

FATAWA JOBS, WORKS, BUSINESS 2006

Internet Network Chain Commission Systems

Subject: Working in Internet Pyramid-Chain Commission Companies

From: skandar

Sent: Sunday, September 10, 2006 11:01 AM

Question

Dear Dr. Monzer Kahf, Assalamu alaikom,

I am involved in Quixtar business that I read your fatwa about in 2003. I understand that many Muslims have questions and many, many Muslim are building it.

In this business I do not buy nor sell non-Shari'ah compliant commodities. What I sell is an opportunity to make money and to be successful. When I sponsor someone, I ask him to not buy or sell non-Shari'ah compliant products. My income is dependent on how much business point my group generates, and points are based on the monetary value plus other components, such as the exclusivity of the product. To sum what I am doing I can put it in few bullet points:

- * I buy, sell, use and market only Halal products.
- * I generate income from what I sell to my clients, buy from the company, what my group sells or buy, and bonuses and incentives from the company
- * I discourage anyone in my team and I advice them for the sake of Allah to not buy or sell non-Shari'ah compliant products, Muslim or non Muslims.
- * We are working toward making some products Halal certified and we have succeeded in doing so with some products
- * I introduce people to this business and I am selling an opportunity and not Haram products. What people do is up to them but I advice them not to market Haram products because their income and use will be directly resulting from Haram. I generate money from the opportunity I am selling. Could you advice. azakum Allah kul Khair. Assalamu alaikom

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. Skandar,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

If you want my opinion on an issue you must describe it in detail: Please tell me:

What exactly you sell? I mainly sell energy drinks, apparels, home cleaning products, electronics, health and beauty products,.. The products that have no alcohol, pork that I buy from the company and retail these products.

What do you buy? I buy everything a Muslim family usually use on the daily basis, baby diaper, clothes, cleaning products, juices, energy drinks, Halal certified vitamins,.. where from? From www.quixtar.com or its catalogs

What is your relation with the company and what the contract says in details? I am an executive distributor, buy paying a signing up fees, I have unlimited access to all its products and services by

using an ID number and a private password. I am free to buy and use or retail their products. I buy these products wholesale and retail them and I can make profit. Also, this company allows me to signing up new IBOs to be part of my organization. At the end of each month my bonus check will be based on my organization purchase from the company.

Your relations with people you convince to come in to the company and what do they do and what do you earn from their actions/sales I share what I do with people and I show them the business plan, if interested I sponsor them into this business, I help them signing up new IBOs, I answer any questions they may have and help them grow. My business growth depends on their growth. I don't earn any money by signing up new distributor I only make money when they or their own teams of IBOs and clients buy products from Quixtar

Opportunities can't be sold? What do you tell those who buy "opportunities" and what do they get from you and what do you get in exchange? Because I not only buy and sell products, I also share this opportunity with others, I get paid when my down-line buy products from the company.

What are the conditions in the contracts of what you said you "sell" and what are the things you said are Halal? Are you the Mufti or I am, if you know it is Halal why asking me? Please tell me what do you sell and under what conditions if you want my opinion?

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Skandar

Sent: Sunday, September 10, 2006 8:04 PM

Question

Dear Dr. Monzer, Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I was very happy to read your email back. I ask Allah to enrich your wealth of knowledge.

Jazakum allahu Kul Khair. I would like to show you the plan the way I show it to prospect who are looking to make extra income. If I can have half hour I can show you the plan. I tried to be as detailed as possible to give you an idea about what I am doing. I really appreciate your time and may Allah reward for your ijtilah.

The business that I am building consists of buying, selling, and marketing some companies' products using word-of-mouth. I buy products and retail them or use them and market them to clients.

Every product has a Point Value (PV) associated to it. If your total purchase, Business Volume (BV), is \$250 the company associate to it 100PV. Your bonus is in direct relation with your PV.

Here is the bonus chart:

For 100PV business (approximately \$250 worth of product purchased under your name from the company)-----> you receive 3% back: $3\% * \$250 = \$7,5$

For 300PV (\$750) -----> 6% bonus = $6\% * \$750 = \45 bonus.

600PV----->9%

1000PV----->12%

1500PV----->15%

2500PV----->18%

4000PV----->21%

6000PV----->23%

7500PV----->25%

You can sign up clients under your ID so that when they buy products the total BV will be added to your own business. The real growth comes by signing up new businesses (people who are interested and looking to start a business and become Independent Business Owner IBO) under your numbers, without limitation, also any IBO is free to either use the products only, signing clients and selling, or signing up also unlimited number of IBO with him or her.

The company looks at your total PV and reward you based on that. As you may have noticed, the 25% bracket means almost $\$18750 \times 25\% = \4700 . This bonus will be divided between my team based on the volume of the business we created.

There is no limit for growth and a down-line can generate more money than his up-line. So it is not that if you come last you will make the least.

Regarding the products, our business is mainly on the Internet. We have thousand of products, almost everything but perishable food. Few foods, like meal replacement bars, protein bars, vitamins are made with pork gelatin, some are made with fish gelatin. Also, some breath fresheners have some alcohol. Also this company partnered with big names company to market and distribute their products, such as Circuit City, IBM, Office Max,... also, they partnered with Omaha Steak House which probably sells pork. Now even though my business depends on my personal BV added to my down-line BV, I can not control what they buy, it is their business and they can build it as they may wish, I can not fire them or impose nothing on them, they are Independent Business Owner. All I did is show them what I am doing, advice them on not to buy or sell non-Shari'ah compliant goods and services, and help if they need help: remember my business growth depends on them. On total, a very small portion of the products have gelatin. The company does not sell liquor.

With regard to my activities, I buy, sell, promote and market only Halal products. I discourage everyone in my team from buying the products that contain pork gelatin. Also I look for people who want to build this business and sign them up.

The products that we buy and promote can be seen at www.quixtar.com

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. Skandar

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The idea of chain commission is permissible provided it is made completely transparent to any new comer in this business. On the other hand, sale of cloths, utensils, kitchen appliances, furniture and the like is permissible through the internet. On the other hand, sale of gold medals, gold, foreign currencies and similar items require delivery immediately at the time of the contract.

Furthermore, fees for new entrants are permissible only if there is a clear service provided to him/her. If there is no service provided to the new comer the entrance fees are not permissible and taking a share or a percentage of these fees by the ""inviter"" requires also complete transparency whereby the new comer knows exactly the amount of the fees that goes to the inviter.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Skandar

Sent: Monday, September 11, 2006 9:24 PM

Question

Dear Dr. Monzer, Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

How about the part where people who are in the business who buy non-Shari'ah compliant commodities and I get a bonus from the company for the total purchases they make. Again they are independent in their decisions. I only introduce them to the business. I make commission on the total products I buy (only Halal) added to the total products the other independent business owner buy from the company (may include Haram products). This is the most important point in my question.

Secondly, can I share your answer with Muslims in this business? If you don't mind.

Skandar

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 Skandar,

Assalamu Alaikum wa Rahmatullahi wa Barakatuh

I don't think that it is Halal to take any commission on the sale by other persons of non-permissible items. Apparently you can't determine or know the amount of these sales but you are sure that the majority is Halal always aren't you? Under this assumption I suggest that you may make an educated guess, may be on the basis of the value of the Haram to total inventory if you have such info or if you can get it, and then donate to Muslim charity an equal percentage of the commission on the sales of persons whom you suspect may sell Haram items in the group you get commission for. If you can't tell what is the percentage give as much donations to Muslim charities as you can. Of course you can share these correspondence with others.

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Wassalam,

Monzer Kahf

Subject: network commission system

From: rizig

Sent: Sunday, August 20, 2006 2:20 AM

Question

بسم الله الرحمن الرحيم
أرجو من فضيلتكم توضيح الحلال والحرام في العمل مع شركة
كويست أنترناشونال وموقعها على الأنترنت (www.quest.net)
والتي تتبع التسويق الشبكي (Networkmarketing) وتسوق منتجات

وخدمات مختلفة منها تذكاريات ذهبية وساعات فاخرة ومجوهرات ومنها أيضاً منتجات تكنولوجية للإتصالات الخارجية وتقدم أسعاراً تنافسية للمكالمات الدولية مقارنة مع شركات الإتصالات المحلية. كما تسوق منتجات طبية وكذلك خدمات الإجازات والسكن الفندقية الراقي وهناك تجديد وتحسين في المنتجات والخدمات باستمرار.

على الذي يريد العمل من خلال هذه الشركة أن يدفع رسوماً للتسجيل تساوي 10 دولارات تجدد سنوياً، وعليه شراء منتج أو خدمة في حدود 600 دولار تقريباً وعليه أيضاً أن يعرض هذا العمل على غيره من الناس ويتمكن من إقناع شخصين - على الأقل - بالتسجيل تحته (واحد عن يمينه والآخر عن

يساره) ويمر هذين الشخصين بنفس الخطوات - التسجيل وشراء المنتج ثم اقناع شخصين بالالتحاق بالعمل أيضاً وهكذا. الشركة تتبع النظام الثنائي المتوازن أي أن كل شخص عليه احضار شخصين ولا يوجد أطار زمني لذلك فقد يكون ذلك في يوم أو في سنة أو حتى سنوات ولا يضيع حقه بالتقادم.

وتدفع العمولات أسبوعياً (إذا كانت هنالك مبيعات في ذلك الأسبوع). ولكي يستفيد المشترك مادياً يجب أن يكون عدد المشتركين يمين الشخص يساوي 3 أو مضاعفات الثلاثة وعددهم في يساره أيضاً يساوي ذلك الذي عن يمينه وإذا كانت هنالك زيادة في أحد الجانبين فترجأ للأسبوع القادم والعمولة عن كل 3 عن اليمين و3 عن اليسار تساوي 250 دولاراً لمرة واحدة. أي أن الفائدة عن كل واحد تساوي 41.6 دولاراً، لا فرق بين من هو في الأعلى أو في الأسفل وهناك حد أعلى للدخل الأسبوعي هو 15 ألف دولار لا تدفع الشركة أكثر من ذلك في الأسبوع الواحد ويوجد ذلك ضمن اتفاقية العمل.

من ناحية مصداقية الشركة في تعاملها مع منتسبيها فهي لا تظلم أحداً بل تمكن منتسبيها من متابعة نشاطهم من خلال إعطاء كل مشترك موقعاً خاصاً به في الأنترنت يتمكن من خلاله من متابعة نشاطه بكل شفافية ويمكن لأي شخص أن يخاطب أعلى القيادات في الشركة ويستلم رداً عن استفساره وتعقد الشركة سمناًرات وندوات وتدريب لمنتسبيها مقابل رسوم معينة وتقيم مؤتمراً سنوياً يعقد في مكان ما في العالم ومن حق أي منتسب حضوره ويجتمع في هذا المؤتمر قيادات الشركة مع المشتركين ويتم تبادل الآراء وتتاح الفرصة للجميع لإبداء آرائهم ومبرئياتهم لتحسين العمل كما تعقد الشركة مؤتمرات اقليمية في عدد من الأقاليم الجغرافية في العالم لتكون وسط منتسبيها وتشعرهم بتواجدها بينهم. أنا مشترك في هذه الشركة (Quest International Ltd) وسؤالي يتمثل في وجود فتاوى تحرم العمل من خلال الشركات التي تتبنى التسويق الشبكي ولا يفرقون بين تلك الشركات بافتراض الآتي:

مقامرة، غرر، أكل مال الناس بالباطل، جهالة، احتيال، تدليس، وبيع للوهم، توقف الهرم، أسعار السلع أعلى من سعرها السوقي وهكذا.
أريد من فضيلتكم فتوى شرعية تحرم أو تبيح العمل في الشركة التي أنتمى إليها تحديداً (Quest International, LTD) علماً بأنني لا أكذب على الذين أدعوهم للالتحاق بل اسرد لهم الحقيقة التي أعرفها عن الشركة وشروط العمل. وفقكم الله لما فيه الخير والهداية والله ولي التوفيق.
مقدمه: رزق

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. Rizig

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Kindly notice the following:

- 1) I don't give Fatawa on individual entities. I Only discuss transactions, situations and ideas.
- 2) I have already given my opinion on network pyramid style commission system, it is on my web and on Islam online.
- 3) I have no time to search on the internet for you. You must do your homework yourself. Please describe for me in details, in English, the transaction or situation and I will give my views if there is any thing new.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Working in Conventional Finance and Banks

Subject: Working in Corporate Finance: Acceptable?

From: Tsura through Islam on line

Sent: Thursday, November 09, 2006 2:36 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I have a potentially long question, I hope you do not mind. I would like to know if working in Corporate Finance is acceptable in Islam? Also known as Transaction Advisory Services. I do not have a full understanding of what the job entails, but the basics are: Mergers & Acquisitions Corporate Restructuring Transaction Support Transaction Tax Strategic Finance Advisory Project Finance Forensic Group For more on what these involve:

I have read previous fatawa, but what I am not sure about this job is if it requires recording Riba. It may, however, involve advising client companies to take interest-based loans, is that acceptable? Any light on this career would be helpful - I do not know anyone working in it to find out more specific details. Jazak'Allah Khairan. 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 Tsuru,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

As long as you don't write an interest contract, advising and teaching is not Haram.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in a Bank

From: Sana through Islam online

Sent: Monday, August 21, 2006 7:46 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Firstly I would apologize that my question might be slightly different from the above given categories. My question: Is working in any sector of the banking institution considered Haram? If so why? I'm offered a sales support job wherein I hv to sell loan and due to my father's pressure I have to take up this job as he is not religious by nature & will not consider Islamic point of view. Urgent reply needed. 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. Sana

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The prohibition of Riba includes taking it, giving it writing it and being a witness to it. This is told by the Prophet, pbuh, in a well known Hadith. While there is no need to extend the limits of this prohibition, we must understand what it exactly covers. By the way interest, as known in the banking and finance system today is exactly the Riba that is mentioned in the Qur'an and the Sunnah.

Selling loans and credit cards that contain an interest clause is an essential part of writing it. On the other hand, working in the IT department, as a teller, in research departments, etc. is not covered by the prohibition. We must also remember that jobs have different grading in Shari'ah, for instance teaching Qur'an or training on Islamic finance can't be equated with jobs that help, by institutional

definition, sinful transactions such as Riba and working in non-interest departments of a bank makes you affected by the ""dust of Riba"" as the term used by the Prophet, pbuh.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in a Moroccan Bank

From: A Brother through Islam online

Sent: Thursday, July 20, 2006 12:28 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I'm 28 years old from Morocco. I'm working in the "Moroccan post" as "in charge of formation", but I have an offer with a better salary to work in a Moroccan bank as also ""in charge of formation"" (we don't have Islamic banks in morocco). Is this Halal or Haram, taking into consideration the fact that ""Moroccan post"" is not a real financial institution, but she permits to customers to deposit money and have interests about it (dafatir tawfir). Also, Barid Al-Maghrib has concluded, as a public establishment, several agreements with some financial companies (charikaat assalaf) in order to sell for their account their loans contracts and earning by this way commissions from these ""salaf companies"" I am hesitating, If I quit to a bank, it will be the same thing or I have to take into consideration the percentage of Riba loans in sales turnover. I have to stay or to go? Will I have any wezr? Thanks! 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.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Working in an interest-based financial institution in areas that do not include writing or signing interest-based contract is not forbidden, whether the financial institution is a bank or a post office or any other company. Yet we must remember that such a job helps undoubtedly the operation of the institution, it is not far away from the Haram activities of the Bank But as long as you do not write or sign an interest based contract on behalf of the employer you are not doing a Haram action.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Is My Mother's Salary Halal? She is a bank lawyer

From: Sara through Islam on line

Sent: Monday, June 12, 2006 1:52 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I have two questions. First is my parents both work in banks in one way or the other. My father retired several years back but he receives a certain amount of pension but my mom is right now the prime supporter of the family. While my dad was directly linked to banks my mother works in a place which receives its pay from banks but she doesn't work with interest, i.e., she works in a place which acts as a court for all banks Islamic and non-Islamic. She told me that these banks pay their institute. Its like a place which takes complaints from customers etc. What I want to know is is her salary 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. Sara

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Your mother's Salary relates to the work she does. If her work is permissible the point that it comes from banks does not affect its permissibility. She should be careful to avoid giving any judgment that gives a right to any party to collect interest from the other (customer complaints as you said) as giving such judgment is as Haram as being a witness to a Riba contract. The prohibition of the latter is mentioned clearly in a Hadith by the Prophet Muhammad, pbuh.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working for a Conventional Bank

From: A Questioner through Islam on line

Sent: Tuesday, December 05, 2006 4:35 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

MY HUSBAND IS A BANKER WORKING FOR A CONVENTIONAL BANK. HE IS IN THE SERVICE DEPARTMENT. AFTER READING YOUR FATWA THAT IF A PERSON IS DIRECTLY INVOLVED IN INTEREST BASED TRANSACTION IT IS UNLAWFUL, MY HUSBAND IS REFRAINING FROM IT. HE IS A VERY NICE PERSON WITH A GOOD HEART AND HAD VERY FIRM BELIEF IN GOD'S WILL. BUT HE IS NOT TRYING HIS LEVEL BEST TO GET OUT FROM THIS ORGANISATION ALTHOUGH HE DID TRIED AND ROTATE HIS C.V. TO SOME ISLAMIC BANKS AND CONVENTIONAL BANKS AS WELL. MY QUESTION IS THAT SHOULD I LEAVE HIM AS HE IS NOT GOING FOR ISLAMIC BANKING SIDE AS I AM WORRIED ABOUT MY PRAYERS AND DEEDS NOT BEEN COUNTED. HE IS NOT INVOLVED DIRECTLY WITH ANY INTEREST BASED TRANSACTIONS NOW BUT HIS TEAM IS. HE IS TRYING TO KEEP HIMSELF INVOLVED WITH NON INTEREST BASED PRODUCTS BUT STILL SOMETIMES HE DOES HAVE TO GET INVOLVE AND I THINK HE IS NOT LOOKING GRAVELY INTO THIS MATTER.

PLEASE HELP ME. WHAT SHOULD BE MY ROLE AND WHAT I SHOULD DO. 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.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I think your role should be to keep reminding and advising him. DO NOT LEAVE HIM, NEVER FOR THE REASON YOU MENTIONED. What you need to know is that God is much more generous than we think. He does not wipe out good deeds and prayers of a person even when that person himself/herself does also bad deeds, each one is considered alone on its own count and merit. God Says [17:15] ""Wa La Taziru Waziratun Wizra 'Ukhra"" which means that the burden of a deed is not carried to another. Your prayers and His are InShaAllah acceptable and rewarded by God so all your other good deeds and your husband's. However, he needs to continue being keen to avoid involvement with writing any interest-based contract or signing it. Other wise working in a conventional bank is permissible as long as one is not involved in writing interest contracts.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working for Investment Companies in the West

From: Said through Islam online

Sent: Thursday, December 29, 2005 6:20 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

What is Islamic rule regarding working investment companies in the west. I recently graduated from University and I am unable to find job except in these companies.

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. Said

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Working in banks and investment companies is permissible provided you do not make an interest-based transaction for your self or for a customer. This means being a teller or an IT specialist in a bank is permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,
Dr. Monzer Kahf

Subject: Working for an investment bank

From: Abdul Rahman

Sent: Thursday, April 20, 2006 1:53 AM

Question

Assalamu alaikum wa rahmatullah Dr. Monzer,

My name is Abdul Rahman, Insha'Allah this message finds you well (I understand that you are traveling). I'm writing to seek your counsel on a deeply personal issue that has wracked my brain for some time, and that is the Islamic position with regards to working for an investment bank (not a retail or commercial bank).

A couple of summers ago, I worked as an intern at an investment bank called Goldman Sachs; my primary job function was to model out potential merger and acquisition transactions in the healthcare sector. I was well-aware going into my summer that working in investment banking came with the risk of dealing with unsavory financial instruments (bonds, convertible bonds, etc.), but I was able to avoid that problem by explicitly asking my employer if I could work with equity products alone. My request was granted, and I had a very good summer and was extended an offer to return for a full-time job. I ended up declining the firm's offer, however, because I feared that I would be forced into situations where I would have no choice but to work with debt products (for example, if a company finances part of an acquisition with debt rather than shares of its stock).

This, in spite of the fact that working in investment banking would provide me with the surest path into a career I am truly interested in, venture capital ("Islamic finance" at its essence). I tried to consult local scholars when I was working through my decision, but didn't find anyone that was informed enough on what investment banking was to provide me with a coherent answer.

Coincidentally, the investment banking firm I worked for has reached out to me recently, asking if I would be interested in joining them if an opportunity opened up, but I don't know if I should be, since the Prophet (SAWS) invoked a curse on the receiver of interest, the payer of interest, the scribe and the two witnesses ("They are the same"). As an analyst at an investment bank, I would not be the receiver or payer, but there is a chance that I may be a 'witness'; that chance is lessened by the fact that I would be working in the Technology industry group (where companies generally have zero or very little debt on their balance sheets), but it still stands.

I know you are extremely busy, but I would sincerely appreciate any knowledge/advice you can impart. Jazakumullahu khayr, ws,

Abdul 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. Abdul Rahman,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Advising on using debt instruments is itself not Haram. Clearly you are roving around the 'Hima and you may cross its boundary sometimes. What I suggest is: you may take this job with the intention of training and knowing techniques and people in the field to serve in Islamic investment

banking and with the concern to give to a colleague or subordinate any thing that directly relates to interest and once you think you can go for Islamic only go for it. Although I always say that the Fatwa is permissibility of working in conventional banks provided one does not write or witness a Riba contract, I also add that avoiding it is better because you would be a supportive element to an interest-institution. Investment banking is substantially different and there it is much easier to avoid any involvement with Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Working in Companies that May Deal with Some Haram

Subject: Working for a Company Dealing with Interest

From: Sammeh through Islam on line

Sent: Sunday, November 12, 2006 1:24 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I am 50 years old and I work for a school in Muscat. I am in charge of the store of the school. My boss (a Sudani) is giving me a very hard time by always shouting and insulting me, it looks as if he hates me and wants to take revenge on me. He respects the other Indians who are non Muslims a lot. I work very hard and he even gives me his personal work to do and I don't object, he even gives me his accounts work I don't object, I do it for him, first of all because I am helpless and secondly because I have a family to support and I just cant object for anything, I have to put my head down for anything he tells me. I am very helpless in my job. I have no prestige and I am very low front of all as he has kept me in this way since 4and half years now. He shouts and insults me front of other employees which has affected me in my personal life (physically, emotionally and mentally). If I am little late to finish my salaah he shouts at me, if I happen to go to toilet he shouts at me telling why you don't tell before moving from your seat. He harasses me even for simple things and he is a Muslim, prays like me and fasts like me. This has even affected my family to certain extent. Many times when I am out of the school I curse him as I am helpless, I ask only ALMIGHTY ALLAH to punish him as I have no one else. It's hard to find any job too here plus I am not very young. I was desperately waiting to get rid of this job and to find some other. But could not find one as it's very hard here, we should have higher recommendations or from some known people. We have no one here to do this for us so we ask ALMIGHTY ALLAH to help and he is the GREATEST. Recently one of my freind who is supplying some security items for a manager in an investment company told him about me and he has asked me to submit my CV. Now I am confused to go for this job or no even though I desperately need one. This is an investment company and the vacancy maybe in their insurance department (gulf insurance). As our salaf bothers are of the view that its completely Haram even to join their company whereas some other say that as long as a person is not involved in direct transactions with interest the job is not Haram. Now what we Muslims have to do in this situation where each one has his own opinion which supports QURANIC verses. I am afraid to take this decision because I do not want to jump into Haram, I will bear my torture in the school but not to do something which ALMIGHTY ALLAH

has forbidden. I may work in their IT department or administration; I am basically a webdesigner, it depends on them to allot me the respective job. This world is really a fitna and it's very difficult to find a clean place to work in, 99% of the companies deal with interest so what should we do? Another question is similar: my son is in his first year of accounting and I am frightened for his future now as its difficult to find a job in a company, who do not deal with interest especially his work in accounts will be to handle all calculations relating interest, what should we do please advise. 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. Sammeh

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Drawing such a bad picture about life and relations on job is not healthy or helpful. Life in fact is much brighter and easier. As a web-designer there are many jobs for you in Masqat, and In Oman and every where else in the world. There is a serious problem when one looks at life from such a helpless angle as you described in your letter! And I first invite you to change your outlook to life, to relations, to other people and to things all together.

Then there are decisions that only one person can take and no one else can take them. One of these decisions is to choose when there are different views on an issue. Differences means things much be handled on the basis of individual decision approach! I go along with the opinion of the majority of experts in Shari'ah that argues that it is always permissible to work in companies, including conventional banks that deal with interest provided one does not undertake an activity that puts one in a position to write or sign an interest contract. Usually this is part of web designers! I am also sure that there are people who argue otherwise, here where you need to think for your self and make up your own mind.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working for a Non-Muslim IT Firm

From: Riyaz through Islam on line

Sent: Thursday, October 12, 2006 1:00 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I'm living in a non Muslim country and working for a non Muslim IT firm. Recently I got a job offer from a non Muslim IT company which is a subsidiary of a leasing company. What is the Islamic ruling on working for such a company? 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. Riyaz

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Working in IT is permissible unless what you produce can only be used in Haram with no other uses, then it becomes Haram.

Working in a leasing company, or a subsidiary of it for a job that does not require you to do Haram is permissible. For instance, you should not include writing interest-based contracts in your job. But it is not one of your concerns what the company does with other contracts (that are not permissible) with other people. The salaries you take are for permissible jobs and they are permissible regardless of the contracts the company does with others.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Designing programs for gambling

From: Wael through Islam on Line

Sent: Wednesday, October 04, 2006 2:19 PM

Question

Dearest Dr. Monzer, As-Salamu `alaykum wa rahmatu Allah wa Barakatuh

I have received the following question from a brother in Reno. He asks about his job whether it is lawful or not. Pls. help and give him counseling because he is one of the most active members of the Muslim community in Reno. Following is his question:

I am really concerned that I will appear that I am looking for a loophole to use for my Haram job, I feel deep inside that it is Haram, but here is my job description any way.

I work as a Network Engineer for a company that manufactures and sells Slot Machines that are used for gambling in Casinos all over the world.

One type of slot machines is called "Progressive" games, in which a number of games are connected together so that when a player makes a wager he or she is betting on winning the Jack Pot which is all the money in all the machines that are connected together. These machines can be in one casino or in several casinos across the state.

These machines are connected together by a Network that uses switches and cables and Microsoft servers and PCs. My job is to install these servers and make sure the network is performing efficiently for the games to report the amounts of money they contain, so they can share the winnings.

I also test the software and decide the functionality of the hardware needed.

This company's earnings are 100% from selling or leasing these slot machines to casinos, and the casinos get their money from people who go gambling.

So my question is a) Can I continue to work in this company b) I have worked in this industry for 6 years now so how do I purify my earned money that I have from this job if it is determined to be Haram

So, pls. dr. help me and that brother in knowing whether it is ok for him to continue in his job or not? Visiting Imam of the NNMC, . Jazakum Allahu Khairan.

Wael

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. Wael,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This kind of job is not permissible in Shari'ah because it exclusively serves a forbidden action/behavior that is gambling. The income that is generated from it is also not permitted because the work itself is prohibited. This brother must quit and get another job immediately. For past income he made from this work, he should calculate the bear minimum of basic needs and donate all savings to Muslim charity as soon as possible without putting his family in any jeopardy. He should devote more of his time and wealth/income in the future to making repentance, Istighfar and good deed, including Dhikr, prayers, fasting, Istighfar, community service, charity, etc., since Allah promised that "Surely good deeds wipe out [or remove away] bad actions.""

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Wael

Sent: Thursday, October 05, 2006 12:05 PM

Question

Dear Dr. Monzer, As-Salamu `alayukm, Jazka Allah khyran for your constant help and assistance. I just need a clarification: how far this case is different from working in the IT department in a bank, which is deemed permissible by your eminence and other scholars. I just need clarification because I know that the brother who sent me this question will act accordingly and therefore I just need to be very clear regarding it. Following is the fatwa you Dr. issued in this regard:

"As regards your question, we'd like to state that it is permissible to work in any department in a conventional bank as long as you do not prepare any interest-based contracts or sign them on behalf of the bank.

Here is the Fatwa issued by Dr. Monzer Kahf, a prominent economist and counselor, who states: It is permissible to work in any department in a conventional bank, credit department, the IT or software department or others, as long as you do not prepare any interest-based contracts or sign them on behalf of the bank.

This is the opinion of the greatest Shari`ah scholar of our time, the late Sheikh Mustafa Al-Zarqa (died 1999), Sheikh Al-Qaradawi, Sheikh As-Salami of Tunisia and Sheikh Adh-Dhareer of Sudan. The argument is that such jobs in conventional banks are not included in the wrath of Allah that is mentioned by the Prophet (peace and blessings be upon him) on the giver of Riba (interest), its taker, its writer and its two witnesses (reported by Muslim). Besides, a prohibition of working in banks places unnecessary inconvenience and hardship on Muslims both in the Muslim majority countries and Muslim communities of other countries.

Dr. Monzer adds:

Working in conventional banks is not Haram unless the worker is in the area of making loan contracts with customers. If you are in IT, you do not make these contracts and your work is

permissible. To claim otherwise requires evidence from Shari`ah because the Prophet (peace and blessings be upon him) declared that the wrath of Allah is on the Riba taker, giver, writer and witnesses. You do not have to extend this la`nah (wrath) to word processors, tellers, IT or software persons and guards of a bank. Besides, not all conventional banks' activities are in the area of interest; they also provide several other permissible services.""

jazka Allah khyran

Yours,

Wael

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. Wael

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This is extremely different from working in a bank as an IT specialist. Here your job is only designing and servicing gambling activity, In banks, you don't exclusively service Riba. If the job in a bank is exclusive to designing and servicing Riba alone to the extent that it does not suit or serve any other function, action or transaction but Riba it would be the same as our case here. But ITs in banks provide services to all the bank's activities and a considerable amount of them are permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working For Relief Organization

From: Shahid through Islam online

Sent: Thursday, September 21, 2006 2:22 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I am working one of the Relief organization and I have some concern. Please give me the answers of my questions which are according to Quran and Sunnah.

1. If organization collects some donations for emergency relief (for example they have collected funds during earthquake in Pakistan). (a) for how long they can keep those funds. (b) Can they use those funds for future rehabilitation in that area.(c) if so, in what time they have to complete those project?

2. The person who is working in that organization know that organization holding those funds (for example five years), is his job is Halal or he is trustworthy. Is he or the organization is breaking the trust of the donors, because donor give the donation only for that emergency situation not for the project, which can be started after one or more years.

3. My job is to go out and ask the people to give the money for that organization. I know people not abuse that money but I feel that they break the trust without their knowledge. They should use that money for the said project as soon as possible.

My simple question is: Should I can continue my job with said organization or leave that job, because I don't feel comfortable to continue my job. Please give me answer as early as possible. Jazakum Allah 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. Shahid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The answers to your questions can't be other than circumstantial. It all depends.... The principle is that whatever is asked/collected for a given purpose must be spent for that purpose and the soonest possible. If for good reasons and or judgments there is a delay or a broadening of the same objective, it is of course permissible as long as it is done in good faith. If you feel things are done not in good faith, you must quit and report any mishandling to proper supervising authorities and to the public/ donors as much as possible. When you ask for donations and your fund raising efforts must be such that you should inform the donors of the percentage of administrative expenses (or how much of a dollar reach the objective) and give them a broad objective always because there are lots of unforeseeable circumstance in charity works.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working As a Security Officer in a Company Running Gambling

From: Mohamed through Islam online

Sent: Thursday, June 29, 2006 3:46 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I currently work as a security officer as a contractor with one of the biggest gaming and racing companies in the world, they run most of the betting and a few casinos, my question is, is it Haram for me to work there even if I am just a security officer and I have nothing to do with gambling?, my job is to sit in an office and monitor cameras and alarms, and sometimes answering phones at the head office building. Jazakum Allah. 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. Mohamed

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I can't dare saying it is Haram to help in the security of human being whatever they do and wherever they may be. So as a job, this is not Haram as long as the job as describe does not require you to do any forbidden act (such as poking, through cameras at obscene actions of strippers in

casinos). However, this kind of job definitely helps the forbidden behavior and actions by those who do it and by those who make business of them. In as much as it helps these behaviors, it has a degraded level of consideration.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Billing insurance companies and loan to start a busienss

From: Rehan

Sent: Tuesday, June 20, 2006 4:35 AM

Question

Asslamualaikum Dr. Kahf,

I am taking the liberty of writing you directly on a subject that I need some clarity on. I am an Indian Muslim and I run a offshore Medical Transcription company (offering a service to doctors in the US transcribing their dictation on patients they see/treat/operate on.)

My first question relates to a business I would like to start. There is an opportunity now to offer services apart from transcription to healthcare providers in the USA like clinics and hospitals in the form of Medical Billing services. I am sure you are aware of this business however I will explain it a little here for the sake of clarity - Since most people are covered under some form of health insurance in the US, doctors most often have to collect their reimbursements for services rendered from the health insurance companies that cover their patients. The healthcare providers have to follow some procedures like filing claims (bills for services performed) with the health insurance companies and then have to follow up with these companies until they get paid. Such services can be outsourced to companies that do this for a percentage of the collections and they are called Medical Billing companies. I am now interested in setting up a offshore Medical Billing business in India. My question is – would this a Halal business to do since we would be collecting funds from the health insurance companies on behalf of the doctors?

My second question relates to the funding of this business. I have a partner (Indian Muslim) in the USA, and he has suggested that we buy a US Medical Billing company so that we can get a ready platform from which to start. He says that the usual way to do such acquisitions is by investing only a small part of the purchase price, with the rest being funded by seller financing (where a seller agrees to accept a majority of the value of the company in deferred payments over 1-2 years) and the rest by bank loans to cover the remainder. The bank loan will obviously carry interest but my partner says that is the normal way to do these acquisitions in the USA. Can this loan from the bank for the purpose of buying the business be considered Halal? Wassalam,
Rehan

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. Rehan

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1. Taking fees for your services that you mentioned from funds collected from insurance companies for services of health care providers is Halal, no doubt about it. Billing insurance companies and collecting funds from them by health care providers amount to accepting the Hawalah of patients on these companies. This has nothing to do with the insurance contracts between patients and companies at all. It is permissible to accept Hawalah and collect it. And obviously your share for your services is also permissible. This is so even according to the view that defies insurance! Besides I argue that insurance is permissible with a few conditions that are fulfilled in health insurance. This is the view of great scholars led by the late Shaikh Mustafa al Zarka, it is also the opinion of the late Maududi.
2. Seller financing may be formulated according to Shari'ah but definitely, an interest-based loan to acquire a business is not permissible and interest is one of the most grave sins as known in Shari'ah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Earnings from Businesses Selling Non-Halal Products and starting a business

From: Adam through Islam online

Sent: Sunday, May 21, 2006 8:19 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I would like to ask you 2 questions. 1) Is franchise Halal or not? Knowing that around 70% of the money needed to open the FRENCHISE will be borrowed from a bank. 2) If you open a business selling products that are not Halal such as cooked non Halal meat, is the money earned Halal or Haram? 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. Adam,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1. Borrowing on interest to open a business is not permissible in Shari'ah, it is Haram because interest is one of the most grave sins that is prohibited in the Qur'an and Sunnah with strongest words.
2. Franchise business is permissible as you pay for the use of trade name, trade mark and special formulae and inputs. And all these are commercial and intellectual properties that are recognized in Shari'ah.
3. The sale of meat from animals whose meat is prohibited in the Qur'an and the Sunnah, such as pork is itself Haram. Additionally the price of a Haram item, such as liquor or pork, is also Haram as our most beloved Prophet, pbuh, said Surely When God prohibits a thing, He also prohibits its price. In other word, in selling such product two sins are committed: the act of sale, and the price.

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

Subject: Is It Lawful to Be a US Government Worker?

From: A Questioner through Islam online
Sent: Tuesday, January 24, 2006 4:51 AM
Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
I am a cat scan technologist. Is it Halal for me to be a US government worker, and work in a government hospital were I might have to take care of troops coming back from Iraq or even high ranking US government officials?
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.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Helping a patient, a sick or a wounded person is an act of obedience to God, rewarded by Him, if you have the proper intention of serving His creatures. This applies even to a soldier of an enemy in the battle field. Our Shari'ah believes in reducing human (and animal suffering) regardless of the served person. It is therefore Halal to work in a hospital that serves any human being whatever his/her relation to Islam, Muslims and other persons may be.

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

Subject: Military Jobs

From: Tarek through Islam online
Sent: Monday, May 15, 2006 12:34 AM
Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
My name is Tarek. I live in the USA. Recently, I have been offered a job position in a well known company called Lockheed Martin. This company produces military aircraft, missiles, spacecraft equipment, and information technologies among other things. This position is in the manufacturing of missiles. The company sells to the US government as well as other countries like Egypt, Saudi Arabia, United Arab Emirates, Turkey, and Israel. My question is that while this company sells to Muslim and non Muslim governments, would this job be considered Halal or Haram? Please, I

need to reply to the company by this Friday so I would appreciate a fast response. Thank you and Salam Alikum.

Tarek

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. Tarek

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I am sorry that this question only came to me two days ago! I believe that working in Missile production that will be sold in today's world to Muslim or non-Muslim governments is not permissible in Shari'ah because in both cases the products are used to oppress people of other countries or of the countries of the same government and some times to waste resources that really belong to the public not the governments. Unfortunately, military industry today is an industry of aggression and it is immoral to participate in aggression, even when one person makes only a very little difference!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in Eradicating Illegal Alcohol

From: Aamer through Islam online

Sent: Wednesday, May 10, 2006 6:42 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I HAVE ALREADY ASKED A QUESTION AND HAVE GOT THE REPLY FROM MUFTI Dr. MONZER KAHF. I AM VERY MUCH THANKFUL FOR THAT. I HAVE ASKED THAT MY FATHER IS WORKING AS PROHIBITION & EXCISE SUB-INSPECTOR IN A NON-ISLAMIC COUNTRY LIKE INDIA. HIS JOB IS TO DESTROY & ERADICATE ILLEGAL ALCOHAL. I HAVE ASKED THAT CAN HE ASSUME THE SALARY HE IS GETTING IS DUE TO THE HARD WORK HE IS DOING TO ERADICATE ILLEGAL ALCOHAL. FOR THIS MUFTI Dr. MONZER KAHF HAS REPLIED:

Dear brother Basha, what your father does, as you stated, is to reduce the evil of alcohol, it is a good job and rewardable by God if your father has the right intention (reducing the evil that God prohibited). His pay is also Halal, as long as he does his job honestly. It makes no difference whether he is in a Muslim majority or minority country.

I HAVE A QUESTION: AS I STATED THAT OURS IS A NON-ISLAMIC COUNTRY (INDIA). HERE THE GOVERNMENT GIVES PERMISSION (LICENSE) TO SOME PEOPLE TO KEEP WINE SHOPS AND TAKES MONEY FOR THAT. AS I SAID MY FATHER IS WORKING AS PROHIBITION AND EXCISE SUB-INSPECTOR AND HIS JOB IS TO ERADICATE ILLEGAL ALCOHAL. HIS JOB IS TO GO TO THE VILLAGES AND DESTROY THE ALCOHAL THEY ARE PREPARING AND TRANSPORTING. I WANT TO KNOW CAN HE ASSUME THE

SALARY HE IS GETTING FROM THE GOVERNMENT IS HALAL.CAN HE ASSUME THE SALARY HE IS GETTING IS FOR THE HARDWORK HE IS DOING TO ERADICATE EVIL(ALCOHAL).CAN HE ASSUME THAT THE GOVERNMENT IS RESPONSIBLE FOR GIVING PERMISSION TO SOME PEOPLE TO KEEP WINE SHOPS NOR HE AND HIS JOB IS ERADICATING EVIL.CAN HE ASSUME HIS SALARY 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 Br. Aamer

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Giving licenses to sell or serve alcohol is Haram, wherever one may be and in whatever position. If your father's job is to eliminate and destroy illegal alcohol and keep an eye closed on shops that have licenses, his job is permissible and his salary is Halal, as I mentioned in my previous Fatwa; it doesn't matter being in India or Saudi Arabia or any other country Muslim or not. What he is doing is good and Halal since he is not the one who issues licenses and he is not in control of licensing and he is required to eradicate all alcohol in the world!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working for a Hotel Dealing with Alcohol

From: Faisal through Islam online

Sent: Sunday, April 30, 2006 7:28 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I am hotel Management Graduate and presently I am working with a five star hotel In London. I am working as a Front Office Night supervisor and my duty includes handling the front desk and performing the auditing (Accounts work) at the same time my company put me the responsibility of Room service which includes handling food and beverage. Some time customer asks for the Drinks (alcoholic Drinks) and I always try to avoid touching the alcohol how ever I have never tested the alcohol in my life. But some I have to touch the bottle of beer or I have to take to their rooms is it alright for me to touch the alcohol.

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. Faisal

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

May Allah reward you for your keenness to abide by the rules of Shari'ah. It is excellent that you have never tasted the alcohol. It is bad any way as we are informed in the Qur'an and the Sunnah. Working in a hotel anywhere in the world is permissible provided one always avoids any thing that is prohibited. Our most beloved Prophet, pbuh, had informed us that there are ten functions that God prohibited in regard to alcoholic drinks. Serving it is one of these ten functions while touching its bottle is not one of them. Therefore, say while passing between shelves if one touches boxes and bottles of liquor one does not invoke any prohibition; but carrying it (mentioned by the Prophet, pbuh) and serving it (is also mentioned by the Prophet, pbuh) to a person, in a restaurant or in a hotel room, are prohibited and you need to avoid these actions too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working in an Activity Center for School Children

From: Sr. Farsha through Islam on line

Sent: Wednesday, December 06, 2006 8:08 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I am working in an Activity Center for school children. The children come to the center after school hours and take part in many activities e.g. sports, swimming, art and craft, carpentry, cookery and many more. My work at the center is book keeping, i.e. accounting for all the children's fees and payment of bills. Most of the bills are for the buying of activities materials, e.g. Sports wear, threads, wood. Sometimes I see that on some of the bills for food that the other members of staff buy pork and sometimes wine and beer for the staff when they hold parties at the center. I am not directly involved in buying of the foodstuffs. My work is just to account for the bills. The leader of the center does the authorization fo the bills. My question is what is the ruling of doing this kind of work? Muslim children also come to the center Wasaalam Aleikum, Farsha
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. Farsha

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Your work in bookkeeping is permissible so is your income, you are not part of the buying or distributing alcohol or pork and these items are normally incidental in the institution you work for. If you work in a pork slaughter house or liquor brewery the matter would be of course different.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: working to build a church

From: mohammad

Sent: Tuesday, February 14, 2006 11:47 AM

Question

عزيزي واخي الدكتور منذر السلام عليكم ورحمة الله
مع كل المحبة والتقدير الكثير لك ارجو ان تكون في احسن صحة من الله تعالى
عزيزي اود الاستفسار عن مسألة وهي ان لي صديق مهندس يعمل في تصميم المباني وجاءه عرض لعمل تصميم
هندسي لبناء كنيسة مقابل اجر ما حكم ذلك في الاسلام، والسلام عليكم ورحمة الله
اخوكم محمد جامعة

My Answer

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammad,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Excuse me for writing in English because I need it to then go on the record in my computer.

It is not permissible to build a church or contribute to its building financially or materially.

The reason is that a church is a place in which the oneness of God is tampered with and other than God is worshipped, it is created or constructed for that reason only and it normally does not provide other functions. This is different from building a meeting hall that is in church premises or a school or eating area in the same. These building can give other services and their main use is not to negate the oneness of God. Designing a construction is an integral part of building it.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Job in a Food company!

From: Rashid

Sent: Sunday, January 29, 2006 11:25 AM

Question

As-Salamu `alaykum

I have accepted a new job with a company with many subsidiaries dealing in food products in Canada. The product line includes Poultry, Bakery and Meat (pork, chicken, beef). My job is in the finance department as an analyst dealing with numbers only. I am not involved in physical handling of pork products. Is my job and the earning from this company permissible according to Shari'ah?

Jazak Allah

Rashid.

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. Rashid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

As a Muslim you may not sell pork, at the register, although you are selling it on behalf of the owner. Handling pork and its products is not as prohibited because there must be no prohibition without a text and there is no text that prohibit carrying or transporting it. As for liquor, the Prophet, pbuh, mentions that 10 functions are prohibited; they include brewing, transporting, carrying selling buying serving even sitting with one who drinks it.

Working in the financial department of a food store seems permissible because you are not involved in any of the functions that are prohibited, but you are a helper and supporter to persons who carry out these functions. That makes you touched indirectly but your job itself is not prohibited. In finance you need to remember that you must not be a writer or signatory of any interest-based relationship

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Taking Salary for Collecting Donations for a Mosque

From: Ehab through Islam online

Sent: Wednesday, March 29, 2006 12:56 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

If a Muslim goes out to collect donations for the Masjid or for Muslims all over the world. He gets paid a salary for doing so is it Haram for him to take 20% for himself. The reason im asking you this question is because we have a Masjid here in America when it collects donation for another Masjid or Kid that came from Palestine and needs surgery they take 20% off the top is that right or is it wrong. 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. Ehab

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

When a Masjid charge 20% (or may be more) for the fund raising effort they make using their facilities and personnel and for the benefit of the mosque itself, this is permissible provided it is made known to donors, so that they know they are donating to the special project and the mosque at the same time. An individual person is permitted to have a contractual salary with the association or

charity that appoint her/him to make fund raising for it, He/she is not permitted to take any percentage on the amount collected.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: SETTING a business that requires selling lottery, pork, etc.

From: zahid

Sent: Friday, March 03, 2006 8:14 PM

Question

Dear Sir,

I'm in Canada. I want to open general convenience store. Lotto, scratch

Cards (lottery) are a must in such businesses. Can a Muslim open such business.

If I get franchise like Tim Horten, Macdonald etc, selling of pork is a must as stated by franchise.

can a Muslim open such business. Thanks.

zahid

My Answer

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zahid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The answer is NO. Muslims must not own, sell or buy pork, lottery facility or any other Haram items. Besides, there are many chain fast food (franchise system) that are owned by Muslims and they do not have pork or lottery. It seems that you are incorrect in considering it a must in such franchises. BUT IF IT IS A MUST, YOU MUST NOT TAKE THIS BUSINESS, period! God, Ta'ala, promised to get you a solution if you are keen to obey Him; read please Verses 2 and 3 of Surah 65.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: zahid

Sent: Sunday, March 05, 2006 7:21 AM

Question

Dear Sir, Thanks for ur instant reply. Inshallah I will abide by the Allah saying.

Any franchise which sells chicken, turkey etc but not slaughtered in Islamic way, is permissible business for Muslims. May Allah bless u for putting us wise. Thanks.

zahid

My Answer

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zahid,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

May Allah give you the blessing and Rizq that he promised for obeying Him. Selling any Haram is not permissible including eatable meat that is not slaughtered in accordance with Shari'ah because it is considered dead meat. BUT THERE IS A BIG BUT. If the laws in Canada are similar to the US and Europe, chicken, beef and lamb are not in violation of Shari'ah in regard to the method of slaughtering. They are in violation according to one view but not according to another. One cannot generalize in controversial matters. My view is that meat slaughtered according to laws in these countries is permissible to eat because it fulfills the requirement of the meat of the people of the book and it is therefore Halal to eat. This is the view of Shafi'I and Hanbali schools too. In one word, it is permissible to use sell these kind of meat.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Works and transactions in Real Estates

Subject: Can Muslims Become Real Estate Agents?

From: Kujtim through Islam online

Sent: Wednesday, February 22, 2006 12:35 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Can Muslims become real estate agents?

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. Kujtim

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Yes, certainly. There is no reason why a Muslim can't become a real estate agent because facilitating sale/purchase of real estate is a good thing to do and it is Halal, so is the commission she/he makes in this business. A real estate agent does not write normally any finance application for customers because writing it may fall into the Haram area. The Prophet, pbuh, said that the wrath of God is on the writer of a Riba contract in addition to the take and giver of Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,
Dr. Monzer Kahf

Subject: Assigning a purchased Real Estate to another buyer

From: Zaid

Sent: Saturday, December 31, 2005 12:44 PM

Question

Assalamu alaikum warahmatullah Dr. Monzer,

This is zaid from hawthorne masjid. I attended your 2-week class on Islamic financial issues. I am learning about real estate investing and I came across a method called "Wholesaling". I wanted to know if this type of transaction of allowed in Islam.

Here is a basic example.

1. You find a seller who will sell his house to you for \$100,000. Full market value is \$150,000 but he is in distress or has a dire need to get rid of it.
2. You put the house under a sales contract and give him \$2000 earnest money deposit. You must close in 30 days or he keeps your \$2000 and you get nothing
3. You call up your list of buyers and find someone who will buy it from you for \$110,000 4. you do a double closing at escrow with buyer and seller and collect the \$10,000 difference

question #1: is this allowed?

question #2: what aspects of it make it not allowed?

question #3: if this is not allowed, do you know of any real estate investment methods that are?

If you need more details let me know. I can send you the forms and contracts involved

jazakAllahu khair

zaid

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. Zaid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This method is permissible in Shari'ah. It is a full sale and buy, a trade in the full sense. The first contract is called 'Urbun sale (it features the condition: if you don't come up with the rest of the money you loose the down payment as a penalty for wasting my time and holding the house for you during this period). Merging the two sales together is also permissible.

Besides, there are other forms of investments in real estates most of them are permissible, buy on description (maps and plans) and sale after delivery, land developing with sleeping partners, etc.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Zaid

Sent: Tuesday, January 17, 2006 6:22 PM

Question

Assalamu alaikum whats your address?

This is zaid from masjid again. Thank you for replying to my question. I forgot that there is another option in wholesaling. You can "assign" the actual contract to another buyer for a fee, handing over your right to buy at the contract price to that person. There are no two closings at escrow. Basically selling your right to buy to someone else is it's own contract that stipulates how much the new buyer is paying you. You are out of the transaction after that. There's only one closing between seller and "new" buyer. Is this allowed? jazakAllahu khair
zaid

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. zaid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I got the point now. You can sell a real estate before actual possession provided you have a purchase contract (that makes you the owner) and delivery is actually possible because in this sale the Gharar (great uncertainty with un-knowability) about the existence of the property and ability to deliver This means that a sale contract can be assigned before closing (possession).

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin Wassalam Sincerely, Dr.

Monzer Kahf

Subject: Working in Real Estate, referral commissions

From: Sharief

Sent: Tuesday, May 16, 2006 4:08 AM

Question

Dear Dr. Monzer Kahf, Assalamu Alaikum

I hope all is well with you and your family. I hope you have a few minute to answer three questions that are very important to me.

I work part-time as a software-engineer. Over the past two years, I have developed interest in Real Estate. I studied for my real estate license and received my license to practice real estate. My first question is if it is Haram to be a Realtor or practice real estate because the majority of buyers apply for loans and the majority of sellers look at the offer from a "qualified buyer" perspective. The loans are pretty much integral to most real estate transactions.

My second question is about earned income from real estate referral. If I am allowed to be a Realtor and practice real estate, then furthermore, am I allowed to earn income from referrals? I affiliated with broker called Keller Williams and in that company, if you refer a person to Keller Williams and he/she joins, you earn income off his/her transactions for as long as they stay with the company. And they are also allowed to refer others down 7-levels from which you earn income as well. Because the high probability these referred agents (since they are not Muslim) will use or involve in loans in their transactions, will my earned income be Halal?

Lastly, my 3rd question has to do with a Muslim brother who brought me to real estate. When I bought real estate investment properties with him two years back, we agreed he would save me on commission if he sells the properties for me too. I am currently selling these properties but the

problem is when he sold one of those properties for me 1 year ago, he did not think in my best interest and almost forced me to settlement. This ended up costing me over \$100,000 loss. In retrospect, I feel he did not do his job as a Realtor – he just wanted the sale to earn his commission. Because of this, I feel I should not pay this person who cheated me any of the other commission when I sell my properties these years. But I fear Allah swt much more so I need to know if I will be punished for this because he is due this commission based on our agreement even though I was badly hurt by this loss.

Jazak Allah Khair and I am sorry for the long email. Wa'alaikum Asalam,
Sharief

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. Sharief,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1. Real estate business brings together a seller and a buyer. It has nothing to do of how they get or got finance. Therefore, as long as you do not fill in a Riba-based loan application real estates business is permissible and the commission you make is Halal InShaAllah.
2. Referral commissions are permissible provided the idea, procedure and percentage are disclosed to the "new comer"
3. You can't claim "being forced". You made the sale on your own will as a result of your friend's persuasion! Didn't you? You are responsible for your action and this is not an excuse to take a one side action on another agreement. Personally, I think you should have a frank discussion with your partner and re-negotiate the agreement between yourselves for any future transaction.

Wa Allahu A'lam.

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Working is real estates

From: Zaid

Sent: Wednesday, September 27, 2006 10:32 AM

Question

wa alaykum assalam warahmatullahi wa Barakatuh, Good morning dr kahf.

I just noticed that you replied again after we met at your house early this year. I wanted to review your answers.

So Assignment of Contract AND Double Closings are both permissible? When we met you said assignment might not be allowed. ok that helps me a lot.

Thank you for your help. And if there any more information you have regarding the permissibility or real estate investing strategies please let me know. I really appreciate you teaching me about this matter

zaid

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 Zaid,

Assalamu Alaikum wa Rahmatullahi wa Barakatuh

What do you mean by double closing? I understand that assigning a contract replaces double closing? Yes, assigning is permissible once the real estate exists (after completion of construction if not already built).

Wa Allahu A'lam

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

Kahf

From: Zaid

Sent: Thursday, September 28, 2006 10:29 AM

Question

Double closing:

1. You have a property under contract to buy for \$100,000
2. You find a buyer who'll buy from you for \$120,000
3. Seller, you, and buyer, are all present at escrow
4. Escrow uses buyer's \$120,000 to fulfill your sales contract with the seller and pay off property for you
5. Escrow cuts you a check for the difference = \$20,000

My Answer

Dear Br Zaid,

Assalamu Alaikum wa Rahmatullahi wa Barakatuh

This is a way of assigning the contract, it is permissible.

Wassalam,

Monzer Kahf

Going for Hajj with doubtful or Haram Income

Subject: Using Haram Income to Go on Hajj and `Umrah

From: A Questioner through Islam online

Sent: Thursday, June 22, 2006 2:41 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

My father earns an entirely Haram income. I have no other means of financial support except through this income to pay for: university tuition fees(to keep from taking a loan), Islamic courses, food, clothing, and other expenses. Can I use the money my father gives me to go on hajj/umrah? 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.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

First it seems that you are not a minor child, you are adult that you ask about Hajj and Umrah. If the income of your father is entirely Haram (e.g., he is a professional thief or drug smuggler or a male prostitute) as an adult male or female you are required to work and earn on your own and you can't take any of your father's money for living expense, you cannot live on such income that really is not owned by your father according to Shari'ah, let alone paying for education and hajj! But if your father's income is from working in a bank, the story is different. Determining that it is Haram needs to be re-investigated and studied!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Work in Violation of Civil Governmental Regulations

Subject: Working Evenings to Make Extra Money in Saudi Arabia

From: A Questioner through Islam online

Sent: Thursday, May 04, 2006 8:48 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

This letter is confidential. I work in Saudi Arabia teaching in the University in the dental profession. When we enter Saudi Arabia and start work the people we work for take our passports and give us "iquama" in place of the passport. During the period we are working with the University we are given information that we should not work outside the University in any private work as we are not allowed. Being a female dentist I have been approached a couple of times to work in private practice because females would like a female to treat their teeth instead of males. Every time so far I declined. I know there are a lot of dentists that work in the University that also work in private practice and the University turns a blind eye. In one case I heard a dentist was warned not to do this anymore but there are so many others that never are approached. In the same time I know of one dental surgeon that the University wanted to get rid of and they used his private work as one of the reasons that they ended his contract. My question is as I have a need to make more money because of my family commitments I have had a strong urge to work outside of work hours privately but the only thing that is holding me back is I am scared that this would be considered Haram money and therefore not blessed by Allah Subhanuh and I am scared that I therefore would be committing a sin. I don't want to leave my job but I would like once a week to work an evening to make some extra cash that I feel I need. Please advice me if it would be Halal money I would be making or not. jazak Allah kul 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 Sister,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This and similar government regulations are PURE CIVIL MATTERS. Governments have the right to enact them and individuals have rights to obey or violate them. Such regulations are usually supported by penalties such as fines, jail terms, cancellation of contracts, etc. Governments have also the right to impose such penalties for these violations. The obedience of governments becomes religiously required in two cases: case of avoidance of shame and case of endangering public security or other people's persons or properties. Accordingly, it is, religiously, permissible to work extra hours in your private time and your income is Halal InShaAllah, but you know that you are taking the risk of whatever penalties the regulations impose.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Business Ethics

Subject: Ethics of Business Conduct

From: A Questioner through Islam on line

Sent: Sunday, November 26, 2006 4:35 AM

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I have three questions: 1) I work at a printing-service business, and my boss told me that if a client uses a machine and sucks up his/her money by accident AND if the client doesn't ask for compensation, remain silent?! From my boss's business perspective, this would save him/her \$, but what about the ethics of business conduct? shouldn't we as workers volunteers to offer compensation to the client even if he/she doesn't say it? I feel we're ripping off the client in this situation. 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.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I really did not understand the question. Let me make an assumption and answer it and if I am incorrect please resend the question with an example.

If this is a currency operated machine and the machines sucks the currency without opening up for the service. In this case both the Shari'ah and all civil laws give the right to the person, who put the money in the machine, to recover the money from the owner/operator of the machine. Telling the customer his right must be posted on the machine by law and by Shari'ah, otherwise it is a rip off. Hence if the employer tells you don't give the customer that money, he has no right to do that and the best thing is to quit that job and report this action to police and business practices bureaus that usually exist in all countries. It is of course up to the owner of the money, the customer, to pursue his right and that is not your business (although informing him may be your responsibility if it is not posted at the machine because you stand by the machine and represent the owner). On the other hand, if this info, of how to recover money that is sucked by the machine without giving the service, is posted at the machine in a clear way it is not then you job to ask the customer and lead him to recover, that is the customer's job and he/she is the only one who defends his right not you as long as he is informed of it.

If the issue is giving you the money to use the machine and the machine does not give the service, that is another matter, please explain.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf
