

# FATAWA JOBS, WORKS AND BUSINESSES 2008-2012

**Subject: working in Islamic Banking and finance Institutions**

From: Samy, Islam on Line

Sent: Tuesday, October 21, 2008

**Question: Jobs for economic degree**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I first want to commend and thank you all for the great job you are doing to help us stay on the right path. I am going to join university shortly and chose economics as my major as I was very keen to learn more about this subject. But now I realize that with an economics degree the only jobs available for me would have to involve interest. Are there examples of jobs (requiring economics degree) without involving interest? What should I do? I cannot change my major now. Thank you

Jazakum Allahu Khairan for your constant help

Yours, Sami Ahamd

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Faisal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

There are many jobs that require economics degree but do not involve interest. Jobs in research, in ministry of finance, economy, planning and municipalities. Also in the private sector. This is of course besides Islamic banks. Go ahead with the help of God and study this important branch of knowledge, keep in mind to make your study for the sake of helping building better economy based on fairness and moral values as derived from Shari'ah

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Working in Conventional Bank**

From: Samy, Islam On Line  
Sent: Monday, January 28, 2008

**Question: Income from Bank Job and my Career**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Dear Sir, I have couple of questions about my Income from Bank Job and my Career. I am working in a Bank from the last couple of years and from the last 4 or 5 months I have been transfer to the remittance side means before this I was working as a Teller and Customer Service (helping customers in Loan/Credit Card application processing), whereas, ALHAMDULILLAH now I have been transfer in the another branch as a Teller only and my main and only job here is the remittance. Before this I am totally not satisfied as I know and have read that my earnings was not Halal because of helping the bank in sin (i.e. interest, because of Loan and Credit Card), but now I am somewhat satisfied that ALHAMDULILLAH as per my knowledge I am helping the bank in Interest business but remittance only. First of all I would like to ask that, the situation I have explained is still acceptable as per Islamic laws means the Income earning from the Remittance or Teller (i.e. Cash handling and Cheques etc.). Another thing I would like to ask is that, that I am also trying to change my field i.e. from Banking to the Networking and the problem is that, that I have to go to the USA from the Fast Track course, which would cost me 5000\$ (QAR 25000) and 15 days maximum and for that I have to take a Loan. I have discussed with my parents regarding the same and they are also not in the favor of taking the Loan but the problem is that in order to get out of this banking for which my heart is not satisfied, this is the only solution. Even if I make saving to cover up the course on my on, it will take around 8 to 12 months and it might be even more difficult because of my family financial problems. But, in networking field I think first of all the Income is Halal and higher then here and then I can also payoff my Loan quickly. I BADLY need your help in this regard.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

1) Working in a conventional bank in jobs that do not require you to write or sign an interest loan/transaction or application or processing it, is not Haram and the income you get from such a job, including tellers is InShaAllah permissible too.

2) Taking an interest-based loan to attempt to improve your position by changing to another is not permissible, there is no such necessity, and you can do a little harder working and get the training you need without such an interest loan

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Thursday, April 03, 2008

**Question: Paid Internship at an Investment Bank**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Following is a financial question:

Visitor Question:

I have been offered a paid internship at an investment bank in the Fixed Income division (also includes currencies and commodities) on a rotation basis. This division, on the whole, works with and sells advice and products that are heavily involved in interest and thus haram (e.g. bonds etc.). There is some work such as research that is not directly involved with interest. As an intern, I will be shadowing full-time workers and may be involved in doing some work checking or research but will not execute any transactions. I would largely be observing how things are done. Also, this is not the division I originally applied for but was given this as an alternative. I wanted to know whether it would be permissible to do the internship (even though it is largely in a division which deals with interest related products) with the intention of learning how the industry works and identify other roles that are wholly Shari'ah compliant. It will allow me to see what other work is undertaken in banks. It will also be an opportunity to make contacts in areas that I may wanted to pursue. Jazaka Allahu.

Jazakum Allahu Khairan for your constant help

Yours, Sami

**My Answer:**

Bismillah al Rahman al Rahim

Al Hamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Adnan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I believe that working in a conventional bank is not forbidden as long as you do not undertake a prohibited function. If checking a transaction is an integral part of executing it and if this transaction is interest-based it is then not permissible to do this checking. But if it is not integral part of executing it (such as ex-post auditing) it is not specifically Haram to do it. Of course, you are surrounded by Riba in this kind of job although what you do may not be prohibited itself. Besides, it is not Haram to take a compensation for a work you provide to a conventional bank. If the work you provide is not permissible, I suggest that you give its price to Muslim charity but if the work you do is permissible (as in the example of auditing accounts) it is permissible to take it. I argue that we must not expand the scope of prohibition beyond the four functions that are mentioned in the Hadith (taking, giving, writing and witnessing) and their ingredients and components. Of course it is also permissible to take money as a grant or scholarship because the money itself is not Haram and it is changing hands in manners permissible in Shari'ah, the rule is if you can take it a price you can take it as a gift because a gift needs one will and a price needs two wills.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Monday, May 05, 2008

**Question: Working in a Bank in IT Sector**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

My husband wants to shift his job to a company which is a subsidiary to an international bank. But his job deal purely with the IT sector and has nothing to do with calculating interest or anything of that sort. Can he join? Is it right according to Islam?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Jisheena

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, this kind of job is permissible especially as you said it has nothing to do with interest, the company is owned by a bank. This ownership does not make the company or working in it prohibited.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Khalid

Sent: Friday, May 16, 2008

**Question: Bank IT job is Halal or Haram?**

Asalamu Alaykum Brother,

I just wanted to know that working in IT Department of Bank is Halal or Haram?

If its Halal please explain & if its Haram also explain.

Thanks

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Khalid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I believe that working in a conventional bank in any area that does not require you to be a direct part of interest-based transactions is not Haram because what is prohibited writing Riba or being a witness to it in addition to taking and giving it. There is no evidence of prohibition of other activities including IT work. The fact that your income is given to you from the revenues of the bank (many of them come from interest) does not cause prohibition because you are taking money as a legitimate compensation for a non-prohibited effort you are expending. However, you must realize that works are not equal from the point of view of how Shari'ah

looks at them. Working in a bank IT is not like helping relieve pain of patients or spreading useful knowledge cannot be judged equal to helping Riba dealers, can they? But such comparisons may cause preference or desirability of a job over another but not drawing the line that distinguishes the Haram from the non-Haram.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: waseem

Sent: Monday, June 16, 2008

**Question: Work in Banking Sector**

Assalamu Alaykum Wa Rahmatullah wa Barakatuh,

Dear Brother, I want to know according to Shari'ah in ISLAM is it permissible for us to work in banks. I am really confused about it, because many people stated me that it is not allowed for Muslims to associate themselves with bank. But at the same time many even suggested me that YES we can work in banks because we are not taking any interest, it is the bank who is charging & a company is a separate entity.

But still I personally believe that we should not work in banks because by working in banking sectors we are helping them to grow the business which is forbidden by ALLAH. My point is if there is no employee to work then how can you run an organization.

Kindly give your suggestion on the above & let me know whether we can work in a bank or not (with the light of sahih Hadith). ALLAH HAFIZ.

**My Answer:**

Bismillah al Rahman al Rahim

Al Hamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Waseem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

There are no decisive texts in the Qur'an or Sunnah that tell whether it is permissible or not to work in banks. Therefore you have to live with judgmental opinions that will always differ and vary. . . Hence, all that you said is correct! Working in a bank is a help to a Riba-based organization but if you are not doing the Haram yourself why should it be prohibited to work in a bank in jobs that do not require you to do any Haram?

The point is as follows: claiming a prohibition on working in a bank is limiting opportunities for Muslims more than the texts warrant and an expansion of the prohibition beyond the immediate implication of the texts. Why? The texts prohibit taking Riba, giving, and writing and be a witness to its contract. Is it necessary to expand it to, for example, serving coffee in a bank? There is nothing Haram in serving coffee to a person who writes Riba, Where is the Haram in it? Hence we may say that it is not forbidden to work in a bank in all jobs that do not involve writing (even partially) any Riba contract, like working in research or IT, keeping in mind that this is a help to a Riba-based organization, therefore, this is not the best blessed kind of a job. Definitely, jobs can be ranked from Shari'ah point of view; into categories some of them

may be more desirable than others. Working in a bank, provided one does not write, wholly or partially, any Riba contract or sign it, comes low on such a list although it is not forbidden!

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Monday, June 23, 2008

**Question: Working in the Treasure and Moroccan Banks**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

The Moroccan treasure is a huge office which manages all the money transactions of the Moroccan state input, output, and state investments? The bank Moroccan system is based on Riba. The salaries are part of Riba collections. Is it halal or haram to keep working in the treasure and Moroccan banks? Jazaka Allah

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Abouridouane

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

There are two points in this question: working in the Treasury Department and in Banks that do some Haram activates and the source of money from which Salaries are paid.

For the first point it is permissible to work in any job unless we are told by our beloved prophet that such a work is not permissible. Here we are told that taking Riba, giving it, writing it and be a witness to it attract the Wrath of Allah, meaning these functions are Haram. But is serving coffee to the writer forbidden? There is no evidence to such a claim. Therefore any job in which you are not required to do any of these function or their ingredients (such as filling an application for a Riba loan although it is not yet a contract or signing a contract on behalf of the bank although you are not the one who takes the interest) but working in IT, as a teller, treasurer, etc. is not forbidden although we all know that is a help to the Haram but itself is not doing any Haram (being a help requires that it may be of course Makruh or not the best job in the world!)

For the source of money in treasury of a government and in banks, funds in these institutions have different sources some of them are permissible such as commissions in banks and some are not such as interest. But what is Haram is to take as a compensation of work (or a price in a sale) a thing that is itself known as being un-legitimate in the hands of the payer. In other words, the accounting source does not matter. For instance would it be permissible to sell a magician bread to eat or to clean his car for a wage? The answer is yes although we know that the earning of a magician is Haram. The point is: the accounting source is a matter that relates to the relation between the person you are dealing with and other persons he/she had business relation with before you. We do not poke our noses in what other people do between themselves and it is wrong for any Muslim to appoint him/herself as a judge on other persons

and other relationships between them. What matter is two folds: the work I give is permissible and honest and what we take is materially owned by the person who paid it to us (i.e., we must not accept a stolen thing as a payment or forfeited money).

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Malik

Sent: Sunday, August 10, 2008

**Question: working in a bank of the projects financing**

Assaalaamu Alaykum Sheikh Dr. Kahf,

I am working for a bank, which finance projects (energy projects, ships, ports, etc.) worldwide. Often the financing products are credit based. I am working as credit analyst to reevaluate the credit engagement, and to assist in new credit and loan arrangements.

So the work is credit based, but these credits are not credits for consumption, rather credits for investing projects which are economically not undesirable. We look for good projects; because it is a western state bank.

So is my salary haram or halal?

Please do not public my email on your side.

Thank you very much and jazaka al-kheir

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Malik

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Interest is prohibited regardless of whether the loan is for consumption or for investment projects. Infrastructure and any other productive projects must take financing in accordance with Shari'ah and such financing can be done and actually is been done today by Islamic banks and similar financial institutions

On the other hand, what is prohibited is writing a Riba contract. Therefore if you do research only, you are helping in the Haram but not doing yourself. This means that your work is not prohibited although it is not one of the most pure jobs in the world from Shari'ah point of view. Of course, if the work itself is not Haram, the salary you make is not Haram too.

Wa Allahu A'alam

Wa AL Hamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: tooba

Sent: Friday, September 19, 2008

**Question: : Is the salary of employees working for banks on interest, HALAL or Haram?**

A.A

I'm the student of FATIMA JINNAH WOMEN UNIVERSITY Rawalpindi Pakistan, doing my masters in ISLAMIC STUDIES with the specialization of ISLAMIC BANKING. I have a question for the answer of that question I need your help. The question is, is the salary of employees working for banks on interest, HALAL or Haram?

Please answer my question as soon as possible. I will be very thankful to you.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear tooba

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Prohibition of salary depends on either of two things: 1) if the work you perform is prohibited; it is then prohibited to take money for it. Some works in conventional banks are Haram such as being a loan officer that prepare or approve interest contracts. Other works may not be Haram such as being a teller or a researcher. 2) if the exact money (the exact papers handed over) is stolen or the like, that is obtained by the payer in a way that is shamefully prohibited such as theft or price of armed robbery or the like. Riba is an exchange contract that is prohibited as a bad system and because it is unjust not because of shame. Besides not all income of banks is from Riba as there are several kinds of transactions that banks do and make profit from that are permissible.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Monday, November 10, 2008

**Question: Working for a Bank**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I am a student who lives in the UK with my family. My father was a politician in Yemen and after the war in Yemen; we had to come here to live. He decided to work from home and invest his money in shares which he has lost due to the financial difficulties the world is facing. This means that now my brother and I have to work to maintain the house and pay the mortgage. My brother is married and has other responsibilities than us. Moreover, I went 2-3 years ago to find a job and found a company which promoted "earn as you learn" scheme which means studying and getting paid from the company. They took 8000 on my behalf from a bank and disappeared. I now have to pay that 8000 back as eleven thousand and more (£300 a month). If I pay less than £300 a month I pay more interest. I also have other expenses for my university such as travelling costs £200, helping my family will also need money and my personal costs. I have two job opportunities after applying for so long. One with a shoe shop working until 10pm sometimes which my parents are refusing and getting £400 a month, which will not cover my loan costs plus my travelling. The other is with Barclays bank (9am-5pm 5 days a week) and getting paid £1300 + bonus a month. My job will be customer services based job. I want to



know if I work for the bank and keep applying for other vacancies while working and leave them when I find one, will that be halal or is my money going to be haram. I know I need the money, but I don't want haram money. Please guide me to the right path. I want to know what I am supposed to do; I really need your help. Jazakum Allah kheir

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Nariman

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As you rightly said it every one has own difficulties and may pass through harsh circumstances but unless under very extreme conditions that is by no way a justification to work in Haram or get Haram income. Riba is undoubtedly Haram and one of the worst sins that a Muslim may do, and Riba in a one word is interest.

Working in a Riba-based bank is not prohibited even though we know that most its income comes from Riba (interest) unless your job itself involves doing Haram actions such as sale of interest-based credit card, loans etc. In other words, Writing, making, promoting and signing interest contracts are Haram but all other works in banks are not Haram. If in your customer services job you will sell/promote interest contract that action is Haram but even if you try to solve problems arising from such contract, that is not Haram. Lastly, as you also noticed in your explanation, working in a Riba bank is not the best kind of job from Shari'ah point of view; it is rather a job that puts you in an environment of Haram all the time. Of course, jobs like teaching Islamic studies or Qur'an to young children for example, is of a higher quality, Shari'ah wise and until you get a "better" job working in customer services of a conventional bank without doing any Haram action as mentioned above does not make your work or your salary within prohibited boundaries InShaAllah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Nazeeruddin

Sent: Monday, April 27, 2009

Location: UK

**Question: Working in Saudi Bank and Stock Market**

Dear Dr. Monzer,

Salaam. I am student in UK pursuing my masters in Investment and Finance. I reside in Saudi Arabia and intend to return back after my studies. What i wanted to enquire is since I'll be working in the banking sector, is working in banks haram and above all is the Saudi Stock market haram, as all the world markets are haram as thy are based on speculation. If i work in an investment bank, will all my earnings be haram... Jazaak Allah

Nazeeruddin

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Nazeeruddin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is not forbidden to work in conventional banks and other financial institutions as long as you do not write, draft, sign, sell, buy an interest contract or asset that is not permissible to buy. In other words, you may work in any such institution as long as you do not make a prohibited sale for a customer or a write a prohibited contract.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Fawad

Sent: Wednesday, July 14, 2010

**Question: Past Income from bank IT Jobs**

Assalamu Alaykum Dear Dr. Monzer,

Sir,

I have question about purifying past income from previous bank and financial institutions IT jobs. I do not work in FI anymore after realizing the Shari'ah rules. Is there a requirement for me to purify past income or give in charity, and if so, how much as the total income may not be prohibited because as I understand not 100% of the earning of these institution is Riba based.

1. I worked for two conventional Banks in IT group.

2. I also worked for a Global financial company that provides its products and services to customers, including corporations, governments, financial institutions and individuals. The company operates in three business segments: Institutional Securities, Global Wealth Management Group, and Asset Management

If I have to purify any income earned what is the best way to do it?

Thanks and Regards,

Fawad

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Fawad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If all your work was in IT, It is InShaAllah not Haram, and it is always good to give for Muslim charity as much as you can afford, it is save for you in multiples.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: A

Sent: Saturday, December 11, 2010

**Question:** CEO for a big Western venture capital company

Dear Amo Monzer,

Assalamu Alykum!

InShaAllah you are well and in the best of conditions!

Since you are a Qatari resident at the moment, congratulations on winning the competition for hosting the world cup (only if you approved of the bid in the first place, of course).

I am e-mailing because I have a very important question regarding a highly interesting job offer that I received. Since all information given me by the company is confidential, I would be glad if you could give me confidential advice, as always J, jazakumu Allahu khayr!

I have been offered the position of that wants to open up an office in the Middle East.

As CEO of that organization, my tasks would include building a number of diverse teams to start different companies in the e-commerce business, an area which has yet to take off in the Middle East.

The company and its investment philosophy is not Muslim. Hence, in their portfolio they have a number of e-commerce projects that do not fit the Islamic moral and business code (for example, e-dating websites).

I wonder to what extent that should impact my decision making process to accept or reject that job offer as CEO.

I am sure I can refuse to work personally on specific projects (like building a dating website for the Middle East). However, by creating the infrastructure for the company (establishing contacts with Middle Eastern High Potentials and Entrepreneurs, advertisers, etc.) in the Middle East I am basically paving the way for others to embark on projects that I personally would not necessarily work on.

My motivation to work for this company is simple: It offers me an immense learning opportunity and also a possibly high financial return. I cannot imagine another job where my learning curve would be steeper.

However, Alhamdulillah, I have very good job offers already on the table that do not have such implications (If I reject the offer of CEO, I would start as Consultant with McKinsey in Riyadh / Saudi Arabia InShaAllah). Still, from a personal, career, learning and financial perspective, I believe starting with the venture capital company would be bring me forward more strongly than any other job.

I would be very glad if you could offer me a piece of advice on what would be the best course of action for me here.

I am sorry to bother you with this question and thank you highly for your precious guidance and support. Jazakumu Allahu Khayr – You have always been there for me over the years and have contributed significantly to my personal development. Thank you very much and all the very best to you and your family InShaAllah!

Wassalamu Alaykum Wa Rahmatu Allahi Wa Barakatuh,

A

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. A

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is so nice to hear from you again.

I think it is OK to go for this opportunity. It is none of your own business what the company makes after you. What matters to you is that you do the right thing within the Shari'ah boundaries. Please give Salam and appreciation to your grandfather, mother and uncle. Did you get married by now, everything is Khalas? And are you in Riyadh or in Germany?

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Bachir

Sent: Friday, December 31, 2010

Location: Paris, France

**Question: working in hedge funds**

Assalamualaikum Professor,

I'm delighted to enter in contact with you, please allow me to present myself: Bachir an 18 Years Old student in Business Administration at the University of Paris-11 (France). I'm honestly sorry to disturb you but I have an important question if you don't mind : I am deeply interested in working as a Quantitative analyst for an investment bank or a hedge fund and I wish to know if that is considered as a Halal job or not?

Sincerely,

Bachir

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Bachir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Most Western hedge funds activities are not permissible in Shari'ah. Yet if one does not undertake these activities directly one is not doing a direct prohibition. A Quantitative analyst does not make the transactions although she/he helps those who do them. This is a support of the Haram but not the Haram itself and therefore we cannot say that it is Haram. Other professions may definitely be farther from the Haram and closer to Halal or completely within the beneficial circles.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Mahathir

Sent: Saturday, January 15, 2011

Location: Singapore

**Question: Working in a Conventional Bank - Is it OK?**

Salam Dr. Monzer Kahf,

Firstly, let me introduce myself. My name is Mahathir, graduated from Business Degree in Singapore, last July. I've read your advises online on IslamOnline.net and your website, and I find them very enlightening and insightful. I'm currently asking views from various people in the hope that their advice will allow me to give a good thought and reflect on my career strategy - in the world of banking.

A conversation with a friend - struck me hard yesterday. With regards to verses of the Quran regarding Riba, it is said: "If we are believer, we should stay away from Riba." Scholars see Riba and interest as one and the same.

To give you a back ground, I'm currently working in a department that involves managing internal projects (mostly to improve the internal systems) of a foreign conventional bank. My assigned project (which lasts from Jul'10 to May'11) is about the system is called "Account Opening" - which aims to improve and have a consistent customer experience. As the name suggests, account opening involves opening such products such as deposit accounts and credit cards at the bank. For this said project, it is unfortunate that they are working out to introduce credit cards first into the system before any other banking products.

The general idea about Credit cards is, if the customer is delayed in making credit card payments (i.e. by 1 month), s/he will incur interest in the debt.

I like my current work place mainly because: 1) it allows me to learn how a conventional bank works, 2) it allows me to work on my weaknesses (e.g. communication skills, project management skills, etc.), 3) I believe I can grow here in terms of career prospects, and most importantly, 4) I earn enough to support my family (i.e. my main motivation to work). In addition, I'm the only Muslim in the department (of 34), so I hope by staying here, it will be a bit easier for the next Muslim who enters this department.

After my conversation with my friend, he recommended that I have an "exit strategy" as we should not be near Riba. As I also hope to work in an Islamic bank one day, I would think it is GOOD to know how the conventional bank works, take note of its main failures (from Islamic perspective), and perhaps this experience will be useful when I work for Islamic bank one day, Insha'Allah.

From Islamic perspective, I need your opinion on the following:

- a) How long is enough for me to work in conventional bank?
- b) With the potential benefits of staying (Para 3), is it enough to justify my working here?
- c) I've noted from Islam Online forums that: It is permissible to work in an IT department in a bank. However, it is not permissible to process Issuance of credit cards. I see my project as a "software" or "system" in processing all banking products.
- d) Your other personal opinions.

Thank you. May Allah reward you with the good. Ameen.

Regards,  
Mahathir

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mahathir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I still see it the same. No change on heart on this issue. If your work is system only, it is permissible, although It is not the best work in the world. I wouldn't like it to my son and I did not like it for myself in the past.

Working casually in a totally permissible function –like your system setting or improving a system- is not the same as working on permanent employment in a conventional bank. It is definitely milder. I suggest that you should have a target to go to Islamic banking, meanwhile continue this assignment and carry with you this experience. “Stay away from Riba” means the four functions mentioned in the Hadith: taking it, giving it, writing it and be a witness to its contract. Your connection to taking and writing it is remote!

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Please help!!!**

From: Sannan

Sent: Friday, January 21, 2011

**Question: Working in a Bank Promoting Saving Accounts**

Assalamu'Aliakum Shaykh,

I have two questions, I am really sorry for any inconvenience;

Firstly, few months back, I applied for an internship. At initial stage of the application I was asked to do an unsupervised 20min English test online from home. For that stage of the application process I asked my friend to help me. Once I passed that test I proceeded to other stage of the application i.e. interviews and more test which I did without cheating as such and at the end I was offered a two month internship.

The company that I applied to is aware that people may take help from other so they do reassess some people randomly for the 20 min English exam but I was not reassessed.

On the completion of my internship my boss was very pleased with my performance and invited me for another interview and presentation. After I passed that interview, I was offered full time contract on the condition that I should get good marks in my degree which I am finishing in June ( I am doing my degree with all honesty ).

The reason I took help from my friend was because since the test was unsupervised most of the people who took it from home did some form of cheating and it would be unfair on me not to do it.

But now I want to repent for the sin that I have committed and want to know the income that I will earn will be halal or not? Moreover, during my internship and other stages of the application process I proved that I am capable of doing my job properly.

I am asking this question on behalf of my father, who lives in Pakistan. My dad worked for MCB commercial bank for more than 22 year on his retirement in 2000 he was entitled to certain provident fund. Following his retirement he joined another commercial bank, it was then we realized that working in a bank is un-Islamic and a grave sin so now he is looking for a job in a Islamic bank and is trying hard to get one .He's willing to move to a halal job on a relatively

lower salary and facilities but he will not leave his current job (bank manager/ VP) unless he gets a suitable replacement. I just wanted to ask whether what he is doing is right and do we need to do anything else to purify the wealth my dad has earned over his duration of employment in the commercial bank including provident fund. Moreover, since we don't earn anything is it permissible for us to consume from his earning He started his job in MCB as a clerk and then progress to retire as assistant vice president so his work was varied but he was/is involved in introducing saving accounts.

jazakAllahkhayr

SK

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Sannan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

What you did in the past is a past now you need to repent, make Istighfar and good deed.

Working in a bank is Haram when the worker does Haram things such as signing interest contracts, approving them, authorizing them typing them, etc. if the person does things that are not Haram such as in the IT or a teller, working is not Haram. Income derived from a Haram work is Haram but income derived from none-haram work is not Haram even if the source of it (regarding the person who gives it) is not permissible. If so it is the sin of the employer not the worker who provides permissible work. It is always better to avoid working in a conventional bank because the least that can be said it is helping the Haram since the main line of business of the bank is not permissible. But there is a difference between better and being Haram.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sannan

Sent: Wednesday, January 26, 2011

**Question:**

Respected Shaykh,

I am really sorry for bothering you again. With regards to your Fatawa, as I understand from what you said, my dad as he is involved in witnessing/introducing saving accounts he should leave his job immediately though that is just one of his responsibilities . Moreover, can you please clarify about the money he earned in the past do we have to give that in charity or do we just ask for Allah's forgiveness as he did it because of his ignorance and lack of knowledge.

Thanks you very much for your prompt reply and once again let me apologies for the second email.

jazakAllahkhayr

Sannan

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Br. Sannan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I did not say that he must quit. I said it is Haram to do any of the four matters, or parts of them, that are mentioned in the Hadith. Also earning from Haram work is Haram too.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Abdul Jabbar

Sent: Thursday, March 17, 2011

**Question: Working as IT in bank**

Asalamualaikum,

Dear Monzer Kahf,

May Blessings and mercy of Allah on You, and this mail find you in good health?

I got an offer from renowned bank in Kuwait to work as IT administrator (National Bank of Kuwait).The responsibilities involve maintenance of IT infrastructure.

Please let me know if this Job profile is permissible in Islam.

Wasalam

Mirza

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mirza

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in banks is permissible provided you do not write or sign an interest transaction. I suppose working in IT does not include that.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Bachir

Sent: Thursday, March 17, 2011

**Question: Working in Investment Bank**

Assalamualaikum Professor,

I'm delighted to enter in contact with you, please allow me to present myself: Bachir a 18 Years Old student in software engineering at the university of Southampton (UK). I'm honestly sorry to disturb you but I have an important question if you don't mind : I am deeply interested in working as a Quantitative analyst for an investment bank or a hedge fund and I wish to know if that is considered as a Halal job or not?



Sincerely,  
Bachir

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Bachir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in an interest-based institution in areas that have no responsibility of writing, signing or drafting interest contract, is not prohibited.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Shaqiub

Sent: Monday, July 02, 2012

**Question: Moving to Conventional Banks because of Low Salaries in Islamic Banks**

Asalamu Alaikum,

I am currently working with a bank in UAE which is totally Islamic Alhamdulillah.

Almost 4.6 years in bank, but there is no increment from past 4 years to entire staff as we are a loss making bank.

Recently my bank was taken over by another Islamic bank and as per their contract and policies our salary package is higher than their employees with same role and designation., whereas mine is low as per there profile.

I would like to ask if I get an offer from a conventional bank which has Islamic products (lot of products) and I will only source Islamic product.

I have informed them that I will do my target only on Islamic product and won't sell any interest based product. Insha Allahu they will agree to my term and conditions as they are only concerned with numbers.

Is this will be Halal source of income for me.

Kindly advice

Jazaka Allahu

Regards,

Shaqib

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Shaqiub

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This is permissible. If you transfer to a conventional bank to do only Islamic banking products your job will InShaAllah be Halal and also your salary will also be Halal. What matters is to do your work right and with honesty and to avoid doing anything Haram such as writing or

approving an interest-based contract. You are not responsible about the sources of fund of the bank itself. Remember also that Islamic finance products also generate income to the conventional bank.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Ahffan

Sent: Tuesday, August 14, 2012

**Question: Nature of Money and Work for a Bank in Saudi Arabia**

Assalamu Alaykum,

I have gone through your website and have got seen the replies to the above kind of questions. But Still I would like to know your reply for the below questions. Since I am not able to concentrate in my prayer because every time, this doubt comes to my mind, whether I am doing a halal work or not.

I work in IT department of a Bank in Saudi Arabia. The department in which I work does not deal with any interest transactions. But only works with money transfer.

The application helps to transfer money and stores details of customers etc.

With your high level of knowledge in the Banking Industry, I would like to get the answer for the below questions.

1. Is my Work halal, (or is at least better than the worst work which I can do, I know it is not the best)

2. Does Samba Bank gives interest for Account holders in the Bank (because this might be the money which I help to transfer)?

A reply would be highly appreciated.

May Allah reward you?

Thanks,

Ahffan

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Ahffan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in IT on transfer on money from one country to another is not Haram. Money itself performs several functions in the economy for Muslims and non-Muslims alike. These functions are indispensable in all economies.

When you work in IT department and do not deal with any interest you are then a part of the useful services which are provided by banks to the public.

Samba bank in Saudi Arabia is a conventional bank. It gives interest on its time deposit account although it calls it commission. It also charges interest on all its financing. Further it has an Islamic department which does not deal with interest.

When you deal with money you need to realize that the units of money are exactly alike. Therefore what determines whether Halal or Haram is the nature of the transaction not the units of money used? Same units may be used once for a prohibited transaction such as sale of wine and then another time they are used for permissible transaction such as transfer to another country. These transactions are independent one from the other. The prohibition of the first does not have any impact on the permissibility of the second.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Afroze

Sent: Wednesday, October 24, 2012

**Question: Job at banking**

Hello Mr Kahf,

Asalaam Alaykum wa Rahmatullah wa Barakatuh!

May Allah (s.w.t) bless you with His excellent service InShaAllah!

I have 2 questions

1. What is the ruling regarding working in banking industry? I have opportunities at ALLY company, which is financial lending company for automotive.

I am a female manager in Information Technology and am pursuing opportunities in my field here in the USA. Just wanted to know if this is halal? Are we as Muslims allowed to work in finance / banking?

2. Do we have to pay Zakah on 401 k? It is very confusing in some of your fatwas. Please help. masalaam!

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Afroze

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in IT in interest-based finance companies is not Haram as it is not involved directly in creating interest-based contracts/relations. It is on the side of it, touching but not directly doing it. cannot be claimed Haram. It is unfortunate that we Muslims in America and in many Muslim countries have to be a little more careful and always on the edge because the current system in the world is based on Riba, a big evil.

I don't think that there is any confusion in my Fatwas on 401K. If there is please indicate it so I correct it. My view has always been that it is subject to Zakah, no doubt about it. it should be added to other assets when calculating Zakatable assets on yearly basis.

However, since it is a kind of blocked property, you can pay its Zakah from other resource which you may have OR calculate it and delay its payment (for all past years) until you liquidate funds from 401k itself. This other option is not sinful. Otherwise delaying payment of Zakah is sinful.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam  
Prof. Dr. Monzer Kahf

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## **Subject: Working in Companies where Main Line is Haram**

From: baha  
Sent: Tuesday, December 25, 2007

**Question: working in a liquor company**

Assalamu alaikum.W.W,

Can a Muslim work in Liquor Company in the field of sales and marketing? Where the work is of key account manager in which I have to meet the hotels and clubs (Modern Trade) for business. Can this be haram or halal? I don't drink but I have to attend the official parties where I have to make people drink for orders, and this happens in India. Tell me I am an Indian Muslim, how should I proceed ahead.

Waiting for your response.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Baha

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This job is a part of selling liquor. It is forbidden by virtue of the text of a correct Hadith that says: God has forbidden ten functions in regard to liquor . . . one of them are selling it. Of course add to it, sitting with drinkers, serving it to drinkers, etc. This job is not permissible for a Muslim regardless of whether those to whom you sell or serve are Muslim or not.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line  
Sent: Sunday, July 06, 2008

**Question: Working for an Online Poker Company**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Dear scholar, I am a computer programmer by profession. I work in an online poker company in Europe. I do not play poker, or bet, and I am not directly involved in any of its operations (selling, marketing, etc.). I do write pieces of computer programs that eventually go into the poker product. The poker product enables people to play for real money or just fun money with no betting. I have looked in the city I live in for other jobs, but this was the only job that I could

get. My question is, am I in sin working for such a company? And most importantly, is the money I am earning Haram? Jazaka Allahu Khairan

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Abdullah

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Whatever you do that goes in poker products is not permitted in Shari'ah, working for that part is not permissible. Your other parts of work may be permissible if it is not any part of persons playing poker, for money or not for money. As for the salary you received, it was received for work that is given to employer, is has a problem but it is not specifically Haram. The excuse that you did not find another job is inappropriate! How come thousands of IT specialists are finding other jobs except you? I believe you should change job and quit this one immediately. For the past you need to repent to Allah only between you and Him, make as much as you can of charity and other good deeds and pledge to never do such a thing in the future.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Tahir

Sent: Monday, December 01, 2008

**Question: Working in gambling company**

Dear Sir,

I just wanted to ask. If I was to work in an organization whose prime interest is gambling, although, there will be no gambling involved with the position, is it right to work within that organization.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Tahir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Gambling is not only Haram but also a shame (in Arabic شَيْن) therefore any involvement in it is not permissible, similarly prostitution, liquor, pornography and the like.

On the other hand there are other lines of businesses in which only doing what is Haram is forbidden, like a company that sells goods but only on credit and charges interest, here it is permissible to work in this company say as a warehouse chief of money or goods handler because the goods are permissible but writing an interest credit contract or signing it is prohibited.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Jalal

Sent: Aug. 6, 2009

Location: Canada

**Question: Business of women model companions**

Salammu `Alaykum. I have a modeling agency business where women/models keep men/clients company and escort them to dinner, events, social gatherings, and other venues based on the client's request. In exchange for the companion service, the client pays an hourly fee for model services. The women DO NOT HAVE SEX with the clients, but they to sometimes kiss and flirt on a minor scale. Is it haram for me to have this business?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Jalal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, No doubt about that. This companion service is Haram even without sex or kisses.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Nabeel

Sent: Saturday, September 02, 2011

**Question: Work in a Gambling Company**

Dear Sir,

I hope you will be doing well by the grace of Almighty Allah.

I would like to inform you that I am working here in Pakistan with Internet Company as computer Engineer but my salary is 15000 PKR which is not enough to fulfill the necessities of my home, parents and me due low salary and rising inflation. Every month, I have to borrow about 15000-20000 PKR to meet the daily needs. Hence, I decided to search job in abroad to earn reasonable amount to fulfill the needs of my family.

I'm searching job since Feb,2011 and now I have job offer from Bahrain. The job role is Computer Engineer who will manage "Windows Server 2008" but the company business is sports betting and horse racing. Which is confusing me to take my decision. Here, please note that I do not know much about the company where they sell lottery tickets or promote it or do it by their selves. But it is 100% understood that I will not have any concern with betting or to book or sell lotto tickets. My sole work is about computer system and nothing else.

By keeping in view my circumstances, please advise the whether I should join the company to get rid from the daily insult of credit and fulfill daily needs of life without lending more money. This will also helping me to save my respect from borrowers.

Looking forward to your prompt reply as I have to confirm with them till Monday 5th Sep, 2011

Profound Regards,

Nabeel

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Nabeel

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I did not receive your original email.

I don't advise to take this kind of job. It looks like a fake company with wrong objective and terms of business.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Nabeel

Sent: Friday, September 3, 2011

Dear Sir,

Thanks for your prompt reply.

You know my circumstances. Let's suppose if the company is not fake, then can I join this company for the time being and later on, I will search some new job

Please Advise at your earliest as I'm very worried and confused.

Kind Regards,

Nabeel

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Nabeel

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't think that working in a gambling company is morally acceptable. Gambling is a shameful; it is not like working in a bank because the interest is prohibited as a part of a socio-economic system. Itself is a consensual contract, not a shameful behavior to cheat people out of their properties which is the gambling. Kind of job

I believe that working in a gambling company, any, is not permissible.

Finally, please notice that your situation is still much better than 90% of Pakistanis and better than 98% of African and Bangladeshis. Also keep looking and seeking help from Allah to find a good job.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: kassama

Sent: Thursday, October 20, 2011

**Question: Work in Building a Bible Institution**

Can an Islamic bank financing the construction of a BIBLE LEARNING INSTITUTION.

Your contribution to this will be highly appreciated

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Kassama

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Are you representing an Islamic bank? If so please tell me the opinion of your Shari'ah board? Fatwa is always to the size of the issue asked about and cannot be generalized.

Please give me all the details and circumstances of the matter and I will with the Help of Allah answer it

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Working in Insurance Companies and actuarial business**

From: nadeem

Sent: Saturday, July 19, 2008

**Question: working in insurance**

Respected Sir,

AssalamAlaikum,

Hope this finds you in best of your health and spirit. I am a new immigrant to Canada. Recently I did my certification in Life License course and have got an opportunity to work in Sunlife Financials ([www.sunlife.ca](http://www.sunlife.ca)) as an advisor.

My job will primarily of selling insurance policies for first few months. I wish to have guidance from you if doing this type of job is Haram in Islam. I will wait for your mail anxiously.

Wassalam,

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Nadeem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

You know insurance contract is controversial. Many scholars argue that it is not permissible on the ground of the ambiguity involved. A minority of scholars believe that it is permissible with certain conditions, I happen to be in this group. Consequently, I believe that it is permissible to sell insurance provided the conditions are fulfilled. There are two conditions for permissibility of insurance as a contract between two parties: the contract must not contain any interest



clause and the object of the contract should be permissible. Accordingly, the life insurance contract that has interest clause in it is not permissible to sell. The other condition relates to what is insured. For instance, insuring a bar or a casino or a shipment of liquor is not permissible and it is not permissible to sell such insurance. This means that while working in insurance one should avoid selling these kinds of contracts

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: nadeem

Sent: Wednesday, July 23, 2008

Respected Sir,

Assalam alaikum,

Thanks for your prompt reply pertaining to my question.

I have found another matter pertaining to Riba which I'm attaching with this mail. I wish to have your esteemed opinion pertaining to Riba with reference to the attached Document if time and convenience permits at your end.

Best regards

**My Answer:**

Dear Br. Khan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This is a paper on Takaful, it is ok, and some aspects of the paper may take certain improvement especially in the argument of Gambling and Riba against insurance and also in the argument for commercial insurance when funds are invested in accordance with Shari'ah.... This is the well-known argument in defense of Takaful, which is fine although a little tilted toward it and not balanced in regard to commercial insurance. It is OK; I accept this kind of paper and tolerate its little tilt! Although I am a little more flexible toward commercial insurance that can be no interest-based.

Best Regards,

Wassalam

Monzer Kahf

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From: nadeem

Sent: Wednesday, July 23, 2008

Respected Sir,

Thank you for your response. I wish to bother you once more and would like to have your opinion pertaining to argument cited in paper that "Usury cited in Surah Baqarah" is somewhat different from modern day commercial interest. I really apologize for bothering you so frequently.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Nadeem,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This argument is baseless. Please see the definition of Riba as given in verse No. 2:279. This definition clearly covers any increment above principal in a debt. Is this what is today known as interest as practiced in banks and finance?

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Azam

Sent: Wednesday, September 24, 2008

**Question: Working for a BPO for Insurance**

Prof. Sheikh. Monzer Kahf,

Assalamu Alaikum!

Recently I got a job offer from a BPO (Business Processing Outsource) company. You might have heard about the UK's 8th largest insurance company, "Aviva". In Sri Lanka, there is a BPO company called "Aviva Global Services" which provides back office accounting services for Aviva Insurance Company located in the UK. Please explain whether is it possible to work in that BPO Company since it's provides accounting services for Insurance Company?

Best Regards

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Azam

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Doing back office accounting services does not put you in the category of writing an interest contract or be a witness to it. Accordingly, this back office service is not prohibited according to the criteria that define what is included in writing an interest contract. It is not prohibited InShaAllah to provide back office accounting services to an conventional insurance company or conventional bank.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Amina

Sent: Friday, March 27, 2009

Location: Pakistan

**Question: Permissibility of working in a life insurance company**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Following is a financial question:

Visitor Question:

Respected Scholar Assalam o Alaikum. I am working in a commercial life insurance company particularly in Client Services Department (Communications) wherein i provide information to the clients regarding their policies with the Company through mails and e-mails. My job also includes signing Policy Schedules (in case any alteration is done in the policy) on the behalf of the Company. Please inform me in the light of Shari'ah if my such nature of a life insurance job permissible?

Jazakum Allahu Khairan for your constant help

Yours,

Amina

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Amina,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Since insurance contract including life is controversial and we have no definite opinion about its prohibition, (many scholars argue that it is permissible) I would say it is permissible to work in insurance companies provided you do not sell interest based life insurance policies. Servicing them later is not like selling them because you essentially do not deal with interest matters. But you should not sign any policy change that includes interest.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: khan

Sent: Tuesday, August 11, 2009

**Question: Working in insurance tax**

Assalamualikum

I'm Khan, Muslim currently working in travel agency in ksa my question is regarding insurance tax in airlines actually each passenger has to pay tax for insurance, except few airlines.

Insurance is haram in Islam, please give me a fatwa for insurance tax is permissible?

Because I'm afraid that I am involve if it's haram? Can i work this field?

Kindly give me a fatwa

Jazakhalahu Khairan

Khan

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Zarjoon

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Insurance tax is permissible for a government to impose and permissible to write it and collect it on ticket if required by the government. Insurance is controversial when it is voluntary. Also tax alone is the discretion of the government when it is for a specific service given as in this case. It is better to finance such service from fees imposed on the beneficiaries of the service, in this case travelers.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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Dear dr

Assalamualikum

I have an answer that insurance tax permissible according to your fatwa. But i have received another fatwa from Islam web fatwa council base from USA that insurance tax is relatives of commercial insurance. So which is haram. Also impermissible to work in travel agency.

Here i attached fatwa given for me. Kindly please explain me this meter.

All perfect praise be to Allahu, The Lord of the Worlds. I testify that there is none worthy of worship except Allahu, and that Muhammad Image removed by sender. Is His Slave and Messenger.

All types of commercial insurance are prohibited as we have explained in Fatwa 81425 <<http://www.islamweb.net/ver2/Fatwa/ShowFatwa.php?Option=Fatwald&lang=E&Id=81425>>.

It is known that the nature of your job requires collecting insurance payment from the travelers in addition to airfare. Although this amount is included in the ticket price, this is of no significance as it is usually stated on tickets that this amount is for insurance tax which is added separately to the airfare price.

Consequently, this work involves cooperation in prohibited dealings which is impermissible; Allahu the Almighty said (what means): {and cooperate in righteousness and piety, but do not cooperate in sin and aggression.}[Quran 5:2]

Allahu Knows best.

Jazakhallahu khaira

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Khan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

You must know that it is wrong to compare Fatawa of different scholars. You asked me and I gave you my opinion. It is up to your own Ijtihad to select the scholar you ask. I am not at all and by all means required to explain to you the difference in opinion between me and your other Fatwa givers.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Misbah

Sent: Tuesday, September 08, 2009

Location: Egypt

**Question: Software Development for Insurance Companies**

Salams

Dr. Monzer, pls. help replying the following question:

We are an offshore software development company and have been working with foreign clients who develop and host software applications for insurance companies. The software we develop covers all aspects of insurance business (personal and commercial lines) and generates insurance agreements (proposals, policies etc.) In some cases, we also develop code that generates premium financing (interest calculation) documents. Knowing that both interest-based transaction and insurance agreements are not in accordance with Sharia practices, is it permissible for us to write such software? Although we are not involved in any forbidden transactions ourselves, are we involved in a sinful act based on this Ayah: "Help one another in righteousness and piety? And do not help one another in sin and transgression" (al-Maaidah 2). Jazak Allahu Khairan for your consideration, Barak Allahu Feek Misbah

Wael Shihab

Deputy-Managing Editor

Shari`ah Dep.

IslamOnline.net

**My Answer:**

This was answered earlier by me, Aug 29, 09. Here is my reply:

My Answer:

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Misbah

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

We should make a distinction between software that is specific for a Haram contract and one that is generic is a way that it can be used for Haram transaction of others. Developing software that is specific for writing interest-based contract and cannot be used for other permissible contracts is not permissible. For insurance, the ruling is a little different because Insurance is not unanimously taken as Haram, there are very respected scholars who argue that insurance is permissible if it is clean of interest. Actually all general insurance are not interest based and only one kind (unfortunately the most common) of life insurance is interest-based. Therefore writing a software for insurance companies is not Haram based on the contract itself being controversial.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Yuoseph

Sent: Saturday, December 19, 2009

**Question: Working at Insurance Companies**

Asalaamu alaikum Dr. Monzer!

I hope this reaches you in good health and strong iman. I was wondering if it is permissible to work with insurance companies such as Travelers, Allstate, Chubb, etc.. My other question is if it is permissible to work for FINRA (Financial Industry Regulatory Authority). Their website is [finra.org <http://finra.org/>](http://finra.org) .

Thanks in advance.

Your Brother in Islam,

Yuoseph

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Yuoseph

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Insurance contract, when it is not based on interest, is controversial on the ground of involving great amount of Gharar (ambiguity about the amount and time of the responsibility of the company's contractual obligations). There is however another opinion that argues that this Gharar is contained by the large number and probability theory application in insurance and therefore is tolerable. This other opinion makes taking an insurance contract with a conventional insurance company permissible provided this contract does not include interest. This may apply to general insurance including housing trade, etc. except life insurance as it is often interest-based.

Additionally we should consider the investments of conventional insurance companies (in contrast with Islamic Takaful companies) that are essentially interest based.

The conclusion in regard to working in such companies is: it is permissible to work for such conventional insurance companies provided you can avoid issuing any policy that contains interest and you would not be involved in interest-based decision of investment.

The answer to your second question is YES because regulatory authorities' role is to reduce any potential damage to public interests (the society at large) and they are usually paid from the government budget although they still are in the interest (Riba) arena but not as writer, giver or taker of Riba.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Azam

Sent: Saturday, May 01, 2010

**Question: Working for an Insurance Company**

Dear Prof.Dr.Monzer Kahf,

Assalamu Alaikum Sheikh,

I have been offered with an employment in an insurance company called "Alliance Insurance" as a "Financial Reporting Executive" which includes financial reporting & fund accounting functions.

My question is, as this is an insurance company & given above the description of this role, is it permissible for me to accept this offer?

Please explain the Shari'ah rulings on this subject.

Greatly appreciate your response with this regard.

May Allah bless you...!!!

Jazakallahu Khairan....!!!

Best Regards,

K.H.Azam

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Azam

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If your work does not require you to write or manage interest based investments of the company, it should be OK from Shari'ah point of view.

Insurance contract itself is controversial when it does not include any interest clause. But the investment side of the insurance companies is essentially interest based. Also some of policies have interest too such as annuities.

When matters are controversial, working in companies that offer them is not Haram. But the issue of interest is not disputed and working on creating interest contract is definitely not permissible in Shari'ah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Adham

Sent: Tuesday, November 30, 2010

**Question: Working in an Insurance Company**

Salam,

This is Adham, I read about your background and couple people recommended you to me. I have question regarding my new job I just want to know if what I am doing is haram or not? I just started a new career with company called New York Life Insurance in Chicago. I sell Life Insurance, Annuity, Disability, and all the other types of insurances. My main concern is to know if Annuity and Life Insurance is "Haram" or against our religion.

Your advice would be highly appreciated.

Thank you for all your time.

Adham

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Adham

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Selling interest-based insurance policies is not permissible in our Shari'ah. There are controversial insurance contracts, these one can take the view that permits them but it is unanimously agreed on that interest-based insurance contracts are absolutely prohibited no matter what view one may adopt. (The two views are: ONE prohibits all insurance contracts and replace them with Takaful, and the OTHER permits them provided no interest is involved). Annuities and the kind of life insurance that gives you a lump sum after a number of years which is usually called just life insurance policy (I mean to exclude variable equity and term life insurances) are both interest based and should not be sold/purchased by Muslims.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Batanda

Sent: Tuesday, December 21, 2010

Location: Uganda

**Question: Studying Actuarial Sciences to work in Insurance**

Asalam alaikum warahmatullahi wabarakatuhu. I am Batanda, a Muslim who has just completed his A-levels in Uganda, East Africa. I have a dream of attaining a bachelor in actuarial science but I don't know how it is ruled in Islam. Is it haram or what halal job opportunities are present for me after University?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Batanda

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is of course permissible to study Actuaries. When you graduate you will have InShaAllah excellent job opportunities. Then try to work for Islamic insurance companies (Takaful) or pension funds private or governmental. The last resort is conventional insurance companies, even that are permissible InShaAllah because you will be helping in the good part of it.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sadik

Sent: Monday, October 17, 2011

**Question: Work in Providing Liability and other Insurances**



I have an opportunity to underwrite financial institutes referring to banks and investment firms and provide insurance to these entities based on directors and officers, epl. crime, cyber and k&r product lines. Can you please let me know of this is a permissible occupation. Epl refers to employment practice liability and k&r referring to kidnap and ransom. The product line that gives me most concern is the director and officer insurance which basically provides insurance for the board of directors for the decisions they make in regards to the bank they work for and any shareholder suits and security claims against that bank.

Thank you,

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Sadik

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I think all what you mentioned below is insurable; there is no harm in insuring all of that. My previous answer stands for them too.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Mohammed

Sent: Friday, January 04, 2008

**Question: Working in Network Marketing**

Dear Monzer

I'm Mohammed from Saudi Arabia I want to ask you about network marketing especially about quest net company are they halal or haram? Because some of Imam here said this is Riba. I want to know if it's Riba or not.

Regards

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohammed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

In quest net, there are two issues, from the Shari'ah point of view: 1) exchange of currencies and gold, here any transaction that violates the conditions given by the Prophet, pbuh, are not permissible. Please see below an answer I gave recently to another questioner in this regards:

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Most of the transactions of money trading on Forex are in violation of the Shari'ah rules. Specifically, the Prophet, pbuh, prohibits any money exchange transaction that does not fulfill

both of the following tow conditions: 1) payment of both currencies must be in full; and 2) payment must be done at the time of the contract. This means that all trades on margin are not permissible (please do not be misled by a claim from the broker that it lends you the difference. there is no lending and they cannot do that by law, the regulations of the market requires payment of a small margin for each contract and this margin is required from seller and buyer not only from buyer). It also means that all future trades are also not permissible. If these two conditions are fulfilled, literally, money exchange becomes permissible. But I like to add that money exchange is normally done by either merchants who have shops to help people exchange currencies (money exchangers) or by persons who need other currencies for their own use or to pay for their imports, etc. Exchanging money on the internet for the purpose of profiteering from price variations is not a business that creates value or benefit society. It is closer to gambling because it only transfers wealth from one person to another. Therefore, although some limited ways of doing it are not specifically prohibited in our religion, they are really not useful and they promote a gambling spirit of profiteering instead of creating a spirit of value-creating activities that benefit human beings. 2) the issue of pyramid-type of commission, whereby you gain commissions on the purchase of each person you convince to enter this trade and all persons he/she brings in too. This matter requires full disclosure that means: you personally must inform each person you bring in that it is not a friendly advice that you are giving but that you benefit from his purchases and the purchases of his customers and you must tell him the exact amount you benefit. If full disclosure is assured, this kind of commission is not prohibited.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Nana

Sent: Monday, April 07, 2008

**Question: QUEST.NET MARKETING**

Respected Scholar, as-Salamu 'alaykum,

Please advise me coz I've joined the Quest.net marketing. I was told marketing is not RIBAH OR HARAM.

So please advise me.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br./Sr. Nana

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Trading currencies on margin or on future contracts is not permissible in Shari'ah. The same applies to gold and silver and items made out of them.

On the other hand trading other goods on the internet and/or through any internet company even with the cumulative commission system all that is permissible provided the contract is

clean from interest, fraud and other manipulative actions and the object of the trade is a permissible thing.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Hania

Sent: Wednesday, August 27, 2008

**Question: Network Marketing**

Dear Mufti,

Assalamualaykum,

\* I want to ask is network marketing is allowed in Islam?

\* Is it permissible to take the commission from the people's works whose is working below you?

\* One of my friend showed me your fatwa (12 Jan 2003) says that it is allowed to get the commission from the people who works under the umbrella or chain, but the condition it should be transparent and with the full disclosing the commission. IS it true?

Thanks& Regards,

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Hania

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, it is my opinion that this kind of commission is permissible provided three conditions are fulfilled: 1) transparency with all concerned is complete; 2) the chain is not long, no more than 2-3 levels only, and 3) there are real products sold at normal prices (not excessive to make up for commissions) and these products are permissible to sell (excluding prohibited products, currencies and gold and silver and their products such as jewelries).

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Hania

Sent: Sunday, August 31, 2008

Bismillah al Rahman al Rahim

Thank you so much for your kind reply & Happy Ramadan Kareem

Please count us in your prayers.

One of my friends told me about one networking marketing business which is follows:

1. We have to buy a product from company (products like, Vacation Package, Bio Chemical disc, Health products, gold coins, pendants, Internet Telephone etc.

2. Once we buy a product we will become customer of that company (Main Intention to buy the product is to earn commission)
3. After buying the product we are allowed to refer to only 2 people.
4. For each reference we will get commission of 41.67\$
5. If I refer you than I will get 40\$. Than if you refer your son, you will get 41.67\$ & I too Get 41.67\$. Any level down us will get the same commission.
6. For Each & Every reference below you will get same commission.
7. Each & every person who is joining is know that the fact of commission calculation.
8. Introducer will provide lots of training to learn the business. We have to learn the business and likewise we have to train our people (those of my reference)
9. Price of the products are good for vacation packages, Bio disks, Internet telephone etc. for the gold products it is bit high since it is rare products.

My friend gave me above details and he wants me to join this business.

I checked your site and I found out many points about network marketing I would like to request you to give me idea about this business whether it is allowed in Islam. Since if I want to join this business or any networking marketing business our main intention is to earn money not for the products. Thanks & Allah showers his blessings on all Muslims

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Hania

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It seems that this company depends on selling gold pendants and the like at much higher than market price and they give, in reality, from these high prices high commissions. Sale of gold and golden items requires delivery of the item and its price at the time of contract and this condition is not fulfilled in this company. Also commissions are exhortative and chains are long. In my opinion this kind of company is not permissible to join or trade.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Adnan

Sent: Tuesday, April 14, 2009

Location: Lebanon

**Question: Working in Internet Marketing Company**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Following is a financial question about Working in Internet Marketing Company

Al Salam Alaykum Wa Rahmatu Allah Wa Barakatuh! We would like to know whether working in a company that uses the following strategy for marketing is Halal or Haram: It's a multi-national company that uses network marketing as a way for marketing its product.

It starts when you pay 60\$ for one of the following two options: 1- You Get a Watch ( 4-6 weeks is the delivery procedure) 2- You Can choose a gold product in the future WITHOUT tagging it ( Reserving it ) The plan works as following: You start referring people to the company ,that will come & buy a product exactly as mentioned before ( Either Direct Watch or Choosing a Gold product in the future) so they also become themselves customer so they can start also referring people to the company. The company gives you commission using the following calculations: They use the Binary System: you only have two legs (each represent your direct down line) whenever Three People join on your left hand side & another three on your right hand side you'll get a commission of \$30 It should be noted that it doesn't matter whether those three people who joined the business are referred by you or by your down lines. In other words, when you refer people, you will earn commission & also when these people under your organization refer people you will also earn commission. As mentioned above, whenever three people will join your left hand side & three other people join your right hand side you will earn a \$30 commission And this will be called a STEP (each \$30 = 1 Step) According to the plan, each 5 steps will be paid as following: - 4 Steps Cash (4x30 = \$120) - 1 step Vouchers ( 1x30 = \$30) This 1 Step ( Vouchers ) will be reserved in our account considering one obligation is that you will have to buy a product later on.

It should be noted that all the company's product are GOLD products (coin-earring- necklace ...etc.) This fifth step will be added to the tenth step and to the fifteenth step & so on... till it reaches a minimum amount of any products price, so we can choose it after collecting its price and then we can redeem it and buy it should be noted that: 1- the company has an agent that he will personally deliver us the product. 2- any product will be delivered within 4 to 6 weeks when it is redeemed.

Also, it should be noted that: 1- It's an E-commerce business which means that all the transactions, calculations, and commissions are through the internet. 2- all people when presented to the business were informed that people above them will earn commission after their registration and also they will after they refer people too. 3- all the products are valuable and worth their values. 4- all the commission earned are under the form of E-money, mainly there are three ways to en-cash the money: a- you can transfer to your bank account, plus you will lose 4% due to transaction fees. b- you can issue a check. c- you can buy e-card that will allow you to sign up (refer) people to the company through it (knowing that the e-card is an ID number that is a must to have in order to be a customer in this company and it worth 60\$). For example: if somebody decided to join this business will need an e-card to join, so if any customer has a commission of 60\$, he can exchange it with an e-card and thus he can take the 60\$. for further information, please check the rules and regulations listed in the company's website. [www.goldmineint.com](http://www.goldmineint.com)

Notes: The products worth its value and we are not PYRAMID! please check it again coz the last fatwa did not help us about Goldquest and gold sellers online. please give me A FATWA (halal or haram) as soon as possible :)

Jazakum Allahu Khairan for your constant help

Yours,

Adnan

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Adnan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This structure of commission is not acceptable in Shari'ah. While you may be given a commission, with full transparency to all concerned, for a customer you bring, there is no justification for commissions on further customers brought by persons down the line, and this chain system in matters that depends on personal effort has no justification as earning. You cannot earn by such a method from the efforts of other persons.

On the other hand, sale of gold items requires payment and handing over of the sold item to be at the same time, gold products cannot be sold on the internet because internet does not have facility of delivery of material items.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Saqib

Sent: Thursday, August 06, 2009

Location:

**Question: Network Marketing**

Salams

I, Saqib would like to ask you some questions concerning network marketing, I have recently joined this business the company name is "Quest Net Int'l" they deal in many products but I would like to clarify about their "Wellness Tool". The product itself is excellent and very effective. The product name is "Bio Disc" and "Chi Pendent" I found an embossed eye on it, I am using this product since 3 months but never saw that deeply, but luckily I saw a movie in "You Tube" the name of that movie was "The Arrivals" the movie is related to "Imam Mehdi and One-Eyed Dajjal the Antichrist". Having seen one eyed Dajjal movie I am totally lost and now I am relating to you about it. Also I come to know thru one of my relative from Pakistan that this business is "Haram" - Do you think this business is legal? - Is this embossed eye relates to that Dajjal the Antichrist? The Quest Int'l is from Hong Kong and I know the credibility and products of the company are very strong but I am not sure about the actual background of this esteemed organization that who is working behind that company and their products? Having seen that eye on pendent I am not sure whether I should continue or withdraw this network business. Being a Muslim and the follower of "Quran and Islamic Shari'ah" I am hesitant to carry on. Kindly advise me what I should do. The "Bio Disc and Chi Pendent" pictures are attached for your momentary look but in that picture the eye is not visible but I hope that u will be able to understand my question. If you have any further query about it you can also visit [www.QuestNet.com](http://www.QuestNet.com) Your reply in this regard will be highly privileged.

Salams

Saqib

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Saqib

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't think I ever said that Quest net business is permissible. I believe it sells gold and silver items with no immediate delivery and it has excessive prices. For these two reasons I argue that this kind of trade is not permissible. The issue of chain commissions in networking is a different one. For long chains like six levels or more it seems to me that the relations become very shallow and the earlier person on the chain has no relation to the trades done by person far down. But for short chains up to three levels the argument may be strong for deserving some commission on the trades done by the other two levels down.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Faisal

Sent: Friday, September 11, 2009

**Question: : Network Marketing**

Salam Dr. Monzer.

Just for you to know there is a Fatwa under your name that Network marketing is Halal, I suggest you add more description why you believe in the case described its Halal and why in other cases it's not Halal.

Jazak ALLAH Khair

Faisal

**My Answer:**

I know that, it is on my website. But fatwa is always related to its time and information basis. Now, I believe it is as I explained below.

Prof. Dr. Monzer Kahf

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From: Faisal

Salam Dr Monzer,

In case the product is permissible from religious point of view, but the target of the network marketing concept there is focused on commission structures where you get money from people who you don't even know and you get paid a commission based on their sales activities, and the sales of their contacts as well, so in other words you will be getting commissions while sitting at home and other people are doing the sales activities on your behalf, and you get easy commission..

I guess this is not Halal stuff... Please correct me...

I am speaking about a company called [www.agel.com](http://www.agel.com)

They are selling Cosmetics and they offer commission based on Network marketing.

Please review this presentation and let me know if this is Halal or Haram.

Your kind attention is really needed...

Faisal

**My Answer:**

Dear Br. Faisal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It may be fair to get commission, with full disclosure, from activities of person you bring to the organization, based on indicating to do good things concept that gives you additional reward without decreasing the rewards of doers. But when the chain exceed one or maximum two links (that provides for the concept of direct or quasi direct contact) there may be no moral justification for this commission given to the first higher person on the chain. This is why I believe that extended networking loses any moral justification and I do not accept it as I mentioned earlier.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

From: Faisal

Salam Mr. Monzer.

I want to ask about Network Marketing Fatwa.

I read a Fatwa that says its Halal, can you please let me know your feedback on this.

What I see that people don't end up purchasing a Product, even if they do so, they just join the network because of the commission structure they are promised with.

In other words, the Product itself is no buddy uses it, they all focus on having new customers join, and they don't convince them of the product, they only convince them of the commission value they will get.

I would say this is a very complicated issue that needs a deep understanding, please help me know if it's Halal or Haram...

Thanks

Faisal

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Faisal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Commissions always come from sale of products or from entrance fees. Networks that are structured on entrance fees, whereby distribution comes solely from entrance fees, are not permissible because they do not sell anything and they base their business on mere bluffing. Networks that sell products, of course it depends on its products. When products require special conditions, such as golden products, these conditions should be fulfilled for permissibility. Some networks violate these conditions.

Besides, there may be sometimes lack of connection when the chain becomes long. What make you deserve commission for a sale done by the third or fifth person down the line? What moral justification there is for this commission? If there is no moral justification, there must be no earning deserved!



Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

-----  
From: Faisal

Salam Dr Monzer,

In case the product is permissible from religious point of view, but the target of the network marketing concept there is focused on commission structures where you get money from people who you don't even know and you get paid a commission based on their sales activities, and the sales of their contacts as well, so in other words you will be getting commissions while sitting at home and other people are doing the sales activities on your behalf, and you get easy commission..

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I am speaking about a company called [www.agel.com](http://www.agel.com)

They are selling Cosmetics and they offer commission based on Network marketing.

Please review this presentation and let me know if this is Halal or Haram.

Your kind attention is really needed...

Wassalam.

Faisal

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Faisal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It may be fair to get commission, with full disclosure, from activities of person you bring to the organization, based on indicating to do good things concept that gives you additional reward without decreasing the rewards of doers. But when the chain exceed one or maximum two links (that provides for the concept of direct or quasi direct contact) there may be no moral justification for this commission given to the first higher person on the chain. This is why I believe that extended networking loses any moral justification and I do not accept it as I mentioned earlier.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
From: Abdulrauf

**Question: Multi Level Gains**

Assalamu alaikum

May Allah reward you abundantly, please I just want to ask a question which goes this way: i found out about a new system of making money online and it works this way,

i register with a particular website with 5 USD liberty reserve and they provide me with a link and whenever I provide the link to someone and he click on that link he also will be directed to a page where he also pay 5 USD that is he will pay 3usd to the site and 2usd into my own account i.e. for linking him to that site, so i just want to know if this is permitted in Islam.

If not, then i will like you to please assist me with any site or way i.e. if you know of any, where one could make halal money online.

May Allah reward you.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Abdulrauf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This is not earning this is rather taking other people money with bluffing.

Please find yourself another earning method through work, investment and any other beneficial activity. The online has many Halal works where you sell products, help tutoring and many others.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Ramnaz

Sent: Wednesday, March 17, 2010

Location: Sri Lanka

**Question: Tiens mlm Marketing, Haram or Halal?**

Asslaamu Alaykum Dr. Monzer Kahf

Tiens (MLM) Multi-Level Marketing [Business Plan] Haram or Halal in Islamic View

Please..

regard

Ramnaz

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Ramnaz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Taking commissions on purchases of a person I bring to the company is permissible with one condition: it must be fully transparent and known to this person: the nature of commission, its conditions, its size and frequency. On the other hand, commissions on persons down the line do not seem to be justified by any rationale. This makes the chain of the MLM not acceptable in my opinion.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam  
Prof. Dr. Monzer Kahf

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From: Mohamed  
Sent: Sunday, March 21, 2010

**Question: Network business**

Dear Brother Dr Monzer  
Alsalamuaikum

I would like to Islamic concept about networking business like Amway  
Mohamed

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohamed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see any Haram in getting a commission on the purchases of a person I bring to business provided this person knows with full disclosure about my commission. Of course we should make the condition that things sold/purchased are permissible and their prices are fair. But the chain commissions after the first person are not justified in my opinion.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Mohamed  
Sent: Monday, December 26, 2011  
Location: Egypt

**Question: Working in Marketing**

Dear dr. Monzer

I have a question: is the network marketing halal or haram

I am working in network marketing for about 1 year, also am working as a dentist

Am working in company called q net Malaysian company and has a lot of products like (energy product, luxury products watches and gold, water purifier system, vacation packages, e learning course, communication products) it started on 1998 and still working till now the company increase its product every year, now we pay taxes on our commission we take, and the company make to us huge trainings to succeed in this industry I try to work ethical and I help my partners to succeed.

We take commission on every one buy products by system called binary system.

Please answer me as soon as possible

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohamed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Sale through the internet is permissible. No problem in it as long as it follows the rules and moral standards.

Sale through networking has a few matters of concern, some of them serious.

1. If the chain becomes long it loses any moral justification of the commission. The question is if I got a person whom I know and do some effort with him, I may get a commission on his sale as being instrumental in getting him to this line. But 2 steps down the line there is no moral justification at all for a commission to me for persons he gets into this kind of work or people further than his persons. To earn by work one must have work from which one earns but to earn from the work of others is an immoral behavior which is not permissible in Islam.

2. There is also the concern of honest full disclosure. When I talk to a friend to buy this commodity from this company, this friend must know that it is not a pure friendly advice, it is business and I make commission on his purchases. Also when I talk to a friend to join, he must know in full that I make commission on his purchases and the purchases he gets from others, including the amount or percentage.

3. There is also the concern of prices. It is very often that these companies make false claim about their products and prices. Their prices of luxury and other item are usually high and they make false claims that their products are unique or better or different from others . . . this is a hidden cheating which makes working in such sale not permissible in Shari'ah. I know networking companies which make all these kind of claims; it is called in English "talking people out of their money" by falsely cheating them into buying.

4. Lastly in sale of any gold items networking is not permissible because gold and silver are treated in Shari'ah like money and any sale of them must be hand to hand, that is immediate delivery at the sitting of contract of both the item and the price. The Prophet, pbuh, prohibited the sale of such items without immediate delivery.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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### **Subject: working in Interest related companies/Organizations**

From: Mohamed

Sent: Monday, February 18, 2008

**Question: Working for an investment company**

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Dear Dr. Kahf,

First of all, I have visited your website and would like to thank you for the great effort and the immense benefit that your work has on Muslims around the world.

I live in Egypt and unfortunately, Dar al ifta has a lot of controversial fatwas, I am not comfortable following them as is. So I would be honored to get your fatwa on a career related move

I'm a CFA charter holder and have been offered two jobs,

1. Investment banking Associate in EFG Herems.
2. Private Equity Associate in Citadel Capital.

In the investment banking role I will be dealing with IPOs, capital raising and Mergers and Acquisitions (given that the nature of these companies is halal as I can choose which deals to work on). I will not be signing financing deals with banks on behalf of the client, however, it may be part of the job to advise clients on optimal capital structure (equity and leverage) and in some rare cases find a good deal with a bank for the client (but I will not sign or witness this contract).

In the Private Equity Role I will be doing the acquisition part. I will research the company to be acquired and recommend the equity/debt structure for the acquisition. The leverage department in the same company then takes over, makes the deal with the banks, signs the contacts, etc... I am not part of that.

Could you kindly inform me if these are Shari'ah compliant?

Sincerely, Mohamed

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohamed,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The question is not a matter of Shari'ah compliance but Shari'ah permissibility. It seems to me both jobs are permissible as we need not expand on the prohibition of the four functions that are mentioned in the authentic Hadith (taking, giving, writing and witnessing). Research and advice is not a part of these four. However, we must keep in mind that permissible jobs/functions are not equal. We have the saying of seller of perfume and blacksmith, they are different. When we apply this on the degrees of permissibility, we'll find jobs that are more permissible than others. In this case, of course "advising on leveraging and finding a good deal with a conventional bank) is closer to Riba than only "recommending equity/debt structure." Also research on companies to be acquired without indulging in "recommending equity/debt" is also farther from Riba. But all these are part of the "dust of Riba" that is mentioned in the other Saying of the Prophet, pbuh, that may touch every one! It cannot be claimed Haram and both are farther from the Haram than "working in a bank with no engagement in any of the four Riba cursed functions," that is also permissible.

If I rank these two jobs from the point of view of permissibility the equity associate ranks better, though both are permissible, they both rank better than a bank job that does not deal with Riba.

Finally I agree with you that some of the Fatwas issued in Egypt are very controversial!

Wa Allahu A'alam

Wa Al Hamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rinsad

Sent: Monday, March 10, 2008

## **Question: Developing Software's for the Stock Market**

Dear Respected Scholar

I am a Computer Engineering graduate and a Senior Software Engineer by profession. I am working for a company which is developing Software which could be used to analyze the Stock Market prices and do trading in the real-time. We are basically supplying our applications for the Middle East, stock brokers. Our system allows price evaluation and equity trading only (i.e. the customer should have a Buying Power). Our system also emphasizes 'Max Floor' price and 'Min Floor' price on stocks. I am involved in implementing our system basically, in the Saudi Market. In Saudi, most of the brokers are Banks. The customers should have an account with a bank for trading on stocks. The banks are basically conventional banks but they also provide an Islamic Banking channel. So, the customer can have an account in any of the channel.

The stocks in the Saudi Market are both Haram and Halal stocks. The Haram stocks include Banking, Insurance etc. Even these Haram stocks include some Halal stuff through the terms of Islamic Channels (like Islamic Banking, Takaful) as I mentioned earlier. But most of the stocks are Halal stocks. I am bit confused with the fact, that whether I can develop software for this business and earn from that. When I went to discuss this matter to a local scholar, he suggested me that to identify whether this software is used most of the time (51%) halal or haram, based on that we can make the decision.

When I went on exploring this further, I got some information about how the stock market in Saudi is performed. There are two types of things could be done with our application.

1. Speculation
2. Manipulation

As I had explained earlier, even though the software is providing some restrictions on manipulation (Max Floor, Min Floor), there are some giants doing this but not everybody. But, most of the people use it based on speculation.

Could you guide me on the Islamic Ruling on developing this software? This will not only benefit me, but also for several brothers who are working on this industry.

I am expecting your reply.

Regards

### **My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rinsad,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see any reason why producing and selling the software for trading stocks may be not permissible in Shari'ah. You are producing a tool only and you are not a part of the decision making to buy or sell any stock, permissible or not. Your tool can be used for either. If you know, for sure, that a specific buyer is going to use it only for prohibited transactions, you should not sell it to this specific buyer. But it is not of your business to check the background and intention of any buyer that comes to you. I wouldn't go for checking any percentage or any ration or any stock per se. I think the right question that you ask yourself is: Do I know for sure that this buyer is going to use my product ONLY for Haram transactions, if the answer is yes, don't sell your product to that person/company/broker. This is the only Haram sale.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: saqib  
Sent: Tuesday, March 11, 2008

**Question: Job in leasing company, HALAL?**

Asalam-u-Alaykum

I want one clarification that I'm a student of finance in Pakistan. Currently I have an opportunity of job in a leasing company in the Internal Audit department which is not directly linked to leasing business. My question is, whether the job in a leasing company is halal because leasing is HARAM in Islam but the prospective company deals in commodity lease.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Saqib

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Leasing is Halal, NO ONE IN THE WORLD CAN CLAIM IT HARAM. There are INTEREST clauses in conventional lease contracts these are not permitted in Shari'ah and these contracts (that contain interest clauses) are Haram to issue and sign especially in a country like Pakistan (in contrast to Muslim minority countries where there are no Shari'ah compatible alternatives, then some of these contract may be tolerable to accept but not to issue if the issuer is Muslim). Working in a lease company in jobs that do not require you to issue, write or sign interest containing contract is not Haram. As an auditor, if your audits are done on the accounts after contracts are signed, I don't see anything not permissible in this job. But if you are required to review an interest-containing contract before it is issue, as a part of the issuing procedure, then this auditing function is part of writing the contract. Writing a contract that contain interest clauses is not permissible and may be, Na'uthu bi Allah, covered by the Curse of God as mentioned in the Authentic Hadith in this regard.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Faisal  
Sent: Saturday, June 14, 2008

**Question: working as investment officer**

Dear Dr. Kahf,

I am a chartered accountant & also have done Chartered Financial Analyst (CFA). I am being offered a job in an investment company. The work I will have to do in the company involves following tasks:

- 1) Doing investment appraisal (flats, buildings, shares)

2) Arranging finance for my employer (some of them is equity and the remaining debt I have to arrange for my employer)

3) While arranging finance I will have to find the bank which offers best rate of interest.

4) I am expected to get high bonuses if the investment decisions prove to be right

The job is very lucrative but I am worried that if I am involved in arranging debt or evaluating different debt options for my employer will it be considered dealing in "Riba"?

I will be deciding about the job after your reply....Jazak Allah

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Faisal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The thin line between permissible (or rather tolerated) and non-permissible is what made a part of writing an interest contract. In my opinion, research is not a part of the transaction but "Arranging finance" on interest is a part of writing an interest contract. Writing interest contracts is not permissible as it is covered by the Wrath of Allah that is told by the Hadith of the Prophet, pbuh.

Wa Allahu A'alam

Wa Al Hamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Faisal

Sent: Sunday, June 15, 2008

**Question:**

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thanks a lot for your reply. Can I perceive from your answer that I can find the best bank for my employer (offering lowest rate of interest) & tell him which is the cheapest (charging lowest rate of interest) source of finance for him. By doing this I will not be considered a part of writing interest contract as long as I do not sign the loan agreement with the bank on my employers' behalf. Is my perception right?

Waiting for your reply, Jazak Allah

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Faisal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Almost but not exactly, preparing materials for a contract is part of writing it, if you only give an advise which is better for him in terms of interest charges but not prepared any materials, this to me is not a part of writing it. Signing is a step further than preparing paper work for it. Just preparing paper work is a part of writing it. Of course remember that by stopping at giving advice is also dodging on the periphery line but seems to me without crossing it.



Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Muneer  
Sent: Wednesday, June 25, 2008  
**Question: Working in Finance Management**

As-salamu 'alykum Dr. Monzer!

I pray you are in good health and spirits. My dad sends his warmest Salams!

I have a question regarding earning a living as a financial planner. The specific company I am looking at specializes in Life insurance, retirement planning, mutual funds, home mortgages, and real estate. The job would be to prospect for clients and manage the above categories.

It seems like a no brainer but I wanted to make sure, It seems that interest is a central part of how people are paid. One is paid commission from brokers and bonuses from the company. It requires one to be licensed in the securities and insurance policies. The company is called Independent Capital Management. It seems like it is an agent of the famous AIG.

<http://www.icmfinancial.com/>

What would you advise any of your sons if they wanted to start a career and become a branch manager?

Sincerely,

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Muneer

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thanks for writing, I feel first very sorry that you left Focus, I would say it was definitely a big problem, I wanted you to advance in it although our people do not yet understand fully the amount of pain absorbed by a full timer in a voluntary finance and contributed project. Yet I have always admired your courage and sacrifice.

Had you already decided to go for another (very unfortunately to all the circumstances that caused this move), my answer to this job is: NO, please do not take; it will involve you in doing many things that are not permissible in writing and executing orders on interest-based transactions. Writing it brings in the Wrath of Allah as our beloved Prophet, pbuh, told us, although writing it may very often be to the benefit of the parties to the contract only not to the benefit of writer.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line  
Sent: Sunday, June 29, 2008

**Question: Company Offering Services to Bank & Working in a Bank**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Dear ALL, We have got such a situation here, The question is related about what kind of service a company can provide to banks in Azerbaijan, since there is no Islamic bank here. First of all, banks in Azerbaijan have two kinds of function. First, customer service of cash withdraw or etc. Second, credit and loans (RIBA). Therefore the issue of banks credit and having interests making us think about what kind of service can we provide to them, since we have companies and organizations too. Some banks are requesting our services. For example, we have a large company; under this we have got office furniture stores, audit and accounting services, other sales stores. If we assume that any bank wanted to get one of ours services, can we offer them any of our services? Is it halal? Or is there any conditions and rules? The other question is, if a person got an offer to work only in bank, but not in a credit section, but in customer service section (cashier), is it possible?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Shahmar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Selling goods and services like auditing to banks is permissible. However, anything that is exclusively used for writing an interest-based contract is not permissible. The Prophet, pbuh, said that the Wrath of Allah is on the taker, giver, writer and the two witnesses of Riba. Bank interest is Riba no doubt about it.

On the other hand, working in a bank in any job that does not require you to write a loan contract or any part of it is permissible.

Further, we must remember that we are talking about the very edge of permissibility because there is no doubt that these works and transaction help the bank's interest-based relations and transactions; this means that all such jobs and transactions with a bank would help it carry its interest-based transactions.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: El mostafa

Sent: Wednesday, July 09, 2008

**Question: working with company linked to interest based field**

Asslaamu Alaykum wa Rahmatu Allahi wa Barakatuh.

I am a Muslim man, working for a Moroccan based Company, which is contracted with another USA based company! The US Company, manage email data for Banks, financial institutions and other parties. The management of the data, is based on some marketing metrics to fit with, the manager have to meet these metrics to continue managing the Data.

Our Moroccan company is dealing with the Tech part, which is sending emails basically to US resident prospects! The Moroccan company, does all technical and marketing operations on behalf of the US Company, and forth bills the US Company on monthly basis for the jobs it did...For some data like Financial and banks data, we are found sending Short term Loan, credit cards offers, Debt assistance, and Mortgage offers!

My concern is, if my work with the Moroccan company, is fully compliant with The Shari`ah or Not? Also, if the Moroccan company is fully compliant with Shari`ah or Not! Thanks for your appreciated help!

Best regards. El Mostafa

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salam ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. El Mostafa

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If you or your Moroccan company do not solicit credit cards and other loan applications it seems to me it is not forbidden to send info from one company to another even though this info may contain offers of credit cards and the like as long as these offers are not addressed to users but to the company there in the US. Remember that we are dodging on a thin line anyway, aren't we?

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Wael, Islam on line

Sent: Tuesday, November 04, 2008

**Question: working in financial consultation in foreign exchange market**

Salams

Dear Dr. Monzer, pls. reply this question that we got in our Ask the Scholar page:

Assalamu alaykum Thanks for giving me this opportunity to clear my mind on this doubt I have a question regarding my earnings from my current job. I have been working in this job for about one year and 10 months. It deals with providing consulting financial services for traders and clients in the foreign exchange market. The company also provides a platform to make trades in spot currencies, gold, silver etc. I would like to know if receiving income from this company is considered halal or haram. I do not engage in any form of trades in this business. I only work and receive a salary providing customer support through email and chat to traders and deal with entering new account data in a website for clients wishing to trades. I know that engaging in trades that have leverages and margin involved is haram and since the trades are made online there is no exchange to regulate it. SO please tell me if the salary or income i am gaining is considered as halal or haram. JazakaAllahu for your help.

I am also planning InShaAllah to go to hajj . So i am in doubt as to whether the money i am using is considered as halal or haram. I used to work at a non-haram business before and have

some earnings from that other job sufficient to pay for hajj. Should i use this other earnings please?

Yours,

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Wael

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This current crisis increased confidence in my belief that trading currencies on internet platform is not only hated but much more, it is really harmful. Even no-margin spot trades are very much doubtful because of the system they are executed (as pairs of buy and sell independent from the account one has (i.e., without moving funds in and out in the account)).

Still the work you provide is support to these trades and since there is final word yet on the prohibition of internet currency platforms, I cannot claim that your work is not permissible since as you described it, it does not require you to directly do anything prohibited. Of course if the work is not Haram the salary of it is not Haram too. Under all circumstances if you have income or savings that you have no doubt about them, use them for Hajj and for food at least until you have a job that you have no doubt about.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer

-----  
From: Luqman

Sent: Thursday, March 19, 2009

Location: United States

**Question: Working in a company producing biodiesel**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I work as an engineer in a company that produce biodiesel in USA. 1) Currently I'm working on a project of producing biodiesel by blending it together animal fats and diesel oil. The main source of the animal fat is choice white grease which is pork fats. As a Muslim, is it halal or haram if i involve in this project? 2) The company that I'm working for is run by non-Muslim (USA company and workers 99% non-Muslim) but it is 100% own by parent foreign company which is has 90% Muslim shares in it. The parent company is involved in vegetable oil business and never deals with pork products before and they didn't know what the company in USA is doing right now. Is the profit that will be made from buying pork fats, blend it together with other fats and selling it as biodiesel will be consider halal or haram? Since the parent company didn't know this activity, should I tell them as I do not want to be Shubha? Thank you Jazakallah Jazakum Allahu Khairan for your constant help

Yours,

Luqman

Islamonline.net

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Luqman

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Burning pork fat in cars and other machines is permissible. Manufacturing it for this purpose is also permissible. What is prohibited in pork is eating it but when it exists for other reasons as in the USA.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

From: Sumera

Sent: Thursday, March 26, 2009

**Question: Working in restaurant serving Pork and Alcohol**

Assalamualaikum,

I do have more questions and your answers could help me understand this better. You said "Muslim registers records of pork and liquor as a job for her/him". I do not work at the restaurant which will utilize these programs to register any records. I have worked to fix the software program (which is done at their corporate headquarters) which enables the restaurant to do this work. Is there not a difference here?

You also said "Add to it that processing issuance of new credit card is not permissible because it is a part of the Riba contracting." I will only be working on a software program which will do the credit card processing, I am not working at the restaurant to physically process these cards at the cash counters. I will not be bearing witness to any "Riba" contract. Also, the restaurant does not issue the credit cards, it will process them just like any other grocery store or department stores. Could you please explain to me how the work on the software programs is the same as actually "doing inventory" at the store or "bearing witness to Riba"?

I apologize if I may have said anything wrong, but you have more knowledge than I do and I do respect that. But I would like to be able to fully understand this, so your help is greatly appreciated. Thank you in advance.

Regards,

Sumera.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sumera

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thank you for correcting me and giving me more explanation. My mind was on running the IT program of the restaurant company that make you the processor of the info entered at a restaurant on pork, liquor and credit cards.

Now, setting, fixing, repairing and selling IT programs for restaurants whereby other persons in the restaurant enters data records of food and other items some of them Halal but they also include liquor, pork and writing or processing applications for credit cards (this is different from accepting payment by credit cards, the latter is Halal), Is not prohibited.

In my previous answer I meant running the system physically including entering data of inventory and sale that I have great doubt about its permissibility.

In my current answer, working on IT program and system, repairing it instructing those who enter data, etc. is permissible InShaAllah because it does not involve any handling of prohibited things and because the programs you create, fix and supervise are for general use in the business not specific use of liquor or pork (Any program that is specific for liquor or for pork sale whereby it is tailored for them and cannot be used for other materials, if such a program exists it is Haram to sell it and supervise it because it becomes an ingredient of the prohibition).

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sumera

Sent: Thursday, March 26, 2009

Assalamualaikum,

Could you let me know if it is permissible to work in the IT departments of companies which sell pizzas, alcohol, pastas, and other non-halal products? They would work on the POS (point of sale systems) which involve credit card processing applications (programs), as well as programs to maintain inventory of food items, programs to calculate pricing of various items (which will include haram items too), etc.

Note that this work involves only technical skills. Please let me know.

Thanks,

Sumera.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sumera

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I feel a great doubt and lack of surety about what to say on this kind of work. On the one hand you are not going to be involved in direct sale or service of liquor and pork, (Dhabiha meat is not an issue here because market meat in America is controversial and in controversial matters we do not extend its effect to other surrounding arenas), this element makes the job permissible, but on the other hand it is kind of too much that a Muslim registers records of pork and liquor as a job for her/him. In such restaurants this is the major source of profit and makes the bulk of their work. If you can find another job, I suggest that you should not take this one and you should not take it except under extreme necessity. Add to it that processing issuance of new credit card is not permissible because it is a part of the Riba contracting.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Muhammad  
Sent: Wednesday, April 08, 2009  
Location: Uzbekistan

**Question: Working as Bank Advisor**

Dear Dr. Monzer,  
Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
Following is a financial question:

Visitor Question:

Assalamu Alaykum wa Rahmatullah! Respected Scholar, I am working with consulting company which usually provides banking advisory services. At the same time company has the banks and I am one the colleagues who works as banking advisor. But, the bank is not established as Islamic bank. We do offer loans, deposits, etc. I get fixed salary from the company. I would like to ask if my job is Halal. I am going to send my parents to Hajj from my salary and is it allowed in Shari'ah to do so? I will be much appreciative for your advice. Assalamu Alaykum wa Rahmatullah!

Jazakum Allahu Khairan for your constant help

Yours,

Muhammad

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Muhammad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It seems that providing advices on interest is not exactly like writing an interest contract, it may be close or very close though. This means that I don't think it is forbidden to give advices on interest although this is not the best kind of job in the world from the point of view of Shari'ah. Being not prohibited and a compensation of work it is permissible to use this income to go for Hajj.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

From: Mehdi  
Sent: Tuesday, August 11, 2009  
Location:

**Question: Job in Pricing Derivatives, Futures and Options**

Asslaamu Alaykum

I'm seeking a fatwa about my future job.

The job is called quantitative analytics; my main duties are pricing derivatives: futures and options

The job can be done in: - a bank or in - an independent non-banking firm

The clients are firms/banks or private investors who are either hedging their real positions or speculating.

(I've read that using derivatives in order to hedge is permissible and isn't the case if one want to speculate using them) so is it permissible to work as a quantitative analyst or non?

Another question is about Qaradawi's Fatwa about working in bank even if the work is related to RIBA, according to him it is permissible to work there because if Muslims stop working in banks then non-Muslim will take control of it and this could be harmful since banks are strategic companies.

(I'm not sure of this Fatawa, does it really exist and if so i want your opinion about it) thanks in advance, please reply to me when you can.

Baraka Allahu fika

Mehd

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mehdi

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in the information side of Riba and other prohibited transactions is not Haram because, although you are helping Riba dealers, you are not writing it yourself. Of course that does not make it the best job in the world from Shari'ah point of view. This is as long as you do not give a direct advice such as buy or sell or contract at this rate. Direct advice or execution of customers' orders makes part of buying or selling or contracting forbidden matters such as interest, trading options and other speculative activities.

The Fatwa on working in banks is not only by his eminence Shaikh Qaradawi; it is by many and most knowledgeable Scholars. The reason that you mentioned is sometimes mentioned by some but the more important reason is that as long as one does not do any of the activities of taking Riba (for that same applies to any other prohibited contracts), writing it, or be a witness to it, one is not within the circle of the Wrath of Allah as mentioned in the Authentic Hadith that is reported by both Bukhari and Muslim. In other words, working in research, IT is not covered by the curse of Allah. Again this does not mean that one is not helping Riba but it means you get only the "dust of it" as expressed in another Hadith.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Junaid

Sent: Tuesday, August 11, 2009

Location:

**Question: Job in Investment Management**



Assalam Alaikum Brother Monzer,

I came across your name while searching for advice on finance related matters. I'm hoping that you can share your opinion on this somewhat complicated issue.

I have a job offer from a company that develops an order management system for investment management companies. The name of the company is Charles River Development (www.crd.com). My job will be that of a technical implementation consultant. In this role, I'll be working clients of CRD in installing, configuring, integration, and upgrading the software. The software allows investment managers to do trading in all asset classes (equity, fixed-income, derivatives, and currencies). There are also major components that deal with post-trade compliance, in addition to many other features.

I'm really confused about whether working for this company will be Halal. Obviously the product allows investment managers to place orders for haram products (fixed-income and derivatives). What is your opinion on this subject?

Jazakum Allahu Khairan.

Your brother in Islam,

Junaid

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Junaid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This work is not Haram. It is permissible to work in IT as long as the programs you work on or develop are not specifically for Haram use only. If they are usable by Haram and permissible transactions you are then not part of the Haram use.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rauf

Sent: Friday, September 25, 2009

Location: Canada

**Question: Business of ETFs/Fund Management**

Walaykum As salaam Dr. Kahf,

Jazak Allahu Khayran for your comments. I have a few follow up questions.

1. I guess I am confusing speculation vs investment. Because in my mind when I am investing with the sincere intention to grow my wealth (and not hoard), that still involves speculation, we may call it a healthy speculation. So I am not where & how should I draw the line, may be a bit philosophical.

Of course you can buy and sell while investing but not with the heat that is the spirit of speculation.

2. In regards to currencies, from what I understand is that utilizing currency rate differentials as means to 'create wealth' is not permissible, even if it's a genuine investment and not based excessive speculation or day-trading.

I know in Islam we treat Gold and Silver as currencies. We have goldsmiths producing fancy ornaments/jewelry and selling more than the value of gold, perhaps a mark-up for the 'design' service. We also have people (very common in the Mideast), that deal in gold bars- the business would make income out of gold rate differentials, would this be impermissible as well?

There is no genuine currency trading except by money exchangers who provide service and while they do that they need to buy and sell currencies and to hold balances in different currencies.

Gold and silver are same as currencies because the Saying mentioned it. Jewelers buy, add services and sell. They are entitled to sell at higher than purchase prices although the market may turn against them sometime like any other trader. Sitting on the internet to buy and sell. In the Middle East small gold bullions are used as jewelry, the same applied. Of course there are people who do many things that are in violation of Shari'ah, especially among jewelers! This is perhaps why we find jewelers/goldsmiths classified as a bad profession in Fiqh!

3. In your opinion based on your extensive experience Masha ALLAH, do you find Malaysians extremely liberal in their approaching Shari'ah Banking? And what about Middle Easterners?

Malaysian practices are not the same as Malaysian scholarship. On scholarship area we have very little differences and most scholars agree on most of the details. There are practices in Malaysia that are not accepted by Malaysian scholars and others (discounting debt under name of sale of debt, sale and buy back at a higher deferred price, loan and renting a safety box at exorbitant rate that amounts to interest, and the like). These were done in the early 1980s based on misinterpreting certain classical Fiqh statements but actually are not accepted by all scholars in Malaysia (they are still in practice by virtue of support from some older traditionalists and by secularists (in Malaysia many secularist appear like very Islamic! When you go to Malaysia you will realize the weaving of the Muslim community there and its culture!). In the Gulf we have a new problem (Tawarruq) that is opposed by an overwhelming decision by the OIC Fiqh Academy but supported by a very small group of traditionalist Shari'ah scholars!

After my education in Malaysia, I am considering traveling to the Middle East for employment opportunities to gain good exposure to the industry. The North American market seems to be reluctant, nervous, and a little conservative in taking Shari'ah Banking to the next level. As I spoke to one of the bankers (Muslim) today, and he mentioned we still don't have a market for it.

Personally I don't agree with this assessment.

Jazak Allah Khayr for your comments Sh. Monzer.

FiAmanAllah

**My Answer:**

Dear Br. Rauf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please see my answers below the questions:

Best Regards,

Wassalam

Prof. Dr. Monzer Kahf

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From: Rauf

Sent: Monday, September 21, 2009

Location: Canada

Assalaamu Alaikum Dr. Kahf:

Just as a follow up to my earlier question. Since investments based on speculation are not permissible such the stock market, the commodities funds, and so on - that practically rules out the entire "Funds" space. Am I correct?

If that's the case, then how come we have "Islamic Investment Funds" sprung up essentially investing in equities, gold, etc. in the UK and the US, and even in Malaysia and so on? Dow Jones, S&P, FTSE all have Shari'ah based indices.

Jazak Allah Khayr.

FiAmanAllah

Rauf

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rauf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Speculation in shares and commodities as a behavior is prohibited, this includes day trading. Additionally there are contracts that are by their nature speculative such trading indices, CFD and the like. This is my opinion and I STAND FOR IT. But I have never said that establishing equity investment funds or ETFs is prohibited and my opinion does not rule out investment in shares, it rules out speculation and speculative contracts. But of course buying for the purpose of investing in a company and with expectation that it is growing, etc. is not ruled out. This means that all these Islamic indexes are very useful.

As for commodities, the OIC Fiqh Academy rules out options (also for shares) and futures on the basis of being speculative too especially if you understand the spirit of the ruling and its underlying discussion and argument.

In regard to currencies, the matter goes beyond that. Currency sale and buy is permitted exceptionally to facilitate the needs of those who need to transfer from one currency to another. Internet and all speculative transactions on currencies do not correspond with this need, this is why they are ruled out. Besides trading currencies on internet platforms (all of them) violates other requirement in currency sale (e.g., the whole concept of "pairs" contract is not Shari'ah compliant). This is not a methodology of increasing wealth!

Finally, this is my opinion and I argue that it is consistent with the rulings of Fiqh Academy and based on the Islamic guidance in the Qur'an, Sunnah and axioms of Fiqh, you will go to Malaysia and you will find there many other things, ISTRONGLY ARGUE THAT MANY OF WHAT YOU WILL SEE THERE (THAT DIFFERS FROM THE ABOVE) IS IN FACT IN GROSS VIOLATION OF SHARI'AH although it may be endorsed by someone who is called "Shari'ah expert". At the end of the day, one has to stick to what his heart accepts!

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf -----

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From: Munir

Sent: Tuesday, November 10, 2009

Location: KPMG Pakistan

**Question: Auditing and Accounting Jobs**

Assalaam O Alaikum.

Q1. Sir I am an audit trainee. My audit firm has many audit clients including many financial sector clients which clearly indicate that major part of our firm's income is received from these clients including top most Banking clients... We are only paid a fixed stipend of 6500 irrespective of the client on which we are posted. Since majority of firm clients are financial sector clients therefore our posting is made most of the times on financial sector clients and it goes without saying that financial sector clients provide best audit exposure as more reporting complexities are involved there, therefore these banking clients provide best opportunity for learning. So is this Halal or permitted for us to go on audit of these interests based financial institutions.

**Yes auditing interest contracts is permissible but anyway most of your auditing is for books. You are not initiating the contracts.**

Q2. I am posted on Standard chartered Bank and late sittings are part of chartered accountancy profession... During our late sitting dinner is provided by the bank. So is it permitted for us to take the bank food during late sittings in office??

Yes, it is permissible to eat their dinner; the sin of interest banking is only theirs.

Q3. After completion of our training period, is it Halal (Permitted) for us to work in capacity as an employee for our firm, the major part of whose income come from financial sector clients?

**It is not Haram as long as you are writing an interest contract of be a partner to it, but of course, from Shari'ah point of view it is not the best job in the world!**

Your deep Islamic insight on Financial Issues will help me to resolve these issues.

Thank you,

JAZAKALLAH

Regards,

Munir

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Munir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please see my answers below the questions.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Amadu

Sent: Thursday, November 26, 2009

Location: Accra, Ghana

**Question: Brokering Deals that use Interest**

Dr. Kahf,

May ALLAH bless you abundantly.

I am helping facilitate an oil deal, bringing together buyers and financiers. In my latest arrangement, the buyer and financier have opted to deal in the basis of interest financing. I am being offered an equity share in each deal, but I feel this is not acceptable since I am Muslim.

But can I take a commission for facilitating their meeting to undertake business? I shall be trying to see if I can get the deal done on profit sharing basis.

Your thoughts on this would be much appreciated.

Ma'a Salaam

Amadu

**My Answer:**

Bismi Allah al Rahman al Rahim

Dear Br. Amadu

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Alhamdu Lillahi Rabbi al Alamin, wa al Salatu wa al Salamu ala Sayyidina

Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

I think taking commission on bringing them together is permissible but it is not the best commissioning work that one can do. On the other hand you can also (in addition to profit sharing) arrange it as Murabahah that is to them similar to interest loan.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rahmatullah

Sent: Saturday, January 09, 2010

Location: Yemen

**Question:**

Asalamu alaykum dear baba. I pray that all is well with you and our loved ones there.

A friend of mine asked this question and I figured you can shed some light InShaAllah. What (if anything) would make it haram to be employed in a Real Estate office in an administrative capacity?

What are the grounds (hadith, Qur'anic verse, Fiqh principle, etc.) for being cautions in this case? What is the range of opinions in this matter?

Jazakumullah & Salaams

Yaman

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rahmatullah

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Assume it real estate investment or brokerage. Working in administration should have no writing or handling an interest contract and consequently such work must be permissible on its own value.

Impermissibility may come from either interest loans, given or taken or from inappropriate circumstances of transactions such as cheating or misrepresentations in certain transactions. These are governed by well-known Sayings and rules of Shari'ah. It is apparent that a person in administration is not involved in either. Further, the fact that the company may earn interest is irrelevant to one's work as long as one does not do a Haram contract oneself. We do not run around checking on sources of income of people.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: A K

Sent: Monday, April 12, 2010

**Question: Software for Financial Companies**

Assalam-o-Alaikum Dr. Monzer,

I work for a software company as a software engineer in US. This company develops software that helps identify identity fraud, identity behavior as consumer, etc.

Our customers are major wireless and credit card companies. Basically, those companies buy our software who wants to know if their potential customer will pay their dues in future or not.

One of our products helps credit card companies fix inconsistencies in credit card applications e.g. someone puts their old address, by mistake, etc. Our software, based on the data we have on that person, fixes such issues. The credit card company may eventually approve credit card to this customer or not.

While not all of our clients are credit card companies, most are. While we do not make credit card decisions on their behalf, we certainly help them.

Until now, I have been of the opinion that since we do not "issue" the interest-based credit ourselves; this job is halal.

However, after reading some of your answers to others' questions, I have developed doubt about my opinion as you seem to have this opinion that if someone is "part of the process" then the famous hadith about Riba applies to it. You also mention the rule of majority in some of your answers that if most of users of the service issue credit, then the service is still questionable.

Can you please shed more light on this?

Jazaka Allah Khair.

AK

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As long as you do not issue interest- based credit card and you are not a direct contributor to issuing them, you are OK. I think producing software to detect fraud in them is not a direct involvement in issuing.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Fawad

Sent: Friday, July 09, 2010

**Question: Working in a Credit Reporting Company**

Assalamu-o-Alaykum Dear Dr. Monzer,

I hope it finds you in good health and happiness. My question is regarding taking employment with a company that does credit reporting. To my understanding they do not give/take loan to/from businesses or individuals but mainly collect credit data and use financial tools to monitor credit history.

According to company website it provides consumers and businesses with the information they need to make better financial decisions, to helping people get their credit reports, find out their credit scores, prevent identity theft, manage their credit rating, become educated on basic consumer credit information and control the economic aspects of major life events. They also strive to help companies develop a credit history, manage credit risk, prevent fraud and grow their business with targeted market.

Jazak Allah Khair!

Regards,

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Fawad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in this company, as you described it, is permissible regardless of what use its customers make of its credit reports and analysis.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sana

Sent: Saturday, July 24, 2010

Location: New Jersey, US

**Question: Work in Accounting**

Assalamu Alaykum Dr. Monzer,

My name is Sana; I live in New Jersey with my husband and my family. At present I'm in the process of receiving my master degree in Accounting and financial management, and InShaAllah I'm on the track of getting my CPA license. Dr. Monzer, the reason for my email is that I need to know if working in accounting position has anything wrong or problem with the Islamic Shari'ah. I'm about to apply for a job in the state as an auditor, but before I do that, I want to know from you, if there is any problem with that.

Thanks Dr. Monzer

And Jazaka Allahu Kieran,

Sana Abouomar

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Sana,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in accounting and as a CPA is permissible, especially in government accounting like the IRS, although they usually add interest for delinquency. This addition is normally a system imposed not written personally. Still I advise that you do not write personally any interest charge on any person or in any contract, when a case like this comes across have another person perform what the interest-based legalities implicate.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Salman

Sent: Tuesday, October 19, 2010

**Question: Working at a Hedge Fund as an Attorney**

Assalamu Alaikum Dr. Kahf,

I attended a few of your sessions last year in Orange County and wanted to thank you again for the very informative seminars. I have a question regarding a possible employment opportunity at a hedge fund as one of their attorneys.

This particular hedge fund employs a typical long-short strategy with both normal equity trading, but also short-selling (it's about 50% for each type of security). From my understanding so far, none of their positions are in alcohol, arms, or other unlawful industries. As the attorney, I would be working in corporate group where I would advise on corporate structuring, fund formation, compliance and other administrative issues. I would probably also be advising on long-range financial goals and strategies for the company.

Would it be permissible for me to work in this position? Jazaka Allahu Khairun for your continued efforts.

Salman

**My Answer:**



Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Salman

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Most of the activities of conventional hedge funds are none Shari'ah compliant.

On the other hand, advising even on interest matters is itself not prohibited as long as it gives honest opinion to the best interest of the advice seeker. If you work of advisory matters I don't see anything that is prohibited in that. But if you work on executing transactions there may be quite many violation of Shari'ah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Zulfiqar

Sent: Thursday, February 10, 2011

Location: PAKISTAN

**Question: Work in Accounting/auditing of all kinds of companies**

Sir

This is not commercial, or charity cause email

It is just a genuine email from a newly born finance and accounting student who is a highly enthusiastic.

Main Purpose: To know my limits and have guidance for future in career in accordance with Islam.

Specific:

IF a person wants to have CFA qualification, can the working environment of CFA (chartered financial analyst) will accept my Islamic preference and "I can't do haram things". I mean if I've made CFA qualification a challenge for me, is there a way where i can enjoy the rewards of that qualification plus I save myself from the forbidden Islamic principles of business(interest etc.)? Expand:

Expand:

I am an accounting student (chartered certified accountancy student) (last professional module), and now a days experiencing my first trainee status at ARABIAN SEA Enterprises LTD. (SHERATON KARACHI HOTEL, PAKISTAN). My first experience made me too much to think about my future career and i noticed my preferences that i want to have a HIGHLY REPUTED degree and rewarding one too. I became so much enthusiastic about my development that i started to find a Chinese language institute in my area after listening the upcoming shortage of accountants in china.

I want to emerge after some time as a great competent and qualified person. For that I am ready to work hard even after-hours.

I pass my time at investopedia.com simulator for VIRTUAL stock trading of stocks (virtual because li don't have money to invest in stock exchange). Financially I am not sound my father pays for my fees for studies. He may be called lower middle class person in Pakistani economy.

Sir I want to learn a lot from you. Even I can be assistant for you for the reason that I am sure that I can learn a lot working under you.

Sir you can understand better "an enthusiastic student and career seeker person and with having a phobia of not crossing Islamic forbidden limits who wants to outperform" if I translate my whole story in simple words it'll be like that

"GUIDE ME".

My hopes:

I assume you as a busy person and you may be getting these kinds of mails every day, I am not sure if your email address is for commercial reason only. I just want to do more... in life and I wish if you just don't reply only, just take responsibility for a boy who wanted to bring change ...My best rated reply would be the one "if you yourself put In my position and then reply me". Even if u advise me on topic other than the question I will appreciate it at least I'll have something from you.

If that email just wasted your time....I apologize and can assure you not to disturb again. If u felt that email as rude i make you sure that it was language proficiency problem otherwise it's a request.

If you want to enquire more about me I'll reply as much faster as i can.

May ALLAH shower HIS blessings on us.

Hope to be yours GRATEFUL forever

Zulfiqar

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

ear Br. Zulfiqar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

MaShaAllah, it is great to hear these news and enthusiasm about you and your future career.

You have a lot of opportunities to work within Islamic framework as a CFA. Islamic financial institutions are growing everywhere in the world. What you have to be always careful of is not to make any interest-based contract or be essential part of it. You can watch and understand it carefully because this helps understand Islamic finance.

If I can be of any further assistance please write me.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Shahzad

Sent: Friday, March 18, 2011

**Question: Job in asset Management Company**

Salam,

I am in a difficult situation, i have been made an offer as a support application analyst in a IT department of an asset investment management firm, but I need to know will it be okay for me to accept this job, i have also attached the job spec for you.

Jazakallah khair.

Shahzad

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Shahzad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in IT in an interest based company is permissible because you are not going to write, sign or undertake any interest based contracts. Other people in the company do that and you only support them. Your involvement is not specific nor direct to writing, getting, giving or being a witness to an interest contract.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Khalid

Sent: Sunday, June 26, 2011

Location: Toronto

**Question: Work in Investment of Pension Fund**

Assalaam Alaikum Dr. Kahf,

My name is Khalid and I have been referred to you by Brother Khaled in Canada. I'm currently employed by the OMERS, a large public pension fund based in Toronto; I work specifically in the capital markets group (OMERS Capital Markets). I was wondering if I could speak with you about the credit work that I have done, and am being asked to do, as part of my role here. The work is specifically involved in decision making regarding investments in bonds and other fixed income securities. While not all of my work is directed toward such activity, I am looking for guidance regarding the permissibility--from a sharia perspective--regarding the involvement in such activity. If you could spare the time to discuss I would be highly appreciative.

Jazaak Allah Khair,

Khalid

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Khaled

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

From the info you mentioned it seems that giving advices and making research on these kinds of securities are permissible, although tinted with "the dust of Riba" as said by the prophet, pbuh. On the other hand taking decision of buy and sell in these securities is not permissible (all fixed income securities in the US and Canada are interest-based).

If you want to call me you may reach me at my son's house in California, phone number is: 951 549 1157 and best time to call is 7:30 to 8:30 am California time which is 3 hours West of NY time.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof . Dr. Monzer Kahf

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From: Ghorayeb

Sent: Friday, October 21, 2011

**Question: Islamic Forex broker and day trading**

Salamoulikom

1. What do you think about Islamic Forex broker? Is it halal or haram?

This is 1 broker offer forex halal: <http://www.etoro.com/why-etoro/islamic-account.aspx>

2. I want to know if I trade example the company apple CFD shares its halal or haram?

Barakala fik

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Ghorayeb

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Trading currency on the internet by means of any and all forex forum is not permissible because it does not fulfill the conditions of immediate delivery of what you buy and what you sell. It is only paper (or soft) creation of two accounts debit and credit. And also because it is purely speculative. Speculation is not permissible in Shari'ah. Calling it "trading" is misnomer purely.

Owning a share of Apple is permissible, speculation on anything, equity or currencies or commodity is not permissible. We must realize that trading provide services while speculation does not.

But CFD is not even buying shares. CFD is an imaging of buying and selling. It is definitely Haram for two very big reasons: 1) in CFD you do not buy or sell any share or any asset which may be owned, it is just a fake trade. And 2) it is only a speculative tool, it is not even of the nature of buying actually a share even if the intention is speculative.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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Salamoulikom Dr Monzer

Barakalafik for your information

I have a another question..

It is haram or halal to do day trading

Ex: I buy and sell apple in the same day many time

Barakala fik

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Ghorayeb

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Day trading is by definition speculation activity. I believe it is Haram. There are people who think it is not.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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Salamoialkom Dr Monzer

Seriously I don't know what to do... Forex haram... CFD haram... Day trading Haram

Is there any alternative way to make money halal?? For me my priority is the halal way

I was hoping to invest 10 000\$ us in day trading

Please give me some advice

Barakala fik

**My Answer:**

All the businesses in the world are Halal, did you forget all that? If the market speculate does this mean speculation is a way of earning? Speculation has never been a way for investment. You want to invest, there are hundreds of thousands ways to invest.

Is CFD an investment? Is forex and investment, is day trading an investment? Investment means a commitment to a project which you think is profitable, buying real assets, and real equities. Investment does not mean gambling. In fact CFD is pure gambling nothing else and you want it to be investment! And speculation is also gambling not investment at all.

Monzer Kahf

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From: Abdel

Sent: Sunday, November 06, 2011

**Question: Islamic Forex broker**

Salamoualikom Dr Monzer

It is haram or halal to be a broker? A bridge between the seller and the buyer and take commission?

Ex. I have a contact for wheat in Canada and I have seller in Egypt... When the seller in Egypt transfer me a letter of credit or the money on my company. I transfer this letter of credit or money from my company to the supplier in Canada... I change the price to take a profit

Question:

In my account banking they put me 0.16\$ interest on the money that I have with them... I called them to take out this interest... They told me they will transfer my account to another account no interest...

The question is what I am supposed to do with 0.16 interest that I have in the account...?

Thank you

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Abdel

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If the purchase order, the transfer and the LC are done to the name of you company and you make an order to the supplier, you are not defined as a broker. You are a buyer and seller. This is permissible.

If money transfer and LC are in name of the final seller and you take a commission on your connecting them together, you are then a broker. Then you must inform the party you take commission from of the amount of your commission and the price he is charged. Otherwise, taking a commission from the other party without the knowledge of the party you work for is a betrayal of confidence (khiyanet al Amanah) and is not permissible. It should be given back to the party you work for.

Fir the accrued interest, give it to charity.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Esam, On Islam, net

Sent: Tuesday, July 31, 2012

**Question: Job in IT Industry Providing Support to Banks**

As-salamu `alaykum. I work in the IT software industry. My primary role in my current and possibly future jobs is to provide support to banks or banking products. To elaborate further, my job to is to ensure proper maintenance of software's that capture details of interest and interest bearing instruments. Please, advise if I should continue in this line of work.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Kashif

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

What you described as a job is not itself Haram. It no doubt is on the edge of Haram. If you can change it is better so that you would not be roving around the Haram. But I wouldn't dare describing it or the income from it as Haram because it does not fall directly under writing Riba of be a witness to it., it is processing it after it is done.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rifai

Sent: Monday, August 06, 2012

**Question: Working conventional investment/hedge funds**

Dear Dr Kahf,

Asslamu Alaykum

Is it lawful to work for hedge funds/investment funds (non-Islamic)?

Thank you

Best regards

Rifai

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rifai

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

What is permissible to do is also permissible to help doing; it is of course also permissible to receive a commission for helping processing the transaction.

By the same token, if the transaction is not permissible it is also not permissible to help it or process it regardless of whether the buyer is a Muslim or not. For instance being an agent to buy a bond (which is of course interest-based security) is not permissible. Further, what is not permissible to do is also not permissible to take a compensation for.

Consequently, while it is not Haram to work in areas of conventional hedge, investment and mutual funds, it is certainly not permissible in Shari'ah to be an agent in buying, selling, managing non-permissible securities. Non-permissible securities include all interest-based securities plus all shares/stocks which are determined as non-permissible on the basis of the criteria of main line of business or the size of non-permissible transactions the company makes relative to its total transactions.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Mohamad

Sent: Thursday, August 23, 2012

**Question: Is being an Auditor Haram?**

Asalaam Alaykum Brother,

I write to you in regards to an issue that has been cornering me. I am an external auditor for a public accounting firm, as you probably know, by law companies must have their financial statements audited here in the United States to help provide comfort that they are not "materially misstated" due to different things such as fraud. Obviously companies have interest accounts such as interest payable and interest expense on the income statement which must also be audited. Thus, is being an external auditor halal or haram and why? Also, does this fall under the recording of interest? I had thought to understand that recording referred to when the contract was written?

I have been receiving conflicting views with some saying stay away from it and other that the audit is after the fact of the transaction occurring. I have been recommended to you and have been told you are an expert in the area. I am a husband and father. If it is haram, please advise me on steps to take.

Jazak Allah Khair,

Mohamad

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohamad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Allah through His Messenger prohibits things which are harmful. This prohibition extends as much as the harm.

For instance in liquor, the Prophet, pbuh, said that ten things are prohibited including brewing, transporting, serving. Etc. in pork only eating is prohibited; therefore the Hide of a pig is usable for other than clothing (because there is an argument that although it is usable it is not clean or Najis in Arabic).

For Riba (interest) the prohibition covers four things: taking and giving it, writing it and being a witness. Therefore activities that do not make components of these four activities are not Haram. These include recording the transaction in books (accounting), auditing, payment of cash related to the transaction, working is supportive activities such as IT.

We must remember that being not prohibited does not mean it is one of the best jobs in the world from the Shari'ah evaluation point of view. This is no doubt a supportive activity that is necessary for any interest transactions are touched by its evil although they are not specifically prohibited.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Muneer

Sent: Friday, September 14, 2012

**Question: Permissibility of being a notary public**

As-salamu 'Alaykum sheikh Monzer!

It was nice seeing you at your hometown :-)

I had a question regarding the permissibility of being a notary public who notarizes loan documents. Meaning the person will be in contact with signing and escrow companies and they will send clients to refinance and start new loans. What would you recommend a Muslim who wants to enter into this business?

Your answer is much appreciated.

Muneer

**My Answer:**

Bismillah al Rahman al Rahim



Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Muneer

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is Haram to notarize an interest contract because notarizing it is a part of writing it and being a witness to it. Although the notarization is on the signatures only. This still makes it a part of writing it because a signature without notarization in real estate is not recognized.

What you need to realize is: not every house buying is Haram even being on interest because of the Fatwa of buying on Riba under certain circumstances. If you know that this fatwa is applicable in a given case (whether for a Muslim or non-Muslim) then it is permissible to notarize it.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Usama

Sent: Sunday, October 14, 2012

**Question: Working in an NGO that helps microfinance**

As Salamu Alaikum,

I have a question about a potential job offer which I would prefer to be kept confidential.

The organization that may offer me a job is an NGO that connects people looking to start up a business with micro finance institutions. Some of these institutions are Shari'ah based but some take interest on their loans. Part of my job would be to connect these institutions with people looking for loans (with and without Riba)--is it permissible to work for this NGO?

I want to work in political economy and development but have been advised that it will be very difficult to find a job that doesn't involve me being part of a chain in Riba since most organizations deal in it. Also, I interviewed for this same person before and chose to go another path, but our paths have crossed again through another organization I applied to who has recommended me to work for the same person.

My apologies for the 'Urgent' tag in the subject line but I have to respond to the employer very soon. Again, please keep confidential.

Jazak Allahu khairan,

Usama

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Usama

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see any Haram in giving information. What is Haram is to get involved in writing an interest contract as it is included in the four categories cursed by the Prophet, pbuh. They are: takers of Riba, givers, writers and witnesses.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Sabih

Sent: Wednesday, October 24, 2012

**Question: Working in Investment Management**

Assaalaamu Alaykum Dr. Monzer,

For the past 5 years, I have worked in the back office of Investment Management at State Street. I had been settling trades, booking trades and covering risk within Collateral Management. Our back office functions related to all of PIMCO's Derivative trades with their respective counterparties. I found a little comfort in knowing that Mohamed El-Erian, a Muslim from Egypt, was the CEO along with Bill Gross. I attached an article about Islamic Finance from my time at State Street which I believe couldn't be done had there been no Muslims in American Finance. I decided that I needed a change of venue and moved to a firm in LA in which I would not be involved in every aspect of post trading tasks.

My position in LA is within the Middle Office. I primarily deal with reviewing contracts to determine eligibility, fulfill Dodd-Frank requirements (new regulatory implementations), account agreement setup and send reports to respective counterparties which have payments settling. I do not take part in sending or receiving money, the custodian banks and brokers take care of that. I used to book hundreds of trades a day and now I book just a few, if any, a week. These are Fixed Income products. I am not a trader; I just receive the allocation from the traders and book them. I also audit trades, ratings and agreements.

My functions fall under Financial Operations and not as an Advisor or Investment Manager. Please advise the permissibility of my functions within my current position.

Jazakallahu Khair,

Sabih

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Sabih

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thank you for your email. I cannot of course lump sum an opinion about your functions. This is a thing you will have to do on your own. I can mention what I see a problematic area from Shari'ah point of view.

Booking trades and/or executing them for oneself or for others is permissible if what you buy and sell is permissible. Options, futures, all fixed income in American markets, stocks of companies which are over-ridden with non-permissible activities and/or contracts such as interest-based contracts, all that is not permissible in Shari'ah essentially because of lack of real economy in them, they are either virtual properties (derivatives) or debt trading (which is also virtual because the debt in fact does not change its amount through time. Think of it is interest a real growth of a debt?).

On the other hand, auditing contracts and agreements and documents which are interest-based, after they are done is not Haram itself, it is a supporting function of a Haram. I don't like it but I do not dare claiming it non-permissible.

Reviewing the same before they are done is a part of writing them and is included under the prohibition of "taking Riba, giving it, writing it or being a witness to its contract" because it is a necessary part of writing it.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Isa

Sent: Thursday, January 24, 2013

Location: Nigeria

**Question: Working in government deposit insurance corporation**

Asalam Alaykum,

I am sorry to bother you with this painstaking write-up. Is it lawful for a Muslim brother to work under this organization having the functions, mandates and powers as below?

Please note that

1. 99.9% of the banks in Nigeria are interest based.
2. The brother is not working in any bank but under this organization - NDIC -Nigeria Deposit Insurance Corporation

I will be very grateful if the question is given an accelerated response.

Jazaka Allahu Khayran

Isa

NIGERIA

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Isa

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is permissible. This is a government organization aiming to protect people not to promote Riba. It is permissible even though these people are customers of Riba-based institutions.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Shari'ah Perspective on Business Opportunities**

**Subject: Buying a Building that has a Liquor Store**

From: Abe B. Abed

Sent: Tuesday, January 22, 2008

**Question:**

Asalmualikum,

I had a question regarding the purchase of commercial property. I am looking to purchase a shopping center that has multiple stores. One of the locations is a liquor store. Is it permissible for me to purchase the shopping center since the Liquor store owner has a lease and I am unable to kick him out? What if I buy the center with the intention of not renewing his lease when it is over?

Please advise. Jazakum Allah!

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. ABED

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't subscribe to buying a property that is rented to a liquor store, all or partial. In this case I suppose the direction is important. If you buy this property with the intention that you remove the liquor store from your property, immediately if the law allows you or as soon as possible like when the lease expires (of course provided the lease is reasonably short such as one or two years maximum) the purchase would be permissible. Meanwhile you must give to Muslim charity the net amount of rent you acquire from this store; it is impure income that you must not own.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rehan

Sent: Monday, May 12, 2008

**Question: Business Partner Takes Interest Loans for it**

Dear Dr. Kahf,

As Salam Alaikum

The e-mail below is your response to my email received almost 2 years ago on the subject of halal business and funding.

Although our plans got delayed somewhat we are now at a point where we want to seriously pursue the acquisition of a medical billing company in the US and have identified private equity investors that we want to present our business plan to over the next couple of weeks.

We are finalizing the business plan and have run into a situation where your advice would be of great help. We are keen to keep away from any interest-based funding for the acquisition. Although we are confident we should, InShaAllah, be able to get private equity funding for the long-term capital requirements, one problem we anticipate is the reluctance of investors to fund working capital, and they may either offer to advance that amount to us as a bridge loan

on interest or they may advise us to approach banks for the working capital requirements. It might become very difficult to explain the Islamic theory of Riba to these investors, as they would be accustomed to dealing with interest on a regular basis.

May I request your advice on a couple of issues?

1. Per the business plan I will have an ownership stake in the company in the US that will conduct the business. Since my US partner (or the investors) would not mind taking such interest-based loans and if taking a working capital loan becomes imperative in their view, is there any way to structure the ownership of the company such that I do not remain responsible (from a Shari'ah perspective) for the interest-based loan taken by the company? OR,
2. Could you suggest any way in which we may be able to get the investors to provide funding for the working capital without bringing in the Shari'ah angle (so as not to create any bias in the investors' minds)?

Your advice would be much appreciated. Wassalam.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rehan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see any way in which a company a Muslim like yourself, or I is a part of its establishment can take, within the limits of Shari'ah, any interest-based loan from banks or from other persons, partners included. The only way that I can imagine it permissible, if outside the company a person borrowed on interest and then offered this money as her/his principal in the company being established, we do not reject such money. Besides, In India there are no Islamic banks that you may approach to give you a Murabahah line of credit to finance working capital. Banks in the Gulf finance working capital on the basis of Murabahah line of credit, this is Shari'ah compliant, and the same can be arranged with an individual too. It is formulated in a way that may look similar to interest line of credit but it is not interest. You agree with a financier, on allowing you finance up to a certain ceiling on Murabahah basis. And by virtue of a Wakalah he gives you can buy goods and services (that you need) for him and he pays for them (on your notification) and then buy them from him on mark up for a period that is consistent with your excepted inflow of funds, this arrangement can continue until you build up your own working capital equity. This arrangement can be done with a partner providing this Murabahah line of credit instead of a bridge loan. You can make the arrangement without calling it Murabahah as long as it is in conformity with this concept in all its details.

Finally, I don't see a possibility of having a partner/investor with you and him being an insider can be not aware of the fact that you want to avoid any interest-based transaction, if this knowledge would turn him away, I expect it is going to happen under any Shari'ah -compliant arrangement!

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rehan

Sent: Tuesday, June 20, 2006

Assalamu alaykum 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 an 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 an offshore Medical Billing business in India. My question is – would this be 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,

**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 provider's 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 lead by the late Sheikh 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 gravest sins as known in Shari'ah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Dr. Monzer Kahf

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From: Musthaq

Sent: Monday, May 19, 2008

**Question: Discounting Dues Reports for Cash**

Assalamu Alaikum

My friend is having a serious question about a type of business.

The operation of business is like this:

Self-employed drivers in UAE get trip from Big Construction Companies. After the trip they get trip report from the Company. Now what they have to do the following:

1. Prepare the invoice by typing from some typing Centre.
2. Submit to the company and wait for one or two months.

Since they are unable to wait for one or two months due to the daily expense like and diesel etc. they give these trip reports to some agents like my friend and they immediately give 90% or 92% of money to the driver.

The work of these agents like this

1. They collect the bills from the driver from their place and give the money.
2. They prepare invoice and other documents
3. They submit to the company and get the money after one or two months.
4. There is some risk of validity of the bill, if the bill is wrong the agent will lose money.

Now my friend wants to know this business is halal and if it is halal he is planning to join this business.

Expect a detailed fatwa

Thanks, May Allah bless all of us

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mushtaq

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Let us analyze this business as you described it. One clear part of it is bill collection, bill collection is permissible and its basis is the agency contract, Wakalah, a creditor has the right to hire another person to collect creditor's bills from debtors. The compensation that is given is negotiable and it can be a percentage of the amount although in principle the collection effort relates only little to the amount of the bill.

But in the described business there is another element that in fact the owner of this business buys the debt and carries the risk of its authenticity and ability of the company to pay it, there is a risk involved as you said. We know also that this debt, although in theory and on paper does

not have a due date but by customary and usual convention of the transactors it is practically due a month or two later. A debt that is due in the future can only be sold at face value and any lower price for a debt of future maturity implies interest, it is discounting and the difference is interest. This part is obviously enhanced by the fact that the business operator pays 90-92% of the face value as you said. We have a clear cut resolution of the OIC (Organization of Islamic Conference) Fiqh Academy that defines discounting as prohibited because the difference between the face value and the paid amount is Riba. It is 90 cash for a 100 a month or two later. What is Riba if this can't be? In fact this is the major element in this business, the collection, its compensation and the advance given to the driver are permissible (if this payment is considered only advance and the hired collection agent comes back on the driver in case it is not collected).

Therefore, this business is Riba-based as described its major component is buying a debt at a discounted amount. It can be amended to become Shari'ah compliant if we make it only on the basis of hired agency. In which the collection agent deserves a compensation that can be say 1% or 2% and collection failure would a risk taken by the owner of the debt, the driver, even though it is permissible for the collection agent to advance a partial payment on this bill that is subject to adjustment upon actual collection or failure of it.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Thursday, October 30, 2008

**Question: Charging Own Business the Loss of Cashing Other Investments**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I own a business which is experiencing cash flow problems. I have decided to fund my business with my personal funds. I have cashed out my personal investments and in the process incurred losses. Would making my business bear the exact amount of losses tantamount to Riba?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Karim

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If you are the sole owner of the business, it is permissible to charge it the total losses you incurred in liquidating investment. This does not have anything to do with Riba at all.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Advantage Soccer Inc  
Sent: Tuesday, September 20, 2011

**Question: Soccer Tournament Business**

Assalamu Alaykum wa Rahmatu Allah Wa Barakatuh  
Dear Brother De. Monzer

I have two other questions regarding business dealings.

1- Is it permissible to run a soccer tournament (for profit) were I collect money from all of the teams and I use the collected money to pay myself for my time as an organizer and other expenses such as field fees, referees and cleaning plus either buying gifts for the winners (top four) teams and other small gifts for all participants from the money that I collected or promoting the gifts through my soccer store/ company as part of marketing to the store. My company is a corporation and I own 100% of the company's shares but as you know I am considered an employee in the company.

2- Is it permissible to start a soccer school where I hire paid coaches to train the participating kids and I charge the kids for each session to make profit?

Jazaka Allahu Khair

Salamu Alaikum

Jamal

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Jamal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Both are permissible as long as you do not use anything prohibited as gifts. May Allah be with you,

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Murtada

Sent: Sunday, August 30, 2009

Location:

**Question: Muslim Business Directory**

WAA Dr. Kahf

Jak for the answer. Can you clarify just a little? Our aim was to provide a professional service while also encouraging the community to support each other.

The purpose of the directory is to

1. Help Muslims know the Muslims who provide services that they may need, as long as the services are permissible. But, we didn't want to promote anything haram, for example liquor stores or casinos owned by Muslims. If a Muslim shop sells lottery, where do we set the line of allowing it on the directory or not? Or is this something we need to ask on a case by case basis? We also want to encourage clean Islamic values as much as possible.

Do you say mortgage brokers could be on there, unlike liquor sellers, since while a Muslim should never be forced into alcohol, in N. America many do follow the opinion that out of necessity they have to take a mortgage?

2. help Muslims know the non-Muslims who may provide services that are very specifically Islamic friendly [For example, some stores sell halal certified food such as Canadian Superstore, or a stationery store that sells Eid cards].

Murtada

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Murtada

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I suggest that:

- You should include mortgage brokers, insurance agent, store whose main business is permissible even if they have a beer machine or a cigarette vendor machine or the like. Of course real estate brokers are in. You should avoid businesses whose main business is prohibited such as liquor stores.
- You must mention the reason why you included the above in the introduction and put your criteria and objective very clear.
- Defining main line of business in the directory is by its name and title not by financial figures.
- Also you should be sure that the name of a business is not misleading like for instance a liquor store calling itself super market or a conventional bank calling itself ethical bank or Islamic name, or like Masonic temples calling itself Muslim name such as Murad House or even Murad mosque! Don't be misled by using Arabic words, there are Arab Christian and even Arab Jews (who do not know any other than Arabic language).

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Murtada

Sent: Saturday, August 29, 2009

Location:

WAA Dr. Kahf

Jazak Allah Khair and Ramadan Kareem.

Would real estate agents be allowed on a Muslim business directory? I understand mortgage brokers or people that give out interest based loans would not be, but we are a bit confused about real estate agents.

Thanks again. Unfortunately we are not in a position to contract your services professionally at this point, but we understand if you would prefer to have a different arrangement.

Murtada

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Murtada

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Ramadan Karim to you and your family,

My answer depends on the objectives and definition you give to this publication. If you mean by it a directory of Islamic business then do not includes in it any mortgage brokers and any shops that sell prohibited things such as lottery and cigarettes. But if you mean this publication to help Muslims know the Muslims who provide services/ things that they may need, then you should include mortgage brokers not only real estate agents. The reason is that even good and practicing Muslims may find themselves in a position that they take an-interest based home finance or business finance.

Of course including real estate agents should be there in both cases, because the function of this agent is only to help buy or sell a real property, financing it is a different matter.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Murtada

Sent: Thursday, August 6, 2009

Location:

AA Dr. Kahf,

Jazak Allah Khair for your answer regarding the affiliate program. We are setting up the Muslim online business directory at <http://salampages.com/>. The vision is to have Muslims support businesses either owned by Muslims or providing services specifically for Muslims.

As we start, we want to set some criteria for accepting/rejecting businesses.

Do you have any suggestions - easy simple criteria to filter businesses through?

AA

Murtada

**My Answer:**

Dear Br. Murtada

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is a good idea to have a directory. I know there are several other Muslim directories. The very essential condition is that you must not accept putting in it any incorrect info (there some businesses that describe themselves as Islamic or Muslim but they do not stand to their description, this you should not accept even as a paid advertisement).

Best Regards,

Wassalam

Prof. Dr. Monzer Kahf

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From: Imtiaz

Sent: Tuesday, August 14, 2012

**Question: Calculation of end of investment capital**

Assalaamu Alaykum and Ramadan Mubarak.

Another clarification regarding the agricultural investment.

If we took investors capital for a period of 10 years, paying dividends on an annual basis (based on profitability), at the end of the 10 year period how do we calculate the value of the investor's capital in order to refund the capital? At the end of 10 years the farm will comprise farming assets (building, machinery, tools etc.) and bearing citrus trees.

With best regards, thanks and salaams.

Imtiaz

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Imtiaz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Everything has a market price and you go by the market price at the time of dissolution of the partnership. Differences in shares of partners then should be settled in money terms. Meaning one partner who takes physical item such as land or threes will have to pay to the other and price differentials.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Imtiaz

Sent: Tuesday, August 14, 2012

Assalaamu Alaykum and Ramadan Mubarak.

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If we took investors capital for a period of 10 years, paying dividends on an annual basis (based on profitability), at the end of the 10 year period how do we calculate the value of the investor's capital in order to refund the capital? At the end of 10 years the farm will comprise farming assets (building, machinery, tools etc.) and bearing citrus trees.

With best regards, thanks and salaams.

Imtiaz

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Imtiaz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Everything has a market price and you go by the market price at the time of dissolution of the partnership. Differences in shares of partners then should be settled in money terms. Meaning one partner who takes physical item such as land or threes will have to pay to the other and price differentials.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Imtiaz  
Sent: Wednesday, May 16, 2012  
Yes it is on lease.

Sorry. I should have phrased the question differently.  
What I am thinking is that land as capital will not suffer loss but money would.  
So generally speaking, can a partner bring land to a partnership in agriculture?

**My Answer:**

Dear Br. Imtiaz  
Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh  
When land is owned, it may enter on Muzara'ah basis in which the landlord and farmer distribute the total output between themselves instead of net profit.  
If we make partnership, then we evaluate the price of the land and consider it as capital contribution, in case of losses the two partners divided losses in accordance with capital contributions proportion. (In this case the owner of the land may lose because it becomes a capital estimated in money).

Best Regards,  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Imtiaz  
Sent: Tuesday, May 15, 2012  
Assalaamu alaikum Prof. Monzer  
Thanks for your response.  
Is it that the land itself has no value in the Musharakah arrangement?  
With best regards and salaams.

Imtiaz

**My Answer:**

But you said the land is on lease is not owned by the society, didn't you?  
Monzer

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**Subject: Advice**

From: Imtiaz  
Sent: Friday, May 11, 2012  
Can you assist with the following?  
Funding the Farm

- The Society has 50 acres of farm land but has no money for the project, cannot sublet the farm, has to pay an annual lease to the Government, has to establish a citrus farm and has agro-expertise on the Board of Management.
- Investors are willing to fund the project.

- Agra-consultants are available to manage and supervise.
- Laborers/farmers are available to work on the project.
- Many incentives/subsidies are available from the Government.

How do we combine the resources?

With best regards, thanks and salaams.

Imtiaz

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Imtiaz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is good to hear from you.

It seems the best way is to establish a Musharakah between the investors and the society. The amount of annual lease is the capital contribution of the society and funds put by investors in their contribution. Profit distribution can give more than capital proportion to the society in recognition of its privileges from the government. Losses will be distributed in proportion to capital.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Sleiman

Sent: Sunday, December 16, 2012

**Question: Sale of Agricultural Equipment at Inflated Prices**

Dear Dr. Kahf,

Assalamu Alaikum,

I hope this email finds you in best of shape.

I am in Venezuela and, if you may, i need your opinion in a complicated business idea whether it is halal or haram.

First let me give you an idea about Venezuela.

Venezuelan government has tremendous restrictions on buying foreign currencies, as US dollar and Euro. There are only few numbers of products whose importers are supplied by dollars or euros from the government, such as medical equipment, food commodities and other items the government deems as necessities. As a result importers buying products not supplied by dollars or Euros from the government, use the black market to buy dollars or Euros. The OFFICIAL exchange rate for the dollar is 1USD=4.3 Bolivars. The dollar exchange rate in black market is 1USD=16 Bolivars.

The business idea is as follows:

The Venezuelan government supplies US dollars at OFFICIAL Rate (4.3Bolivars) for agricultural equipment. My idea is to go Brazil and establish a company that buys agricultural equipment from the local market in Brazil (let's call this company BraCo). Then my company here in

Venezuela (let's call it VenCo) would "buy" from my company in Brazil, BraCo, but for higher price.

For example, let's say BraCo bought a tractor from Brazil local market for 50,000\$. Then VenCo bought this tractor from BraCo for 150,000\$. Now, since a tractor is an agricultural equipment, Venezuelan government would lend VenCo 150,000\$ at official rate (4.3Bolivars). At this point, VenCo pays 150,000\$ to BraCo, and owes Venezuelan government 645,000Bolivars (or  $150,000 * 4.3 \text{ Bolivar}/\$$ ).

Now BraCo has 100,000\$ profit. This \$100,000 are sold to Venezuelan black market at  $\$1=16 \text{ Bolivar}$ , for 1,600,000Bolivars. From these 1,600,000Bolivars, 645,000 are paid to the Venezuelan government for VenCo's loan, and the rest, 955,000 Bolivar are pure profit.

Is it permissible to do such a business? My main concern is that I own both of the companies in Brazil and Venezuela that are nominally buying from each other.

Please let me know your opinion.

Jazak Allah khair,

Sleiman

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Sleiman

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If this is done without violating laws and without falsifying reports, I don't see anything not permissible with it

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Parvez

Sent: Thursday, January 24, 2013

Location: Mauritius

**Question: Sharing profit after expenses that include a partner's salary**

Assalamu alaikum brother,

I am br. Parvez form Mauritius. Please advise me on an investment proposal from one friend.

The situation is like this:

My friend (A) markets the product (garments) of a factory (B). He has a fixed price from B based on quantity ordered. However, B will only start production when A confirms the order and makes advance payment.

Now A finds a client (C) and takes his confirmed order but he will receive payment only after delivery. He has no money to payment B.

I contribute the finance to pay B to start production and enter a contract with A that after allowing all expenses (including his salary) we share profit 50-50.

There is practically no loss as we already know our buying and selling price.

I want to know if the contract with A is halal and if there is anything in this business type that is not compatible with sharia.

Please advise brother as I have to make a decision.

Jazakumullah, Wassalam.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Parvez

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If this a sharing contract, you cannot deduct the salary of A from it because he is a partner. You can however estimate the amount of his salary and add it as a % then say distributes profit 40/60 to benefit of A. As a partner he should not take fixed return. I find no Shari'ah violation is creating this sharing contract only after you get a client (C).

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Working in Companies that Have Some Haram Activities**

From: Samy, Islam On Line

Sent: Thursday, January 03, 2008

**Question: Working for Halliburton**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Bismillah Al-Rahman Al-Raheem. I work for a company called Halliburton. This company is in the oil and gas business. However couple of years ago they merged, or in other terms, Halliburton bought a company called KBR. KBR is one of the largest contractors of the US army in Iraq and in other places of the world, providing services, shelter, accommodation and catering for the US army in exchange of the amount of money as agreed in the contracts (i.e. in a business fashion not out of supporting the US army). However, because this brought Halliburton a lot of controversies, Halliburton sold and completely separated from KBR early 2007 (before I started working for Halliburton). Although Halliburton might have gained a lot of profits from their subsidiary KBR work in Iraq. My question is does this by any means make my work with Halliburton Haram or the money that I gain from my work their not Halal?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Waly

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh



The permissibility of your work and then your income depends essentially on what you do in the company. If what you do is, itself, permissible the fact that the company you work for gave non-military support to an aggression action of an army does not affect your own work and salary InShaAllah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Thursday, April 03, 2008

**Question: Women Working in the Tourism Industry**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

What are the conditions for women working in the Tourism Industry. They come in contact with the opposite sex quite often. They even have to travel abroad for business and related stuff. My sister has a good aptitude about this industry and wants to contribute but is afraid of working because she feels she'll have to transgress her Islamic values. She questions as to how she can contribute to her religion by working in such an environment. Though she's very wary of what she does. She argues that this won't help her Ummah in any way!!! Is it? The hospitality and tourism industry is important for any economy. The hospitality industry is not filth free and so she's afraid she'll indirectly contribute to it. We're sending our people to global areas and they have to stay and rest in some place which is not Islamic! But how can we help it? Muslims all over are employed in this sphere.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Adam

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I believe it is possible to work in tourism for a woman without compromising her Islamic values, manners and behavioral norms. But of course there are jobs and functions that may not be suitable to women in this industry, and in many other industries, depending on the requirement of a specific job. Yet we must realize that serving stranger men can be done within the Islamic manners and values (we have it the Sunnah that a bride may serve the guest on her Walimah) and it is known among Muslims since the time of the Prophet Muhammad, pbuh that women used to serve their guests males and females. I don't see any impossibility for Muslim women to reconcile working in tourist industry with their Islamic behavior. But of course if a woman cannot make such reconciliation or if it is very difficult in some functions she must not take such a job.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rachid

Sent: Tuesday, April 08, 2008

**Question: working as a genetic consultant**

Assalamu `alaykum:

I would like to know the point of view of the Shari'ah concerning genetic counseling. The latter is a job which consists of carrying out tests to determine the risks of a fetus in suffering from rare diseases or genetic defects. It also includes informing the future parents about them. They then have the choice to carry on with the pregnancy or not if ever anomalies are detected.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rachid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see anything wrong with this profession as long as it is done with professional ethics as known in the Shari'ah regarding medical profession. These standards include the principle of no harm to a living creature, especially human once it exists. Whatever decision about the fetus shall only be taken by the mother in consultation with her husband. I am not a believer in absolute ban on abortion when it is done in the first four months of pregnancy. I argue that Shari'ah is not that strict on this matter as some people may think, abortion during the first four months is permissible for reasonably good reason. For saving the life of mother it is permissible at any time because an existing certain life has priority over a potential life of the fetus that may not be born alive for any reason.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Faatima

Sent: Monday, April 14, 2008

**Question: Working in companies that deal with Haram**

Assalamu alaykum-wa-Rahmatullahi-wa-Barakatuh

Respected scholar please comment on the permissibility of buying and selling of shares in a Western institute. Also is it permissible for a Muslim to do any work for a company who draws its profit from Haram, for instance a shopping Centre in the case of it housing bars, pubs, night clubs and cinemas even if you are not subjected to work directly with these haram businesses, however you are aware of the fact that you will be paid from the profit drawn from these businesses. What is the ruling in this matter, also will it be permissible for an accountant to do the books of a western bank who deals with interest?

May the almighty reward your efforts.

Wasalaam

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Fatima

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

You ask too many questions in one shot, that is a bit too much Sister!

1. Buying, owning and selling stocks in companies: When you buy a share in a company, you become a partner in it. Therefore, if the business of that company is permissible and it does not make any forbidden transactions it is certainly permissible to be part of it. But if the business is forbidden it is Haram to be a part of it example is the pornographic industry, it is of course Haram to own a share in it or even a conventional bank because when you are a partial owner we look at it as if you do the Haram contract of trade yourself because the manager does it on your behalf. Most companies, anywhere in the world, are in between. Here is where a specific judgment is needed. Basically doing any small bit of Haram is not permissible, but do we sometimes TOLERATE some of the Haram if the majority is Halal? It really depends on circumstance. That is: if there are other options we do not tolerate any Haram. But suppose everything becomes mixed, doesn't any living creature must make some choice and then tolerate some of the Haram. The answer is of course YES. Because life to go on under all circumstances. Under circumstances where this category of mixed companies are the great majority in the world, we have to make a decision to choose to tolerate what is least Haram and still avoid what is more Haram on a case by case basis. Markets vary in the amount of predominance of these mixed kinds of companies and individual person also differ in their degree of tolerance. In the final analysis we have to make our decision of how much do we tolerate on a case by case basis.

2. Similar exercise of decisions on tolerance must be applied to working in companies that do some Haram with a slight difference. In such companies we distinguish between two kinds of Haram: Haram for systemic reasons such as Interest and Haram for shame reasons such as drinking alcohol or prostitution. It is Haram to work in a house of prostitution regardless of whatever the job itself requires you to do; the same applies to a bar or a belly-dancing club. Notice in this regards, that the prophet, pbuh, said that ten things are prohibited regarding alcoholic drinks and he started counting them mentioning selling, buying, serving, drinking, carrying . . . and he even did not count in the Hadith these ten as if he meant to say: "etcetera", i.e., everything that relates to it!

3. But there are jobs and companies whose main line of business is permissible and they do some non-permissible activities like airlines that serve alcohol to their passenger, IT IS PERMISSIBLE TO WORK IN SUCH COMPANIES AS LONG AS YOUR JOB ITSELF DOES NOT INVOLVE DOING ANY THING THAT IS NOT PERMISSIBLE IN SHARI'AH.

4. On the other hand there are companies whose business is not in the category of shame but is forbidden for other reasons such as banks or conventional insurance companies, working in such companies is also permissible provided you do not, here again, involve yourself in a forbidden action. In this regard please notice that the Prophet, pbuh, mentioned that prohibited actions in regard to Riba (interest) are four: taking it, giving it, writing it and be a witness to its contract. Therefore working in the IT department of such companies is not Haram. The matter of the accounting source of what is given to you as compensation of work is

immaterial as long as what you do is permissible. However, there is a case when you know for sure that the exact thing that is given to you as compensation comes from a shameful source such as theft. Here you must not accept this thing as a price of your work and the company/person you worked for becomes indebted to you for payment of the compensation because it is against Shari'ah (and also all laws) to take a thing that is illegitimate with the giver. It becomes a kind of money laundering that is prohibited in Shari'ah.

Wa Allahu A'alam

Wa Al Hamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Faraz

Sent: Monday, May 12, 2008

**Question: Working in Mutual fund Companies**

Dear Brother

Assalamualaykum

I am currently working for a mutual fund company in Mumbai, India (HDFC MUTUAL FUND). Mutual Funds invest in Banks, Alcohol making companies but it is less than 5% of the portfolio. The portfolio is changing; it depends on the fund managers in which company to invest. Mutual Funds earn fund management fees out of the corpus. There are fixed maturity products also which works on interest.

I want to know if this job is halal or not?

Please answer my question at your earliest as i am in tension

Allah hafiz

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Faraz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in conventional financial institutions is not forbidden provided the following condition is fulfilled: A Muslim does not do any action or transaction for her/himself or on behalf of other persons if that action/transaction is prohibited in Shari'ah. To apply this rule I say: If in your job you do not execute a transaction such as buying or selling shares of conventional banks, liquor breweries, casinos, etc. buying or selling such shares is not permissible in Shari'ah regardless of whether you do it for the fund, another person or for yourself.

The rule of tolerating little Haram does not apply on actions/ transactions a Muslim does. a Muslim is always required and expected to fully obey Allah and His Messenger by avoiding what is prohibited completely as The Prophet, pbuh, told us "whatever I forbade you to do you must avoid it completely". The rule of tolerance that is mentioned by some respected scholars applies only when we are faced with actions done by others (companies managements) and avoiding investing in these companies causes hardship and great inconvenience to Muslims, then we tolerate what these others do if it is within small limits like 5% of the company's total revenues.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Faraz  
Sent: Wednesday, May 14, 2008

**Question:**

Dear Brother  
Wallikum us Salam

Thank you brother for your reply. You have given me freedom from my tension  
I am working as a relationship manager who is supposed to handle brokers who get the applications for the mutual fund. My job is managing the relationship and getting the business. Also, sometimes the brokers ask me about debt funds or fixed maturity funds which give interest and I am supposed to give them the information is this ok?  
I am not responsible weather the equity fund is investing in any none Islamic company. It's the job of the fund manager  
Also I want to know should I take incentive given to me on debt investment.

Allah Hafiz

**My Answer:**

Bismillah al Rahman al Rahim  
Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Faraz,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As long as you do not take any action on buying/selling bonds or non-permissible stocks you managerial work and your information giving do not constitute giving or taking interest or writing it and therefore would not InShaAllah be covered by the Wrath of God referred to in the authentic Hadith about Riba. Accordingly your income and bonus are permissible InShaAllah.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Prof. Dr. Monzer Kahf

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From: Wael  
Sent: Monday, June 23, 2008

**Question: Work in a Nursing Home for the Handicaps**

Respected scholar, as-salamu `alaykum

It is very difficult for Muslims to live in the Western world, especially when it comes to work .the variety of work that require no prior education (and that most Muslims are forced to apply for at some point due to their lack of education or lack of knowledge of the language of the county they've moved to, or just as a transitional stage) always contain some kind of Shubha.

For example, in my case I need a summer job to support my needs (i.e. apart from food and shelter). The only jobs I have found are all related to working as a nurse assistant in old peoples

home and institutions for physically handicapped people. Of course I prefer to work with people of my own gender (female) but it is not up to me to choose. I'm forced to work with both males and females. What I want to know is if its haram to do so as it is not my choice and the males are very old or physically handicapped which means that there will be no shahwa plus there is no kholwa as it is an institute.

Also one has to present these patients with food (as they can't get it for themselves) which sometimes may contain pork. Please we need a fatwa that takes into consideration that we live in a place other than Saudi Arabia and that there are certain things which we can't control.

Is it not better for a Muslim to work in such a place, or in a grocery store that deals with haram meat than to take money from the social services? Muslims are already stapled as takers, and it gives us a very bad name.

Jazakum Allahu Khairan

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I understand all that you mentioned, it is of course much better to work and earn with one's own effort than to take assistance from governments and charities. In fact, a person who can work and has the opportunity to work in order to earn one's living must take work and live from one's own earnings as the Prophet, pbuh, advised.

Your work as you described it is permissible including all the ingredients you mentioned. Pork is Haram for a Muslim but we know that there are other people that eat it. You must be careful however that you should not serve any alcohol to these old people because carrying and serving it prohibited in Islam. of course, as a Muslim woman you must observe your scarf as described in Shari'ah in presence of stranger males, even though you may touch some parts of their bodies, as much as needed (with no exception) to take care of their needs that you are in charge of. May Allah bless and help you.

On the other hand, you and every Muslim should take modern education (that qualifies you for higher paid jobs especially those that give you more authority on the work environment) seriously, with that you can change your lot and the lot of others too.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Sunday, July 06, 2008

**Question: Working in a Shop That Deals with Haram**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I live in UK. I have one part time job (Halal. But the Halal income from this job is not enough to bear the expenses for my family that I'm planning to have very soon InShaAllah (Planning to get

married to a British Reverted Muslim soon InShaAllah). So, I'm searching some other better paid job which will generate Halal income and benefit me and my family in worldly life and life hereafter. I just have got job in a general store (selling groceries, Bottled Alcohol, Pornographic Magazines, General Newspaper, varies food etc.) where ALOCOHOL and PORNOGRAPHIC MAGAZINES are also sold to its customers. My job role at the shop will also include to work at TILL Machine to take the price of the BOTTLED ALCOHOL and PORNOGRPHIC MAGAZINES (includes nude, sexually exciting pictures) from the customers. For this work at the shop (as shop assistant), I will get paid some money on hourly basis. I'm not sure whether the earning I will get working at such shop will be HALAL or HARAM for me. As I always try to be a good practicing Muslim and keep on trying to follow much every day to be close to ALLAH and get Janna, I want to make sure my income would be HALAL I will be grateful if you please address the issue and help me take right decision Islamically (whether to take the job opportunity or search for some other job) to please ALLAH.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Abdullah

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This job as you describe is not permissible for a Muslim. It is not permissible to sell alcohol, porno or pork for a Muslim even as an employee and the sale is to the benefit of employer. The Prophet, pbuh, prohibited selling alcohol or carrying it regardless of whose account are these functions done. Also sale of pork for eating is prohibited and similarly sale of porno.

Wa Allahu A'alam

Wa Al Hamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Tuesday, August 26, 2008

**Question: Working in a Place That Sells Not Halal Meat**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I worked in a shop in London for 6 years, and in that shop they sold bacon and not halal meat, cigarettes etc. (no alcohol) I feel guilty that I used to earn such money and saved some from it, I also deceived the authorities claiming that I was not working while I was working in the black market ( the authority used to pay for me my accommodation + money so I could buy food), I saved some money while I was working at that place ( selling not halal) and deceiving the authority . I want to be clean, I repented but still I feel guilty, what can I do to cleanse myself from that money that was earned not in a nice way. The place I used to work for was a grocery shop and a little section had the no halal product. Jazaka Allah

**My Answer:**

Bismillah al Rahman al Rahim

Al Hamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Salem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see any financial correction of the work that you made in the grocery store. You provided your man hours and were paid for them but some of these hours may have been expended on doing things that are not permissible in Shari'ah such as selling pork and cigarettes, you need to make up for that by spending more time and money in good deeds such as prayers and charity, of course after Istighfar and pledge between you and Allah that you do not repeat such things.

For money you got unjustly from the government, if it was paid to you based on plain lies and false documents that you provided you may give that money to charity.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Muhammad

Sent: Wednesday, September 10, 2008

**Question: Computer Administrator of Book Seller**

AL Salam Alikom I work as computer system administrator. I take care of computers that handle websites on the Internet. Recently I got a job offer from a website that works as a book retailer in the UK. They sell all kinds of books. Some of these books could be against Islam, or books that contain pornographic materials. I am not sure if I should take the job or not. I will not be handling the books directly or engaged in the selling process. But I will be maintaining the computer systems that take a place in this. I really need to make up my mind. It's a great job and career move for me. But I don't want any Haram money in my life. Please advise.

Jazakum Allahu Khairan.

**My Answer:**

Bismillah al Rahman al Rahim

Al Hamdu Lillahi Rab al Alamin, WA al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Muhammad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If your new job doesn't require you to make advertisements for prohibited materials (because advertisement is a part of sale function) this job is then permissible even though you may be indirectly helping all activities of the company. But advertising prohibited materials is also not permissible.

Wa Allahu A'alam

Wa Al Hamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Muktadir



Sent: Saturday, September 20, 2008

**Question: Studying Chartered Accountancy**

Dear Mr. Monzer,

Please inform me if it is permissible for a Muslim to study Chartered Accountancy, because it involves dealing with interest figures. And do advise me about prospects of job in Islamic banks for chartered accountants. If studying chartered accountancy is permitted than I will be able to start studying for ACCA IN England. May Allah bless you?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Muktadir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Studying for chartered accountant is permissible and also it is permissible to work as chartered accountant. There is no reason for prohibition of this kind of study and work. What is prohibited is writing a Riba-based contract. But as a chartered accountant you will not be required to write it even though while performing your work you may come across interest transaction and you may say that they are recorded as such, still that is not prohibited.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy, Islam on Line

Sent: Thursday, September 25, 2008

**Question: Studying and Working As a Screenwriter**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I have been told that watching Hollywood films Haram, if they are, is having anything to do with the making of them, like, directing, promoting, producing, or writing them also haram. I am studying to be a screenwriter, and am working on a script as part of my studies. Being a practicing Muslim, I have not, and will not write scenes of intimate nature, or even where men and women need to touch, or a story which is against Islam, I would like to write films that gently promote Islam to a wide audience. However if a production company buys my script, as the writer I lose control over any changes that they make to the script and they may make any changes they like with or without my consent. I also have no say in what the characters wear. My question is that should I give up this choice of career. But if Muslims do not get involved in the entertainment industry which is non-Islamic how are we to change it?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sister

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I agree with your last proposition. We are in an age that makes withdrawing from being witnesses of what goes around us put us in the losing square. WE SHOULD NOT ALLOW THAT WHILE PRESERVING OUR VALUES AND PRESENTING THEM TO OTHERS AS THE REAL SOLUTION TO HUMAN MISERIES. This where the Saying of the Prophet, pbuh, applies: a believer who mixes with people and tolerates their hurts is better and more beloved by Allah than a believer who does not do that. It is not Haram, and may be even rather a religious requirement, that you write scripts that present human morals values, real emotions purposive way of life. Keep always doing your best to increase goodness in society and present the true values of our glorious religion and try to reduce the wrong doing wherever it exists, isn't that the job of Prophets of God?

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Fazly

Sent: Friday, March 13, 2009

**Question: Pool hall & eating house business**

Dear Dr Monzer Kahf,

Assalamu Alaykum Wa Rahmatullah Wa Barakatuh.

I am writing this email to you seeking your advice on above mentioned subject, specially its legitimacy (Shari'ah compliance) in the eyes of Islam.

Basically, I am contemplating to start a Pool Hall with a mini restaurant (will serve only Halal food and fresh juices). Pool tables will be given to customers on an hourly rate basis. No gambling is allowed and Alcohol is strictly prohibited. However, compelled to allow smoking (will not sell cigarettes, etc.). Although I prefer male-only customers, since i reside in a non-Muslim country, I expect the presence of feminine gender along with their male counterparts to play pool. Soft music will be played, and some sports TV channels will be shown.

I am full-time employed in a very decent job and this is my first business idea to enhance my income base so that i could afford a better life for my family and help people in need in my area. Venture will be financed by my own savings.

I seek advice from you whether i should go ahead with the business plan or should i look for other alternatives. I rather beg than earning even 1 cent haram.

Jaz'akumullah.

Fazly

PS: You and other scholars are doing a wonderful social service through islamonline.net, a service directed towards enlightening Muslim youth and elderly with what is allowed in Islam and what is not.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Fazly

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see anything forbidden in a pool parlor as long as there is no liquor. Serving customers, males and females to the pool tables and permissible drinks is not forbidden and its income is InShaAllah Halal.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Jihad

Sent: Saturday, May 02, 2009

Location: United Kingdom

**Question: Working is restaurant that serves alcohol**

Question:

I been living in U.K. about 3 years. I have a question in my mind that is increasing day by day! When I arrived in U.K. my family faced problem about visa status, my father got work permit visa with a takeaway owner unfortunately the owner cheated us and cancelled my father valid work permit through home office only for money! And my father borrowed money from relatives for bring us in U. k. So in these crises I started work with buffet restaurant as a waiter where food is halal but drink was alcohol. I did waiter there about 21 moths. In that time my visa gets expired, so situation get complicated for me .so I depend on watery because I can't change the job because of my expired visa. I did not want to do watery with alcohol but I tried other job sector unfortunately I failed and my English was so weak, less confidence to find a job. I did 7-month buffet service which is halal food service. My family depend on my earning money; I am as well. Now I am working in a halal take away. The description I give u only to understand my situation. So my question is the wages I took from restaurant as a waiter is going to be halal or haram? Is haram then how can I spend it halal way? Will it be effect on my prayers, eating, wearing cloths, family shopping in haram or halal way?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Jihad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thanks to Allah that you work now in a Halal catering. I therefore suggest that you please do not look to the past. What is past is gone and you are not going to replay it back, are you? Past wrongs can only be treated with repentance, Istighfar, good deed and charity. Allah promised that good deed shall take out and remove back actions and sins, he also told us that each action/deed is accounted for on its own merits, o one shall be affected by another. You may have noticed that I do not want to answer or judge a past action, it is gone and you need to worry about the present and future things.

Money that you earned in the past was for your work. If you served alcohol, the time you put in serving was not permissible to put. But time you put in other activities including cleaning

alcohol glasses in not disallowed to put. Therefore, your income is Halal InShaAllah applying the rule of majority. A good thing you can do is to give to charity a percentage of your net income for that is equal to the percentage of time you served alcohol to total time at work. But if your father and other family members are under debt and poor as you mentioned you may use this charity money to debts on behalf of your father or to spend it on basic needs of your immediate family.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Ashraf

Sent: Tuesday, May 05, 2009

Location:

**Question: Working in Cinema**

Assalamu alaikum

I am an IT professional. Just now only I got the job I am fresher my company informed me that client place is "cinema theater" work is system hardware support. I am getting so many confusion is it haram? Or not? Here I don't want to see any film. My decision is for experience I have to work there after those changes the company because all other company asking experience. Help me about my decision.

Jazakallah

Ashraf

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Ashraf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in a cinema is not Haram as not everything that is showed is prohibited, some of it may be prohibited. I think it is permissible to take this job temporarily and then move on to a job that does not have any prohibited ingredient.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Faraz

Sent: Wednesday, June 03, 2009

Location:

**Question: Relationship Manager for Mutual Funds Brokers**

Dear Brother

Wallikum us Salam

Thank you brother for your reply. You have given me freedom from my tension

I am working as a relationship manager who is supposed to handle brokers who get the applications for the mutual fund. My job is managing the relationship and getting the business. Also, sometimes the brokers ask me about debt funds or fixed maturity funds which give interest and i am supposed to give them the information is this ok?

I am not responsible weather the equity fund is investing in any non-Islamic company. It's the job of the fund manager

Also i want to know should i take incentive given to me on debt investment.

Allah Hafiz

**My Answer:**

Dear Br. Faraz,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As long as you do not take any action on buying/selling bonds or non-permissible stocks you managerial work and your information giving do not constitute giving or taking interest or writing it and therefore would not InShaAllah be covered by the Wrath of God referred to in the authentic Hadith about Riba. Accordingly your income and bonus are permissible InShaAllah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Faraz

Sent: Tuesday, June 02, 2009

Location: India

Assalamu Alaykum

I need your help desperately. I am working for a Mutual Fund distributor in India we sell all equity and debt funds. We sell through our channel partners and don't go to clients directly. We guide the channel partners and they get business. My company will also be starting insurance (Life+Non-Life)

I just need to know that working for this organization is halal?

Please reply me at earliest

Allah Hafiz

Faraz

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Faraz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is not permissible to sell or market units of funds that are not Shari'ah compliant. You can market funds that are Shari'ah compliant only.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Faraz

Sent: Wednesday, June 03, 2009

Location: India

**Question: Working for a company whose shares are in Alcohol**

Dear Brother

Ussalamwallaikum

I am currently working for a mutual fund company in India. Mutual Funds invest in Banks, Alcohol making companies but it is less than 5% of the portfolio. The portfolio is changing; it depends on the fund managers in which company to invest. Mutual Funds earn fund management fees out of the corpus. There are fixed maturity products also which works on interest.

I want to know if this job is halal or not?

Please answer my question at your earliest as i am in tension

Allah hafiz

Faraz

**My Answer:**

Dear Faraz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in conventional financial institutions is not forbidden provided the following condition is fulfilled: A Muslim does not do any action or transaction for her/himself or on behalf of other persons if that action/transaction is prohibited in Shari'ah. To apply this rule I say: If in your job you do not execute a transaction such as buying or selling shares of conventional banks, liquor breweries, casinos, etc., buying or selling such shares is not permissible in Shari'ah regardless of whether you do it for the fund, another person or for yourself.

The rule of tolerating little Haram does not apply on actions/ transactions a Muslim does. A Muslim is always required and expected to fully obey Allah and His Messenger by avoiding what is prohibited completely as the Prophet, pbuh, told us "whatever I forbade you to do you must avoid it completely". The rule of tolerance that is mentioned by some respected scholars applies only when we are faced with actions done by others (companies managements) and avoiding investing in these companies causes hardship and great inconvenience to Muslims, then we tolerate what these others do if it is within small limits like 5% of the company's total revenues.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Aurenzeb

Sent: Saturday, June 06, 2009

**Question: Working for a company whose shares are owned by a gambling company**

Assalamualaikum,

Dear Dr.

I have uncertainty about this one,

I Work for a plantation company but its shares, majority owned by the gambling business. I might be offered job as an Accountant with this palm oil-plantation company, ABC corp. However, 54% of its shares belong to DEF corp. whose main activity is in gambling and entertainment.

Therefore, ABC became one of company within DEF Group companies. For your info, the founder of both companies is the same person.

DEF Corp (Gambling business) was incorporated in 1960s and ABC Corp (Palm oil) in 1970s through the same person. Probably, this person had invested the profit from this haram business to the plantation business, I'd guess so.

I want to know in Islamic perspective, if I worked for ABC Corp, NOT for DEF Corp, would it be halal or haram for me? What about the income, is it definitely halal or haram?

Hope to hear a reply from you. Please help me Dr.

Wassalam.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Aurenzeb

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If what you do is permissible and what the company does is permissible, it doesn't matter who owns it or who manages it. Working as accountant in a palm oil plantation company is permissible InShaAllah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Murtada

Sent: Thursday, July 30, 2009

Location:

**Question: Job on Advertisement Program that May Help Haram Products**

Dr. Kahf,

Hope you are well.

I have the opportunity to be part of an online affiliate program that sells others' products on websites through online ads, and makes revenue from that. [Commission]

I am comfortable with most of the products - sometimes electronics, subscriptions to online accounting tools, software etc. Some of the products I am refusing, such as investment vehicles that are forbidden [mutual funds, interest based investments]. But there is a third category which are newsletter subscriptions, such as Motley Fool and others. These newsletters are often advice regarding investing, how it works and so forth [i.e. Motley Fool]. But, some of the stocks they may recommend are haram! As well, there are newsletters about real estate investments.

I am not sure what to do about these - if I were to invest, I would subscribe to these newsletters, for their advice regarding markets / real estate / times etc., but I know many users [non-Muslims and Muslims] may use the advice and invest in haram investments.

What are your thoughts? Is there a criteria I can lay down to accept/reject affiliate marketing offers?

Thanks.

Murtada

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Murtada

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Information is not prohibited including info on Riba and liquor. Promotion is prohibited as being an introduction and inducement for sale. Sale of newsletters that have advertisement for Riba is not Haram especially that some interest tools can also be used for permissible finance.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Junaid

Sent: Tuesday, August 11, 2009

Location:

**Question: Job in Investment Management**

Assalam Alaikum Brother Monzer,

I came across your name while searching for advice on finance related matters. I'm hoping that you can share your opinion on this somewhat complicated issue.

I have a job offer from a company that develops an order management system for investment management companies. The name of the company is Charles River Development ([www.crd.com](http://www.crd.com)). My job will be that of a technical implementation consultant. In this role, I'll be working clients of CRD in installing, configuring, integration, and upgrading the software. The software allows investment managers to do trading in all asset classes (equity, fixed-income, derivatives, and currencies). There are also major components that deal with post-trade compliance, in addition to many other features.

I'm really confused about whether working for this company will be Halal. Obviously the product allows investment managers to place orders for haram products (fixed-income and derivatives). What is your opinion on this subject?

Jazakum Allahu Khairan.

Your brother in Islam,

Junaid

**My Answer:**

Bismillah al Rahman al Rahim



Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Junaid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This work is not Haram. It is permissible to work in IT as long as the programs you work on or develop are not specifically for Haram use only. If they are usable by Haram and permissible transactions you are then not part of the Haram use.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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Sent: Monday, September 14, 2009

From: Mohamed

**Question: Working in Holiday Booking**

As salamu `alaykum wa rahmatullah

Dear Dr. Monzer,

Please help us answering this question.

Jazaka Allah Khayran

Best regards

I am a travel agent and what I do for living is holiday booking. I have three questions:

1. Is it forbidden to book holidays for my clients in hotels that sell alcoholic drinks?

Yes, it is permissible because a hotel consists of several services/facilities, each one is separate and independent from the other and many guests in hotels that serve alcohol do not use alcohol and do not buy this service if it can be called service or rather dis-service. Staying in a room is a matter that is independent from drinking. Although as a resident in these hotels while traveling I like to ask the management to remove any liquor from the mini-bar inside the room, simply to make it a point that it is wrong to put liquor in guests rooms in respect to clients like me. I also like to avoid taking any snack in the area where liquor is offered.

2. Is it forbidden to book holidays for my clients when they are unmarried couples using the same room?

I see it very near to the prohibition and suggest to avoid it if you can. My reasoning is the following: a reservation is a part of renting the room, it is the first step of it. Renting a room to two persons, if I know for sure, that they are prohibited to be in A Khalwa (privacy alone) is not permissible. There are many common cases where you can avoid making the reservation in both names and instead you make it in the name of one person, then it becomes none of your business whom this person takes as a companion with him/her in the room. In such cases it is not prohibited to make the reservation in one name. There are cases where the law may prevent you from making any discrimination to an extent that makes it difficult to escape making such reservation as in the question, here you have to protect yourself against any legal violation by choosing the lesser of the two evils!

3. Sometimes I book snorkeling and diving holidays. Is it forbidden since the clients will be in their swimsuits; men and women together and other people probably watching?

Many diving suits are very similar to the new “Burkini” that covers all the body. By this I mean to say that not every diver/snorkeler necessarily uncovers parts of the body that should be covered. The rule is that whenever we are not absolutely sure about the prohibition permissibility remains the default.

4. If any of those is forbidden, can I use the money I made from my work during the past period?

Of course many of these activities dodge on the border lines, a fact that makes it highly recommended to increase the Sadaqah and other good deed to fellow Muslims, neighbors, charities and the like in application of the Verse that tells that good deed wipe out sins and mistakes.

When it happens that a specific reservation you had to do, because of any reason, while you are convinced fully that as a use of your reservation a clear and direct violation of moral values and/or Shari’ah principles is done, a part of the commission on this reservation (that is above the direct normal price of the man hours and out of pocket cost you spent) should be given to Muslim charity.

Thank you and Jazaka ALLAH Khayran.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohamed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please see my answers below the questions:

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Barry

Sent: Friday, January 15, 2010

**Question: Majoring and Working in Finance**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Shaykh Monzer,

Thank you for your e- mail in the other day. I still would like to ask for an advice about the internship or training. Alhamdulillah, until now my grades in Finance & Accounting, Logistics, Marketing and Economics are above 7. So I have the possibilities to do a major on one of all this subjects especially Finance & Accounting, Logistics, Marketing. First, I wasn't considering Finance (conventional) because it dealt with interest rates and other thing. However, since I started to read articles, books, etc... on islamic finance, banking, and investment, I started to consider doing major in finance and accounting (conventional) to be able to understand the islamic way better.

My question is: is it permissible for me to do my training by a conventional Bank or Finance Institution keeping in mind working in this institutions one will help make contracts based on Riba so on? please give an advice. And how can I deal when learning in economics Finance, Investment how banks create money? keeping in mind that all their principles are based on interest. I find it very difficult you know learning something that I do not believe or y that it is haram according to my RAB.

I ask ALLAH to continue to give you Tawfiq in everything HE loves and is pleased with.

Wa Salaam,

Barry

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Barry

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is permissible to work for training in a conventional bank provided you do not make any interest-based contract and you do not sing it. Studying them and observing them and understanding them is Ok. I hope you will consider studying your Masters' in Islamic finance, now it is available in a few universities including where I teach.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Abu Umair

Sent: Tuesday, January 19, 2010

Location: India

**Question: work in Electronics**

Assalamualikum brother, my name is Abu Umair and i m an engineer by profession. Basically i am from India and living in London now. at this moment i am not working, there is a big confusion in my mind about work, I don't want to do any work which is haram and i m looking for a halal job, but I don't understand what is haram jobs and what is halal jobs.

For example i am an electronics engineer and we work on modern technology, i can do this job but i fear if i work on any project which may leads to haram.

Actually i am not understanding anything, i pray every time to God that Allah should show me the Halal way to earn my living, I'm more interested in business than working for someone or company. Brother can u please suggest me what are the halal works i can do n what r the halal business,

Jazakallah

Assalamualikum

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Abu Umair

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I think you are getting on your shoulder much more than you should carry. Life is much simpler and easier and our Shari'ah is sent down by Allah to make life easier and more pleasant not to make us confused. Everything is Halal and every action is Halal. The Haram covers those things that are bad or harmful and everybody knows what is bad or harmful. It does not require a Ph.D. to know that alcohol destroys the human body and harm the mind. You can count the Haram because they are countable but you cannot count the Halal because it covers everything that we have now and will invent in the future.

In your field of electronics, especially in business, you can sell everything and to all people. Of course you are going to avoid pornographic videos and the like, that is all. Why is your worry then?

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Yousuf

Sent: Friday, December 17, 2010

**Question: Paid to Click and Pay per Click Sites**

Dear Sir,

Are paid to click and pay per view sites haram? Is it permissible to rent referrals? Can a person rent referrals on such sites? Are they halal or haram?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Yousuf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Pay to view are not Haram if what is viewed is permissible and the objective is not promoting anything (activity or product) that is Haram.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Yousuf

Sent: Saturday, December 18, 2010

**Question:**

Dear Sir,

Thank you very much sir for your reply. But since earning on pay per click websites are very hard so can I rent referrals? Is renting referrals halal? Thank you very much sir.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Yousuf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Pay to view are not Haram if what is viewed is permissible and the objective is not promoting anything (activity or product) that is Haram.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Yousuf

Sent: Saturday, December 18, 2010

**Question:**

Dear Sir,

Thank you very much sir for your reply. But since earning on pay per click websites are very hard so can I rent referrals? Is renting referrals halal? Thank you very much sir.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Yousuf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Pay to view are not Haram if what is viewed is permissible and the objective is not promoting anything (activity or product) that is Haram.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Yousuf

Sent: Monday, December 20, 2010

Referrals are people you bring into the program by promoting it. In something like Neobux you would get a % of what they earn as well as what you earn on your own.

There are members of ptc sites that do not have sponsors/uplines. the ptc sites then allow members to rent these un-referred members of the site for a certain fee for a usual period of 30 days. You who will be renting these referrals will earn from the clicks of these rented referrals similar to having a direct referral. on the other hand, BUYING referral of course allowed you to own the referrals and show up as direct referrals. The fee is much higher than renting them

Is it halal to earn by buying referrals or renting them?

**My Answer:**

Please explain "renting referrals"

Prof. Dr. Monzer Kahf

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From: Yousuf

Sent: Friday, December 31, 2010

Referrals are people you bring into the program by promoting it. In something like Neobux you would get a % of what they earn as well as what you earn on your own.

There are members of ptc sites that do not have sponsors/uplines. the ptc sites then allow members to rent these unreferrred members of the site for a certain fee for a usual period of 30 days. You who will be renting these referrals will earn from the clicks of these rented referrals similar to having a direct referral. on the other hand, BUYING referral of course allowed you to own the referrals and show up as direct referrals. the fee is much higher than renting them  
Is it halal to earn by buying referrals or renting them?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Yousuf

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't think that renting or selling referrals is permissible in Shari'ah. There is no base for earning because someone whom you don't know and have nothing to do with makes a click. What relates such clicks to your earning? I find nothing. It seems to me a false trade.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Fatwa for Onisla.net**

From: Essam

Sent: Monday, January 03, 2011

**Question: Delivery of Pizza and Other Food Sometimes with Pork**

Dearest Dr. Monzer,

As-Salamu `Alaikum,

Could you kindly reply to this fatwa?

Earning – Halal or not

As-Salamu `Alaikum, I have two questions; 1. I happen to work for a delivery company that contracts pizza places and restaurants. I get a delivery charge charged to the customer knowing that the foods we usually transport have pork on them. I'm wondering if my earning is halal or haram. 2. I was asked to take a cheque going to the liquor commission from a restaurant and I got paid for transporting the cheque. Is my earning halal or haram?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Essam

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Most Pizzas in USA and Canada do not have port and some has. I don't see it Haram to transport pizza especially that it is closed in a box and you are not told about the topping of the Pizza in the box.

Transporting a cheque for liquor payment: if you know for sure it is for the price of a specific quantity of liquor, it is Haram to transport it because its payment is a part of the sale. Transporting it is a part of paying the price.

But if it is only a debt on the restaurant to the seller of liquor and we do not know exactly that it is a part of a sale of liquor (in contrast to settlement of a debt for any reason in the world) it is not Haram.

Further, Liquor commission does not sell liquor to the best of my knowledge. It is most likely a payment of some fees. That themselves may not be Haram.

In short, I think what you did is not Haram and I like you to find some other job.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rizwana

Sent: Friday, January 21, 2011

**Question: Working in a Company that Deals with Israel**

Salam Sheikh,

I am currently working for a giant oil and gas company. However I fear that my source of income may be haram. That is because they have special rules and regulations in dealing with vendors from countries like Yemen, UAE, Saudi Arabia, etc. (as they are have boycotted Israel which is friendly to USA and as Chevron is a USA company it abides by the US laws of anti-boycott).

Also it has banned any transactions that involve IRAN.

For these reasons I fear and doubt whether my income is a halal or not.

Please advise.

Jazakallah.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Rizwana

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

These are no reasons that make your income Haram or Halal. What make it is what you do and doing it honestly. If what you do is not Haram and you give the employer what you contracted your income Is InShaAllah Halal. Besides, your work is not in attacking Muslim countries or people. You just work for a company that serves people and it abstain from serving some of them for wrong reasons; it is Haram for the company to do so but not for you to work in serving people through your company.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam  
Prof. Dr. Monzer Kahf

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From: Shreef

Sent: Tuesday, February 01, 2011

**Question: Working in a Store Selling Lottery**

Aslaamu 3aliom

I am Muslim and try as much to obey Allah.

I am offered a job in a store that sells all halal things but they are selling lottery cards too.

Is it halal to work there or not and i will in charge of everything in the store and have to sell everything the customer asks for.

Aslamo 3aliom

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Shreef

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is Halal to work in this store but it is Haram to sell lottery tickets under any circumstances. If you can work without selling lottery or contracting on selling it is permissible to work there.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rashid

Sent: Sunday, July 10, 2011

**Question: Working in Exploitative Companies**

Dear Monzer

I am a Pakistani National and working for an American oil & gas company in China. My role in the company is engineering nothing to do with the finances. I am sure the American company is dealing with interest based transactions to handle its finances. Now my question is if it is allowed for me to work for this company considering the following factors:

It is an American company

It is dealing in interest based transaction

It is in the OIL & Gas Sector.

I would appreciate a detailed and comprehensive explanation. I am in a lot of anxiety I would appreciate an early response.

Regards

Rashid

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in



Dear Br. Rashid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't think that in your engineering work in China with an America company, you do any harm to people. China is a strong country that bargains for itself with American companies (Many such companies use America's power to exploit small countries), working in oil and gas is also permissible. The matter of company's finance is none of your concern as long as you do not indulge in it.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rashid

Sent: Saturday, July 16, 2011

Dr Kahf,

I appreciate your response and it definitely removes my anxiety.

Just to follow up, than by your argument if I was to work for Chevron in e.g. Angola or Nigeria then it would be wrong on my part. Where Chevron might be exploiting.

Additionally with regards to working for a Company, that uses debt why is there so much grey area.

Some Islamic sites Like Islam web and Islam QA in some responses would say it not permissible and on other say it might be permissible. Why is there so much confusion?

Regards'

Rashid

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rashid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I rather put this way: if you work with Chevron in a country where there is a clear exploitation and injustice to that country by Chevron (as what happened in Sudan in the 1990s) you would be helping the oppressor, it is Haram to do so.

For the other point we just have to live with differences of opinions,

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Wael, On Islam. net

Sent: Friday, December 23, 2011

Location: Egypt

**Question: Working in Restaurant Serving Pork**

As-salamu `alaykum dearest Dr. Monzer,

1) I am living in Canada. A relative opened a pizza store less than 1 month ago in Canada. The sell/deliver food that includes salads, pizza, chicken wings, fries. The corner-stone of the food offered is Pizza. While there are varieties of pizza's, chicken, beef, vegetarian, the majority of the pizzas is expected to include pork products.

This is the 1st store is owned by the relative. The idea that was entertained in the past is that this store had a special pizza/food brand that would be franchised.

My potential business interest is in the franchise (20% ownership): establishing new stores from scratch using this model, or selling the rights for other to establish it.

Question: would my business activity in taking ownership in the franchise and subsequently benefit from it by starting new locations or selling the rights is correct.

I like to air on the side of caution as being more on the correct side than the border-line.

2) Tim Horton's is an established company that has franchise location across Canada. They primary sell coffee and donuts shop. However, they have added other food items that have pork in them. These can be like sandwiches, breakfast meals, and may be some soups.

One can never be sure what they may add in the future. As this is a franchise they would dictate new food items.

The ownership would most likely be 100% of the location as a franchise location.

Question: would this be correct.

Again, I like to air on the side of caution as being more on the correct side than the border-line.

Thanks.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Samy

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

1. It is very abnormal that the majority of pizza includes pork that is a pork pizza not pizza. Regardless, sale of pork is Haram and franchising it is also Haram. It is definitely not permissible for a Muslim to sell anything not permissible in Shari'ah or to own a store which has such things. The price collected from pork sale is also Haram, all the price not only the profit.

2. Franchises all over the world allow you not to take the whole package. You can take the coffee and some of the food item which do not have pork or lard. But again selling pork or handling it for food is not permissible in our Shari'ah and its price in not Halal too and remember the warning of the Prophet in His Saying "and every flesh nourished by Haram, the Hell Fire deserves it more than any other place."

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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## Subject: Working in Government and the Judiciary

From: Samy

Sent: Monday, March 24, 2008

### Question: Working as a Judge in a Secular Country

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Following is a financial question:

As Salamu `alaykum, dear brothers and sisters. Shukran ktir for this great work in Islam. May Allah reward you all!! Well my question I think it's a little bit complex. I am studying Law in Barcelona, and I have read some questions about working as a judge in a secular country. I think justice is one of the most important things in a society. In my personal case, I'm thinking about doing in two years a competitive exam to be a property register here in Spain, and to control the legality of rights over real estates and to register these rights and their owners. In general, there are no haram things in this work, but my question is about mortgage? I mean, in the Spanish system, the mortgages must be registered and the register man must write (I mean, reflect not determine) the interest tax of that mortgage that have been pledged before between the parties of the mortgage contract. A friend of mine that is Muslim told me that I have not to worry because of this, because Muslim Scholars have said that if there is no other choice for Muslims, it is halal to buy a house with interest. But I at the same time I think in the hadith that says that our beloved Prophet said that it is haram to be a testimony of interests? This work, so far, is my dream dear brothers, but I don't want to compromise my faith. So, would be this job good for a Muslim if it is done with a sincere compromise of Justice and Allah? If in the other question, the work of Judge it is not haram even though there are some laws that are contrary to Islam, and knowing that interests are a tax that is put in most of insemination for all damages caused, could I present myself to this competitive exam?? Please it's very important issue for me, try to be sincere with me? I love Allah more than anything. Thank very much brothers and sisters.

Jazakum Allahu Khairan for your constant help

### My Answer:

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Usama

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The Hadith you referred to is very Authentic and it says that God curses the taker of Riba, its giver, its writer and its two witnesses. If your work shall always require you to record this interest mortgage and or notarize or certify it, this is certainly covered by the Wrath of God. It is not permissible.

On the other hand working as a judge in any Western country is permissible as long as you work on establishing justice. In most cases Justice is the same as we know humanly and Islamically, the difference comes in issues of interest (Riba) and may be a very few other points. These a

Muslim Judge must avoid. Consequently most of things that come under a Muslim judge's nose are permissible and it is not difficult to avoid the Haram, may be much easier than many other professions. Whatever profession a Muslim may take, she/he is still required to avoid any Haram that is forbidden in Shari'ah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Pol-Martin

Sent: Sunday, May 30, 2010

Location: Spain

**Question: Prosecutor Job**

Dear Dr. Kahf,

I have this question for you months ago. Can I write you my question and receive an answer from you?

Well, I would be very grateful to you, because I have to make a decision in brief and this is causing me lots of anxiety. I don't expect a long answer, my dear sheikh, just your brief opinion.

This is my question:

Assalamu alaykum. I'm finishing Law in Spain. I have ruled out the option of working as a lawyer: they do whatever the client wants, and that may be not just (and almost always they ask for interest in their petitions -because the Law entails you to do so).

So, I thought about studying Public Prosecution. In Spain, they represent the public interest (not the State) and protect the harmed ones, with impartiality.

Usually what is a felony here is something that Islam views as a prohibited too. Do you recommend me this option within the limitations of this Kafir law system as long as my intention is to cause good and sometimes the "less harm"? You should know that civil responsibility indemnification is one of the petitions of the Public Prosecutor, so he has to determine the quantity. The problem is that, in some of the Public Prosecutors' writings, they add to the sum of money of indemnification the clause "plus interest" for the case the debtor do not pay at time. Sometimes they don't put this clause. Is this enough to throw away my idea of working as a Public Prosecutor? Is this directly working in something haram considering that the law forces you to ask for this interest?

If the answer is that I shouldn't study for Public Prosecution, I think I should leave any kind of job that has to do with Law, because this is the job that entails less harms.

I need your naseeha. Jazak Allah khair.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Pol Martin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If I were you I do not rule out either of these two options: lawyer or prosecutor. The first is a matter of the ethics of the person. If you behave ethically as a lawyer you will be helping people

getting their appropriate rights and supporting them with your advices to do what is right and avoid the wrong. You also can do the same as a prosecutor. Well there are bad people everywhere who may abuse their role and position. But the presence of good ones is also felt. I have no doubt that there are many people in Spain, Muslims and others, who need the help of a morally committed lawyer and will pay fairly for his service. The issue of interest is not normally a legal requirement but a personal request by the creditor. In other words are you sure that you have to initiate asking for interest on your own as a prosecutor? I am sure that there may be circumstance that may require, on request from a creditor, a judge or a prosecutor to include an interest in his ruling. If I were that person, I will decline handling that matter and leave it to another colleague to rule on it.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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Assalamu Alaykum wa Rahmatullah wa Barakatuh,

Dear Dr. Kahf,

You were really kind. Jazaka Allahu khair, my dear, for spending that time to answer my question.

About the fact that the Prosecutor, sometimes, has to ask for interest, I have seen some petitions of the Prosecutors that, while asking for compensation from harms ex delicto, they add the clause "plus interest" (these interest are always given by the Judge, even if the Prosecutor do not ask for them - so it's something very incidental or secondary).

So, in this situation, I'd try to avoid asking for interest as much as possible...

But, as much as I know, I think that here, in Spain, the Prosecutor is appointed to one Court and has to solve all the issues that arrive to that Court. So, imagine I'm put in this hard situation that there isn't another option but to put the final clause "plus interest" for the case the debtor doesn't pay (Insha'Allah not). Although this is not what the Prosecutor directly works for –they prosecute criminal actions-, would it be better to avoid this job?

I seriously think that it's a very beautiful career and that Allah will be satisfied with the one who strives hard to make justice or partial justice... but a kaafir system may sometimes enforce you to do things that aren't always good.

Sorry for asking you, dear Dr. Kahf, again. But before choosing, I want my heart to feel secure. Studying for Public Prosecution is really hard (competitive exams that usually take 5 or more years to be prepared), and I want Allah to be satisfied with me.

JAZAKALLAHU KHAIR. May Allah protect you and your family too.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Pol

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I still don't see any option for a Muslim to judge or implement knowingly an interest clause. Interest is not just and this is why it is forbidden. I think as a Muslim prosecutor you should

not put plus interest and so a Muslim judge should not decree such a ruling. Also a lawyer should not ask for it. I still think that these three careers are beautiful for a Muslim living in the Western countries because there is a lot they can do for justice and for humanity at large and also for their Muslim communities.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Basil

Sent: Sunday, September 19, 2010

**Question: Is my Regulatory Job Permissible?**

Asslaamu Alaykum wa Rahmatullah wa Barakatuh

I ask Allah subhanahu wa t'ala to allow you to receive this email in the best of health and Iman. Allah aza wa jal accept your Ramadan, bless you and your family, grant you Ikhlas and give you Jannah-al-Firdous.

Dear Dr. Monzer Kahf:

I'm emailing you to ensure I understand the permissibility of my job. I have attached to this email a PDF document which is the same job description for my job which was advertised to me. I would also like to add the following points:

-As you know, the Toronto Stock Exchange (TSX) is an organization which provides companies a platform to trade public shares, a part of Canada's capital markets. However, my organization is completely separate from the TSX (which I suppose is a good thing Islamically). I myself rarely interact with personnel the TSX. I only visit their website and review their daily bulletins in order to discover Companies which no longer have reporting obligations in Alberta, or are de-listed, or may have entered into a transaction in which I am supposed to ensure they disclose this transaction to the public on SEDAR.com

-The organization I work for is a regulatory body. It is a self-funded organization associated with the government of Alberta. That is, it receives its revenues from fees it charges Alberta companies and is hardly funded by the government.

-Subjectively speaking, the role of my employer is to search for fraudulent activities amongst both companies and investment salesman. However, the role of my specific department and team is to look for fraudulent and un-compliant companies. I do not regulate individuals who sell securities/investments that is an entirely different department and floor. But occasionally, I will ban and prohibit a company from trading any private and public shares or raising capital by drafting a document signed by my manager. My position is fairly administrative and consists of many administrative duties and is less analytical.

-Amongst my job duties are to: Penalize companies in Alberta, look through their balance sheets to see if there's anything fishy, ensure that they file documents properly (public disclosure), and maintain an internal database.

-I do not deal with Riba (interest). In fact, my organization does not have some of the massive interest-ridden debts as some of the big O&G companies incur in Alberta.

-As part of my job, I have to maintain a list of every Company and Investment Fund in Alberta. Occasionally, while fulfilling this data-entry duty, I will come across Bond Fund (Riba/interest) or

Alcoholic Company. I have no involvement in witnessing Riba-related contracts, or creating them. Here is the list I maintain which is for the public:

-If you like, I can provide you a full list of my job duties.

Based on the information I have provided, is my job in Calgary permissible?

Jazak'Allah Khair Dr. Kahf.

Your brother in Islam,

Basil

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Basil

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

According to the info you sent me I believe that your job is perfectly permissible, it is a part of ordaining good and avoiding bad, even when you deal with an interest-based company, you are dealing with the aspect of ordaining good and avoiding bad. Your job is InShaAllah permissible and its income is InShaAllah Halal.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Giving up a Job to Look for Another**

From: Rashid

Sent: Thursday, July 28, 2011

**Question: Switching Employers**

I worked for a company A which loaned me to another Company B for services. The Company B paid company A and then Company A would pay me my share which was 20% of what they got plus the permanent Salary I received from them.

Now this continued for 2 years after which my Boss at company B offered me a contract directly. He did it for two reasons firstly he would be saving money as he offered me less money than he had to pay company A and secondly he wanted me to make more money. Therefore I resigned from company A and went on a contract employment with company B directly. I continued working there for another Two year before I resigned in 2007.

Though I had no contractual agreement written or verbal with company A which would legally stop me from doing this, but I still sometimes feel I did something wrong. As it was because of them I went there in the first place. Is this betrayal on my part?

Please advise if I have broken any Islamic religious ethics by doing what I did. If yes then what's the best way to repent. What about the money I used and what I have left over with me. Thank you

Regards

Rashid

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rashid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This kind of relationship go by the civil agreement between people and or by custom in the industry.

It is normal and expected that when you lend a person to another company, this person will establish new relations that may open new opportunities. If there is no agreement, common understanding or usual and customary practice in your industry, area of work, Shari'ah does not impose one from its own in this regards. In this case I don't see from your email that you violated any Islamic ethical rules.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Shaikh

Sent: Tuesday, July 31, 2012

**Question: Quitting a job**

Salam Ustazna,

Is It Haram to Quit Your Job without Having Another

As-salam`alaykum. I have recently having some issue at work and due which it was difficult for me to continue. I did isthikara and on basis of its result decided to quit my job. Please, note that I am single and youngest in my family. My family can support me. However, I am obviously looking for another job because I want to settle down and don't want to be a burden. Was it haram on my part to quit my job?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Shaikh

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

No, it is for sure not Haram. Many people do similar thing. Just search for another job and be committed to working, being productive, satisfying your needs and helping family and others.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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**Subject: Cheating in Job Documents**



From: Samy, Islam on Line  
Sent: Sunday, July 06, 2008

**Question: Fake Educational Certificates to Take a Job**

Dear Dr. Monzer,  
Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
Following is a financial question:

**Visitor Question:**

Assalamu Alaykum Dear Brother, I need your fruitful advice on my two questions: - 1) My daughter she is 9 years old we applied for US visa for her treatment and we got the visit VISA but while applying and questioned by US Embassy we declare that if we decided to stay long there we will ask VISA for my brother in law so he can look after my family there and I can support them from financial and other aspects by continue my job in Saudi Arabia. We went to USA and come back as per our commitment after the initial treatment. Now as we declare earlier we file for visit VISA for my brother in law due to long stay treatment required for my daughter the US embassy refused in this situation I have no option to resign and move to USA to support my family so in this situation is it OK if I move to USA continue my daughter treatment and work there to meet my family needs. 2) I am working in BANK since 19 years my job performance is always been appreciated and promoted by my seniors and myself do my job functions seriously and honestly but when I was recruited I expose myself a graduate and attached the fake educational and experience certificate in this circumstances is my job and earning is null or what should i do to satisfy myself and take necessary precautions to justify the situation. Jazaka Allah Kheir Fiddarain

**My Answer:**

Bismillah al Rahman al Rahim  
Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohammed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

For your first question, it is of course permissible to travel and work in any country and there is no reason why working in one country may not be permissible, being a Muslim minority country like the USA or a Muslim majority country like Saudi Arabia.

The second question is really a difficult one. Your salary during all this period is against your work and as you said it is hard working too, but you were given this job based on fake certificates. If it were not for these fake certificates you would have not be given this job. Certificates do matter for work; some of such jobs would require certificates for safely and for many other reasons that are very legitimate. My suggestion is: 1) try to change job as soon as you can to get out of this fake situation, may be by traveling to America, it is Haram to continue in this lie-based situation 2) Make sincere repentance between you and God and try to give as much as you can in charity and make Duaa and Istighfar and other good deeds, 3) money you got as salaries and other benefits are for the work you gave and it is Halal InShaAllah although one may say that you would have given much less if it was without these lies, but these lies can

only be responded to by what is given in Number 2 above, and 4) don't tell any person about these fake certificates, destroy them and do not ever think of using them again.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Ahmed

Sent: Thursday, January 29, 2009

Location: United Kingdom

**Question: Telling something untrue in personal statement for school application**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

As Salaam Wa Alaikum

I have a question. I applied to study competitive medical course, the application procedure involves writing a personal statement and an entrance exam. I passed the entrance exam however, when I applied during a moment of weak iman I wrote in the personal statement something that was regretfully not fully true (wrote in a way which suggests I took part in a sport when I did not). Then I received an interview, which is coming up. Should I attend the interview or withdraw my application. Since I do not wish to in the future earn haram money, incurring Allah's punishment (as mentioned in surah Al Imran verse 189).

JazakAllah Khair

Jazakum Allahu Khairan for your constant help

Yours,

Ahamd

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Ahmed,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Can you put it in a way of hoping to be involved in this sport, why don't you become a player of that sport from now on? Besides I doubt that playing a sport would be decisive in admitting you to a medical course or later to your success in medical school and practice! A lie is certainly a bad thing to do that requires you to Make Istighfar and pledge between you and Allah to avoid small and big lies altogether. Go to the interview and go to the medical school that you like to be in. with Istighfar and sincere repentance.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Mosa

Sent: Tuesday, January 18, 2011

**Question: Degree Used for Job by cheating**

Dear jurists, I'm working as a computer programmer in a gulf country for the past three years, My qualifications are as under:- a) Pursuing MCA (computer Applications) b) Bsc (English, Zoology, Botany, and Chemistry) c) 1yr dip. In computers (Govt.Regd) d) 1yr dip. in computers(Aptech Limited) d) having 3-years working experience in I.T field

Now during doing BSc in a militancy affected place, due to the environment at that time Government itself was allowing cheating in exams in full as everything was out of control. So, i also passed first 2-years like that otherwise i would have studied. IST 2- years of Bsc. were passed by cheating due to the bad conditions where i was living while 3rd year i passed by studying. Now as u see my job doesn't depend on BSc. subjects at all. All my I.T qualifications are earned by hard work & dedication. so is my earning as an I.T professional(computer programmer) halal. I do my job well and to the satisfaction of employers.(.).

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mosa

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As you described your job and how you perform it, your job and your salary are InShaAllah Halal. Just make Istighfar and Tawbah and goods deed for the wrong done in the past and do not mention it to anybody.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Esam, On Islam, net

Sent: Tuesday, July 31, 2012

**Question: a Job earned After Cheating**

As-salaamu `alaykum. I have been working in a company for 5 years now. During the first 3 years, I was a trainee and as a trainee I had to go through courses conducted by the company and take lots of exams conducted by the country regulatory authority. I had to pass all these exams in order pass out as a maintenance officer and continue working in the company.

Failing any exam would result in being terminated from the company. I passed all the exams, but there was one exam that I passed with the help of a friend who works for the regulatory authority that conducts these exams. He had shown me the exam questions about an hour before the exam started. However, he did not give me the answers. I had to find the answers in my course books myself during an hour before the exam started. During the exam I managed to answer those questions and passed the exam.

After 3 years of training, I was established as an officer. Is the money I earn from this job halal or haram? If it is haram, what should I do? Should I leave the job and look for other jobs. Please, advise. Thank You.

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is good that you recognize you mistake and the Prophet, pbuh, said in an authentic Hadith what translates as: if you don't make mistakes and ask Allah for forgiveness, Allah would have taken you away and brought others in your place who will make mistakes and seek forgiveness. Your present income is for the work you put in the job. Be honest in what you do and your income will be Halal Insha'Allah. The mistake in the past is not the cause and reason of your earning, you may have probably passed without this dishonesty that was done then by both of you. Just be determined to yourself to act always with honesty and observe the being on the right side always like what Musa the Prophet, pbuh, said when he recognized his mistake. He made repentance with Istighfar and pledge to avoid such mistakes in the future as the |Qur'an report but my own immediate translation: My Lord, for the mercy you gave me I will never be of support to any wrong doers.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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### **Subject: Minimum Salary, Paid Leaves and Work Permit**

From: Rifai

Sent: Saturday, June 06, 2009

Location:

**Question: House made minimum salary**

Assalamu Alaykum,

Dear Dr Kahf,

We had a house maid with us for 3 years, when we moved to Middle East we sponsored our maid to come with us. When we were back home we were paying her a fixed amount.

In the new country the law requires a minimum salary amount for the house maid. In order to fulfill the paper work we entered this minimum salary amount and got the maid signed to get her the residency visa. We continued to pay her double the amount than what we paid back home, but still less than the new countries stipulated minimum salary.

We gave her all the other benefits as per law, such as air ticket, accommodation etc.

Do we need to pay her as per new countries law or can I pay her the amount I am currently paying? My maid is not aware of these laws.

Barakallah feeq.

Rifai

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Rifai

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I believe you should pay her according to the law and adjust all past salaries accordingly. Her not knowing of the law does not waiver her right to be treated accordingly. If you accept to live under this law you have to honestly abide by it, especially when it comes to dealing with less informed and usually weaker parties.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Muhammad

Sent: Monday, September 28, 2009

Location: USA

**Question: Baby Sitting Job and the Work Permit**

Dear Dr. Monzer,

As-salamu alaykum wa rahmatullah.

I hope this message finds you in the best of health and iman. Eid Mubarak, may Allah accept your good deeds and grant you a long and happy life in the Dunya and great reward in the hereafter. May Allah bless you for the wealth of knowledge you are sharing with us through your website.

I have a question and I hope you answer it and dispel the confusion I have about it. I came to the USA with an R1 visa which authorizes me to work. My wife came on R2 Visa which does NOT allow its holder to work. Recently my wife was approached by some sisters who work at a school and need a babysitter for their kids. The school gave them a room for babysitting but the sisters, not the school, will pay for my wife.

Do you think it is Haram for my wife to accept this offer?

I look forward to hearing from you and greatly appreciate your help in this issue.

Jazak Allahu khairan and may Allah accept your time.

Sincerely,

Muhammad

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Muhammad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This is a typical case of permissible “disobeying” the law. It does not matter whether in a Muslim majority or a Muslim minority country. My argument is the following: laws made by government are made under the pretend that they are for the benefit of people. This may or may not be in fact true depending on the depth of democratic practices and on the knowledge and sincerity of law makers. Many laws may turn out after a period of time to be wrong or only for the benefit of a few only, or, or, etc. regardless of all these ORs, what matters is that such laws exist. Obeying them is not a Shari’ah requirement but rather a civil requirement; these

laws have nothing to do with religion of life after: examples: laws that do not allow foreigners to get employment, own businesses (as in the Gulf countries and in Malaysia), laws of traffics and car movement and parking, laws of taxes and customs. OF COURSE, there are conditions for permissibility of disobedience: 1) there must be no exposing of the life or properties to any risk or danger; and, 2) there must be no “shame” in the disobedience. This means that one must not make a plain lie about it because lying is shame (a believer does not lie) so is extortion of money from others, cheating, etc.

On the other hand, while imposing such laws is permissible if they are done to the benefit of the people and by their representatives (I do not legitimize actions of dictators of all kinds even though one may have to obey them out of safety for persons and properties) and creating a penalty system for their enforcement is also permissible, violating them is also permissible.

In brief, it is permissible for your wife to work, as a babysitter or any other work as you described. If she is caught in violation of law, it is fair that she may be punished according to the law. If she can escape from being caught with no lying it is also permissible. So let her work and be careful should any one inform the enforcing authority. . .

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Mohammad

Sent: Sunday, March 14, 2010

**Question: Claiming wage money for hours of traffic hold**

Dear Brother in Islam,

Asak,

I would like to know if i have booked for some work for e.g. 9am-8pm, & because of traffic or parking if i reach 9.30am, is it reasonable to claim money from 9am or not- Islamically? As my intention was to reach 9 am & traffic & other things are not in our hands.

Jazakallah

Mohammed

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

No, it is not reasonable or permissible to claim working from 9 when you arrive to work at 9:30 regardless of the traffic and parking. It is the right of employer to have your hours as agreed.

If employer provides transport (bussing employees to and from work) any delay is at his charge, then you can claim time from 9. Otherwise the traffic is your responsibility, and it means you have to leave home earlier to make on time to work.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sharif

Sent: Thursday, May 13, 2010

**Question: annual and sick leaves**

Dear brother in Islam, as salaam Alaykum, hope you are well. I want to take an opinion on a very delicate matter. I am working in a hospital since last 2 years, i took some study leave which was 12 days more than allowed period, the way it happened was initially i was in a training post which allow to take study leave for 1 month, when i changed the job & took a non-training post, I was told by the manager that there is no difference in post pay & conditions. when I started taking study leave for my exam, nobody told me anything, after I finished my exam, & when I asked how much annual leave is remaining they said, i have taken 12 days extra of study leave & will deduct from my annual leave, which was a shock to me, if I was stopped when i applied for study leave i would not have taken study leave.

Later on they said its ok, & again they said non training post is allowed only 10 days instead of 30 days.

now my consultant singed me 5 days of annual leave & she is not aware of the discussion between myself & medical staffing, now i am not feeling relaxed thinking it may be the wrong leave i am taking ? Please advise me

I am allowed Islamically to take those 5 days or it is wrong even though it was their mistake, please advise me

jazakallah

Sharif

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rab al Alamin, wa al Salatu wa al Salamu ala Sayyidina Muhammad, wa ala Aalihi wa Sahbihi Ajma'in

Dear Br. Sharif

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working matters are managed by the contractual relations that are normally covered by the system in a company. If you know it is in violation of the system you should not take it. Besides, even if you take, the human resources division will come back to you and correct it because usually such things don't pass the control system.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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