feeding comes from her revenue she makes from it. And I don't have any source of livelihood except from her and my father. Please advise me on this I am in serious predicament. Not only that at times when she has gone it

Date 7/12/2004
Dr. Monzer Kahf
Answer
In the Name of Allah, Most Gracious, Most Merciful.
All praise and thanks are due to Allah, and peace and blessings be upon His Messenger.
Dear Br. Yusouf,
I remember that I answered this question before. I do not have any thing to add to my previous answer, I will repeat its content.
God who prohibited alcohol also prohibited its value as we are told by our beloved Prophet. Go, quit school and work, yourself, delay your study and work and spend on your mother and have her quit selling liquor. Her Creator guarantees her living. A Muslim must not sell alcohol and must not take the lazy back seat while your mother sells alcohol. If you don't like my answer again, sorry! I don't have any thing else to say!
If you are still in need of more information, don't hesitate to contact us. Do keep in touch. May Allah guide us all to the straight path!
Allah Almighty knows best.

The feedback: From: yusouf
Sent: Tuesday, July 13, 2004 1:30 PM
SUBJECT: Comments on the Content, on my question
I really appreciate the effort of Dr. Monzer Kahf on my question with the reference FNTSTL which centered on my mother selling alcohol but the point is quiting school in Nigeria is like opening door to poverty but my plan is that I want to conclude my study and work and assist her not that she does not have money to quit her liqour business but she fears that quiting it will not longer profitable and Nigerian economic situation is poor. please continue advising me on this. I will be waiting for your response in the earnest time.

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.
We do not suggest that you quit school for good, but for a period until you can set yourself up financially so that your mother quits selling alcohol. According to the Islamic Shari'ah, not only selling alcohol is forbidden but also the money you get from the sale is prohibited too.
My dear brother, do not take refuge in the "bad economy of Nigeria" or in "quitting school is a door to poverty" You are not going to carry the Nigerian economy on your shoulders and if you look around you will find hundreds of thousands of very

successful people who have little formal education, yet what we suggest is only a temporary change until you and your mother become financially okay.
If you add another element that your mother is not poor and she has other sources of income, why is she then insisting on this forbidden business while she should know that the Prophet, pbuh, said that every bit of flesh that grows out of Haram sources is destined to be burned in the Fire of Hell. Is that what she wants for herself and her children? She must quit immediately and give to charity the total amount (not only the profit) she got from the sale of alcohol.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for female garment factory
From: Islam on line
Sent: Tuesday, July 06, 2004 12:59 AM
country of Origin Sri Lanka
Question
Dear Scholar, Assalamu alaikum Can a Muslim brother work in a garment factory which exclusively stitches womens under garments ?
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br.
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Yes, is it prohibited to touch apiece of cloth and stitch it in any form that is usable by some body?
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: A career in transplantation of fetus parts
From: Islam on line
Sent: Wednesday, June 23, 2004 6:20 AM
Question
assalamu alaikum, Can you please inform me if it's Halal for me to pursue a career in the subject of the following websites http://www.nhscareers.nhs.uk/nhs-knowledge_base/data/4854.html I am not sure about this because of transplantation issues http://www.nhscareers.nhs.uk/nhs-knowledge_base/data/4853.html I am not sure about this due to prenatal screening that may result in affected fetus being aborted please can you inform if these are a good choice for a Muslim or not please can you take a look at this website and advice me any are most suitable

http://www.nhsclinicalscientists.info/clinsci/nhslink/home.xsp?getPage=careerops
jazak allah khair
Jazakum Allahu Khairan for your constant 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. / Sr.
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
I looked at some of these opportunities on the web you provided and did not find in those I suspected to have, any reference to aborting a fetus for the purpose of genetic or molecular research/treatment.
The general Shari'ah rule in this regard is: a fetus is treated like members of a human body, it is a part of its mother. If it happens to be removed for any Shari'ah-permitted reason (e.g., saving its mother's life) or it came out in a miscarriage, it can be used for scientific research/ human treatment exactly under the same rules that apply to members transplantation i.e., to save life, cure chronic illnesses, etc.) and any part that is not used or left over must be given proper burial that suits the dignity of a member of a human body (for instance, it must not be left as waste in sewage or given to dogs to eat).
Consequently working in any such career is permissible as long as the worker commits herself to behave within the limits of the Islamic moral values in this regard.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working at a Car Dealership
From: Islam on line
Sent: Monday, June 21, 2004 8:16 AM
Name of Questioner MAZEN Gender Male Age 21-30
Education Diploma
country of Origin Palestine country of Residence United States
Question
Asalamu alaykum, I work at a car dealership in the United states as a sales manager,my job description is basically to sell a car but part of the process is showing the customer payment options such as financing the car for anywhere from 24 to 72 months and lease options, this entails me quoting the customer interest rates and showing them the payment which includes that interest. I would like to know if what I am doig is Halah or Haram . Jazakum Allah kayer.
Jazakum Allahu Khairan for your constant 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. Mazen
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Providing your expertise advice on financing options and interest rates is not prohibited as long as you do not fill in the application of interest-based financing. You notice here that we are trying to split a hair. the Curse, as we are told by the beloved Prophet Muhammad, is on the writer and witnesses, if you do not perform either you will avoid the Wrath of God InShaAllah.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Is getting paid for seeing Internet ads Haram or Halal?
From: Islam on line
Sent: Thursday, June 17, 2004 1:42 AM
Name of Questioner mohammed Gender Male Age 21-30
Education Post Graduate
country of Origin India country of Residence India
Question
is the following business Haram or Halal? There are many Multinational Advertising Websites on Internet from which one can earn good income without any payment. First of all, I have to register to those websites. Registrations to all the websites are without any payment. Once you get registered to those websites, you would start getting some assignments in your email address. Assignments include viewing of their advertisements, clicking on some banners, filling up of some online survey forms, visiting some websites etc. These are simple assignments and can be done by any person having basic Internet knowledge. For doing all these assignments, the Multinational Advertising Websites would pay you. First, you'll need to register with the Multinational Advertising Websites so that they have your email id. Then depending on the category you choose, these websites will send paid mail to you that will contain a link to the advertiser's website and you will be paid to click the link, visit the advertiser's website and stay there for few seconds. You may also have to click on some online banners, fill some online survey forms and do some other online works. These are very simple tasks and can be done by any person having basic Internet knowledge. Do I have to buy something to get paid? No. The websites pay you to view the ads of their advertisers who are advertising on the Internet due to its wider reach. Just like on T.V. you view ads but you hardly buy that product. But the more ads a company gives the more popular its products become and it creates a market of its own. Do I have to buy something to get paid? No. The websites pay you to view the ads of their advertisers who are advertising on the Internet due to its wider reach. Just like on T.V. you view ads but you hardly buy that product. But the more ads a company gives the more popular its products become and it creates a market of its own. They charge us Rs.320 (Rupees Three Hundred and Twenty Only) as Consultancy Fee to email you a list that contains the link of all the paying websites along with other relevant instructions and information on how to proceed

with each and every step. After paying our Consultancy Fee, you need not have to pay anything else.
Jazakum Allahu Khairan for your constant 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. Mohammed
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Getting paid for seeing ads, clicking websites and filling survey forms is permissible; there is nothing prohibited in it as long as the adds you are seeing are permissible (e.g., Porno and similar ads are not). But be careful that this is not a spam just to get your 320 Rupees! are you sure you will recover that money from the adds you are going to see?
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for US Company in Iraq
From: Islam on line
Sent: Thursday, June 03, 2004 2:29 AM
Question
Is it allowed for a Muslim to go to work in IRAQ with the same company that he works for now in the US to build or restore civil facilities? Civil facilities includes water treatment, roads, power generation, etc. I appreciate your immediate response. Wasalam
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br.
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Yes, it is permissible to work in Iraq on rebuilding the civil facilities that are destroyed by the colonial aggression of the American and British governments. You will be helping the oppressed and relieving them in this kind of work.
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for US and UK based Companies in the Middle East

From: Islam on line
Sent: Sunday, May 30, 2004 12:32 AM
Name of Questioner abdul Gender Male Age 21-30
Education Graduate
country of Origin India country of Residence India
Question
assalamu alikkum. What is the ruling on working with the U.S, U.K based companies in middle east
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Abdul
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
It is permissible to work in U K and U S companies that work in the middle East as far as you work is not in the area of supporting the immoral military aggression on innocent people that is presently undertaken by the governments of these two countries.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in a store that sell Haram stuff
From: Islam on line
Sent: Wednesday, May 19, 2004 11:52 PM
Name of Questioner Ayman Gender Male Age 21-30
Education Post Graduate
country of Origin Jordan country of Residence United Kingdom
Question
I'm doing a PhD in UK nowadays and I'm looking for a part time job. what is the fatwa of working in a store that sells alcohol and other Haram stuff? what if I was requested to arrange some shelves for alcohol or other Haram stuff? what if I worked as a checkout and price alcohol for people and other Haram stuff? From another point of view, I have some facilities to use in the universities, so does it kind of HARAM if I took some of its facilities (files, facilities) to home and use them there and return them after finishing with them after a year or sometime? This question comes up as a result of a new trend of working from home which is being encouraged herein the UK.
Jazakum Allahu Khairan for your constant 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. Ayman
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Handling alcoholic beverages is not permitted. This includes putting them on shelves, ringing them on the cash register, carrying them to a customer's car. Such actions are covered by the Hadith that places the Wrath of God on ten activities related to such an evil drink. Handling other prohibited food such as food containing gelatin or pork is not directly prohibited as long as you do not sell it on checkout because it is not prohibited to benefit from some of the swine products such as its hide for certain kinds of use although it remains unclean (Najis) according to the overwhelming majority of scholars.
As for as the wage you get for your work is concerned, it is permissible even if the owner sells alcohol and pork.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Running Business of Cable Operators
From: Islam on line
Sent: Sunday, May 16, 2004 11:31 PM
Name of Questioner ali Gender Male Age 31-45
Education Graduate
country of Origin Pakistan country of Residence Pakistan
Question
Dear scholars assalamoalaikum I am a doctor and my elder brother has just retired from Pakistan Air Force and has got a handsome amount of money enough to start a business on a small scale.As he has no experience he was very worried what business to start.Meanwhile he received an offer from two of his companions who had retired earlier to join their running business of cable operators.He is very keen as the business is running very good but before starting we want to ask some questions as far its legality in Islam.The cable operators all over Pakistan are showing news channels,infomative channels,religious channels and MOVIE CHANNELS and the censorship policy is much more relaxed as compared to some gulf states though a certain degree of censorship is there but it is regarding some channels which are not shown but otherwise if a movie channel shows a scene which needs to be censored there are no facilities for it and it goes on air.Although a check is maitained by the regulatory authority which cancels the licence of any cable operator who is showing vulgar channels if they check it themselves or get a complain from public.So in the presence of these movie channels;though there are other channels as well and it really depends on the viewer to choose;my question is should my brother join this running business?Will his earnings be Halal?Thank you.
Jazakum Allahu Khairan for your constant 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. Ali
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
It is not permitted in Shari'ah to show, on any channel, movies or any other scenes that propagate forbidden behavior, including porno, obscenity, indecency, etc. God Said in the Qur'an what translates "" Those who like (to see) bad actions spread among the believers will have a grievous penalty in this life and in the Hereafter . . .""
in view of the fact that we all live in a world where many indecencies have become common and are seen all around, if the movies that promote such actions, scenes, behaviours and attitudes make considerable part of the viewing time through the cable of this company it becomes Haram to own or run such a cable company, but if such things are only accidental and normally censored by the cable company or the regulator, it becomes not Haram to own and operate the cable company; this is on the basis of 'Umum al Balwa.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: a financial aid in a university
From: Ibrahim
Sent: Thursday, May 06, 2004 4:46 PM
Asalaam alaikum
I have wrote to a lot imams with no lack. So inshallah am trying again with you. Below is the Job description and the question at the end. I hope you help me out in this dilemma.
Job Description
Definition of Financial Aid
Financial aid is money supplied by a source other than the family to help pay for education costs
after high school.
Sources of Aid:
1. Federal Government
2. State
3. School
4. Private
Types of Financial Aid:
* Scholarships and Grants
* Loans
* Employment (Work-Study)
Categories of Financial Aid:
* Merit-based
* Need-based
* Non need-based
NATURE AND SCOPE OF WORK:
Under the direction of Financial Aid management, incumbent is responsible for a variety of highly technical services and support which includes the student financial aid application process, document imaging. Performs initial intake and technical review of all financial aid applications in assigned caseload. Performs scanning and

linking of all requested documents into the document imaging system.(Advises and assists customers regarding all aspects of financial aid programs, forms, regulations and procedures. Please look at PRINCIPAL ACCOUNTABILITIES # 5 and 6.)
Reviews and processes documents and computer data required to complete transactions. May be responsible for reporting financial aid information to appropriate agencies.
Incumbent employs good communication and human relations skills in interacting with a variety of people that may include students, staff, faculty, general public, other colleges, federal and state agencies, and lenders. Work situations require consideration and interpretation of complex circumstances or information in order to communicate effective responses and make accurate decisions. Work results impact the accuracy, reliability and acceptability of further results beyond the immediate work section. Incumbent performs technical financial aid processes on an independent basis subject to supervisory direction and review.
PRINCIPAL ACCOUNTABILITIES: (Includes some or all of the following)
1. Performs initial intake and technical review of financial aid applications according to technical specifications in assigned caseload.
(Of all the question regarding financial aid forms. There is only one question that asks the student if they are interested in student loans. The answer they give does not relate at all to me in processing their file. When they answer ""yes"" this means that the person who is in charge of seeing how much they eligible for will include loans as part of the package they will receive. This does mean student will take the loans. They decide if they want the loans when they sign their AWARD NOTIFICATION and thus somebody else take care of the loans.)
2. Performs scanning and linking of all requested documents into the document imaging system.
3. Updates appropriate Banner screens related to intake review process.
4. Requests information and appropriate documents as determined by the intake review of financial aid applications.
5. Provides technical information and assistance to students, prospective students, and the public regarding highly complex financial aid programs, policies and procedures.
(This is where I get to explain to students and parents process about their loans. Approximately 6 8 hours a week.)
6. Assists applicants in completing the various complex and technical forms (both paper and online) required for student financial aid.
(This sometimes include loan request forms(forms where they ask how much they need for loans). This tied to Number 5)
7. Prepares documents certifying financial aid eligibility of students for outside agencies.
8. Reconciles various reports to ensure accuracy of system; resolves discrepancies.
9. Participates in professional development activities and attends training workshops.
10. Performs other related duties as assigned.
WORK ENVIRONMENT:
Work is performed in a standard office environment. Incumbent may be required to work extended hours on an intermittent basis. Some evening and Saturday work is necessary on a rotational basis. Job demands can be difficult due to heavy work flow, the meeting of deadlines, continual interruptions, changing regulations, and competing priorities.
Benefits I Get from this Job.

1. Flexible time to pray all fard prayers
2. Flexible time to go to school
3. Income received helps in living expenses and helping parents in food and housing.
4. I get to go to school for free saving up to $20,000 American dollars
Disadvantage I get in this Job.
1. I do not know if this job is Halaal or Haraam
All I want to know is if this Job is still Haraam and If I was to avoid anything to do with loans will this job still be Haraam? I will appriciatte if you can show some daleel from the Quran and Hadith.
Ibrahim

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. Ibrahim
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
You job as you described is Halal. Advising students on financial aids available to them, including interest-based loans, is not Haram because you are not filling the application for a loan nor deciding on it (making an offer to the student or approving the application). Advising students about which loans may be better for them is not Forbidden because you are not a writer or a witness of the loan. Obviously advising about other financial aids is also permissible.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for a Market that Sells Pig Meats
From: Islam on line
Sent: Thursday, April 29, 2004 2:00 AM
Question
Asalam u'alaykum. I have a question regarding my employment. I about three months ago, I was desperate for a job. I sumbitted an application at a local meat market owned by christians. Although I applied other places, I received a job offer from them f. They do sell pig meat there, which I know is Haram, but I was not in a position to refuse this job as I needed money in order to pay bills, food etc. NOw they have trained me and given me a job, but I would like to quit to get some thing else. What should I do? Thank you, Asalam u'alaykum Ali-Reza

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

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Working in a shop that sells pig meat is permissible as long you do not handle the pig meat itself. Selling a forbidden item is forbidden too even if you sell it as an employee only.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Management Controller in Finance Department
From: Islam on line
Sent: Tuesday, April 27, 2004 2:15 AM
Name of Questioner nadia
Question
salam alaikom I'm looking for job one year and I find a job in a big international super marker that has as activity wholesale of all goods my job is management controller in finance department I compare realization against anticipations and I explain a differences and I analyze the problem is they sell alcohol I work in other local Idon't see the alcohol because the administration is in an other local my job is it Haram or motashabihat? I 'm from morocco

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. Nadia
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
I think your job as a financial controller in a supermarket is permissible even if it sells alcohol because this kind of work is not included into the prohibited works that are mentioned in the Hadith of the Prophet, pbuh. What is prohibited is any direct involvement in production, distribution and serving and in consumption of alcoholic drinks.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: management financial comptroller in a supermarket
From: nadia
Sent: Saturday, April 17, 2004 1:54 AM
salam alaikom ya saidi doctor al fadel
I've been looking for job for one year and I find a job in a subsidiary of big German international supermarket (……) that has as activity wholesale of all goods. my job is management controller in finance department I compare realisation against anticipations and I explain differences and I analyze. The problem is that they sell

also alcohol. I work in other local and I don't see the alcohol because the administration is in an other local .my job is it Haram or motashabihat because I feel that I will help not in direct way in maasia? I'm from morocco.
Please answer me as near as possible by e-mail . Really I don't know what I do?
Jazakom allah ani kola alkhair.
Nadia from morocco

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. Nadia
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Working in a supermarket is permissible as long as you do not physically handle Alcoholic drinks, pork and other items that God prohibited for consumption and your income is also Halal InShaAllah. The Prophet, pbuh, prohibited handling alcoholic beverages from the moment of brewing them to the moment of drinking them. That includes transportation, carrying them, selling them even as a cashier, carrying them to the car of the buyer, pouring them in glasses and obviously drinking them. He did not prohibited working for a brewery owner in capacity that does not relate to alcohol, such as driving his personal car, or taking his children to school, working in another business he also owns, etc.
Supermarket stores/ companies today are similar to a whole market in the past, a market that has several shops within it because they sell almost every thing. Hence even working in a supermarket itself is permissible as long as one does not handle such prohibitions. Examples: working as floor cleaner, general manager, telephone operator and in departments of the store that have no prohibited items, e.g., the pharmacy.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Working in a Store Where Chicha, Tobacco and lottery are Sold
From: Islam on line
Sent: Tuesday, January 04, 2005 11:17 PM
Name of Questioner Abdelillah Gender Male Age 21-30
Education Graduate
country of Origin United States country of Residence Morocco
Question
Dear scholars, As-Salamu `alaykum. I am a Muslim international student in USA that I'm not allowed to work by there law; however, I'm working (to pay my tuition and rent) in a store where Hooka (Chicha or Water pipe) and moaassal (Hooka tobacco) are sold; is my money that I earn is halal? Also I would like to ask you if I work in Gas station where they sold tobacco and Lottery, but I won't sell lottery since I will work at night shift can my work turn to be halal in this gas station? And if I sell scratch off it counts as lottery or not? I would like your advise on which work should I

keep and please make doaa for all that work in foreign country that allah make our life halal and hallal. Jazakum Allah khayran.
Jazakum Allahu Khairan for your constant help
Yours,

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. Abellah
Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
Working in the USA in a store that sells permissible things such as food items but it also sells prohibited material such as pork products, alcohol, tobacco or lottery, is permissible provided provided you personally do not sell any such products and you do not carry alcohol to customers or set it on shelves. Because while the prohibition in other materials came for eating or using them, the prohibition of alcohol drinks covers its carrying and handling too.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Working in Conventional Finance Industry

SUBJECT: Working for Commercial Insurance Company
From: Islam on line
Sent: Sunday, September 05, 2004 3:22 AM
Name of Questioner Nafees Gender Male Age 21-30
Education Graduate
country of Residence United Kingdom
Question
Dear respected scholars in Islam Assalamu Alaikum, May Allah reward you and Islamonline for you efforts in propagating the true message of Islam. Would it be permissible for me to work for commercial insurance company where: a) the majority of its income through car insurance b) the work is not directly related to the insurance process but the security of the organization's IT infrastructure I ask this question as I am going for an interview for such a company soon and do not want to earn Haram income. JazakAllah Khair.
Notes
I note that there are two views represented on the Islamonline website (i.e. that of Br. Monzer Kahf and that of other respected scholars) – this has left me slightly confused as I am not able to determine which opinion is more correct. I would appreciate it if you could touch upon this issue in your answer. JazakAllah
Jazakum Allahu Khairan for your constant 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. Nafees
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
I certainly tell you that my view is more correct, but I still respect the other opinion. The argument in this regard is endless and this is of course normal and rather healthy! It is obviously your own judgment and heart that can decide for you.
I believe that insurance, if void of interest in the contract, is permissible as there is no reason for its prohibition. The arguments of gambling and gross uncertainly fall apart and do not stand any analytical scrutinization, and those who do not understand the complexity of contemporary life and transaction still think that they can live without insurance, at the time that it has become an indispensable part of live to the extent that almost all countries made certain kinds of it (car and other liability) obligatory by law.
On the other hand, insurance companies heavily invest in interest-based bonds and other financial instruments. This exposes a segment of their employees to be in the area of making Riba contracts. Accordingly, if your specialization is, as you said in the IT department, I see no reason why there should be any doubt about the permissibility of your work and your income from it.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: working in investments
From: Mizaur Rahman
Sent: Friday, May 14, 2004 5:26 PM
assala mualaikum wa rahmatullah,
I am studying A level in the UK and intend to read a degree in Investment and Financial Risk Management at Cass Business School (UK) in the next academic year.
i am thinking of getting a career in the financial sector preferably in investment banking. Such role will therefore require me deal with western economic tools i.e. investing in shares etc. this i thought will perhaps compromise with my beleifs and go against shariah rulings. thus i asked my local imams about the shariah and investing in shares but asking have yielded ambiguous and vague results.
As you are an specialst in islamic economics with many awards in honour, it will be very helpful if you can explain the issue of working in western financial markets as a muslim. i will very much appreciate if you can make this query fruitful and may allah be pleased with you. Jazakkallah yours sincerely
Mizanur Rahman

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. Mizanur Rahman
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
God prohibited Riba in the Qur'an and His Messenger, pbuh, affirmed that the prohibition includes not only taking and giving Riba but also writing it and being a witness to its contract.
On the other hand,when Riba becomes so common that it interferes with many other transactions and jobs, some traces of it may reach many people. This is the meaning of the other Hadith that there will be a time when even those who avoid Riba per se may be stained by some of its dust. We were not asked to avoid its dust!
The Fatwa that is heard repeatedly from all the shades of Fuqaha (the most conservatives like Shaikh al Darir of Sudan up to the one who is accused of being most liberal like al Qaradawi, passing through the late recognizably Master of Fuqaha al Zarka and the moderate conservative Al Sallami of Tunis) is that it is permissible to work in Interest-based banks, whether investment or commercial, provided that one does dot write interest-based contract or conclude them on behalf of a customer or employer.
This means that while, one may work in a bank or any other financial institutions one must avoid writing interest based contracts, buying bonds and prohibited stocks for a customer, or selling them.
Finally we must remember that this Fatwa does not neglect the fact that by working in such an area one would be part of the establishment of Riba. This is part of its dust and it certainly implies that this kind of a job is not one of the best jobs (from Shari'ah point of view) in the world!
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Grandfather Working as a Manager in an insurance company
From: Islam on line
Sent: Monday, October 04, 2004 8:07 AM
Name of Questioner mahtaab Gender Female Age 21-30
Education Post Graduate
country of Origin Mauritius country of Residence Mauritius
Question
Respected Scholars assalamualaikum wa rahmatullahi wa barakatuhu actually my grandfather worked as a manager in an insurance company. He used to give me many things and me i know that working in an insurance company is not allowed in Islam, thus the salary becomes Haram. Now he has given me many gold jewels, i never wore them but just kept them. One friend told me i can not sell the jewels and use the money for charitable purposes. What i want to know is, if i want to sell those jewels with the money can i buy books with it. i thank you beforehand for your answer and may Allah Almighty help you in your task.
Jazakum Allahu Khairan for your constant 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 Sr. Mahtaab,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
Insurance is controversial. It is not agreeably nor unanimously prohibited. This is on one hand;
And on the other hand, working in insurance is not prohibited unless the worker sign on behalf of the company or as a witness insurance contracts that involve interest. Normally all kinds of insurance do not involve interest except for one kind of live insurance (which is however the most common kind!). It is the opinion of the great majority or respected scholars including Shaikh Siddiq al Darir of Sudan, Al Mukhtar al Sallami of Tunis, the late Mustafa al Zarqa of Syria and al Qaradawi of Egypt (in fact all of them belong to the whole Muslim Ummah not to their countries of origin), that working in conventional banks is permissible as long as one does not write or be a witnessing signatory to an interest-based contract (i.e., such as working as a teller or in the public relation, personnel or IT depts.).The justification for this Fatwa is two folds: 1) There is no acceptable reason to expand the Wrath of God that is mentioned in the Hadith on the taker of Riba, its giver, its writer and its two witnesses, to other people around these four; and, 2) prohibition of such kinds of jobs impose hardship on Muslims individuals by slashing away substantial portions of the job market in any country and the Rule in Shari'ah is that hardship must always be removed, keeping in mind that the prohibition of interest is systemic in contrast to the prohibition of theft or adultery that is essentially moral,
Consequently, working in insurance companies is not Haram and the income from such work is not Haram either.
Additionally, if someone has an income from Haram, the Shari'ah does not require us to boycott her/him. In other words, it is still permissible to make all kinds of permissible transactions with such a person! This may be surprising to you but it is the fact. We are not required to boycott such a person but in fact it is permissible to sell him/her bread and other food, cloth, rent properties accept invitation for a dinner and even exchange gifts. I am aware of the idea that calls for avoiding all these relations. But one must notice that they are based on preference only, i.e., on Taqwa on specific Shari'ah rulings.
My conclusion is that all the gifts your grandfather gave you are Halal for you and you can use them, wear them, sell them and enjoy the money you get from it and give them as a charity or Zakah.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working as an Actuary in an Insurance Co
From: Islam on line
Sent: Tuesday, October 12, 2004 6:28 AM
Name of Questioner Khalil Gender Male Age 21-30
Education Post Graduate

country of Origin Morocco country of Residence France
Question
Assalamu `alaykum, Can a Muslim work as an actuary in a non profit insurance company, although, interest rate are using during calculation of premiums? Jazakum Allah kheiran!
Jazakum Allahu Khairan for your constant 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. Khalil,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
Yes, it is permissible to work as an actuary in a non-profit insurance entity. Is it a company or a cooperative? what do you mean by its being a non-profit?
Actuaries make studies and plans and propose policies, premiums and adjustments in practices, they do not make insurance contracts. It is prohibited to make an interest-based contract including typing and signing it even if it is done on behalf of an employer. If this non-profit invest its cash on interest basis, it is also prohibited for a Muslim to make these interest-based contracts.
What is prohibited in interest is to make any increment in debts / loans between persons/entities. It is not prohibited to use certain interest rate as a reference in calculation of any other thing. Islamic banks use the prevailing interest rate is determining the rate of mark up in the permissible Murabahah transaction; otherwise they will fail in a market that is dominated by interest-based banks!
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for an Insurance Company
From: Islam on line
Sent: Sunday, October 17, 2004 4:31 AM
Name of Questioner LAMIS Gender Female Age 31-45
Education Graduate
country of Origin Palestine country of Residence United States
Question
Salam I have been offered a job in an insurance company I needed to know if it is Halal to work in this field or is it against our religion. Keeping in mind it is the law here to buy insurance before registering any cars or houses in ones name. Thank u
Jazakum Allahu Khairan for your constant 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 Sr. Lamis,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
In the US, it is the law to have liability insurance before you register a car to your name but o the best of my knowledge house insurance and car comprehensive insurance are not obligatory.
I stand on the Side of the Scholars who find nothing prohibited in insurance provided it is not interest-based. In other words, the prohibition comes from Riba rather than insurance itself.
Car, transport, business and house insurances are normally not interest based. The kind of life insurance that is based on interest is the part of a whole life that gives you a right to he policy value after a given number of years. If you avoid selling this and any other policy that is based on interest, it is permissible to work in an insurance company.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in the IT of a financial company
From: Islam on line
Sent: Monday, November 01, 2004 11:37 PM
Name of Questioner Abdelilah Gender Male Age 31-45
Education Graduate
country of Origin Netherlands country of Residence Morocco
Question
As-Salamu `alaykum, Dear brother, I have two questions. Please, respond to me in English if possible.
1) Is it permissible to work in the IT Department of a bank or a conventional financial company?
Can I send money for making sacrifice for the Eid to my home country?
Jazakum Allahu Khairan for your constant 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. Abdelilah,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
1 - Working as a computer specialist in a financial company that has many of its activities based on interest, is permissible because you are not covered under the writing of interest contract. Writing such contract is prohibited; besides, prohibiting such kinds of works that are not exactly covered by the Wrath of God as mentioned by the Prophet, pbuh, would make life too difficult for many Muslims and necessarily limit their options which is against the Principles of Shari'ah.
2 - Sending money to make sacrifice of the Eid back home on the basis of giving Wakalah to a friend or relative to make on your behalf is permissible and may be better if the meat and hide will have better use in giving them to poor relatives or

people who are in more need for it. There is nothing in our Shari'ah that makes slaughtering a personal ritual (like prayers) where Wakalah does not apply. It is an act that affords Wakalah like payment of Zakah.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in a Bank
From: Islam on line
Sent: Tuesday, November 23, 2004 3:00 AM
Name of Questioner nadirshah Gender Male Age 31-45
Education Graduate
country of Origin India country of Residence India
Question
Dear Brother, Assalamu alaikkum. My name is Nadirshah. I am a Muslim and hails from Kerala State in India. I am aged 45 years and is working with Corporation Bank which is a public sector bank. There is a strong view that working in a bank is against the teachings of Islam because bank deals with interest. I would like to get a clear reply from you in this regard. Islam has prohibited receiving, giving and writing of interest. Does working in a Bank and writing the accounts of interest for the bank come under the above ruling? Or, does the prohibition of writing of interest is confined to writing of interest of one's own personal accounts only. I feel that the type of interest that prevailed during the period of Prophet Muhammad (pbuh) and now are not comparable. During those times people used to borrow money for interest for their daily food etc. on which the interest was charged. These people had no other alternative, but to accede to the dictates of the money lenders. In other words, their helplessness and weakness were exploited by the money lenders. Whereas, in the present day banking people generally do not borrow money for their daily needs. But they approach the bank for starting or expanding their business, or for acquiring vehicles etc. in order to enhance their livelihood and social status. People also borrow money to show their source of income to satisfy the government authorities like income tax department. What I mean by the above facts is that most of the people today borrow money not for their daily bread and butter, but for enhancing and expanding their existing facilities. So can the present day interest scenario be compared with the type of interest that prevailed during the prophet's (pbuh) time? Previously the main activities of banks were accepting deposits for the purpose of lending by which they earn interest as income. Nowadays the scope of banking activities has enlarged a lot. Non-interest income from services like commission on collection of I.O.Y's, commission for issuing demand drafts, mail transfers, telegraphic transfers, income for issuing bank guarantees, letter of credits, rent on safe deposit lockers also constitute a main source of income for banks now. ATM's debit cards etc. are other services rendered by banks. These are in no way connected with interest. So please let me know whether my job as an officer in the bank is against the teachings of Islam. Please also inform whether working in departments which are not connected or less connected with interest is desirable. At this age I don't have any other sources of livelihood. Please reply to me in this e-mail id at your earliest convenience. My address is K.U.NADIRSHAH 2C, VIEWPOINT

APARTMENTS PALLIPARAMBU ROAD, KALOOR, COCHIN 682017 KERALA, INDIA Regards NADIRSHAH
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Nadirshah
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Please allow me first to make a comment on your historical analysis. Interest at the time of the profit (what was prohibited in the Qur'an and many Ahadith, was paid by merchants and businesses, not by the poor. Like today the poor does not find anyone to lend him! Financing Arabian Caravans and trade was very often made on interest-basis.
Besides, the poor used to be given charity, even by the pagan Arab. It was for them a matter of pride that they do not let down the poor to suffer. One of the most prominent interest taker was al Abbas, the uncle of the Prophet, before he turned Muslim, an Al Abbas used to put, daily, food in the streets of Makkah for the poor to eat and take home, he used to be known as one of the most generous persons in Makkah. Interest that is prohibited in the Qur'an is much closer in nature and objective to today's banking interest than to abusing the poor and needy.
Interest is prohibited in Islam as a basic change and reconstruction of the economic system, nothing more and nothing less! This is in fact the main reason why Islamic banks were established every where in the world.
On the other hand, we live in a society that is ridden with prohibited interest practices in banks and outside banks. The prohibition of taking interest, giving it and writing it is clear-cut in the correct Sayings of the Prophet, pbuh. In today's environment we need not expand, too much on the meaning of this Saying. Writing an interest contract is certainly prohibited in a bank or in any other work, BUT WORKING IN A BANK IN DEPARTMENT WHERE YOU DO NOT WRITE OR SIGN INTEREST CONTRACTS IS NOT prohibited, especially that, as you said, banks do have many activities and revenues that are non-interest and mostly permissible.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in the Customer Telephone Dep. in a Bank
From: Islam on line
Sent: Wednesday, August 18, 2004 11:25 PM
Name of Questioner Hisham Gender Male Age 15-20
Education Graduate
country of Origin United Kingdom country of Residence Sri Lanka
Question
assalamu alaikum wa rahmatullahi hu wabarakatuh dear respected scholars,
I have recently found a job in Barclays Bank, in the customer telephony dept. My question is, is it permissable to work for a bank in the cust

services dept. as my mates inform me that it is Haram to work in a bank because of the involvement of interest. im confused whether to accept the job or know, please help me out. thank you.
Jazakum Allahu Khairan for your constant 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. Hisham
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
Working in a bank is permissible as long as you do not work in the area that make interest-based contracts, including typing and signing them. You will certainly be in an area very close to the Haram, but not itself Haram because the Forbidden in the Riba is taking and giving it and writing its contract and signing it or be a witness to it as mentioned in the Correct Ahadith.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in Banks
From: Islam on line
Sent: Saturday, August 07, 2004 11:34 PM
Name of Questioner Rami Gender Male Age 21-30
Education Graduate
country of Origin Egypt country of Residence Egypt
Question
I was working in a usury bank. I resigned as I have received a better offer from another bank. In both banks I am working in the operation and I am not responsibile for signing any loan contracts, but I am always encouraged for selling the bank services and sometimes I am assigned a target number of customers. Before joining the new bank I have been interviewed by another company and I am waiting for the final interview. I asked about the work environment of this company, and I knew that it is very hard work and the staff are staying for late working hours, also I knew that the management is rude and not freindly and treating the staff in a very bad manner. Knowing that the work in the new bank is in a very feindly environment and not too much late working hours and the volume of work is too low. Will I be sinful if I choosed to work in the new usury bank?
Notes
Note that the salary in the company may be a bit higher than the salary in the bank. In my own opinion if I choosed to work in this company I will avoid the risk of selling usury, but may be I will be responsible of managin the portfolio of the company with usury banks. My mother opinion is too choose the bank because she don't want me to destroy my personal life for the sake of money.
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Rami
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
working in a conventional bank is permissible provided you do not sell interest based services or sign them. Additionally, dealing with conventional banks on behalf of the company is not forbidden as long as you do not deal in interest. You should also notice that permissible jobs are not all equal from the point of view of Shari'ah. some jobs are better than others in regards to the kind of service one provides. For instance, at our time, working in a job that teach people good values and help them understand their religion is certainly better than working in a conventional bank where, even if you avoid the Riba, its dust reaches you because you are a part of that Riba-based organization. You should be looking for a job that helps promote the good values and restrict the bad behaviors.Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Quantitative Finance/Financial Engineering
From: Islam on line
Sent: Wednesday, July 21, 2004 1:57 AM
Question
assalamu'alaykum I am studying sort of a new program known as quantitative finance/financial engineering, a study on the pricing offinancial instruments called financial derivatives, options, futuresetc. As some claim these to be speculative, what is Islam's view onteaching the knowledge as well as working in the area involving thesefinancial instruments (like in an investment bank as a quant or hedge fund manager)? wassalam
Jazakum Allahu Khairan for your constant 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.
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
It is permissible to study and work in the field of quantitative finance, etc. as long as your job does not include making any forbidden work. Forbidden works include brokerage in forbidden instruments such as loan instruments, indices, discounting and swapping of debts, options of stocks and commodities, making and/or signing interest-based loan documents, etc.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam

Sincerely,
Dr. Monzer Kahf

SUBJECT: Shares in a conventional bank as a bonus
From: Islam on line
Sent: Thursday, June 24, 2004 4:16 AM
Name of Questioner Rasha Gender Female Age 31-45
Education Post Graduate
country of Origin Palestine country of Residence Australia
Question
I work in the IT department in a non Islamic bank in Australia. Twice a year, I get a performance based bonus The bonus is split into one third cash component, one third shares and one third options. The options and shares are locked for three years, during that period I receive dividends that are automatically reinvested in buying more shares. Are these shares and options Halal to take? I also get the chance to participate in employee share save scheme where part of my salary is deducted to buy shares in the bank at a discounted rate and saving me the administrative costs All of these benefits are considered part of the package I am paid and is calculated as part of the remuneration I get. What should I do with them? Jazakum Allahu Khairan for your constant 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 Sr. Rasha
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
You know that buying shares and options to buy shares of conventional banks is not permitted in Shari'ah because it amount to becoming a partner in a company and giving its management an authorization to make interest-based contracts on your behalf and in your name. This becomes as if you were personally making such contracts. but I look at your question from a different angle.
1) I look at the bonus you are given as follows: a cash amount and an amount equal to the value of a package of shares and options that the employer decides and manages and it is paid to you after three years. This becomes real if you immediately sell each package on the day you become eligible to sell it. I do not see it not permissible provided you sell it on that day to mean that you do not intend to give any authority to the management to act on your behalf. at the same time you want to collect this part of your bonus when it is due to you according to the employer's regulations.I believe that you are entitled to the fringe benefits of your employment and you are also required not to deal in Riba. While I see that collecting this part of your bonus permissible we must realize that holding such package for any period of time means you are, by proxy, dealing in Riba.
2) would the same apply on buying shares at discount? I don't see it that way because in buying you are initiating the action voluntarily on your own! suppose you want to get this benefit and decide to buy shares and sell them immediately to pocket the difference (assuming selling them immediately is permissible according to the regulations of the employer) would it be okay? I would say no because buying

shares of an entity whose main function is Riba-based transactions is itself not permissible in Shari'ah. Notice here that we are working out a fine line between the Halal and the Haram, I suggest that you do not use this employment benefit.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for a Commercial Bank and Taking a Loan
From: Islam on line
Sent: Monday, June 14, 2004 11:35 PM
Name of Questioner Halima Gender Female Age 21-30
Education Graduate
country of Origin Morocco country of Residence Morocco
Question
I work for a Commercial Bank (not an Islamic bank!). The bank is offering loans to its employees at a very low rate 2,5%. This represents the inflation rate. If I accept this loan, is that ""Riba"" ?
Jazakum Allahu Khairan for your constant 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 Sr. Halima
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
While working in a conventional bank is permissible provided one does not fill in Riba-based contracts, sign them or takes the decision of approving them; taking a loan on interest is prohibited unless under necessities that are well defined in Shari'ah. The rate of interest does not matter, high or low. There is no rate of interest that matches the rate of inflation simply because the latter is unknown at the time of contract (you may have some idea about the past through indices but you do not know the future!). Besides interest is not a compensation for inflation; inflation is compensated in conventional economics by indexing the amount of a loan to certain index that fairly represents inflation. The Islamic alternative to indexation is to study the effect of inflation on a case by case basis because the real issue in regard to inflation is that it does not affect all people at the same rate!
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working as investment advisor
From: Mizanur

Sent: Friday, May 14, 2004 5:26 PM
assala mualaikum wa rahmatullah,
I am studying A levels in the UK and intend to read a degree in Investment and Financial Risk Management at Cass Business School (UK) in the next academic year.
I am thinking of getting a career in the financial sector preferably in investment banking. Such role will therefore require me deal with western economic tools I.e. investing in shares etc. this I thought will perhaps compromise with my beleifs and go against shariah rulings. thus I asked my local imams about the shariah and investing in shares but askings have yielded ambigious and vaque results.
As you are an specialst in Islamic economics with many awards in honour, it will be very helpful if you can explain the issue of workiing in western financial markets as a Muslim. I will very much appreciate if you can make this query fruitful and may allah be pleased with you.
jazakkallah

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. Mizanur
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
God prohibited Riba in the Qur'an and His Messenger, pbuh, affirmed that the prohibition includes not only taking and giving Riba but also writing it and being a witness to its contract.
On the other hand,when Riba becomes so common that it interferes with many other transactions and jobs, some traces of it may reach many people. This is the meaning of the other Hadith that there will be a time when even those who avoid Riba per se may be stained by some of its dust. We were not asked to avoid its dust!
The Fatwa that is heard repeatedly from all the shades of Fuqaha (the most conservatives like Shaikh al Darir of Sudan up to the one who is accused of being most liberal like al Qaradawi, passing throught the late recognizably Master of Fuqaha al Zarka and the moderate conservative Al Sallami of Tunis) is that it is permissible to work in Interest-based banks, whether investment or commercial, provided that one does dot write interestbased contract or conclude them on behalf of a customer or employer.
This means that while, one may work in a bank or any other financial institutions one must avoid writing interest based contracts, buying bonds and prohibited stocks for a customer, or selling them.
Finally we must remember that this Fatwa does not neglect the fact that by working in such an area one would be part of the establishment of Riba. This is part of its dust and it certainly implies that this kind of a job is not one of the best jobs (from Shari'ah point of view) in the world!
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Bank's Salary and Getting Commission for Sales
From: Sami through Islam on Line
Sent: Thursday, December 30, 2004 2:45 AM
Question
Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
I'm a muslim living in a non muslim country and I work for a bank in which we get paid base salary and commission according to sales and new customers that each one get. Are this job and the money that I get halal or haram? I like this job because it opens doors for me to a better ones and after a good experience I want to return back to my country because I left school and I have no future except going abroad.
Jazakum Allahu Khairan for your constant 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. Sami,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
Your work in a bank provided you do not make or sign any interest-based contract on behalf of the bank is permissible and consequently you salary is Halal InShaAllah. Making an interest-based contract or signing it is forbidden by the Saying of the Prophet, pbuh, that the Wrath of God is on the taker of Riba, its giver, its writer and its two witnesses. The commission structure is also permissible if either the commission or the fixed amount makes a small part (i.e., be an auxiliary) of the total pay.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Cash Teller in conventional Bank
From: Islam on line
Sent: Tuesday, May 11, 2004 3:01 AM
Name of Questioner Rami Gender Male Age 21-30
Education Graduate
country of Origin Egypt country of Residence Egypt
Question
Alsala mo Alaykom Wa rahmato Allah. I am working in a usury bank as a cash teller. I must have an account in the bank as per bank procedures, to transfer my salay. I cannot open an account in an Islamic bank because I am working at the same time the Islamic banks are open and I cannot leave my work. I am planning to withdraw the interest and give it to needy people. My Question is :"" May I deduct the inflation rate from the rate of interest the bank is giving me. In this way I will be giving to needy people less than before, so that the value of my money remain the same, because the inflation rate is too high and if I don't accept the interest my money

value will decrease by time. To clarify: Instead of giving to needy people each year 10% of my saving balance wich is the rate of interest, I will give them 10% less 2%(the rate of inflation) =8% of my saving balance

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. Rami
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
While working in a conventional bank in jobs that do not require you to write a Riba contract (your job is one of the permissible jobs) is not forbidden, working in Islamic bank is certainly much better.
The answer to your question is: NO. You may not deduct the inflation rate from earned interest because this interest is not yours and you have no authority over it from Shari'ah point of view. It is treated as money that has no owner (actually it is still owned by the interest-based bank but was given to you and we do not return it to the bank in order to to avoid helping it to make more evil transactions); money that has no owner belongs to Muslim charity (poor and needy, etc.) as the only way to dispose of it. If you keep the money at home would any body compensate you for inflation? Besides, why are you making it appears as if there are no other solutions? You may open a checking account in your bank and an investment Mudarabah in an Islamic bank and each month transfer the amount of your salary that you do not need for expenses to the Islamic bank. This way you get Halal income that compensate you for inflation, that is normally caused by government actions or lack of actions.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working for a Wall St. Investment Banking Firm
From: Islam on line
Sent: Sunday, March 14, 2004 5:44 AM
Name of Questioner Omar Gender Male Age 31-45
Question
Assalamu Alaikom: I have a question for Dr. Monzer Kahf. Insha'ALLAH I'm planning to enter an MBA program in North America this September 2004. My long-term goal is work in Islamic Banking and I am particularly interested in corporate finance, venture capital and portfolio management. At this point, I'm just beginning to familiarize myself with the Islamic Banking Industry and I'm not sure how far the above mentioned fields are developed. I'm wondering the best place to get experience after graduation. My question is would it be Haram to work for a Wall St. Investment Banking Firm in non-riba areas so that I take that expertise to an Islamic company. I'm not even sure if it would be possible to stay away from Riba when working for a tradional firm. I would appreciate any insight and advice you may have.
Jazak Allah Kheir

My Answer:
Bismi Allah al Rahman al Rahim
Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. Omar
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
No, it is not forbidden to work for an investment bank/firm as long as you do not write (or fill an application of) a Riba transaction, even giving advice on it is not forbidden.
May God help you fulfill your objectives and promise.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working as Broker in Insurance Business
From: Islam on line
Sent: Saturday, March 06, 2004 12:56 AM
Name of Questioner Muhammed Gender Male Age 31-45
Education Post Graduate
country of Origin Pakistan country of Residence Canada
Question
Brother Manzar Assalam o allaikum Thank you for your guidance. May Allah bless you. I still have a small doubt. In the Insurance business, if a customer pays the full premium then there is no interest otherwise the Insurance company charges some interest for monthly payment plan. About 99% of the customers take monthly plan and pays interest. Do you think still this business can be done as a broker?

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Mohammed
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
I still think that working as a broker is permissible as long as you do not take part in writing the interest part of it. Besides to my knowledge, the difference between monthly installments and one yearly payment is not usually written as interest although it is calculated on interest basis. If so even offering the choice by you becomes permissible because it is permissible to have a difference between cash payment and installments when the contract is made even if this difference is calculated on the basis of interest as long as the contract is not made on cash basis and interest added to make installments
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in a financial conventional company
From: Islam on line
Sent: Wednesday, March 03, 2004 11:19 PM
Name of Questioner Mehtab Gender Male Age 21-30
Education Post Graduate
country of Origin Pakistan country of Residence Pakistan
Question
Assalam o Alaikum Working in Banks as I read on your site is not permissible in Islam due to their dealings in RIBA. What about the people who works in Finance and Accounts Departments of companies which do business with these banks. For example, I work for a telecom manufacturing company, which previously was earning interest on its deposits with banks, and now as a result of cash shortages has resorted to financing its operations through interest based arrangements with banks. My job is basically related to product costing and inventory valuation, however in the absence of concerned staff members, I have to assist in the financial matters of the company that sometime involves being witness to agreements for finance. Under the current circumstances prevailing in my country, no matter which company I join a portion of such transactions would be part of my job. Considering the above: Is my current job permissible in Islam. What solutions are there for people working in similar enviornment. Jazakum Allah

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Mehtab
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
working in any financial company or a bank is permissible as long as one does not write, sign or be a witness to (by signing as a witness not by being present) an interest-based contract. Apply this rule on your job and if your normal job does not require you to do any of the above, you are on the safe side and you should avoid doing such functions when you are asked to help in other departments.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in Investment Banks
From: Islam on line
Sent: Thursday, February 26, 2004 1:06 AM
Name of Questioner saeed Gender Male Age 21-30
Education Graduate
country of Origin United Arab Emirates country of Residence U A E
Question

I am a recent graduate in Marketing. My father insists I work in finance and he wants me to work in an investment bank (USA) to gain experience in the field of investment. I know this is a technical field and so is it permissable to work in the investment bank or not or are there particular areas I could work in within this bank? If not are there other Investment institutions where all their operations are lawful in the USA?

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Saeed
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
First try the few Islamic House financing companies and Islamic Mutual funds. However, although it is not the best kind of job in the world from Shari'ah point of view, it is not forbidden to work in a conventional bank, be it investment or commercial as long as you do not write or fill applications of interest-based contracts. The Prophet, pbuh, forbade taking Riba, giving it, writing its contract/transaction and being a witness to it. Other jobs that doe not involve any of these are not forbidden, even if you give advices to customers on which kind oftransaction/contract may be better for them.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Working in Banks
From: Islam on line
Sent: Thursday, February 26, 2004 1:04 AM
Name of Questioner Hidayathullah Gender Male Age 31-45
Education Graduate
country of Origin India country of Residence India
Question
Since a bank is totally paying the salaries to their employees towards the amount generated with the investments of clients. Do working with banks prohibited in Islam? What is Islam's perspective about multiplying money towards fixed deposits. Pls elaborate at the earliest.

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Hidayathullah
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
If your work in a bank that does not require you to write any interest-based contract, it is not forbidden to work in a bank that deals with interest and the money you take as a salary is Halal InShaAllah as long as the work you do is permissible. The

Prophet, pbuh, prohibited taking Riba, giving it, writing its contract and being a witness to such a contract.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

Working for Muslim or Non-Muslim Governments

SUBJECT: Working the Malaysian Government
From: Islam on line
Sent: Wednesday, August 11, 2004 12:35 AM
Name of Questioner Mohd Gender Male Age 21-30
Education Graduate
country of Origin Malaysia country of Residence Malaysia
Question
Assalam alaikum, First of all, I would like to say thank you for this site, it has help me correct the way I think. Last year, a prominent Muslim scholar, Sheikh Imran Hosein was on a dakwah tour in malaysia. He gave a lecture on the topic of the dajjal. He said that a government that makes Halal what's Haram and makes Halal what's Haram, they're entering into shirk beause they have claimed to be the sovereign and do not apply Allah's rule anymore. So I noticed that the Malaysian government has been doing so, even if it claims to be an Islamic government. I recently got a job with the Malaysian government as an administration and diplomat officer and my goal is to be an ambassador representing Malaysia abroad. So my question is, am I entering into shirk by working for the Malaysian government even if my intention is to help, for example, to help strengthen the trade between Malaysia and the other Islamic countries and to help Malaysians living abroad? This issue has been bothering me for quite some time now, please help me with this. Thank you. Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Sami
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
This question is not financial or economic! please address it to a general but wise scholar.
However, I think this attitude of some "claimed" Shari'ah scholars is wrong. They make things that are in the gray area either Kufr or Islam. They are acting in a way that is wrong, similar to Mr. Bush who sees people either with us or against us. This mentality is militant and in fact terrorist. there are many things that are in the middle. that cannot be tagged as against or with, nor Kufr or Iman, these things must be given their due place in life, otherwise life will be only conflict, war and terror. Governments in the Muslim world today are not Islamic nor Kufranic, and working in the governments, in the Muslim countries as well as in any other country including

under the leadership of Mr. Bush is not prohibited in our Shari'ah. What is prohibited is to do wrong, under any government or non-government. But if one does good things and benefits human beings, under any government or non-government body, her/his work can't be prohibited in our Shari'ah.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

Business Ethics, Bribes, Commissions, Representations to get a Job/Business, etc.

SUBJECT: Malpractice to Get a Job: Permissible?
From: Islam on line
Sent: Wednesday, August 04, 2004 12:27 AM
Name of Questioner abdul razak Gender Male Age 21-30
Education Graduate
country of Origin India Country of Residence India
Question
assalam alaikum I'm a pharmacist and I wd like to know few things. Will my earnings be Halal if I make some malpractice to get a working license. I m bald and I look like aged and is it permissible to do hair fixing or hair transplanting that makes me more presentable for the purpose of getting a job is it ok if I work in the credit card sales division of a non Islamic bank in a Muslim country with its directors are muslims hope a quick reply
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Abdul Razak
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Your use of the word :malpractice"" may not be accurate. Dying your hair, getting hair transplant or even wearing a wig is not forbidden whether to get a job or only to look better. These are not malpractices! cheating or forfeiting documents to get a job or for any other purpose is forbidden.
Selling interest-based credit cards is prohibited so is issuing them with the interest conditions. if the issuer is a Muslim or non-Muslim does not affect the Shari'ah ruling.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Concealing Identity for Business Purposes
From: Islam on line
Sent: Sunday, August 01, 2004 12:33 AM
Name of Questioner Samira Gender Female Age 31-45
Education Post Graduate
country of Origin United Arab Emirates
Question
Salam Alaikum: Is it okay to conceal an identity for business purposes especially now since Sept 11 crises over Muslims? This is while continuing practicing being a Muslim.
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Sr. Samira
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
In any exchange contract there must be two parties. There respective legal description must be revealed in the contract. If you make a contract in the name of a corporation, its name must be part of the contract. It is not possible to make an exchange contract, under Islamic law and under other laws without names. However, it is permissible to make contracts through agents who do not reveal the names of their sponsors but they themselves accept to carry the responsibility of any legal recourse by the other party. Additionally, in certain forms of contract the personality of a party may not be revealed such as sale through handing over (bay' al ta'ati) where the seller hand over the commodity and the buyer hands over the price, as we usually do in supermarket, without revealing names. You don't reveal name or give identity cars when you go to a restaurant or buy an ice-cream cone!
On the other hand, after 9/11 there is more need to reveal the Muslim personality in the US in order to brake the ice of ignorance about Islam and Muslims, especially for the Muslim community in the US.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Business Manners in Islam
From: Islam on line
Sent: Wednesday, June 16, 2004 12:29 AM
Question
Please I would like to inquire about Business manners in Islam. If you can refer me to a website or article that talks about how the prophet PBUH used to negotiate business deals and rub business matters that have to do with the retail business.
thank you
Jazakum Allahu Khairan for your constant 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.
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
There are several books, classical and contemporary, on this issue, please consult a library or a bookstore. I don't remember a specific name. You may not find any of them on the internet because it is a classical subject. There is a chapter in the Ihya' of al Ghazali and in every book on Fiqh under the title of manners (al 'Adab)
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Helping Customers to Buy Goods from China and Taking Commission

From: Islam on line
Sent: Tuesday, June 08, 2004 12:28 AM
Name of Questioner bendjaballah Gender Male Age 21-30
Education Post Graduate
country of Origin Algeria country of Residence Algeria
Question
salaam brother. I asked you before one question and I'll try to explain it in other way. I have some customers from my country helpinmg them to buy goods from China. after finding the best factories who can give us the prices that my clients can accpet I try harder to get some commission form the factory by telling them wihtout me you couldn't get this order and I give you a very good customer who'll keep making orders from you, and some other things till I convince them to give me this commission. my question is after both parts are convinced to do this business by signing a contrat, can I take the commssion that I got from the facorty by making a lot of pressure on factory or no? awaiting your reply salaam
Notes
1-some factories accpet give me this commsion other no. 2- my customers don't know aboutthis commission and what I did to get it from factory because he already singed his contract.
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Bendjaballah
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
As you got the answer before, this commission must be known to your customers. If it is not known to your customers, it is then a kick back behind their back and they got you on confidence. Why don't you inform your customers that you work on commission that you take from the suppliers, you do not need to go behind them!

You should make your business in the open, otherwise you raise their suspicion even more that if you expose yourself. Taking a commission behind their back while you present your self to them as a confidential adviser is not permissible, it is immoral too. You do not have to tell the exact amount of commission but they must know when they take your advice that you are paid for your effort from the suppliers. The other option is to sell them yourself. You may collect their orders and give them prices that allow you certain margin that you desire for your effort.
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

SUBJECT: Taking Money for Sending Patients to a Scan Centre
From: Islam on line
Sent: Sunday, May 23, 2004 11:44 PM
Name of Questioner mohamed Gender Male Age 31-45
Education Post Graduate
country of Origin India country of Residence India
Question
Assalamu Alaikkum. I am doctor child specialist..can getting the money by following sources is allowed as per Islamic point: 1. cut back given by the diagnostic service centre such as laboratory, scan centre for boosting their business.. for sending patients to those centre, the centres will give some incentives to referring doctor..is this money Halal for doctor 2. because of competition, pharmaceutical company, to promote their business used to give some gifts, compliments for writing their company product. some company to the extent of giving money on percentage basis..is this Halal... 3. free sample medicine given by pharma company be sold out and getting profit out of it
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Mohamed
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

1 - Sample medicines given to physicians are not for sale and physicians must not sell them because that makes a form of a kickback that is prohibited.
2 - Normal and customary gifts are a usual practice in the medical business, as such they are permissible as long as they do not exceed the usual and customary amount/level.
3 - Taking any percentage or set amounts, in kind or in cash, of charges of patients from the laboratories and other service providers is not permissible unless it is returned or at least disclosed to the patient. Otherwise it is a prohibited kikback.

Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,

Dr. Monzer Kahf

SUBJECT: commission on Haram sales done by referees
From: Islam on line
Sent: Saturday, May 15, 2004 12:16 AM
Name of Questioner FA
country of Origin Australia
Question
Assalamu'alaikum. We are independent business owners/contractors affiliated to a global franchising organisation which operates their business through the media of e-commerce. We have the opportunity to do 3 things. Firstly, we can buy daily household products which we need, at wholesale prices. Secondly, we can refer this e-commerce website to potential customers who can visit the site with our reference and purchase whatever and whenever they need. They buy these products at retail price and we get the benefit of the gross margin (wholesale retail difference) for our marketing effort as well as providing customer service (e.g. explaining cost competitveness, quality, usage and after-sales concerns etc.) Thirdly, we also have the opportunity to share this business concept with other people who are looking to start their own business. Once someone is interested, we help them get started and provide consultation services (by investing our own time, money and effort based on our experience) to develop their business successfully. The benefit to us is we are compensated by the franchising organisation, the extent of which depends on the volume of products and services which are sold through our marketing effort and referrals. The compensation is shared amoungst all the independent business owners resulting from our referrals, and is based on their performance according to a compensation plan. The products and services available within this website are very extensive and are offered by well known and reputable manufacturers/service providers. They include household consumables, health supplements and skin care, non-perishable groceries and services such as insurances, mobile telephone plans, home security, car rental and financial services like home loans/mortgages. Since each one of us operates as independent business owners/contractors, we have the opportunity of using/selling any or all of the products and services available within the website. Although as a Muslim business owner we do not promote/sell the home loan/mortgage services which involve Riba, there could be business owners of other religious faiths within our organisation, who may do so (which is beyond our control). Since we are financially compensated on the total volume of business conducted within the organisation created from our original referral, we may be benefitted from such sales, if ever, of home loans/mortgages. Please note that there is scope for calculating the amount of income through such sales. Will benefits incurred this way be acceptible/Halal for us? If not, how can we handle this proportion of our income in order to conduct our business within the boundaries of Islamic regulations?
Notes
Please note: - all indebendent business owners buy at the same price and are compensated utilising the same compensation plan regardless of their background and start date.
Jazakum Allahu Khairan for your constant 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. F A
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
This kind of compensation plan is permissible; the business of a Muslim independent dealer in this plan is also permissible as long as she/he does not sell any prohibited products. Selling prohibited products is certainly Forbidden in the Shari'ah because the price of whatever is prohibied is prohibited too, as the Prophet, pbuh, advised.
If one of your referees sell a prohibited thing and you get a commission as a result of her/his action, this commission is a gift to you from the franchising company, according to its commission system, and it is Halal because you did not do any thing that is forbidden, it is obviously given from the pool of profit accruing to the company.
If you want to be more careful, and while being more careful is always better you are not required to do so, you may give away to Muslim charities the amount of commission that comes from the sale of prohibited products by your referees especially that you said it is possible to calculate it. Allah will InShaAllah reward you for such keenness to keep your own income pure and clean.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Taking deposits from customers, selling small statutes
My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Moosa
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Please see my answers below each question
From: Moosa
Sent: Saturday, March 06, 2004 5:31 PM
To: monzer@kahf.com
Assalamalaikum
Can you please provide assistant to the following
questions
Question #1
If I am selling an item, and the purchaser agrees to buy it, but he says that he will pick up the product in 3 days time, is it then permissible to take a deposit from him. If the buyer then defaults can I keep the deposit?
My Answer
Yes, acording to the Hanbali school you can take an advance on a fully concluded sale and if the customer does not come up with the balance within the days agreed on you may keep that advance payment and not return it to him. However, other schools argue that in such a case you are only entitled for a compensation of the damaged caused you as a result of not completing the contract. I therefore suggest that if the advance is large (depending on the value of the item, something that does

not exceed 5-10%) you should not take it but take only an amount that is approximately equal to the damage caused you.
Q#2
Is it permissible to collect first and last month rent, also is it correct to collect rent at beginning of the month. or at end of the month?
My Answer
Yes, rent can be made any time, no limit at all, by mutual agreement.
Q#3
I am interested in starting a retail business, in which many items will be sold. Is it permissible to sell items such as mini sculptures e.g of animals, items like t-shirts or picture frames that have faces(tasweer) on them, Also many childrens toys such as dolls, and cartoon characters, even some of their clothing has faces tasweer). Items like novelties will have little sculptures in them. Are the above items permissible (jaiz)to sell. I will be purchasing these items from a wholesaler. I will not be involved in the manufacturing of these items. Also, items like cosmetics,soaps may contain animal or by-animal products , maybe even products from pigs, are these all permissible to sell. Will the earning be Halal or Haram. Please provide details. Also, is there any book that is available in how I can conduct a
business accoording to Islamic jurisprudence.
Jazakullah
My Answer
Mini-sculptures are sculptures, they are prohibited to sell. stuffed and other toys for children are permissible even though they may take a shape that is exactly like the sculptures. Cartoon characters on clothes are not prohibited. Novelties with sculptures are not permissible because they are sculptures!
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

Subject: Is commission Halal?
From: Saud through Islam on Line
Sent: Thursday, September 30, 2004 8:06 AM
Question
Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
Is commission halal. i dispense hearing aid to patient with hearing loss from different company and I take in considration the nature of the case and prescribe what's sutable, all the heaing aid companies give commission which do not affect the price of the hearing aid i.e the patient will take the discount possible and the commisson will not increase the price and god knows that I am not abusing my authority also I do not ask for this commission but it is the system approved by the hearing aid company please help me in this matter. jazak allah khir
Jazakum Allahu Khairan for your constant 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 Sr. Suad,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
If you are a physician who examines patients and prescribe a suitable hearing aid to each one and in compensation you charge fees that are paid by the patients, their companies, insurance, the government, etc., this commission is forbidden unless it is fully disclosed to patients beforehand and patients know that you get your fees (or salary) and this commission. The reason is that in this case patients take you in confidence for the service of examination and prescribing the best for them and their is a material conflict of interest if you take commission from companies for promoting their products, even if you make all conscious effort within your self to be fair and honest.
But if you are a sales person who sells hearing aids of one or more company and you are aid on commission basis, such a commission is permissible and needs not be disclosed to patients.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Earning commission on purchases
From: haneef
Sent: Wednesday, October 27, 2004 5:31 AM
Question
Assalam o Alikum, Dear Brother, InshAllah, you are in good health.
Brother, please could you help me with the following question?
Is, earning and using cash back from catalogue companies such as, ……. and …… to pay off a balance with them Islamically wrong?
(With …….. I earn 10% cash back on every monthly payment. It has now reached a substantial amount that I would like to put towards the amount due. BUT, only if it is Islamicly, ok). Jazzak Allah Khair Kind Regards,
Your Brother,
Haneef

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. Haneef,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
If you mean the promotional cash back they give as a promotion on sales that you make from these companies, they are Halal and you certainly can use them to pay off balances. There is no reason for them being not Halal, they equal selling you the goods you bought from them at a discount. There is no Riba, or any other prohibited element in them. Even cash back for paying on time is permissible too (you must always pay on time anyway because delaying payments on credit cards generate

payable interest). Take and enjoy the free rider benefit, nothing is prohibited about this cash back.
If you mean other thing, please give me more details.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Network Marketing Pyramid Scheme

SUBJECT: Network Marketing Pyramid Scheme
From: Islam on line
Sent: Thursday, June 17, 2004 1:46 AM
Name of Questioner Javed Gender Male Age 31-45
Education Graduate
country of Origin India country of Residence United States
Question
Assalamu alaikum. I have a question regarding a network marketing pyramid scheme in which the product is a financial package. This financial package includes debt reconsolidation via any of: retirement investment, college investment, estate planning, life insurance, refinancing. A Muslim brother already in this scheme has invited me, but I am concerned about whether or not this is Halal. Basically the recruit that joins the pyramid scheme is supposed to act on referrals and visit customers and assess their financial problems / needs. A solution is then offered that could consist of investment, life insurance, or refinancing their debts to reduce overall interest to be paid and a commission is paid to this recruit and a number of people above him in the pyramid. The first question is whether or not it is permissible to offer a 'reduced interest' mortgage to help someone out of debt more quickly. The second question is whether it is permissible to offer investment plans in which the customer is permitted to freely choose his funds / stocks, irrespective of whether they are Shariah-compliant. The company is Primerica www.primerica.com), a subsidiary of Citigroup which definitely deals a lot in Riba. The Muslim brother that has invited me defends both points as Halal or helpful and mentions that if I have reservations about point #1 (refinancing), then I can limit myself to just doing #2 (investment related packages). Could you please elaborate on details regarding these points? I realize that in the eyes of Allah, Riba is a very serious crime.
Jazakallah Khairun.
Jazakum Allahu Khairan for your constant 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. Javed
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First the pyramid scheme of commissions is itself permitted as long as it is based on full disclosure so that any new recruit will know that people above him in the hierarchy are getting commissions on his work.
Second, helping people reduce the burden of the evil of interest is permissible provided you do not execute a prohibited transaction (e.g., applying for refinancing or executing debts consolidation at a lower rate) on behalf of your customer and you know this does not encourage them to make more interest transactions. In other words, if your work helps your clients make more interest-based loans because you got them a lower rate you will not be reducing the evil of interest.
Third, it is also permissible to advice and give information on different investment plans, incusing interest-based bonds and other non-Shari'ah-compliant investment as long as you are not going to implement an order to buy/sell interest-based and/or prohibited securities. The curse of interest is on the taker, giver, writer and the contract's two witnesses, providing information and explaining the pros and cons are not part of it.
You should notice that you are working at the very edge of the permitted are and in close proximity to the Haram.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Products and working in Network Marketing
From: Firoz
Sent: Saturday, December 25, 2004 11:31 AM
To: monzer@kahf.com
Dear Sir,
Aas-salam-o-alaikum,
I am Firoz from Saudi Arabia. I have the following two queries related to the products sold through Network Marketing or Multi Level Marketing:-
1) Numismatic Coin Products having ""SCULPTED HEAD"" of a revered person of a Non-Islamic religious faith:- Such type of products (like Mother Teresa Coin) being sold by a Network Marketing Company or Multi-Level Marketing Company and if a non-Muslim make a purchase due to his own religious belief (Intention or ""NIYAH"") under a Muslim person who is a Networker of this Network Marketing Company and this Muslim Networker being the "UPLINE" of this non-Muslim purchaser receives the comission for that sale. Then will this COMISSION will be "HALAL" for this Muslim Networker working with this Network Marketing Company? The reason for this doubt or the of question of Halal arises with this transaction is due to the Islamic belief that as a Muslim, one should not keep or promote the sale of any sort of "COMMEMORATIVE PICTURE" of any dead person that leads to "IDOLATORY" or "IDOL WORSHIP" because this Muslim Networker is not aware of the Intention or "NIYAH" of that non-Muslim purchaser under his "DOWNLINE" of this Network Marketing Company.
2) Being a Muslim receiving comission from a Network Marketing Company due to the sales in his ""DOWNLINE"" of his Network Chain of this company and at the same time he has no authority or control on the policy of launching of Halal or Haram products of that particular company. Under such a circumstances, say this company

launches a product which is Haram for a Muslim. Then will this comission coming from the sale of a Haram product in his ""DOWNLINE"" of this company can be acceptable for this Muslim Networker of this particular company? Secondly, as a Muslim, should he continue to work as a Networker of such a company where he does not have any provision to prevent his ""DOWNLINE"" from purchasing such Haram products because he will not be able to filter
the sale of Haram products from the Halal ones?
I would be highly obliged if you kindly reply on this issue. Because like me, lot of Muslim brothers are eagerly waiting to know your opinion on such critical issues.
Thanks and best regards,
Firoz

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. Firoz,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1. I don't think a coin that has a head of mother Teresa or a king or an important person to the issuer is Haram. Such coins and currencies existed all the time, and most paper currencies today have such pictures. Such kind of pictures, including those that are crafted on metal coins are normally heads only and are not prohibited to use as coins or similar.
2. The issue of selling gold and silver coins on Internet networking is different. When we sell gold, silver and currencies there must be immediate delivery at the time of contract. This may be done by debit and credit records, if you have an account with the broker, when you deal with deposits' accounts, but when you deal with coins such records are not sufficient and actual delivery of the coins must be at the time of the contract. This is not done on internet sale unless coins are shipped at the same time (what I know is that such coins are ordered for shipping from factories that are located at different sites of the contracting offices. If the metal of coins is not gold nor silver, it is permissible to delay delivery.
3. The Prophet, pbuh, informed us that Whatever God prohibited, He also prohibited its price. This means that the commission arising from the sale of a Haram thing is also prohibited because it is a part of the sale price. Accordingly, commission to upper line points of sale is not permitted.
4. If the company you work with has too many prohibited products may be changing company or quitting is the only solution because being a part of the sale process of such a company is not a job of a Muslim; but if such items are a very small minority of the company's sales, one may stay with this company but one has to give for Muslim charity the amount of commissions one estimates as resulting from such Haram items.

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

Subject: Earn Money from Multi Level Marketing
From: Yan through Islam on Line
Sent: Saturday, December 18, 2004 1:14 AM
Question
Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
ass.w.w is it halal to earn money from multi level marketing based type of busines? some business sells products and others sell services. is your fatwa apllied to all types of multi level marketing business. please give me the dalil (al Qur'an & summah) i have quit being a futures trader. but the prophet said that everything depends on the intentions. some thing still lingers in my mind. from the very first my intention of being a futures trader is to play not to trade. i have to determine wether the price will go up or down, that's it. just like a professional sportman, i play to earn a living. mr monzer kahf gave me the fatwa before i quit. please give the dalil (al Qur'an & sunnah) if this profession is still haram even when my intention is to play not to trade. may Allah SWT rewards you with heaven. thank you. Jazakum Allahu Khairan for your constant 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. Yan,
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh
The OIC Fiqh Academy resolves that future commodities transactions are not permissible in Shari'ah because they involve future delivery for future payment, they involve too much speculation ad little desire to reach delivery.
multi level marketing is permissible provided there is a permissible good or service that is sold. There is nothing that prohibits the seller from giving commissions to the middle persons who help promoting the sales business. The important additional condition is that final buyer and all middle persons must know. with clear transparency, that commissions are given to all persons in the middle of a chain.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabb al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: commission on Haram sales done by referees
From: Islam on line
Sent: Saturday, May 15, 2004 12:16 AM
Name of Questioner FA
country of Origin Australia
Question
Assalamu'alaikum. We are independent business owners/contractors affiliated to a global franchising organisation which operates their business through the media of e-commerce. We have the opportunity to do 3 things. Firstly, we can buy daily household products which we need, at wholesale prices. Secondly, we can refer this e-commerce website to potential customers who can visit the site with our reference

and purchase whatever and whenever they need. They buy these products at retail price and we get the benefit of the gross margin (wholesale retail difference) for our marketing effort as well as providing customer service (e.g. explaining cost competitveness, quality, usage and after-sales concerns etc.) Thirdly, we also have the opportunity to share this business concept with other people who are looking to start their own business. Once someone is interested, we help them get started and provide consultation services (by investing our own time, money and effort based on our experience) to develop their business successfully. The benefit to us is we are compensated by the franchising organisation, the extent of which depends on the volume of products and services which are sold through our marketing effort and referrals. The compensation is shared amoungst all the independent business owners resulting from our referrals, and is based on their performance according to a compensation plan. The products and services available within this website are very extensive and are offered by well known and reputable manufacturers/service providers. They include household consumables, health supplements and skin care, non-perishable groceries and services such as insurances, mobile telephone plans, home security, car rental and financial services like home loans/mortgages. Since each one of us operates as independent business owners/contractors, we have the opportunity of using/selling any or all of the products and services available within the website. Although as a Muslim business owner we do not promote/sell the home loan/mortgage services which involve Riba, there could be business owners of other religious faiths within our organisation, who may do so (which is beyond our control). Since we are financially compensated on the total volume of business conducted within the organisation created from our original referral, we may be benefitted from such sales, if ever, of home loans/mortgages. Please note that there is scope for calculating the amount of income through such sales. Will benefits incurred this way be acceptible/Halal for us? If not, how can we handle this proportion of our income in order to conduct our business within the boundaries of Islamic regulations?
Notes
Please note: - all indebendent business owners buy at the same price and are compensated utilising the same compensation plan regardless of their background and start date.
Jazakum Allahu Khairan for your constant 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. F A
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
This kind of compensation plan is permissible; the business of a Muslim independent dealer in this plan is also permissible as long as she/he does not sell any prohibited products. Selling prohibited products is certainly Forbidden in the Shari'ah because the price of whatever is prohibied is prohibited too, as the Prophet, pbuh, advised.
If one of your referees sell a prohibited thing and you get a commission as a result of her/his action, this commission is a gift to you from the franchising company, according to its commission system, and it is Halal because you did not do any thing that is forbidden, it is obviously given from the pool of profit accruing to the company.

If you want to be more careful, and while being more careful is always better you are not required to do so, you may give away to Muslim charities the amount of commission that comes from the sale of prohibited products by your referees especially that you said it is possible to calculate it. Allah will InShaAllah reward you for such keenness to keep your own income pure and clean.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Subject: Network Marketing Pyramid Scheme
From: Javed through Islam on Line
Sent: Thursday, June 17, 2004 1:46 AM
Question
Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
I have a question regarding a network marketing pyramid scheme in which the product is a financial package. This financial package includes debt reconsolidation via any of: retirement investment, college investment, estate planning, life insurance, refinancing. A muslim brother already in this scheme has invited me, but I am concerned about whether or not this is halal. Basically the recruit that joins the pyramid scheme is supposed to act on referrals and visit customers and assess their financial problems / needs. A solution is then offered that could consist of investment, life insurance, or refinancing their debts to reduce overall interest to be paid and a commission is paid to this recruit and a number of people above him in the pyramid. The first question is whether or not it is permissible to offer a 'reduced interest' mortgage to help someone out of debt more quickly. The second question is whether it is permissible to offer investment plans in which the customer is permitted to freely choose his funds / stocks, irrespective of whether they are Shariah-compliant. The company is Primerica www.primerica.com), a subsidiary of Citigroup which definitely deals a lot in Riba. The muslim brother that has invited me defends both points as halal or helpful and mentions that if I have reservations about point #1 (refinancing), then I can limit myself to just doing #2 (investment related packages). Could you please elaborate on details regarding these points? I realize that in the eyes of Allah, Riba is a very serious crime. Jazakallah Khairun.
Jazakum Allahu Khairan for your constant 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. Javed
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
First the pyramid scheme of commissions is itself permitted as long as it is based on full disclosure so that any new recruit will know that people above him in the hierarchy are getting commissions on his work.
Second, helping people reduce the burden of the evil of interest is permissible provided you do not execute a prohibited transaction (e.g., applying for refinancing or executing debts consolidation at a lower rate) on behalf of your customer and you know this does not encourage them to make more interest transactions. In other words, if your work helps your

clients make more interest-based loans because you got them a lower rate you will not be reducing the evil of interest.
Third, it is also permissible to advice and give information on different investment plans, incusing interest-based bonds and other non-Shari'ah-compliant investment as long as you are not going to implement an order to buy/sell interest-based and/or prohibited securities. The curse of interest is on the taker, giver, writer and the contract's two witnesses, providing information and explaining the pros and cons are not part of it.
You should notice that you are working at the very edge of the permitted are and in close proximity to the Haram.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin
Wassalam
Sincerely,
Dr. Monzer Kahf

Working in Islamic Banking

SUBJECT: Islamic Banking Career
From: Hayat through Islam on line
Sent: Saturday, June 05, 2004 11:40 PM
Question
Assalam-Alaikum Dr. Kahf, I wanted to get some guidance from you as to what direction I should take in my career. I am interested in Islamic Banking and want to know if there are any good online universities which offer good Islamic Banking courses. I did some research on the Canadian universities, but they don't really offer a course on Islamic Finance. Or, is it something that is self-taught? I noticed on your website that there was a lot of material related to Islamic Finance. Also, as a Muslim living in Canada, how can I try and make a difference in the Banking system over here, and try to introduce Shariah compliant mortages, investment funds, etc. Thank you for taking the time to answer my question.
Jazakum Allahu Khairan for your constant help

My Answer,
Bismi Allahi al Rahmani al Rahim,
Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,
Dear Br. Hayat
Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh
Islamic banking is important, it has a future in North America as there will be soon a time, after some effort on our part, when we will have full fledged Islamic banking. MA's in Islamic banking are offered in several universities in Malaysia, Saudi Arabia, Pakistan, UK, Jordan. I don't know of internet degrees that are accepted as equal to such universities. It is not only self taught as you really need structured courses! You know there are several internet universities that offer so called degrees in Islamic banking; search the engine for their sites. But my advice is to try to join one respected u or try to work in the Islamic finance section of the Royal bank of Canada or the Islamic division of the HSBC in New York such a work would help develop

your understanding and I am sure you will make a difference on the North American seen. May God help you
Wa Allahu A'lam,
Wa al Hamdu li Allahi Rabbi al 'Alamin,
Wa Assalam,
Sincerely,
Dr. Monzer Kahf

Subject: Can Female Work in a Bank?
From: Rahmath through Islam on Line
Sent: Sunday, June 13, 2004 12:37 AM
Question
Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
Following is a financial question:
My questions is about banks. can a female work in a bank. is it ok to work in other than islamic banks and also can u please tell me whether we can work in islamic banks in islamic countries with muslim names . please give me an eloborate answer for this as iam planning to do a carrer in banking sector if it is halal.
Jazakum Allahu Khairan for your constant 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 Sr. Rahmath
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.
In principle there are no differences between sexes in regard to work. The only works that, although not forbidden, we Muslims do not usually like our females to do are those that do not provide her with sufficient respect, like sweeping and cleaning streets. These jobs are not prohibited though!
Obviously doing any forbidden action, whether as a job or otherwise, is not permissible in our Shari'ah and this applies to women and men alike.
Working in a conventional bank is permissible provided that a Muslim(ah) does not do any prohibited action. In this regards, the Prophet, pbuh, mentioned that the wrath of God is on the taker, the giver, the writer and the two witnesses of Riba. therefore if your job in a bank does not require you to do any of these functions it is permissible to work in a conventional bank because you should not expand on prohibitions.
On the other hand, no one denies that working in a conventional bank in any capacity amounts to helping in making prohibited transaction. It is therefore not the best kind of job in the world! Other jobs that do not involve such a help to prohibited actions are certainly better.
Working in an Islamic bank is no doubt much better than in conventional banks. The Gulf area has several Islamic banks that still depend on expatriate employment and to the best of my knowledge Islamic banks doe not discriminate on the basis of sex, religion, color or race in their employment. I have seen non-Muslims working in Islamic banks and I have seen females too.
Wa Allahu A'lam
Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf