

# FATAWA JOBS, WORKS, BUSINESS AND INCOME 2013-2015

From: Yassine

Sent: Monday, January 21, 2013

**Question: Work in Société Générale**

Dear Mister Monzer,

I am student in EDHEC Business School in France and I am following the MSC Financial Markets. I just obtained a position for an internship in Société Générale Corporate and Investment Banking as Assistant Chief Officer Operator for the desk commodities.

I read your fatwas and I understood that it is allowed to work in a conventional bank for an allowed job.

I want to have more details about these questions:

The core of the business of a conventional bank is Riba. So, working there means contributing to the involvement of a conventional bank and therefore to encourage an activity which considered as haram.

Moreover, the bank is doing speculation on oil,...

So, is it allowed to encourage activities which are haram?

I really want to join this bank but I'm not convinced that it's halal. Unfortunately, there is no Islamic banks in France for the moment...My aim is to work in this field after being graduated.

Furthermore, do you advise me to follow a master in Islamic finance after being graduated from my business school or do you think that an MSc in Financial Markets is enough?

In advance, thank you for your answer.

Yassine

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Yassine

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

As long as you do not make a prohibited action you should be Ok although the general effect of your action falls in the benefit of an organization whose main activity is not permissible (Riba-based)

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Hassan

Sent: Monday, June 10, 2013

**Question: Working for Investment fund**

Salaam Alaykum Dr. Kahf,

I hope and pray all is well at your end. I wanted to reach out regarding my current job and seek your advice to see if some of my current income from work is prohibited / haram and If so what

I need to do to purify this income.

I work for an investment fund whose investments are primarily in frontier markets like Iraq. My role is to manage the portfolio which mostly consists of talking to management teams, writing research reports, talking to investors, and monitoring the funds' investments. While I have some discretion on portfolio allocation most of the money (90% +) was already invested before I joined and as such I had no say in how that money was invested and what companies were bought.

A significant portion of the portfolio is invested in commercial banks (80%). However unlike commercial banks in most of the world, banks in Iraq are highly undeveloped when it comes to lending activities. As matter of fact loans make up no more than 25-30% of assets and gross interest revenue is less than a third of total revenue (about 30%) and net interest income (net of interest expense) is even lower. Most of the revenue and profits (over 2/3) is generated from fees and commissions on wire transfers and other banking facilities which are not interest based.

My compensation is composed of two parts. An annual salary plus year-end bonus. The salary is a fixed amount while the bonus is calculated based on performance of the fund and returns generated from capital gains.

I am worried that a part of my income is linked to gains on bank stocks which have a portion of their income from RIBA activities. I would like to know if my income overall would be considered halal. Also what portion / how much of my income in this case could be considered haram that I should give away in charity. Thank you for your time. Salaam

Hassan

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Hassan

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

What determine permissibility of income is the job you do for it. Drafting, typing, signing or managing (at the level of decision making) an interest-based contract or a prohibited investment (such as investment in Iraqi banks) is Haram and income derived from it is Haram. If most of what you do consists of this kind of kind of work, this is the rule for it. many community banks in America derive most of their income from fees, commissions and other charges but the main line of business is accepting and giving interest based loans.

I go along with the opinion that considers working in a bank is not prohibited as long as the person does not do any Haram action as mentioned above.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Hassan

Salaam Dr. Kahf,

Jazaka Allah for your answers. After reading your reply I'm still not sure if what I do is halal or not even though I understand the principals you have laid out.

Would it be possible to set-up a formal paid consultation to go over the details of my situation?

I recall you mentioned in some cases you set-up paid consults if it was work related.  
I appreciate your time and help on this matter. Salaam Alaykum  
Hassan

**My Answer:**

Br. Hassan,

You may call me at the number below between June 19 and June 21 between 9 am and 4 pm.  
This is a number where I will be in Panama City, Florida. Please watch for the local time,  
Panama City goes by central standard time.

850 271 4879

Monzer Kahf

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From: Afroze

Sent: Tuesday, July 01, 2014

**Question:: Job for credit acceptance company**

Assalam Alaykum wa Rahmatullah wa Barakatuh.

I am seeking new opportunities. I am looking at a senior IT Management position at a credit company which serves the dealership for automotive companies. Is this allowed. I know you said IT jobs in banks is allowed. Not sure about the ruling on credit company. Please let me know. Jazakallah for all your help. May Allah increases your knowledge, wisdom and desire to help

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Afroze

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

There is no difference from the point of view of permissibility between banks and credit companies as long as one does not write, sign or structure an interest transaction.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Shahid

Sent: Thursday, July 04, 2013

**Question: Job as financial analyst in a bank**

Assalam Alaykum,

I would like to request your fatwa from Islamic point of view. I had been searching for job and recently offered 2 jobs in cities A and B which is apart by highway drive of 2 hours. I am living in city A with my father and mother in our house. The job offered in my city (city A) is with bank few minutes away from my home but my position is as financial analyst in business support services department supporting all departments of the bank but it doesn't directly involving in Riba whereas the other job I have been offered in city B is also financial analyst but in a retail sector company. Doing job in city B will be very difficult for me it will involves 2 hours driving on a dangerous highway and I am not good in driving and my health isn't always great (frequent migraines). There isn't other alternative suitable transportation facility and staying in rented

sharing home in city B is very costly involving other expenses and issues related to bachelor accommodation. I don't think I will be able to cope up physically and mentally either way in that retail job in city B.

My question is that if I accept job in support services in a bank in my city (City A) keeping my situation in view, will it be halal ?

Regards,

Shahid

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Shahid

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

It is not Haram to work in a bank as long as one does not make any transaction based on Riba. as a financial analyst you just give reports to management on operation, even if they have Riba you are not doing it but talking about it. the difference between the two jobs is tremendous as you described it in regard to your personal circumstances. When it is said that work is not Haram this also means that its income is not Haram either as long as one performs one's job sincerely.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy

Sent: Friday, July 12, 2013

**Question: Selling pepperoni pizza haram or halal**

I am so sorry Dr. Monzer. Yes, I am forwarding this question to you.

Jazakum Allah Khayran with helping me answering these financial questions. I trust your knowledge in this area MaShaAllah. May Allah increase your knowledge and grant you more and more success.

Imam Samy, Ottawa Main Mosque

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Samy

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

It is Haram to sell any pork product to Muslims and to non-Muslims alike.

Allah said in the Qur'an 5:157 that the Prophet Muhammad, pbuh, is sent to make good things Halal and make bad things Haram. No prohibited thing is good to anyone and every prohibited is definitely bad whether we are able to prove it scientifically or not. This is because Allah tells the Truth.

Besides, the Prophet, pbuh, said that whatever Gad prohibits He also prohibits its price. i.e., not only the profit is prohibited but also its whole price. No difference between Ramadan and other days.

Now what to do? You don't need to sell the business for this reason. I know franchised pizza businesses owned by Muslims who do not sell pork pepperoni. Why can't you do the same especially that you already have beef pepperoni. You must refrain immediately from selling any pork, and you must give to Muslim poor or Muslim trusted charitable organization the full price of all what you sold of pizza with pork ingredients in the past. Remember pork is not only Haram, it is also Najis (Najis literally means more than unclean, it means something like urine or stool) anything touched by any wet pork ingredient becomes Najis too and sale of Najis substances is not permitted too.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Asher

Sent: Saturday, July 20, 2013

**Question: working in Reinsurance**

Salam!

Is working in reinsurance companies which insure companies instead of an individual person halal or haram?

Please note reinsurance not insurance. Thanks..

Usher

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Asher

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

Reinsurance is just insurance is it not? There is no difference from the point of view of Shari'ah ruling. If you are not involved in any Riba transaction or in directly soliciting and contracting re-insurance contracts your work is not prohibited so is your income from it.

This is of course according to majority view which believes that Insurance is not an acceptable contract because of the great deal of ambiguity (regarding insured peril) involved. a minority believes that it is permissible, so is re-insurance provided it does not involve any interest in the contract and in the investment side. For those soliciting insurance and reinsurance contracts is not within the area of Hara,.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Samy

Sent: Saturday, July 20, 2013

**Question: working in a bank**

Dear Dr. Monzer, as-Salamu Alaykum wa Rahmatu Allah wa Barakatuh.

I hope this e-mail finds you in the best of health and Iman.

Below is a financial question from a community member in Canada about working in a bank to

pay student loans.

Here is the question

I have student loans where I have to pay interest. Though I used to work in Ottawa, after moving to Toronto, I've been having a hard time finding a job. I finally found work in a bank, though I haven't accepted it yet. I know it's haram to work in banks however, since I'm having to pay interest on my student loan, is it possible for me to start work in the bank with the sole intention that I'll only work until I have finished paying off my student loans? Right now, since I'm not working, I'm just paying interest.

Jazakum Allah Khayran ustadhuna for helping me answering these financial question. May Allah bless you and grant you Jannah.

Imam Samy, Ottawa Main Mosque

**My Answer:**

Bismillah al Rahman al Rahim

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

Aalihi wa Sahbihi Ajma'in

Dear Br. Samy

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

Working in a Bank is not Haram if you do not do any Haram function. There are areas like IT where you do not do any Haram. What is Haram is to do Haram activities. In Regard to Riba they are: taking it, paying it, writing it and be its witness. All functions that make any part of these four functions are Haram such as the lawyer who review the contract or a branch manager who signs it. the fact that the bank earns from interest is not a determinant of Halal/Haram in regard to the work you do or the compensation for it.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Esam, OnIslam.net

Sent: Tuesday, October 22, 2013

**Question: Halal Income, work in a credit Union**

As-Salamu `Alaykum. I work in training for a Federal Credit Union in the United States and have been working there for the past thirteen years. Unlike banks, a Credit Union is a non-profit financial institution which makes its money mainly from Fees and Interests on loans given out. I know that taking interests is considered Riba. Does that mean my income is not halal since my salary is from the profit that the financial institution is making through interests and fees? Jazakum Allah Khairan.

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Sr. Zaynab

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

In training usually you will not be permitted to initiate or undertake negotiation of a contracts. practically all contracts of private banking in Citi or others are interest based one way or the

other. What matter is what you personally do. Doing anything that is Haram is definitely Haram and its income is also Haram. The Haram in Riba, as mentioned in a correct authentic Hadith, is taking it, giving it, writing its contract and being a witness to it. of course this include the lawyer who review a contract before it is signed and the typist and all persons who performs functions directly consisting a step in writing it such as filling an application.

Working as a trainee without direct involvement in writing interest contracts and reading and knowing an interest contract are not Haram and the income you get is not Haram either InShaAllah whether its source is interest of fees.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Shiraz

Sent: Friday, March 14, 2014

**Question: Job in Insurance industry**

Salaam Dr Monzer

I have a question regarding a Job opportunity that has come up for me in the Insurance Industry, I am not sure if it is allowed to take this job as its working in Insurance documentation, so I have copied the job description below and would be grateful if you could let me know if I can pursue this job or not?

Many Thanks for your help.

JazakAllah Khairan.

Wassalam

Shiraz

Description of the Job Role:

Document Collection Field Agents and Accident Investigators are sought to join the leading provider of document explanation and collection services across the UK. The organization is part of a wider group that provides outsourced services to the insurance and legal sectors.

In 2013, they revolutionized the "sign-up" sector with the launch of a digital document collection service using a tablet PC allowing Field Agents to accept and return jobs on the go.

As a Document Collection Field Agent, you will visit customers in their own homes to answer any queries, fill in forms and obtain the necessary signatures on legal and financial documentation via a tablet pc. An accident investigator would be required to produce statements, defect photographs locus reports and provide trace services.

You will need to be a committed, customer focused and conscientious individual to join this nationwide field force.

Title: Document Collection Field Agents

Location: Nationwide (within a 30 mile radius of your home)

Earnings: Up to £150+ per day earning potential (dependent on your working hours)

Info: Self-employed opportunity, earnings on a pay per task basis, flexible working hours and the chance to manage your own workload

Document Collection Field Agents are responsible for the following:

- Completing documentation, obtaining digital signatures and collecting relevant photographic evidence using your tablet PC

- On occasions (for non-digital jobs), printing out the required documentation to take with you for completion at the appointments
- Completing questionnaires, insurance information and financial documents with the claimants to ensure the processing of a claim is possible
- Obtaining copy ID and Insurance policy documentation
- Returning completed documentation to the office via the 3g network immediately following completion of the appointment, or, in the case of paper documents, within 24 hours of the appointment time
- Completing CPR compliant statements, obtaining digital photographic evidence and performing Track & Trace tasks (Accident Investigators only)

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Shiraz

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

According to job description below this seems a supplementary documentation job. You are not the person who will initiate an insurance contract and your document collection is not limited to insurance either.

I do not see anything not permissible in the description below, even if info collected is used by insurance companies because even in this case it is only showing and documenting facts which help everybody anyway.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Salman

Sent: Monday, March 24, 2014

**Question: Working for Foreign Exchange company**

Assalam Alaykum Dr. Monzer,

I received your email through

the reference of Sh. Mohammed Ibrahim. He informed me you are expert in the field of finance and it is pertaining to a potential job offer I have and I would like to know whether it is haram or halal to take it.

Details of job description:

- It is with a Foreign Exchange company
  - I solicit businesses to see whether they do any currency exchange
  - I believe my salary and commission will come from the profit the company makes on the trades (I will not be performing the trades, the 'traders' to whom I refer new business do)
  - I might find out the types of currency trades they wish to make from our initial contact and it might be that they are looking to do futures or forwards contracts (which to my understanding are haram)
  - within 9 months to 1 year I will be promoted to a 'trader' position where I will make the trades that clients tell me to make. (I suspect forwards and futures might be common practice)
- I am extremely keen on making halal income and given the above job description,

do you see it appropriate for a Muslim or is it impermissible?

JazakAllah **My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Salman

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

I believe that trading currencies for other than persons who provide these currencies to actual users is not permissible. Accordingly being a trader or a business solicitor for this trading is not permissible too.

On the other hand, buying a foreign currency or selling it for a person who has a liability of asset in foreign currency is permissible and soliciting this kind of trade is also permissible.

If you can limit your activities to those only, this kind of work is also permissible.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

Khairan for your time.

Salman

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From: Hossam

Sent: Thursday, April 17, 2014

**Question: It in an insurance company**

Salamu Alaykum Dr. Monzer

hope you are well InShaAllah. I would like to ask you if it is permissible to work in the computer (IT) function in an insurance company in the US. The company does not sell life insurance, but mostly commercial and property/casualty insurance. If you need more details, please let me know.

May Allah reward you

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Hossam

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

In my opinion it is permissible to work in the IT department of insurance companies in the US and other countries whether the company gives life insurance or not.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Abu Bakar

Sent: Thursday, May 08, 2014

**Question: Auditing of conventional bank activities**

Assalam Alaykum

Prof Monzer'

I hope this mail reaches you and your in good health. Just I want ask whether it is permissible for independent auditor to enter into contract with conventional bank in order to audit its activities. Barak Allah fikum

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Dr. Abu Bakar

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

This matter is of course controversial. My opinion is that it is permissible for two reasons: 1) it is not one the four cursed in the Hadith and it is lesser than working in a bank where one does not sign or write an interest-based contract. the latter is almost unanimously agreed on its permissibility, and 2) it is an action which is useful to a large number of people, all the stake holders, as it reduces evil of fraud and other mishandling.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From Esam, On Islam

Sent: Thursday, May 08, 2014

**Question: Working in a Bank**

Salam Ustazna, Here is one more question from Guest

As-Salamu `Alaykum.

My question is: is a bank job halal/haram?

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br.

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

It is permissible if your job does not entail doing anything Haram. What is Haram is writing and witnessing an interest-based contract and any function which part of these two that are mentioned in the Hadith. Such as legal and language review of the contract,

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Asher

Sent: Wednesday, June 04, 2014

**Question: Working with a Church**

Assalam wa Rahmatu Allah wa Barakatuh !

Dear Br Monzer,

I have been asked to do a contract job with the Church's IT dept. , organizing their work using

some software application.

Is it permissible to do such kind of work ?

Jazakum Allah Khairan

Asher

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Asher

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

If it is for their accounts and the like, I have no problem with it.

but if it is for speakers and transmission of religious teachings I have a great doubt to the extent that I can't dare say it is permissible, rather it is not, because what they use it for is the false claims about God and our Prophet Jesus

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: aly

Sent: Saturday, February 07, 2015

**Question: working in car financing on interest**

Salam,

I have a question regarding a promotion at work. I work at a car dealership as a salesperson, and I now have the opportunity to advance into a position called Finance Producer. A lot of customers buy vehicles and finance them with interest, however I got an opinion that states that the interest on cars is ok because it is a fixed rate and can easily be substituted for a fee that can be added onto the purchase price by the bank.

However, as a Finance Producer I would be required to sell things such as Life and Disability Insurance, and I am wondering if that is ok. I understand that Life and Disability Insurance is haram to purchase, and I would not push the customer to buy it, but my concern is that the customer may ask to purchase it themselves, and then I would be forced to sell it to them. I understand that if I am not the one to sell it to them they would just as easily buy it from someone else, however I do not know if that is a correct way of thinking or not.

I feel like it may be similar to a situation where a person works as a cashier at a supermarket that sells pork or alcohol.

What would be the Islamic ruling on this situation?

Jazaka Allah Khair,

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Aly

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

Interest is not permissible in Shari'ah whether for buying a car or any other thing. Allah has clearly prohibited any increment above the principal in a loan. Please read the Qur'an verses

2:275 and 2:279 which says that anything above principal is prohibited. Whenever there are necessities they are treated accordingly.

Insurance is Haram because of the ambiguity (Gharar) involved according to majority. Of course when it is required by law or it is necessary we take of it the part that is necessary. This applies to cars, residences, business, life, incapacitation, liability and any other insurance. What is Haram to take is also Haram to sell.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: adeeb

Sent: Friday, February 13, 2015

**Question: Income from working in a network**

ASSALAM ALAYKUM. I HAVE BEEN WORKING AS NETWORK ENGINEER FOR "VODAFONE GLOBAL" IN BANGALORE, INDIA SINCE A YEAR. I AM GOING TO BE PROMOTED AS NETWORK CONSULTANT NEXT MONTH BUT I WILL BE ASSIGNED TO HANDLE AND MANAGE THE GLOBAL NETWORK OF CLIENT-"STANDARD CHATTERED BANK" WHICH IS An INTEREST BASED BANK. WILL MY SALARY BE HALAL?

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillah Rabb al Alamin, wa al Salatu wa al Salamu 'ala Sayyidina Muhammad, wa 'ala Aalihi wa Sahbihi Ajma'in

Dear Sr. Samon

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

I know that Pakistan has a few Islamic banks, though small check the internet for them. One of them is al Mizan Islamic bank.

Other Islamic banks do not finance individuals overseas because of availability of guarantees and securities.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Samon

Sent: Wednesday, February 18, 2015

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From: Abdul Waheed

Sent: Thursday, February 19, 2015

**Question: working in a firm that deals sometimes with interest**

Dear sir,

Assalamualaikum

My name is Abdul Waheed and I am from India.

My question is regarding working in MNC, Corporate houses and other Big Firms. Almost all of them have some kind of dealing in interest be it direct or indirect such as interest received from Bank, interest received on Loans, Received from creditors etc.

I wanted to know whether if a Muslim works in such a company as an employee would his

income be considered halal or haram.

This question is of important and of urgent matter to me because lot of our Muslim brothers after graduation an post-graduation join these kind of firms. I am currently doing my graduation and I plan to pursue MBA after it and therefore in the near future I may land up finding a job in such kind of a firm and hence I want to know whether the income would be halal or haram

Awaiting your reply

Thank you with best regards

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Abdul Waheed

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

As long as the main line of business is permissible and you do not any non-permissible activity and you work for what you get and you do not write or sign any interest contract or fill an application for it, the job and its income are permissible InShaAllah.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Muhammad

Sent: Thursday, February 26, 2015

**Question: Work in a gambling regulatory authority**

Most countries are opening a regulatory body for lottery. Some of our brothers have been offered job there. Can they take the Job?

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Muhammad

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

The workers is such a regulator authority do not gamble and they see to it that there is no cheating or other fraud in these bad activities.

Bad as they are, the agency reduce the evil in them anyway. I don't see it prohibited to work in such an agency. This is not the same as working in a company or a government agency which makes the lottery, in the latter the action itself is Haram. Finally, this is definitely not one of the best jobs in the world. You know jobs vary. For instance, teaching Islamic studies is not like working is such an agency.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Shady

Sent: Monday, March 02, 2015

**Question: working at car dealership**

Assalam Alaykum,

Dr, you have been asked this question many times, but I noticed that you mentioned That working at a dealership is permissible as long as the salesperson does not write the contract of interest to be paid.

But how about the hadith that you have also mentioned on a similar question about mortgages. "That the prophet pbuh mentioned that whoever deals, writes , Witnesses etc...) ...Is not working at a dealership and having someone else to write the contract , witnessing the contract ? Aren't we committing haram here?

Are we not helping the customer to purchase a vehicle based on interest payments?

And we are witnesses of this ?

Just wanted to clarify this for myself, jazakallahair

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Shady

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

Being a witness in contemporary context means to sign as a witness not simply to be there when it is done. Besides, selling cars is permissible so is selling bread and vegetable. It is none of our business to follow up on how are they going to finance it. otherwise nothing can be sold and no business at all can be permissible in America. Please do not carry it too much...

I also agree with you that this part of the "dust of Riba" that the prophet, pbuh, told us about. That even when you avoid Riba, its dust may touch you!

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Usman

Sent: Thursday, May 07, 2015

**Question: IT job in a Bank**

I hope you are well.

One question:

I'm working for a bank in Norway as integration responsible which is an IT-job.

In details (technically described):

I'm responsible for a component/system that contains many services/functions like ""get customer"".

This component is used by other systems when needed.

I have read your answer on a Q&A where you have said that it permissible to have an IT job if you are not directly involved in Riba.

But I found out today that my system has a service that might are a part of a ""online loan application"".

That makes me unsecure.

Basically this is the process:

1) A customer fills out a loan application online from another system.

2) The system calls the system im responsible for.

3) My system sends the information further to another system where the application will be created.

I have seen through the information my system receives and sends. No Riba/interest rate is mentioned.

My system just registers two fields: a customer number and application type.

So my question is, is this a permissible (halal) job? I don't have any directly contact with Riba.

Please help. ws

Usman

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Usman

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

As you explained it I do not see that your job directly includes any Haram and Allah knows best.

Let us remember the Hadith of the Prophet, pbuh, that there will be a time when Riba become widely practiced to the extent that even those who do not do it will be touched by its dust.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Usman

JazakAllah Khair for your answer. I'm satisfied with your answer.

But one last question:

I've found out that my system has a service that creates and send an application for credit card (applying credit card).

Technically described:

1) A customer fills an application for credit card.

2) Customer signs the contract and he agreed the term of using the credit card. The terms includes Riba/interest rate.

I can't see that I'm directly involved in Riba here either. I don't have any connection with Riba in this case either.

Am I right? I've still have a halal job?

Please help me to be make my situation clear.

JazakAllah Khair ws,

Usman

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Usman

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

But you are not the countersigner on behalf of the bank. the IT system process whatever other people do and sign. This does not take your job to the area of Haram although the dust of Riba

is around it.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Saqib

Sent: Saturday, May 16, 2015

**Question: Wording in an Islamic bank**

Assalam Alaykum..

I am working in Islamic bank (Dubai Islamic Bank) is my source of income Halal or Haram?

Regards

Saqib

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Saqib

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

A Fatwa does not give a certificate of Halal. If you do your job honestly and fulfill your contractual obligations it is Halal InShaAllah.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: anoop

Sent: Friday, July 31, 2015

**Question: Resigning a Job**

Salam,

1)I made salatul istikharah to join my current job. Though the inclination was negative, I joined the job because my mother compelled me. I am currently inclined to resign from the job. But my mother doesn't approve it. She wants me to resign only after my marriage. We are having some properties. My brother and me have earned some money too. I have some options if I happen to resign. I want to know if I can pray salatul istikharah to decide upon resigning from the job. I want to know if resigning is halal.

2)Also, I am currently working as a software engineer. I have developed some web applications for my present company, of which approximately 10 of them are currently used in the company. I don't remember anything about the authority of my works in the contract I signed. I copied my works to my personal laptop so that I can refer to them if I want to develop other applications. I don't intend to sell the applications I copied. I want to know if this is permissible.

Thanks,

Anoop

**My Answer:**

Bismillah al Rahman al Rahim

Alhamdu Lillahi Rabb al Alamin, wa al Salatu wa al Salamu 'ala Sayyidina Muhammad, wa 'ala

Aalihi wa Sahbihi Ajma'in

Dear Br. Anoop,

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

Making Salat al Istikhara is recommended any time one wants to take a decision and is not sure about its outcome. It can be done for any such occasion.

?I DON'T REMEMBER WHAT THE CONTRACT SAYS ABOUT IT? IS NOT ACCEPTABLE. Please check the contract and follow it. if no mention on this matter in the contract, you go by what is usual and customary which normally is: you may use your own creation provided you do not give them to rival companies as you are paid for them by the employer (your salary).

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Eyad

Sent: Friday, August 07, 2015

**Question: Employment with Hedge Fund firms**

Assalam Alaykum, Dr. Kahf

I pray you're doing well. I met you and attended your Islamic finance seminars in Orange County in 2011 and am a close friend to Yaman. I am 26 years old, single and employed as a CPA in Los Angeles with KPMG as an auditor of financial services firms, including asset and investment management clients. My clients are primarily hedge funds.

I recently applied for employment as a fund accountant and analyst with private hedge fund firms in Los Angeles. Their investment strategies are primarily fixed income and other debt securities such as bank loans.

Alhamdulillah, I have offers from three firms for senior fund accountant and analyst position. PIMCO is the biggest name I have an offer from, for example. I'm sure you're familiar with them.

Given their strategies and revenue stream, their income comes from fixed fees based off the investor's monthly capital and variable fees based off any gains during the year. Of course, primarily fixed income and debt securities are in their portfolios, and some (or most) of their income is derived from investments that is not Islamically permissible (debt, bonds, etc.)

As a fund accountant/analyst in any of these hedge fund firms, would it be Islamically permissible for me to work in these companies and receive a salary from them based on their operations? I am also applying to private equity firms, which buy/sell companies with primarily equity investments, but sometimes invest in companies with a leveraged buy-out (LBO) strategy. I would like to know your perspective on working as a fund accountant/analyst for a private equity shop as well please?

Barak Allah feek, Dr. Kahf. Thank you for your time. I hope to hear from you soon, InShaAllah.

Assalam Alaykum,

Eyad

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Eyad

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

There is no doubt in my mind that jobs vary in their permissibility and preferability on a scale from preferable/encourage to non-permissible. The Prophet, pbuh. gave an example in this regard of a perfume seller and a blacksmith although both are permissible. If the only source of income of a person is Haram, receiving income from this person in exchange of permissible goods or services is not specifically Haram. We have many examples in Fiqh to this effect. My worry (and this is part of the reason of delay as it requires more thinking and research) is about the job you will be doing how close is it to the four functions that are specifically prohibited in relation to Riba (taking, giving writing and being a witness to its contracts). I am not so precise about a job of chief accountant/analyst how close is it to writing Riba. Its closeness is in my opinion the determinant factor in putting it on this side or the other. I am sure and definite that it is close to Riba that its ""dust"" (using the exact term used by the Prophet, pbuh, used) affects this kind of job to an extent that even if it is within the permissible line it becomes of the non-[referred category].

Honestly, I wouldn't like it for a good person like you and if I have a sister I would not accept a marriage offer from a person having this job. but I still do not dare claiming it is just Haram!

For a similar position in venture capital or private equity companies, I do not hesitate putting it within the permissible category also if a hedge firm does mostly equity and partially fixed income securities.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Eyad

Assalam Alaykum, Dr. Kahf:

Thank you, Barak Allah feek. I appreciate your time and response.

I have told these firms, including PIMCO, that unfortunately I cannot join them at their firm. At the end of the day, my heart was not settled with such ambiguity, and it is risky. There are plenty of opportunities out there, InShaAllah.

I reminded myself of the following hadith as I thought about the job offers -

"The halal is clear and the haram is clear, and between them are matters unclear that are unknown to most people. Whoever is wary of these unclear matters has absolved his religion and honor. And whoever indulges in them has indulged in the haram. It is like a shepherd who herds his sheep too close to preserved sanctuary, and they will eventually graze in it. Every king has a sanctuary, and the sanctuary of Allah is what He has made haram. There lies within the body a piece of flesh. If it is sound, the whole body is sound; and if it is corrupted, the whole body is corrupted. Verily this piece is the heart."

At the end of the day, if someone leaves something for the sake of Allah, Allah will compensate him with something better.

JazakAllah Khair, and thank you again Dr. Kahf. I would like to meet with you over coffee if you ever have time when you're in Southern California, InShaAllah.

Eyad

**My Answer:**

Dear Br. Eyad

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

MaShaAllah, Allah will not let you down at all, keep up with this spirit.

I am here now and will be praying Jumah in Garden Grove mosque, where Dr. Siddiqi is, that is near our house.

Best Regards,

Wassalam

Prof. Dr. Monzer Kahf

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From: Eyad

To: Monzer Kahf

Subject: Re: Employment with Hedge Fund firms

Assalam Alaykum Dr. Kahf,

I will be praying jummah in LA today, and I will also be flying to Chicago tonight for work for 2 weeks. Any chance you will be available the weekend of Aug. 29/30?

Eyad

**My Answer:**

Dear Br. Eyad

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

In as much as I love to meet with you the soonest, I have to be back in Doha for the new school year which begins on the 23rd. I am traveling on the 17th Monday InShaAllah. Will see you InShaAllah in December or in next summer.

Best Regards,

Wassalam

Prof. Dr. Monzer Kahf

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From: Sharafe

Sent: Wednesday, September 02, 2015

**Question: Renovating a church**

As-Salamu Alaykum wa Rahmatullah wa Barakatuh,

Apparently a salvation army home for the disabled did not meet code and the tenants - people in wheel chairs or who can't take care of themselves - have been asked to leave until it complies.

What is the Hukum in the following scenarios:

a. assuming this was simply a project to renovate a church, is that allowed?

b. in this specific case where it is to support a church in their work to help the needy - is this permissible? What if the church in question is active in Da'wah? Shukran, Allah reward you.

Duaa.

Sharafe

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Sharafe

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

Apparently you are assuming that Salvation Army is part of a church. To my knowledge it is not. But the matter is as follows anyway: building a place that is exclusive for worship of other than

God is not permissible. This applies to a church and other temples of Jews, Hindus, etc. building a school for children and/or adults in which many useful skills are taught and also some bad things is not Haram unless we have a proof that it is mostly wrong that is been taught.

On the other hand, helping a church or any temple in feeding the poor, regardless of their religion, is of course permissible and not a single drop of good deed is wasted by God. Look at the Qur'an, surah 99 and around it. all these are revealed in the early Makkan period and address people in general not only Muslims. Evidently helping a church help the needy is permissible and a rewarded good deed.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Rauf

Sent: Tuesday, September 08, 2015

**Question: my Job income**

Dear Brother Dr. Monzer, Assalam Alaykum wa Rahmatu Allah wa Barakatuh

I would like to request your advice regarding income from my Job. I am working for a publishing company as IT professional, from last 15-years, they write for women and sell online/offline romance novels, fictions and non-fiction books

Their online books site [www.harlequin.com](http://www.harlequin.com) <<http://www.harlequin.com>> , my responsibility is the support the site for any technical issues also to build similar sites for company business

Please advise , Income from my Job is Halal or not, I don't want to live my life on Haram and feed my children haram. Jazakum Allah Khayran

Rauf

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Rauf

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

As described I do not see any Haram in the job. publishing romance is permissible and half of Arab poetry or more is romance. Further your area is IT which does not make you directly related to what is been published. If the company is specialized in open sex publication like play boy, my opinion would be different.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sameer

Sent: Tuesday, September 15, 2015

**Question: Work in a software company with banks clients**

Assalamualekum Wa Rahmatullah

Dear brother

I have confusion related to my income whether it is halal or haram. I work for a software

company whose clients include banking and credit card companies , my current client is a credit card company for whom I established a software platform through which they create the different websites most of the websites are related with the offers they provide on credit cards for example if a person spend in such and such restaurant they will get some discount. most of the time content is created by the client itself and I just provide the platform. I am not sure whether this kind of job /income is halal or not, seeking your expert advise

jazakAllah Khairan

Sameer

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Sameer

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

According to your explanation your job seems not to be covered by writing and witnessing Riba. You are only providing the platform for the company to make advertisement which invite customers to make non-permissible contracts. this is helping but not making it. it is, in my opinion, not Haram although it is very close to it as there is no doubt that is a kind of help to make the Haram easier and attractive.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sameer

Assalamualekum Wa Rahmatullah

Dear brother

I have confusion related to my income whether it is halal or haram. I work for a software company whose clients include banking and credit card companies , my current client is a credit card company for whom I established a software platform through which they create the different websites most of the websites are related with the offers they provide on credit cards for example if a person spend in such and such restaurant they will get some discount. most of the time content is created by the client itself and I just provide the platform. I am not sure whether this kind of job /income is halal or not, seeking your expert advise

jazakAllah Khairan

Sameer

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Sameer

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

According to your explanation your job seems not to be covered by writing and witnessing Riba. You are only providing the platform for the company to make advertisement which invite customers to make non-permissible contracts. this is helping but not making it. it is, in my opinion, not Haram although it is very close to it as there is no doubt that is a kind of help to

make the Haram easier and attractive.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: Sameer

One of my friends confirm this with sheikh and he got below answer

It is not permitted, because Allah has forbidden it in the ayah (interpretation of the meaning):

"" . . . but do not help one another in sin and transgression. . ."" [al-Maa'idah 5:2]

There is no doubt that by doing this work you are making it easy for the bank to deal in the haram matter of Riba using the programs that you have developed. May Allah help us and you to do the things that will please Him, and keep us away from the things that will earn His wrath. May Allah bless our Prophet Muhammad.

Please suggest I am confused

Sameer

**My Answer:**

Don't ask two different scholars. This is the Ijtihad you are required to do. Check who is knowledgeable and God conscious and ask one only.

Monzer

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From: Rami

Sent: Tuesday, October 27, 2015

**Question: Franchise Business and Complying with Islamic Rules**

Salam Alaykum Dr. Kahf,

My name is Rami. I am currently considering establishing a Coffee Shop franchise in the UK. All of the coffee shops in the UK sell sandwiches and some of these sandwiches contain pork. I know that selling pork or serving alcohol is not permissible in Islam even if one is operating within the restrictions of a franchise business. While I am searching for franchise opportunity, I am planning to agree with the franchisor on that I won't be selling pork-containing sandwiches.

My question is:

All franchisees are required to pay royalty fees, part of which will go to marketing and strengthening the franchise or brand. Assuming that I don't sell pork in my shop, will it be considered Halal from Islamic point of view to own such shop and pay the marketing/royalty fees, considering the fact that part of these fees will go to the marketing of the other shops (owned by other franchisees) that sell pork-containing sandwiches?

Thanks and Jazaka Allah Kul Khair.

Rami

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Rami

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

You are paying for the service you get from the franchise company. Once you pay it whatever they do with it I their business not yours. Did you ever ask such a question when you buy bread

from a supermarket that buys and sells alcohol? As long as the relation you have with the other company is legitimate and you pay a price for a service, you do not have a right to check on their other businesses.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

From: Chantal

Sent: Monday, November 16, 2015

**Question: working as a consultant for a firm that works for a bank**

Assalam 'Alaykum wa Rahmatullah,

If someone is hired by a consultant firm, and hence working for that firm, then the firm itself has a contract to develop a website or in some other means, do software development for a bank, is that halal, haram, or perhaps some degree of Makruh?

jazakum Allah Khair.

Chantal

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Sr. Chantal

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

I do not accept a Muslim making a software that is exclusive for application on interest-based contracts. Preparing software for banks in other areas such as human resources and a software that can be used for interest and other contracts at the same is not Haram in my opinion.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: anoop

Sent: Tuesday, November 17, 2015

**Question: Employment Contract, what does it allow?**

Assalam Alaykum,

May Allah grant you success everywhere. I am a software developer by job. The company I am working for doesn't allow employment outside the company. I am planning to develop software and market them on my own. I want to know whether it is ok to develop the products during my employment and market them after I resign from the company so that I do not earn outside my company during my contract period with it.

I also want to know about one of my intentions. I have prayed Istikharah to remove poverty. I have also prayed to help me in that. But I am wondering it is a sound intention since I don't know if Allah has willed to remove poverty during our life time or should we wait for Prophet Isa to appear for such things to happen?

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Anoop

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

The contract between you and your employer and the laws of labor and the profession govern your relation with the employer. If these allow you to do outside work in your own free time you can do it. some contracts do not allow that especially for executive and confidential positions.

For other question please ask a specialist, this is not related to finance.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

Thanks

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From: saadia

Sent: Tuesday, November 24, 2015

**Question: Is it Islamically correct to Work for Israel?**

Assalamualaikum Sir,

I've recently started freelance work for an individual (Ecommerce) who doesn't have a company name associated. Hence I cud not check the background/ look it up. One week into the job he sends me a task which involves Israel owned companies. I got very disturbed and I don't feel right doing the tasks.

I expressed my concern to the employer but to no avail. I want to quit, but my first salary(15 days) is due in a few days.

I don't know what to do. I feel very guilty. I am thinking I'll quit and block the person after receiving my first salary.

I can't stop feeling guilty that I may be a part of Israel's income which is harming my Muslim brothers n sisters in the world.

Please help me out, let me know what to do.

I will await your response.

Saadia.

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Sr. Saadia

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

I think what you are doing is right. Get your salary and block any further communication with that person. Meanwhile delay sending you response to the task related to Israeli companies.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: badi

Sent: Sunday, December 13, 2015

**Question: Private equity and search funds**

Assalam Alaykum

I live in Toronto, Canada and am currently doing an MBA. I have come across something called a search fund that I am considering might be a viable career path for me. I am requesting your help in determining if it is a halal path, or if it is halal under certain conditions (and what they are).

In a search fund, I would raise capital from high net worth individuals. This capital forms the basis of my salary for about 18-24 months as I search for a company for them to acquire. Assuming a viable company is found, I would then raise capital from within my investor pool to acquire it, and I would end up operating the company for the foreseeable future (similar to a private equity model but different in that I become the operator). I am aiming to find investors that would support me not looking within haram industries like alcohol, tobacco, pornography etc. My concern is primarily on the time when we acquire a given company. What should I be watching out for (from a halal/haram perspective) wrt how the deal is financed? Note that the search fund model traditionally allows the searcher to take 15-30% equity in the company because I have performed the search (i.e. without having to put any of my own money up for acquisition capital).

I would greatly appreciate your advice. In case you are interested in learning more about search funds, I recommend the following link (this is the resource they taught us in school with).

[http://www.gsb.stanford.edu/sites/default/files/documents/Search%20Fund%20Study%](http://www.gsb.stanford.edu/sites/default/files/documents/Search%20Fund%20Study%20Paper.pdf)

Wassalam

Badi

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Badi

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

I don't see anything Haram in this model provided it has full transparency. Investors must be informed in advance of what they expect down the road including that original funds are used for cost of the search, the operational function and the percentage of acquired equity when a company is found. Of course finance transactions should all be void of any interest charges.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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From: badi-

Jazakallah Khair. One clarification please: You said that finance transactions should be free of interest. I can certainly do that for money that comes from me, but it will be difficult for me to make my investors follow the same approach. Given that interest rate are quite low in North America, I think they will most likely use debt-based financing. Does that change your answer?

Wassalam Alaykum

Badi

**My Answer:**

Bismillah al Rahman al Rahim

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

Dear Br. Badi

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

The transaction you make must be clear of any interest but how do other persons, investors included, obtain their funds is not your matter, it is their business.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

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