

# FATAWA JOBS WORKS, BUSINESS, EARNING 2000-2021

**From:** Mohammad

**Sent:** Friday, March 12, 2021

**Subject:** Work in supporting customers

**Question:**

Salam Dr. Kahf,

I pray you and your wife and family are all doing well and in good health insha Allah.

I had a quick question if you are accepting questions still:

Al hamdule Allah I joined a new company and my role involves selling and helping companies design their IT infrastructure on the Cloud.

Some of the clients may be involved in the following:

1. Home mortgage and insurance appraisals (determining value of house or property as part of loan process)
2. Production of music, film, TV and other entertainment materials

Is it permissible to support these companies and to help with their IT infrastructure needs or how to improve or enhance it? Are there generic rules regarding similar challenges like dealing with banks or insurance companies?

Jazaka Allah Khayran.

Kind regards

Mohammad

**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

You company is an IT company which provides IT services to others, you are going to be involved is writing, designing or approving an interest-based transaction. I do not see it non-permissible to help companies as you mentioned having better designs for the info they have and use, the way they use it is theirs not yours. Besides your helping may make their work more efficient and give some kind of benefits to the users\customers of these companies who are normal people having no other ways of getting their things done...

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Mohamed

**Sent:** Monday, December 7, 2020

**Subject:** Working in insurance

**Question:**

Assalam Ahleykoum Dr

I hope you are doing well.

I have an important question about my professional activity.

I have worked in insurance in France for over 15 years and recently heard that it was haraam.

I have a diploma and significant experience in insurance, if I had to quit immediately, I don't think I could find a job that would allow me to feed my family.

Could you give me your opinion on this work, should I deviate from it immediately or this activity can be acceptable?

BarakAllahoufik

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

Insurance itself is controversial, majority see it non-permissible except when it is required by law or necessary as in car and health insurances.

Because of necessities Many of us tolerated for lack of cooperative and mutual risk facing.

Besides, its intermingling with Riba is very high, especially in Western countries when Riba is more common and insurance is also more common. When it mixes with interest it, definitely, becomes Riba. Riba overweighs it and makes it non-permissible.

Accordingly, while I do not claim any prohibition of working in insurance, I still advise that it is better to change into either Islamic insurance or other professions. If you avoid Riba you may not need to transfer. Why not considering joining Takaful companies? Or even establish one in France?

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Sameera

**Sent:** Thursday, December 3, 2020

**Subject:** Halal and haram employment

**Question:**

As'Salam Wa'Alaikum Br.,

I am currently speaking to a brother for the purpose of marriage and so far from our conversations his mannerism, respect towards everyone, the way he constantly strives to practice the deen and his overall character seem great alhumdullilah.

The brother works as a VP for customer service in an insurance brokerage. In the past I have had proposals from people who worked directly in an insurance company as an underwriter or someone who dealt with writing the policies, and I was opposed to it because of the direct correlation with their job and interest.

But in this specific case I felt the brokerage was not directly related to the aspect of interest, but I understand that I need clarity over the matter because I'm limited in my knowledge. I've done istikhara with regards to proposal and I feel content so far and overall very positive, but I wanted more information and clarity on the matter regarding the halal and haram pertaining to his job in an insurance brokerage. I wanted to know what the Islamic ruling is regarding this

and also if I should even continue speaking with the individual given their choice of work (given if its impermissible).

Your expertise regarding the matter would be appreciated.

Jhazakh'Allah

As'Salam Wa'Alaikum

**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. Sameera

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I like to tell you the truth, as I know it, in a clear way. Insurance contract is controversial, some people argue it is permissible and many consider it not permissible except for necessity or when it is required by law as in car insurance in almost all countries. Based on that Islamic insurance, called sometimes Takaful, exists now in many countries including UK and Singapore. This is one, I say that to inform you that in controversial matters we do not issues with strong opposition, we rather will have to be a bit lean.

The second thing is that there is no difference between insurance brokerage and insurance underwriting. Insurance brokers underwrite insurance contracts for several insurance companies and usually will have in the office and on hand several employees called underwriters. When we say only insurance underwriter we usually mean an employee in an insurance company or brokerage which deals with several insurance companies.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Nadeem

**Sent:** Tuesday, December 1, 2020

**Subject:** Riba arranger / dealer.

**Question:**

Respected sir,

One of my friends has taken a land development project and needs cash to pay off the sub contractors and use it to cover their daily expenses. He asked me to arrange an investor who can lend some money against consideration of some extra amount (Riba).

The question is " If I arrange the investor and charge some commission for the said arrangement from both parties, where do I stand" since I am not using the money, I. e., principal nor interest amount and acting as dealer only.

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. Nadeem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This is as Haram as taking it or giving it. The Prophet, pbuh, said what it means that the curse of Allah in on the writer and witnesses not only on the giver and taker, and added that all are same is the curse. The writer and witnesses as helpers only and arranging it is a lot more than writing and witnessing.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; www.kahf.com/blog <<http://www.kahf.com/blog>>

---

**From:** Mariah

**Sent:** Saturday, November 21, 2020

**Subject:** consulting to a non-Islamic cloth company

**Question:**

I work in environmental consultancy in the UK. My current client is a fashion brand. Since it is in the UK, these clothes are not up to Islamic standards and they are also sold to non-Muslims as well. Am I allowed to consult them for environmental affairs or is this 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 Sr. Mariah

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If you are going to advise on whether a certain model is more attractive to men on the street or on the seashore, this is not permissible. But if you advise them on using electric or gas sewing machines this is permissible because it is not of your business what do they use the sewing machines for.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; www.kahf.com/blog <<http://www.kahf.com/blog>>

---

**From:** Shahu

**Sent:** Saturday, November 21, 2020

**Subject:** playing for organisation which is sponsored by insurance company

**Question:**

Is it allowed to play for a sport organization or team which is sponsored by insurance company ? The insurance company logo is not on sports shirt but the organization is sponsored by insurance company.

The insurance company logo is not on sports shirt but it is sponsored though.

**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

Yes, it is permissible because you are not making advertisement for the insurance company, also insurance is controversial not agreeably Haram and your relation in playing with the team is very remote to the sponsoring company.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Mahmud

**Sent:** Sept. 24. 2020

**Subject:** Work insurance

**Question:**

Assalamu alaikum wa rahmatullah

I live in Sweden. There is a system called a-kassa. People can become member of it and they need to give their monthly payment. If someone become unemployed, he will get some money or 80% of previous job from a-kassa till he gets a new job. Once someone gets job they stop paying money. For more information, a-kassa works in a collaboration with Swedish public employment service(Government) and there has many types of a-kassa; you can say this social insurance provided and supervised by the state. And who is taking money from a-kassa/Swedish public employment service is obliged to inform them once or twice in a month that he is searching a new job. If Swedish public employment service offers him/her a job he has to take the job and he will not get the money any more. If someone doesn't report about his job searching they might stop paying. An another thing is even who are not a member of any a-kassa they can also get money if they become unemployed, but they get less money than the member. I wonder if it is halal or haram? Can I become a member of it? Or can I take money without being member if I become unemployed?

**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. Mahmud

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

You did not give me all the detail, so according to the limited if that you gave the principle of this kind of unemployment membership, contribution payment and payment when the member is unemployed is permissible unless if the contract between you as a member and the a-kassa is based on interest. Of course, if it is based on cooperation and contribution as in Islamic insurance it would be much better but to the best of my knowledge Islamic insurance does not exist in Sweden.

Finally, taking money that you do not deserve is not permissible as I did not understand your last sub-question on “can I take money without being member if I become unemployed?” but if you take unemployment money from the government unemployment organization that you deserve according to law not from this a-kassa, this is permissible too.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Ishtiak

**Sent:** Sunday, August 16, 2020

**Subject:** Helping in a business created by haram income

**Question:**

My uncle is a banker. So, his income is not Halal. Recently he started a business of selling medical equipment by his Haram income. Can I help him in this business? If he sends me a gift, should I accept it?

**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. Ishtiak

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

In the question text you have given one big Fatwa and made a great assumption; not every work and income from a bank is Haram, those who make decision making on interest-based contract or help drafting and writing it are doing non-permissible functions and their income is according also non-permissible. But people who perform other functions in the bank are not doing non-permissible things and their income cannot be described as Haram. Besides, you assumed that the business he founded is made from the Haram income, this is a big assumption that must not be made without clear evidence!

Of course, helping your uncle in a business of medical equipment is permissible and it is non-of-your business to ask him where he got his principal from. You are helping in things that are beneficial to humanity and to your uncle and doing nothing non-permissible.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Akkad

**Sent:** Sunday, August 16, 2020

**Subject:** pearl farming

**Question:**

Will pearl farming as business prospect be allowed in Islam, considering the fact that oyster/mussels are infused with nuclei for making pearl. But it's natural process for them and as per info it does not cause them pain.

I'd like hadith/Quranic references.

**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. Akkad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Pearl farming industry is permissible. Apparently, studies show that it is not harmful to environment and it is not cruel to oysters. Also, its income is therefore permissible too.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Rifat

**Sent:** Sunday, August 16, 2020

**Subject:** income from reviewing product without using them

**Question:**

Is my earning haram by reviewing a product which we don't use it???

Sheikh Assalamu alaikum wrwb, I get rewarded for reviewing a tool or software, I usually don't use it But I Review it from Copying Blogs and all so that I get rewarded, so my rewarded earning is haram?

And even I take friends I'd and give reviews but I say to him after getting reward I will share some percentage of my reward ,so in this case what else I need to tell so that earning will be lawful through friends I'd?

**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. Rifat

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Giving a review of products is a kind of giving testimony. It is awfully wrong to give fake testimony; a testimony claiming that you used the product with having done so. This is morally and religiously inappropriate and its income is also wrong.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Omar

**Sent:** Tuesday, August 4, 2020

**Subject:** Brokerage fees

assalamua alykum Dr. Kahf,

Quick Question: Is it permissible to sell a stock before the transaction officially clears? (the T+2 rule, where the actual transaction settles 2 days after).

I believe all brokerages allow this.

Omar

**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. Omar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, it is permissible to sell because you legally become owner from the moment you buy. But I do not advise th become price speculator.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----

**From:** Uzma

**Sent:** Wednesday, August 5, 2020

**Subject:** Income from music on YouTube

**Question:**

I have created a YouTube channel; I post the funny babies and animals' complication. However, it contains music in it, as I may make money from there when my channel become eligible. So, my question is that Will it be halal making money from there.

**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. Uzma

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, provided you do not put in it an obscenity of prohibited stuff. Music is not Haram.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----

**From:** Shoab

**Sent:** Thursday, July 16, 2020

**Subject:** Mortgage broker profession

**Question:**

Asalaamu Allaykum wa rahmatullah wa barakatahu Sheikh Monzer,  
I hope all is well. My name is Shoab from Canada. I was looking into the mortgage broker profession. In this profession you represent up to 50 different lenders. You would take the clients details and help find the most favourable/cheapest option to help purchase their home if qualified. In terms of pay, it is 100% commission, the financial institutions pay a finders fee/commission after the client is signed up to the brokerage. This includes banks or private lending institutions, credit unions. etc. You essentially help the client find the best deal for them. I know mortgages in general are something to stay away from unless necessity for Muslims. However, if I go in with the intention to sincerely help clients to find cheapest/favourable options for mortgages would this be permissible to pursue? Also you can help clients with current mortgages refinance to get a better deal if it's available, which helps them.

Any advice or suggestions would be greatly appreciated

Jazaka Allah khayran Sheikh

Shoab

Also:

Sorry Sheikh, in addition to the last email below, I thought I would give a general description of the role:

Mortgage brokers shop around for the best rates, negotiate on your behalf, sort out the paperwork and get paid a commission for their services by the lending institution after the deal is completed.

I apologize for the additional email, just wanted to make sure you have all the details.

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. Shoab

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Remember that interest is Haram, the exception are small and limited. Giving info about what is lees of an evil is permissible. But negotiating an interest contract on behalf of the customer is part of writing it and the Prophet, pbuh, said that the curse of God is on writer of Riba. I can't say anything beyond that...

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Sania

**Sent:** Friday, July 3, 2020

**Subject:** Work in a conventional bank

**Question:**

I was working for an Islamic bank but I lost my job! Now I am jobless for 6 months, I have an offer with a conventional bank which I am willing to join as I am not able to find a job. I am joining with the intention of leaving it as soon as I find another one. Am I sinful? Also, I have 5 family dependents to support, will they also be sinful if they eat from this haram money?

Why do Islamic countries have conventional banks when Riba is 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 Sr.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is permissible to work in a bank provided the job you do does not require you to sign interest-based contracts on behalf of the bank or to draft and write them. The Prophet, pbuh, mentioned that the Wrath of God will be on taker of Riba, giver, writer and its two witnesses, if one is not part of these four it is not Haram.

We all know that any job in the bank helps these functions because that what a bank is and does but there is a difference between indirect help and direct part of these four functions. A permissible job has a permissible income, though not the best job in the World.

For the second questions, many reasons and a lot of historical reasons, the revival of Muslim societies is still at its dawn.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Imran

**Sent:** Friday, July 3, 2020

**Subject:** Working in defense industry

**Question:**

I was wondering if the current job I have is deemed haram.

I work for a company that manufactures defense related products in a non-Muslim country. The weapons are used purely for self-defense, i.e., if the country was ever attacked these products would be used. I initially justified this by saying as this country has a large population of Muslims it is also in effect protecting them. Now I am not too sure.

They are used to deter attack. This has been the case for decades and likely to continue however who is to say in the next decades if this may change and it may be used for some other purposes.

Is this a permissible source of income.

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. Imran

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If the country is in a defense environment, I think it can be said as permissible to work in its defense engine. But if the country is aggressive and colonialist, even if it is now in a calm position, it may be said as not permissible to be in its defense engine. Example of the first is Mauritius and example of the others, all NATO members, Russia, China, Japan, etc.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Abdul

**Sent:** Wednesday, July 1, 2020

**Subject:** Partnering with a Friend who works for bank

**Question:**

Assalamo alaikum Dr Monzar,

I found you through the internet and would appreciate if you could help us with a situation. My question is that we three friends started a venture in partnership which has been started by me. I live in Canada while two of the other partners live in the US and Qatar. Now at the time of signing the agreement one partner called me and raised a concern that our partner in the US works in the bank as Branch Manager so his income may not be halal and thus the money invested by him in the partnership. I cannot question the friend in US as he has gone through a lot of hardship and GOD knows in what circumstances he started his career with bank. Now we all try our best to be away from any Riba in shape of bank loans and stuff, and avoid working with insurance companies too, try our best to keep up with halal income. In my opinion this would not be fair to question him at this stage to justify his income and raise money by other means before we enter into partnership. We were not there when he needed help or guidance as we were all busy making our lives better. Please advise with your guidance in this regard.

Best regards

Abdul

**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. Abdul

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is permissible when a partnership is created to accept a conventional Bank as a partner (don't even talk about a worker in a bank!), this is the Fatwa of the AAOIFI in its standard about establishing a company in its Standard of partnership. It is none of your business to check on other persons including partners, as long as they did not get their money in a

shameful manner such as theft or pornography. What matters to you is that the partnership that you create does not do anything not permissible in Shari'ah.

On another point, working in a bank may be permissible with permissible income or not depending on the job one takes and tasks he performs; how much they are close to or far from taking Riba, writing and witnessing it.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Mohammed

**Sent:** Wednesday, June 24, 2020

**Subject:** Working in a Bank

**Question:**

السلام عليكم ورحمة الله وبركاته

Dear Dr Monzer

From time to time I am beset with fear in relation to my income which I earn from working at standard bank, one of South Africa's leading financial services organizations.

Over the years I have attempted to find other jobs by praying for them and showing interest in posts in other sectors on sights like Linkdin. I have however not been successful in any of these attempts.

That said, my post at standard bank has afforded me opportunities to grow my skills and capabilities and at the same time enjoy a consistent and difficult to match per annum income plus incentives.

My current job as senior manager in marketing operations entails:

Recruiting and selecting Marketing advertising agencies (includes negotiation fees that are paid to them)

Managing the operational delivery of services to the Marketing teams by these agencies

Managing intra marketing team compliance training and operational risk

Setting up processes and systems for marketers to effectively do their jobs

Managing procurement of marketing vendors

Occupational health and safety for Marketing teams

Managing the annual Planning and Budgeting process for Marketing and Communication.

These are my core deliverables

Is my income from xxxxx bank halal?

Johannesburg

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. Mohammed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This is a difficult question for me. I have no doubt that advertisement is a part of sale activities and sale (marketing) interest-based transaction is in my opinion part of making the contracts, it is the offer part of the contract. I also realize that banks, interest based as they are, have other services that are very useful and in marketing you always emphasize there other services. This is what makes me think twice on the answer, it is not easy!

I would say keep trying to find another job even inside the bank itself, such as in research, human resources or the like, there I would say it is not haram definite although not the best job in the world. Best job in the world is when your job requires you to guide people to the Truth and Right Path, e.g., teaching Islamic finance or calling for prayers.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Suhail

**Sent:** Saturday, May 30, 2020

**Subject:** earning from referral for credit cards

**Question:**

A friend of mine works in a bank. He requested me to refer him clients to sell his credit cards. I can refer him people and earn money. I did not do this as his product/credit card is Haram. We both need more income to support our family and I can give a portion of that income as charity. Will it be a Sin to help my friend this 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. Suhail

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Helping in the Haram is Haram. Most credit card include interest (except those issued by Islamic banks) and most people who use them generally pay interest on their credit cards debts.

It is not Haram for a person living a country where there are Shari'ah compliant credit card, to use interest-based credit cards provided the user knows very well that she/he shall not at all invoke the interest clause by always paying on time and avoiding withdrawing cash through the credit card. It is not Haram for such person to have and use credit cards and it is not Haram to recommend such a person to the issuing bank.

This recommendation, if it gives you any commission people whom you recommend must know that you do that for money not that you are giving them friendly advice. This is another issue you should beware of. If short, I suggest that you and your friend who work in the banks of selling credit cards should find better jobs, life is full of jobs that do not have such Haram actions...

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** Abdullah

**Sent:** Saturday, May 30, 2020

**Subject:** playing cricket for earning

**Question:**

1. Is it Haram to make apps and earn from them? For e.g., app like Facebook; Instagram. We may have good intentions but its the users who use them for both good and bad motives; will we be sinned?
2. Is it haram to play professional cricket football and earn from it?

**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

If an app is designed only for Haram such as for gambling it is Haram to make it and to sell it and to earn from it. Otherwise apps that are usable for good things are Halal even if some wrong doers use them for their own objectives. Anything can be abused even reading Qur'an as stated by some scholars.

For the second question: Betting on cricket is not permissible but to be professional player is rather encouraged.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

-----  
**From:** A brother

**Sent:** Saturday, May 30, 2020

**Subject:** Moonlighting in spite of monthly medical allowance

**Question:**

is government job medical allowance allow to take without ill?

As far as I know, the basic government service in Bangladesh is given a monthly medical allowance at the rate of \$17.69 per month. If someone is healthy, is it okay to take it?

**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

This depends on the law. If the law allows it, it is then considered as a part of fringe benefits of employment. Then it is permissible to take it but if the law says that only if your sick you take this amount then it is so also.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

---

## FATAWA JOB, WORK, BUSINESS 2019

**From:** Junaid

**Sent:** Sunday, December 7, 2019

**Subject:** Working in Drama plays

**Question:**

My father works in drama serials he works in good family dramas no sex and hugging scenes just he works with women and sometimes you see their hands for a scene but his intention is pure I wanted to ask is his earning halal as his main work is acting which is allowed in Islam.

**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

I do not see anything Haram in what he does as you described it. His income is InShaAllah Halal, we all need some entertainment once in a while.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net) <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

---

**From:** Junaid

**Sent:** Sunday, December 7, 2019

**Subject:** Working as body building model

**Question:**

Hi

I am a fitness bodybuilding model for Instagram I take money for posting my shirtless pictures in most of my photos I cover my navel and below I wanted to ask that the is the money I get halal because my main goal is motivating people for a healthy lifestyle.

**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  
InShaAllah what you are doing is also a form of Ibadah as you intend to motivate people keep healthy. Stay of the straight path of our beloved Prophet, pbuh, who taught us to be always vivid in our intention and our action to always keep this in the right direction of kindness and helpfulness. There must be no worry about your income from such career InShaAllah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

---

**From:** Shakeel

**Sent:** Saturday, November 30, 2019

**Subject:** Working in a store selling alcohol

**Question:**

Assalamu Alykum,

One brother in our community was working in a drug store, as cashier, which sells alcohol.

Then upon request his supervisor assigned him to other duties. Now he wants to know

1. Can he still work there, even though he is not directly selling alcohol
2. What he should do with the past income he had working as cashier which is about \$2000.

This is a temporary job to support his studies.

Jazak 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. Shakeel

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

1. Working and continue working in a drug store that also sells alcohol is permissible as the main business is not alcohol but other permissible materials. (of course, if for that specific store most of its business is alcohol it become not permissible as we apply the majority rule).
2. For the past period, if he can estimate the % of his time used to sell alcohol it is better to give that much of this \$2000 to Muslim charity or directly to Muslim poor and needy, or at least make an educated guess and give it away in order to keep his own income pure of any Haram, the time used in selling alcohol, even it is on behalf of the owner, is a time used in Haram and its income is definitely not pure.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

www.kahf.net <<http://www.kahf.net/>> ; [www.kahf.com/blog](http://www.kahf.com/blog) <<http://www.kahf.com/blog>>

---

**From:** Wael

**Sent:** Sunday, October 13, 2019

**Subject:** working in a church

**Question:**

Assalamu alaykum wa rahmatu Allah wa barakatuh

How are you doing Dr. Monzer? My salams to your respected family.

I got a question from a brother on whether or not he is allowed to work as an accountant at a church.. What is your opinion on this, doctor?

Salams

Wael

**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.** Dr. Wael

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Many thanks for your kind email, we are fine, my wife and I are presently in Istanbul with Istanbul Sabahattin Zaim University, teaching and enjoying the beauty and the heritage of Istanbul.

I prey to Allah that you are doing well in Toronto and the family, all, are fine and doing excellent.

For the question that you mentioned, I do not see anything in being an accountant in a church because this kind of job has nothing to do with the faith or the worships they make in it. It is rather a humanitarian kind of job recording whatever they spend and whatever they do.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

-----

**From:** Sayed

**Sent:** Friday, July 12, 2019

**Subject:** Fatwa on Employment Termination

Salam Alaykom Dr. Monzer,

My name is Sayed Ahmed, I used to work as computer consultant in Vancouver before being let go by my employer last week; I was employed by this company for almost 5.5 months. And I have had some challenges early on. More recently, I started having challenges with one of my managers, and it seemed like she decided to let me go 2 weeks before I was notified, but she kept her decision hidden from me, to make sure that I will work on one of their important IT projects. Once I finished the main deliverables on the project, she invited me to her office, and I found the HR manager in the room. I was notified of terminating my employment and I was given 2 weeks' severance, contingent of me signing a release letter, releasing them from any financial or legal liabilities.

I am currently expecting a baby in 2-3 weeks and I had planned to go for parental leave when the baby is born. Being terminated will cause me some financial loss due to the cost of delivering the baby, and losing my salary until then. I reached out to a lawyer and he advised me that she can represent me to ask for more reasonable severance package. She informed me that even for short employment periods, there have been previous cases where employees were granted severance package by the court, ranging between 1-6 months, in similar cases to mine.

I am having second thoughts on whether asking for more reasonable severance package would be halal or haram from Islamic point of view, either by asking the employer directly or by filing law suit. The reason for my concern is that I wasn't happy with my employment for quite some time, and I was planning to resign from my job after returning back from parental leave. On the other hand, when I consulted with one of my friends, his opinion was that there is nothing haram with asking for more severance payment (more than the 2 weeks they offered), since I can't judge what happens in the future. Even though I was planning to leave the company in the future. His opinion is based on the following:

1. Irrespective to what I was planning to do in the future, the fact is that I was let go by the company itself and I didn't resign.
2. Only Allah know what is going to happen in the future, even if I had the plan to leave the company, there is a chance that I might have changed my mind and stayed.
3. If I don't exercise my right in asking for compensation, I might be giving up on something that I might be entitled for based on the laws in Canada. And there is nothing Islamic in preventing myself and my family from using this potential compensation.

I will be grateful if you can, please, share you religious opinion on this situation...

Salam Alaykom

Sayed

**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. Sayed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The Shari'ah prohibit Zulm (injustice). Relationships between employer and employee are determined in a contract, written or verbal, concluded under the prevailing law of the land. Whatever the law gives of rights to either party are considered part of this contractual relationship. Accordingly I do not see any unfairness in what the law gives, it is presumably known and anticipated by both parties and there is nothing in going to courts to decide on what the law gives.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Omar

**Sent:** Tuesday, June 18, 2019

**Subject:** Sale of software to entertainment companies

assalamu alykum Dr. Monzer,

Quick Question:

- Would it be possible for us to sell our software to Dolby ([www.dolby.com](http://www.dolby.com))?
- They are primarily make products for the entertainment industry (cinema, music, etc). - they are publicly listed "NYSE: DLB"

Note: Our software will help their sales team sell products for Dolby

Omar

**My Answer:**

Please give mo more details on:

1. What do they sell\produce exactly for the intertainment industry, and
2. What do you sell them exactly and what is it used for by them.

Monzer KAHF

**From:** Omar

Dr. Monzer,

- they make headphones, speakers for cell phones, screens (for mobile devices, movie theatres), movie projectors (for movie theatres)... various other hardware for entertainment
- our software provides contact information (email addresses + phone numbers) of corporate professionals

**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. Omar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

After you kind explanation, I believe it is permissible to sell your software to this company which supplies tools and equipment that are good for good or bad entertainment. The tools themselves are neutral anyway.

Dr. Monzer Kahf

**From:** Omar

jazakallah khayran,

Does it matter that most of their products are sold to motion picture, television, and music recording studios, television broadcasters, satellite and cable operators, cinema theatre chains, and Internet content streaming and download service providers?

**My Answer:**

NO.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Dr. Mohsen

**Sent:** Sunday, May 19, 2019

**Subject:** working for free

As-salamu alaykum dear prof. Monzer,

Please take the time to answer this question:

Brooke, England:

I am working on a article about the Islamic ethics of working for free as an intern. Below is the situation I encountered and will link back to from an article another writer is working on.

I am conflicted about working for free. I have a lot of solid work experience and need a paid job. I have been offered an internship with an organization I am very interested to work with, but don't feel right about taking it. I have learned that they regularly offer these unpaid internships and then sometimes hire the interns, though it isn't a promised position, so it is a big risk to work for free for three months without any guarantee of a job. I know this is a common practice and I am unfortunately regularly asked to "volunteer" my services, but I wonder if this situation is even halal.

Essentially the company says they are hiring and then dangles a carrot for an unpromised position and in the meantime uses my labor while I "gain experience." Like I said, I wasn't seeking a volunteer position and that's not what they posted. I could be paid elsewhere to gain experience in a more fair exchange. I know that in some places, like the UK, this practice is now regularized and internships cannot be done on a volunteer only basis, some pay must be offered.

What are the Islamic ethics of internships?

Kind 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.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

According to Shari'ah any form of exploitation is prohibited. So It is Not permissible to take manhours from a person and do not pay him\her for it. This does not mean that it is not permissible for a company, fairly to ask a potential worker to volunteer some work for a short time as a pre-condition for his\her appointment, the limit between what is permissible and what is exploitative is only determined by experts and varies according to cicumstances. There are a few things that the Qur'an left them to expert to determine because of the decisive effect of circumstances on them.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Ghazi

**Sent:** Thursday, May 16, 2019

**Subject:** Fatwa about Working on IT Projects for Lottery corporations and Casinos

Salam Alykum Dr. Kahf,

I wanted to get your religious advice (fatwa) on something that has been occupying my mind lately...

I work as an IT consultant for one of the private companies in Canada. The nature of my work is based on getting engaged or leading IT projects for different external customers. I was recently asked to help with one of the IT projects that was deployed for a regulatory body that regulates the business of gaming and gambling companies (casinos).

Occasionally, there might be a need to visit these places and be onsite, in other cases, most of the work is done remotely. These places can be the regulatory body itself or might be some of these gambling companies, as the company I work for has multiple projects going on for both.

If I refuse to do the work for such sector of business, this might be looked upon in a negative manner from my employer side, and might have negative effect on my career at the company. and the same time, I am not sure if doing such work (strictly IT) for these organizations/companies is prohibited from Islamic point of view.

Jazak Allah kul 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. Ghazi

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I do not see the provision of IT services to casinos, night clubs, liquor bars and their likes permissible in Shari'ah. It clearly support these evil actions and sinful practices. These are not similar to conventional banks where we see that providing them with services, not in the area of drafting and signing interest based contracts, as permissible. The sin organizations mentioned above differ from banks on three important points: 1) the Haram in Riba-based banking is not in the essence of finance provision but in its provision through a wrong way; 2) the function provided by these banks is necessary to all societies and to Muslims who live in the West while the prohibition of Riba is of systemic nature (the way finance is given) not in the money that is given\earned as interest, this is why earning from banks through providing a legitimate service is not Haram, the same does not apply in the above mentioned sin activities' organizations; and 3) the principle of "common existence of the wrong عموم البلوى" which exists in regards to banks does not apply for these sin activities.

Accordingly I see selling IT and other services to such organization as non-permissible and the price of such services is not permissible too.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

**From:** Ghazi

Thanks Dr Kahf for your advice, so far I only provided services to one of these lottery/casino regulatory bodies (not casino itself), and given that I am salaried employee, my salary would have been the same whether or not I provided these services.

I will talk to my employer about not being able to work on such projects in the future, and worst case scenario, I will have to look for another job.

Thanks again, and Jazak Allah Kul 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. Ghazi

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Providing an IT service to the regulator of casinos and their likes is different from providing the same to them.

The regulator job is to protect people and maintain justice. This is required even in such places. Although I do not like providing such regulators with halal services I would not consider it non-permissible. Accordingly, I do not see any problem in your salary after you gave that service. InShaAllah it is still Halal. However, it is always better to give Sadaqah as good deeds wipe out the bad and tinted ones.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

-----  
**From:** Shabeel

**Sent:** Monday, May 13,

**Subject:** About working as Software engineer in American Express

Assalamu Alaikkum Sir,

I would like to know the sheria law on working as a software engineer in IT department of AMEX-American Express.

American express is an MNC financial services company. Their main product is from Credit cards and travellers cheque etc. Their profits are primarily from card annual fees or swipe charges. But also interest is involved in late payments which they internally call it as fine or late payment charges.

Would like to get an expert Islamic opinion on this as soon as possible . Since I got a job opportunity as Software engineer there.

Regards

Shabeel

**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. Shabeel

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As long as your job does not require you to write, review or sign an interest contract, this job is permissible and its Salary is Halal provided you give the working hours you were hired for. What is prohibited in Riba is taking it, paying it, writing it and be a witness on its contract.

Of course, we all understand that you are helping, in this word, an organization, that promote Riba (interest) as a basic component of its credit cards but that much does not stand to the level of making it prohibited or non-permissible. Hence, while this job is permissible, it is not one of the purest jobs in the world from Shari'ah point of view.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Imam Abuelezz

**Sent:** Thursday, May 9, 2019

**Subject:** Fwd: Working in loan company

Assalam alaykum Sidi Dr. Monzer,

Ramadan Mubarak for you and your family.

Br. Mohamed from our community has a question.

He says, "I am in process of employment with Quick loan company they call me for an interview. But I would like to know is that ok to work for loan company as a software programmer (developer) to lead small team of programmers to develop software for the company." Could you please provide us with the hukm for him?

Jazakumullah khayran

Imam Abuelezz

**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. Imam Abuelezz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Ramadan Mubarak, may allah grant you and your family many repeats of these blessed days of Ramadan for all years to come

Please inform this questioner that this job is permissible, from the technicality of Shari'ah rulings as long as the job does not require him to write or sign any interest-based contract. But I hate this kind of

job because quick loan companies are sharks who prey on persons who cannot apply for bank loans and exploit them at high interest.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Dr. Mohsen

**Sent:** Wednesday, April 10, 2019

**Subject:** job at a restaurant in USA

As-salamu alakum dear Prof. Monzer,

Hope you are fine.

Please take the time to answer this question:

Iqbal Pakistan

Sir..I m working on restaurant in USA where I HV to serve and mix pork meat in food.. I m not happy but to run my family this is only job. Is it hahraam or I can continue.

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. Iqbal

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Serving pork or alcohol is Haram, better find yourself another job either in same restaurant or elsewhere.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Imaam .....

**Sent:** Monday, March 25, 2019

**Subject:** Fwd: Fatwa request. Working in Cannabis company

Salamu `alaikum Dear Prof.

Kindly try to help us answer this question below as soon as you can please. Jazaka Allah khairan.

Imam Amin

----- Forwarded message -----

From: Shareef

Date: Sun, 24 Mar 2019

Subject: Fatwa request. Cannabis company

To: Dr. Amin

Assalamo Allikum Dr. Amin,

I am in the process of getting a job in a company called Aurora whose link is <https://www.auroramj.com/> The company is dealing in medical and recreational cannabis and its sub products.

I am a professional engineer who has been living with my family in Edmonton, however, the company that I am working for has closed its activities in Edmonton and I was forced to move to Ontario, leaving my family behind in Edmonton for their attachments in schools and all living connections.

In an attempt to return to my family, I was searching for jobs in Edmonton and this was the available opportunity.

Would working for such a company that is producing different products that may be Hallal or Haram is considered halal and permissible or would it be better to avoid such job??

Jazakum Allahu Khairan

Sherif

**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. Dr. Amin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh I think we answered a similar question earlier.

Anyway I do not see it permissible to work in this company that uses marijuana for medical and entertainment. The point that Canada legalized it does not change the Shari'ah position as it is still intoxicant,

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

-----  
**From:** Razana

**Sent:** Monday, March 11, 2019

**Subject:** Working in forever living products as retailer

Assalamualaikum,

I work at forever living products UAE...It is an Mlm but I joined under a sponser ,that's how we join in there...she might get benefit from me when I do purchases but I dint make any downlines under me...I just do retailing of products with halal certified ones in catalog price or lesser and make profit out of it and get bonus recap .is my job halal.And if I make downlines,is it halal ...or if I just do with retailing under a sponsor?

**My Answer:**

Please explain to me in details what is Mlm and hat does it do, how is the bonus calculated and what is the role of what you called sponsor. I need all these details for giving an opinion on this kind of job. Sorry, please send me the relevant part of its policies to your question. I do not make an answer on the basis of websites. I respond only to questions I receive in writing.

Monzer Kahf

**From:** Razana

4.1 Personal Bonus (P.B.) is a bonus on Personal Accredited Sales and on Personal Accredited Sales of personally sponsored New Distributors.

4.2 Volume Bonus (V.B.) is a bonus paid on all group Accredited Sales of your personally sponsored Assistant Supervisors, Supervisors and Assistant Managers.

There are the bonus which upline get from down lines purchase as well as they too need to make purchases or effort. I wanted to know that am under a sponsor in this company, but I didn't make any downlines...from my purchase my uplines might benefit and I just do retailing..is it halal for me this 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

DearSr. Razana

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The bonus you take on purchases of person you personally brought (first layer only) is permissible PROVIDED you informed them before they join that you make this bonus on their purchases including the approximate amount or % of this bonus. You said you do not bring any subordinates. That makes it easier for you. My opinion is that for the first layer the commission is permissible with full disclosure. What supervisors and uppaer layers take as bonuses on your own purchases is none of your business as long as you accepts the price of whatever you purchase. Bonuses on purchase of layers down the line after the persons you personally brought but they are brought by the persons you brought, you have no right to take any bonus on them and if the comapny gives you any such bonuses you should give it to Muslim charity for distribution to the poor and needy.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Abuelezz

**Sent:** Sunday, March 10, 2019

**Subject:** Drop-shipping?

Assalam alaykum Ustazun Dr Monzer,

Hope you are doing well. There is a question in which the questioner says:

“the topic of dropshipping, which is when you have a product for sale for a certain amount of money, and a customer buys this product for this amount of money, so you go to a third party with this product

and tell this third party to ship this product to the customer for a fraction of the price, and you keep the rest of the money. Is it Haram? And if so, what are the reasons?

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. Shaikh Abuelezz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh It always nice to hear from you Dear Brother Abuelezz.

The way you described it is absolutely permissible. The seller is required to make delivery as contracted and there is nothing wrong is hiring a third party for that against a percentage of the price.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

-----  
**From:** Dr. Mohsen

**Sent:** Thursday, March 7, 2019

**Subject:** Working in health insurance company

As-salamu alaykum dear Prof. Monzer, Hope you are fine.

Please take the time to answer the following question:

Dr Abdul Majid

Assalamualaikum wa rahmatullahi wa barakatuhu,

I am a doctor and looking for a job in Employees State Insurance Corporation (ESCI) Hospital in our city. Shortly there will be new job openings for Doctors. I would like to know, being a practicing Muslim is it halal to do job and earn from such Institute? I need my question to be answered by a Scholar from authentic sources of Quran and Ahadeeth.

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. Abdul Majid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The job you are planing to take is seeing patient and investigting their illnesses and prescribing mdicine for them. This is Halah no matter the name of the employer and the source of its funds. This is not an issue that requires a text from the Qur'an of the Sunnah.And the general principles that are mentioned in them makes a clear distinction between what people do, each one is responsible for own doing. If the employer does wrong thing it\he is responsible for that and you are not related to how it\he earns its income or from what source.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

**From:** مجد  
**Sent:** Wednesday, March 6, 2019  
**Subject:** المضاربة الفاسدة

السلام عليكم ورحمة الله وبركاته  
شريكان اتفقا على عقد مضاربة لكنهما بجهلتهما جعلتا في العقد بنداً فاسداً وهو: أن الخسارة تقع على كلا الطرفين كما الربح  
والآن الشريك المضارب توفي وترك أرملته وأيتاماً وشريكه يريد ما يستحق من الربح وكذلك أرملته شريكه  
بعد بحث المسألة تبين وجود خسائر فمن يتحملها؟ واعتبار الخسائر على الطرفين شرط فاسد في عقد المضاربة فهل يعتبر مفسداً  
للعقد؟ هل يمكننا اعتبار العقد صحيحاً باستثناء هذا البند؟

**My Answer:**

الأخ المكرم مجد  
السلام عليكم ورحمة الله وبركاته  
هذا مثال نموذجي لجهالة بطلان الشرط ونفاذ العقد. فالخسارة على رب المال وليس للمضارب شيء.  
مع أسمى التقدير وأعز التحية  
أ. د. منذر قحف تمويل واقتصاد إسلامي

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

**From:** مجد  
**Sent:** Tuesday, March 5, 2019  
**Subject:** مضاربة على نسبة من المبيعات

السلام عليكم ورحمة الله  
استاذي الكريم اسال الله ان تكون بصحة وعافية  
سؤال :  
جرت العادة ان يكون الاستثمار مع شركة بطريقة نسبة من الأرباح او الخسائر. بمعنى ان أضع مبلغ من المال بالشركة مقابل حصة من  
الأرباح والخسائر متفق عليها .  
ولكن هل يجوز الاستثمار مقابل نسبة من المبيعات وليس من الأرباح والخسائر. وبهذا يكون المستثمر ليس مشاركا في الأرباح  
والخسائر. ولكن أيضاً مبلغه غير ثابت فحصته هي نسبة من المبيعات . وهي اشبه بعمولة المبيعات بالنسبة للموظفين. فالموظف  
يستثمر وقته مقابل راتب ونسبة من المبيعات والحالة المذكورة استثمار المال فقط مقابل نسبة من المبيعات  
جزاكم الله عنا كل خير

**From:** مجد

أضاف الأخ السائل توضيحاً لعمله

مثال: اتفقت مع شركة بيع البسة بان استثمر معهم في الشركة بمبلغ ٥٠٠٠٠ دولار. عقد لمدة سنتين مثلا علي ان أخذ عمولة علي اجمالي المبيعات السنوية بنسبة ٢٪ وفي نهاية العامين ممكن اسحب راسمالي او اجدد وكذلك الطرف الاخر ممكن يوافق ام لا.  
وليس لي اي علاقة بأرباحهم او خسائرهم طبعا حجم المبيعات يختلف سنويا ممكن يكون ٢٠٠٠٠٠ او أكثر او اقل فإذا كان المبلغ ٢٠٠ الف تضرب ٢٪ فيكون الناتج ٤٠٠٠  
واذا لم تحقق اي مبيعات لاستحق اي شي وهذا بعيد جدا ايضا ولكن ممكن نظريا فالمبلغ الذي سأحصل عليه غير مرتبط بقيمة المشاركة ٥٠ الف وانما مرتبط بحجم العمل الممكن تحقيقه والمبلغ الذي سأشارك به سوف يستفاد منه في الشركة بتشغيله في دورة التشغيل ان كانت مصنعة او تجارة او خليط بينهما .  
وأجابه بعض أهل العلم :  
هذا لا يجوز إلا أن يكون شراء الألبسة لصالح الطرف المستثمر مع شركة الألبسة، ولحسابه بحيث يتحمل تبعات وخسارة البضاعة المشتراة لحسابه إن تعيبت، أو نزل ثمنها، وبحيث لا تضمن الشركة انها تشتريها منه دوما بزيادة ٢% أو أقل أو أكثر .  
والخلاصة أن صيغة العمولة المذكورة في السؤال غير ممكنة عمليا وليست مرضية للطرف المستثمر بالشروط الشرعية .  
والأصل والمبدأ أن ضمان النقد المستثمر غير ممكن شرعا من قبل الطرف المباشر لعملية الاستثمار .  
في الثلاثاء 5، مارس 2019 في 2:22 ص تمت كتابة ما يلي بواسطة <monzer kahf >monzer@kahf.com

#### My Answer:

الأخ المكرم أبا أحمد  
السلام عليكم ورحمة الله وبركاته  
أولا شكرا على الصورة  
هذا لا يجوز بالنقود لأنها مستهلكة .  
ويجوز باصول ثابتة كالسيارة والعمارة فيقتسم المضارب ورب المال الإيرادات الإجمالية (من المبيعات في الزراعة مثلا) والفرق بينهما كبير لأمن الأصل الثابت يبقى ويعاد لصاحبه. فهي نوع مزارعة في غير الزراعة نص عليها صاحب المغني .  
مع أسمى التقدير وأعز التحية  
أ.د. منذر قحف تمويل واقتصاد إسلامي

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

**From:** مجد  
**Sent:** Monday, February 25, 2019  
**Subject:** العمل في شركة ماستر كارد

الأخ الكبير الدكتور منذر صباح الخيرات  
السلام عليكم ورحمة الله  
أتمنى أن تكونوا بخير حال .  
صديقي يسألني أنه تلقى عرض عمل من شركة "ماستر كارد" الأمريكية المعروفه بتوفير بطاقات ائتمانية عن طريق البنوك الوظيفة في مجال تقنية المعلومات  
وهو يتحرى رأي أهل العلم في العمل لدى شركة كهذه .  
فأحلت إليكم السؤال. ام تحبون ان يكتب لي بتفصيل أكبر؟ أم ماذا ترون؟ شكرا لكم 🌟

#### My Answer:

الأخ المكرم أبا أحمد

السلام عليكم ورحمة الله وبركاته  
في دراسة حديثة لأحد المتخصصين لوحظ أن شركتي ماستر كارد وفيزا يكسبان من الفوائد شيئاً قليلاً لا يكاد يذكر وأن جل كسبهما هو من الرسوم التي تحصل من البنوك المتعاملة ومن التجار الذين يقبلون البطاقات. وهاتين الشركتين تسهلان نظام استعمال البطاقات. أما البنوك المتعاملة فهي التي تتقاضى الفوائد، وبالتأكيد يمر ذلك من خلال أنظمة هاتين الشركتين .  
الفتوى أن العمل في البنوك الربوية فيما لا يعرض الموظف ليكون كاتب ربا أو شاهده أو عاقدا له جائز، فالعمل في هاتين الشركتين في أقسام التكنولوجيا والمعلومات جائز من باب أولى .  
مع أسى التقدير وأعز التحية  
أ. د. منذر قحف تمويل واقتصاد إسلامي

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

-----  
**From:** Dr. Mohsen  
**Date:** February 15, 2019  
**Subject:** Is working in a Title Insurance Company permissible?

Dear Prof. Monzer,  
As-salamu alaykum  
Hope you are fine.  
Please take the time to answer this question:

Usher  
Is working in a Title Insurance Company permissible?  
Thanks  
Asher

**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. Asher  
Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh  
Yes, as title insurance in America is essential step to assure protecting a real estate property before a buy and after it. There is a real service provided by title insurance companies they provide to buyers and owners.

Wa Allahu A'alam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

**From:** Abuelezz

**Sent:** Wednesday, January 9, 2019

**Subject:** Fwd: Dentist Office

Assalam alaykum Sidi Dr. Monzer,

May Allah bless you and reward you immensely for your continuous guidance to us.

Br. Salem is a dentist who is under a lot of stress and unfairness in his work by the owner of the clinic. I met him today and he was in a very bad state emotionally and psychologically to a level he was crying. Something I personally didn't expect from a dentist but it seemed it's hurting him a lot to be exploited by the owner of the clinic for 17 years and now after these years he is decreasing his paid percentage otherwise he should buy the clinic or leave it. And he can't buy it without a bank loan and he is asking if he can do that? Please find his detailed question below.

Regards

Muhammad Abuelezz

MAC Imam

----- Forwarded message -----

From: salem

Date: Tue, Jan 8, 2019 at

Subject: Buying Dentist Office

"Salam Alikom,

I moved to Canada in 1995, went through university qualifying program for foreign grad dentists to get my licence in Canada. I finished in March 2001 with a 120,000 dollars in bank loans. Started working in two dental offices on May, 2001 as an associate. I get paid percentage of my production and it is around 35%. One of the offices is sold to a big corporation that drove the price too high that it is impossible to compete (1.8 million dollars). Owner of the second office is 67 years old and is so greedy beyond believe. He gave me the options of either lower my percentage even more than it's already is by 5 to 10%, buy the office with high price, or leave the office. He asked for 1.2 million dollars which is way over priced by at least 200 to 300 thousand dollars. Now I don't have the money to buy the office. I can sell my house and rent a place for now and use the money which will be around 300,000 dollar and loan the rest of the money from the bank. Now all office owners have the same mentality of just squeezing the live out of their associates. After 17 years of working as an associate and with the fact that I am getting older, it really became a necessity now for me to own my own office. Could you please advise me if it's permissible to take a mortgage to buy my clinic in such circumstances?

Thank you so much for your time and waiting to hear from you InshaAllah.

JAK

Salem

**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 Abuelezz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I read the email of the questioner and thought of it repeatedly. This brother has already taken an interest-based student loan. I find it very difficult to see any pressing needs for taking interest-based

loan for this objectives. Jobs for pharmacists are always available why should he opt for buying after 25 years of not saving adequately to plan for such possibilities?

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Imaam .....

**Sent:** Sunday, January 20, 2019

**Subject:** Fwd: Regarding Purchasing business shares (URGENT PLEASE)

Dear Prof. Monzer,

As-Salamu `alaikum Warahmatullahi Wabarakatuh.

I hope you are fine and enjoying the blessings of Allah SWT.

It will be much appreciated if you could answer the urgent question below? I will forward another question in Arabic for your kind answer in Arabic and in English.

Thank you for the valuable help you do for the whole Muslim community here in Edmonton and may Allah reward you for that,allahumma aameen.

Imam .....

----- Forwarded message -----

From: Mohamed

Date: Sat, 19 Jan 2019

Subject: Regarding Purchasing business shares (URGENT PLEASE)

To: imam.....

ASA Shiekh Imam,

It was nice talking to you at the mosque yesterday.

I need a fatwa regarding the following:

I am offered to purchase shares of somebody in a business. The business was bough by a loan from a Canadian bank .The loan began in 2016 and the company is paying it as monthly installments and a balloon payment in 2021. If I acquire these shares ,The current shareholder will leave the business and the business will continue paying the monthly loan installments and the balloon payment from its profits.

My Question is , is it Haram or Halal to perform the deal? If Haram, is there any other halal approach ?

Jazakom Allah Khayran

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. Imam Dr. Amin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh Please inform the questioner the following:

By becoming a partner in the private company you become a part of its decision making and its responsible functionaries. This means that whatever actions and decisions taken by this company, you are partially responsible for including carrying an interest-based loan and paying interest, especially with the balloon payment at the end of the five years which normally means that there will be a need for refinance then. This is problematic in private companies regardless of the percentage of Haram in it.

Also this is unlike public companies where a Muslim buys a few shares (that have no power to affect the decisions of it) for investment where because of the needs of Muslims to invest their small savings the fatwa came to suggest certain financial criteria to minimize the amount of haram in it.

The second part of the question: what can you do? One way to get out of the Riba is to do the following: agree with the outgoing owner that he carries his share of the riba-based loan on his own. And at the same time agree with other partners that their shares of the loans become born by themselves from their shares of profit. In other words, the interest loan and its interest become the personal responsibility of individual partners instead of the company by guarantee from their equities in the company. Legal arrangement can be made to make this solution. There will be no problem (from shari'ah point of view) in regard to the business of the company if some partner received part or all of their equity contribution from interest-based loans.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

-----  
**From:** Wael

**Sent:** Thursday, January 10, 2019

**Subject:** Fwd: Working in a Bank

As-salamu alaykum wa rahamtu Allah wa barakatuh

Dr. Monzer, please help replying the below question from a brother in our community..

Jazakum Allah khayran

Salams

Imam Dr. Wael

Assalamu'alykum,

If you can remember, I spoke with you regarding my job in a Bank here in Toronto, Canada. You wanted to learn more about my job nature as whether it is permissible or not as per Sharia. Below is the synopsis:

Name of the product: Letter of Credit

Garment Buyer[Importer] : ABC Co. Canada

Garment Seller[Exporter] : XYZ Inc. Bangladesh

Garment Buyer submits an Application to "my bank" to issue a Letter of Credit. "My Bank" is collecting service charges [Commission] from ABC Co., as they are providing service. So in this stage of the transaction bank is collecting commission only no interest. After shipment of Garments from Bangladesh, XYZ Inc. send claim through their bank[Bangladesh] to "My Bank".

On receipt of the claim from the bank in Bangladesh, we pay the money to the bank by debiting ABC Co. account with us.

- Scenario 1: ABC Co. might have overdraft facility. What is overdraft facility? Overdraft facility is that the ABC Co. does not have CASH in hand, so they are borrowing money from bank and bank is charging interest of this funding.
- Scenario 2: ABC Co. might ask us to pay the money to XYZ Inc.'s bank in Bangladesh on their behalf as they do not have cash in hand. So we debit our internal account and pay the money to the bank in Bangladesh. As we are paying the bank in Bangladesh on ABC's behalf, we change interest.
- Scenario 3: similar situation might be happened when exporter is our customer. Exporter might ask us to advance some money for procurement/manufacturing of the goods. In that case Bank also changing interest if bank advance the fund.

Basically, bank charge interest to their customer whenever they borrow the money from the Bank. It could be by using their Overdraft facility or using our internal account.

I am not sure whether I was able to make you understand about my job nature. If you have any question let me know. If you think that it is better to sit with you and discuss, please let me know. Jazakallah Khairon.

Qazi

**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. Dr. Wael

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Letters of Credit are OK and Islamic bank use them with the area of delaying any payment which generate interest.

For the person whose job is to handle the LC as described below and will initiate the interest based relationship whenever payment is not on spot, I see that part of the action as non-permissible on the ground that it is writing any paper (document) that is a part of initiating interest payment in the future.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

**From:** Sami

**Sent:** Saturday, July 01, 2017

**Subject:** Query about working in French bank as IT engineer

Al salam alaykom Dr. Monzer Kahf,

I have been working as IT engineer in a Corporate & Institutional Banking in France for more than 4 years. My work consists in integrating new applications (mainly websites for trading online for internal and external traders), monitoring of the computer system, troubleshooting IT issues...

Is my work Halal or Haram as an IT engineer in the bank? Have I to quit urgently?

Just to give more details, I tried several times to look outside the sector of Finance in France and passed interviews but I did not succeed to get a new post. It depends on circumstances and work market health. Sometimes, I think I have to immigrate again (originally I am from Maghreb country) to new country and working in IT far from Finance.

Besides, as a contractor in the Bank, IT department is intending to hire me definitely but I have not yet decided

Thank you very much for your answer and the details that will provide

Sami from France

**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. Sami

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in IT in a conventional bank is not specifically Haram as it does not involve writing Riba contracts or signing them on behalf of the bank.

Of course you are part of the institution and it is much better to be a part of an institution whose main line of business is Halal.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

**From:** Sami

Al salam alaykom Dr. Monzer Kahf,

Thank you very much for your reply below.

However, I would like to go deeper with your response. Are all the activities of Corporate and Investment Banking Haram, I mean Futures, Warrants, CFD, stocks...as known today in the occident countries are Haram ? As I am part of the CIB IT department I am helping others on the sin even if my job is not it self Haram, Am I not?

Still reluctant about the nature of the contribution I am providing as IT Engineer (integrating pre-trade applications on premise for Sales, Traders, Market Makers. .. for secondary and primary market)

Thank you again for your reply

Sami

**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. Sami

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

In fact most activities of investment banks is permissible. Investment banks make merger, long term venture capital and the like. They usually do not issue warrants, CFD's or the like. On the other issue, yes your job is a part of the organization whose main function is interestbased but you do not do any of

these transactions. Definitely you are helping but still the Haram is another issue, I do not accept to take up a job in interest-based bank, but I do not dare saying it is Haram. Better to stay away from it? No doubt! But the Halal and Haram hve other criteria.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

**From:** Wael

**Sent:** Wednesday, January 2, 2019

**Subject:** A Question on Dubli Transactions network company

As-salamu alaykum wa rahamtu Allah wa barakatuh

Dearest Dr. Monzer, may you kindly help in replying this question. I got it in Arabic:

السلام عليكم ورحمة الله وبركاته  
نود أن نسأل فضيلتكم عن الحكم الشرعي في نظام المعاملات في شركة أمريكية تسمى "دوبلي"، وهذا رابطها على الإنترنت (Dubli.com). الشركة تعمل في شكل "مول" إلكتروني تقوم من خلاله الشركات العالمية مثل "سامسونج" و"مايكروسوفت" و"أمازون"، وغيرها بعرض خدماتها ومنتجاتها على موقعها، وتتعاقد هذه الشركات مع "دوبلي" على أساس أن تخفض أسعار منتجاتها وخدماتها عن السعر الأصلي لأي عميل يشتري المنتج عن طريق "دوبلي"، ثم تقوم "دوبلي" بإرجاع نسبة من ربحها إلى المتسوق/العميل. وبالنسبة للأشخاص، فيمكن أن يكون أحدهم متسوقاً أو مسوقاً:  
أولاً: المتسوق:

يمكنه الاشتراك عن طريق فتح حساب على موقع شركة "دوبلي" مجاناً، مقابل الحصول على نسبة استرداد نقدي "Cashback"، وهي نسبة ضئيلة تتراوح بين 2% إلى 5% تقريباً. كما يمكنه الاشتراك كمتسوق مميز "VIP Customer"، وهنا يدفع اشتراك بقيمة \$49 صالح لمدة عام، ويمكن تجديده بحوالي \$40 كل عام، مقابل الحصول على نسبة استرداد نقدي "Cashback" أعلى من المشترك مجاناً.  
ثانياً: المسوق:

وهذا يعمل كوكيل أو مسوق للشركة بتعاقد مرة واحد ولمدى الحياة، ويمكنه الاشتراك بإحدى الباقيتين:  
1- "TM" أي عضو فريق، وعليه دفع \$594، وهي غالباً خاصة بالأشخاص، وفي مقابلها يُعطى المشترك مزايا، منها:  
- 12 بطاقة VIP يمكنه بيعها بسعر \$49 للواحدة.  
- تدريبات للبدء في التعامل وكيفية جذب عملاء ووكلاء للشركة.  
- نسبة عن كل VIP جديد أو مسوق جديد يُدخله إلى الشركة، وكذلك نسبة عن كل VIP أي مسوق جديد يدخله هؤلاء الذين أدخلهم هو.

- نسبة عن كل متسوق يدخل إلى "دوبلي" عن طريق الإعلانات التي يضعها على صفحاته في مواقع التواصل الاجتماعي.  
- كلما ترقى في الشركة كلما زادت نسبه وأرباحه، فإذا أدخل ثلاثة تحته يصير "رئيس فريق"، وإذا أصبح تحته ثلاثة رؤساء فريق يصبح منسق فريق، وهكذا ومع كل ترقية يعطى مكافآت وتزيد نسبه وأرباحه.  
2- "PPA"، وهذه الباقة غالباً تخص الشركات والمؤسسات، وفي مقابلها يدفع المشترك \$2595، وبها نفس مزايا اشتراك "VIP" مع نسب أعلى بكثير، حيث يحصل على 50 بطاقة VIP يمكنه بيعهم أيضاً بسعر \$49 للواحدة، كما يمكنه جذب شركات للتعاقد مع "دوبلي" مقابل نسب من أرباحها، يحصل عليها من "دوبلي" وليس من الشركات التي أدخلها.  
ملاحظات:

- نحن نسأل نظام هذه الشركة تحديداً، وليس عن نظام التسويق الشبكي عموماً.  
- المسوق لا يقوم بعملية بيع أو شراء إلا ما يشتريه لنفسه من منتجات يحتاج إليها، مثل أي متسوق.

- كل الشركات والمؤسسات تقوم بعرض خدماتها ومنتجاتها على موقع "دوبلي"، كما توضح نسبة العائد "Cashback"، والعميل يدخل ويشترى ما يريد مباشرة من على موقع "دوبلي".  
- شركة "دوبلي" وسيط فقط، فهي عبارة عن "مول" إلكتروني.  
في ضوء ما سبق، نرجوا أن تفيّدونا: ما الحكم الشرعي في التعامل مع هذه الشركة كمتسوق، مجاناً أو على شكل VIP الذي أوضحناه، أو مسوّق بالطريقتين التي أوضحناها؟  
نرجوا الإفادة، وجزاكم الله خيراً.

**My Answer:**

الأخ المكرم الدكتور وائل السلام عليكم ورحمة الله وبركاته  
لا أرى أن هذا النوع من الشركة مقبول في ديننا. أولاً إن عمل هذه الشركة هو التكبسب من جلب أعضاء جدد فهي لا تؤدي أي عمل آخر ورسوم العضوية هذه هي التي يتم تقاسمها بين الشركة والأعضاء القدامى. فما هي الخدمة التي تقوم بها هذه الشركة إذن؟ وثانياً لا أرى أي استحقاق للشخص في عمولات من مشتريات حقيقية (فضلاً عن اشتراكات الأعضاء الجدد) فوق الطبقة الأولى، فمن أين يأتي الحق في أخذ عمولة على مشتريات أشخاص أتى بهم آخرون وليس أنت؟  
مع أسنى التقدير وأعز التحية  
أ. د. منذر قحف تمويل واقتصاد إسلامي

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

-----  
**From:** HABIB

**Sent:** Tuesday, January 1, 2019

**Subject:** IT service to health insurance company

Dear Br. Dr. Monzer,

Assalamu alaikum wrt wbt. I pray you and family are well. It was a pleasure to see you in Doha at the Awqaf conference.

I have a query and need your advice. A new start-up developing IT programs have been asked by a health insurance company to develop some software systems and algorithms for them. The IT system will reduce the costs, make interaction with the clients/patients more efficient, reduce processing errors and save time for the patients to get their claims. The question which the brother has is whether it is okay from a Shariah point to sell/provide this service to the health insurance company for a fee.

Your guidance in this regards would be appreciated.

Kind regards,

Habib

**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. Dr. Habib

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Of course it is permissible for more than one reason: 1) this is a general help to human beings and 2) the issue of insurance especially health is a necessity which is not provided for sufficiently by Islamic insurance anywhere in the world.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@kahf.com](mailto:monzer@kahf.com); [www.kahf.net](http://www.kahf.net); [www.kahf.com/blog](http://www.kahf.com/blog)

---

# FATAWA JOBS, WORK, BUSINESS. EARNING 2018

**From:** Dr. Mohsen

**Sent:** Friday, November 16, 2018

**Subject:** work in software in a bank

As-salamu alaykum dear Dr. Monzer,  
Hope you are fine.

Please take the time to answer this question:

I am a software developer by profession and want to know if a certain earning would be halal or not.

I am creating an application for someone in USA basically they have flood insurance work so when a customer comes to them they manually go to these sites:

.....

So they go to these sites and enter client details and get a quote etc. and they give their client a quote. I am making them an application which basically will go the part they do manually so the application will go to the above flood insurance sites and enter client details and get quotes etc. and show them all the quotes basically saving them a lot of time and they present their client with a quote etc...

The company doing that now want to sell it to a lot of other similar agents who do the same work and they will give license per month tic and so on and from the money they will give me 25% as they

charge other agents for using that application a monthly subscription you can say...

Also they want to pay me commission on the sales they make that will be some percentage etc. I have been looking for an answer for a few days now please let me know with reference if possible. Basically the work I am doing is just checking sites entering details and getting quotes and showing to the agents. Same work as they manually just at a faster pace. I have doubt about the earning by sales commission.

Thank you

Regards,

Mohsen

**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. Kayani

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It seems to me that you job is permissible for the following reasons:

1. Insurance is a new contract that has no reference in the Qur'an and the Sunnah. But when studies by Shari'ah experts, most of them object to it on the ground that it is aleatory and has a great deal of unknowability. Other scholars argue that it is necessary contract and the amount of its unknowability is contained by applying the probability theory methods .in other words it is a controversial contract. This is not like Riba that is prohibited in the Qur'an and the Sunnah with very strong warnings.

2. Your work is not direct to making the contract to customers. The Fatwa on similar works but for conventional bank that deal with Riba is that it is permissible because it does not fall under the four clearly prohibited activities related to Riba as identified by the Prophet, pbuh, which are: taking it, giving it, writing it and be a witness of the contract. Your work is in the area of information only. Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer **Kahf**

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** Dr. Mohsen

**Sent:** Sunday, November 11, 2018

**Subject:** work as a music producer

Dear Prof. Monzer,

As-salamu alaykum

Hope you and your family are fine.

Please take the time to answer these questions.

**Question:** Is it Haram to become a Music Producer/Music Composer to earn a livelihood?

From: Thamjid

What if we were to compose music that is done electronically (via a computer) without any derogatory vocals/no vocals and composing film scores and such which is purely music and no vocals or anything. Apart from some Hadeeth with no real concrete proof/evidence, where does it say that Music is Haram? Where in the Quran is that mentioned? Allah has clearly mentioned everything that is Haram for us properly in the Quran so if Music is haram then where is that mentioned in the Quran?

**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. Thamjid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Playing music and composing it is not Haram. Remember, anything that detract you from daily prayers or other obligations toward God, parents or working to gain own living and fulfill social obligation is not permissible. Paying Music and composing is permissible as long as it does not do anything of that nature.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** Shaikh Abuelezz

**Sent:** Wednesday, November 7, 2018

**Subject:** Fwd.: working in insurance company

Assalamu alaykum Sidi Dr. Monzer,

Hope you are doing well. May Allah bless you and protect you for our ummah. Would you please provide us with your Fatwa for brother Salem who has two offers from two insurance companies to work as a software engineer?

I hope my mail finds you well.

Question 1:

My name is M. Salem and I am working as a software engineer in a small company in Ontario, Canada and I have been contacted by Green Shield company (an insurance company) for a software Engineer position. Work nature will be maintaining the current software plus developing a new software for them as needed and I believe this will be almost related to insurance.

Question 2:

I have been contacted by CAA insurance company (Canadian Automobile Association) for a software manager position. Position nature is to manage a team of engineers to develop, maintain their software. The company has more than one project. Some of the projects are related to road assistance, some others for travel activities such as booking flights, hotels, cruise and etc. They also have different kind of insurance such as travel, personal and Auto insurance.

Please Advise and JAK. Thanks

Salem

Dear Br. Shaikh Abuelezz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

May thanks for your kind email and I pray to Allah to be always with you in guidance, help and Ni'mah. Please see below for my opinion on the questions.

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

monzer@Kahf.com www.Kahf.net; www.Kahf.com/blog

**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. Salem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I believe that both jobs are permissible InShaAllah so you can choose what is better for you with no worry about the Shari'ah aspect.

There are two points in this regards, 1) insurance contract is prohibited for Gharar not for Riba. Gharar is much a lesser evil than Riba and when it is in a necessary contract it can overlooked. A good number of great scholars argue that it is in fact necessary and therefore permissible. This is more when there is no Islamic insurance as the case in the USA and Canada. And 2) you will not be offering insurance contracts, as your job is only in the back office, this means that even for those who argue that the contract is Haram, the prohibition does not apply to your job.

Wa Allahu A'lam  
Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
monzer@Kahf.com; www.Kahf.net; www.Kahf.com/blog Salam Alaykum,

---

**From:** Mazin

**Sent:** Saturday, September 30, 2017

**Subject:** Providing Leads to Companies

Assalamu Alaikum wa Rahmatullahi wa Barakatuhu Dr. Kahf,

The way I provide leads to these companies is by creating a website that contains a form or quiz to fill out and a phone number. The form/quiz requires a visitor to fill it out to give the company some information about the leads. I attached the form that I use for the annuities and the one for the mortgages.

Here is an example website I use for the annuities:

[https://app.clickfunnels.com/for\\_domain/karmaking.clickfunnels.com/annuityquiz?updated\\_at=ea5866a75a74485a2652b5910d027262v2&track=0&preview=true](https://app.clickfunnels.com/for_domain/karmaking.clickfunnels.com/annuityquiz?updated_at=ea5866a75a74485a2652b5910d027262v2&track=0&preview=true)

Here is an example website I use for mortgages:

[https://app.clickfunnels.com/for\\_domain/karmaking.clickfunnels.com/hb-quiz12286650?updated\\_at=3a65465dfed4070f084f2e58d5396693v2&track=0&preview=true](https://app.clickfunnels.com/for_domain/karmaking.clickfunnels.com/hb-quiz12286650?updated_at=3a65465dfed4070f084f2e58d5396693v2&track=0&preview=true)

Once I have the website up, I pay for ads on Google and Facebook to send traffic to these websites. If there is interest from a visitor, he or she will fill out the form and the information goes directly to the company to follow up on the lead. If the visitor calls the phone number that is provided, then he/she will be calling the company directly to speak with them.

Let me know if you need more information.

Mazin

**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. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see that providing the leads, as per the sent samples, is not permissible. There is no commitment in them to any interest transaction and they relate to information only on both sides of the user of the lead and their potential customers.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

mKahf@hbku.edu.qa; monzer@Kahf.com www.Kahf.net; www.Kahf.com/blog

**From:** Mazin

Thank you Dr. Kahf for your response! One last question...my Muslim cousin works at a mortgage company. Is it haram for me to provide the leads to him in the way that I described?

Mazin

**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. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Leads to your cousin are like leads to other mortgage providers.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

**From:** Mazin

Assalamu Alaikum Wa rahmatullahi Wa barakatuhu brother Monzer,

I sent you an email a while back about providing leads to people for mortgages and annuities and you mentioned that it would be ok. The email chain is provided.

I am now looking to provide leads to lenders. These leads would be businesses that are looking for money to expand or buy equipment, for example. The lender would pay me a percentage of the loan amount that they give to the business as a referral fee. The only thing I would do is have the business owner fill out paperwork and send it to the lender. I will not be involved in approving the loan or underwriting it.

Would this type of compensation be halal?

Wa salaam,

Mazin

**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. Mazen

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Providing general info on mortgage, business lending and annuities is not Haram, but providing specific info which usually lead to contracting non-permissible transactions of the types that you mentioned is part of preparation of the contracting, it is part of being a go-between in such transactions and I think this is part of the transaction and the lead and lead commission in it are not permissible. It seems to me there is a big difference between general info and specific lead in all these kinds of transactions. If understand me differently if my previous email that may mean I was not expressive in a clear way. General info usually does not generate a commission for the lead, but specific leads that generate commission are part of the non-permissible transaction.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

**From:** Mazin

Assalamu Alaikum wa Rahmatullahi wa Barakatuhu Brother Monzer,

Thank you for the explanation. I think I understand what you mean. If I instead gather information from the business owner and provide that to the lender, and the lender fills out the paperwork for the business owner and approves the loan...would that be permissible? The information I would provide the lender would be the following, for example:

Business owner First Name

Business owner Last Name

Business owner position

Business Name

Contact number

Address

Email / Fax

Age of business

Revenue per year

Needed amount

Use for fund

Credit Score

Existing loan

Negative days

Jazak Allah Khair,

Mazin

**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. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If such info normally leads to creating an interest-based transaction, I wouldn't see it outside the space of writing the contract because it is specific and then it is sinful to provide and its commission is not permissible.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

**From:** Mazin

Assalamu Alaikum wa Rahmatullahi wa Barakatuhu Brother Monzer,

Thank you for your response. I have one more question regarding this matter and then I should be set. I found a call center to provide the leads and will have them forward the leads to the lender directly. That way, I will not speak to the business owner at all; rather, the call center will speak to the business owner

and if there is interest in obtaining a loan then the business owner will speak directly to the lender without me providing any information whatsoever. Would that be permissible?

Jazak Allah Khair,

Mazin

**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. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If you are behind the center that gives info in such a way that gives you a commission, then you are part of writing the Riba contract

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Imran

Sent: Monday, November 5, 2018

**Subject:** board membership in a company that may deal with interest

Assalamu Alaikum, Professor Kahf,

I am a lawyer based in Bangladesh. Recently, I've been approached by a foreign company to sit on its local subsidiary's board of directors as a non-executive director. I would have no responsibilities for the day to day management of the company's business, or any of its policy decisions. In fact, I've been approached only because there's a local law requirement of having a local director. Token shares would also be given to me on account of my participation. I would receive director's salary and dividends.

The company's business is fully halal. In this situation, given my position as a sleeping partner/non-executive director (having no responsibilities for the company's business apart from sitting on the board), would my earnings be halal if for instance, the company takes out an interest bearing loan from a conventional bank? Would I, as a shareholder/director be responsible to Allah for an interest bearing loan taken out by the company? Looking forward to hearing from you.

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. Imran

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Here we need some details or some ifs; Assuming you are not going to pay anything for shares and the main line of business of the company is permissible. This position and the salary and honorary shares given to you are permissible.

But here is the if: once you become a partial owner by virtue of shares given to you (they are a kind of gift), whatever the company (represented by its CEO and BoD) does you become responsible for one day

of judgement unless you position, as a non-executive director, does not give you any right to vote, i.e., a right to change any non-permissible decision such as taking an interest-based loan or making a reception party with liquor offered in it.

The rationale is as follows: you may own shares in a company whose main line of business is permissible provided your ownership does not allow you to change any non-shari'ah permissible decision by the management. In this case, you have to apply the purification principle (give to Muslim poor and needy or charity the part that is not permissible of the earned profit). this applies if you are a non-voting member of the BoD or simply a shareholder.

But if you a part of the decision making apparatus of the company, then you are a part of making the Haram decision, if any. Then purification alone is still necessary but it is not sufficient.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From: Dr. Mohsen**

**Sent: Wednesday, October 31, 2018**

**Subject:** working off hours in violation of regulations

As-salamu alaykum dear Prof. Monzer,

May Allah accept your efforts.

Here is the question that you did not receive:

HALAL OR HARAM

ALI, India,

Asalamu - Alaikum, I am engineer by profession and teach students after office working hours. But there is a rule of the govt. under which I am working that one can do some other work only on honorary basis i.e. free of cost. Now my question is what about the money I am earning from teaching students after office working hours. IS that halal or haram keeping in view the rule of the govt.?

Please take the time to answer it.

Kind regards,

Mohsen

**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. Dr. Mohsen

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Kindly inform Mr. Ali that the rule requiring any extra-working-hours work be voluntary only and similar regulatory rules and instructions, e.g., custom and traffic regulations are permissible to issue (by Muslim on non-Muslim governments) for objectives of serving the society better, and their violation is a personal matter provided you do not make any action that endangers lives or properties (yours or others), they are permissible to violate and to obey. It is also permissible to government to impose fines and other

punishments on violators so that when you violate such instructions and regulations you expose yourself to these fines and punishments.

Such matters are purely civil matters religion must not interfere in and our Shari'ah stays away from that.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** shoaib

**Sent:** Thursday, September 6, 2018

**Subject:** Working as Broker selling Car/Home Insurance

Assalaamu Allaykum Wa Rahmatu Allahi Wa Barakatuh Dr. Kahf,

I hope all is well. My name is Shoaib, and I wanted to get your view on pursuing a career as a Property/Casualty Insurance Broker, in Canada. I have been presented with an opportunity of being a Car/Home insurance broker which would involve selling and servicing Car and Home insurance policies only. To give you some more background, I would be working for an independent brokerage which deals with car & home insurance, and makes money from the commissions of sold policies. The broker job is not with the car/home insurance company itself. The broker acts as an intermediary between the client and the Insurance company regarding all matters of the insurance policy. From my personal experience/investigation both of these types of general insurance policies, are not interest-based, however as you have stated in past, Car and home insurance companies will take earnings from policies, and possibly reinvest in ways which may not be shari'ah compliant. Is this an opportunity which is permissible to pursue as a career? or is it better to avoid?

I value your knowledge and insight in this matter, any advice or direction you can provide would be much appreciated.

Jazakallah Khayran

Shoaib

**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. Shoaib

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I do not see anything wrong is selling and promoting car and property insurances regardless of what insurance companies do with their assets and earnings. You will be selling something very useful to people and society and sometimes it is required by law.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics  
monzer@Kahf.com; www.Kahf.net; www.Kahf.com/blog

**From:** shoaib

**Sent:** Thursday, October 18, 2018

**Subject:** Re: Working as Broker selling Car/Home Insurance

Assalaamu Allaykum Wa Rahmatu Allahi Wa Barakatuh

Dr. Kahf,

I hope all is well. My name is Shoaib. I had emailed you beforehand in regards to the permissibility of working as an insurance broker selling/servicing car and home insurance (please see past emails below). I wanted to thank you for your past response. I have been researching this topic more and had a question in regards to the element of riba in car/home insurance. In Canada I have not seen the presence of an "interest clause" in the contract, however I came across an article posted on AMJA, speaking on the matter of insurance, and the riba element from a different perspective (I have copied the section speaking about riba below in this email, along with the link to the full article). I wanted to know if the matter of dealing money for money, and chance of receiving more money than premium paid by the customer (riba al-fadhl) is an issue in today's modern insurance contracts as stated in the below opinion? "From a contract and business perspective, what one truly gets in return for premium payments is simply money and nothing else. Fabozzi, et al., probably said it best when they began their discussion of insurance companies by saying, "Insurance companies are financial intermediaries that, for a price, will make a payment if a certain event occurs."

This is problematic, to say the least. This means that the insurance contract is nothing more than an exchange of money for money, which an element of chance and risk being present. Islamic law strictly regulates the exchange of money for money. Ubaadah ibn alSaamit narrated that the Prophet (peace and blessings of Allah be upon him) said,

الدَّهَبُ بِالذَّهَبِ وَالْفِضَّةُ بِالْفِضَّةِ وَالْبُرُّ بِالْبُرِّ، وَالشَّعِيرُ بِالشَّعِيرِ وَالتَّمْرُ بِالتَّمْرِ وَالمِلْحُ بِالمِلْحِ مِثْلًا بِمِثْلٍ، سَوَاءٌ بِسَوَاءٍ يَدًا بِيَدٍ، فَإِذَا اِخْتَلَفَتْ هَذِهِ الْأَصْنَافُ فَبَيَعُوا كَيْفَ شِئْتُمْ، إِذَا كَانَ يَدًا بِيَدٍ. (رواه مسلم)

"Gold for gold, silver for silver, wheat for wheat, barley for barley, dates for dates and salt for salt [must be] the same amount for the same amount, equal for equal, hand to hand. If these genera differ, you may trade them as you wish if they are hand to hand." This hadith makes it clear that money exchanges must be done hand to hand and, if the money is of the same genus, the amounts must be equal. If this condition is not met, one has fallen into riba. In fact, in insurance contracts, it is possible for someone to fall into both riba al-fadhl (interest via an increase payment) and riba al-nasee`a (interest via a delay in a payment that is required to be hand-to-hand). The amount that one receives (directly or indirectly) from the insurance company, if one ever does receive something from them, will be equal to, less than or greater than the premium payments that the policyholder has paid over time to the insurance company. If the policyholder receives more money than he has paid the insurance company, this is riba al-fadhl. In the very unlikely scenario of the two amounts being equal, the exchange of money was not hand to hand and hence the two parties have been involved in riba al-nasee`a.

Again, in the case of insurance, with respect to the commodity that is actually exchanged, one is truly only exchanging money for money at a later date depending on some unpredictable event. This author cannot see how such an exchange cannot be envisioned as anything other than one involving interest.

"

(referenced from <http://www.amjaonline.org/en/articles/entry/the-question-of-insurance-part-1>)

Any advice or direction you can provide would be much appreciated. I am just trying to understand and learn all the opinions in full. I truly value your opinion in high regards. Also would you be able to guide me in finding an English translation of Sheikh Mustafa Zarqa's books on Insurance, if available.

Jazakallah

Shoaib

**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. Shoaib

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I do not want to go into the details of the argument against this simplistic understanding but in one word when the OIC discussed this issue, it discarded the arguments of interest and the argument of exploitation and maintained only the argument of Gharar. The argument of the quotation below is simply wrongly founded and incorrect. Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

-----  
**From:** Dr. Mohsen

**Sent:** Monday, September 24, 2018

**Subject:** Income writing papers for students

Salam mufti sahib, I want to ask about academic writing, is this halal income?

I do assignment and projects for students abroad, those students are unknown and they tell their teachers that those assignments are done by them, they don't tell them that they are made by some other person.

I am registered on a portal through which I get orders, and I provide references at the end from which I used content to complete assignments, is this income halal?

**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

This kind of work and income are not permissible in Shari'ah because you are becoming part of the lie that is practiced by your customers. The Prophet, pbuh, what once asked whether a believer may commit a sin of stealing or fornication, he said may be but when he was asked whether a believer lies he said no. lying is equivalent to disbelieve and is strongly forbidden in our religion.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf  
Professor, Islamic Finance & Economics  
[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** Dr. Mohsen  
**Sent:** Monday, September 24, 2018  
**Subject:** working for a company that deals with interest?  
forzanarahman98@gmail.com

I am being offered jobs only in companies that deal with riba, can I work as a motor finance specialist or an underwriter at a bank or insurance company. Would it be haram? For some reason no one else is hiring me not even for administration tasks. What should I do?

For the finance specialist role, you have to offer people car loan packages which I know would be 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.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Writing interest-based loans for car or for bank customers is Haram, other jobs in banks and insurance companies are not Haram although it is better to avoid them as much as you can.

It is not acceptable to claim that all jobs are closed except writing car or other interest-based loans. Life has many other opportunities!

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** shoaib  
**Sent:** Thursday, September 6, 2018  
**Subject:** Working as Broker selling Car/Home Insurance

Assalaamu Allaykum Wa Rahmatu Allahi Wa Barakatuh Dr. Kahf,

I hope all is well. My name is Shoaib, and I wanted to get your view on pursuing a career as a Property/Casualty Insurance Broker, in Canada. I have been presented with an opportunity of being a Car/Home insurance broker which would involve selling and servicing Car and Home insurance policies only. To give you some more background, I would be working for an independent brokerage which deals with car & home insurance, and makes money from the commissions of sold policies. The broker job is not with the car/home insurance company itself. The broker acts as an intermediary between the client and the Insurance company regarding all matters of the insurance policy. From my personal experience/investigation both of these types of general insurance policies, are not interest-based, however as you have stated in past, Car and home insurance companies will take earnings from policies, and possibly reinvest in ways which may not be shari'ah compliant. Is this an opportunity which is permissible to pursue as a career? or is it better to avoid?

I value your knowledge and insight in this matter, any advice or direction you can provide would be much appreciated. Jazakallah Khayran

Shoaib

**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. Shoaib

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I do not see anything wrong is selling and promoting car and property insurances regardless of what insurance companies do with their assets and earnings. You will be selling something very useful to people and society and sometimes it is required by law.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** Dr. Mohsen

**Sent:** Saturday, September 1, 2018

**Subject:** Is notary Public income consider halal?

Dear Prof. Monzer, hope you are fine.

Please take the time to answer this question:

Assalamu Alaykum!

I just wanted to ask you a question. Is notary public income halal and permissible in Islam?

Because a lot of time notary public authenticate signatures, administer oaths, verify signatures between lender and borrowers. For example, Real estate buyer and seller. And those involves mortgage. Would providing notary public services in that scenario consider halal?

However, If I completely avoid providing my services to lender and borrower, Real estate buyer & seller. Then would income be considered Halal?

Please advise. I'd highly appreciate your response

Thanks you!

Haider

**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. Haider

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The Principle is that income for notarization of documents and persons is permissible. The exception is all documents that represent non-permissible transactions. For any Interest (riba)-based document its notarization is a part of its writing and it is covered by the highly authentic Hadith that tells that the

Curse of God is on four agents in Riba: taker, giver, writer and witness. For other Haram Documents such as gambling papers or the like, notarization is also not permissible on the ground of supporting and helping prohibited actions which is prohibited by the verse at the beginning of Surah 5.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** Dr. Mohsen

**Sent:** Saturday, September 1, 2018

**Subject:** is earning obtained based on interest-financed education Haram?

Dear Prof. Monzer, hope you are fine.

Please take the time to answer this question:

Salam Alaykum

hyder

Assalamalaikum

As we know everyone is opting for educational loan's these days for doing masters abroad and getting a job later. My question is that, if they go through the loan which is basically haram and then later get a job through the knowledge acquired through the master's degree (which is based on education loan). The money which that person is going to earn through the job will be 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. Hyder

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The income earned by a worker is for her/his work, it has nothing to do with the ways or bases of acquiring the working skills. These are two independent matters.

Education interest-based loans are Haram and sinful with the exception of case of necessity such as a person has a sound plan to finance his education and at the end of it, the plan was disrupted just before graduation and the student needs some money for graduation with no way of finding other sources.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** Dr. Mohsen

**Sent:** Saturday, September 1, 2018

**Subject:** is working in a bank permissible?

Dear Prof. Monzer, hope you are fine.

Please take the time to answer this question:

Salam Alaykum

**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 don't see a question here; it is just a statement of job description. If you mean to ask whether that kind of work is permissible, it seems to me that most of it is permissible, the only doubtful point is selling banking products. If a banking product is interest-based it is not permissible to sell as selling is part of the process of making it and it becomes included under the Hadith of the Prophet, pbuh, that four are cursed by 'God: the taker of Riba, its giver, its writer and its two witnesses. Other activities especially guiding persons, Muslim and others to what may be best for them and what does not have interest, etc., may also be rewarded by God InShaAllah.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

-----  
**From:** Imaam .....

**Sent:** Tuesday, August 28, 2018

**Subject:** Fwd.: Work

Respected Prof. Monzer,

As-Salamu `alaikum Warahmatullahi Wabarakatuh.

Happy belated Eidul-Adha to you and family.

I just came back to Canada after few weeks of summer vacation in Cairo, and came to know that the program was cancelled due to uneven circumstances from both our sides. I wish that you could be able to re-schedule again at your future convenience time. Is the Christmas break suitable for you?

Also, below is a question from one of our community sisters who wants your kind answer for it. Jazaka Allah Khairan.

Wassalam

----- Forwarded message -----

From: ghida

Subject: Work

To: Imaam .....

Salam

I have worked at The Royal Bank of Canada for twelve years. August 31, 2016 I called it quit; reason being a family member got sick and I made a pledge to Allah that if he heals I will not be going to work at the bank anymore.

My job description was public relations and sales of banking products, banking advice for Muslims on what banking products contains interest and what not, booking appointments, reception meet and greet clients etc...

kindly, I need your input on the subject matter please.

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 Sr.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see a question here; it is just a statement of job description. If you mean to ask whether that kind of work is permissible, it seems to me that most of it is permissible, the only doubtful point is selling banking products. If a banking product is interest-based it is not permissible to sell as selling is part of the process of making it and it becomes included under the Hadith of the Prophet, pbuh, that four are cursed by 'God: the taker of Riba, its giver, its writer and its two witnesses. Other activities especially guiding persons, Muslim and others to what may be best for them and what does not have interest, etc., may also be rewarded by God InShaAllah.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

-----  
**From:** Ben

**Sent:** Monday, August 6, 2018

**Subject:** BUYING OF BG/SBLC - HALAAL/HARAAM RULING

Dear Dr Monzer السلام عليكم ورحمة الله وبركاته

Hope by ALLAH's Grace this email reaches you well in Shaa ALLAH. We need a fatwa on Islamic banking and we cannot find an answer whether it's halaal or not and we are pledging to you with your esteemed Islamic knowledge on the subject to guide us. We are in the trading business and we are actually being asked to act as a facilitator for a buyer who wants to buy a BG (Bank Guarantee) or SBLC. Is this permissible dear brother? We are not knowledgeable in finance and we cannot rule out and we seek your assistance. Please read below excerpt from the document

I. The Client agrees to pay the following fees for the SBLC. A fee of 38% + 2% + an additional 5% shall be paid for the SBLC, the 2% of the cost is locked and is not shared with the buyers group. The 5% additional fee will be shared 1.66% between "Client Side "third party as advised, 1.66% (OTHER Asset Manager Side) and 1.66% Export US Grains as the source and provider of the relationship with

the purchase of the SBLC at a discounted face. This additional fee will be paid to a paymaster as advised at time of purchase.

Is this something you can advise us please? جزاك الله خيرا

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. Ben

Islamic financial consultations to business entities is normally not free but paid for!

Getting an LG from Islamic Banks is permissible, they do it without interest, but Conventional banks do that with interest. Advise your customer to take the LG from an Islamic bank. It should know how to issue it within the limit of Shari'ah.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

-----  
**From:** Tawil

**Sent:** Sunday, July 22, 2018

**Subject:** Please Advise to Ensure My Income Is Halaal (French Banking Customer Service Executive)

Alsalamo Alaykom Wa Rahmatullahi Wa Barakatoh

Would you please kindly advise if I accept the offer below will be halaal or haram.

<https://wuzzuf.net/jobs/p/139549-French-Banking-Customer-Service--Executive---Multinational-Pillars-CairoEgypt?l=dbp&t=ej&o=86>

About the Job: French Banking Customer Service Executive - Multinational

Main Duties:

- Acquire and update knowledge on procedures related to relevant process.
- Ensure that the process requirements are met, adhered to, completed in accordance with established procedures and standards set.
- Work well independently; complete assigned tasks in the established time-frame as per the process benchmarks.
- Ensure that the productivity, quality levels are achieved as per the standards sent for the process.
- Demonstrate ways to improve customer service, increase productivity.
- Assist line manager/supervisor with managing day-to-day operations and support colleagues on process if needed.
- Participate in team meeting / team activities and work towards sustaining team spirit.
- Support achievement of team objectives.
- Proactively identify issues, if any, and escalate.

- Provide service to customers by focusing on resolving requests efficiently, accurately, and professionally.
- Demonstrate knowledge of features, benefits and procedures and take initiative to review daily process updates for defect free implementation.
- To maintain internal and external control standards, including the timely implementation of internal and external audit points together with any issues raised by external regulators.
- Meet targets on productivity and accuracy as per the targets and metrics defined for the process.
- Instructions/requests to be correctly interpreted understood and implemented.
- Ensure that the process related procedures are implemented as per the process manuals.
- Ensure that fraud/errors/irregular transactions (if any) are identified and escalated.
- Agreed volume of work is handled contributing to the achievement of the unit/department/center performance target.
- Identify and escalate potential show stoppers
- Contribute to the creation of a supportive work environment driven by people centric values
- Build professional relationships with colleagues in other areas
- Ensure that each work is completed in accordance with established procedures and standards.

#### Corporate Benefits

- Open, connected and dependable work environment.
- A competitive basic salary and annual discretionary bonus scheme (based on yearly performance and behavior).
- Medical insurance (MetLife) coverage for yourself, your spouse and children which includes surgeries, optics and dental.
- A staff rate personal loan.
- Special rates to our staff (e.g. sports club restaurants, hotels, gym and car merchants).
- 5-day work in shift pattern, with night shift allowance provided.
- Progressive career advancement opportunities.
- Transportation provided to all our staff with door to door conditions when applicable.
- Opportunities for social and sports activities.
- Educational Policy.
- Professional global Career progression.

#### Our organization offers great facilities such as

- On site Restaurant, vending machines which includes (coffee, tea, different options for Snacks).
  - Activities / games area which includes (Billiard, Ping pong, and baby foot)
  - On floor play station room.
  - A walking distance Coffee shop.
  - We have a dedicated team (Engagement and Culture) focuses on having an engaging, motivating working environment, looks after the overall employee's experience throughout their journey.
- Roles: Banking Customer Service/Support

#### Job Requirements

- A Bachelor's degree
- Only graduates are eligible to apply
- Computer literate and ability to work on basic applications like MS Excel, MS Word and Lotus Notes.
- Good in spoken and written English

- Ability to be flexible and willing to change along with changes in corporate and department objectives in addition to recommending changes to assist in meeting these objectives.
- Ability to balance quality and quantity (volumes) with primary focus on quality.
- Ability to learn quickly and adapt to evolving and changing priorities. Procedures change frequently; selected candidates are expected to implement the changes immediately with minimal training.
- Flexible to work on a rotational basis (After Noon shifts & Night)

Keywords: Bank Banking Customer Service Customer Care Customer Support Communication Skills

About this Company

<~WRD000.jpg>

Pillars Egypt is Consultancy & Recruitment Firm established to serve distinctive clients in the areas of strategic management, Business Planning and Executive recruitment.

We are a group of executives with a large diversified experience in various areas as Strategic Management, Business Planning

Jazakum Allahu 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. Tawil

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in customer services in a bank is not prohibited provided you do not sign interest based contracts including credit cards or prepare them for signature.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

**From:** Saeed

**Sent:** Wednesday, July 18, 2018

**Subject:** Working in conventional Banking Sector

Assalamu o Alaykum Dr Monzer,

I hope you are in good health.

I have a question in my mind so I thought I will check with you regarding the ruling on this issue.

Recently I came across a good opportunity of working in a bank (Barclays UK) in their engineering department which apparently doesn't seem to be directly dealing with riba. The job is to work as a Data Analyst or Data engineer and basically work on the machine learnings and future trend predictions etc.

Is it permissible to work for a bank first of all?

Is it permissible to work as analyst in the bank?

If it's not permissible, is there any section in the riba-based bank that can be considered for working?

Regards,

Saeed

**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. Saeed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is permissible to work in a bank provided your work does not require you to be a part of signing or issuing an interest-based contract or relationship. This is based on the principle that prohibition falls on four functions that are taking Riba, giving it, writing its contract or being a witness to it. Banks do several other activities besides giving loans on interest and considering all such activities as prohibited by association is not an approach that Shari'ah takes.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

**From:** Majd

**Sent:** Tuesday, July 17, 2018

**Subject:** كتابة أسماء على القمصان

اسأل الله ان تكونوا بخير واسأل الله ان يوفقكم الى ما يحب ويرضى  
انا عندي ورشة خياطة

وسؤالى ممكن تعتبره شقين :

الشق الاول حكم التعامل والبيع والشراء مع اهل البدع والشرك "الشيعة مثلا" او الشغل مع الكافر بشكل عام  
وان كان مباح التعامل معاهم ...ايش الحكم ان طلبوا منى اشتغل لهم البسة مكتوب عليها "حسين" من دون (يا) الاستغاثة  
او مع ياء الاستغاثة "مثل يا فاطمة...الخ"

او انى اضبع شعارات هم يقدسوها مثل سيف ذو الفقار او قبة النجف او اى قبة خضرة هم يقدسوها مع الاخذ بعين الاعتبار ان هذا  
الزبون يلى يطلب هذا الطلب تقريبا هو مشغلي الورشة بالسحب والطلب .

واسأل الله ان ينفع فيكم الاسلام والمسلمين

**My Answer:**

الأخ المكرم أبو أحمد

السلام عليكم ورحمة الله وبركاته

التعامل بالبيع والشراء مع كل الناس من المباحات التي لم يقيدتها الشرع. ولا يصح الجلوس معهم وهم يمارسون أيا من المحرمات إلا  
إذا قام مجالسهم بأداء قريضة النصح والنهي عن المنكر حتى لا يدخل الجالس تحت لعنة الله تعالى على لسان أنبيائه. أما كتابة  
المحرمات مثل الاستغاثة بغير الله تعالى على الملابس فلا يجوز شرعا ويجوز كتابة أية أسماء مباحة .

مع أسمى التقدير وأعز التحية

أ. د. منذر قحف تمويل واقتصاد إسلامي

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

**From:** Dr. Mohsen

**Sent:** Monday, July 16, 2018

**Subject:** Is it halal to earn money by selling my photography online?

As-salamu alaykum dear Prof. Monzer,

Hope you are fine.

Please take the time to answer this question:

I like taking pictures. They are usually landscapes. There are many websites that display photos and gives certain amount to the photographer for every download of his image. Is the money that the photographer gets halal? I wanted to make some money out of the photos I take. So is it permissible?

**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

Yes, it is Halal as long as the photos you make and sell are permissible. You are not doing anything prohibited by photographing landscape and natural sceneries.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

-----  
**From:** Dr. Mohsen

**Sent:** Monday, July 16, 2018

**Subject:** Collecting interest and maintaining record for employer

As-salamu alaykum dear Prof. Monzer,

Hope you are fine.

Please take the time to answer this question:

I am working in a shop which is mainly a battery dealer shop but the owner has a side business of lending money to the small business man who in return pay the money back with 20% interest but on a daily basis. I collect those daily payments and also maintain them on ledger but the income which I get is only from the selling of the batteries and inverters of shop in which I work. I just want to ask can I carry on my work or is it sinful for me to work further

**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

Collecting Riba and processing it is a direct part of handing it which is problematic from Shari'ah point of view. Collecting debts and other liabilities, like values of batteries, without specifically collecting Riba components is tolerable. The difference is when it is specific Riba it becomes part of the Riba transaction

but when you handle cash flow you are only handling in and out not the specific Riba. I wouldn't say it is Haram to be a cashier in a Bank or in a place where liabilities are paid through the cashier, it is not directly handing Riba, it is handling cash flow. This case of collecting Riba and recording it in the ledger makes it more directly involved in Riba and I suggest that you try to avoid that if you can.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)

---

**From:** Dr. Mohsen

**Sent:** Monday, July 16, 2018

**Subject:** confused about my earning

As-salamu alaykum dear Prof. Monzer,

Please take the time to answer this question:

Assalamu o alaikum sir, I wanted to ask that I play a game, named 8 ball pool. It's a snooker based game where we play with other people worldwide, in a table I and my opponent spent 25m 25m coins and whosoever wins, takes 50m this game requires good Skill and luck. I have played it too much and I have made like many billions. Now I sell coins to people and they give me money. Sometimes I win and sometimes I lose but when I lose I get 50-60% coins back because I purchased an offer and that too from people's money which I received when I sold coins. Now I wanted to know that is my earning halal or Haram? I am good in this game and my win percentage is 58-60% so I don't win all the time. So if I sell coins the earning which I'll get is halal or Haram? I will have spent this earning on other game. Pls let me know :)

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

Games of win and lose money in any forms are not permissible. According to Shari'ah winning money or properties may be by sale (in which you give something of equivalent value), receiving a gift, work (and get the price of one's services), inheritance, growth of one's owned property (like an owned cow giving birth to a baby cow), or deserving compensation from the injurer for a material or bodily injury. It cannot be by games of win and lose. Any money earned in such games should be either returned to payers or given to charity when the first option is not available.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

Professor, Islamic Finance & Economics

[monzer@Kahf.com](mailto:monzer@Kahf.com); [www.Kahf.net](http://www.Kahf.net); [www.Kahf.com/blog](http://www.Kahf.com/blog)



الأخ المحترم محمد  
السالم عليكم ورحمة الله وبركاته  
أنا لا أرى أساليب التعامل مع هذا شركتي هذه الظروف هي من النوازل التي لابد من حلها وبمثل هذا سيكون جزءاً أساسياً  
من عمليّة إعادة التقييم سويّاً.  
مع أسامي التقييم وأعمال التقييم  
أ. د. فهد حنف  
تمهّل وقتك ادايسلامي  
كأية للدليلات اساليية  
جامعة حمد بن خليفة  
للدوحة - قطر  
Best Regards  
Professor Dr. Monzer Kahf  
Islamic Finance & Economics

-----  
**From:** Asif

**Sent:** Wednesday, December 20, 2017

**Subject:** How to structure an Islamic Investment

**Question:**

As salaamu alaykum,

I came across your contact information while searching on Islamic financing. I would like to better understand how to structure an investment into a private business that is Islamically sound.

Is it as simple as determining a percentage return from the net profits? How about the return of principal? Can one continue to receive benefits in perpetuity? Maybe there is an example contract that can be leveraged?

If your schedule permits, can you help clarify these questions or point me in the right direction?

**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. Asif

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The idea is simple: you can take either of three routes:

1. You can be a partner (sleeping or active in management) with clear two contractual definitions: a) % distribution of profit, and b) definite date of withdrawal of principal. i.e., dissolving this partnership.
2. You may buy some inputs/goods for this private business and sell them to it on credit. This gives you definite amount of profit (the price differential) and definite point of payment at one future date or on instalments.
3. You can buy an asset such as a machine and rent it to the business, you can also make this contract coupled with another condition that the business undertakes to buy a part of the machine periodically and the rent then applies to the part you still own. This gives a definite exit.

Finally, you can find some template contracts on the internet but you need to be sure that you are consistent with the laws of the land you are in.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Hashem

**Sent:** Friday, December 15, 2017

**Subject:** Please Help Me to Ensure That My Income Is Halal

**Question:**

Salamo Alaykom,

I would appreciate to help me ensure that my income is Halal

I am offering quotes to companies to supply equipment. The payment terms mentioned in the quote (agreement) is to receive a percentage of the total in advance (This will help to purchase the required items and ensure the seriousness of the process) and the remaining percentage after delivery.

Is the income out of this process Halal?

Thank you kindly to provide your contact number and to answer the above as early as possible.

May Allah AWT bless you and illumine our life through your knowledge .... Ameen

Note: I bring the equipment from the manufacturer directly to the customer.(I have no storage for certain items and they are shipped from the factory to the clients directly)

Sincerely,

Hashem

**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. Hashem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The way you described your business model and activity looks like sale on description. You can sell equipment and other manufactured items on description without having the item owned by you or in your own storage and possession as long as the specifications are clear and accurate. Then you order the item from supplier or manufacturer to be delivered directly to your customer.

You work and income are Halal InShaAllah as long as you act with honesty and fulfil your commitment to your customers.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Hashem

**Sent:** Wednesday, December 20, 2017

**Subject:** RE: I need to talk with you Urgently

**Question:**

Salamo Alaykom

If you do not mind, I really need to talk with urgently. Could you please send me your contact number.

Sincerely,

**My Answer:**

Dear Br. Hashem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I'm presently on travel and do not answer regular calls to avoid roaming charges. I can receive and call on the What's app only my number is 0097430113250. Please notice that my time is 11 hours east of Pacific Time, i.e., when it is 1 in the afternoon in Los Angeles it is 12 midnight where I am.

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----

**From:** Hashem

**Sent:** Thursday, December 21, 2017

**Subject:** RE: I need to talk with you (Hadritak) Urgently

Dear Dr. Monzer,

Wa Alaykum Assalamu wa Rahmatu Allahi wa Barakatuh.

Jazakum Allah Khayran for your help.

I sent two voice messages into your what's app.

May Allah SWT bless you and your family

Sincerely,

Hashem

**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. Hashem

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I listened to the two voice mails that you sent.

My opinion is the following:

1. In regard to the plain Shari'ah rulings (the crude Fiqh), your business relation with your father is plain business as between any two strangers. If the property (that is half/half) is recorded with 'al Shahr al 'Aqari' as such in both names, you have the right to one half of the property minus the extra amount he paid for completion. This also means that you have the right for the rentals since completion until now and for future and you are under debt to him for the extra amount he paid on completing your part. In this case if you find a way to take your right without doing anything wrong/shameful (e.g., stealing money from his safe), this is not Haram. If the property is recorded in his name, you have only the right to the amount you invested with him plus its fair part of the profit which must be estimated by experts on the basis of actual price of the property after completion of construction and after assigning a fair share of the profit for your father's management, but you do not have a right to the property because official recording is recognized in Shari'ah. In this case you have no right to rent unless your father accepts to recognize your ownership of one half of the completed constructed property.



وعدم الأخذ بأرطائف العمل لايثير لحي هذا لعنى لئه هوالمدير وهو صاحب القرار الأول وبخصة أنك لم تترك أنك  
اشترطت اليجات مهنه عند الفاق.  
معأسمى للقيير وأعزالتيحة  
أ.د. فيذرقف  
تمويل واقتصاد اسلامي  
لكليه لدرلسات اسلاميه  
جامعة حمد بن خليفة  
لدوحة قطر

Best Regards  
Professor Dr. Monzer Kahf  
Islamic Finance & Economics

-----  
**From:** Dr. Mohsen

**Sent:** Sunday, October 29, 2017

**Subject:** Employment issues

**Question:**

As-salamu alaykum dear Prof. Monzer,  
Hope you are fine.

Would you please answer this question?

As-salam-o-alaikum:

I'm writing this urgently with a bit of confusion, but I need to put my emotion away and seek for fairness in my favour.

I worked with someone with the agreement that the job would not be recorded as an official job (to supplement my living) and I agreed to a deducted payment and irregular appointments which involves cancellation without notice and unstable time frame. I agreed to this because it is the nature of irregular jobs. I pursued my regular job because of him to save my official hours and work later during the year. To my surprise, towards the end of the job which was just cancelled without any formal notice since it was not formal, my employer informed me that he has made the job formal by registering it without my knowledge and no formal contract which mean I would not enjoy all the formal benefits. That left me lost and affected financially because it means he has booked all my allocated formal work hours which implied that I would not be able to work formally with any benefit for the year.

Because of this, I went to report him to the authority to force him to show me how much he recorded in the pay slip. He inflated the amount he recorded officially for the government and he underpaid me. Now, the prosecutor has started investigating him and they told him he must pay all the amount he told them he paid me since he changed the nature of the agreement from informal job (which made me endure the stress and the zero benefit) to a formal job without benefit. They are planning to legally enforce that he repays everything he recorded for me and also pay all the full benefits in addition to what he paid irregularly because he had no prove for the payment (he wanted to cheat me and also cheat the authority to evade tax).

Is it haram to collect all the money in addition to what he already paid me irregularly or is it halal because he was the reason I was not allowed to use my official work hours elsewhere after he changed his plans and made me lose all the other benefits?

Please, state reasons for whatever opinion you have within the confines of sharia.

**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. the questioner

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I thought a lot about this question. I do not understand the idea that “by recording my work he booked all my official work hours for the year” I know that laws do not limit the hours of employees, they limit the hours an employer may keep an employee on the job, but an employee can work, according to what I know of laws, any number of hours, either additional with same employer at over-time rate or anywhere else. I know certain exceptions such as airplane pilots who are limited on max hours per year.

Anyway I accept your statement and answer accordingly especially that it seems not affecting much of my answer.

The principle is: you are entitled to a compensation of any actual financial damage he caused you by his arbitrary change of what you agreed on. This is a general overwhelming principle in Shari'ah in any cases of injury, financial or otherwise. No one is entitled to profiteer from an injury or from failure of the other party to do contractual obligations.

Accordingly, if you actually lost an offer given to you because of the employer formalized your work with him, you can take the difference between the amount this offer would have given you and the actual pay you received from the employer. This does not seem to be the case as you did not mention such an offer. Losing an opportunity alone is not recognizable and not exactly-estimatable.

On the other hand, by formalizing your job, which is in violation of your consensual agreement for which you accepted a reduced wage, and by you, on your own, quitting you other formal job, make you entitled to a normal fair salary and normal benefits during the period you worked with him. The Salary he reported to the tax authority is irrelevant (especially that it is known that all people try to evade taxes as much as they can).

Furthermore, his violation of the agreement and the tax laws make him deserve fines and punishment according to the law.

These last two points make me reach the following conclusion: you should pursue the case to its legal extent and actually take the amount the court assigns to you but you are only entitled to fair formal salary and fair formal benefits, anything above that you should give to charity (although it is paid by the employer but he does not deserve having it back because of his wrong doing) because it is not Halal to you, according to what I see based on my understanding of Shari'ah.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Imaam

**Sent:** Saturday, October 28, 2017

**Subject:** Fwd: Does working as an Auto/Home Insurance Agent is Halal?

**Question:**

Respected Prof. Monzer,  
As-Salamu `alaikum.

I hope you are fine and enjoying good health.

It will be much appreciated if you could answer the question below for our community member.

May Allah reward you for all your efforts, aameen:

Aslamu Alaikum Brother Imam

Alahmdolila, I am a Muslim by birth and trying my best to live according to Islam. I was forced to sell my 17 years old business in Dec 2017 due to the worst economy in Alberta. I am unemployed for the last 10 months. I am married while wife is housewife and have three depended children. I am using my sale proceed to pay the bills while searching for other venture. After having my own business for about 20 years, having no Canadian education and no skills, being a 55 years male with color and accent, it is not easy to find a job in Alberta economy. With my health and body, I am unable to do labour job either.

After through search, I would like to become Auto and Home Insurance Agent (not a life insurance agent). **Is it 100% halal working as an Insurance Agent (auto and home only)?** As we all know that having an auto and home insurance is compulsory in Canada which is force by the Government/system. My hesitation is that no one is forcing me to work as Auto and Home Insurance Agent?

Kindly e-mail me your reply in detail according to Quran and Ahdees.

Your early reply is highly appreciated.

Jazak Allah Khair

**Answer:**

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. dr. Amin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If the auto and home insurances are required by law in Canada, It is permissible to work as insurance agent for these obligatory kinds of insurance especially that from Shari'ah point of view these insurances become permissible to take when they are obligated by law according to all scholars.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Dr. Mohsen

**Sent:** Tuesday, October 17, 2017

**Subject:** Work in a conventional bank

**Question:**

As-Salamu alaykum dear Prof. Monzer,

I am wondering if you have time to answer these question:

Assalamu alaikum. Alongside IT sector, which sectors in conventional banks can be considered permitted to work in? Jazakallahu 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.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

What is not Haram is any job that does not require you to sign, write (or be part of writing, like reviewing the text or studying the credit worthiness of customer for a loan) or be a witness on a Riba-based contract. I cannot really talk about jobs unless you provide me with a job description.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Khadidja

**Sent:** Wednesday, October 18, 2017

**Subject:** Questions and Advice

**Question:**

Dear Prof,

Assalamu Alaikum Warahmatullahi Wabarakatuhu

I pray that you and Aunty Maysoon are in the best of health and faith.

I am currently in Cameroon searching for jobs. I have applied in institutions that are in relation with Islamic finance in Cameroon (which are only three) and until now waiting for response.

With regards to Riba, I know that the Prophet (PBUH) has cursed the taker, giver, the one who records and the witness of interest. So that will encompass all institutions that deal with interest such as conventional banks, insurance companies, microfinance institutions, which makes working in such institutions and earning income from there haram.

So my question is how about seeking employment in a central bank or a conventional development bank where there is a possibility of working in departments that does not deal directly with riba?

I am looking forward to read your response and Career advice. Thank you.

**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. Khadidjaa

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

For career, I certainly advise you to find an Islamic finance institution in Cameroon or in Saudia especially if your parents are still there.

But to find a job quickly, it is permissible to work in a conventional bank as long as you do not do any interest contract or be a part of its making, especially if you do that with the intention of gaining experience to be used in IFIs.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

---

**From:** Dr. Mohsen

**Sent:** Tuesday, October 17, 2017

**Subject:** Halal income

**Question:** Controller and FP&A, halal?

As-Salamu alaykum dear Prof. Monzer,

Abdallah from France

Salam aleykum

I am a student in accounting and I'm currently making plans about my future. Two jobs piqued my interest: FP&A and Controller. I put a few links in the notes which give details about these jobs.

Are these jobs halal, no matter the company I work for (except alcohol companies), even if the company makes use of loans with interests to operate (which I think pretty much every company does)?

**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. Abdallah

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I do not answer questions on the basis of website info. Please tell me what do these jobs entail and I can give you my opinion. Besides, since you mentioned loans in interest, signing or writing even typing, a Riba-based contract is Haram in any company one works.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

---

**From:** Yoonis

**Sent:** Wednesday, October 11, 2017

**Subject:** Q/A- Job: Engineering

**Questin:**

Assalamu alaykum wa rahmatullahi wa barakatuh,  
Dear shaykh,

I am current studying engineering and I am in my first year of Curtin University (Perth, Western Australia) and in the 2nd year I would choose which area to major in (specialize). I want to earn a halal income in the future. Do you have any suggestions on what major to choose from the following:

- Chemical Engineering
- Civil and Construction Engineering
- Computer Systems Engineering
- Electrical Power Engineering
- Electronic and Communication Engineering
- Mechatronic Engineering
- Mechanical Engineering
- Metallurgical Engineering
- Mining Engineering
- Petroleum Engineering

Jazak Allah khayr

**Anwer:**

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. Yoonis

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

All the specialties that you mentioned are Halal. What determines Halal income is whether you give of your time and sincerity in exchange to the salary that you get. It is a matter of contract, give and take, they should be equal.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

---

**From:** Wael

**Sent:** Wednesday, October 04, 2017

**Subject:** Reg. Job Question

**Question:**

As-salamu alaykum wa rahmatu Allah wa barakatuh

Dearest Dr. Monzer, please help replying the below question:

Jazakum Allah khayran  
Assalamu Alaikum sheik.

Please take a min to read fully and help me Sheik. May Allah reward you. In sha Allah. I am currently working as Software Quality Tester under IT. I used to work for Retail domain since 2009 and had switch to banking last year. In Canada, IT (software testing) job market is 99% bank related and very few are other jobs which are very difficult to get (not exaggerating) or indirectly related to bank or selling insurance or selling prohibited items or share market, etc... I'm always looking out for change to be in that 1% which I know for sure is nonbank related.

So is it permissible (forgiven by Allah under circumstance) to work under Foreign exchange and Remote banking departments in bank which do not involve riba or signing contracts& by avoiding Insurance or Mortgage loan departments which involve riba. Pls give clarity. Jazakhallah

**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. Dr. Wael

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please inform the dear questioner that working in banks in areas that do not require the worker to sign, draft or prepare a Riba contract is permissible, although it is always better to avoid it for complete purity from Riba and its touches.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Mazin

**Sent:** Thursday, September 28, 2017

**Subject:** Providing Leads to Companies

**Question:**

Assalaamu Alaikum wa Rahmatullahi wa Baraktuhu Dr.Monzer Kahf,

I am writing to ask a question because I am not sure what direction to take. I own a marketing consulting firm and provide leads to companies using paid traffic online so they can increase their sales.

I am wondering if I can provide leads to companies or people within companies that sell haraam products. Here are a few examples:

- 1) Provide leads to a loan officer trying to sell mortgages to potential homeowners
- 2) Provide leads to a financial planner trying to sell annuities

Each of these examples involves haraam products, but I am only providing the loan officer and the financial planner with leads. It is up to them to sell the products.

I would be paid either per lead or by a monthly fee. Would I be able to sell my services to these people or would the money be considered haraam?

Jazak Allah Khair

**Answer:**

Dear Br. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I cannot answer this question unless you give me exact details of the meaning of your statement “provide leads to companies using paid traffic online” what do you exactly give or provide. Please explain exactly what do you do to such customers of yours?

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----

**From:** Mazin

**Sent:** Saturday, September 30, 2017

**Subject:** Re: Providing Leads to Companies

**Question:**

Assalaamu Alaikum wa Rahmatullahi wa Barakatuhu Dr.Kahf,

The way I provide leads to these companies is by creating a website that contains a form or quiz to fill out and a phone number. The form/quiz requires a visitor to fill it out to give the company some information about the leads. I attached the form that I use for the annuities and the one for the mortgages.

Here is an example website I use for the annuities:

[https://app.clickfunnels.com/for\\_domain/karmaking.clickfunnels.com/annuity-quiz?updated\\_at=ea5866a75a74485a2652b5910d027262v2&track=0&preview=true](https://app.clickfunnels.com/for_domain/karmaking.clickfunnels.com/annuity-quiz?updated_at=ea5866a75a74485a2652b5910d027262v2&track=0&preview=true)

Here is an example website I use for mortgages:

[https://app.clickfunnels.com/for\\_domain/karmaking.clickfunnels.com/hb-quiz12286650?updated\\_at=3a65465dfed4070f084f2e58d5396693v2&track=0&preview=true](https://app.clickfunnels.com/for_domain/karmaking.clickfunnels.com/hb-quiz12286650?updated_at=3a65465dfed4070f084f2e58d5396693v2&track=0&preview=true)

Once I have the website up, I pay for ads on Google and Facebook to send traffic to these websites. If there is interest from a visitor, he or she will fill out the form and the information goes directly to the company to follow up on the lead. If the visitor calls the phone number that is provided, then he/she will be calling the company directly to speak with them.

Let me know if you need more information.

Jazak Allah Khair

**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. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't see that providing the leads, as per the sent samples, is not permissible. There is no commitment in them to any interest transaction and they relate to information only on both sides of the user of the lead and their potential customers.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Professor Dr. Monzer Kahf  
Islamic Finance & Economics

-----  
**From:** Mazin

**Sent:** Tuesday, October 03, 2017

**Subject:** Re: Providing Leads to Companies

**Question:**

Thank you Dr. Kahf for your response! One last question: my Muslim cousin works at a mortgage company. Is it haraam for me to provide the leads to him in the way that I described?

**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. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Leads to your cousin are like leads to other mortgage providers.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Murtada

**Sent:** Monday, September 18, 2017

**Subject:** Investing in small businesses - kickstarter

**Question:**

Salam

We want to provide another service - allow people to invest in small businesses as a partner.

1. A full investment. This one is easier to understand

2. Instead of small businesses going for commercial loans at high interest we want the ability for them to get a line of credit when needed in a halal way. For example the company is short on payroll for 3 months and needs a cash injection without giving up full equity. Can investors invest on say a limited set of transactions? For example, a service company needs to pay staff and invoices are late - investors pay 20k with a profit sharing for those months of invoices.

Our goal is to open up capital through the Internet with human follow ups

**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

It is theoretically permissible to create a partnership for short periods, you certainly need to determine the capital contribution of the parties, including the already running business and the share of profit distribution. Any loss can only be distributed by the ratios of capital contributions (this is partially why you need to determine the capital contribution of all parties). You must realize that once a debt is established (e.g., invoices to be paid or already due payroll of employees) they become a liability on the business that cannot be financed unless through interest-free loan. Financing them through injecting fresh funds from new partners required full assessment of the risks and present value of the business.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
From: Wael

Sent: Monday, September 11, 2017

Subject: Job in a bank

Question:

As-salamu alayukm wa rahmatu Allah wa barakauth

How are you doing dear Dr. Monzer? How is everyone in your dear respected family?

May you, dear Dr. Monzer, help in replying whether this job for a bank is permissible or not?

A Muslim brother in our community has been offered a Funding Coordinator job in an Automotive Finance dept. in one of the banks (BMO) in Toronto. I have asked him to forward me the job description (below).

Jazkaum Allah khayran Dr. Monzer.

Salams

*Dr. Wael,*

Please see below the job description:

Funding Coordinator-1700015673

**Description**

*The Funding Coordinator is accountable for providing processing, monitoring, coordination and follow-up of all lending terms and conditions for Automotive Finance, to ensure funds are advances in a timely manner. This role is accountable to provide exceptional customer service throughout the fulfillment process by responding to client inquiries and escalating issues as appropriate.*

**Key Accountabilities**

*Provide detailed instruction to ensure proper preparation, registration, and validation of security documentation as per terms and conditions of authorized credit and in compliance with Bank Lending Policies and Procedures to ensure bank assets are safe and secure.*

*Follow up on any outstanding security/documentation.*

- *Report any deficiencies on credit deficiencies to assist with the compilation of required reports for review by the Senior Manager, Client Servicing to support monitoring the quality of the portfolio and minimization of risk*

- *Foster a strong working relationship with the underwriting team to ensure effective work flows are attained Provide prompt, efficient, superior customer service to external clients, maintaining a high level of Dealer customer loyalty to promote additional business opportunities.*
- *Manage the disbursement of funds for all Automotive Finance deals, ensuring accuracy of data.*
- *Proactively manage outstanding files/conditions through the completion of funding, working with clients to improve funding ratios Provide recommendations to Manager on process improvements and operational effectiveness, ensuring continual consideration to bank audit and regulatory requirements.*

**Risk Management and Control:**

- *Protect the Bank's assets and maintain the quality of the Automotive Finance lending portfolio by adhering to all lending regulations, Policies and Procedures, legal and ethical requirements, bank guidelines and lending process requirements including thorough investigation, and, if applicable credit due diligence and input of sound rationale to mitigate identified risks.*
- *Manage risk and minimize losses through monitoring and control reports, ensuring compliance requirements, audits and verifications are completed in accordance with Bank Policies and Procedures and regulatory, legal and ethical requirements. Ensure adherence to all aspects of First Principles our code of Business Conduct and Ethics including individual accountability as it relates to potential conflicts of interest, safeguarding of customer information, trading in securities, anti-money laundering, privacy and disclosure of outside business activities.*
- *Follow security and safeguarding procedures and apply appropriate due diligence in accordance with Bank policy for the prevention of loss due to fraud, robbery, counterfeiting, money laundering or defalcation. Keep up to date on changes to, processes, PandP and technologies ensuring adherence to bank guidelines. Meet all established SLAs as prescribed by Bank policies and guidelines Maintain compliant customer files, ensuring privacy and accuracy are top priority*

*Please note that occasional weekend and night shifts might be required.*

**Qualifications**

**We're here to help**

*At BMO we have a shared purpose; we put the customer at the centre of everything we do – helping people is in our DNA. For 200 years we have thought about the future—the future of our customers, our communities and our people. We help our customers and our communities by working together, innovating and pushing boundaries to bring them our very best every day. Together we're changing the way people think about a bank.*

*As a member of the BMO team you are valued, respected and heard, and you have more ways to grow and make an impact. We strive to help you make an impact from day one – for yourself and our customers. We'll support you with the tools and resources you need to reach new milestones, as you help our customers reach theirs. From in-depth training and coaching, to manager support and network-building opportunities, we'll help you gain valuable experience, and broaden your skillset.*

*Thanks a lot for all your help.*

**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. Dr. Wael and Br. Akhter**

**Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh**

**I do not feel comfortable with the description of this job, it seems that this job is an integral part of granting car loans and approving it. I do not suggest taking it for any Muslim as it most likely falls within the curse of taking Riba.**

**Wa Allahu A'lam**

**Wa Alhamdu Lillahi Rab al Alamin**

**Wassalam**

**Best Regards**

**Professor Dr. Monzer Kahf**

**Islamic Finance & Economics**

-----  
**From:** Dr. Mohsen

**Sent:** Monday, September 04, 2017

**Subject:** Job as mortgage advisor

**Question:**

As-Salamu alaykym dear Prof. Dr. Monzer,

I wish you and your family had a nice Eid al-Adha.

I am wondering if you have time to answer the attached three questions.

Kind regards,

Dr. Mohsen

Questioner: S H

From Great Britain

Asalaamu alaikum, I pray this question finds you in good health. My question is in regards to employment: if I become a mortgage advisor will my earnings be halal? I have recently gained qualifications that allow me to become a mortgage advisor. As mortgage's contain interest as part of its scheme, is it OK for me to advise and sell these to the general public? As I believe it to contradict the Islamic teaching of staying away from interest.

Jazak Allah Khair in advance.

**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. S H**

**Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh**

**You are correct. Advising people on taking interest-based mortgages is not good and contradict the Islamic teachings. Helping customers get interest-based loans is part of being involved with interest matters which provokes the curse of God as we are informed by the Prophet Muhammad, pbuh. more so when such practice requires you to write an application for the customer.**

**Wa Allahu A'lam**

Wa Alhamdu Lillahi Rab al Alamin  
Wassalam  
Best Regards  
Professor Dr. Monzer Kahf  
Islamic Finance & Economics

---

Dear Br. Dr. Mohsen  
Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh  
Please receive my answers above.  
Wassalam  
Best Regards  
Professor Dr. Monzer Kahf  
Islamic Finance & Economics

---

**From:** Eyad  
**Sent:** Friday, August 07, 2015  
**Subject:** Employment with Hedge Fund firms  
**Question:**

Assalamu alaikum, 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?

BarakAllahu feek, Dr. Kahf. Thank you for your time. I hope to hear from you soon, inshAllah.

Assalamu alaikum,

**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. Eyad

Assalamu Alaykum wa Rahmatu Allahi 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 may example 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-preferred 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 Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

Islamic Finance and Economics

-----

**From:** Eyad

**Sent:** Friday, August 14, 2015

**Subject:** Re: Employment with Hedge Fund firms

Assalamu alaikum, Dr. Kahf:

Thank you, barakAllahu 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, inshAllah.

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.

JazakAllahu 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, inshAllah.

-----  
**From:** Eyad

**Sent:** Thursday, July 13, 2017

**Subject:** Re: Employment with Real Estate investment firms

**Question:**

Assalamu Alaikum Dr. Monzer,

I pray all is well.

Today I was offered an "Accounting Manager" role at Wedgewood, a real estate investment firm in El Segundo, CA (<http://www.wedgewood-inc.com/>)

They are in the business of flipping homes but also invest in non-performing loans and give private lending.

Can you please review the company and let me know what you think? Please let me know if you think it's primarily an interest-based revenue generating firm, or can we work there since they also invest in real assets (homes, airports, etc.)

I want to make sure there is baraka in my income and doing something halal

I have to give them an answer by this Thursday InshAllah.

BarakAllahu feek

**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. Eyad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I went through the website and found no indication of what makes the majority of its business. Clearly it has a lending section/operation but has also other sections/operations that are permissible. I could not see any annual reports, it is not a public company that would be required to publish annual reports If you want to determine whether its main line of business is lending you need its annual reports to see what percentage of its operations lending makes in terms of % to total size of transactions, and % contribution to profit, net or gross.

Working as account manager does not put you in a situation to approve any loan or write its conditions anyway and I do not see a prohibition in being in the accounting of department even in a conventional bank.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Eyad

**Sent:** Sunday, July 16, 2017

**Subject:** Re: Employment with Real Estate investment firms

**Question:**

BarakAllahu feek, Dr. Monzer.

I spoke to the Controller of the company, and he said the AUM is about \$1B and the net revenues is about \$1.3B. He said the revenue is approximately 50% from flipping homes, 25% selling non-performing distressed loans, and 25% prime lending interest for homes. They have other operations such as renting out the homes they own and renting out airport space they own for small jets. They have other services such as an escrow department, real estate brokers and interior design services.

Please let me know if this changes your answer.

JazakAllahu Khair many thanks Dr. Monzer. I want to please Allah with the income I bring to my family, inshAllah.

**Answer:**

Br. Eyad,

Please explain to me to what extent is house flipping business based on interest?

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Eyad

**Sent:** Sunday, July 16, 2017

**Subject:** Re: Employment with Real Estate investment firms

**Question:**

Assalamu Alaikum Dr. Kahf,

The house-flipping is not based on interest to my understanding. They purchase the home, remodel it and sell it. This is approximately 50% of their revenue.

I do not know exactly if they initially purchase the home with cash/capital from investors or with a bank line of credit (loan), but most likely investor capital/cash.

Most of the cash they receive and on their balance sheet is of course from investors.

JazakAllahu Khair

**Answer:**

If the house flipping depends heavily on investors, it looks then that most of their activities is not interest-based.

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Eyad

**Sent:** Wednesday, July 19, 2017

**Subject:** Re: Employment with Real Estate investment firms

**Question:**

Assalamu alaikum, Dr. Kahf.

I have more clarification from the Controller on the home flip business -

The home/property/asset is initially purchased with investor capital or Wedgewood cash. Then the property is refinanced with a bank at 75%, meaning Wedgewood receives 75% of the cash back (which is a loan/liability, or a revolving line of credit) to use for other investments or properties, etc. Once the property is flipped and sold, Wedgewood pays the loan off, and keeps any profit.

AUM is about \$1B and loan liabilities is about \$150M

Please let me know your thoughts,

**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. Eyad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I wouldn't accept this business model for a Muslim and if this company was public I think most likely its stocks would not fulfill the criteria for buying permissibility. But again, you are going to be account manager, if you are not to be involved in signing or preparing the study for a loan (since all loans are interest-based) it is not Haram to work in it.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----

**From:** Eyad

**Sent:** Wednesday, July 19, 2017

**Subject:** Re: Employment with Real Estate investment firms

**Question:**

BarakAllahu feek, Dr. Kahf.

From what I understand, it is Haram to invest in such a company, but not Haram to work in it, in the accounting department. Correct?

What is your advice to a God-fearing Muslim brother in the US who wants his income to be halal and baraka/blessing in his home?

**Answer:**

yes

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----

**From:** Aamir

**Sent:** Thursday, July 13, 2017

**Subject:** Credit card with rewards

**Question:**

لَسَّالْمَعْلُومَاتِ وَرَحْمَةُ الشُّبْرَانِ

I have some questions regarding Credit Cards that give Travel Rewards Points:

- 1) I have a credit card right now that gives no rewards. I found a credit card that gives me travel rewards points. Is it permissible for me to switch just to get the additional rewards points? All other features are the same.
- 2) If it is permissible, I would like to note that my current card fee is \$0/year whereas the travel points card is \$100/year. Is it still permissible for me to switch just to get the additional rewards points?

Any explanation would be highly appreciated.

جزاك الله خيراً

Aamir

**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. Aamir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Rewards, travel, cash back and the like of credit cards are permissible. They are based on advertisement policy of the issuer and their source of payment does not affect their permissibility.

The issue of whether the credit card has a fee or not is irrelevant, issuance and annual fees are permissible because they are related to the provided services.

Of course the use of credit card depends on avoiding interest by paying the full balance on time and avoiding cash withdrawal whenever it entails interest.

Check whether it is economical to you to avail the travel rewards compared with the additional cost (the annual fee).

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Bishrul

**Subject:** Non-Muslim business partner

**Date:** July 9, 2017

**Question:**

Assalamu Alaikum warahmathullahi wabarakathuh,

I started a company few years ago & later I invited a non-muslim friend of mine for partnership with equal share of 50% each. As I was already running the company I gave him two conditions which I cannot do saying they were haram to me.

1. Getting bank loans or overdraft facility
2. Spending on liquor to entertain customers or employees.

Even though he agreed at that time he was pushing me to break the 1st rule trying to convince me gently for the past 3 years. After sometimes we started another company with same share ratio of 50% each but he maintained total control of that company saying we cannot look after both so its best we manage individually. After a year that company is struggling hard without enough cash even though it has plenty of businesses, so my friend wants to get a loan/OD facility from a conventional bank. I found him an Islamic bank then he named another bank saying that bank he has a contact. Luckily even that bank had Islamic banking even though its a conventional bank, but unfortunately he is still insisting on conventional bank facility. Its somewhat fair enough as its his wife's house that he is going to keep in the bank for the facility. What is your view on OD facility he is trying to get? & is this profit halal for me in any way? Since I don't own a property I don't have a way to get that money. Is it possible for me to sell this company for a rate, where he will pay me later in such a way that it doesn't harm the business as he is starting to run this company on a loan/OD/mortgage.

Jazakkallah

**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. Bishrul

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh Classical Ulama in Ancient times differ on the permissibility of creating a partnership with non-Muslim exactly for this reason. those who prohibited such partnerships argued that the non-Muslim partner may undertake some prohibited activities on behalf of the partnership. And those who permitted it add a condition that the Muslim must be the sole manager or a clear condition in the contract must be added that the manager may not take any action prohibited in Shari'ah.

It is prohibited to have such a partnership that permits the non-Muslim partner to take interest-based loans or make any prohibited action. This is because a partner acts on behalf of himself and at the same time on behalf of his partner because of mixing funds in partnerships.

For your case, you should estimate all profits (current profits and capital gain) that resulted for your from Haram activities undertaken by your partner and give that much to Muslim charity for distribution to poor and needy, and from now onward, add a condition that the partner must not take any action, for the partnership that violates Shari'ah. and if such a condition cannot be imposed or implemented, dissolve the partnership.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----

**From:** Bishrul

**Sent:** Monday, July 17, 2017

**Subject:** Re: Non-Muslim Business Parter

**Question:**

Salaams Sheikh,

Jazakkallah for your reply.

As of now we have not involved in any haram activities. But he is insisting on doing so as business is not moving without enough funds.

When you say dissolve the partnership, do you mean I can sell it to him or I should just give it to him for free? if I can sell, can he pay me the value in instalment?(because I know he doesn't have money now)

Jazakkallah

**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. Bishrul

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, you may sell it to the partner and you are not responsible for the source of funds that he will pay to you.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

---

**From:** Sami

**Sent:** Saturday, July 01, 2017

**Subject:** Query about working in French bank as IT engineer

**Question:**

Al salam alaykom Dr. Monzer Kahf,

I have been working as IT engineer in *BNP Paribas Corporate & Institutional Banking* in France for more than 4 years. My work consists in integrating new applications (mainly websites for trading online for internal and external traders), monitoring of the computer system, troubleshooting IT issues...

Is my work Halal or Haram as an IT engineer in the bank ? Have I to quit urgently? Just to give more details, I tried several times to look outside the sector of Finance in France and passed interviews but I did not succeed to get a new post. It depends on circumstances and work market health. Sometimes, I think I have to immigrate again (originally I am from Maghreb country) to new country and working in IT far from Finance.

Besides, as a contractor in the Bank, IT department is intending to hire me definitely but I have not yet decided

Thank you very much for your answer and the details that will provide

Sami from France

**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. Sami

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in IT in a conventional bank is not specifically Haram as it does not involve writing Riba contracts or signing them on behalf of the bank.

Of course you are part of the institution and it is much better to be a part of an institution whose main line of business is Halal.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Naimul

**Sent:** Sunday, June 18, 2017

**Subject:** Working as an university Teacher, yet salary is paid from haram source

**Question:**

Assalamu Alaikum!

May Allah bless you for your dedication for Islam.

I have two questions based on the following situations:

1. Currently, I am working in a government university as a teacher. My sole responsibility is to teach students. The university doesn't have its own income, salary of the teachers and other employees are paid by the government. However, my government allows interest based business, it approves banks, takes loan from foreign bank and runs national bank as well. The country also has many halal incomes as well such as taxes, agricultural, apparels and shipping business etc. So the income is mixed. In this circumstance, is my salary halal or haram? Along with this, the university also asks me to run projects assigned by the government such as education quality improvement projects, where the project funding and my extra pay come from the World Bank. Is this part of income is halal or not?

2. Currently, I am thinking to shift my job in a private university because of my family reason. The university takes very large tuition fees from the students and this is the main income of the university. However, the university has also very large amount of fixed deposit and receives large amount of interest money monthly from there and they are yearly increasing the deposit from their income. However, this is not sure what is the source of our salary. Some teachers say the salary is paid from the students' tuition fees and other says from the interest. However, the possibility of being interest is high. In this situation, my salary will be halal or haram?

I will be highly obliged of you kindly answer my question.

**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. Naim

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Whether your salary is Halal or Haram depends only on two important factors: 1) whether the job you do is permissible or not, for instance teaching magic is Haram, and teaching anything anti Islam (except for the purpose of knowing and criticizing it) also Haram, and 2) whether you fulfill your obligations as per the employment contract. The source of income of the other party (your employer) is not a determinant of permissibility of your income. There is only one exception of the above rule which is: if the specific paper money or coin you are given is stolen or forfeited, only then you are not supposed to accept it, otherwise you would be considered, in Shari'ah, as collaborator with the thief.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** Imam .....

**Sent:** Monday, May 29, 2017

**Subject: Working as cashier in a store that one of its so many items is pork**

Dear Dr Monzer, Assalam Alaykum wa Rahmatu Allah wa Barakatuh I hope this message finds you in the best of health and Iman.

I will highly appreciate it if you can help us answer this financial question below.

Thanks.

Imam .....

**Here is the question:**

Salam,

I recently got a job at Loblaw's as a Cashier and accepted it. On telling my family about it I was told that it is haram and my earnings will be haram if I work as a cashier due to the fact that I will be scanning and selling Pork products at the cash. I am really confused on this matter and would like some help and guidance to make the right decision as I don't want to be earning haram.

I personally understand that it is haram to sell such products in one's own store or business, and also that products are packed in a container, but I might be wrong.

I appreciate any advice or help on this matter.

Jazaka Allah

**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. Imam .....,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Earning the price of any prohibited substance is not permissible in Shari'ah. therefore what you said is correct that selling such things in one's owned store is definitely Haram.

Also if you work in a place that only sells pork, liquor and similar prohibited items I would say definitely that your work is not permissible because you become then part of the system of handling these prohibited substances. But as a cashier in a general store in which sales pork and other prohibited items is a non-dominant percentage does not make all your work and all your earning not permissible since the price you collect for such items is not yours and you are simply an employee. If you can find a way in which you do not handle any such non-permissible items that would definitely much better.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Ali

**Sent:** Wednesday, May 17, 2017

**Subject:** Working as risk assessment of loan applications in a bank

Salaam Sheikh Kahf,

I received your email from your sons Baraa and Yaman. I have known them for years. I am contacting you because I have an important question regarding a position that I was offered from a bank. I interviewed for the position and the company is ready to make an offer that I will get in the next day or two. I have concerns if the position would be halal for me to have or not. Below is the link to the position with more detail:

<https://careers-bofifederalbank.icims.com/jobs/1628/senior-cre-analyst/job>

According to manager of the department, I would be responsible for risk assessment and financial feasibility analysis of the commercial real estate the bank lends on. I would check if the asset is stable, profitable, and worth lending on.

Please let me know your thoughts so I can make a guided decision that is best for my dean.

Jazakum Allahu Khairan,

Ali

**My Answer:**

I do not make Fatwa on the basis of info on the net. I need specific questions, info on websites changes.

Best Regards

Dr. Monzer Kahf

-----  
**From:** Ali

Jazakum Allahu Khairan Sheikh. Did you have a chance to read the position description in the link I sent you? Based on what is mentioned in that description is this position haram to accept?

**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. Ali

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

From your explanation it seems that this you risk assessment is an essential component of contracting interest-based loan with a customer. It is much closer to be a part of making the Riba contract and be covered by writing (taking decision to give a loan) the contract. As such I do see it covered by the Hadith that puts the curse of Allah on the taker, giver, the writer and the two witnesses.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----

**From:** Ali

I understand. The reason I ask again is because I was reading through your website and I saw many people ask similar questions for banking positions. I will try to be clearer in the description. The hiring manager said my position will consist of commercial real estate analysis. I will not be engaging the loan or bringing in business nor will I be closing the loan transaction. I will be assessing the value, risk, and income of the commercial real estate that will be used as collateral for the loan. Once I have done my due diligence I will pass the information to the VP and a decision whether to move forward or not will be made by him. Is my role in this process haram?

Jazakum Allahu Khairan and sorry again for any miscommunication on my part.

**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. Ali

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If we split the hair one may argue of differences. In my Fatawa I argue for a difference between general market research, even if it were on forecasting interest rates and and specific research. the function of assessing the risk of the loan collateral is part of the function of approving the contract, I also include the function of the lawyer who approve the wording. General activities including teller job are not the same. Add to this that all issues of interest (Riba) are always considered with reservation not liberally because of the strength of prohibition (this is why there are many Scholars who consider all jobs related to conventional banking are Haram).

Add to that the issue of Taqwa (in contrast to Fatwa). Stating it is not Harm is different from stating it is Halal and you notice the difference in expression. Although working in a bank, when not related to approving contracts, typing them or witnessing them is not Haram, I wouldn't like to wo it myself and wouldn't accept it to people I love, but, even with that feeling, I do not dare stating that it is Haram.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Ali

Salaam Sheikh Monzer,

Sorry for troubling you again. I just want to make sure that I am giving you a clear description of the position. I asked the hiring manager at the bank to provide a clear outline of what my responsibilities would be in the Senior CRE Analyst position and this is what I was provided with:

a. Participate in the development of pre-investment committee deal summaries and loan underwritings and assist in the presentation to senior management.

i. Become proficient with the CRE Specialty Lending analytical tools including the loan sizer and feasibility model, deal scheduler, diligence questionnaire;

ii. Assist RM's in identifying comparable unit sales, rental rates and property sales to support underwritings;

iii. Make recommendations on project viability and assessments on project cash flows with conviction backed with cogent analysis;

iv. Complete borrower and guarantor analysis confirming balance sheet assets and cash flows;

v. Assist in the preparation and presentation of credit memos to senior management providing recommendations with conviction and supported by cogent analysis.

b. Preparation of timely and quality quarterly loan reviews.

Would this be permissible in Islam or not? Please let me know.

Jazakum Allahu Khairan,

Ali

**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. Ali

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I still see these functions directly relating to the decision of interest-loan granting, they are parts of giving a loan.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Majd

**Sent:** Sunday, May 07, 2017

**Subject:** بيع على أخيه

السalam عليكم  
لملك محال بيع لليس كريم حيث اني اشتري المواد الخام من مورد حللي وبيع طبعدالتحضير .  
تواصلت مع مورفيليين لتوريد المواد الولية وتمكنت من الحصول على منتج أجود وسعر أقل من المنتج المحلي.  
بعد ما خطر لي فكرة ان أسوق للمنتج لصيني بعد محلات لليس كريم الأخرى (المفلسة التي) والتي يورد لها التغيير في هذا المورد المحلي  
الذين كان يورد لي سابقاً.

السؤال؛ اذا سؤقت النتيجي عر د ل محلات التي يت عامل ح اليأ مع ل دور طلم حل يف ه ل ف ي ذل كشبه ان لي ع ل ي ي ع ه ؟

**My Answer:**

أل خال بكر لمبو أحمد  
السلام عليكم ورحمة الله وبركاته  
الجواب ال، أذال س و ف م ت و ح ة لل ج ع، والي ع ع ل ي ي ع ال خ م ع ر ض ل م ش ت ر ي ب ع د أن ي ع ق د ال م ش ت ر ي م ع ط ع آ ر ي ع ا م ع ن ال س ل عة  
م ع ن ق ت ع ل د ال خ ر ان ع ل ي ه ا، و ل ي س ع ر ض ف ي ل س و ق ل م ي ش ت ر ي، و ال ل م ا ج ال ت ا ج ر آ خ ر أن ي ي ع م ا ي ي ع ه ع ر ه.  
م ع أ س م ي ل ث ق ي ر و أ ع ل ت ح ية  
أ. د. ف ذ ر ق ح ف

**From:** zuhayr

**Sent:** Wednesday, May 03, 2017

**Subject:** Career in Islamic finance

Assalamu Alaykum,

InShaAllah I am planning to enroll for the online courses as provided by Ethica Institute Of Islamic Finance. I have been advised to go for a CIFE- Chartered Islamic Finance Executive, for beginners like me and then follow up with other qualifications.

Therefore, I revert to you for advice and guidance about the market value of such certificates/qualifications in the MAURITIAN Islamic financial landscape- that is what are the employability prospects of having such qualifications IN .....? Also I would be glad if I can be made aware of some form of career opportunities available at Al Barakah for a young college leaver like me.

Jazaka Allah in advance, hoping to receive a quick and positive response InShaAllah.

**My Answer:**

Dear Br. Zuhayr

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I am not aware of any party in ..... or other countries who recognize this Ethica things. I believe it is a commercial money making business and they call themselves any name. AAOIFI has some programs that have a little respect in the field, but nobody else other than formal universities.

My advice is to be sure of accreditation of any certificate you pay money for it because there are many commercial money machines in this field.

Best Regards

Dr. Monzer Kahf

**From:** Hamza

**Sent:** Wednesday, May 03, 2017

**Subject:** Receiving salary after resigning

Dear Sir AOA,

I am in serious distress these days for that matter I decided to contact you to have an Islamic point of view on my matter. I had been doing a job and after a while I had to resign due to the harassing attitude of the administration, though I tried to sort out the things and did whatever I could do but of no use because the authorities involved were all selfish and cruel people. The problem is that I kept on receiving my salary in the bank account even after resigning from the government. Now, I wanted the money to further support my studies and other daily matters as well. So, I need an Islamic point of view upon this scenario. Moreover, I want to spent this

some amount on the needy ones. Please, help me out and you can ask me any further details if required and please keep it confidential.

Regards,

Hamza

**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. Hamza

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Since the day of your resignation and leaving the work you do not deserve any salary. Your salary is sent to your bank account by mistake and your failure to inform the government and ask the appropriate office of it to stop transferring salary may be considered criminal in addition to being Haram in Shari'ah. YOU HAVE NO RIGHT TO USE ANY OF THIS MONEY FOR ANY OF YOUR OBJECTIVES, STUDY OR OTHERWISE. And you must immediately return it and report that to the appropriate authority.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Marzouk

**Sent:** Tuesday, May 02, 2017

**Subject: Working as a Right of Offset Officer in a Riba-based financial institution in Canada.**

Assalamu Alaykum,

I have a question about my job which based in a Riba-based financial institution. Part of my duties is to be a Right of Offset officer, which is to collect debts owed by people to the bank. For example, if they have unpaid/ overdue credit cards, loans or mortgages, I will check their bank accounts to see if they have funds and use it to pay off the amount they owe.

For instance, John owes my bank \$500 in loans, my duty is to check how much money he has in his bank account, then collect as much as I can (up to \$500) without his consent.

My job is different than a Collection Officer because they talk with the people before they collect, whereas I don't. If I see that they have funds, I just take it to pay off their debts.

Is my job allowed in Islam? I know you're not supposed to aid in the taking or giving of Riba but it is only one of my many duties here at the bank. Will I need to quit my job?

Thank you for your time.

Sincerely,

Marzouk

**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. Marzouk

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Your work is not Haram provided that if you specifically know that an amount due to the bank is interest you should not collect it. Collecting interest is part of taking it even though it is taking it to the benefit of the bank not yourself. Taking Riba invokes the CURSE of Allah as we are told by the Prophet, pbuh.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

**From:** Husam

**Sent:** Monday, April 17, 2017

**Subject:** سؤال عن عقد شركة

لرساله عليكم لتتور فيذر. أرجو اضتل لكم رسالتني نولتيم أتم الصحة اليعافيه.  
لهي سؤال عن عقد شركة اصبت ان أخذوا كعبه.  
نا و شركتي يقولون نغى م شروع لين اعينى بيست خدم كعبه ادة طيه نلا سدف عتتم حصت يرق دا و هسي أخذون قرضا من  
للينك لن يكون لي أي عاقبة مع اللينك سوى ان نغى ان أهلق ان اللينك سيبت لي نغى كامل اللين اعينى ه حصتي ان قصر  
شركتي في دفع القرض. هل يجوز هذا؟  
وان كان لا يجوز، ل استطعت اتفق مع شركتي يبت عويضي عن حصتي في حال ملتوى للينك نغى ليعنى هل يجعل هذا حل  
ال شروع جازا.  
وشكرًا لكم  
حسام

**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. Husam

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This form of partnership in owning the building is permissible regardless of the sources of funds of other partners. To protect yourself you should ask your partners to indemnify you (hold you non-affected) in case the Bank foreclose on the property.

Additionally, kindly notice that if the bank consider your payment as the 20% down payment required for financing you become part of the transaction. To avoid that, other partners should pay their own down payments. (example; suppose you are 5 partners, equal and the cost of the property is 100 and down payment required by the bank is 20%: each partner should pay his/her 20% and you pay your full share, the amount of finance by the banks becomes 64. But if the bank takes your share as the down payment, the loan becomes 80 and you become part of the loan transaction and under debt of 16 like any other partner.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Husam

Thank you very much for your answer.

To clarify, I have to sign an operating agreement for the LLC that owns the building. In that operating agreement I have to consent that the bank will take the whole building as collateral in case my partners default in their payments. My partners agreed to compensate me for my share in case the bank take over the building.

Do you think this is permissible?

And thank you again.

Here in ..... we still value the talk you gave us few years back.

Husam

**My Answer:**

This is permissible, as long as you are not a part of the bank loan agreement.

Best Regards

Dr. Monzer Kahf

-----  
**From:** Dr. Mohsen/www.aboutislam .net

**Sent:** Sunday, April 09, 2017

As-Salamu Alaykum dear Prof. Dr. Monzer,

Hope you are fine.

Would you please take the time to answer the following questions?

3- Amadi from US

**Subject: Employment as dishwasher when pork is served**

As Salam Mu Alaykum! I work as a dishwasher at a hospital, and sometimes pork is served. I have no degree or certification for anything at the moment. I live in the US and these are the type of jobs I am stuck doing until I can get a degree or something. I say this because this is my 3rd job in like 6 months. I worked at Walmart, but I left it due to so many major prohibitions. Then I moved on to local Muslim market and bakery but there was too much interaction with females (Muslims and non-Muslims). And now I am stuck in this situation. Can you please advise me on what to do?

**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. Amadi

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is permissible to wash dishes in hospitals even if they served pork in them. what is prohibited is to serve pork for eating not to clean its aftermath. It is also permissible to talk to females, Muslims and non-Muslims, in stores and markets there is usually no need for any touching of hand shaking, what is then the problem of working in a place that has too much interaction with females?

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards  
Dr. Monzer Kahf  
Kind regards,  
Dr. Mohsen

---

**From:** Dr. Mohsen/www.aboutislam .net

**Sent:** Wednesday, March 22, 2017

As-Salam Alaykum dear Dr. Monzer,

Hope you are fine.

Would you please answer these three questions?

**Question 1: Commission given by laboratories and pharmacies to referring Doctors**

Assalam u Alaykum I have a clinic and I send patient's to labs and pharmacy for test, their costs are covered by insurances. I get some commission from the lab and pharmacy each month, however the price of the test or medicine is not affected, they are not charged more, and I send them to the best pharmacy n labs so they get quality treatment. What's the ruling on the commission I get? Thank u

**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./Sr.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Unfortunately, this commission practice in respected service-provision professions has become a very bad culture in some countries. We must all fight it and stand against its practice. Those commission givers should be boycotted, whether the bills are paid by insurance companies or by the patients themselves, commission do not discriminate. Even if bill are paid by insurance companies they end up raise the final payment by patients. It is a bribe, no doubt about that, giving it and taking it is not permissible, and if taken because some labs and pharmacies give it anyway it should be rendered to the customer/patient or the bill payer (insurance companies).

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

---

**Question 2: working in a hospital that accepts health insurance.**

A friend of mine is a doctor working in a hospital, the hospital accepts many insurances from patients Islamic health insurance is very rare n only few patients come with it, the national health insurance is from governor n majority of people come with that insurance, I do not know how this insurances deal, is my income halal regardless of the insurances the hospital accepts I work in UAE.

**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./Sr.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Regardless of the the insurance issue, your salary in the hospital is against you work. If your work is permissible, and as a doctor in a hospital it is Halal, your salary is also Halal as long as you give your work with honesty and normal consciousness. Questioning the income of the hospital is not of your business, it is the business of its owners and shareholders who earn from its actions, you earn from your work.

Besides, the problem with conventional two- parties exchange insurance contract is in the non-determined (in advance) obligations of the parties because no one knew when a sickness happens. It is in the relations of the insured and the insurer, not in the fact the the insurance company pays on behalf of the patient. From this angle it is a pure Wakalah as far as the service provider is concerned.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

---

**From:** raed

**Sent:** Tuesday, March 07, 2017

**Subject:** working as insurance Agent

Assalamu Alaykum,

Is it permissible to take comprehensive car insurance over mandatory third party policy. Can I go with commercial insurance company or should I choose Islamic insurance. Is Islamic insurance really Islamic.

Please throw some light into these issues.

Thanks and Regards

**Ready 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. Raed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The issue of insurance is less problematic than interest. There are real needs for insurance in contemporary life and when Islamic cooperative insurance does not exist, conventional one becomes the only way to respond to these needs. Protecting your big investment is not a bad objective and doing it through insurance that is controversial not agreeably ruled out, is permissible if you feel that is important to you.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Monzer Kahf

-----

**From:** raed

Assalamu Alaykum,

My wife is a dentist in India. She is now staying with me in UAE. Here she is unable to work as a dentist or even as assistant dentist because of licensing issue. She might be able to find a job as an insurance officer in insurance firm.

Is it permissible to work in insurance firm.

Looking forward to hearing from you.

Thanks and Regards

Raed

**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. Raed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, provided she does not sell any insurance contracts. in Emirates there are several Islamic insurance companies and one does not need to work in a conventional one.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Dr. -----

**Sent:** Tuesday, February 27, 2018

**Subject:** Is my earning halal?

**Question:**

Assalam Alaikum,

I have done my graduation in IT, 3 years ago but didn't get a job in IT field at that time. After trying my best to secure a job in IT field, I started working in customer support. One of my friend who faced the same situation, got the job by producing fake experience certificate from a company where he didn't work but got experience certificate by paying some money. He is encouraging me to do the same but I am afraid, it will be Haram. I have 2 questions regarding this:

1. What is Islamic ruling regarding getting a job through fake experience certificate?
2. If I got a job on the basis of fake experience certificate, then will my income be Halal or Haraam?

Thanks in advance for your guidance.

**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

Submitting a fake certificate is a kind of lie. It is not permissible in Shari'ah. On the other hand your salary that you get is against the amount and quality level of the work that you give to the employer. If you are getting the salary of your level of knowledge and experience against putting the right amount on hours and effort, your salary is then Halal.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor Dr. Monzer Kahf

Islamic Finance & Economics

-----  
**From:** -----

**Sent:** Friday, January 05, 2018

**Subject:** Working in a bank

**Question:**

Assalam Alaykum

I need to ask you an advice on what should I do and how should I react.

My father works in a bank. And every Muslim knows that banks are haram. But after performing hajj my father tried to start a business or even some kind of a job to leave bank. But he failed miserably at it. Now my fiancée has told me what he wants. He, with his family, are extremely against haram things. They want to avoid every gift every meal offerings from us because of my father's job. My fiancée doesn't want anything from us and he even said that he won't allow me and our kids in future to eat anything from our house. My family is getting upset over it as its usual giving gifts and having feasts after marriage. Is my fiancée right? Just guide me through this.

**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

Wa Allahu A'alam

Your fiancé is half correct/half incorrect. He is definitely right in seeing that interest income is Haram and must be avoided.

On the other hand, please inform him that working in a bank provided the worker does not act personally in preparing, writing, typing or signing an interest contract is not Haram, especially that there are several jobs in a bank that does not relate directly to interest and there is a substantial part of the revenue which is not from Riba. Accordingly, even though there is nearness to Riba but working in a bank is not Haram but it is not definitely one of the best jobs in the world from Shari'ah point of view.

Furthermore, if someone earn Haram money, and he/she gives it to you in a lawful manner such as a gift or in exchange for sale of permissible goods, it is always permissible to accept. No

one can claim that it is Haram to accept because the other person earned it in a wrong way. Not a single scholar throughout our history made a point of boycotting the person who earns from Haram. For instance, and sorry for the example, in our history there were sometimes prostitutes, but nowhere in our Fiqh you ever find any Scholar saying that it is Haram to sell her bread or cloth. Boycotting a person who earns Haram is not a part of our religion. Please tell your fiancé that it is against Shari'ah to boycott relatives because they earn income against their own work but one may have some doubt about its sources. This is not permissible in Shari'ah and also non-precedent at all in all schools of our Fiqh. Receiving a gift from them is permissible so is eating on their invitation.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Best Regards

Professor

Dr. Monzer Kahf

Islamic Finance & Economics

---

## FATAWA JOBS WORKS BUSINESS EARNING 2016

**From:** Ray Jureidini

**Sent:** Saturday, November 26, 2016

**Subject: Rights of Migrant Workers**

Dear Professor Kahf,

Thank you so much. This is excellent, but there are a few things to 'tweak' in the fatwa for clarity. I will be back in Doha tomorrow, and will get in touch when I can to arrange a meeting.

Regards and best wishes,

Ray

**My Answer:**

Please receive below the revised Fatwa. I hope it fully serves the Islamic cause of justice for everyone. Please review it and let me know.

-----  
**From:** Ray

**Sent:** Tuesday, November 22, 2016

**Subject: Rights of Migrant Workers**

Dear Professor Kahf,

Further to our earlier conversation, can you please provide advice on Islamic Sharia with regard to the following practices, which are widespread throughout the GCC countries.

1. Low-skilled, low-income Migrant workers in countries of origin paying large sums of money to private recruitment agencies to secure employment in the the GCC states. (Higher-skilled workers do not pay anything.) They most often borrow the money (from loan sharks, recruitment agencies and family at usurious interest rates - up to 60% - as well as banks - at

lower interest rates), which leaves them in debt bondage whereby they must work even if receiving less wages and conditions than promised in order to repay the loans, taking up to a year's work to do so. This is tantamount to forced labor, particularly under the control of the Kafalah system.

2. This financial exploitation is to cover costs of recruitment which the employer in the country of destination should be paying (visa, transport, etc.). It is also used for secret 'kickback - payments' by recruitment agencies to personnel of employing companies in destination countries in order to secure the labor supply contract.
3. Labor laws in Qatar, UAE and KSA forbid recruitment costs to be paid by employees. Does this apply to payments in origin countries or only in those countries?

I would like to know if there are Islamic principles and law that can be brought to bear that stops this practice of workers paying recruitment agencies in countries of origin if they are destined for Muslim countries such as the GCC. In other words, what are the responsibilities of GCC nationals (individuals and companies) to ensure this does not happen - and if it does, is there an obligation (on the part of the kafeel) to reimburse the workers who have paid?

Unfortunately, after many attempts, I was unable to send you a copy of my White Paper published recently by the (United Nations) International Labor Organization. Seems it is too large, even in a zip file, for our server. I will give you a printed copy.

Regards,

Ray

**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 Prof Ray

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thank you for the kind email and enquiry.

The issue you raised is very important as it relates to fundamental justice especially in relation to prohibition of Riba (interest) and prohibition of bribery (kickback).

You may know the fundamental regulator of employment in Shari'ah, which is established by the Prophet, pbuh, himself, is that establishes the following guidelines:

1. The compensation of laborer is the responsibility of employer,
2. It should be transparently determined and known in full at the time of contracting,
3. It should be paid to employee immediately at the agreed time with no delay.

Additionally any detailed specified by laws and regulations must be abided by all parties as long as they do not violate any fundament of Shari'ah but more so when themselves are derived from and based on justice and fair relations.

On another note: corruption and kickbacks are prohibited to the extent that the Prophet, pbuh, equates bribery giving and taking to transgressing the boundary of Islam itself.

Accordingly: as the laws and regulations require that employer must bear recruitment, visa and transportation expenses/cost, all such expenses/costs, whether in the country of origin or in the country of work, should be borne by the employer in accordance with laws, regulations and are considered part of the employment contracts which are undertaken under these laws and regulations.

Persons under these laws are responsible, from Shari'ah point of view in addition to legal liability, to assure that potential employees are not charged any recruitment, visa, transport and/or other expenses mentioned in laws and regulations for reaching the country of destination of the worker. However, costs can be borne by the employee for personal documents such as passport, educational certificates and those items that may be used generally for purposes other than recruitment for a specific employer.

Of course, we know that some illegal and corruption practices are difficult to detect by law enforcement especially when it may require enforcement under different legal systems/countries.

In application of the above, here is my Fatwa in regard to the issues and questions you raised:

1. For potential workers in countries that have laws requiring employers to pay for recruitment, visa, transport and any other expenses/costs mentioned in the laws and regulations as the responsibility of potential employers, it is forbidden for a recruitment agency to charge such employees any expenses for any and all expenses covered by the laws and regulations.
2. Charging cost of obtaining visas to financially-weak workers is definitely unfair and forbidden in Shari'ah especially that visas are paid for by employers in the destination countries. This means that the practice of asking for payment to 'sell' a Visa is forbidden in Shari'ah.
3. Taking loans on interest is forbidden (giving loans on interest is even worse). Recruitment and any other bodies/agencies should be forbidden by law of giving interest-based loans to potential employees in general. It is much worse when such loans are given to pay for such illegal charges and at exorbitant rates of interest.
4. Nationals and residents (individuals and corporations) of countries that have laws which require employers to pay cost of recruitment, visa and transportation, are required to be transparent in abiding by these laws and regulations. This also requires that, when contracting recruitment and visa follow up agencies in any countries, nationals and residents of destination countries should make adequate conditions that prevent such agencies from charging potential employees any such forbidden charges/costs. Failure of having such conditions and failure of enforcing them puts them in the square of accomplices with such agencies. with the spread knowledge of such practices by agencies in some countries make any such failure by nationals and residents accountable from Shari'ah point of view and should be made accountable from legal point of view.
5. If kickback happens from recruitment and Visa agencies to employees of National and residents potential employers not only the bribe receiver is accountable but also his/her employer by reason of subordination. In such cases employers become responsible to compensate employees for amounts extorted from them and paid to recruitment and visa agencies even the extorted amount is larger than the amount of bribes because the bribery giving is a cause of such non-permissible charges placed on potential employees.
6. If bribes and kickback ends in the treasury of the employers, more punitive action should be taken according to the law but definitely in addition to compensation to workers who paid such extra charges.

Please write me again if you think there are any more questions or clarifications.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards  
Monzer Kahf

-----  
**From:** Khursheed

**Sent:** Monday, January 30, 2017

**Subject: Incorrect Information given to you on One Multilevel Market Company**

Assalam Alaykum Br. Monzer Kahf

I have been a voracious reader of your Fatawa and MaShaAllah , Allah has blessed you with tremendous knowledge and wisdom and I like the “depth” and “sensibility” of your Fatawa. Jazaka Allah Khairan and May Allah reward you immensely in this life and hereafter. Ameen.

I have read several Fatawa on Multilevel Marketing and Alhamdulillah your 3 principles are very helpful. I am writing this to ask and also educate some of the readers on one particular company named AMWAY. Many people who have written to you asking for Fatawa has provided you with completely Incorrect information on the bonus structure. They have made it sound like Pyramid business or Ponzi schemes (which is illegal in USA), or perpetual commissions based on other people’s effort. More and more people are referring to your site for a Proper Fatwa and hence I am writing to you to educate others on the fairness and purity of the bonus structure of this corporation.

I would like to present the bonus structure

(1) Let’s say a business owner X referred another business owner Y. Let’s say Y sells an item to a customer. Then according to their sales’ policy structure only Y keeps the profit of that sales. That profit is NOT ROLLED UP to X. So X is not making money off of Y’s sales profit. Not even a penny!!! So in this case, Y can actually make more than X. (In my own team there are many Y’s that are making way more than the X’s that brought them in the business).

(2) Now the 2nd type of bonus is a Profit Sharing Model (not a Pyramid Model). All levels are clearly defined like 3%, 6%, 9%, 12% etc. Based on the amount of business transaction (products bought for oneself or sold to customers) a system of POINTS (called as Point Value or PV) is generated and based on the amount of PVs in a month, the bonus level is declared (3%, 6% etc. These are clearly defined and transparent to everyone). BUT the money is “distributed” based on efforts. For example if Y reaches 6% and X reaches 9% then X gets the DIFFERENTIAL bonus (9 minus 6 = 3%) from the corporation as a bonus (not from Y’s pocket). But let’s say if X and Y are exactly at the same level (6% and 6%) then X does NOT qualify for any differential bonus since there is no difference. So the X is not making money off of Y’s effort. X has to demonstrate his own work to get differential bonus from the Y’s business; and besides, the differential bonus might be smaller than the differential bonus between Y and Z (referred by Y). So again, in this case its performance based.

(3) X might have differential with 2 branches (Y and P). And Y might have differential with 6 branches (Z, Z2, Z3, Z4, Z5, Z6). Again, using the differential law, X will make less than Y even though Y is under X in the business owners chain.

(4) Many such other levels exist and again, all of it based on differential business model.

People that have written to you (and I have read all Fatawa since 2004 on your website for this company) have never taken efforts to study the model and have written vague statements to you based on their own superficial understanding. Albeit, Alhamdulillah your 3 principles always covered the issue but specificity was missing from everyone.

Many have written to you using the name of this Amway corporation and have given examples of some other companies' business model which either no longer exists or are purely pyramid in nature. Knowing what you know now from my explanation above, what is your insight into this business model from an Islamic permissible perspective?

Would highly appreciate your time, and energy in responding.

Jazaka Allah Khairan

Regards

Khursheed

**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. Khursheed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I need to say what justifies the structure of points value system < on what basis are the 3, 6 etc. are based and why there should be profit sharing anyway. Your explanation in No. 2 below does not give me any satisfaction to give any different opinion.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Umar

**Sent:** Sunday, January 22, 2017

**Subject:** working for a company where there is an element of interest

Assalam-o-Alaykum,

I am a Software Developer by profession and I have been avoiding Banking and Insurance sector jobs because of Riba. Also ignoring those companies who are developing software specifically for Banking or for insurance companies.

Recently I accepted the job offer after doing a lot of research and after week training on company's Business model I found out that there is a small element of interest calculation in the software I will be working on.

Nature of Company's Business: manufacturer of industrial tools and household hardware and security products and locks. (I.e. drill machines, screw drivers and etc.).

How does Company make money: Company sells tools to franchisees who then sells them to car mechanics in garages.

How Franchisees do transactions: Franchisee (seller) will be given a territory and he will have let's say 125 garages to visit every week for sale. It's up to franchisee how he controls and run his business but he will have to operate within his territory.

He has option to sell the tool on cash (one transaction) or on weekly instalments.

Is there any Interest involved when franchisee is dealing with mechanics or customers? In UK there is no interest at all but in USA , franchisee can charge interest.

Example of Business Model: For an example, I work in the garage and I have to buy my own tools to work on cars. Tool selling guy (franchisee) come to my garage and show me different products, I like the tool which costs £1000 but I don't have a full amount to pay straight away. So franchisee will offer me a weekly payment option in which I will pay around £20 a week and I can use the tool straight away. It's basically my own tool now. If I like the tool which is not in his van then I will ask him to order it for me which he can sell to me on around 35% margin.

How to become a Franchisee

Self-Finance: Franchisee will get the maximum discount when he place an order

Bank Loan: Company will help franchisee to get 70% loan from the Bank but franchisee will get minimum discount when he place an order.

What will I be doing

Company has already designed the software for franchisees to order new items, to control their stock, to manage their customer account and to manage the weekly payments. I am working for UK branch where franchisees don't charge interest, and my role is to support and further develop this application for franchisees.

Can I work for this company? who sells tool to franchisees and has software which has ability to calculating interest rate? It is up to franchisees whether he charge interest or not.

I have following concerns: 1- The Nature of company's business is selling tools which is fine but they do help franchisees to get loan from the bank. 2- I will be based in UK where interest is not part of any transaction but franchisees in USA can charge interest. 3- My role is to fix bugs in the application and add more functionality to the current system which will not be related to interest (as I have mentioned this to my line manager that I will not work on interest related projects and he is happy with it.)

Can I work for this company?

Jazaka Allah

**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. Umar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As long as you do not design any interest programs (that are only usable for charging interest, but this does not apply if the interest calculation in a program is used only for research purposes even if the research is on interest-related matters) or produce a printed or electronic interest-based draft to be signed by the parties, I do not see in your work anything that should make you worry. The fact that the company helps its clients get loan is not related to your work and this does not means that its income is Haram (although any direct help for a loan may be Haram) because its profit is from sale of tools not from the interest. Even if the company earns interest it is not your worry as long as the service you sell to it (your work) is done in full and is in permissible areas.

Even if you work in the US to maintain the IT programs that may contain interest, you will not be directly involved into the calculation of interest in a contract unless you provide a hard or electronic draft to be signed.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin  
Wassalam  
Best Regards  
Dr. Monzer Kahf

---

**From:** Rifai  
**Sent:** Wednesday, January 11, 2017  
**Subject:** working in a company and investing in its competitor; is that a Conflict of Interest?

Dear Dr Kahf,  
I trust you are well, I am working for a software company. I am also keen to invest in another software company. The company I am planning to invest will provide similar services to the company I am working. How is this viewed from an Islamic point of in terms of conflict of interest?

Jazaka Allah  
Rifai

**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. Rifai

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If these are shareholding companies listed on a stock exchange, I do not see any conflict because stocks are sold and bought by anybody on the board. But if they are private companies, I see a conflict because you will definitely be susceptible to promote your interests in the company you own part of it.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

---

**From:** AKSHAR

**Sent:** Wednesday, January 11, 2017

**Subject:** work as operation director providing back office services

Respected Sharia Scholar

Dear Brother in Islam, Assalamu Alaykum

It is a pity that I could not attend your sessions in ..... I would very much appreciate your guidance and advice on the following situation:

I am an operational director in a well-established business in ..... The business is to provide incorporation, nominee directorship, secretarial, administration, accounting, tax, and compliance services to corporate structures set-up in ..... by international investors for investment internationally.

For example, a US investor sets up a ..... company as a holding structure to invest, say in a telecommunication project, in China. Our job would be to provide the above-mentioned

back-office services to the ..... Company since the latter company, in all likelihood, will not have employees or physical presence in ..... The structures are generally set-up for tax efficiency reasons or simply for ease of operations.

The type of structures set up by clients are varied and could be Investment Funds (Mutual Funds, Private Equity / Venture Capital Funds, Hedge Funds, etc.), holding companies, Trusts, Foundations, and Partnerships etc.

While a few of the investments made by the clients through the structures could be in debt instruments / hedge activities, the overwhelming majority of investments is usually in equity, listed and unlisted. I have been in this business for over 15 years. As operational director, the servicing of a number of the clients are under my supervision, alongside other co-directors. I also head the tax department and am involved in corporate structuring as well as business development initiatives (meetings, presentations at conferences, seminars etc.).

The company I work for used to be locally owned, with presence in ..... only. However, it has been recently acquired by a much bigger international outfit listed on a well-established European stock exchange. The new parent company has operations in some 15 countries. While it is essentially in the same business (Fund / Corporate Administration Service Provider) as my employer, it has a much broader perspective in terms of client servicing with several business divisions. I gather that the 'debt / hedge' division of the business currently accounts for some 30% of the group's total revenue. However, with the consolidation of my company's results in the group, this percentage is likely to fall to some 15%. The remaining 85% would be Private Equity, Real Estate, Corporate, etc.

What the debt/hedge division does typically is back-office work in relation to debt/hedge structures. For example, providing accounting, administration, secretarial, compliance services to an investment fund investing in debt instruments or a hedge fund engaged in trading derivative financial instruments. The group does not earn profits from such investment but, as a service provider, only professional fees for work performed.

I will continue to work for the ..... company, however, as in any group, there will be loads of interaction with the other subsidiaries internationally.

The new owner would be implementing new remuneration structures in line with group policy (seems inflexible).

As part of the policy, it is expected that my bonus will henceforth be partly linked to the ..... company results and partly linked to the group results. In addition, part of my bonus would now be paid in terms of share ownership in the holding company listed on the stock exchange. There will be a 3 year lock-in period before I can sell the shares. There may also be a vesting period.

In this respect, I wanted to have the following clarifications:

(I) Is the back-office work done (accounting, administration, tax, compliance, secretarial etc.) in respect to the debt / hedge funds considered to be halal or haram?

**The back office services to these activities is not Haram, although it is very close. This is similar to working in a conventional bank in jobs that do not include writing or signing any interest contract. in the back office you do not do interest-based contract on behalf of the debt/hedge funds.**

(ii) does the fact that my bonus will be based partly on local results and partly on group results affect the categorization (halal / haram) of my earnings given the debt/hedge business?

No, because it is a reward for the job you perform although in its calculation performance of others is considered, this doesn't matter.

(iii) Would the shares earned in lieu of bonus be deemed halal / haram? or partly haram? If yes, should I dispose them immediately after the lock-in period? What do I do with the capital gains, if any, on the disposal of the shares? Should I purify it pro-rata based on the % of prohibited income (I.e. 15%)?

There may be a problem here although the fact that you do not have a choice makes it minor. I suggest that you should liquidate once this is available to you and give to charity the percentage of dividends that you estimate being coming from debts and hedge and other doubtful activities.

(iv) how do I handle the dividends to be earned from the shares during the lock-in period? Should I again purify pro-rata to the prohibited income on an annual basis?

Yes, when you receive dividends.

(v) any other practical advice you can provide from a sharia perspective would be highly appreciated.

May Allah help you and guide you and all of us to always be keen to follow the right path.

Jazaka Allah Khair for your help and guidance.

Wassalam

Akshar

**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. Akshar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please see my answers below the questions:

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----

**From:** akshar

Subject: Re: RE: Your Guidance Appreciated Please

Dear Professor

May Allah reward you for your guidance.

I apologize, I had omitted one question in my initial email on which I would really appreciate your advice.

As part of the employment, I am asked to act as ' nominee director' on the Board of the corporate structures we service.

Would it be haram if I act as nominee director on the board of an investment fund that carries out debt transactions?

I would not get a fee for the directorship, nor would I take any decision in relation the the affairs of the investment fund as per my own will. However, based on client instruction I may have to sign board minutes and other documents in relation to the debt activities of the investment fund.

Thank you very much for your time and effort to guide me.

Wassalam

Akshar

**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. Akshar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I am afraid that being a board member, decisions are taken in your name even if you did not participate or approve them. taking an interest-based decision is not permissible except under necessity and I see no necessity. I suggest to decline such assignment or restrict it to funds whose main activities is permissible and even then you should reject any interest contract that you come across.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Douglas

**Sent:** Friday, December 02, 2016

**Subject:** Question on Voluntary Separation Scheme (VSS)

Assalamu Alaykum dear Dr Kahf question is

Is Voluntary Separation Scheme (VSS) permissible in Islam it is is a scheme where employees are allowed to resign voluntarily from an organization by receiving fair compensation is such a thing permissible in Islam?

Your assistance in the matter will highly be appreciated.

Jazaka Allahu Khayran

**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. Douglas

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Yes, as long as it is mutually consensual not under unusual pressure. It is also permissible in marriage.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

-----  
**From:** Ray Jureidini

**Sent:** Tuesday, November 22, 2016

**Subject: Migrant Workers: Shari'ah rights**

Dear Professor Kahf,

Further to our earlier conversation, can you please provide advice on Islamic Sharia with regard to the following practices, which are widespread throughout the GCC countries.

1. Low-skilled, low-income Migrant workers in countries of origin paying large sums of money to private recruitment agencies to secure employment in the the GCC states. (Higher-skilled workers do not pay anything.) They most often borrow the money (from loan sharks, recruitment agencies and family at usurious interest rates - up to 60% - as well as banks - at lower interest rates), which leaves them in debt bondage whereby they must work even if receiving less wages and conditions than promised in order to repay the loans, taking up to a year's work to do so. This is tantamount to forced labour, particularly under the control of the Kafalah system.

2. This financial exploitation is to cover costs of recruitment which the employer in the country of destination should be paying (visa, transport, etc.). It is also used for secret 'kickback - payments' by recruitment agencies to personnel of employing companies in destination countries in order to secure the labour supply contract.

3. Labour laws in Qatar, UAE and KSA forbid recruitment costs to be paid by employees. Does this apply to payments in origin countries or only in those countries?

I would like to know if there are Islamic principles and law that can be brought to bear that stops this practice of workers paying recruitment agencies in countries of origin if they are destined for Muslim countries such as the GCC. In other words, what are the responsibilities of GCC nationals (individuals and companies) to ensure this does not happen - and if it does, is there an obligation (on the part of the kafeel) to reimburse the workers who have paid?

Unfortunately, after many attempts, I was unable to send you a copy of my White Paper published recently by the (United Nations) International Labour Organization. Seems it is too large, even in a zip file, for our server. I will give you a printed copy.

Regards,

Ray Jureidini

**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 Prof. Ray Jureidini.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thank you for the kind email and enquiry.

The issue you raised is very important as it relates to fundamental justice especially in relation to prohibition of Riba (interest) and prohibition of bribery (kickback).

You may know the fundamental rule of employment is Shari'ah, which is established by the Prophet, pbuh, himself, that establishes the following guidelines:

1. The compensation of laborer is the responsibility of employer,
2. It should be transparently determined and known in full at the time of contracting,
3. It should be paid to employee immediately at the agreed time with no delay.

Additionally any detailed specified by laws and regulations must be abided by all as long as they do not violate any fundament of Shari'ah. On another note: corruption and kickbacks are prohibited to the extent that the Prophet, pbuh, equates bribery giving and taking to transgressing the boundary of Islam itself.

Accordingly: as the laws and regulations require that employer must bear recruitment and transportation expenses/cost. All such costs, whether in the country of origin or in the country of work, should be borne by the employer in accordance with laws, regulations and employment contracts.

Persons under these laws are responsible, from Shari'ah point of view in addition to legal liability, to assure that potential employees are not charged any additional recruitment/visa/transport expenses for reaching the country of destination of the worker.

Of course, we know that some illegal and corruption practices are difficult to detect by law enforcement especially when it may require enforcement under different legal systems/countries.

In application of the above, here is my Fatwa in regard to the issues and questions you raised:

1. For potential workers in countries that have laws requiring employers to pay recruitment and visa costs, it is forbidden for a recruitment agency to charge such employees any expenses for any and all expenses covered by the law.
2. For destination countries that do not have such laws and regulations, it is permissible for recruitment agencies and visa follow up agencies to charge beneficiary workers reasonable fares for their services with a maximum that should be determined in the law or by mutually-consented contracts provided that such fares are within the market range for such services. Charging fares outside reasonable amounts for these services is definitely forbidden.
3. Charging cost of obtaining visas is definitely Haram and not permissible in Shari'ah. Cost for obtaining visas is meant her what is above the amount of official fee and price of the service hours for follow up. This means that the practice of asking for payment to 'sell' a Visa is forbidden in Shari'ah.
4. Taking loans on interest is forbidden (giving loans on interest is even worse). Recruitment agencies should be forbidden by law of giving interest-based loans to potential employees for such fares.
5. Nationals and residents (individuals and corporations) of countries that have laws which require employers to pay cost of recruitment and visa, are required to be transparent in abiding by these regulations. This also requires that, when contracting recruitment and visa follow up agencies in any countries, they should make adequate conditions that prevent such agencies from charging potential employees any such forbidden charges/costs. Failure of having such conditions and failure of enforcing them puts them in the square of accomplices with such agencies. with the spread knowledge of such practices by agencies in some countries make any such failure by nationals and residents accountable from Shari'ah point of view and should be made accountable from legal point of view.
6. If kickback happens from recruitment and Visa agencies to employees of National and residents potential employers not only the bribe receiver is accountable but also his/her employer by reason of subordination. In such cases employers become responsible to compensate employees for extra amounts paid to recruitment and visa agencies even beyond the amount of bribes because the bribery giving is a cause of such non-permissible charges placed on potential employees.

7. If bribes and kickback ends in the treasury of the employers, more punitive action should be taken according to the law but definitely in addition to compensation to workers who paid such extra charges.

Please write me again if you think there are any more questions or clarifications.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Prof. Dr. Monzer Kahf

---

**From:** Kashif

**Sent:** Wednesday, November 16, 2016

**Subject: IT job permissibility query**

Assalamu Alaykum Brother Monzer,

I wonder if you could give me advice on whether it would be permissible to have a job with an IT software company that provides web security products to companies from all industries which can include banking and online betting.

Jazaka Allah Khairan.

Kashif

**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. Kashif

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is permissible to work in a company that provides IT security services to other entities including banks because you are not writing Riba of receiving or giving it. you are making life more secured for all people who deal with the banks which is a good service even when given to people who do wrong.. be good to everyone is part of our religion.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**From:** Omar

**Sent:** Thursday, August 25, 2016

**Subject: working for FNL?**

Assalamu Alaykum Dr. Kahf,

We sell a lead generation solution that gives contact info (email/phone) for corporate professionals so sales people can reach out to sell their products/services.

The NFL is interested in using our software for their sales teams.

Would it be permissible for us to sell our software to them?

**Background:**

- the NFL sales team we're selling to specifically sells 'premium' experiences to the Super Bowl (<http://nflonlocation.com/>)

- these 'premium' experiences include hotel stay, preferred seating, complimentary drinks (alcohol), food, pre/post game parties, field access etc. (and obviously attending the actual game)

- our company is quite successful (we're in a good financial position)
- we really value understanding the thought process behind your answer (we'd like to learn as much as possible)

Omar

**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. Omar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I do not see anything prohibited in selling your software to this NFL. It is simply a sport organization, anything else? And whoever bet on its activities it is the problem of the betters not your program. This is of course except if your program itself is going to be used for betting, then you should not produce it and if it has multi-uses you should not sell it to persons/orgs that will only use it for non-permissible activities.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

**From:** Omar

**Subject:** Re: Permissible transaction?

Jazaka Allahu Khayran Dr. Kahf,

Just to clarify: there is no issue with the fact that the packages/tickets they sell include (pre-paid) alcohol?

The games have many other elements such as music/cheerleaders dancing, but this isn't the main product being sold, which is the Super Bowl.

Omar

**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. Omar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

You confused me with your reply. Did you give me in the past incomplete info and now you are adding that always their tickets include alcohol? What exactly do you mean by "there is no issue with the fact that the packages/tickets they sell include (pre-paid) alcohol"? Do they sell or do they not sell? And is it a major item?

If they sell alcohol and betting chances as a major part of their business, then it is inappropriate (and may exactly be Haram, if it makes majority of the revenue of their activities) to provide them with a service that promote the sale of tickets.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

**From:** Omar

**Subject:** working for NFL?

wa Alaykum Assalam Dr. Kahf,

In the original question I had posted a section called "Background" which specified the details of the company and what they sell. I've included it again (below):

**Background:**

- the NFL sales team we're selling to specifically sells 'premium' experiences to the Super Bowl (<http://nflonlocation.com/>)
- these 'premium' experiences include hotel stay, preferred seating, complimentary drinks (alcohol), food, pre/post game parties, field access etc. (and obviously attending the actual game)
- our company is quite successful (we're in a good financial position)
- we really value understanding the thought process behind your answer (we'd like to learn as much as possible)

Essentially, they sell full packages to the Super Bowl which includes alcohol, etc. (but not gambling).

Omar

**My Answer:**

A complimentary drink is not called sale of drinks.

Monzer Kahf

-----

**From: Omar**

Assalamu Alaykum Dr. Kahf,

Here's an example of a football package they will be selling (below). The drinks are a minority part of it, the overall ticket cost is about \$5,000 USD per person.

- 4-Nights Deluxe 4-Star Hotel Accommodations at the Park Plaza Westminster Bridge London. Includes daily breakfast.
- Diamond Game Ticket – Club Level near the 50 yard line with wider padded seats & VIP stadium entrance.
- Gameday Hospitality – Deluxe 3-course meal and complimentary bar (open 3 hours pregame, during halftime and 1 hour postgame including beer, wine and soft drinks) at distinctive Bobby Moore Club at Wembley Stadium.
- Exclusive Redskins Friday Night Event
- Appetizers and Complimentary Bar
- 2-Day London Pass + Oyster Pass
- Shared Round-Trip Bus Transfers
- To/From Friday Night Party and Hotel
- To/From Wembley Stadium and Hotel
- NFL International Series Washington Redskins Gift Bag
- NFL On Location Signature Service Staff On-Site

Omar

**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. Omar

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The liquor part seems to be small unless you know it makes substantial part of the ticket.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**From:** Imam Dr. ....

**Sent:** Sunday, August 21, 2016

**Subject: working in IT company providing service to a bank**

As-Salamu Alaykum wa Rahmatu Allah wa Barakatuh

Dear Dr. Monzer, please help replying the below question:

Jazakum Allah Khayran

Imam Dr. ....

----- Forwarded message -----

**From:** Ahmad

Assalamu Alaykum Dr.....

I work for an IT consulting company in Canada and my current project is at CIBC bank in their Mortgage, Loans, and Lines department. My role will be to update, modify, or maintain the existing computer applications (many in number) that are used by this department which deals with the credit products offered by the bank (mortgages, loans, lines). The computer programs (I will be working on) are all related in some way to the credit products the bank offers. One example is a soft-ware which processes customers' details and provides them with a quote for a mortgage which can then be issued by the bank. Is this job permissible for me? Will this be a halal source of income for me?

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. Imam Dr. ....,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please inform the Questioner Br. Ahmad that since his job in this bank does not involve dealing with customers in issues of creating an interest-based contract, writing or signing it, his work in the bank cannot be non-permissible. Accordingly the income he earns from it similarly cannot be considered non-permissible although we all realize that it is on the exact edge of non-permissibility but does not cross the line.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**From:** Esam

**From:** Imam ..... Mosque

**Sent:** Sunday, August 14, 2016

**Subject: finance manager job, meat business, etc.**

Dear Prof. Monzer

Below are two questions from a community member in ..... for your kind self.

Jazakum Allah Khairan for your support.

Imam .....

..... Mosque

----- Forwarded message -----

**From:** Ahmed

To: Imam ..... Mosque

Assalamu Alaykum;

My first question is: Can I become a finance manager at an automobile dealership that I work at?

You can if this Job does not require you to approve or even sign any interest-based contract.

2nd Question is: Can I buy a franchise called M&M Meat Shops. It involves selling prepared frozen meals. There is some pork products for sale .Everything is frozen and in boxes. I have included a link to their website. <https://www.mmfoodmarket.com/en/home>

Buying any pork product from the franchise or any other source is Haram. Also selling it is Haram and any money from it including principal (not only profit) is also Haram. The Prophet, pbuh, said: " Allah, when He prohibits a thing, He also prohibits its price."

JAK

Ahmad

**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. ....

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please give the answers below the questions to our dear member of the community Mr. Ahmad

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**From:** Areff

**Sent:** Sunday, August 14, 2016

**Subject:** Real estate business with a hotel

Salaam.....how are you?

I entered into an agreement and I am now concerned if this is halal.

A hotel in India had advertised for the general public to buy a room and they would pay rent from the proceeds.....of the room rent only, not the restaurant or the ball room or any other facilities.. ..it's all ok so far....they also mentioned paying ' 7 % minimum rental returns ' .....is this halal?

Wassalam...

**My Answer:**

Before I answer please tell me if this is the whole story? Or after a period of time the hotel will pay back the amount you paid and buy back the room.

-----  
**From:** Areff

No the hotel does not buy back the room.....as a matter of fact the hotel runs the property for 15 years and at the end of 15 years they would give the investors a choice of running it themselves or giving it to the hotel to operate it again for another extension...

Wassalam.

**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. Areff

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

With this explanation and provided the room you are buying is determined (which room on which floor, etc.) or you simply buy an in-common % of the total property, this transaction is permissible. It is simply a sale of a property and lease contract to the seller. Both are permissible. Please notice that the sale contract must bear its implications so that maintenance, taxes and insurance are on the owner (although this can be regulated by raising the rental percentage say from 7% to 9% for instance in order to cover this cost. making the rent a percentage of the price of the property is permissible in Shari'ah.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Sent:** Wednesday, August 10, 2016

**Subject:** Lying about Income

You might have known about the bad financial conditions in Egypt, especially for traders and businessmen. Under such circumstances, is it allowed for a businessman to lie about his income to decrease the tax he ought to pay?

**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.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Lying is not permissible but declaring part of the income that is documented and not telling about all income is permissible in my opinion. This is a civil matter not religious (except for plain lying which is not permissible religiously). This applies to all countries in matters of all taxes. Nothing special for Egypt now or in other times.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**From:** Bahrija

**Sent:** Wednesday, August 03, 2016

**Subject:** Client representative in a mortgage company

Assalamu Alaykum.

I want to say thank you for the great presentation at ..... masjid. It is my pleasure and honor to have met you and you lovely wife. May Allah reward you both for the time and effort you contributed to this event.

I asked the question regarding Musharakah based financing form of Zero mortgage. I tried to just give you the question to answer, but out of embarrassment for standing in front of all the men I didn't explain the whole situation and the part of question directly relating to my position.

I tried to find out if the whole concept is 100% halal as the management claims it to be and what a Client Representative job in it would be. My job is to explain to the people what the concept is, provide them with information and connect with mortgage specialists. I explain to the clients that concept and when asked if it is halal I explain to the client to go over the information and "do their homework" consulting someone who has more knowledge of Islamic financing. They also have an option to book in person or over the skype meeting with Zero mortgage advisor.

In the end, I am not a specialist in Islamic finance and try my best to learn more and earn halal living for myself and my daughter which is my major concern in this position.

I am not signing or witnessing contracts that involve Riba. In fact, that is the reason I never pursued the career in financial field here even if I studied in that field and took my second career in Payroll after that. I work for Zero while searching for other job, too. Since the market is slow and I have no experience in payroll field it is a little harder to find a better job at this time.

I would really appreciate if you give me an advice for my situation and ask you to make dua for me.

Assalamu Alaykum,

Sr. Bahriya

**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. Bahriya

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Thank you for your email.

I really feel embarrassed to say that it is Haram to give any person wrong info even if you are simply an employee not an owner who benefit from it.

This Zero Mortgage, when I studied their contract and the promissory note they use, Is deceiving people by claiming that it is Musharakah. The Fatwa that is on their website is not at all reflected in the contract template they offer. If they apply the Fatwa in the contract, we all know that declining Musharakah is permissible. But what is called Musharakah Agreement says clearly principal contributed and reimbursed with increment (they call it profit but names don't change reality). This means loans with interest.

Next the promissory note is plain interest-based.

I do not see it permissible to cheat people.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**From:** Majd

**Sent:** Saturday, June 25, 2016

**Subject:** عمل مندوب مبيعات

شركة لتعامل مع الشركة ب من خلال فيدوبل شركة ب  
تو عطي ل شركة ل سب ل فيدوبل شركة ب (طبع ا دون عمل مصاحب الشركة ب (تخصص هذه السب ل من ج الشركة ا  
فهل هذا جاز؟

**My Answer:**

ألخالمكرم مجد  
السلام عليكم ورحمة الله وبركاته  
هذه رشوة محرم فتحي ماق اطع. وعلى المن دوب أن يعمل رب عمل هب هذه ل عطية ريفذ ربي هي ما إذا كان ي أخذها من الشركة أ عطيها  
للشركة ب او يفضها مطلقا، وإن لم يفتقد خان ال حلة وحق لرب عمل ه ل يفتصله من عمل ه ماق عوبة.  
مع أسامى التقيير وأعلت حية  
أ. د. في ذرق ح ف

-----  
**From:** Anoop

**Sent:** Sunday, June 19, 2016

**Subject:** Working as Data Scientist in Commonwealth Bank

Salam,

Can we work as a Data Scientist or Data Engineer in Commonwealth Bank in Sydney or other parts of Australia? Kindly respond to me as soon as possible.

Jazaka Allahu Khayran

**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. Anoop

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working as data scientist in a bank is permissible because this job does not require you to write or sign a Riba contract. You are helping the Riba institution no doubt. Hence this is not the best Job in the world according to the Shari'ah scale albeit permissible.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**From:** Taheseen

**Sent:** Thursday, June 02, 2016

**Subject:** Is 'Fulfilled By Amazon' business model Shari'ah compliant?

Assalamu Alaykum brother Monzer,

I am a sister looking to start selling on Amazon using the 'Fulfilled by amazon' option, wherein after having seen the sample of a product I can order the supplier to ship the rest of the product (say a 1000 quantity) to an Amazon warehouse. On receiving a customer order, I can then direct Amazon to package and ship the product direct from the warehouse to the customer.

Is it Ok to sell a merchandise that I have seen only a sample of, but not checked the rest of the inventory and not possessed in my own house/office but in a third party warehouse ?

I have the option of getting it shipped to my house and then sending to Amazon warehouse, it's just that arranging the supplier to directly ship to Amazon warehouse is cheaper and easier for me. Kindly advise.

Regards, Wassalam.

Sister Taheseen

**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. Taheseen

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Sale/purchase on sample or full description is permissible. Shipping to Amazon warehouse can of course be done only after you make arrangement with Amazon to receive the quantity and take delivery of it. This means that Amazon takes delivery on your behalf as if it is your appointed agent.

Then when you sell, you are selling merchandise that you own and have in the possession of your agent. Of course you deserve the sale price including the added profit when your agent (Amazon) makes delivery to your customer by mailing the sold item to him/her. All parts of this transaction are Shari'ah compliant provided the item itself is permissible and purchase/sale contracts fulfill their normal known conditions.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam  
Prof. Dr. Monzer Kahf

---

**From:** Agung  
**Sent:** Tuesday, April 19, 2016  
**Subject:** Working in Reuters or Bloomberg

Assalamu Alaykum Prof. Monzer,

I have a question which always keeps my mind busy to find the answer. The question is simple:  
" are Muslims allowed to work in Reuters and Bloomberg in selling their products?"

Jazaka Allah Khair.

Salam,

**My Answer:**

Please give me clear info about what they sell other than research. I cannot answer this question without complete info.

Prof. Dr. Monzer Kahf

---

**From:** Wael  
**Sent:** Thursday, April 07, 2016  
**Subject:** Job in banking

As-Salamu Alaykum wa Rahmatu Allah wa Barakatuh

Dearest Dr. Monzer, please help replying the below question:

**Imam Dr. Wael**

----- Forwarded message -----

From: **Azad**

Salam Alaykum dear brother Dr. Wael,

How are you? I hope InShaAllah everything is good for you.

I am sorry, we talked quite long time ago at the ..... mosque and I have not taken time to send you this email.

As I was telling you, I am working for a Bank and I work in Credit Risk management department. My job consists mainly of the following:

- Giving my recommendations to the senior people (credit committees) on whether I recommend approval or rejection on the credit presentations that are submitted to us by our Sales teams,

or

- If I have enough authority (in terms of the amounts), approving/rejecting myself the presentations submitted by our Sales Teams.

The presentations concern our clients. They can be corporates and financial institutions and we can transact with them different products. The products are mainly loans, guarantees and derivatives.

So, if, for example, my bank wants to enter into a trade with a company on derivatives or to offer a loan to that company (or to renew the existing loan, guarantee or authorized limit to trade derivatives), those in Sales teams have to go through my department and get our approval. Consequently, I would either give my recommendations on the requests (for reviews or new requests) or I approve/reject them myself. I participate in the approval/rejection process and I put my signature on the presentations. However, I do not sign any contracts and I do not face our clients directly. I do face only our Sales teams. I hope my description is clear. I assume, from what I have known/heard (I can be wrong of course), that my job is not halal and this is why I need to quit Banking sector. I am just thinking of getting some more

Canadian experience to look for another job and I cannot quit before having found a job as I need to feed my family in the meantime.

As discussed, pls help in shedding light on whether my job is considered halal or haram.

Please do not hesitate to ask me clarifications if something is not clear. I can also come to discuss, if you wish.

Many thanks for your help. Jazaka Allahu Khairan.

Salam Alaykum,

Azad

**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. Wael

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

As described below I think that this job is part of the writing/granting a Riba contract and it is covered by the text of prohibition of the four functions: taking, giving, writing and witnessing.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
From: Mazin

Sent: Tuesday, March 15, 2016

**Question: Working as Investment Adviser**

Assalamu Alaykum wa Rahmatullah wa Barakatuh Dr. Monzer Kahf,

I am working as a part-time Investment Adviser for a Registered Investment Advisory (RIA) firm in Chicago. This job is in addition to my full time job. I searched through the Fatawa on your website but couldn't find one that answers my questions.

The firm I work for invests other people's retirement/savings monies into investments such as ETFs (exchange traded funds), index funds, equities, and bonds. Obviously, the bonds are Haram and some of the equities may be as well. I am unsure of the ruling on investing in ETFs and index funds since it is a basket of securities which may include Haram companies. The firm also recommends term life insurance only to clients, which to my knowledge, is not interest-based.

The main sales pitch is that our firm can reduce the fees that the client's current financial adviser is charging by 70 to 90%. We also tell clients that we can increase their yield (both dividend from equities and interest from bonds). We offer clients a free portfolio analysis as part of the pitch. When doing the portfolio analysis, I determine if the client's portfolio is invested according to their risk tolerance. If it is not, then a portfolio allocation is suggested based on their risk tolerance which includes equities, bonds, ETFs, etc. Lastly, I calculate the total fees and the total yield from dividends and interest to let the client know how much they are actually paying in fees and receiving in income.

Aside from the portfolio analysis, my job as an Investment Adviser is mostly sales and relationship management. I am not paid until someone becomes a client and the firm is managing their assets. Once the person becomes a client, then I manage the relationship going forward. I do not do research on the investments nor do I make any of the investments. That is handled exclusively by the 2 managing partners.

The fee paid by the client depends on the amount of assets we are managing for the client. Clients can pay their fees a few different ways. One way is that the client deposits money into an account and our fee is deducted monthly. The other way the fee is paid is through a client's taxable account, if

available. The taxable account may contain Haram products such as municipal bonds, Haram equities, etc. The taxable and non-taxable accounts are usually a mixture of a client's principal, dividend and/or interest payments, and capital gains/losses as I am sure you know.

Here are my questions:

1) Is this job and its salary halal given that some of the fee paid by the client may come directly from Haram products (if it is coming from the client's taxable account)?

1a) If the job/salary is halal, do I need to adjust my sales pitch and focus only on the reduction in fees that we can accomplish for clients and not mention increasing their yield? This should not be a problem as people are usually thrilled by how much we can save them in fees.

1b) If the job/salary is halal, should I donate a portion of the fee since some of it may come from Haram sources? If yes, how much should I donate since it would be tough to tell how much is Halal/Haram?

2) Am I able to do the portfolio analysis for clients if our recommended portfolio suggests investing in Haram products such as bonds? If not, I can talk to the managing partner to do this aspect of the job which should hopefully not be a problem. If the partner agrees, then my only job responsibilities will be sales and relationship management.

I attached a sample proposal that we did for a client whom we are meeting with this Friday, InShaAllah. I removed the company and the client name. I calculated almost all of the numbers you see in the proposal.

Please let me know the answers to my questions as I am losing sleep over whether I should move forward or not. The web is filled with varying opinions from what I have read so far, but it is tough to tell what to follow.

Jazaka Allah Khair,

Mazin

**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. Mazin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I did not receive as detailed and clear question as yours.

Doing research and advising a person who is in interest (which sometimes we may not know whether it is permissible for him for any necessity or not as in needed housing when Islamic finance is not available) is itself not Haram. Also portfolio research is not Haram too. What comes to the Haram is advising a person to take a bond or buy a non-disputably Haram share like that of a conventional bank. Of course we are still not talking about taking action on behalf of a customer since you mentioned that you do not participate in executing any positions.

The possibly Haram income of the customer is irrelevant to your work and its compensation as long as you deliver your job and take its agreed on compensation. This is because Haram money is of two kinds:

1) when the exact coin or say paper money you receive does not belong to the person who gives it to you. The example of this is stolen money. And 2) when it is earned not in a permissible way such as Riba or prostitution money. The latter is not Haram to take in a legitimate exchange such as selling her or him bread or legitimate service.

You must not suggest or recommend any Haram to a Muslim or non-Muslim. What is Haram in our Shari'ah is Haram because it is bad, even though these characteristics may not be adequately evident to some people. While it is permissible to analyze a portfolio, actual or potential you always cannot recommend any Haram thing.

Giving to charity is always recommended especially when there are different views on a given income, please keep in mind that whatever is given for Gad is really saved and invested for many multiples.

Apparently you seem to know the general rules of permissible shares that I feel no need to repeat them on your head.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----

Assalamu Alaykum wa Rahmatullah wa Barakatuh,

Dr. Kahf,

Thank you very much for your response, Alhamdulillah! I wanted to be detailed so I can provide you enough information to make a decision.

A few things I would like to clarify:

1) You mentioned that advising a person to buy a bond or shares in a haram company is not permissible. Does that mean I can perform the portfolio research on the current portfolio and on the recommended portfolio but have the partner recommend/advise the client on the recommended portfolio since that will most likely include bonds and haram shares? Would that be ok?

No. because this is an advice. It means that you can make a portfolio analysis and if your result is to recommend a Haram, you review it and find a permissible alternative, and if you couldn't, you still do not recommend a Haram but give it with no recommendation or withdraw from it. you see; you are sailing around the swamp and likelihood to fall in it is high?

2) Do you have hadith(s) and/or verse(s) from the Quran that helped you reach your decision? I would like to know for my knowledge.

You have here the general Ahadith: 1) prohibition of Riba, 2) prohibition of four functions in Riba (taking, giving, writing, witnessing) compared with variation of limits of prohibition in other matters e.g., in pork only eating (of course what lead to it is like it). in liquor the ten functions (brewing, buying, selling, carrying, serving? not mentioning cleaning its mess for instance so the latter is permissible), 3) the hadith of the Hima and roving around the Hima of Haram, 4) the distinction between what it Haram for itself and what is Haram for its earning, 5) the general principle of not poking one's nose in the affairs of others and not extending a Haram outside its limit, 6) the general principles of analogy, etc.

I sincerely appreciate your time and answers.

Jazaka Allah Khair,

Mazin

**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. Mazen

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please see my answers below the questions

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
From: Faruk

Sent: Sunday, March 13, 2016

**Question: Is the drop shipping permissible in Islam?**

Al Salamu Alaykum Wa Rahmatullah Wa Barakatuh

Dr. Monzer Kahf.

I want to ask regarding drop shipping. (Drop shipping is a supply chain management technique in which the retailer does not keep goods in stock, but instead transfers customer orders and shipment details to either the manufacturer or a wholesaler, who then ships the goods directly to the customer. As in all retail businesses, the retailers make their profit on the difference between the wholesale and retail price.) In my case, I'm the retailer. I get the product from a drop-shipper. Then, I asked him for the pictures and advertised it on eBay. But I don't have the product, it's with the supplier. Does this situation falls under this Hadith: Abu Dawood (3503), al-Tirmidhi (1232) and al-Nasaa'i (4613) narrated from Hakeem ibn Hazm ( ) that he said: I asked the Messenger of Allah (peace and blessings of Allah be upon him): "O Messenger of Allah, people come to me wanting to buy something that I do not possess; should I buy it for them from the marketplace? He said: "Do not sell that which you do not possess." This hadeeth was classified as saheeh by al-Albani in Saheeh al-Nasaa'i. By the way, I do have an agreement with the supplier? To advertise and sell the product. So, can I be considered as the agent? In this situation? Is being an agent is permissible in this situation?

I'm looking forward to hearing from you.

Your's sincerely,

Faruk

**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. Faruk

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This kind of sale is valid for all manufactured products as long as there is arrangement in place for your ability to fulfill your obligation of delivering the sold item. It is a kind of sale on description. You do not need to be an agent of the manufacturer or wholesaler to practice this kind of sale as long as you have arrangement for delivery on time. Of course the point of deserving the profit of this transaction is not the point of sale but the point of delivery to your customer which is done on your behalf by the person you assign to do so, i.e., the manufacturer or wholesaler payment for such transactions can be at any time before or after delivery. For agricultural products sale of this kind to be valid payment must be at the time of contracting, i.e., in advance of delivery as this then falls under Salam sale which requires payment at the time of contracting.

On the other hand suppose you purchase using this kind of mode, you then cannot sell the products you purchase before taking physically actual delivery. Here is where the Saying of do not sell what you do not own and in a version do not possess applies.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
From: Wael

Sent: Saturday, February 27, 2016

Subject: Ask the Imam: Question

As-Salamu Alaykum wa Rahmatu Allah wa Barakatuh

How are you doing dearest Dr. Monzer? And, how is the family? Hopefully, everyone is fine.

Please Dr. Monzer, help replying the below question from Ali. Jazaka Allah Khayran

Imam Dr. Wael

**Question: Working in a Bank or credit union**

I was wondering if it was permissible for Muslims in the West to work for banks/credit unions. I have been offered a very good position that is a promotion from my current job in another industry. Although my position will not directly deal with interest, I do recognize that organization itself does deal with interest.

I would appreciate your thoughts. Jazaka Allah.

Ali

**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. Ali

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The Prophet, pbuh, said that the Curse of God is on the taker and giver and writer and the two witnesses of Riba.

Accordingly, these functions and their components are Haram to do for any Muslim. If a Muslim works in a bank whereby his/her job does not make him/her do any of these it is not Haram for this person. The point that the salary comes from Haram sources is a matter that deserve to be looked at. The earner of Riba is the bank not the salaried employee. The employee earns his income as a price of the work hours he gives to the bank, hence if the work he does is permissible its price is also permissible because the Haram characteristic is not in the money itself but in the way it is earned by the bank.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

## FATAWA JOBS WORKS BUSINESS EARNING 2015

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).



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

-----  
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  
-----

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

-----  
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: 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

-----  
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

-----

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

-----  
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

-----  
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

-----  
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 for 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

-----

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

-----

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

-----

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

-----  
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

-----  
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 be 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 direct 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

-----  
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

-----  
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

---

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 in 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 in such an agency.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

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 and 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

---

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

---

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

---

## FATAWA JOBS WORKS BUSINESS EARNING 2014

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

---

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

---

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

---

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

---

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

---

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

---

**FATAWA JOBS WORKS BUSINESS EARNING 2013**

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 mater 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

-----  
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 on 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

---

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

---

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 peperoni. Why can't you do the same especially that you already have beef peperoni. 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

---

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

-----  
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

-----  
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

-----  
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

-----  
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

-----  
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

---

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

---

## FATAWA JOBS, WORKS, BUSINESS, EARNING 2012

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 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

---

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

---

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

---

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

---

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

-----  
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

-----  
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

-----  
From: Imtiaz

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

-----

From: Imtiaz

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

-----

From: Imtiaz

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

-----

**Subject: Advice**

From: Imtiaz

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: 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

-----  
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

-----  
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

-----  
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

---

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 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

---

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. Shaquib

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

---

## FATAWA JOBS, WORKS, BUSINESS, EARNING 2011

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

-----  
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 primarily 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 is 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

-----

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

---

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

---

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

-----

From: Nabeel

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

---

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

---

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

-----

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

-----  
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.

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

-----  
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

-----  
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

---

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

---

From: Rashid

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

-----  
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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

-----

From: Sannan

**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

-----  
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

-----  
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

---

**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

---

## FATAWA JOBS, WORKS, BUSINESS, EARNING 2010

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

---

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

---

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

---

From: Yousuf

**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

-----

From: Yousuf

**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

-----

From: Yousuf

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

-----

From: Yousuf

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

-----

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,

**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

---

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

-----  
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

-----  
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

-----  
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

---

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

---

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

---

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

-----

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

---

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

-----  
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

-----  
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.

**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

---

From: Abdulrauf

Sent: Wednesday, March 17, 2010

**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

---

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

---

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

---

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

---

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

-----  
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 sign 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

---

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

---

# FATAWA JOBS, WORKS, BUSINESS, EARNING 2009

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

---

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

---

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

-----  
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 pretense 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 traffic 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

---

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 Malaysian, 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

-----

From: Rauf

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

---

From: Mohamed  
Sent: Monday, September 14, 2009  
**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

-----  
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

-----  
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..

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...

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: 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

-----  
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

-----

From: Murtada

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

-----

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

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

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

Aslaamu 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

---

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

---

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

-----  
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

-----

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

---

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

---

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

---

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

---

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

---

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

---

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

-----  
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

-----

From: Faraz

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

-----  
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

-----  
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

-----  
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

---

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 costumer 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

-----  
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: 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

---

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

-----

From: Sumera

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

---

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

---

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

---

## FATAWA JOBS, WORKS, BUSINESS, EARNING 2008

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 **عَيْشَان**) 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

-----  
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

-----  
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: 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

---

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

---

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

-----  
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

---

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

---

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

---

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

---

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

-----

From: Hania

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

---

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

---

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

---

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

-----

From: nadeem

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

-----

From: nadeem

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

-----  
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

-----  
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

-----  
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

-----  
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

---

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

---

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

-----  
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

-----  
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

-----  
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

-----  
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

-----

From: Faisal

**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

---

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

---

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

---

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

---

From: Faraz

**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 whether 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

-----  
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 expected 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

-----

From: Rehan

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

---

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

---

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

---

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 month of pregnancy. I argue that Shari'ah is not that strict on this matter as some people may think, abortion during the first four month 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

---

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

-----  
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

---

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

---

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

-----  
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: 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

---

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

---

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

---

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

---

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

From: A Brother through Islam on line

Sent: Monday, January 28, 2008

**Question**

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, 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, 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 teller's 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 more hard 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

---

**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

---

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. It full discloser is assured, this kind of commission is not prohibited.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
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

---

## **FATAWA JOBS, WORKS, BUSINESS, EARNING 2007**

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

-----  
From: Asif through Islam on line

Sent: Monday, December 10, 2007

**Question**

Salams dear Dr. Monzer,

I am currently working for ABN AMRO Bank as a Manager in eBusiness department. My primary task are to manage ATM Network (I don't do their settlements and reconciliation). Is my job Halal or Haram?

Asif

**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. Asif

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I think it is permissible as long as you do not write or sign any interest-based contract.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

-----  
**Subject: Starting a Nursery School as a Business**

From: Umm Qais through Islam on line

Sent: Thursday, November 15, 2007

**Question**

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

I am a female residing with my family husband and kids in qatar. I want do start a nursery school please can you tell me if it is allowed for a women to do such a business alone.It wont be much interaction with men very limited but i don't know if this is allowed if it is what are the limitation or conditions for a women to fulfill to do this business also if we can teach the normal

English rhymes and all being taught in nursery .If i take a loan from a person to start my nursery do i have to give this person any extra money other then the money i took from him coz i have profited in my business with the money taken from this person. Thanks in advance for your answer.

**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. Umm Qays

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

First Sister, your name must not be a secret. People go by their names and yours is a matter of pride to you and you need not to hide it behind your son's name.

Now, your several questions:

1. It is permissible for a woman to have a business of her own, a nursery school, as it may have some limited contacts with men: My answer: Yes of course it is permissible. The Islamic religion and laws treat women and men fully equally in regards to owning properties, including businesses and managing their own properties and businesses. There is no limit what so ever to this ownership and management whether the persons you shall deal with are men or women.
2. The same rules that apply to a man in his business also apply to a woman in her business. These rules include the distinction between talking and discussing business and being together in same place/office on one hand and being alone together (woman and a stranger man) in a place or a room that may be used as a place to have illicit relations (in the sense of possibility to make sex or its introductive acts and talks) on the other hand. This second situation is called in Fiqh terminology: Khalwah. In other words, being together in a office with an open door or a closed office with a glass door/window is not Haram. (of course we must remember that when a person want to have illicit relation, he/she can do that even in open public... But are we going to prohibit going in the streets for such a possibility that is done by bad guys and gals?).
3. You can borrow from any person. But borrowing with the condition or understanding of returning the principal plus any increment is HARAM because it is pure Riba. If the other person who want to give you the money wants to share with you in the profits you may make, she/he (of course can be a stranger man partner) must give it on partnership basis that can be for a given period of time, say 2 years, at the end of this period you will be required to return the capital plus any share of the profit that you agreed on. But PLEASE NOTICE, THIS PARTNER SHALL SHARE THE LOSSES ALSO IF THAT HAPPENS AND THE PROFIT SHALL NOT BE AN ALREADY PERCENTAGE OF CAPITAL BUT A PERCENTAGE OF THE PROFIT.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: IS FOREX Online Business HARAM or Halal?**

From: Hasan through Islam on line

Sent: Sunday, November 11, 2007

**Question**

Dearest Dr. Monzer, As-Salamu alaykum

I live in Canada. I have been trading forex more than a year but I never think about it is haram or halal? Because Forex business risk and profit involve not like put money bank and getting interest. I study more than 2 years in this business and after that I invest my money in to forex business. I want to know if forex business is against Islamic law or its halal/haram. regards  
hasan

**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. Hasan

ssalamu Alaykum wa Rahmatu Allahi wa Barakatuh

What do you produce for the Ummah or for humanity by trading forex? Is it any thing other than some one gains and some other one loses? It is any business that produce any good to any human? The prophet did not prohibit selling and buying currency when that is needed or has any benefit to any creature. But trading currencies has conditions that are not fulfilled in Forex! The prophet put these conditions as: full payment of both currencies at the time of contract. Margin and futures are not permissible in currency trading and these two things are the essence of this trade! Forex as it is practiced on the internet is Haram in application of one of the most Authentic Saying of the prophet, pbuh.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working as a Mortgage Advisor**

From: Muhammad through Islam on line

Sent: Wednesday, November 07, 2007

**Question**

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

I WOULD LIKE TO ASK THAT WHETHER IT IS A HALAL WAY OF EARNING TO WORK AS A MORTGAGE ADVISOR. I HAVE SHIFTED TO UK AND WANT TO DO MORTGAGE ADVISOR COURSE SO THAT I SHOULD WORK AS A MORTGAGE ADVISOR. PLEASE ADVICE.

**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

If you'll only advise person of which offer may have less material advantages, it is not specifically Haram. But if this job, as usual, requires that you fill in application and help processing, it is certainly covered by the Wrath of God as it becomes a part of writing interest contracts.

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

---

**Subject: Working for Google Adsense Program Displaying ads**

From: Abdul Aziz through Islam on line

Sent: Tuesday, November 06, 2007

**Question**

I am an individual residing in India and have a job. I also maintain a technology blog from where I get an income from Google Adsense. The Google Adsense program displays ads relevant to your website's content and I get paid per click. Although it does not display any alcohol or gambling sites as per the program's terms, it may or may not display bank, insurance, games or ringtone sites (there is no guarantee that it will not display such sites). And there is no way to control what ads will appear or will not appear. I am mainly earning this money so that I can purchase a house of my own as I am the virtually the sole earner of the family and we don't have our own house to live in. 1) Is such as income from Google Adsense and or any other pay per click program, where there is no control over what is displayed, allowed? 2) If not, in my scenario, can I continue to earn such income till can purchase my own house, considering it may be better than paying interest on a loan to bank? The income from my job is not so much so as to buy a house 3) I have also invested part of such money received into Halal stocks and shares, thinking my blog income was Halal. Would my capital gains be Halal or what can be done to make this Halal? 4) Is writing informational content about non-Islamic items such as games or promotions also 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. Abdu Aziz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If most of what you yourself write or do with this company consists of materials for normal thing, no obscenity or anti Islam or Muslims (such as sites that give false words about the Qur'an or the Prophet, pbuh) words or acts what you do and what you earn would InShaAllah be permissible in Shari'ah. Most internet games that I know are permissible. It is only when a game gives a player winning money or other property that makes it Haram. If the games you promote are gambling games that you must avoid, other games are mostly permissible. On other words, look at the majority of what you are promoting (thing that are of your own doing not thing that others do using your facility that you make it general to any one to use) consist of promoting normal businesses and sites, your work and income are InShaAllah Halal. But if this income is determined Haram, you can't use it for acquiring a house or for permissible shares and their capital gains. If it is determined Haram you should quit and give past income to Muslim charity.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam  
Prof. Dr. Monzer Kahf

---

**Subject: work that requires giving access to internet and other things**

From: Basma through Islam on line  
Sent: Thursday, November 01, 2007

**Question**

Dear Dr. Monzer, As-salamu alaykum

I work as a librarian in a British Library which contains a lot of books, magazines, scientific and literal and musical cds, cassette tapes and computer access. All these things reflect the British culture as the writers, actors and editors are British. These things as well may contain scenes which don't cope with our Islamic culture such as drinking alcohol, dancing, love scenes, etc. I really do many duties in the library which are halal but one of my duties is to accept lending the customers what they want whether they are Muslims or not. Shall I refuse this job? Or can I pay part of my salary in order to purify my money? Kindest Regards,

Basma

**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

I don't think that giving access to internet, video and other material in the library, while your main job is to do many useful things, would affect the legitimacy of your work and income from a Shari'ah point of view. First this is casual and occasional to your work and second, not every one who uses this material is using it for bad reasons, God only knows! I wouldn't worry about this trivial use that may happen sometimes!

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Making internet designs and working on IT in Interest institutions**

From: Amin  
Sent: Thursday, October 25, 2007

**Question**

Assalam Alikum Brother Kahf,

I called Hawthorn masjid and referred to you regarding fatwa related to working for financial/investment firm. The question that I have is composed of 2 parts:

Note: the company in questions is: <http://www.westernasset.com/us/en/about/>

<<http://www.westernasset.com/us/en/about/>> This company performs various types of money management and financial investment services.

1. I'm an IT consultant I perform IT Network Security and Design Services; is it permissible to provide services (contract) for this company in relations to IT services. Assuming NO contract signing (riba) involvement etc..

2. Is it permissible to work for this company as an employee in the IT services field? Of course granted no direct relations to interest based contract signing etc...

I seek Allah's help to guide me to obtain halal income. One point to keep; this company has great technology services that I could learn from and can help me in my plan move to and benefit Muslim countries.

I really look forward anxiously to your candid advise. Please let me know if further clarification is necessary. Jazak Allah khairan.

Amin

**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. Amin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Making internet designs and other services for finance, interest-based, is itself not prohibited. Also, is working in IT of any interest-based institution. What is Haram is to write a contract or be a witness to it even if one is not a party to the contract because the Prophet, pbuh, said that the Wrath of God is on the taker, the giver, the writer and the witness. and expanding on the Haram outside the Text amounts to creating hardship for people. We don't expand. It is of course obvious that such works do help the Haram, no one can question that! This means that one may have some thing in the heart against such jobs! The Fatwa is that it is not forbidden, but what each person like to avoid and abstain from helping the Haram is a matter that one can decide for oneself, it is the Taqwa.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: job opportunity in insurance**

From: jamal

Sent: Monday, October 15, 2007

**Question**

asalamo alaikom. jazaka-Allah kair for your efforts

i have been receiving job opportunities from <http://www.libnat.com/> "We are looking for Sales and Customer Service Representatives.

Additionally, if you have management experience I would like to talk to you about our Manager in Training positions." is it haram or halal to work for this company and similar ones?

**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

I argue that insurance is permissible provided it is clear from interest (there is of course another view that insurance offered by commercial companies is not permissible). Accordingly, it is permissible to sell insurance contracts that are not based on interest (the exclusion may cover annuities and whole life insurance and may be some other contracts too). Working in an insurance company is permissible provided you do not initiate, sell or write an interest-based contract. there can't be an umbrella ruling on working in insurance companies except Islamic insurance companies where working in them in any capacity is permissible because they do not make any interests contracts and their insurance itself is based on cooperation concepts.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working as Actuarial and insurance agent**

From: Muhammed

Sent: Tuesday, October 02, 2007

**Question**

Assalam o Alaikum Mr. Kahf,

I hope inshAllah you are doing well. I wanted to ask you a few questions regarding working in insurance companies.

I live in Canada and attend the University of Waterloo. A number of Muslims want to be actuaries. However, I am not sure if they should pursue this profession. I have read the opinions regarding indulging in insurance and what I do not understand is how it can be halaal? In other words, can you explain to me how insurance can be halaal? I was wondering if you are able to explain how insurance can be halaal if it does not have any riba-based term(s) in the contract when the concept of insurance surely sounds like riba to me. Walaikum Salam and jazakAllah khayran

Muhammed

**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. Muhammed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Specializing as actuaries is permissible and it is a useful profession not only for interest-based insurance contracts but also for Islamic insurance and social security and pension funds. On the other hand, Insurance is a new contract that did not exist in the past, not at the time of revelation. It has become necessity because of complexity of technology, trade, economic and social life. There is no Riba in it as a matter of fact at all. What is it more than pooling resources to distribute risk and diffuse it to a large number of people who share similar circumstances? Where is the Riba in it? Insurance does not work if it were between two persons only, you have to have a large number and that it why you need actuaries! When you don't have a large number, in a small company, it includes itself and its clientele into a larger one through re-insurance. Additionally it has the meaning of co-operation that is encouraged in all religions.

This is the basis of the view that considers it permissible. Then this view argues the objection on the basis of Gharar (un-knowability-cum-uncertainly) and concludes that the issue of Gharar is usually overlooked, even if it is basic to a contract, when the contract is necessary or has no alternative.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: working in a bank, Haram or Halal**

From: Jafor through Islam on line

Sent: Wednesday, September 26, 2007

**Question**

Dear Dr. Monzer, Salams

I am a officer of a private bank in my country. My salary is halal or haram? and if possible describe the reason why? I wish your reply

Jafor

**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. Jafor

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Working in a conventional bank is not Haram (though not the best kind of jobs from Shari'ah point of view) provided your job does not require you to be a part of making any interest-based transaction or contract. Hence, working as a loan officer or a credit card promoter/seller or a loan decision maker or signatory are not permissible in Shari'ah and if the work is Haram its compensation is Haram too. This based on the Saying of the Prophet, pbuh, that says: " The Wrath of Allah is on the take of Riba, it giver, its writer and its two witnesses."

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working in a company that charges Interest**

From: Ubaid through Islam on line

Sent: Sunday, September 23, 2007

**Question**

As-salamu Alaykum Dear Dr.

i am working in a manufacturing company based in UAE. Recently Management of my company have decided to charge interest to employees who request for a loan from company. And it is well known that it is not permitable in islam to charge extra money in return to the principle amount. Hence i request u to advice me is it fine to continue work in such company and can you please highlight it with reference to Quran & Hadith.

Further, i need to know is it fine to procure a loan from a bank and whether usage of CREDIT CARDS permissible in islam and on what basis. Awaiting your urgent 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. Ubaid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

If what you do in the company is permissible and you don't take a loan on interest, your work and Salary is permissible. Prohibition requires a text or a rule of Shari'ah and you are not doing any thing that is prohibited. What the company does with other people is wrong but that is not you who does the wrong.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working in a Bank and Acceptable Jobs in Islamic Finance**

From: Mohammed through Islam on line

Sent: Thursday, August 30, 2007

**Question**

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

Dear scholar i am pursuing mba in both finance and marketing, my question is, Is it forbidden in Islam to do job in banks as their main source of income is through interest.2) secondly what are the acceptable jobs in finance in the light of Islamic laws. 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. Mohammed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Jobs in conventional banks and finance are permissible provided they do not require the employee to draft, prepare, review, approve, fill in application or sign any interest contract. These functions are directly prohibited by the Prophet, pbuh as they are parts of "writing" the contract. Of course the source of funds is another issue that does not warrant a prohibition if the job itself is permissible. We must always realize that working in conventional financial institutions makes you a part of it and implies a support of the functions that are directly prohibited such as taking or receiving interest. This means that although the job itself may not be prohibited, it is not, from Shari'ah point of view, the best job in the world.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: New Good Business to Open**

From: Sumaya through Islam on line

Sent: Thursday, August 23, 2007

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
Having a lot of financial problems, pls give dua for allah s.w.t to give guidance as to what new business to open.confused and not very good at business. i have a shop but it is in a bit of financial problems. need to look for another business. any column for business advice??need a bit of guidance on how to market my new product and reps etc.pls assist. really worried.slmz 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. Sumaya

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This column of Fatwa is not for giving advises on what business to select. It is your community that you know better than any body from outside. May be making a security company and having several people work for you is a good business in South Africa!

What we certainly can advise you is to avoid any interest borrowing in your business and to be always truthful and honest in all your transactions with all people from any and all walks of life.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: working for airlines**

From: Sara

Sent: Tuesday, August 14, 2007

**Question**

Assalamoalaikum, I want to know if its permissible to take a job as an engineer in airlines since it is known that sometimes people use airlines as a means for going to resorts in different countries where Haram actions are carried out? Plus the airlines also provide things like TV on which a lot of haram maybe viewed etc. Similarly is it permissible to take up a job in a company where electronics components are manufactured, as a manufacturing engineer, since it is well-known that such components are used in items which are utilized in both haram and halal ways.

**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. Sara

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Please do not go too far in extending the chain of relationships. If one works in a normal registered and licensed company the only question she/he asks is whether the job assigned is permissible to do? You do not even interfere in other company's business that is not related to your job. The rule that is mentioned in the Qur'an لا تنزر وازرة و زر أخرى that means "No one burden can be charged to the burden of another" applies here too. We must not measure an issue by a matter that is not part of it. We can decline selling a cloth to a woman because she may wear it in a prohibited situation and we don't decline producing steel because it can be used for destructive weapons and we will not stop producing glass cups because some may use them for liquor. We cannot go that far. We will continue flying in planes even if they serve alcohol and financed on interest. Only one thing we do not undertake: do a thing that is itself prohibited in our Shari'ah or if what we sell or produce can DEFINITELY ONLY be used for a prohibited matter.

Consequently: buying a TV, producing and selling it, working in an airlines company that uses it and show all kinds of movies including bad ones, working in an airlines company in any job that does not require you to make a prohibited action (such as serving alcohol in plain), working in an electronics producing company, etc. all these things are permissible as long as one does not undertake a specifically prohibited action.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working with a Bank**

From: Amin through Islam on line

Sent: Tuesday, July 24, 2007

**Question**

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

I live in Saudi Arabia(Riyadh).I have got a job offer in a bank. My position is to work as a network engineer. I wish to know is it Haram to Halal to work with a bank. Since that I heard many fatwa's saying there is no problem with it and some say they is Shubha working in a bank. So better not to work with a bank. Note that my task in the bank will be assuring data connectivity and transactions without dealing with what the transactions are if it is interests/riba or what so ever. I am confused please help me. 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. Amin

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

You will still continue to be confused because my Fatwa is available on the internet and it does not go outside what you mentioned in your email! Hence, you have to rely on your own heart as we are guided to do by our beloved Prophet, pbuh.

In brief while the Fatwa is that working in a conventional bank is permissible as long as you do not write any Riba contract or be a witness to it, the Taqwa is to avoid it. For instance while it is not Haram I wouldn't like to accept this job myself and wouldn't accept it to my son!

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working in a Bank in Saudi Arabia**

From: Ahmed through Islam on line

Sent: Tuesday, July 10, 2007

**Question**

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

I would I like to ask one question is working in Bank in Saudi arabia is allowed in Islam. Here in Saudi arabia banks says they are islamic banking but actually they are following Interest based banking please advice. 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. Ahmed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

working in a conventional bank is permissible provided one does not write, sign or process any ingredient part of an interest contract. Besides, all Saudi conventional banks have now Islamic division, how come you claim that they say "" they are all Islamic."" Having an Islamic division is itself a confession that the other divisions are not based

on Shari'ah

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Husband Working for a Conventional Bank**

From: Maria through Islam on line

Sent: Thursday, July 05, 2007

**Question**

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

Dear brother I would really appreciate if you can answer my following question: My question is that my husband is working for a conventional bank. We read the fatwas on your site and he too was with me. He is taking care and avoiding as much as possible not to involve himself with the interest based transactions. Allah has been kind to us and my husband has now been promoted to a seat where he is basically doing people management. Now my heart keeps on troubling me that what if he involves himself with interest based transactions. Our riziq becomes impure and so our prayers and istighfar won't be accepted. This thought also troubles

me as there is a difference of opinion between the scholars on working in a conventional bank. I want to perform hajj but then again I get worried that what if our earnings are not from a desirable source. Allah says that he guides the ones who seek guidance. Now what if the opinions of the scholars who say that working for a conventional bank is not permissible is my guidance and I am taking an easy way out. I do try to ask my husband when he tells me about any transactions that involve him that are they interest based or not. Sometimes I get worried that he might start getting upset with my continuous asking. Now what should I do? What should be my role as a wife? What should I do with my trouble thoughts? Please help me out. 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. Maria

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I understand your worries, this is part of life isn't it? Of course there is another opinion which I respect and wouldn't personally neglect. I wouldn't work for a conventional bank except on a matter that relates to Islamic finance, i.e., if it asks me to suggest an Islamic financial product for them. I like you to kindly consider the following points:

1. Istighfar, Hajj and prayers are not affected by the earning of your husband, when this earning is controversial, not absolutely determined Haram, like theft. The Qur'an tells us that each deed and action is valued on its own merits not on the basis of other actions/deeds.
2. God in the Qur'an repeatedly informed us that keeping doing good things as much as we can is the norm of behaviour of a Muslim, male or female. He also told us that good deeds and actions wipe out mistakes and sins.
3. Keep advising your husband on avoiding any interest-based transaction and more than that ON CHANGING HIS JOB TO ONE THAT DOES NOT INVOLVE INTEREST AT ALL, TRY TO GET A JOB IN ISLAMIC BANKS, IN DUBAI IN ISLAMIC FINANCE COMPANIES, there seems to be many opportunities for his experience to go into Islamic finance in Pakistan our outside it.
4. Keep doing right things especially giving charity because charity is of the kind of earning, it compensate whatever partial non permissibility there may be in the earning.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: selling insurance policies**

From: elsayed

Sent: Thursday, June 28, 2007

**Question**

Dear Dr Kahf: AA

A friend of mine asks whether or not he can sell life, health and annuities insurance products for a traded insurance company. Thank you.

Elsayed

**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. elsayed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Of course selling prohibited product is not permissible. Let apply this on insurance products. There is an opinion that looks at all insurance as prohibited on the ground that as an exchange contract between the company and an individual this is a contract that contains a great deal of Gharar (ambiguity-cum-uncertainty). The rule is that a great deal of Gharar makes a contract void and null.

The other opinion is that the amount of Gharar is not great because it is contained and estimated by the application of the probability-based actuarial system/studies and not a great deal of Gharar is tolerable especially in such an important (or even necessary) contract like insurance. I argue along the second line. Yet according to this view there are two conditions for permissibility of insurance: 1) the object of insurance must be permissible (accordingly and as an example, insuring a shipment of liquor is forbidden); and, 2) there must be no Riba (interest) in a basic corner of the contract. According to the second view general insurance (hazards, fire, car accidents, transportation, etc.) is permissible (it is not of our business to follow up on the conventional insurance company and look after its use of money), also is permissible the kind of life insurance contracts that is not interest-based such as term life insurance and variable equity insurance. On the other hand, regular life insurance contract that gives the insured a right to collect a given amount after certain number of years should she/he not die before that date is interest-based and therefore it is not permissible. Annuities are also interest-based.

Consequently selling permissible insurance contracts is permissible while selling insurance contracts that are interest-based or if the subject of the insurance contract is not permissible (e.g., insuring a liquor store) is not permissible.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: elsayed

**Question**

Dear Dr. Kahf: Assalamo alaykum:

At the outset, I want to thank you for getting back to us in a reasonable time. Second, that person is going to sell accident and health products which are okay as we understood. But he is also going to sell life insurance. He does not know if these sales involve interest-based notion or not. This is an area he is asking about. Can he go ahead with life insurance products sales regardless without asking about their base or no?

Another thing, heard about the permissibility of buying life insurance with the intention of treating it as an investment. At the end of specific term, you can or the heirs take the policy \$ figure back. Is this applicable? 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. Elsayed

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I always argue that selling what is Haram is Haram. He may sell insurance contracts except the kind that is Haram. this means it is Haram to sell regular life insurance and any insurance contract of liquor stores, night clubs and the like. Others are ok.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

Subject: Insuring to the benefit of others

Sent: Thursday, June 28, 2007

**Question**

As-Salamu `alaykum! I would like to know if the following business scheme is halal or haram

- 1) I create a company offering life insurance for free to poor people that can't afford life insurance premium cost and once they died will leave nothing as heritance to their family (when i say they are poor it means that they have no property no asset to leave to their family, workers with rented houses, Thank you for helping me)
- 2) The company would go toward paying the premiums.
- 3) After the death the monies of each policy would be split three ways: - \$20,000 to the deceased person's family. -\$20,000 to charitable works -\$240,000 to the company
- 4) Sell the company to a fund or invest.

Thank you for helping me this opportunity has just been offered to me and I don't know what to do because in one way the poor people without life insurance will let their family with 0 heritance but if they are insured they will at least leave some monies to help their family and charitable works but also its profit from peoples death, 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. Larbi

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

- 1) Again, any poor person has something to bequeath. You may mean has no real estate, but they have cloth, utensils, furniture and may be an old car, etc.
- 2) If we assume that life insurance is permissible, do you think that such a plan is viable? Take America as an example. a life insurance that gives you \$ 280, 000 will cost you no less than \$ 900 per year for a young person. Will you be willing to pay that much, or will there be investor who will put that money for an estimated 40-50 year, and the yearly insurance rate is escalating as the person ages? Please tell those who suggested this idea to you: Do you think this is a viable investment? Besides, the charity doesn't need you nor this fake plan! Does it? Take it all

to your self don't play with the emotions of loving charity! Add to it: would the poor today remain a poor forever? and remains under your accessibility that you will prove their death when they die? Would taking life insurance on other persons be limited by laws to very narrow cases to prevent possible crimes? Would such an investment fund hire killing gangs to increase its profit? If you think this is viable, try it for your children, they usually don't own real estates!

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Larbi

Question

Dear Professor, Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh Ramadan moubarak

1) I didn't understand well your email and I am still confuse I'll try to explain myself Better here after 1) you are right the money will be an extra asset to cloth car etc. 2) Regarding the law and viability of the project its fine even with 40/50 years premium to pay.

2) Fake charity and playing with emotions: I am a businessman but I don't do business with alcohol, gambling or drugs. I have morality and this business of life insurance exists already as life settlement with people owning Life insurance. I am interested in this business as long as: there is win win with those people who cannot afford insurance premiums so its really not for me fake charity or playing with emotions And as long as the company is dealing with top funds that cannot hire killing gangs I beg you please to believe in my honesty and help me in taking a decision and to inform me if this business is halal Or haram . Thank you. 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. Larbi

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I did not at any moment doubt your honesty or even referred to it. What I said about those who suggested this to you is that they do not need to play with emotions by suggesting giving to charity. This giving does not legitimize or illegitimize the transaction. I know about the business of life insurance settlement for old people and I know that there are any (and much more than you imagine) law suits against them, very often they mix business with spam! It is good that you do not deal with alcohol as I of course expect you as a Muslim whom I address as a brother. I personally believe that life insurance is permissible if the contract is not interest-based. But my argument is based about the dire need for it in our modern life. I don't accept it to be a business for profiteering using the poor person who cannot afford buying it. I don't believe that such a business venture can ever be legitimized from Shari'ah point of view when you take it in its totality. Life and all its ventures are not win win! And there is always something smelly in any thing projected as win win.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working as a Financial Analyst in the Accounts Department**

From: A Brother through Islam on line

Sent: Tuesday, May 29, 2007

**Question**

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

I have three questions but I am going to explain the situation first. I work as a Financial Analyst in the Accounts Department for a multinational company. After the books have been prepared by my colleagues in the department I take the books and start carrying out my analysis. I know for sure that in the process of preparing the books, my colleagues add forged invoices to increase costs to cover for bribes being paid to win new contracts and we are talking here about big amounts. I know for sure that this is happening but I do not take part in that. I take the books after they have been prepared and carry out my analysis. I submitted my resignation back in December because of that and I made my position clear that I do not want to be part of what is happening. I was asked by my manager who is also the deputy general manger of the office to stay on board and I was promised that I shall not be asked to take part in cheating, forging and cooking the books; I should keep on carrying out my analysis of the books without questioning. I accepted on that condition and I stayed. Five months on and I do not feel good about the situation because still every now and then I have to turn a blind eye! The management of our office knows and takes part in what is going on and also the head office to which our office reports to knows that this is going on but everyone pretends that the company is following an honest business code of conduct. Just to let you know; I sent around six hundred applications to get a new job, before and after the incident of submitting my resignation, but I did not receive any positive responses. My questions are; 1-The salary I am earning is halal or haram? 2-Should I resign even if I can not find another job or should I stay until I get another job? 3-I went for Hajj back in December, the incident of submitting my resignation took place before going for Hajj, and I paid for Hajj from the salary I received from the company. Is my Hajj not accepted from the start and I mean the money I earned is not considered halal to pay for Hajj? Thanks and asalamu alaikum

**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

The issue of bribe is becoming too complicated in our time to an extent that ""make the wise one wonder."" Is it really bribing to get contracts that are not fair to get or a bribe to get the company's right to be treated on equal footing like any other competitor?

Now, for you, if the work that you do is legitimate and you make your analysis of the books submitted to you in a normal way, your work and income is not affected by whatever wrong doing that is done by other officers of the company. That applies to the work and the salary you get and of course whatever you use your salary for. However, if you know for sure that there are illegal criminal activities done by other company's officers and you have hard evidence about it you are legally, morally and religiously required to report this illegality, with the

evidence you have about it to the appropriate authority that takes charge of making judgment on crimes wherever you live. This is a requirement of being a witness to God on the earth. In this case staying silence is wrong regardless of your resignation or not. The matter is difficult and not easy because very often people think that they have real hard evidence but in fact it may turn out that it is only feelings and hearsay. This means you must make concrete judgment and clear thinking before you take any action including whether you resign or not.

Lastly, if you only feel uncomfortable living between suspicious persons, resign and search for another job without waiting or delaying. You must realize that your Rizq (sustenance) is from God not from the company or your your boss in it and that whatever God has written to you will reach you and nothing else.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Job in Money Market**

From: Hafiz through Islam on line

Sent: Sunday, May 27, 2007

**Question**

Salam Alaykum, Dear Dr. Monzer.

Mohtram Ulama e Karam. Assalam o Alaikum, I'm working in SEARS for about \$11/hr, with no benefit. Nowadays I have an offer in a company like Money Mart for \$14-15/hr with full benefits. This job is like a bank job. They give small loans to the people who have bad credit and take it back within a month with more interest rate as banks do.

I'm confused about this issue. The offering authority (he has been my boss before in MAC'S) asked me not to be confused, because it is like a bank job and almost everyone in Canada is involved in this banking system; one way or the other e.g. mortgage, line of credit etc. He said even people bought places for mosques in the same way. He further added; we are not so rich to lose these type of opportunities, because we will do our job only and get the salary for that. Please guide me what I have to do in this situation. Should I leave Sears (this job require lots of physical work, simply labour) and join new job or stick with my old job. 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. Hafiz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

These are Riba sharks! They are like banks but much more exploitative. I argue that while working in jobs that are not directly involved with deciding and contracting interest-based contracts is not prohibited working in such places is more hated because of the degree of exploitation in them. Again if the job does not include any involvement in deciding or contracting interest contract, I can't say that it is specifically not permissible. But I hate to see a Muslim working in such places. It is like working in a bar or liquor store but only cleaning windows!

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

---

**Subject: Doing Business outside normal working hours fro my own company**

From: Rifai

Sent: Sunday, May 20, 2007

**Question**

Asslamu Alikum, Dear respected scholar.

I am working for a software company. Recently me and my friend started a company while still we are working for the same company. We work on our company out of normal working hours. Since we don't have the required resources for the company I am working, the company uses outsource part of the work to a company in India.

For certain technical expertise even this company in India can't proceed with certain things but my own company can handle part of the work so this company is willing to outsource certain work to us.

Initially we are the people who recommended this company to the company I work as we have done business with them for sometime. What do you think of these types of transaction from an Islamic point of view. There is under han dealing in any transaction. Only thing is the company for which I work doesn't know I run a separate business. In no mean I am involved in the same product line of the company I work. May Allha guide us in the right path.  
Jazakllahuhairan

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

You got me confused! If you work in a company and the work ethics in the industry is such that you must not do other business, competing or not, it is then not appropriate to violate the work ethics that you accepted. This applies for instance in law practices, international organizations and other businesses. If you work in a company that does not have such work ethics, you can make other businesses, sometimes even in the same field as long as you are not a decision making in one or both of them to an extent that creates a conflict of interest.

If you work in a company and have another business in any area, you should always relieve yourself from decision making if a matter comes that may have a conflict of interest. In both these cases, each company must know about your involvement in the other unless your own business is clearly remote from the company you work in as an employee.

Finally if I did not answer your query please ask again and be specific.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: advising on conventional mortgage**

From: fezal

Sent: Thursday, May 17, 2007

**Question**

Assalamualaikum Br. Monzer May Allah reward you for all your efforts and advices to the Ummah.

I am in a dilemma and urgently need to ask you some advice and would be grateful if you could answer me.

I am originally from Mauritius. I am a law graduate and I also have a diploma in Islamic law. I am interested in pursuing a career in Islamic finance with the aim of offering the Muslim community in Mauritius some halal financial alternatives. Am currently based in the UK and have also recently completed an Islamic finance qualification. I am also doing a qualification in Mortgage Advise and Practice, regulated by the Financial Services Authority.

I am desperately looking for a credible islamic banking/finance institution in the UK to get some training in Islamic mortgages and finance. I have sent various request and applications but unfortunately none of them had the decency to even send an acknowledgment.

At the moment I have been offered a place by HSBC to work as a trainee mortgage advisor with the possibility of shifting to the Amanah department in the near future. My aim is not to work in a Ribai environment but unfortunately, the situation is such that I have to rely on non-islamic institutions for training purposes.

I wanted to know the following:

- 1) Is it permissible for me to take the job if my sincere intention is just to get the training and also get to progress to the Amanah department where I will be trained in Islamic finance.
- 2) I have also been offered a place to work as a trainee mortgage broker/advisor. However, I have been asked to do conventional mortgage as well as Islamic mortgages. I cannot find any broker who deal exclusively in Islamic mortgages. My intention is of course to encourage Muslim to have halal mortgage, but will I be able to offer non-conventional mortgage to non-muslims and muslims who insist on such products??
- 3) If I ever take any of the job will the money be halal for me and my family??

I thank you in advance and would be very grateful if I can get an urgent reply from you

Fezal

**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. Fezal

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Advising on conventional mortgage is itself not prohibited provided you don't fill in the application of the customer, i.e., you advise her/him which mortgage approach would be better for the customer. And the income is not Haram either. Remember that you are on the very edge and while under training keep you eyes open on shifting to Amana Division.

May Allah bless and help you and give you the courage to go on to fulfill your objective.

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

---

**Subject: Working with Someone's Money Obtained Through Haram Means**

From: Rasheed through Islam on line

Sent: Thursday, May 03, 2007

**Question**

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

Is it halal to work with someone's money obtained through haram means to make a Halal income for myself and him in order to pull away from haram.

Visitor Notes:

I have a friend who wants to setup a business and for me to help him run it as a partner. He provides finances and I provide the knowledge. I know his money was not obtained in a Halal way. Through lending money and collect what he calls administration charges and selling unlawful items like alcohol. I have asked him to stop and he keeps fearing having no income. He wants to invest in a halal business so he can pull away from the haram. Is it lawful for me to come anywhere near this money or for any of us to use it.

**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. Rasheed

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

First, I think we tend to make too many negative assumptions about our brothers and sisters that are really not justified! It is in fact more Haram and more divisive to make such assumptions, they really hurt. Your statement "I know his money was not obtained in a Halal way" is not justified by any fact! It is in fact incorrect because you don't know whether he inherited any money, or got a gift, or received tax money back! You also know for sure (from your statement he does not seem to having a store that sells only liquor) that he sells other items that are Halal. Finally you don't know whether the money he is giving to you in partnership is from his principal or Halal sales or from the sale of Alcohol and Riba income! Please don't make assumptions about your fellow Muslims, especially friends!

Second, YES, it is permissible to work with the capital of this friend, and you don't make assumptions about his money. Here is a person who wants to go into some Halal business with you on a partnership of funds and work (actually Mudarabah) and he gives you the management so that you will make all business transactions in accordance with the Shari'ah. If an unbeliever comes to you with this offer would look after the where from he got his money from? Of course, it is NON OF YOUR BUSINESS to search for the sources of his money unless you know for sure that he is the thief and this money, physically itself, is stolen.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**Subject: Making a business with Interest loan**

From: Ahmad

Sent: Tuesday, May 01, 2007

**Question**

Alsalam alikoum

I took a mortgage loan to start a business. I didn't use any money from the profit of this business, but I kept it aside in a separated banking account. I'd like to know whether there is any way to make this profit halal.

Since I started working, I record all the hours I spent working in this business. if I pay my self the minimum wage per hour as if I was working for stranger this salary will be halal or not?

Thanks and alsalam alikoum.

**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. Ahmad,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The sin of signing a Riba contract and of actually paying Riba requires sincere repentance on your part and continuous Istighfar and good deed as Allah promised that good actions would wipe out bad ones. If you have the business before taking the loan, the difference in profit between the period before the loan and after it is attributable to the increased assets financed by the loan. If you give that difference for Muslim charity that must be sufficient InShaAllah to keep your own business clean. But if you all the business is financed by interest loans, your assumption of a fair compensation for your work seems reasonable and what is extra may be given to Muslim charities.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working for a Company Providing Mortgages**

From: Ihab through Islam on line

Sent: Monday, April 23, 2007

**Question**

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

Can you pls. explain if it is lawful (or not) for a Finance Manager to work for a company while one of its branches of business is providing mortgages. The company has other branches including import, export and manufacturing. However, the Finance Manager is responsible for all financial matters for the three branches. Please indicate if this is not lawful, what Islamic

options a Finance Manager would have to deal with interest-bearing deals which is unavoidable for his job. Jazakum Allah Khayran

**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. Ihab

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This kind of question is very difficult to answer because no matter what one does one remains tainted with interest. We must remember that The Prophet, pbuh, warned us of this kind of situation in his Saying that there will be a time when even those who avoid Riba they will be touched by its dust.

I suggest that a finance manager should observe two basic principles in this regard. One, he must avoid signing or authorizing any interest-based contract because that is covered by the expel from the Mercy of God (the La;nah) that is mentioned in an authentic Saying. Second, he should apply the majority rule. if most of what he does relates directly to interest his job becomes non-permissible but if the majority of his time is used for permissible transactions his job becomes permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Opinion about Banking Job**

From: Zaheeruddin

Sent: Friday, March 30, 2007

**Question**

Dear Sir,

I'm working with National Bank of Pakistan, a government owned commercial bank.

I want to know from Islamic point of view whether the income from this job Halal or Haram?

Zaheeruddin

**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. Zaheeruddin,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Two points determine the legitimacy of earning you get from other persons: 1) whether what you give in exchange is permissible and 2) whether the what you are given is ""materially"" legitimate.

The first point deals with the work you do. If what you do in the bank is prohibited whatever you get in exchange is prohibited too. The Prophet, pbuh, prohibits, according to authentic Sayings, taking interest, giving it, writing it and being a witness to it. If what you do not any (or a

part of any of these such as verifying credit before giving an interest-based loan) your work is not then specifically prohibited. We must not deny the fact that even when you do jobs that are not specifically part of the Riba mere working in a Riba-based institution contains a certain kind of helping the Riba actors. While this is correct and results in considering such jobs less desired, such help does not warrant a prohibition. In other words, when we compare jobs we can say, for instance, that teaching Qur'an and Hadith is definitely higher than working in a conventional bank but that does not imply that the latter is Haram. From a Shari'ah ranking point of view working in a conventional bank is not the best job on the planet!

The second consideration relates to the physicality of the item you are given in exchange. In your case is money. The rule is: unless you know for complete certainty that the item you are given is itself owned by somebody else and the giver has no right on it so it gives it to you, then it is permissible to accept it in exchange of a legitimate transaction such as employment. In other words, if what you are given as a salary is not stolen, the fact that all or actually a large part of it comes from an interest source does not make it non-permissible to you. Take for instance the case of a prostitute; we are not presented from selling her a bread and cloth although we know that all her income is Haram to her. But it is not Haram to your who sells the bread of butter! If you know that the money paid to you itself was counterfeited, or stolen from its true owner you cannot take that piece of paper currency or a check on account in the bank (as in case of laundering stolen money) even in a legitimate exchange. The reason is that the stolen item is still owned by the true owner and it is the duty of any person (including you) to return it to its true owner and then if you have any right on the person who gave it to you in a legitimate exchange you can go to court and claim your right. Of course there is no problem in your case (employment in a conventional bank) in regard to this point because you can not be sure that the money that is physically given to you is legitimate in the hand of the bank.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a bank**

From: Ahmed, Farhan [GCG-EMEA] [mailto:farhan.ahmed@citigroup.com]

Sent: Thursday, March 29, 2007

**Question**

Assalam u Alikum, Hope and pray that you are in the best of health.

According to the attached text it says that working even in an IT dept of bank is prohibited i.e. not allowed as you are helping/assisting them.

What I would like to ask you is that, "if a persons works for a IT company, let say Avaya Reseller (PABX, IVR, CMS etc) or Cisco Reseller (ROUTER & Switches) and he is promoted and appointed as a Key project/account manager for a Conventional bank i.e. to mange and administer projects and he will have to sit in that bank premises but his salary would be coming from the Avaya/cisco reseller then is it allowed in Islam?

B) if the person is working in a place where his work is some how related or the salary which he is earning is interest based then if the above job is not allowed can he for interim period switch

to the above job till the time being he gets a better job? In this way at least he will be saved from being actually a part of the interest team?

C) In Pakistan you might have an idea that as per these days banking industries are booming and the major buyers of IT products are Financial Companies(institutions) so in this way how can one working in a it company run his business if he is not supporting these institution as other then these institution no one is interested in buying such expensive products and the only reason for banks to buy is because of compliance and standard so in this way is a job of a person who is working for a reseller getting salary from a reseller, but supporting a bank halal? Even is he has to sit in that bank?

The text which I have forwarded to you is from the following website. Regards,

Ahmed

**My Answer**

Dear Br. Ahmed

Assalamu Alaikum wa Rahmatullahi wa Barakatuh

I am not in the habit of crossing other people's views. Please ask these questions to the person that you quote his Fatwa.

Best Regards,

Wassalam,

Monzer Kahf

---

**Subject: Working for IT Based Company**

From: Sulaiman through Islam on line

Sent: Sunday, March 25, 2007

**Question**

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

I have been offered employment at an IT based company, in the interview I was however advised that I will be located at the offices of an Alcohol based company. Am I allowed to take the offer as I will be paid by the IT based company and not by the Alcohol Company. Shukr Sulaiman

**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. Sulaiman

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Being housed in an alcohol producing company on itself does not affect the Haram/Halal analysis. it is just having an evil neighbor! I am afraid there is more to it in regard to the nature of the work itself. Is it providing IT services to the alcohol producing company? If so, the work itself is Haram regardless of who is going to pay you because all activities related to production, sale, distribution and serving of alcohol are not permitted in Shari'ah as we are told by the Messenger Muhammad, pbuh.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**Subject: Working in conventional banks**

From: Zaid

Sent: Friday, March 23, 2007

**Question**

Assalaamu Alaikum, Dear Mr. Kahf,

I would like to ask u a question concerning working in conventional banks. My current situation is that I'm studying Islamic Banking And Finance (Post graduate Diploma) and in the near future Insha Allah I'm completing that course and i want to further my career in Islamic Banking. My current job does not offer me such prospect and also Muslims are wrongly viewed in that company, especially after the famous 11th September. Financially also I'm not that better off but Alhamdulillah i can manage. However, there is the possibility for me to work at a conventional bank (which shall implement Islamic Banking in the future) as Debt Collector, is it permissible? Im aware of the prohibition of working at such places due to involvement of interest, but sincerely i just want to join in and later to shift to Islamic Banking jobs in same bank. My intentions are sincere. Can u plz advise me? Jazak Allah. Regards,

Zaid

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Zaid,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Definitely, working in a conventional bank amounts to helping the Haram, but since the prohibition came about taking Riba, giving it, writing it and witnessing it, other indirect helps are not included in the prohibition. Therefore, working in a bank is not prohibited if you avoid these functions and other direct components of them such as authorizing the person who signs it or studying the credit worthiness of the client to give a loan or calling to sell interest-based credit cards.

This does not make such jobs (of non prohibited functions in an interest-based institution) the best choice. For instance teaching Qur'an in an Islamic school is much better or helping patients in a hospital is much more rewarding.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Are My Job and Earning Halal?**

From: Menaz through Islam on line

Sent: Thursday, March 22, 2007

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
I am in a dilemma and would really appreciate some help and guidance. With the grace of Allah Tala I am very lucky to have been on the path of Islam now for over two years. My questions refer to my Job and Earnings and the Services I provide. I live in the UK. I have read so much on? Riba?, its validity in modern times, its interpretation by various scholars and implementation by various parties. Through my readings I am satisfied that any type of contractual increment in a contract? is classed as Riba and that which is defined in our Holy Quran (although many people argue why this is not the case, or why in modern times or circumstances we can enter into contracts that involve interest and how such things as basic interest, soft loans or mortgages are acceptable as they are mutual and no? real exploitation? exists and they are a means to live in some parts of the world). On a personal level, my basic understanding is that all these types of loans which involve a contractual increment i.e. interest (whether we choose to or want to believe it or not) are not permissible. I have a financial services business which I have spent time building and invested heavily in. My primary concern is about the fees I charge to help people obtain mortgages. I offer life insurance, home insurance, pensions and mortgage advice. My business does not fund any of these services for our clients we merely act as a middle man between lender and borrower. We charge a fee for our time, introduction and assessment of the client. Once the client enters into a relationship with the bank or lender they then pay us a fee for our services. We may have no further dealings with that particular client and lender and they form their own relationship. Our fees are expressed Up-Front; we give the client options and let them choose. Our relationship is neutral we neither know the lender or borrower. We get approached to help arrange services and then we approach lenders to provide these services. All the contract are in writing and each party know their involvement, fee, term, etc. Is the money we receive in Lieu of services permissible? Bearing in mind our services are for providing advice on interest related products (although we do not provide the finance or pay any interest). I am a family man, this is my livelihood and in my heart I do not believe that the services we offer, offend, exploit or take advantage of anyone. We are quite unique in our industry as we do not recommend the products to clients that make US the most money or fee, but we really try and are fair and help the client by giving impartial advice and not charging excessive fees. We have integrity in our services and our staff follow the same way of working. Your help for me to try and understand would be very much appreciated. May Allah Tala help and guide us all. Your Brother Menaz

### **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. Menaz

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I concur with your conclusion on Interest=Riba. You may look at my article on Maqasid al Shari'ah in the prohibition of Riba on my web [www.kahf.net](http://www.kahf.net)

You must notice that you are dodging on the very edge! Giving advices on interest contracts is itself not Haram and the fees are then not Haram too. But of course this is helping the Haram which makes it not the best job in the word from the point of its moral-cum-Shari'ah values.

On the other hand you mentioned other functions that you perform and take fees for that may, factually, fall within "the act of taking it". This is: "introduction and assessment of the client" I think you may need to analyze this part of the function and any component of directly helping giving/taking the interest-based loan. For insurance I believe it is not Haram except when interest becomes a basic part as in whole life insurance. Again the mathematical advice alone is not Haram while "assessment" of a client or similar activities may very well fall within the function of giving it.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working as a Software Developer**

From: Abd Allah through Islam on line

Sent: Wednesday, March 14, 2007 8:32 AM

**Question**

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Is it permissible for a Muslim to work as a software developer specifically or other type of positions in general at financial companies similar to Moody's, Fitch Ratings & Standard & Poor's (S&P), which publish financial research and analysis on stocks and bonds? The sticking point is the fact that these types of companies in addition to publishing financial research and analysis on stocks, they rate banks, lenders and bonds (RIBA based businesses). What a Muslim should do in general if he or she wants to work in the financial sector that all or part of it is based on RIBA? (Please see the following links for more details of the companies <http://en.wikipedia.org/wiki/Moody%27s> [http://en.wikipedia.org/wiki/Standard\\_&\\_Poor's](http://en.wikipedia.org/wiki/Standard_&_Poor's) [http://en.wikipedia.org/wiki/Fitch\\_Ratings](http://en.wikipedia.org/wiki/Fitch_Ratings) ). Jazakum Allahu khayran.

**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. Abd Allah

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Working in these companies is permissible even though they rate interest-based companies. That is of course as long as you do not sign an interest contract, write it, authorize it to be signed, prepare the client assessment and credit worthiness for a specific interest contract, etc. because these activities are part of giving an interest based loan. General research alone is not prohibited. You also must remember that this kind of work includes helping other people make interest-based transactions, therefore it is not the best job in the world from Shari'ah point of view!

What is specifically prohibited is to take, give, write or be a witness to a Riba contract. When one takes other jobs, we can't claim that they are specifically prohibited unless a given job amounts to being a part of the contract like ordering a subordinate to sign it.

Working in research companies that generate info on Riba transaction as well as on others is not Haram even though it is supportive but not direct. Of course, Riba supportive jobs are not the most pious jobs in the world. Jobs' moral values differ on the basis of what do they help or support.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**-Subject: Working in the issuing of credit cards**

From: Riaz

Sent: Monday, March 05, 2007

**Question**

I would like your humble view if it's permissible for me to do this job the description is below:-

GCC Card Administrator

Area of Responsibility: To manage the completed credit card applications through to production and deactivation of the corporate credit card.

Key Tasks & Duties:

The main duties are checking applicant information and credit card form against HR system

Updating the registration of card application of HR spreadsheet or database

Check fields as per card admin schedule instructions spreadsheet

Prepare applications for scanning and upload to Citibank

Upload to Citibank web tool

Return incomplete/incorrect applications to applicants

Obtain clarification in Citibank queries, telephone and email query handling with applicants and Citibank

Please let me know ASAP.

**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. Riaz

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This job as you described it is an essential part of accepting the application and it is therefore part of signing the contract on behalf of the credit card company (in this Case Citibank). If the credit card is interest-based, I find this job an essential part of issuing the card that represents the contract on the part of issuer, and it is therefore not permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Designing job Online Shopping Websites and Payment Methods**

From: Mohamed through Islam on line

Sent: Wednesday, February 14, 2007

**Question**

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

I am an Egyptian software engineer , I with some colleagues constructed a Software outsourcing company that outsource software abroad of Egypt in order to ultimately bring renaissances to our nation and compete with other countries like India. My question is that There are many projects that are proposed to us which is about designing online shopping websites, my problem is about implementing payments, there are many payment methods like checks,pay on delivery, but the most popular is unfortunately "credit cards" (like visa) . -The question is it haram to implement these websites including the part that collects payments throw credit cards? - Another point, there are intermediate websites like www.paypal.com which collect money from the buyer and put it in the seller account (through different payment methods, the credit cards are the most used one of them too!) and this is implemented by putting a link to the intermediate website in the seller website, and this method does not require any credit card handling by the software engineer who implement the shopping website, is this method haram or shobha or halal?

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohamed

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The job of designing websites as you described it is permissible as long as the main object of a website is permissible (For instance not selling alcohol or pornography). the method of paying by credit card is of course permissible as far as the seller and the buyer are concerned, and obviously the designer of the website. The Prohibition in using a credit card comes on the part of the buyer when she/he buys a thing with the card and at the same time knows that he/she will not pay within the grace period (that is will actually borrow from the credit card issuer on Riba). This relates to the relation between the issuer of the credit card and the issuer and no body else.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Having a Job of Selling Mortgages**

From: Salman through Islam on line

Sent: Thursday, February 01, 2007

**Question**

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

DEAR SIR, ASALAMUALAIKUM, I WOULD LIKE TO ASK THAT I AM INTERESTED IN DOING A COURSE DUE TO WHICH I COULD SELL MORTGAGES AND AFTERWARDS I WOULD LIKE TO DEVELOP MY CAREER IN SELLING MORTGAGES AND INTERMEDIATING BETWEEN THE LENDER AND BORROWER, PLEASE CONFIRM WITH AUTHENTICITY THAT WHETHER MY CAREER AND DOINGS WOULD BE BASED ON HALAL INCOME? PLEASE ADVISE PROPERLY AS IT'S A MATTER OF MY CAREER.

**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. Salman

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Studying mortgage and how it is done and relations between lenders and borrowers in housing and other transactions is permissible. On the other hand working as a mortgage officer whose main job is to intermediate between the lender and the borrower in making interest-based mortgage is Haram because it is included in writing interest-based contract and being a witness to it. These both jobs are mentioned in the very authentic Saying of the Prophet, pbuh, reported by Bukhari and Muslim to the meaning that the Wrath of God is on the taker of Riba, its giver, its writer and its two witnesses. Working as a loan officer or a mortgage officer requires you to be the main person in making the contract and normally you are the writer of it for the borrower. This job is not permissible according to Shari'ah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Eating From the Provision of People with Haram Income**

From: through Islam on line

Sent: Wednesday, January 31, 2007

**Question**

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

Is it permissible to visit and eat from the provision of the people, knowingly, with haram income  
JAK

**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. Shakeel

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

It depends on what kind of Haram it is. When you talk about Haram that is coupled with Moral shame (in Arabic Shayn) such as stealing, robbery and you know that the item that is offered to you is stolen. When you talk about other Haram like sale contracts that violate the principles of Shari'ah, including Riba, or PRICE of alcohol or pork or income of a prostitute, we have nothing

in our Shari'ah that requires us to boycott such people. It is permissible to have any kind of exchange contract with them as long as the contract and its subject item are permissible in Shari'ah, WE ARE NOT REQUIRED TO ASK THE QUESTION WHERE DID YOU GET THIS INCOME FROM, and even when we know it we are not required to abstain from any legitimate relation with people whose income are from such sources. A gift in this regard is like exchange and that includes accepting food offered by them. Simply this is not of our business.

On the other hand, there is the Taqwa factor, of course in this regard, we stay away from being close to the Haram and the Taqwa factor makes us avoid being close to people with income that has Haram elements in it, wholly or partially. But this level of personal behavior is not required in a sense it does not define the boundary between what is permissible and what is not permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Having a business partner whose contribution is raised based on interest**

From: Mohammad

Sent: Thursday, January 11, 2007

**Question**

AS-SALAAMU ALAIKUM WARAH'MATUL-LAAHI WABARAKAATUHUU Dr. Kahf,

May ALLAH bless you abundantly. I am the brother from Ghana who has had various discussions with you at IIFF sessions in Dubai.

I am starting a Lumber exporting business and have the need to raise funds. A colleague of mine that I know from school days who is not Muslim wants to partner with me and can raise money through interest, but understands that he will invest it with me on a partnership bases (I will have nothing to do with the interest part whatsoever). Yet he will be using evidence of letters of credit that I raise to raise these funds. Naturally, I am worried that this may be haram. Please share your insight on such a case with me.

Barakal-laahu fiik

Mohammed

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Mohammad

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

As long as your partner does not make any interest transaction in regard to the partnership, for it or on its behalf, you do not check with him on his source of capital where did he get it from. If you mean that he used the letters of credit of the company as evidence that he has serious business in from of his lender that also does not affect you or the partnership. It is again none of your business, it is like if he uses your friendship as evidence that he is a good man because his friends are good! /But if you mean something else please explain.

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

-----  
From: Mohammad

**Question**

Dear Dr. Kahf, AS-SALAAMU ALAIKUM WARAH'MATUL-LAAHI WABARAKAATUHUU

May ALLAH bless you abundantly. Thank you for your prompt response. With regard to the statement in your response that ""so long as he does not make any interest transaction in regard to the partnership, for it or on behalf of it"", I will like to clarify.

My friend owns a company N and says he could raise funds for our partnership B. So when I get an potential order, I make the client who wants to buy from B send a letter of credit to the account of company N with which to raise the funds for company B to complete the order.

The funds thus raised are given to company B by company N as a partnership contribution, say 60/40 split on profit. My friend's company is then left to deal with the repayment, may be from the profit or from the profit and other sources.

My main concern here is that I sent the letter of credit to his bank to enable him raise the money to give to me. Thanks for your time, may ALLAH bless you.

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammad

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

What you are describing is a completely other matter. Your partner uses the companies' transactions (letter of credit) to borrow. This borrowing is a company borrowing even if he tells you that he will pay the interest. This is a loan on the company transaction. This is not personal borrowing for himself but with using the company's reputation! Of course this transaction is Haram by all standards, of course this is my opinion that is based on being a loan with the guarantee of the irrevocable letter of credit.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**FATAWA JOBS WORKS BUSINESS EARNING 2006**

**Subject: Job Financing**

From: Nabil

Sent: Thursday, January 10, 2006

**Question**

Dear Dr. Monzer Kahf,

I had a question from a friend, and I'm trying to help him finding an answer; we use to have an Imam at the main Mosque of the city (Ottawa, Canada) who is knowledgeable in both religion and the context of the western countries, but he is no longer with us, and the people in charge of the Mosque are still looking for a replacement. Anyways, this is to say that since I couldn't find any one who could answer the question, I went onto the Internet and I found your site, and actually I think that you have the right background and expertise for answering the question, may Allah reward you for your time.

The brother in question is a taxi driver, and he is renting the Taxi for a certain amount of money per month. He wants to buy the Taxi licence that costs around \$140k right now, of course he cannot afford it and he has to take a loan from the bank that will cost him monthly similar or less than the rent he is paying right now. In the city of Quebec where he lives, there is no Islamic financing institution, I contacted a brother working in an Islamic institution here in Ottawa, but he told me that they are new and they don't have yet the permit to operate in the province of Quebec (It's like another state). My friend and his wife tried to contact some from Montreal but with no luck (unfortunately, our Islamic financing institutions are still lacking a little bit of professionalism, you ask them for something you have to wait and wait, and you have to keep calling and calling...). Anyways, his question is can he take a loan from the bank? This is not an extreme necessity of course, but it is a question of security (he will feel that he is paying something he could own in the future) and also of fairness (if with the same amount that you're renting, you could buy the licence, why not?). May Allah reward you and thank you for your efforts in advance.

Nabil

**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. Nabil,

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I see this like a case of starting a business or a new venture. I don't see in it a quasi necessity like buying a residence. I therefore do not find an excuse to take interest-based loan and suggest to try personal friends as investors and the housing coop of Mississauga.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working for Halliburton**

From: Waly through Islam on line

Sent: Thursday, January 03, 2006

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh, Besm Allah 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, Hallinurton 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 alot of controversies, Halliburton sold and compeltely seperated from KBR early 2007 (before I started working for Halliburton). Although Halliburton might have gained alot 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 you own work and salary InShaAllah.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

---

**Subject: Working in an Activity Center for School Children**

From: Sr. Farsha through Islam on line

Sent: Wednesday, December 06, 2006

**Question**

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

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

Wasaalam Aleikum, Farsha  
Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Farsha

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working for a Conventional Bank**

From: A Questioner through Islam on line

Sent: Tuesday, December 05, 2006

**Question**

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

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

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I think your role should be to keep reminding and advising him. DO NOT LEAVE HIM, NEVER FOR THE REASON YOU MENTIONED. What you need to know is that God is much more generous than we think. He does not wipe out good deeds and prayers of a person even when that person himself/herself does also bad deeds, each one is considered alone on its own count and merit. God Says [17:15] ""Wa La Taziru Waziratun Wizra 'Ukhra"" which means that the

burden of a deed is not carried to another. Your prayers and His are InShaAllah acceptable and rewarded by God so all your other good deeds and your husband's. However, he needs to continue being keen to avoid involvement with writing any interest-based contract or signing it. Other wise working in a conventional bank is permissible as long as one is not involved in writing interest contracts.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Ethics of Business Conduct**

From: A Questioner through Islam on line

Sent: Sunday, November 26, 2006

**Question**

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

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

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working for a Company Dealing with Interest**

From: Sammeh through Islam on line

Sent: Sunday, November 12, 2006

**Question**

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

I am 50 years old and I work for a school in Muscat. I am in charge of the store of the school. My boss ( a Sudani ) is giving me a very hard time by always shouting and insulting me, it looks as if he hates me and wants to take revenge on me. He respects the other Indians who are non Muslims a lot. I work very hard and he even gives me his personal work to do and I don't object, he even gives me his accounts work I don't object, I do it for him, first of all because I am helpless and secondly because I have a family to support and I just cant object for anything, I have to put my head down for anything he tells me. I am very helpless in my job. I have no prestige and I am very low front of all as he has kept me in this way since 4and half years now. He shouts and insults me front of other employees which has affected me in my personal life (physically, emotionally and mentally). If I am little late to finish my salaah he shouts at me, if I happen to go to toilet he shouts at me telling why you don't tell before moving from your seat. He harasses me even for simple things and he is a Muslim, prays like me and fasts like me. This has even affected my family to certain extent. Many times when I am out of the school I curse him as I am helpless, I ask only ALMIGHTY ALLAH to punish him as I have no one else. It's hard to find any job too here plus I am not very young. I was desperately waiting to get rid of this job and to find some other. But could not find one as it's very hard here, we should have higher recommendations or from some known people. We have no one here to do this for us so we ask ALMIGHTY ALLAH to help and he is the GREATEST. Recently one of my freind who is supplying some security items for a manager in an investment company told him about me and he has asked me to submit my CV. Now I am confused to go for this job or no even though I desperately need one. This is an investment company and the vacancy maybe in their insurance department ( gulf insurance ). As our salaf bothers are of the view that its completely Haram even to join their company whereas some other say that as long as a person is not involved in direct transactions with interest the job is not Haram. Now what we Muslims have to do in this situation where each one has his own opinion which supports QURANIC verses. I am afraid to take this decision because I do not want to jump into Haram, I will bear my torture in the school but not to do something which ALMIGHTY ALLAH has forbidden. I may work in their IT department or administration; I am basically a webdesigner, it depends on them to allot me the respective job. This world is really a fitna and it's very difficult to find a clean place to work in, 99% of the companies deal with interest so what should we do? Another question is similar: my son is in his first year of accounting and I am frightened for his future now as its difficult to find

a job in a company, who do not deal with interest especially his work in accounts will be to handle all calculations relating interest, what should we do please advise. Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sammeh

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in Corporate Finance: Acceptable?**

From: Tsura through Islam on line

Sent: Thursday, November 09, 2006

**Question**

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

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

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

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Tsura,  
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh  
As long as you don't write an interest contract, advising and teaching is not Haram.  
Wa Allahu A'lam  
Wa Alhamdu li Allah Rabb al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**Subject: Working for a Non-Muslim IT Firm**

From: Riyaz through Islam on line  
Sent: Thursday, October 12, 2006

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
I'm living in a non Muslim country and working for a non Muslim IT firm. Recently I got a job offer from a non Muslim IT company which is a subsidiary of a leasing company. What is the Islamic ruling on working for such a company? Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Br. Riyaz  
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh  
Working in IT is permissible unless what you produce can only used in Haram with no other uses, then it becomes Haram.  
Working in a leasing company, or a subsidiary of it for a job that does not require you to do Haram is permissible. For instance, you should not include writing interest-based contract in your job. but it is not one of your concerns what does the company do with other contracts t(hat are not permissible) with other people. the salaries you take are for permissible job and they are permissible regardless of the contracts the company does with others.  
Wa Allahu A'lam  
Wa Alhamdu li Allah Rabb al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**Subject: Designing programs for gambling**

From: Wael through Islam on Line  
Sent: Wednesday, October 04, 2006

**Question**

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

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

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

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

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

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

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

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

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

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

Wael

### **My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Wael,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Wael

**Question**

Dear Dr. Monzer, As-Salamu `alayukm, Jazka Allah khyran for your constant help and assistance.

I just need a clarification: how far this case is different from working in the IT department in a bank, which is deemed permissible by your eminence and other scholars. I just need clarification because I know that the brother who sent me this question will act accordingly and therefore I just need to be very clear regarding it. Following is the fatwa you Dr. issued in this regard:

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

Here is the Fatwa issued by Dr. Monzer Kahf, a prominent economist and counselor, who states:

It is permissible to work in any department in a conventional bank, credit department, the IT or software department or others, as long as you do not prepare any interest-based contracts or sign them on behalf of the bank.

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

Dr. Monzer adds:

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

jazka Allah khyran

Yours,

Wael

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Wael

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This is extremely different from working in a bank as an IT specialist. Here your job is only designing and servicing gambling activity, In banks, you don't exclusively service Riba. If the job

in a bank is exclusive to designing and servicing Riba alone to the extent that it does not suit or serve any other function, action or transaction but Riba it would be the same as our case here. But ITs in banks provide services to all the bank's activities and a considerable amount of them are permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working is real estates**

From: Zaid

Sent: Wednesday, September 27, 2006

**Question**

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

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

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

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

zaid

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br Zaid,

Assalamu Alaikum wa Rahmatullahi wa Barakatuh

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

Wa Allahu A'lam

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

From: Zaid

**Question**

Double closing:

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

5. Escrow cuts you a check for the difference = \$20,000

**My Answer**

Dear Br Zaid,

Assalamu Alaikum wa Rahmatullahi wa Barakatuh

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

Wassalam,

Monzer Kahf

---

**Subject: Working For Relief Organization**

From: Shahid through Islam online

Sent: Thursday, September 21, 2006

**Question**

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

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

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

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

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

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

Jazakum Allah Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Shahid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

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

---

**Subject: Working in Internet Pyramid-Chain Commission Companies**

From: skandar

Sent: Sunday, September 10, 2006

**Question**

Dear Dr. Monzer Kahf, Assalamu alaikom,

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

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

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

Could you advice. azakum Allah kul Khair. Assalamu alaikom

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Skandar,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

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

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

What is your relation with the company and what the contract says in details? I am an executive distributor, buy paying a signing up fees, I have unlimited access to all its products and services by using an ID number and a private password. I am free to buy and use or retail their products. I buy these products wholesale and retail them and I can make profit. Also, this company allows me to signing up new IBOs to be part of my organization. At the end of each month my bonus check will be based on my organization purchase from the company.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----

From: Skandar

### **Question**

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

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

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

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

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

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

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

600PV----->9%

1000PV----->12%

1500PV----->15%  
2500PV----->18%  
4000PV----->21%  
6000PV----->23%  
7500PV----->25%

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

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

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

Regarding the products, our business is mainly on the Internet. We have thousand of products, almost everything but perishable food. Few foods, like meal replacement bars, protein bars, vitamins are made with pork gelatin, some are made with fish gelatin. Also, some breath fresheners have some alcohol. Also this company partnered with big names company to market and distribute their products, such as Circuit City, IBM, Office Max,... also, they partnered with Omaha Steak House which probably sells pork. Now even though my business depends on my personal BV added to my down-line BV, I can not control what they buy, it is their business and they can build it as they may wish, I can not fire them or impose anything on them, they are Independent Business Owner. All I did is show them what I am doing, advise them on not to buy or sell non-Shari'ah compliant goods and services, and help if they need help: remember my business growth depends on them. On total, a very small portion of the products have gelatin. The company does not sell liquor.

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

The products that we buy and promote can be seen at [www.quixtar.com](http://www.quixtar.com)

### **My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Skandar

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Furthermore, fees for new entrants are permissible only if there is a clear service provided to him/her. If there is no service provided to the new comer the entrance fees are not permissible

and taking a share or a percentage of these fees by the ""inviter"" requires also complete transparency whereby the new comer knows exactly the amount of the fees that goes to the inviter.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Skandar

**Question**

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

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

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

Skandar

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br Skandar,

Assalamu Alaikum wa Rahmatullahi wa Barakatuh

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

Of course you can share these correspondence with others.

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Wassalam,

Monzer Kahf

---

Subject: Working in a Bank

From: Sana through Islam online

Sent: Monday, August 21, 2006

## Question

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

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

## My Answer

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Sana

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Selling loans and credit cards that contain an interest clause is an essential part of writing it. On the other hand, working in the IT department, as a teller, in research departments, etc. is not covered by the prohibition. We must also remember that jobs have different grading in Shari'ah, for instance teaching Qur'an or training on Islamic finance can't be equated with jobs that help, by institutional definition, sinful transactions such as Riba and working in non-interest departments of a bank makes you affected by the ""dust of Riba"" as the term used by the Prophet, pbuh.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

## Subject: network commission system

From: rizig

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

## Question

بسم الله الرحمن الرحيم  
أرجو فضيحتكم توضح ل حال ل ولا حرام في العمل مع شركة ك هبست ن لتن اشون ال وموق عه ال هي الإنترنت  
(www.quest.net) الوت يتتب ع التس بي قال شيكي (Networkmarketing) تسوق هتجات وخدم انمخت لفة في هلتفاريات  
شبية وس اعاتف اخرة و مجوه رات وفيها أيضا هتجات تكل و لوجي ال لتصل الات لا خارجة و تقدم أس عتور أفسري ل لظلمات  
الدولية مقارنة مع شركات الإحص الات ال ح لية. ك هتسوق هتجات طية و لفل ك خدمات الإجازات والسكن فلن ق ي لراقي  
التي ت حدي ستوح سري نفي ال هتجات وال خدم انب اس ت م رار .  
هي لذي يري دال عمل من خلال مذل شركة أن هف ع رس و ط لتس جي لتس اوي 10 دولار است ح دسرفي، و علي ه شراء هتجات أو  
خدم ق هي حدود 600 دولات قويرباً و علي ه أيضا أن ي عرض هذا العمل على غيره من الناس هت ل كن من قن اعش خرين - على  
أقل مبلغ س جي لتضه (واحد عن ي هين ه والآخر عن



**Question**

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

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

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

From: Mohamed through Islam online

Sent: Thursday, June 29, 2006

**Question**

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

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

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohamed

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I can't dare saying it is Haram to help in the security of human being whatever they do and wherever they may be. So as a job, this is not Haram as long as the job as describe does not require you to do any forbidden act (such as poking, through cameras at obscene actions of strippers in casinos). However, this kind of job definitely helps the forbidden behavior and actions by those who do it and by those who make business of them. In as much as it helps these behaviors, it has a degraded level of consideration.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

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

From: A Questioner through Islam online

Sent: Thursday, June 22, 2006

**Question**

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

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

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. / Sr.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Billing insurance companies and loan to start a business**

From: Rehan

Sent: Tuesday, June 20, 2006

**Question**

Assalamualaikum Dr. Kahf,

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

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

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

Rehan

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Rehan

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1. Taking fees for your services that you mentioned from funds collected from insurance companies for services of health care providers is Halal, no doubt about it. Billing insurance companies and collecting funds from them by health care providers amount to accepting the Hawalah of patients on these companies. This has nothing to do with the insurance contracts between patients and companies at all. It is permissible to accept Hawalah and collect it. And obviously your share for your services is also permissible. This is so even according to the view

that defies insurance! Besides I argue that insurance is permissible with a few conditions that are fulfilled in health insurance. This is the view of great scholars led by the late Shaikh Mustafa al Zarka, it is also the opinion of the late Maududi.

2. Seller financing may be formulated according to Shari'ah but definitely, an interest-based loan to acquire a business is not permissible and interest is one of the most grave sins as known in Shari'ah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

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

From: Sara through Islam on line

Sent: Monday, June 12, 2006

**Question**

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

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

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Sara

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

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

From: Adam through Islam online

Sent: Sunday, May 21, 2006

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
I would like to ask you 2 questions. 1) Is franchise Halal or not? Knowing that around 70% of the money needed to open the FRENCHISE will be borrowed from a bank. 2) If you open a business selling products that are not Halal such as cooked non Halal meat, is the money earned Halal or Haram? Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Adam,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in Real Estate, referral commissions**

From: Sharief

Sent: Tuesday, May 16, 2006

**Question**

Dear Dr. Monzer Kahf, Assalamu Alaikum

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

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

My second question is about earned income from real estate referral. If I am allowed to be a Realtor and practice real estate, then furthermore, am I allowed to earn income from referrals? I affiliated with broker called Keller Williams and in that company, if you refer a person to Keller

Williams and he/she joins, you earn income off his/her transactions for as long as they stay with the company. And they are also allowed to refer others down 7-levels from which you earn income as well. Because the high probability these referred agents (since they are not Muslim) will use or involve in loans in their transactions, will my earned income be Halal?

Lastly, my 3rd question has to do with a Muslim brother who brought me to real estate. When I bought real estate investment properties with him two years back, we agreed he would save me on commission if he sells the properties for me too. I am currently selling these properties but the problem is when he sold one of those properties for me 1 year ago, he did not think in my best interest and almost forced me to settlement. This ended up costing me over \$100,000 loss. In retrospect, I feel he did not do his job as a Realtor – he just wanted the sale to earn his commission. Because of this, I feel I should not pay this person who cheated me any of the other commission when I sell my properties these years. But I fear Allah swt much more so I need to know if I will be punished for this because he is due this commission based on our agreement even though I was badly hurt by this loss.

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

### **My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sharief,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam.

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

### **Subject: Military Jobs**

From: Tarek through Islam online

Sent: Monday, May 15, 2006

### **Question**

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

My name is Tarek. I live in the USA. Recently, I have been offered a job position in a well known company called Lockheed Martin. This company produces military aircraft, missiles, spacecraft equipment, and information technologies among other things. This position is in the manufacturing of missiles. The company sells to the US government as well as other countries like Egypt, Saudi Arabia, United Arab Emirates, Turkey, and Israel. My question is that while this company sells to Muslim and non Muslim governments, would this job be considered Halal or Haram? Please, I need to reply to the company by this Friday so I would appreciate a fast response. Thank you and Salam Alikum.

Tarek

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Tarek

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in Eradicating Illegal Alcohol**

From: Aamer through Islam online

Sent: Wednesday, May 10, 2006

**Question**

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

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

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

I HAVE A QUESTION: AS I STATED THAT OURS IS A NON-ISLAMIC COUNTRY(INDIA). HERE THE GOVERNMENT GIVES PERMISSION (LICENSE) TO SOME PEOPLE TO KEEP WINE SHOPS AND TAKES MONEY FOR THAT.AS I SAID MY FATHER IS WORKING AS PROHIBITION AND EXCISE SUB-INSPECTOR AND HIS JOB IS TO ERADICATE ILLEGAL ALCOHAL.HIS JOB IS TO GO TO THE VILLAGES AND DESTROY THE ALCOHAL THEY ARE PREPARING AND TRANSPORTING.I WANT TO KNOW CAN HE ASSUME THE SALARY HE IS GETTING FROM THE GOVERNMENT IS HALAL.CAN HE ASSUME THE SALARY HE IS GETTING IS FOR THE HARDWORK HE IS DOING TO ERADICATE EVIL(ALCOHAL).CAN HE ASSUME THAT THE GOVERNMENT IS RESPONSIBLE FOR GIVING PERMISSION TO SOME PEOPLE TO KEEP WINE SHOPS NOR HE AND HIS JOB IS ERADICATING EVIL.CAN HE ASSUME HIS SALARY IS HALAL?

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Aamer

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working Evenings to Make Extra Money in Saudi Arabia**

From: A Questioner through Islam online

Sent: Thursday, May 04, 2006

**Question**

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

This letter is confidential. I work in Saudi Arabia teaching in the University in the dental profession. When we enter Saudi Arabia and start work the people we work for take our passports and give us "iquama" in place of the passport. During the period we are working with the University we are given information that we should not work outside the University in any private work as we are not allowed. Being a female dentist I have been approached a couple of times to work in private practice because females would like a female to treat their teeth instead of males. Every time so far I declined. I know there are a lot of dentists that work in the University that also work in private practice and the University turns a blind eye. In one case I heard a dentist was warned not to do this anymore but there are so many others that never are approached. In the same time I know of one dental surgeon that the University wanted to get

rid of and they used his private work as one of the reasons that they ended his contract. My question is as I have a need to make more money because of my family commitments I have had a strong urge to work outside of work hours privately but the only thing that is holding me back is I am scared that this would be considered Haram money and therefore not blessed by Allah Subhanuh and I am scared that I therefore would be committing a sin. I don't want to leave my job but I would like once a week to work an evening to make some extra cash that I feel I need. Please advice me if it would be Halal money I would be making or not. jazak Allah kul khair. Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Sister,

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

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

---

**Subject: Working for a Hotel Dealing with Alcohol**

From: Faisal through Islam online  
Sent: Sunday, April 30, 2006

**Question**

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

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Faisal

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working for an investment bank**

From: Abdul Rahman

Sent: Thursday, April 20, 2006

**Question**

Assalamu alaikum wa rahmatullah Dr. Monzer,

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

A couple of summers ago, I worked as an intern at an investment bank called Goldman Sachs; my primary job function was to model out potential merger and acquisition transactions in the healthcare sector. I was well-aware going into my summer that working in investment banking came with the risk of dealing with unsavory financial instruments (bonds, convertible bonds, etc.), but I was able to avoid that problem by explicitly asking my employer if I could work with equity products alone. My request was granted, and I had a very good summer and was extended an offer to return for a full-time job. I ended up declining the firm's offer, however, because I feared that I would be forced into situations where I would have no choice but to work with debt products (for example, if a company finances part of an acquisition with debt rather than shares of its stock). This, in spite of the fact that working in investment banking would provide me with the surest path into a career I am truly interested in, venture capital ("Islamic finance" at its essence). I tried to consult local scholars when I was working through my decision, but didn't find anyone that was informed enough on what investment banking was to provide me with a coherent answer.

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

**My Answer**

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

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Advising on using debt instruments is itself not Haram. Clearly you are roving around the 'Hima and you may cross its boundary sometimes. What I suggest is: you may take this job with the intention of training and knowing techniques and people in the field to serve in Islamic investment banking and with the concern to give to a colleague or subordinate any thing that directly relates to interest and once you think you can go for Islamic only go for it. Although I always say that the Fatwa is permissibility of working in conventional banks provided one does not write or witness a Riba contract, I also add that avoiding it is better because you would be a supportive element to an interest-institution. Investment banking is substantially different and there it is much easier to avoid any involvement with Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Taking Salary for Collecting Donations for a Mosque**

From: Ehab through Islam online

Sent: Wednesday, March 29, 2006

**Question**

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

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

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Br. Ehab

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

When a Masjid charge 20% (or may be more) for the fund raising effort they make using their facilities and personnel and for the benefit of the mosque itself, this is permissible provided it is made known to donors, so that they know they are donating to the special project and the mosque at the same time. An individual person is permitted to have a contractual salary with the association or charity that appoint her/him to make fund raising for it, He/she is not permitted to take any percentage on the amount collected.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

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

From: zahid

Sent: Friday, March 03, 2006

**Question**

Dear Sir,

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

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

If I get franchise like Tim Horten, Macdonald etc, selling of pork is a must as stated by franchise. can a Muslim open such business. Thanks.

zahid

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zahid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

From: zahid

Sent: Sunday, March 05, 2006

**Question**

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

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

zahid

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zahid,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Can Muslims Become Real Estate Agents?**

From: Kujtim through Islam online

Sent: Wednesday, February 22, 2006

**Question**

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

Can Muslims become real estate agents?

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Kujtim

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Yes, certainly. There is no reason why a Muslim can't become a real estate agent because facilitating sale/purchase of real estate is a good thing to do and it is Halal, so is the commission she/he makes in this business. A real estate agent does not write normally any finance

application for customers because writing it may fall into the Haram area. The Prophet, pbuh, said that the wrath of God is on the writer of a Riba contract in addition to the take and giver of Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working to build a church**

From: mohammad

Sent: Tuesday, February 14, 2006

**Question**

عزيمي واخي الفكتور من ذرال الم عليكم ورحمة الله  
م عكل الم صفة بلقير الله يرلك ارجو ان تتكون في احسن صرحه من اننت علي  
عزيمي اود للانفس ار عن هراة وهي ان لي صيق من دسي عمل في تصريم الماني وجاهه عرض ل عمل تصريم ويسي  
لبناء لئيس م قابل اجر ما حكم لئف في اسالم، لوس الم عليكم ورحمة الله  
اخوكم محمد جامعة .....

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammad,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Job in a Food company!**

From: Rashid

Sent: Sunday, January 29, 2006

**Question**

As-Salamu `alaykum

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

Jazak Allah  
Rashid.

**My Answer**

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

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

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

From: A Questioner through Islam online

Sent: Tuesday, January 24, 2006

**Question**

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

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

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. / Sr.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

## FATAWA JOBS WORKS BUSINESS EARNING 2005

**Subject: Assigning a purchased Real Estate to another buyer**

From: Zaid

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

### Question

Assalamu alaikum warahmatullah Dr. Monzer,

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

Here is a basic example.

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

question #1: is this allowed?

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

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

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

jazakAllahu khair

zaid

### My Answer

Bismi Allah al Rahman al Rahim Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zaid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This method is permissible in Shari'ah. It is a full sale and buy, a trade in the full sense. The first contract is called 'Urbun sale (it features the condition: if you don't come up with the rest of the

money you loose the down payment as a penalty for wasting my time and holding the house for you during this period). Merging the two sales together is also permissible.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Zaid

**Question**

Assalamu alaikum whats your address?

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

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. zaid

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

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

Monzer Kahf

---

**Subject: Working for Investment Companies in the West**

From: Said through Islam online

Sent: Thursday, December 29, 2005

**Question**

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

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

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Said

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Selling term life insurance**

From: Shah from Canada

Sent: Monday, October 24, 2005

**Question**

Dear Dr. Kahf,

Assalam Alaikum. I understand that you are one of the world's foremost experts in the field of Islamic Economics & Finance.

Sir, I would like to ask you your opinion about whether it is okay from an Islamic perspective for a Muslim to join a company which exists in the U.S. and Canada called Primerica offering the following three products:

1. Term life insurance, strictly fixed term life, with no cash value or growth component, and diverting clients away from their existing whole life and universal life policies with other companies (which might have an interest component in them).
2. Mutual funds, those with no interest element, only dividends and capital gains.
3. Loan consolidation, i.e. reducing the loan debt for clients by minimizing the interest rate and payment, reducing their dependence on interest through debt management and credit counselling and helping them to get out of the interest trap as soon as possible.

In all of the above products lines, there is an element of client education whereby they are advised about avoiding interest-related products.

Thanking you in advance,

Yours truly,

Shah

**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. Shah,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The first two kinds of offering are permissible and it is permissible for a Muslim to offer them to other people.

Consolidating debts and rewriting them has two kinds of problems: 1) you must not write an interest-based contract even when it is in replacement of one that has higher interest because the Prophet, pbuh, mentioned it in specific ""the Wrath of God is on the taker of interest, its giver, its writer and its two witnesses,"" in a more detailed but still correct narration he added ""they are all the same."" 2) the second problem is that this is very often a way to encourage the beneficiary to go again into credit card and other debts. However, advising a person on the same and getting her/him quotes and rates, etc. is not Haram while letting her/him write the application for consolidation and new interest-based agreement

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Quitting a Job at an Engraving Shop**

From: Islam on ILine

Sent: Wednesday, October 12, 2005

**Question**

Please respond. Alsalamu alaykum. I got a job at an engraving shop. It turns out I had to engrave Buddhist pendants and a Buddhist wheel for a shipment. Most of the job dealt with cutting metal, sanding, oxidizing, drilling and many other things so the engraving was a small fraction of the time I spent working. However, all of these acts are meant to make the pendant ready for shipment. Besides that, my boss' income is from making pendants and he's paying me. He's done Islamic pendants but looking around, I saw most pendants have some image on them even for schools and organizations but not all of them, like the Federal Reserve's request involved no image. I quit the job. I've set aside more than the percent of pay I made stamping the image on the coins (by means of pushing a button) and I'm willing to give the rest away, but may I keep any? Jazakum Allahu khayran

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

The income that you earned from making pendants engraved with worshipped images is not good, whether physically putting the engraving or making the pendants that are engraved because a pendant is one unit and can't be divided. Income you made from pendants with no image or with images not meant to be worshiped or respected (such as images of the nickels, dimes, quarters, etc) is not Haram because, although these images are not permissible to produce (unless according to a minority view that permits them as long as they are not complete persons in imitation of living ones, but I brush aside this view) they are not respected and we are allowed to use them if they exist, consequently: the income you got for this category is InShaAllah Halal and you may keep it.. The Prophet, pbuh, permitted using a cloth with images as flooring but not as a curtain.

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh  
Wa Allahu A'lam  
Wa Alhamdu li Allah Rabb al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Can I Accept This Job Offer?**

From: Lamiss through Islam on Line

Sent: Tuesday, October 11, 2005

Question

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

I'm graduated from a prestigious school in my country al hamdolillah and i'm looking for a job. but mom know the brother in law of a very big company, and he told her he can talk to his brother in law and he'll accept to give me a job in that company, without being evaluated in any job interview. and normally, to have a similar job, you have to apply like the other ones who're seeking for a job and then you have to succeed in the interview job and show that you're better than the other ones. i did not give my resumé yet to that guy who mom knows because i'm not sure that it's halal to have a job this way. so is it halal or haram?

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Lamiss,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I think you need to review your information about normal procedures in appointments. In private companies it is very normal to give jobs to smart persons on the basis of personal recommendations, the procedure of selection through competition is only in government jobs and some companies also apply it sometimes. But very big organizations like the UN, the World Bank, the IMF, the Islamic Development bank and many others make their selection on the basis of recommendations from persons they know including their own employees. It is certainly permissible in Shari'ah to accept a job on personal recommendation without competition with others. Please notice that the company will obviously study your resume and decide on the basis of your qualifications whether you suit their business or not.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Islamic Financial Institution, Mortgage and financing education**

From: javed

Sent: Wednesday, October 05, 2005 8:53 AM

## Question

Dear Brother Monzer Kahf, Ramadhan Mubarak to you and to all your family,

1. I had a detailed discussion with a member of The Islamic financial institution (UMFINANCIALS). I was told that they are copying the model of 'Diminishing Musharakah' or Declining Balance from Guidance Financial Group based in Virginia <http://www.guidancefinancialgroup.com/home/home.asp>

Guidance Financial has Scholars like Mufti Taqi Usmani as its Chairman of the Board and many other prominent scholars.

I am sending you the link to the fatwas by these prominent scholars.

[www.guidancefinancialgroup.com/sharia/shariacertificates.asp](http://www.guidancefinancialgroup.com/sharia/shariacertificates.asp). These fatwas are signed by Mufti Taqi Usmani and other members of the board.

Please let me know if you feel satisfied by the Guidance Financials model. UMFInacial is following them as well. So to say that if one is correct than the other is correct as well is safe.

2. Coming back to your answer to working in a Bank. The salaries for the people working in the technology department are also earned through interest because that is the main source of income on the banks.

This means that if I work in technology department of a brewery that is also allowed because I am NOT directly involved with whatever takes place in the factory for making of beers and wines. I am only trying to understand from Scholars like you so that I have a better understanding of Islam and not a tunnel vision as many people have.

3. I was surprised to read your view that University education is NOT necessary. If that is the case than how is the Muslim Ummah going to be blessed with Scholars like you, who have deep knowledge of finance and of Islam as well. I still don't know if there are other Halal means of financing University education that can cost around \$20,000 per year. Jazak Allah. Allah Hafiz.

Javed

## My Answer

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Javed,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1) If what this financier does is exactly like guidance with not a single change, guidance contract was reviewed by respected scholars that you can trust them.

2) Shari'ah may have different positions in regard to different subjects of prohibition. For instance, the Prophet, pbuh, said that ten functions are prohibited in regards to liquor; they include brewing, transporting, selling, buying, serving etc. but did not mention other functions that also helped in the liquor business. You can't add without rightful substantiation. Hence, one can't claim that selling cup to a liquor drinker is Haram especially that cups may use for other purposes too.

In regard to Riba, the prophet prohibited taking, giving, writing and be a witness to its contract. Here again selling paper to the writer of interest is not Haram, Expansion of prohibition imposes undue difficulty on people and the Shari'ah tends always to make things easier. Certainly such related activities are not the best jobs in the world, although permissible but one

has to draw a distinction between the Haram/Halal issues and the Taqwa issues that go above that.

Additionally the sources of banks income are not only interest, but even if they were only interest, we are not ordered to avoid taking any of the resources (or property) of one who practices taking Riba (Murabi) in exchange of lawful things. For instance, in no where in our Shari'ah you will find a statement that you may not sell such a person bread to eat or cloth or water or man-hours to do Mubah things such as cleaning his house or transporting his furniture. these are examples from real life in the past that if there are any such prohibition it should have been mentioned. More amazing, are we prohibited to sell a prostitute food or housing services? We are not (to the surprise of some who want to mix the rulings of Halal/Haram with preferences and opinions.

3) There is a distinction between what is necessary to the Ummah and what is necessary to an individual, the Ummah needs physicians but not every person has to become a physician. an extremely high percentage of human beings live and earn with no university degree. On individual level university study is not a necessity because necessities are well defined in Shari'ah (those that are indispensable to live, practice religion, protect mind, property and posterity). The great majority of youth in America work, get scholarship and study and even more that those who study at universities are those who don't go for higher education. Aren't they living and earning? I still argue that there is no necessity for loans to finance education, in fact all of it not only university education. Any student who can't study at a university without an interest-based loan must work for sometime to save for studying or have a part time job along with studying.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working With a Real Estate Company**

From: Sharief through Islam on Line

Sent: Thursday, September 29, 2005

**Question**

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

I have two questions: 1. Is it permitted to work for a Real Estate company as a sales person or a broker? 2. Is it permitted to refer others to the same real estate company under me because I get a portion of their transactions by my referrals eventhough they will probably help their clients get loans to buy their homes? I can not gurantee what others I refer do (they are not muslim like me) so they can help their clients get a mortgage that is riba based? So in that case will the money I receive from their transactions by my referral be considered halal? Jakum Allah Khair. WA'alaikum Asalam, Sharief

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sherief,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1) Working as a real estate agent or owner of an agency is permissible because the main line of business is helping people buy (sell) real estate properties. What is prohibited in Shari'ah is taking interest, giving it, writing it and be a witness to its contract. It is not forbidden to help people buy and sell properties. Of course, two things are Haram to write an application for forbidden interest-based loan (a buyer may be under conditions of necessities and hence its loan may not be forbidden) and to help sell a stolen property. These must be avoided by any agent, whether is real estate or other businesses.

2) The same apply on the referral because in referral you are also helping in buying and selling, and it is none of your business how the buyer is going to finance her/his purchase or whether the other agent is going to help in writing the loan application and you are not required to investigate what other people (agent or buyer) are going to do or how are they going to proceed in their relationships.

In both cases your commission is Halal InShaAllah.

In referral there is another point that must be clear, when you refer a friend who comes to you on the basis of trust and confidence and you refer her/him and take commission the referred friend should not that in referring her/him to that specific agent you will get a commission if she/he does not know that and take your advice as friendly trust basis advice such a commission is deserved to the friend not to you. You can't be an paid adviser without the recipient of the advice be knowing that you are paid, i.e., you have an interest in this advice.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for American Companies**

From: sami through Islam on Line

Sent: Tuesday, September 20, 2005

**Question**

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

Dear sir, I have an important issue that needs a clear response. I am currently a graduate from Computer Science, Cairo Univ. I just graduated last year and I'm searching for a job. I have 2 options to choose from: 1) an American company which will pay me 2500 LE per month, and will really teach me a lot and add to my experience, or 2) an Egyptian company which will pay 1300 LE and have me working like a machine without really learning anything.. My problem is though, according to your fatwa about boycotting American products,

[http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-](http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-Ask_Scholar/FatwaE/FatwaE&cid=1119503543874)

[Ask\\_Scholar/FatwaE/FatwaE&cid=1119503543874](http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-Ask_Scholar/FatwaE/FatwaE&cid=1119503543874), I am boycotting all American products.. IF I do work in an American company, not only will I be not boycotting, I will be creating those products that u said we must boycot.. i will be contributing to the existence of such American companies (IBM, Proctor & Gamble etc..) and will be providing my knowledge and skill to them

and creating products for them.. if I must boycott them, then that should mean I shouldn't work there..on the other hand, they pay A LOT and give good experience.. and given a country with a bad economy like Egypt, the money matters! The amount they will pay me will allow me to marry very early and protect myself from the temptations we see everyday in the streets and in the media.. but if it's haram (forbidden) to work there, then there should be no excuse such as marriage, etc.. I am really confused, and I would like a clear response (yes we can work in American companies, no we can't, or yes we can under some circumstances). I would also like to refer to this fatwa that legalized working in the USA:

[http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-Ask\\_Scholar/FatwaE/FatwaE&cid=1119503545264](http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-Ask_Scholar/FatwaE/FatwaE&cid=1119503545264)

<[http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-Ask\\_Scholar/FatwaE/FatwaE&cid=1119503545264](http://www.islamonline.net/servlet/Satellite?pagename=IslamOnline-English-Ask_Scholar/FatwaE/FatwaE&cid=1119503545264)>

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sami,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I answered this Fatwa two days ago. I may add that the Boycott resolution and the related Fatwa are not meant to hurt any Muslim but to give a signal to the American Administration that it needs to refrain from its aggressive policy. The message is given and it matters in goods that are visible as cultural (like Mc Donald's and Starbucks); the fatwa does not includes goods (and other things including jobs) that are important to Muslim individuals and communities.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for American COs in Arab Countries?**

From: through Islam on Line

Sent: Tuesday, September 20, 2005

**Question**

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

Is it permissible to work in an American company in an Arab country considering the boycott campaign?

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. ,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Even with the boycott, it is permissible to work in an American company that is not part of the aggression against people and their interests because giving a service to non aggressors is permissible. The boycott is a temporary resolution caused by the aggression of the American government and many of the companies that work in the Arab countries are not related to the government establishment.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Is My Work and Income Halal?**

From: Sherief though Islam on Line

Sent: Tuesday, September 20, 2005

**Question**

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

I work for ..... Company. They are a defense contractor. My main line of work is with the FAA though which is civil air traffic control. Is my work and income I receive considered halal given Lockheed Martin develops weapons that are sometimes used against Muslims?

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sharief,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Unfortunately weapons in the hand of American government are used against humanity and for aggression not only against Muslims, and from Shari'ah point of view it doesn't matter who makes aggression or against whom it is addressed in all cases aggression is ugly and forbidden. The American aggression destroys life every where in the world yet it is in the name of democracy, because for the aggressor democracy means stooge governments that behave according to the benefits of the big corporations. Yet my dear, your income is not Haram because you take it against your work and what you do itself, being in the service of a civilian non aggressive objective, is permissible, even though we know it is performed under an umbrella of an entity that serves the aggressive militarism.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

**SUBJECT: Is This Income Halal?**

From: A Questioner through Islam on Line

Sent: Tuesday, September 13, 2005

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
I have a question for the past 3 years we had closed our business down we only collected rent from that building which is not enough to live in so we had to find a buisnees we had a hard time becasue most of them were not halal then we about last year my father had a heart attackk and since we had no insurance we had been struck with high medical bill and bill that he gets from doctors visits and medication this put us in a bad position we were going to declare bankruptcy we could not not we have a lot of bills to like our mortgage payment even though it haram but we have no choice plus house today are expensive to live that is impossible to move out in to a cheaper house today. so my father had no choice but get into partnership with his freind for a subway franchise this business is not halal plus we had to get a intrest loan out of no choice my father made intention to allah swt to make this business temporay and get out of it right not hes getting into a perfume buisness which is halal iright now me and my father work in the subway buisness we collect employess and managers income is this income halal or haram currently we really have no chioce and i pray to allah everyday to get me out  
Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. ,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

You already gave yourself a Fatwa that you ask about you said "subway franchises this business is not Halal" If it is Haram then it is Haram. Personally I don't know that Subway Business is Haram! There may be ham or bacon in it and these are Haram to serve, but if you work in a subway and don't serve these or any other Haram thing, why should this job Haram? And why should the income of an employee whose job is not in serving any Haram, be Haram?

Please if you have a question, rephrase it and send it again

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in a Software Company**

From: A Questioner through Islam on Line

Sent: Thursday, September 01, 2005

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
Working in a software company whose clients are BANK is allowed or not. That is this company does the projects for the BANK. Reply soon. Jazakallahu kair.  
Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. ,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Although there is an apparent help to a Riba-based institution, but providing a conventional bank with IT programs and services is not prohibited. It is not covered by the Hadith that mentions that the Wrath of God is on the taker, giver, writer and two witnesses of Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Is Being an Investment Banker Allowed?**

From: Yusuf through Islam on Line

Sent: Tuesday, August 23, 2005

**Question**

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

I am currently thinking about potential careers in finance and while researching different professions it turns out that people are unsure whether being an investment banker is allowed in Islam. What are the reasons for this and is it allowed in Islam?

Jazakum Allahu Khairan for your constant help

My Answer

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Yusuf,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Our Most Beloved Prophet, Muhammad, pbuh, said in a correct Saying that is reported by Bukhari and Muslim that "the Wrath of God is on the taker of Riba, its payer and its writer." a correct version of this Hadith, reported by Muslim adds the word "and it two witnesses" Yet another version adds "and said (i.e., the Prophet) all are alike."

Therefore the Shari'ah ruling is that it is prohibited to write a Riba transaction and be a witness to it, of course in addition to taking and giving it. A Muslim may not take a job that requires her/him to write a Riba contract, or sign it or order it for a customer or for herself.

However, this does not mean that all jobs in an organization whose main business is to make interest transactions, such as a bank, are not permissible in Shari'ah (inspite of the obvious fact that all such jobs help, one way or the other, the interest-based transactions). There is no sense, and it is a kind of posing too much restrictions on people, to expand the prohibition beyond what it said in the Hadith. This means that many jobs in banks and investment banks are permissible (although they are not from A Shari'ah point of view, the best jobs in the world).

Consequently, you can be an analyst, a researcher or an IT officer in an investment bank as long as you can avoid writing, signing, ordering or be a witness to an interest contract (such as sale/buy bonds for a customer).

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

---

**Subject: Taking a job as financial analyst**

From: Mokhtar

Sent: Friday, August 19, 2005

**Question**

Assalamu Alaykum Br. Monzer

I hope this e-mail finds you well. I' am originally from Tunisia I got my bachelor degree in accounting there. I came to the US five years ago to continue my studies I earned two Master's degrees: an MBA and a Master's of science in Finance. I'm now working as Financial Consultant with a minority publicly traded company called ..... Brother Monzer as I told you in my last e-mail I'm committed to pursue a career in Islamic Finance God willing and most precisely in Islamic investments and financial planning. As an entry level in my professional career I don't have the adequate knowledge yet. My question to you brother Monzer is: I was offered a financial planner position at well respected financial firm in the US am I suppose to take this opportunity to learn the conventional financial services or leave because it deals with some Haram products. In the case you would recommend me to not take the position how am I suppose to gain knowledge of the financial industry since it is hard if not impossible to get a job at an Islamic financial institution in the US. Brother Monzer I really appreciate you assistance and I supplicate Allah to reward for your good deeds. 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. Mokhtar,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I think that taking such a job is permissible. You should however make it clear to yourself that you must not make a prohibited action yourself. Such a kind of action includes selling and buying bonds to customers and any other interest based transaction, although you may advise them on such actions but don't do them yourself.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in a bank**

From: Karl through Islam on Line

Sent: Tuesday, August 16, 2005

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,  
I work in a Bank as an IT project manager delivering LAN's, network's, servers etc.. This year I plan to go to the Haj but have been told that my Haj will not be accepted of me because I work for a Bank and the money that I earn is haram. Can you please provide some clarity on this matter?

Jazakum Allahu Khairan for your constant help

**Question**

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. Karl,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I believe that working in a conventional bank is not Haram. What is Haram is to write, sign or be a witness of a Riba contract. Working in the IT department is not part of this. Your going for Hajj is InShaAllah ok and will be acceptable by God. You should know though that from while it is permissible, your job is in periphery of the Haram as it involves supporting a Riba-based institution.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Benefiting from Work Compensation: employer stock option**

From: A Questioner through Islam on Line

Sent: Sunday, August 14, 2005

**Question**

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

Let me first thank you for the great job you are doing with your web site. It is indeed something that every Muslim can be proud of. Let me also apologize for writing this email in English but I don't have an Arabic keyboard to write with. I have a financial question related to work compensation. Jazakoum Allah khairan on the time and effort you are investing to serve this Ummah. I am a manager with one of the biggest transportation companies in North America. It is publicly held with its stock is traded in NYSE. The bulk of its business has to do with moving forest products and raw materials even if it occasionally would move malt to some brewing companies (less than 0.5% of total revenues) As part of the annual compensation package, I am given some stock options that will mature in 2 years. My question to you please is 2 fold: 1- Is it halal for me to benefit from these options when they mature to buy a house? 2- A small portion of these options will mature the end of this year. Do I have to pay zakat on the mature options even if I don't exercise them Thank you

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. ,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This kind of employer stock options are permissible to accept, own and exercise when they mature. Selling them before maturity may raise certain Fiqh problem because the price of the stock on the day of maturity is not then known. In your case, your transportation company does not transport liquor, Malt shipping itself is not forbidden (although it comes close to the Haram) and what applies to fringe benefits applies to the Salary itself. It is permissible to accept these options in your case. And you can use the price of the stocks (that you purchase in exercising the options) for any purpose that you like.

In the calculation of Zakah, you need to add the stocks when you buy them to the Zakatable items you have and when your Zakah payment due date (after the lunar Hawl of owning a Nisab and any Hawl then after) you need to include any stocks you have then, at the then market value, in the calculation of Zakatable balance. This means that until purchase is exercised the options are not subject to Zakah and not be included in the calculation although they may have a tradable value. The reason is that this value means nothing if the time pass and you did not exercise the option for any reason.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Benefiting from employer's stock options and their Zakah,**

From: A Questioner through Islam on Line

Sent: Sunday, August 14, 2005

**Question**

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

Let me first thank you for the great job you are doing with your web site. It is indeed something that every muslim can be proud of. Let me also apologize for writing this email in English but I don't have an Arabic keyboard to write with. I have a financial question related to work compensation. Jazakoum Allah khairan on the time and effort you are investing to serve this Ummah. I am a manager with one of the biggest transportation companies in North America. It is publicly held with its stock is traded in NYSE. The bulk of its business has to do with moving forest products and raw materials even if it occasionally would move malt to some brewing companies (less than 0.5% of total revenues) As part of the annual compensation package, I am given some stock options that will mature in 2 years. My question to you please is 2 fold: 1- Is it halah for me to benefit from these options when they mature to buy a house? 2- A small portion of these options will mature the end of this year. Do I have to pay zakat on the mature options even if I don't exercise them Thank you

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. ,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This kind of employer stock options are permissible to accept, own and exercise when they mature. Selling them before maturity may raise certain Fiqh problem because the price of the stock on the day of maturity is not then known. In your case, your transportation company does not transport liquor, Malt shipping itself is not forbidden (although it comes close to the Haram) and what applies to fringe benefits applies to the Salary itself. It is permissible to accept these options in your case. and you can use the price of the stocks (that you purchase in exercising the options) for any purpose that you like.

In the calculation of Zakah, you need to add the stocks when you buy them to the Zakatable items you have and when your Zakah payment due date (after the lunar Hawl of owning a Nisab and any Hawl then after) you need to include any stocks you have then, at the then market value, in the calculation of Zakatable balance. This means that until purchase is exercised the options are not subject to Zakah and not be included in the calculation although they may have a tradable value. The reason is that this value means nothing if the time pass and you did not exercise the option for any reason.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in Banking**

From: dudu

Sent: Friday, August 12, 2005

**Question**

Assalamu alaykum,

Please you have said one can work in a bank if it does not involve signing, witnessing... any riba agreement.

but some scholars say that if one works there it involves the case of ""ta'awanuu alal birri wa taqwa walaa ta'awanu alal ismi wal 'udwan"" that is ""assist yourselves in good and righteousness but not in evil and enmity. "" they say working in bank is like assisting one another in evil and enmity.

please what can u say about this?

**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 Dudu

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I say nothing, it is your choice, I don't contrast views and opinions; sorry!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**Subject: working for a conventional bank**

**Question**

From: Karl  
Sent: Thursday, August 11, 2005

**Question**

Assallam wa allukum wa rahmat allah,  
I work for a conventional Riba Bank in Australia. I am an IT infrastructure Project Manager, primarily looking at the installation of Networks, PC's etc... I have been with the bank for about 9 years and have one more year for get long service leave. Recently, I signed to go to Hajj, but have been told by a local scholar that my Hajj will not be accepted of me because my work is Haram and my money is Haram. I am really concerned about this and would like to get your feedback?

PS: My employer is very understanding of my Islamic obligations and allows me prayer time and to attend Friday prayers every week. Also, project Management is a recent skill I have acquired (1-2 years) and I would like to get more experience in this field before I look for other work.

May Allah reward you insha Allah, Sydney Australia  
KARK

**Question**

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. Karl,  
Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I believe that working in a conventional bank is not Haram. What is Haram is to write, sign or be a witness of a Riba contract. Working in the IT department is not part of this. Your going for Hajj is InShaAllah ok and will be acceptable by God. You should know though that from while it is permissible, your job is in periphery of the Haram as it involves supporting a Riba-based institution.

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

---

**Question**

From: TARIQ  
Sent: Wednesday, August 10, 2005

**Question**

Dear Sir, Asalamualikum:

I have been reading your fatwas on the website Islamonline.net for the past 4-5 months. In a couple of your recent fatwas regarding working in a commercial bank which deals in Riba, you had mentioned that as long as the employee is not involved in signing the loan documents or witnessing them, he/ she can work in that bank. I have a slightly different opinion on this. Though I am not an authority on this and I respect your views very much from what I have read from your Fatwas, I beg to differ on this one. Since most of the income of a normal commercial bank. (ie the ones that deal in Riba) comes from Interest income a part of which is given to all the employees as >their salaries, how can this profession be viewed as Halal. I think more than 95% of the banks income comes from Interest earned. The underlying income stream which funds the salaries and other expenses of the employees, is Haram. I hope you reply to this mail May Allah shower His blessings on us and always guide us to the right path.

Tariq.

**Question**

Dear Br. Tariq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

No brother, first the net income of conventional banks is not 95% interest, better review your numbers. And second, the source of its income is immaterial as long as my relation with it is legitimate from Shari'ah point of view. There is a difference between theft and interest, though both are Haram. In theft, the stolen thing itself is always deserved by its true owner no matter how many hands it goes through and no matter in which hand it is found. In interest it is a matter of accounts and money. Unless you know for sure that this dollar bill you are given is the same that is given as Riba, you can't condemn it as illegitimate. Therefore the sources of earnings of the bank are immaterial to me as long as the relation I have with it is permissible. Doesn't the same apply when you withdraw money from your checking account, the cash you get could be from the interest the bank just got from another customer? Are we required not to accept the money of liquor brewer, or pork seller, or even a prostitute in exchange for selling her/him bread? It becomes absurd to reach that level of boycott, and it never existed in our Shari'ah!

Best Regards, Wassalam, Sincerely,  
Monzer Kahf

From: TARIQ WANI [mailto:tariqj2005@rediffmail.com]

**Question**

Dear Brother Monzer, Asalamualikum wa Rahmatullah wa barkathu:

I am from India and as far as I have seen the working of banks here, the biggest portion of their earnings comes from the interest income. Let us not worry about the exact percentages. I believe you are based in the US and I think the banks over there earn more fee based incomes than their Indian counterparts. But even there I think the interest part will be the major income source. In India the banks have less fee/commission based incomes like incomes from the non fund based credit facilities in the form of opening letters of credit and advising the Letters of Credit. The credit facilities are mostly in the form of fund based facilities where the income is the interest generated from these assets.

You say the source of its income is immaterial as long as my relation with it is legitimate from Shariah point of view. You have also given the examples of accepting the money from a liquor

brewer, prostitute etc. But there is a basic difference here. I will try to illustrate this a little. When someone is employed with an institution which carries out work which is Haram from the Shari'ah point of view, in this case a bank, he/she is working for strengthening that institution. Let us again take the example of a bank employee. He may be working in the marketing department, the sales dep, R & D etc. When he works for the bank he has to work towards the promotion of business of the bank in whatever way. He may not be necessarily signing on the loan contracts etc but he may be marketing the banks Credit schemes. He may also be responsible for generating deposits on which the bank is paying interest and finally earning interest by deploying them as advances. He may also be taking responsibility for the day today workings in a branch like preparing/authorizing/ verifying interest income and expenses. In fact it is very difficult to stay away from Riba when one works in a commercial bank. It is like sitting in a bar most of your life and trying to be away from drinking wine.

There is difference between theft and interest but there is a similarity also. In both the cases the beneficiary has no right over them ie the stolen goods or the interest earned.

We are not supposed to invest in Banking stocks for the simple reason that a part of their income, whatever part, is generated from interest. A bank generates some other incomes like commission etc, whatever part, which are legitimate. One can not just invest in a banking share just on the pretext that the profits he is earning from his investments might not relate to Haram income of the bank and relate to the non Riba income. When Haram and Halal get mixed and the bigger portion is Haram, how can one distinguish between the two and draw a line. The same thing will apply to an employees salary. He can not escape on the pretext that the dollar bill given is not the same that is given as Riba.

Shariah does not want us to commit Haram and it does not want us to venture near it also. I think Islam will not allow a person to go to a bar even though he may intend to drink some soft drinks there.

I have also read in your various fatwas that we should keep bare minimum of our deposits with these banks to minimise the use of our money for deployment by the banks for Riba based activities. When we are supposed to pay so much caution in this, should not we pay caution in working for these institutions which are literally fighting with the Principles of shariah. Can we be so blind and try to make excuses for our working with such institutions. Aren't we then working for the betterment and progress of a system which carries out an activity so blatantly which has been vehemently condemned in the Quran and the Hadith? Wasalam

Tariq

### **Question**

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. Tariq,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

If you don't like my opinion you don't have to take it and there is no use of being argumentative.

Working in a bank is not Haram although it implies supporting a Riba institution. Do you have any evidence that such a support is prohibited? It is certainly not the best job in the world from Shari'ah point of view.

A correction: we don't invest in banks' stocks because doing so makes you the owner of the bank (partial) and puts the responsibility of avoiding Riba on your own shoulders regardless of whether you make income out of it or not!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Requesting your Advice (Working in a bank)**

From: Muhammad

Sent: Wednesday, July 27, 2005

**Question**

In the Name of Allah, the Beneficent, the Merciful

Dr Monzer Kahf, Assalamou'alaikum Wa Rahmatullah Wabarakatuhu

I am Mr Abdel Baulacky (BSc Economics) from the Republic of Mauritius.

Recently, I requested your precious advice regarding whether I could accept a job offer from the Mauritius Financial Services Commission, FSC [the sole regulator, licenser and supervisor of all non-bank financial institutions in Mauritius-almost all such businesses operate with interest-based instruments] to join its 'communication & consumer services' team. I deeply appreciate your prompt reply that I could accept the job offer [your reply could be consulted in my email below].

However, I shall be very pleased if you could enlighten me on the following points:

(i) Basing myself on Surah Al-Maida, Ayat 2 ".....no cooperation/help in sin...", am I not involved in cooperating in sin if I accept this job offer knowing that the main objective of the FSC is to ensure the proper functioning of a riba-based financial system condemned heavily by Allah (SWT)? Another important role of the FSC is also to promote the financial services sector and its practices as well as organising seminars about how to make this sector more effective; thus my involvement in such promotions and seminar-organisation are not in contradiction with the above verse, according to your opinion?

(ii) Basing myself on the authentic hadith where Prophet Muhammad (PBUH) cursed 'the one who consumes riba, the one who offers the riba, the one who writes the riba-based contract and the witness of this transaction', do you believe that I could protect the interests of the 'clients' of these riba-based financial institutions? In fact, I will also be based in the "Consumer Services" department of the FSC where consumer-complaints are dealt with. In Mauritius, all complaints regarding non-bank financial institutions should be forwarded to the FSC who should look into the matter and settle the dispute. So, by protecting the rights of customers who have been cursed by our beloved Prophet (PBUH), am I not at fault from the Shari'ah point of view?

Brother, I look forward to receive your opinion soon.

May Allah, the Almighty, bless you in all spheres of your life. Ameen. Brotherly yours,

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Muhammad,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

You are right! But please notice there is a big difference between a Shari'ah ruling and the Taqwa behavior. A Shari'ah ruling (Hukm) put the thin lines in place, the Taqwa aims at a higher performance. It is certainly not Haram to work in the job you described and whatever work you will do in that supervisory institution will be in the area of protecting consumers or helping justice be installed, Notice that interest-based financing is also a financing (financing itself is good but interest is bad!). What is prohibited in interest transaction is: taking interest, giving it, writing its contract and being a witness to it, other related functions are not prohibited although they help it! Compare it with liquor. In liquor ten things are prohibited! For both the verse and the Hadith we certainly don't say that this job is one of the best in the world. It rather has an element of helping or supporting interest-based transactions but not to the level that makes it prohibited. Don't place undue inconvenience on people!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in conventional financial institution**

From: Muhammad

Sent: Sunday, July 03, 2005

**Question**

In the Name of Allah, The Beneficent, The Merciful

Dear Brother in Islam, Assalamou'alaikum

I am seeking your precious advice (especially from a Shari'ah point of view) in connection with a very important decision which I have to take in the coming days concerning my professional career.

In fact, I have just received a very interesting job offer from a local organisation. But, the only thing which is still unclear to me is whether from an Islamic point of view, I can accept this job offer given that the organisation operates in the conventional financial sector. The following details could prove useful for you to advise me further in my decision:

Presently, I am working as "Newsroom Researcher" at the Mauritius Broadcasting Corporation (MBC), the sole national television station in the Republic of Mauritius which has, as major income, licence fees (my principal

Duty: preparing background information for journalists). Though my current salary is sufficient to cover my personal expenditures, Alhamdulillah, this employment at the MBC, however, contains a risky element as I am employed on a contractual basis (renewable every two years). Thus, my biggest anxiousness with respect to my present employment is 'work security'.

Now, since Wednesday, 29 June 2005, the regulator of the Financial Services sector of Mauritius, the "Financial Services Commission (FSC) of Mauritius", has extended to me an attractive job offer to join their team on a PERMANENT basis with working-and-salary conditions much better than my present employment at the MBC. The main roles of the

Financial Services Commission (FSC), an independent authority in Mauritius, is to monitor, supervise, and regulate the non-bank financial services sector in Mauritius. Thus, the main businesses falling under the authority of the FSC are offshore companies, leasing companies, insurance companies, stock exchange brokers companies, the Stock Exchange of Mauritius, asset management companies, fund management companies, credit finance companies,...(all financial institutions excluding commercial banks). Part of these companies are interest-based ones and most of them operate through conventional business principles instead of Islamic business principles. The FSC's website is ([www.fscmauritius.org](http://www.fscmauritius.org)).

As per that job offer of the FSC, I will be posted in the 'Communication and Consumer Services' department of the FSC as "Assistant Executive" with the following duties:

1. To assist in developing corporate communications and strategic plans of the Commission both internal and external.
2. To participate in the design of communication materials and in implementing effective communication programs for promoting the Commission and its services.
3. To assist in:
  - (a) developing and communicating media programs;
  - (b) co-ordinating the Commission's participation in official events.
  - (c) planning and organising consultation meetings with stakeholders;
  - (d) drafting consultation reports, press releases and other communication related materials;
  - (e) production of Commission's bulletins, newsletters, annual reports and other publications; and
  - (f) maintain and update the Commission's website.
4. To write progress reports, articles and prepare write-ups and drafts statements, information sheets, public notices and speeches.
5. To represent the Commission on committees and at meetings.
6. To perform any other assigned activities falling within the ambit of jobholder's qualification, skills and experience.

Brother, bearing all the above in mind, please advise me about whether, from a shari'ah viewpoint, I could accept this job at the FSC or not.

Please treat this as MOST URGENT. Waiting impatiently for your reply. Jazak Allah Khairun,

### **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. Abdel Azeem,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This job, as described in your question, is permissible to take since you are not going to write any interest-based contracts or to promote interest practices. You can also take the opportunity of this position to promote and enhance Islamic financing in Mauritius. Controlling interest practices is not Haram, it is very different from doing them!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: working in insurance**

From: Islam on line

Sent: Thursday, June 16, 2005

Name: Ismail country Morocco

**Question**

As-Salam `alaykum 1)I am a Muslim man living in the West temporarily. I have experience in investing in stocks and would like to make money for my future. Is it Halal or Haram to buy common stocks of companies that sell Halal products but they put their money in banks with Riba? All companies in the West do that. if Halal, can i perform hajj later on? Is it true that there is fatwa banning buying US stocks, if so, does that apply to me? What should i do? Please answer me in precise if it is Halal or Haram 2)I work at phone insurance company. They have 2 sections. One section is where they fix insured phones and other section they fix phones for a company. I used to work at section not having insurance but was transferred to other section. All I do is inspect phones for quality in their warehouse. Is the money I earn Haram or Halal?  
Shokran Jazeelan

**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. Ismail,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1. Owing and trading stocks of companies whose main line of business is permissible but they deal sometimes is non-permissible transactions such as Riba, is controversial. The principle is that once you buy you become an owner in the company and whatever is done by the management is actually done on your behalf and for your account as a partial owner in the company. This is very restrictive in application. Therefore a few respected scholars argue that since this creates a hardship for many Muslims the rule that hardship must be removed is triggered to be applied. They add that permissibility of trading stocks of companies that do sometimes non-permissible transactions should be restricted to companies that do not have much of these transactions. In other words, as long as such transactions make only a small proportion of the company's business, it is permissible to own and trade its stocks. They suggest that interest earning should not exceed a few points of it net income, something between 5 and 8 %. The also add other criteria that include: assets that usually generate interest such as cash in banks and accounts receivables should not make more that one third of total assets and that the leverage of a company must not exceed one third of its capitalized value and that the company's main business must not be in the field of military industry that is mostly used for aggression against other nations and peoples. According to this group of Shari'ah scholars, stocks that fulfill these conditions are tradable from a Shari'ah point of view.

2. After the clear aggression of the American government and foreign policy against the Palestinian people, and against Afghanistan and Iraq, many very respected Muslim scholars called on all Muslims to boycott all American stocks, products and commodities. This is a very

good idea and a peaceful reaction to the unjustified violent aggression of the current government of the United States. I believe that all Muslims all over the world should support this call and boycott American stocks and products until the current American administration ceases its aggression against other nations and people. This certainly not meant to hurt the interest and properties of individual Muslims and should be applied to that extend only.

3. Insurance itself is not agreeably prohibited. I stand on the side pf the permissibility of conventional insurance provided the contract is not interest based (only some kinds of life insurance contracts are interest-based). In matters that have different opinions it is difficult to decree a prohibition on auxiliary and related things. Besides, your jog is not in insurance you inspect and may repair telephone sets in a company. Your job is InShaAllah Halal and your income from it is also InShaAllah Halal too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: stock purchase plan**

**Subject: providing IT service to Interest-based banks**

From: Aamir

Sent: Monday, June 13, 2005

**Question**

Dear Sir, Asalamalikum,

I work in an organisation that provides information technology services. Some of our key clients are Banks where we monitor and audit security of the Bank's Computer assets, Kindly let me know if based on Islamic teachings it is allowed to provide such service to banks.

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Aamir,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Working in jobs that do not handle interest contracts, (writing, signing or witnessing them) is not Haram. it is certainly not one of the best jobs in the world because it implies supporting the evil of Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**-SUBJECT: Is opening Car Insurance Office Halal?**

From: Hani

Sent: Saturday, May 28, 2005

**Question**

Al Salamu Alaikum Dr. Monzer Kahf,

I enjoyed reading Fatwa On Insurance pdf file that is on the internet based on the following link:

<http://monzer.kahf.com/fatawa/FATAWA>

INSURANCE.pdf#search='Islam%20and%20car%20insurance'

I was few hours ago in a discussion with a friend of mine who is trying to convince me in starting a car insurance business office. I was very reluctant and I states my reason that is very questionable and in the gray area near harm and I am not interested. He said he met a scholar by the name Sheik Mustafa Al Zarka and he asked me if I knew anything about him. I said know and he said he is very comfortable by his opinion about the car insurance Islamic legality ""Halal"". I was very curious and after he left I went on the internet and I started my search. I read the above link pdf article and I saw your name and I am very interested in knowing the opinion of the Islamic scholar and your opinion about the car insurance business office that is dedicated to sell car insurance to the public as a full cover and as a liability based on the following: 1) cars are either fully owned or financed and the cars are used for subjects that are permitted in Islam -- No alcoholic beverages transportation.

Thank you for your reply.

Hani

**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. Hani,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I believe that commercial insurance, i.e., insurance offered by companies that aim at making profit, is permissible, this is the opinion of the late Skaikh Mustafa Zarka, provided the object of insurance is permissible and the contract does not have any interest clause.

Car insurance normally fulfills these two conditions. If it is permissible to by it is also permissible to sell and to have a business of selling car insurance. On the other hand, owning an insurance company under the existing laws may not be permissible because laws requires such companies to invest a large percentage of their assets in interest-bearing securities.

Now, you should also remember that if Takaful (based on cooperation of members, no profits and contribution of membership fees instead of premiums) companies exist, the late Shaikh Zarka himself argue that one should go for them rather than conventional companies in order to accommodate the opinion of his opponents on insurance.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Hani

**Question**

Al Salamu Alaikum Br. and Dr. Monzer Kahf,

Thank you for your prompt reply. I do appreciate being extra patient with me. I am trying to do my due diligence that will benefit me and others as well as you in great rewards in this life and the Akhirah and I do further appreciate your sincere devotion to the subject matter.

Following is a brief description of the business and my sample contract for your review:

Attached is a pdf of the contract details for your review.

What "Discount Auto Insurance" provides is a low cost car insurance quotation and purchasing of auto insurance to the public by submitting electronically through the computer any client information for quotation and purchase if interested. The computer will bring back quotations from many insurance companies to be shared with the client. The client selects the best rate and pays the initial contract fees for submitting to the insurance company. Discount Auto Insurance mailed the collected information to the insurance company of which the client selected. Once the insurance company received the completed information it pays Discount Auto Insurance a commission for the services provided. In simple, it is like the travel agent that quotes and sells airline tickets however in this case it is car insurance instead of the ticket.

I attached sample contract for your review. It has on the first page and in the last page the payment terms. I believe this will help you in seeing the actual contract for your evaluation and opinion to the matter.

A story to share with you about a great Shiek from Bilad Al Sham: While the great Shiek was delivering a lecture to his students a strange man walked in the class, sat and asked a question about divorce. The Shiek listened to the question and he told him to sit while he continued the lecture. After about 15 min the Shiek asked the man to repeat the question and the Shiek did the same thing continued the lecture and did not answer the man. The students got surprised the Shiek asked the questions several times and continued the lecture and did not answer the man. The Shiek said, every time I asked the man to repeat the question he changed the question and the ruling for each question was different. So he has to write it down so I can answer the written one.

Brother and Dr. Monzer I am trying to share with you all the info that I have so we both are rewarded for our sincere efforts. There is a saying which is "The Devil is/are in the details". I am trying to share with you all of what I know.

I am trying to fulfill my Islamic responsibility and duty in knowing the Halal and Haram by "Fa S Aloo Ahla Al Zikri in Kuntum La Taalammon". I do appreciate if you can let me know who has an excellent knowledge in Islam and insurance so I can ask him/her the same question so I can feel comfortable. Please note I respect your opinion and appreciate it a lot however I want my heart to feel good and when I see Allah, I have my efforts and my deed that will show my sincere attempt in practicing Islam. I feel the following verse from the Quran -- "Kala awalamin Kala ba la wa lakin li yatmaina kalbi" Ibraheem peace be upon him when he said to Allah about how Allah and ask Allah " ... Arini kayfa tohyi al mawta ... ".

Wa Salamu Alaikum Wa Rahmatu Allah Wa Barakatuh.

Hani

### **My Answer**

Dear Br. Hani

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Thank you for the further info. There is no change in the Fatwa.

Best Regards, Wassalam,

Sincerely,  
Monzer Kahf

---

**SUBJECT: Working in McDonalds**

From: Islam on Line

Sent: Monday, May 23, 2005

**Question from Japan**

Assalamu alaikum warahmathullahi wabarakathuhu Dear Scholar, I am studying in japan, I am working part time in mcdonalds. Is it permissable to work in the mcdonalds.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ahmed,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Yes, it is permissible provided if you work on the cashier you should not sell any pork ribs or meet. Many McDonalds have some pork products on their menus

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: selling mutual funds**

From: usuf

Sent: Friday, April 15, 2005

**Question**

Dear sir

I would need your advice regarding working in a mutual fund selling and making commissions out of it in India where there is no Islamic mutual fund and the available investments are mostly debt based and the returns are pathetic; but if I approach people and make them understand the benefit of a equity fund and they make the best of returns and the portfolio of the fund is 100%equitywith all permissible companies (not liquor or Las Vegas type) 10%of the allocations could be banking. Is it permissible to sell these benefits of this fund to Muslims because they only have the government saving instruments that are debt based and the returns are bad. And in any case they have to invest may be life insurance where the money is invested in bonds. My job of explaining them the benefits of the equity fund and making money as a financial planner is it permissible. MOST these companies may by default satisfy the dow jones Islamic index criteria by default but is cant explicit all times. Is my job permissible awaiting your reply regards yusuf

**Question**

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. Usuf,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Yes, working in a mutual fund of no more than 10 % banking and most other stocks are of permissible companies that satisfy the Islamic Dow Jones criteria is permissible provided you also inform Muslim customers of the purification procedure for their investment, taking the profit resulting from Haram stocks, including banks, out and giving it to Muslim charities. You should also try to minimize the share of banks in the fund if you can.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: stock purchase plans in companies**

From: essam eddin [mailto:essam\_eddeen@hotmail.com]

Sent: Thursday, April 14, 2005

**Question**

عن نية الدكتور في ذرق حف - فخطه الله على سأل من عليكم ورحمة الشوب ركنه.  
نرجو فمفضيكم أن تتكلموا بالإجابة على هذا السؤال الفل سئل أموي وأسل فمفضيكم سؤاله كما وصل لي:

Assalamo alaikom, My question is about what is called "stock purchase plan" that companies in US offer to employees; here is how it works: - It is optional to participate in this plan. - Employee chooses 0-10% to be deducted from his salary for 6 months ""common plan period"". - After the six months, the company gives the employee stocks for his money at a discounted price. -The discounted price (for example)= 85% of the minimum of (price at beginning of 6 month or at the end) -so if in Jan (10)- June(30), company sells at=8.5. -or if in jan(25)-june(10), company sells at=8.5. -The problem I see in this plan is: I don't know how much (stocks) I am getting for my money till the end of the period. Please let me know if it permissible by sharia or not. Jazakom Allah khair

**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. Essam,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This plan as describe is permissible to create and to participate in provided the stock itself is permissible to buy and own.

the purchase of stocks is done at the end of six month, so when you buy you know the price you are paying, and during the period you are financing the company with these deduction on interest free basis, this make the company like it! and also you are increasing its capital at the end of the six month too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Working for a Currency Exchange company**

From: Ahmed

Sent: Wednesday, April 13, 2005 10:21 AM

**Question from Dubai**

Dear Sir,

Assalam-o-Alaikum,

I work as a software developer in a company which provides money remittance services like Western Union. Our office is in Dubai, UAE. Now my company wants to enter into the money exchange business. I am confused about the permissibility of working with this company. Is the money exchange business Halal? In one of your answers to a brother you clearly stated that Forex Trading is NOT ALLOWED. What about currency exchange? Does the same apply to all currency exchange businesses?

I would really appreciate a prompt answer.

Barakallahu feekum,

Ahmed

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ahmed,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

If I said, or if I am understood to have said that All FOREX Trading is not permissible, that was wrong! Most FOREX Trading is not permissible in Shari'ah, this covers all margin and all future currency, gold and silver trading. Some of their agents give traders wrong info claiming that the company gives a zero interest loan above the margin so payment is made in full, this info is incorrect, company does not give interest free loan to no body.

Currency trading is permissible if TWO CONDITIONS are satisfied together: 1) NO DELAY in debiting and crediting your accounts in the 2 traded currencies, i.e., debit and credit are effected at the time of contract; and 2) payment of the two traded currencies is done in full. These conditions are stated by the Prophet, pbuh, himself in a highly correct Saying reported by Bukhari and Muslim. Obviously this rules out any margin and future trading. Trading with delivery in full of both currencies at the time of the contract is permissible.

Your work in the IT department is not related to the purchase and sale of currencies. Therefore, even if the company allows other contracts (Non permissible) on its board, you are not going to make these contracts, are you? Then your Job itself remains on the permissibility side.

Wa All

ahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: working in the stock market**

From: Adel

Sent: Wednesday, April 13, 2005

**Question**

All salam 3alaykom wa rahmat allahy wabarakato

Currently I work in a brokerage firm in Egypt and I have some question that I hope you can help me with:

The company assigns me some of the investors where I have to buy, sell and give some information (when asked about) on some of the companies listed in the stock market which are considered Haram. However, I am learning a lot while working her. Now, can I stay working here until I find another Islamic brokerage firm (or even a different career after I get all the experience) or I become stronger in the company and get rid of those investors and have Islamic investors of my own? Or do I have to leave at once?

Thank you very much for your time and effort and I hope God will repay you for what you do and yag) a3alk men al sale7en

And Dr. Monzer, if you know Islamic brokerage firms and fund (worldwide) can you please send them to me?

Another thing isn't the stock market an excellent solution for the Moslems to avoid ribaa?

What about the Islamic bank, are they Haram or hallal? And if there is any ones hallal, can you please send them to me?

Thank you again very much,

and sallamo 3alaykom wa rahmat allah wa barakato

Adel, Egypt

**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. Adel,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Giving info is not Haram even on non-permissible stocks.. Executing purchase orders on non-permissible stocks is certainly Haram. But please notice that I cannot decide for you, it is your own conscience and the amount of purchase orders of non-permissible stocks as a percentage of your use of time! Add to it the question of whether this is the only way to gain experience in the stock market?

Yes, investment in venture capital is a good alternative to the interest-based lending/depositing.

Islamic banks are all permissible to establish, work with and in and trade their stocks.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Insurance Broker Paid on commission Basis**

From: Islam on line

Sent: Sunday, April 10, 2005

Name of Questioner mohammed Country Kenya

**Question**

Can I be an insurance broker paid on commission bases ?

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammed,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Yes, if you sell permissible contracts only. According to the opinion of the late Shaikh Zarka insurance offered by commercial companies is permissible provided that 2 conditions are fulfilled. 1) There should be an interest clause in the contract and 2) the subject of insurance should be permissible. For instance, it is not permissible to transport a shipment of liquor and therefore insuring it is not permissible. By the same token, whole life insurance contains interest clause (in regard to the payment after a number of years of the amount of the policy if the insured remains alive). Working on commission in permissible jobs is also permissible because the wage is known and calculated as a known amount relative to the number or amount of sale.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: A Worker Reducing Prices Without Owner's Permission**

From: Islam on Line

Sent: Thursday, March 31, 2005

**Question**

Assalam Aleikum: This happened to one of my friend please sheikh help on this issue, as this girl and her mum are not happy at all what will they do tomorrow in front of ALLAH (sw). As they went shopping, after buying lots of things the mum told the worker of the shop that the things are very expensive the worker replied no problem you just take. The mum knew that the worker will bargain with the man in charge so he can reduce the price suddenly the worker took the things and hid inside each other, the girl's mum was shocked in seeing that and didn't manage to say anything as the fellow workers were there hence in paying for the goods the mum paid less than the exact amount, and she wanted to return the next morning but she is afraid. Sheikh is this 'haram' if so what can the mom and her daughter does so ALLAH (sw) can forgive her. As they repent on what happened Please reply to the above e-mail privately.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. ,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

If there is a sin in what happened, it is the sin of the worker. Bargaining is permissible and some times standard in certain markets. But this response by the worker is kind of strange. One possibility is that the worker may be authorized. The other is that she/he doesn't care much about the property of the owner.

For the customer, taking it without pay, if given by the worker who is supposed to get the price is not unlawful. I don't see any sin on the part of the customer (the girl and her mum) in taking it. But if she feels that the worker is not authorized

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for a Company that Sells/Produces Alcohol and Other Products**

From: Islam on Line

Sent: Thursday, March 24, 2005

**Question**

Salam Alikum,

While hunting new job opportunities, I was offered a job by an International Company which the core business is producing and selling alcohol and non alcohol-based beverages (beer). The job offered is part of the non-alcohol based beverage division in the middle-east and North Africa. My question: Is it Halal to work for such a company knowing that my salary could be from the company's overall benefits including from the company's benefits made from the alcohol-based beverage activities? I am not sure whether it could be from there though but it worth to ask you about the religion point of view. Please help me since the job offer is very attractive. Thanks a lot and salam alaykum.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. A. M.,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

If you are working in a division that produces permissible drink, completely non-alcoholic, there is no reason to worry about where your salary is drawn from. It is drawn from the division you work in and this is the normal thing, why do you make other assumptions? you do not work on the other products or in the other division.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Is running an Insurance Agency allowed?**

From: Faiz

Sent: Friday, March 18, 2005

**Question**

Dear Brother Monzer,  
Assallamo alaikum,

I am a male, mid-30s, in the US faced with the prospect of buying a running insurance agency business from my uncle. He is moving to another state and will sell it within a few months. The business is an Allstate Insurance agency with life, auto, home and commercial policies.

My question is this: Is it permissible to own and operate such an agency? I understand that Takaful is allowed under Shari'ah. However, Allstate certainly profits from the premiums after paying out claims and also invests the premiums in real estate, stocks, as well as (most probably) interest bearing or derivatives based securities.

Does this concern the agent, who is not directly involved in the workings of Allstate, but is dealing with customers and getting new ones?

Also, is there a Takaful equivalent to life insurance?

Your reply is most appreciated. Assalaamo alaikum...

Faiz

**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. Faiz,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Although many scholars stand against commercial insurance, I belong to the growing wise minority that believes: insurance is permissible under two conditions: the insured thing must be permissible (e.g., insuring a shipment of liquor is not permissible) and the contract does not contain interest. This minority is led by the late Shaikh Mustafa al Zarka (died 1999) who was the undisputed leading Shari'ah scholar of the last part of the 20th century, it has also the late Maududi.

Accordingly, it is permissible to own an agency and run it as a business provided you do not offer prohibited contracts. Prohibited contract include: insuring a thing that is prohibited and contracts that are interest-based such as regular life insurance. variable equity life insurance and term life are both permissible. Furthermore, if you were the owner of all states company I would tell you that investing in any interest based instruments and derivatives is also prohibited. But you are not part of what the company makes since you work on commission as you mentioned.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Working in Iraq in an Army Base**

From: Islam on Line

Sent: Thursday, March 03, 2005

**Question from Egypt**

Good day to you. My name is WAEL, I am Egyptian and I have until recently been working as an ACCOUNTANT for an multi-national company in Egypt who have just built the LNG plant for SEGAS at Damietta Port. This job is now coming to an end and the main company involved in building the Damietta LNG plant is KBR, the multi-national company working in 120 different countries, with headquarters in Houston Texas. KBR have now asked me to go and work with them in IRAQ. In Iraq I would be doing similar Accounting work but located and supporting a Coalition Forces Military Base (near Tikrit). IS IT WRONG FOR ME TO GO AND WORK IN IRAQ ON A ARMY BASE? I like working for this company and my British Finance boss who was with me at ..... is already at this camp in Tikrit. His name is ..... and I helped (in big way) to convert him to ISLAM two years ago when he and I were based together in ..... He has since become a real Big Brother to me and I have gladly allowed him inside my family during the few years he has been in my life. Neil tells me there is a Mosque in this camp (and I'm told most of the military bases have Mosques within each camp), and ..... advises me that he and I praying in the Mosque at any time is not a problem. I want to go to Iraq and continue to work with this British man and for this multi-national company but please, I not want to do this if it is wrong in the eyes of Islam, Is doing accounting work that is helping to support the Coalition/US Army Forces in Iraq Haram? It is very important to me to know if this salary money is construed as Halal or Haram. So far friends and advisers have given me conflicting answers to this question, hence why I am turning to you for advice and guidance. .... tells me that the main reason the American and Coalition forces are in IRAQ is to bring stability to this Islamic country and so bring peace again to the Middle East oil-bearing countries. Please, I need to know if working in Iraq, for a US company that is supporting the camps for the peace-keeping forces, is Halal or Haram? I look forward to hearing from you, hopefully very soon. Kind regards, WAEL.

Notes

Please I want to know my money from this work is (Halal) or (Haram) and why? And please I want to know the name of (sheikh) give me the opinion.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Wael,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

No one, probably including Mr. Bush himself, know the exact reason for the presences of American and their satellites troops in Iraq, your friend is speculating like every body else. What we know for sure is that until about six month ago they have killed more than 100,000 Iraqis most of them children and women! Working for the occupation military forces is Haram and the

Salary you take from such a work is also Haram. On the other hand, working in the reconstruction civilian projects, even if you are headquartered in military camps is permissible. The difference is obviously in terms of who are you helping: the people of Iraq or occupation forces that kill Iraqis and destroy their infrastructure?

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for Company that provides ATM services to Banks**

From: Islam on Line

Sent: Sunday, February 13, 2005

**Question**

assalamu alaykum, my sister is a computer scientist in Morocco and she's looking for a better job. She's recently had an interview with a company that works exclusively on ATM software (for a particular bank). Is this job Halal? Even though it's not the case right now, my sister is afraid the company would start working on software directly related to riba transactions.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Nabil,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Working on software for Riba-based banks is not forbidden as it is not writing or witnessing the Riba contracts that are prohibited in the Hadith. There is no need to expand on the prohibition to its peripheries. It certainly includes certain help to a prohibited transaction but itself is not included in the prohibition.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Employee Stock Purchase Plan at Work**

From: Cayenne through Islam on Line

Sent: Monday, January 31, 2005

**Question**

I am an Employee with a Stock Purchase Plan at work. This plan is given by the company where they give a part of the stocks on monthly basis to the staff. I have a fairly good amount in those stocks. I decided Insha'Allah to sell a big part of these stocks and payoff a loan that I have and I pay interest on it. Our company's profits were announced and we are going to split our stock which means my stocks might double and of course the amount invested as well. If I close the

stocks now and not wait for the split, I might end up losing around \$6000. I am confused because I decided to close that loan to avoid interest payments and in the same time I will lose more money if I do it now. Please advise me. Shall I close now or wait another 2 months?

Baraka Allah Fikom

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Cayenne,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

This is a matter that we can't advise you on. We certainly can tell you that the interest-bearing loan you owe should have not existed in the first place; it is long overdue for repayment from Shari'ah point of view. It is certainly forbidden to take such a loan and to let it continue, if you have taken it on necessity ground, if you have means to rid yourself of its curse. The rule is: One who has interest loans, even as a result of necessity, should close on them as soon as possible without delay.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in a Store Where Chicha and Tobacco are Sold**

From: Islam on Line

Sent: Tuesday, January 04, 2005

**Question from the USA**

Dear scholars, As-Salamu `alaykum. I am a Muslim international student in USA that I'm not allowed to work by there law; however, I'm working (to pay my tuition and rent) in a store where Hooka (Chicha or Water pipe) and moaassal (Hooka tobacco) are sold; is my money that earns is halal? Also I would like to ask you if I work in Gas station where they sold tobacco and Lottery, but I won't sell lottery since I will work at night shift can my work turn to be halal in this gas station? And if I sell scratch off it counts as lottery or not? I would like your advise on which work should I keep and please make doaa for all that work in foreign country that Allah make our life halal and hallal. Jazakum Allah khayran.

Jazakum Allahu Khairan for your constant help

**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. Abdellah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Working in the USA in a store that sells permissible things such as food items but it also sells prohibited material such as pork products, alcohol, tobacco or lottery, is permissible provided

you personally do not sell any such products and you do not carry alcohol to customers or set it on shelves. Because while the prohibition in other materials came for eating or using them, the prohibition of alcohol drinks covers its carrying and handling too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a Store Where Chicha, Tobacco and lottery are Sold**

From: Islam on line

Sent: Tuesday, January 04, 2005

Name of Questioner Abdelillah

country of Residence Morocco

**Question**

Dear scholars, As-Salamu `alaykum. I am a Muslim international student in USA that I'm not allowed to work by there law; however, I'm working (to pay my tuition and rent) in a store where Hooka (Chicha or Water pipe) and moaassal (Hooka tobacco) are sold; is my money that I earn is halal? Also I would like to ask you if I work in Gas station where they sold tobacco and Lottery, but I won't sell lottery since I will work at night shift can my work turn to be halal in this gas station? And if I sell scratch off it counts as lottery or not? I would like your advise on which work should I keep and please make doaa for all that work in foreign country that allah make our life halal and hallal. Jazakum Allah khayran.

Jazakum Allahu Khairan for your constant help

Yours,

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Abellah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

Working in the USA in a store that sells permissible things such as food items but it also sells prohibited material such as pork products, alcohol, tobacco or lottery, is permissible provided provided you personally do not sell any such products and you do not carry alcohol to customers or set it on shelves. Because while the prohibition in other materials came for eating or using them, the prohibition of alcohol drinks covers its carrying and handling too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**FATAWA JOBS WORKS BUSINESS EARNING 2004**

**Subject: Bank's Salary and Getting Commission for Sales**

From: Sami through Islam on Line

Sent: Thursday, December 30, 2004

**Question**

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

I'm a muslim living in a non muslim country and I work for a bank in which we get paid base salary and commission according to sales and new customers that each one get. Are this job and the money that I get halal or haram? I like this job because it opens doors for me to a better ones and after a good experience I want to return back to my country because I left school and I have no future except going abroad.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sami,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Your work in a bank provided you do not make or sign any interest-based contract on behalf of the bank is permissible and consequently you salary is Halal InShaAllah. Making an interest-based contract or signing it is forbidden by the Saying of the Prophet, pbuh, that the Wrath of God is on the taker of Riba, its giver, its writer and its two witnesses. The commission structure is also permissible if either the commission or the fixed amount makes a small part (i.e., be an auxiliary) of the total pay.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working with the American Army in Iraq**

From: Islam on line

Sent: Tuesday, December 28, 2004

Name of Questioner Imad country of Residence United States

**Question**

I am a civil engineer, work in the U.S.A. I am offered a job with a construction company in Iraq. and would like to know if it is Haraam or Hallal to go and work there. Facts: - the company has a project to rebuild what the war destroyed including , hospitals, mosques, schools for the iraqi people. - the company is using the money given from the congress from the US tax payer, not from iraqi oil money. - Since I am a Muslim who speaks arabic, I have an advantage to better communicate with our brothers there. - The company pays good salary I need for my family. Please let me know, thank you

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Imad,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Working in Iraq in reconstruction of what the American are destroying is not prohibited regardless of who pays for it. It is certainly the duty of the American government to pay for this unnecessary destruction, this should be charged to Mr. Bush and Mr. Cheney and their click rather than to the American innocent tax payers. On the other hand if the company would ask you to work on building barracks or any military installations for the American army or for the Iraqi government that is fabricated by the American occupation, that is certainly Haram in our religion.

The issue of constructing military installations in Iraq can only be discussed after liberation from the occupation of the American army and its satellites and then it may or may not be permissible or not depending on whether the government represents its people and being non aggressive against peaceful non-occupant peoples and forces.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: SUBJECT: Products and working in Network Marketing**

From: Firoz

Sent: Saturday, December 25, 2004

To: monzer@kahf.com

**Question**

Dear Sir,

Aas-salam-o-alaikum,

I am Firoz from Saudi Arabia. I have the following two queries related to the products sold through Network Marketing or Multi Level Marketing:-

1) Numismatic Coin Products having ""SCULPTED HEAD"" of a revered person of a Non-Islamic religious faith:- Such type of products (like Mother Teresa Coin) being sold by a Network Marketing Company or Multi-Level Marketing Company and if a non-Muslim make a purchase due to his own religious belief (Intention or ""NIYAH"" ) under a Muslim person who is a Networker of this Network Marketing Company and this Muslim Networker being the "UPLINE" of this non-Muslim purchaser receives the comission for that sale. Then will this COMISSION will be "HALAL" for this Muslim Networker working with this Network Marketing Company? The reason for this doubt or the of question of Halal arises with this transaction is due to the Islamic belief that as a Muslim, one should not keep or promote the sale of any sort of "COMMEMORATIVE PICTURE" of any dead person that leads to "IDOLATORY" or "IDOL WORSHIP" because this Muslim Networker is not aware of the Intention or "NIYAH" of that non-Muslim purchaser under his "DOWNLINE" of this Network Marketing Company.

2) Being a Muslim receiving comission from a Network Marketing Company due to the sales in his ""DOWNLINE"" of his Network Chain of this company and at the same time he has no

authority or control on the policy of launching of Halal or Haram products of that particular company. Under such a circumstances, say this company launches a product which is Haram for a Muslim. Then will this comission coming from the sale of a Haram product in his ""DOWNLINE"" of this company can be acceptable for this Muslim Networker of this particular company? Secondly, as a Muslim, should he continue to work as a Networker of such a company where he does not have any provision to prevent his ""DOWNLINE"" from purchasing such Haram products because he will not be able to filter the sale of Haram products from the Halal ones?

I would be highly obliged if you kindly reply on this issue. Because like me, lot of Muslim brothers are eagerly waiting to know your opinion on such critical issues.

Thanks and best regards,

Firoz

### **My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Firoz,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**-SUBJECT: Subject: Earn Money from Multi Level Marketing**

From: Yan through Islam on Line

Sent: Saturday, December 18, 2004

**Question**

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh, ass.w.w is it halal to earn money from multi level marketing based type of busines? some business sells products and others sell services. is your fatwa appllied to all types of multi level marketing business. please give me the dalil ( al Qur'an & summah ) i have quit being a futures trader. but the prophet said that everything depends on the intentions. some thing still lingers in my mind. from the very first my intention of being a futures trader is to play not to trade. i have to determine wether the price will go up or down, that's it. just like a professional sportman, i play to earn a living. mr monzer kahf gave me the fatwa before i quit. please give the dalil ( al Qur'an & sunnah ) if this profession is still haram even when my intention is to play not to trade. may Allah SWT rewards you with heaven. thank you.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Yan,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The OIC Fiqh Academy resolves that future commodities transactions are not permissible in Shari'ah because they involve future delivery for future payment, they involve too much speculation ad little desire to reach delivery.

multi level marketing is permissible provided there is a permissible good or service that is sold. There is nothing that prohibits the seller from giving commissions to the middle persons who help promoting the sales business. The important additional condition is that final buyer and all middle persons must know. with clear transparency, that commissions are given to all persons in the middle of a chain.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a Bank**

From: Islam on line

Sent: Tuesday, November 23, 2004

Name of Questioner nadirshah

country of Residence India

**Question**

Dear Brother, Assalamu alaikkum. My name is Nadirshah. I am a Muslim and hails from Kerala State in India. I am aged 45 years and is working with Corporation Bank which is a public sector bank. There is a strong view that working in a bank is against the teachings of Islam because

bank deals with interest. I would like to get a clear reply from you in this regard. Islam has prohibited receiving, giving and writing of interest. Does working in a Bank and writing the accounts of interest for the bank come under the above ruling? Or, does the prohibition of writing of interest is confined to writing of interest of one's own personal accounts only. I feel that the type of interest that prevailed during the period of Prophet Muhammad (pbuh) and now are not comparable. During those times people used to borrow money for interest for their daily food etc. on which the interest was charged. These people had no other alternative, but to accede to the dictates of the money lenders. In other words, their helplessness and weakness were exploited by the money lenders. Whereas, in the present day banking people generally do not borrow money for their daily needs. But they approach the bank for starting or expanding their business, or for acquiring vehicles etc. in order to enhance their livelihood and social status. People also borrow money to show their source of income to satisfy the government authorities like income tax department. What I mean by the above facts is that most of the people today borrow money not for their daily bread and butter, but for enhancing and expanding their existing facilities. So can the present day interest scenario be compared with the type of interest that prevailed during the prophet's (pbuh) time? Previously the main activities of banks were accepting deposits for the purpose of lending by which they earn interest as income. Nowadays the scope of banking activities has enlarged a lot. Non-interest income from services like commission on collection of I.O.Y's, commission for issuing demand drafts, mail transfers, telegraphic transfers, income for issuing bank guarantees, letter of credits, rent on safe deposit lockers also constitute a main source of income for banks now. ATM's debit cards etc. are other services rendered by banks. These are in no way connected with interest. So please let me know whether my job as an officer in the bank is against the teachings of Islam. Please also inform whether working in departments which are not connected or less connected with interest is desirable. At this age I don't have any other sources of livelihood. Please reply to me in this e-mail id at your earliest convenience. My address is K.U.NADIRSHAH 2C, VIEWPOINT APARTMENTS PALLIPARAMBU ROAD, KALOOR, COCHIN 682017 KERALA, INDIA Regards NADIRSHAH

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Nadirshah

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Please allow me first to make a comment on your historical analysis. Interest at the time of the profit (what was prohibited in the Qur'an and many Ahadith, was paid by merchants and businesses, not by the poor. Like today the poor does not find anyone to lend him! Financing Arabian Caravans and trade was very often made on interest-basis.

Besides, the poor used to be given charity, even by the pagan Arab. It was for them a matter of pride that they do not let down the poor to suffer. One of the most prominent interest taker was al Abbas, the uncle of the Prophet, before he turned Muslim, an Al Abbas used to put, daily, food in the streets of Makkah for the poor to eat and take home, he used to be known as

one of the most generous persons in Makkah. Interest that is prohibited in the Qur'an is much closer in nature and objective to today's banking interest than to abusing the poor and needy. Interest is prohibited in Islam as a basic change and reconstruction of the economic system, nothing more and nothing less! This is in fact the main reason why Islamic banks were established every where in the world.

On the other hand, we live in a society that is ridden with prohibited interest practices in banks and outside banks. The prohibition of taking interest, giving it and writing it is clear-cut in the correct Sayings of the Prophet, pbuh. In today's environment we need not expand, too much on the meaning of this Saying. Writing an interest contract is certainly prohibited in a bank or in any other work, BUT WORKING IN A BANK IN DEPARTMENT WHERE YOU DO NOT WRITE OR SIGN INTEREST CONTRACTS IS NOT prohibited, especially that, as you said, banks do have many activities and revenues that are non-interest and mostly permissible.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in the IT of a financial company**

From: Islam on line

Sent: Monday, November 01, 2004

Name of Questioner

country of Residence Morocco

**Question**

As-Salamu `alaykum, Dear brother, I have two questions. Please, respond to me in English if possible.

1) Is it permissible to work in the IT Department of a bank or a conventional financial company?

Can I send money for making sacrifice for the Eid to my home country?

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Abdelilah,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

1 - Working as a computer specialist in a financial company that has many of its activities based on interest, is permissible because you are not covered under the writing of interest contract. Writing such contract is prohibited; besides, prohibiting such kinds of works that are not exactly covered by the Wrath of God as mentioned by the Prophet, pbuh, would make life too difficult for many Muslims and necessarily limit their options which is against the Principles of Shari'ah.

2 - Sending money to make sacrifice of the Eid back home on the basis of giving Wakalah to a friend or relative to make on your behalf is permissible and may be better if the meat and hide will have better use in giving them to poor relatives or people who are in more need for it. There is nothing in our Shari'ah that makes slaughtering a personal ritual (like prayers) where Wakalah does not apply. It is an act that affords Wakalah like payment of Zakah.

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

---

**Subject: Earning commission on purchases**

From: haneef

Sent: Wednesday, October 27, 2004

**Question**

Assalam o Alikum, Dear Brother, InshAllah, you are in good health.

Brother, please could you help me with the following question?

Is, earning and using cash back from catalogue companies such as, ..... and ..... to pay off a balance with them Islamically wrong?

(With ..... I earn 10% cash back on every monthly payment. It has now reached a substantial amount that I would like to put towards the amount due. BUT, only if it is Islamicly, ok). Jazzak Allah Khair Kind Regards,

Your Brother,

Haneef

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Haneef,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

If you mean the promotional cash back they give as a promotion on sales that you make from these companies, they are Halal and you certainly can use them to pay off balances. There is no reason for them being not Halal, they equal selling you the goods you bought from them at a discount. There is no Riba, or any other prohibited element in them. Even cash back for paying on time is permissible too (you must always pay on time anyway because delaying payments on credit cards generate payable interest). Take and enjoy the free rider benefit, nothing is prohibited about this cash back.

If you mean other thing, please give me more details.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for an Insurance Company**

From: Islam on line

Sent: Sunday, October 17, 2004

Name of Questioner LAMIS

country of Residence United States

**Question**

Salam I have been offered a job in an insurance company I needed to know if it is Halal to work in this field or is it against our religion. Keeping in mind it is the law here to buy insurance before registering any cars or houses in ones name. Thank u  
Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Lamis,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

In the US, it is the law to have liability insurance before you register a car to your name but o the best of my knowledge house insurance and car comprehensive insurance are not obligatory.

I stand on the Side of the Scholars who find nothing prohibited in insurance provided it is not interest-based. In other words, the prohibition comes from Riba rather than insurance itself.

Car, transport, business and house insurances are normally not interest based. The kind of life insurance that is based on interest is the part of a whole life that gives you a right to he policy value after a given number of years. If you avoid selling this and any other policy that is based on interest, it is permissible to work in an insurance company.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working as an Actuary in an Insurance Co**

From: Islam on line

Sent: Tuesday, October 12, 2004

Name of Questioner Khalil country of Residence France

**Question**

Assalamu `alaykum, Can a Muslim work as an actuary in a non profit insurance company, although, interest rate are using during calculation of premiums? Jazakum Allah kheiran!

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Khalil,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Yes, it is permissible to work as an actuary in a non-profit insurance entity. Is it a company or a cooperative? what do you mean by its being a non-profit?

Actuaries make studies and plans and propose policies, premiums and adjustments in practices, they do not make insurance contracts. It is prohibited to make an interest-based contract including typing and signing it even if it is done on behalf of an employer. If this non-profit

invest its cash on interest basis, it is also prohibited for a Muslim to make these interest-based contracts.

What is prohibited in interest is to make any increment in debts / loans between persons/entities. It is not prohibited to use certain interest rate as a reference in calculation of any other thing. Islamic banks use the prevailing interest rate in determining the rate of mark up in the permissible Murabahah transaction; otherwise they will fail in a market that is dominated by interest-based banks!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Grandfather Working as a Manager in an insurance company**

From: Islam on line

Sent: Monday, October 04, 2004

Name of Questioner mahtaab                      country of Residence Mauritius

**Question**

Respected Scholars assalamualaikum wa rahmatullahi wa barakatuhu actually my grandfather worked as a manager in an insurance company. He used to give me many things and me i know that working in an insurance company is not allowed in Islam, thus the salary becomes Haram. Now he has given me many gold jewels, i never wore them but just kept them. One friend told me i can not sell the jewels and use the money for charitable purposes. What i want to know is, if i want to sell those jewels with the money can i buy books with it. i thank you beforehand for your answer and may Allah Almighty help you in your task.

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Mahtaab,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Insurance is controversial. It is not agreeably nor unanimously prohibited. This is on one hand; And on the other hand, working in insurance is not prohibited unless the worker sign on behalf of the company or as a witness insurance contracts that involve interest. Normally all kinds of insurance do not involve interest except for one kind of live insurance (which is however the most common kind!). It is the opinion of the great majority or respected scholars including Shaikh Siddiq al Darir of Sudan, Al Mukhtar al Sallami of Tunis, the late Mustafa al Zarqa of Syria and al Qaradawi of Egypt (in fact all of them belong to the whole Muslim Ummah not to their countries of origin), that working in conventional banks is permissible as long as one does not write or be a witnessing signatory to an interest-based contract (i.e., such as working as a teller or in the public relation, personnel or IT depts.).The justification for this Fatwa is two folds: 1) There is no acceptable reason to expand the Wrath of God that is mentioned in the Hadith on the taker of Riba, its giver, its writer and its two witnesses, to other people around these four;

and, 2) prohibition of such kinds of jobs impose hardship on Muslims individuals by slashing away substantial portions of the job market in any country and the Rule in Shari'ah is that hardship must always be removed, keeping in mind that the prohibition of interest is systemic in contrast to the prohibition of theft or adultery that is essentially moral, Consequently, working in insurance companies is not Haram and the income from such work is not Haram either.

Additionally, if someone has an income from Haram, the Shari'ah does not require us to boycott her/him. In other words, it is still permissible to make all kinds of permissible transactions with such a person! This may be surprising to you but it is the fact. We are not required to boycott such a person but in fact it is permissible to sell him/her bread and other food, cloth, rent properties accept invitation for a dinner and even exchange gifts. I am aware of the idea that calls for avoiding all these relations. But one must notice that they are based on preference only, i.e., on Taqwa on specific Shari'ah rulings.

My conclusion is that all the gifts your grandfather gave you are Halal for you and you can use them, wear them, sell them and enjoy the money you get from it and give them as a charity or Zakah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

### **Working in a place that deals with Haram**

From: Islam on line

Sent: Monday, October 04, 2004

Name of Questioner

#### **Question**

Salam, dear sheiks, could you please shed some light on working in a place that deals with Haram products, such as alcohol, pork, interest, etc. I live in the U.S. and I am a college student, since I didn't graduate yet, and don't have a diploma, I and every other student have to work in stores, restaurants, etc. The problem is almost every kind of business deals with Haram stuff. As a student I work in a cafeteria in a University, and the place deals with pork, since I haven't had a job for more than 5/6 months I started working there, I did have some tough time because I didn't want to deal directly with pork, and now Alhamdulillah, I work with salads (only vegetables), wash dishes, and do the inventory on the computer, in other words my boss orders the products, and all I do is enter the item number and change the price and quantity of the product according to the papers. Many scholars have said that as long as you don't deal directly with it, it's all right, some say it's Makruh and others say is Haram. Now what I need to is: -What is the Islamic ruling for working in Haram places. -What is exactly meant by being directly involved, how can I be in-directly involved. -Could you also give me a Du'a that will help me find an Halal income. -And lastly, as business management student here in the U.S. what are the places or industries that don't deal with Haram stuff, where should I apply? I apologize for the long question but it's really important to me. Thank you

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ilham,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I am always of the view that one must not expand the Haram without very clear Shari'ah evidence. For instance, God forbade drinking alcohol and eating any thing from the swine. The prophet, pbuh, has forbidden additional 9 functions with regard to liquor (e.g., brewing it, carrying it, transporting it, etc.) but he did not include washing its glasses. Additionally with regard to the swine, it is not forbidden to make use of its hide except for wearing it while in prayers (because according to the Majority it is Najis).

Accordingly, it is permissible to work in a place that sells Haram products in a non-Muslim country provided that you do not do any of the forbidden functions: these include in regard to liquor: putting bottles on shelves, selling them at the cashier, removing dust from them to make them appealing to customers, carrying them to the car of a customer and the like. In a restaurant, serving liquor to customers and pouring it in glasses. It does not include washing glassed or making entries on the computer. With regard to swine products, it includes selling them as a cashier, cutting and preparing them for sale, it does not include cleaning the area where they are served or sold nor handling the computer entries after the sale.

You may make any Du'a including: O God, give me good sustenance, that is Halal and beautiful from your own treasures.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Is commission Halal?**

From: Saud through Islam on Line

Sent: Thursday, September 30, 2004

**Question**

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

Is commission halal. i dispense hearing aid to patient with hearing loss from different company and I take in considration the nature of the case and prescribe what's sutable, all the heaing aid companies give commission which do not affect the price of the hearing aid i.e the patient will take the discount possible and the commisson will not increase the price and god knows that I am not abusing my authority also I do not ask for this commission but it is the system approved by the hearing aid company please help me in this matter. jazak allah khir

Jazakum Allahu Khairan for your constant help

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Suad,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

If you are a physician who examines patients and prescribe a suitable hearing aid to each one and in compensation you charge fees that are paid by the patients, their companies, insurance, the government, etc., this commission is forbidden unless it is fully disclosed to patients beforehand and patients know that you get your fees (or salary) and this commission. The reason is that in this case patients take you in confidence for the service of examination and prescribing the best for them and there is a material conflict of interest if you take commission from companies for promoting their products, even if you make all conscious effort within your self to be fair and honest.

But if you are a sales person who sells hearing aids of one or more company and you are aid on commission basis, such a commission is permissible and needs not be disclosed to patients.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Not Working in a Christian Country and Social Welfare**

From: Islam on line

Sent: Wednesday, September 22, 2004

Name of Questioner

**Question**

Dear respected scholars, asalamu alykum. I have a question that has been bothering me quite a lot since I have started thinking of it. My question is based upon my circumstance, to briefly tell you about my situation: I am living in Europe, in the west, my family receive a social benefit but I don't receive benefit from the state, for the simple reason that I don't want to work in this country. I would like to state the fact that this country is a Christian country and there ways of live is contrary to the Islamic way of life, I personally have been (kafir not praying) but alhamdulillah now I observer my five daily prayers. I am 29 yrs of age, I have worked in past but know after become more involved in my religion I decided to not rise my children in this Christian country but the irony is that I don't have status to travel and live in Muslim country, I am a refugee but insha-allah I am expecting to receive the citizenship soon because my wife and my children are the citizen of this country we live. I have invested some money for business in another country in Africa and my planes are insha-allah if the business works and I receive the citizenship then to move and live with my family in a Muslim country like Pakistan or Egypt etc. One of the reason that I reject working in this Christian country it's because the country is pro-American and oppressors to all Muslims around the world, and the tax money that they will take from me when working here they will surely finance it to bomb and kill innocent Muslim children and woman and I also think knowingly contributing to such cause is not permissible. For this reason and also not wanting to raise my children in Christian ideology is why I am seeking with Allah's help to move from here. Now my problem is if I say I don't want to work they will not understand my reasons and they will also not respect my religion and surely they will cut the social benefit from my family but if I leave the affairs the way they are now which is

my family receive social welfare but I don't receive social welfare and not working,, lie is Haram but in this case for the above given reasons we lied saying we are separated. My lie is based on above given circumstances I know lying is not permitted but there system of government and rules are not accommodating my beliefs, religion. Therefore I believe I am forced by this Christian state to lie. Its only temporary arrangement in one year time insha-allah I will be able to support my family my self without there social benefit. Please give concise advice as I am novice about my religion but trying hard to learn and straggle, please dear scholar give clear and full explanation to your response. May Allah reward you for your good effort? Salamu alykum

Jazakum Allahu Khairan for your constant help

### **My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ahmed,

Assalamu Alaykum,

You mad a conceptual mistake that led you to make the mistake of lying. You know when the Prophet, pbuh, was asked whether a believer may steel or commit Zena he answered may be but when he was asked whether a believer may lie he, pbuh, said NO.

You mistake begins with the notion that where you live in Europe is a Christian country and that working in it is not permissible. Certainly you are free to wish to raise your children in a Muslim country or any other land as long as you raise and train them to internalize the Islamic faith and values.

Most European countries are not Christian countries; they are pluralistic countries that accommodate all religions. Muslims in Europe have freedom to practice their religion and Islam is the religion of the second largest minority in all European countries. There are large Muslim communities, Mosques, Islamic schools and Islamic centers all over Europe.

Additionally even if these countries were Christian, it is permissible to live in them as long as you have the freedom to practice your faith and to teach it to your children, a fact that exists in all European countries.

Add to it that it is permissible to work in non-Muslim countries, be they Christian, Hindu, Buddhist, Jewish or what not. very Muslim and every human being should and must side with those people who struggle against occupation and foreign troops that slaughter innocent people in countries they occupy. This is a common human obligation on all women and men; but it is different from living and working within non-Muslim majority. In fact not less than 40% of all Muslims in today's world live, work, function and perform all their religious duties in countries in which they are minority.

Please, my dear brother, you need to reconsider the basis of your concept about this issue.

Finally it is not permissible in this religion of Islam to reject working and earning the livelihood of your family. If you can work, you must work and avoid living on welfare handouts given to your family. In fact you must search for a job immediately in order to avoid being sinful because charity must not be given to persons who avoid working and stay voluntarily without a job. It is your responsibility to work, earn and feed your family instead of leaving them to live on the humiliating handouts of the government.

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

---

**SUBJECT: Partnership with a salary to partner**

From: Islam on line

Sent: Sunday, September 19, 2004

Name of Questioner

country of Residence Algeria

**Question**

Salamu aleykum. My question is i think of a financial issue. I have embarked on a partnership with another brother to bring clothes from abroad and sell them in England by going to markets. I have made it clear to my partner that I would not go to market with him simply because I have got a job to go to but my partner has not. He was hoping to get a job at night time therefore giving him the time to go and sell the clothes in markets as agreed. My partner has not been able to get the night time job as wanted and decided to embark on another business adventure by himself thus resulting in him not going to markets. Bearing in mind that I have not paid my partner for my share of the buy of the clothes yet, I have come to the conclusion that my partner does not want anymore to keep to our prime important agreement. I have then decided to tell him that I am not willing to throw my money away and that because he has not kept to the agreement I have no choice but to withdraw and not pay him. He said to me that I need to make him a salary if I want him to go to markets. Is it right what I have done bearing in mind that he has no intention, even if I pay him, to keep to the agreement. He made it clear to one of our common friend that he would dump half of the stock at my house. Should I pay him anyway regardless of the agreement being broken? My partner is going round telling everybody I know that I am a dishonest person. Is this the right thing to do? My partner has even paid for an insurance to go to markets so the intention was there in the first place. But because he changed his mind, I have told him that he should bear the consequences of his mistake. Had I paid before, it would not make any difference. I hope you could help on this issue and jazakum allah ana kul khayr. Salamu aleykum .

**Notes**

We have agreed to spend £3000 between the stock and a small van to go to market with. My partner has spent almost £3400 just on stock. My partner has not provided me with any receipt at all except for the shipment of the stock. During my absence while on holiday and when he changed his mind, my partner has bought a van worth £2000, insured it for £1200, decided to do the house removal job, paid for business cards , paid for an advert to go on the local paper and done all of the above under his name. Naive as I was , I thought that I have agreed to that but when I sat down with him, he already knew that he was doing it by himself but was too shy to tell me about it. He said that van business is not enough for two. He has also started preparing for a private hire car license to become also a taxi driver. Looking at the amount of stock he bought (1 and half ton)and stored at his home, his wife was not best pleased about it and problems started . He said to his wife that when I will back from Algeria I will sort it out. He

told her a lie. I have never agreed to store the stock in my 1 bedroom flat. He should have thought about all this before. He should have consulted with me and his wife about the amount and where to store it. Had he done that I would have said to refrain from going ahead. Prior to my withdrawal decision, I have noticed that he was mostly busy with his removal business but not the selling of the stock. I have told him that. We went together to a car boot sale but not sold a great deal. Before that he went by himself to a car boot sale but did nothing either. I made quite clear that it is markets that were targeted not car boot sale. But he gave up quickly. I said that I am not prepared to pay this amount of money if you are not going to keep to what we agreed. I hope inshallah that you will be able to help or to put us in the right direction. I want to have my conscience clear. We went to our local imam for help and we are still waiting. I admit that it is a difficult issue but may Allah help us to reach a good decision. I stay at your entire disposition for further details.

Jazakum Allahu Khairan for your constant help

### **My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mourad

Your question requires a judgment or arbitration between you and your partner not a Fatwa. I can at least mention the principles and I advice you to go with your partner to a Shari'ah specialist in your area and sign under his/her supervision binding arbitration agreement.

1) Musharakah is a breakable contract, even if it has an agreed time period. Either partner may decide, on his own, to break the partnership

2) Should such a break of partnership result in a financial hurt to the other partner, the breaker should compensate the injured one.

3) Partnership does not require actual payment of the share in principal of each partner, one of them may delay payment; but that does not mean he/she can escape responsibility for expenses on the partnership that the other partner spent.

Once again please consult a specialist to arbitrate between the two of you.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

### **SUBJECT: Working for Commercial Insurance Company**

From: Islam on line

Sent: Sunday, September 05, 2004

Name of Questioner Nafees Country of Residence United Kingdom

### **Question**

Dear respected scholars in Islam Assalamu Alaikum, May Allah reward you and Islamonline for you efforts in propagating the true message of Islam. Would it be permissible for me to work for commercial insurance company where: a) the majority of its income through car insurance b) the work is not directly related to the insurance process but the security of the organization's

IT infrastructure I ask this question as I am going for an interview for such a company soon and do not want to earn Haram income. JazakAllah Khair.

Notes

I note that there are two views represented on the Islamonline website (i.e. that of Br. Monzer Kahf and that of other respected scholars) – this has left me slightly confused as I am not able to determine which opinion is more correct. I would appreciate it if you could touch upon this issue in your answer. JazakAllah

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Nafees

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I certainly tell you that my view is more correct, but I still respect the other opinion. The argument in this regard is endless and this is of course normal and rather healthy! It is obviously your own judgment and heart that can decide for you.

I believe that insurance, if void of interest in the contract, is permissible as there is no reason for its prohibition. The arguments of gambling and gross uncertainty fall apart and do not stand any analytical scrutiny, and those who do not understand the complexity of contemporary life and transaction still think that they can live without insurance, at the time that it has become an indispensable part of life to the extent that almost all countries made certain kinds of it (car and other liability) obligatory by law.

On the other hand, insurance companies heavily invest in interest-based bonds and other financial instruments. This exposes a segment of their employees to be in the area of making Riba contracts. Accordingly, if your specialization is, as you said in the IT department, I see no reason why there should be any doubt about the permissibility of your work and your income from it.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: doing research for a casino**

From: Assia

Sent: Sunday, August 29, 2004

**Question**

Assalamu alaykum,

This summer, I worked for a survey company that was doing a research for the casino. So, basically, my job was to call randomly selected people at their house and ask them what they think about certain aspects of the casino. I was just wondering whether the money I earned by this means is Halal or not? If not, what do I do with this money? And what happens if I already

used a part of it? Should I make sadaka from it? Should I give it to a Muslim charity? Or should I give it to a non Muslim charity? Should I give all my salary or a part of it?  
(I think the company is paid by the casino for carrying out this research)

Jazakum Allahu khairan for answering the questions.

Baraka ALLAHu fikum

Wassalamu alaylum

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Assia

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Assia

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It seems that the questions can benefit researchers and other non-Haram activities although some of them come very close to be casino-specific. Additionally, the results of this survey may not go outside the casino that commissioned, and paid for, it. I suggest that you probably should give to MUSLIM CHARITY a good portion of the money you got for it but any percentage that one may suggest shall only be arbitrary.

Yes, you give it to Muslim charity or association with the condition that it spend it on Muslim poor and needy, with priority to those under severe poverty conditions and foreign occupation.

Your Muslim friend should also do the same but if she is poor that she needs this money for food, cloth and shelter, she may use it herself. A Companion of the Prophet, pbuh, was due to give some food to sixty needy but he swore that non in the whole town was in more need than he, so the Prophet, pbuh, told him to eat the food with his family.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
From: Assia

**Question**

Assalamu alaykum,

Yes, I received your answer. May Allah s.w.t. reward you for your help.

\* In my perspective, the research's purpose is to identify the reasons that prevent people (or some of them) to come to the casino.

Therefore, it included questions like:

- Are the heavy traffic/ the crowded area/ the distance/ease to come to the casino/etc, discouraging factors?

- If there were a connecting hotel / shops at proximity / daycare facilities/ etc, would you come to the casino more often?

- If the casino moves to the old port of Mtl, would you come often?

- There were also questions about the game they play the longest? for how long? Etc.

- When it comes to people who never went to a casino and who are not interested at all about casinos, the questions are about a certain complex that will contain a hotel, shops, sport complexes, etc. If they say they would like to visit it, the following question is ""if the complex contains a casino in addition of all the things I mentioned, would you come to the complex? and if yes, would it be tempting to visit the casino?""

\* The concern now is about the salary I earned by working at the survey company: is it allowed to give it to a Muslim family in need? or only to a Muslim association?

\* Should I give the totality of it or not?

\* Finally, I have a friend who was working there before me. So, she worked there for maybe 2 months or so. She says that she is in need of that money, she didn't know it was not Halal before and if she doesn't use this money, she would be obliged to borrow from someone else. So, is she allowed to keep that money because of necessity?

I believe this email will clarify the situation. InShaAllah, we'll be able to know what to do now.

Once again, baraka ALLAHu fika wa jazaka khaira al-jaza'.

Wassalamu alaykum wa Rahmatul'ALLAHi waBarakatuh

Assia

**My Answer**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Assia

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Running Business with a Hindu**

From: Islam on line

Sent: Wednesday, August 25, 2004

Name of Questioner aamir

country of Residence India

**Question**

Salaam, My uncle follows Islam to the greater extent than others in our society. For e.g.: - he never allows his children to celebrate their birthdays and cut cakes. He follows perfectly the five pillars of Islam. He gives lot in charity to many families. Apart from Ramadan Zakkat, through out the year he gives in Charity. Many families are getting their livelihood from my uncle. Alhamdulillah, He is doing quite well in his leather business. Yet to improve is financial status recently he has taken a franchise of a hospital of a renowned doctor who is a Hindu and whose Mother and wife are Muslims. He is not ready to embrace Islam though born and married to Muslim women. He never believes in religions and existence of Islam. My uncle has invested quite a huge amount and the Hindu doctor is going to run the hospital and profit would be shared. Please tell whether my uncle can take the support of a Hindu and his name and run the hospital. Can he be associated with a Hindu in order to earn well. Please advice me thanking you aamir Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Aamer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, it is permissible to associate in business with non-Muslims, Hindu or others as long as nothing forbidden, such as Riba-based contracts, is done in the business. Such business may take the form of simple partnership or any other more complicated forms of association.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Managing a store that will sell forbidden items**

From: Islam on line

Sent: Wednesday, August 25, 2004

Name of Questioner                      country of Residence Palestine

**Question**

I have the opportunity of taking over a franchise business with MAC' S(Variety store). My role will be to manage the store and I will receive a monthly salary and I think there will be a percentage that I will get as a commission. This store sells Lottery tickets, wrapped Sandwiches in plastic bags that have pork ingredients and ""Adult"" magazines. I would like to know the ruling on this? I appreciate your help and ask Allah to reward you with the Jannah.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Samir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

As a manager you will responsible to arrange for receiving the pork, lottery, and porno magazines, for placing (showing) them so that customers see them and for selling them. All these acts are prohibited, a Muslim must not do that.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in the Customer Telephone Dep. in a Bank**

From: Islam on line

Sent: Wednesday, August 18, 2004

Name of Questioner      Hisham      country of Residence Sri Lanka

**Question**

assalamu alaikum wa rahmatullahi hu wabarakatuh dear respected scholars, I have recently found a job in Barclays Bank, in the customer telephony dept. My question is, is it permissible to work for a bank in the cust services dept. as my mates inform me that it is Haram to work in

a bank because of the involvement of interest. im confused whether to accept the job or know, please help me out. thank you.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Hisham

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in a bank is permissible as long as you do not work in the area that make interest-based contracts, including typing and signing them. You will certainly be in an area very close to the Haram, but not itself Haram because the Forbidden in the Riba is taking and giving it and writing its contract and signing it or be a witness to it as mentioned in the Correct Ahadith.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Being an Accountant in BPO Company?**

From: Islam on line

Sent: Wednesday, August 11, 2004

Name of Questioner                      country of Residence Sri Lanka

**Question**

Assalaamu Alaikum, My Job is Accounts Associate in a BPO (business process outsource) company under an Insurance Company Project (Norwich Union). Tasks are basic accounting activities which does not involve decision making but data processing. most of the product of this insurance company has an interest clause. Is it Haram to work for this project? If I say no I have to leave the job. But do not hesitate to tell me if its even doubtful. Jezakallah!!!

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Zameel

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Most scholars consider recording the accounts of Riba as part of writing it. Writing it is prohibited.

On the other hand, it may strongly be argued that writing the accounts, after contracting, is not part of writing the Riba contract because the Hadith talks about writing the contract by virtue of the fact that it adds the two witnesses (The Wrath of God is on the taker, the giver, the writer and the two witnesses). I personally go along with the second view but it doesn't mean that the matter is not doubtful!

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,  
Wa Assalam,  
Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Working in Banks**

From: Islam on line

Sent: Saturday, August 07, 2004

Name of Questioner Rami

country of Residence Egypt

**Question**

I was working in a usury bank. I resigned as I have received a better offer from another bank. In both banks I am working in the operation and I am not responsible for signing any loan contracts, but I am always encouraged for selling the bank services and sometimes I am assigned a target number of customers. Before joining the new bank I have been interviewed by another company and I am waiting for the final interview. I asked about the work environment of this company, and I knew that it is very hard work and the staff are staying for late working hours, also I knew that the management is rude and not friendly and treating the staff in a very bad manner. Knowing that the work in the new bank is in a very friendly environment and not too much late working hours and the volume of work is too low. Will I be sinful if I choosed to work in the new usury bank?

**Notes**

Note that the salary in the company may be a bit higher than the salary in the bank. In my own opinion if I choosed to work in this company I will avoid the risk of selling usury, but may be I will be responsible of managin the portfolio of the company with usury banks. My mother opinion is too choose the bank because she don't want me to destroy my personal life for the sake of money.

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Rami

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

working in a conventional bank is permissible provided you do not sell interest based services or sign them. Additionally, dealing with conventional banks on behalf of the company is not forbidden as long as you do not deal in interest. You should also notice that permissible jobs are not all equal from the point of view of Shari'ah. some jobs are better than others in regards to the kind of service one provides. For instance, at our time, working in a job that teach people good values and help them understand their religion is certainly better than working in a conventional bank where, even if you avoid the Riba, its dust reaches you because you are a part of that Riba-based organization. You should be looking for a job that helps promote the good values and restrict the bad behaviors. Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Working the Malaysian Government**

From: Islam on line

Sent: Wednesday, August 11, 2004

Name of Questioner                      country of Residence   Malaysia

**Question**

Assalam alaikum, First of all, I would like to say thank you for this site, it has help me correct the way I think. Last year, a prominent Muslim scholar, Sheikh Imran Hosein was on a dakwah tour in malaysia. He gave a lecture on the topic of the dajjal. He said that a government that makes Halal what's Haram and makes Halal what's Haram, they're entering into shirk beause they have claimed to be the sovereign and do not apply Allah's rule anymore. So I noticed that the Malaysian government has been doing so, even if it claims to be an Islamic government. I recently got a job with the Malaysian government as an administration and diplomat officer and my goal is to be an ambassador representing Malaysia abroad. So my question is, am I entering into shirk by working for the Malaysian government even if my intention is to help, for example, to help strengthen the trade between Malaysia and the other Islamic countries and to help Malaysians living abroad? This issue has been bothering me for quite some time now, please help me with this. Thank you.

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Sami

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

This question is not financial or economic! please address it to a general but wise scholar.

However, I think this attitude of some "claimed" Shari'ah scholars is wrong. They make things that are in the gray area either Kufr or Islam. They are acting in a way that is wrong, similar to Mr. Bush who sees people either with us or against us. This mentality is militant and in fact terrorist. there are many things that are in the middle. that cannot be tagged as against or with, nor Kufr or Iman, these things must be given their due place in life, otherwise life will be only conflict, war and terror. Governments in the Muslim world today are not Islamic nor Kufranic, and working in the governments, in the Muslim countries as well as in any other country including under the leadership of Mr. Bush is not prohibited in our Shari'ah. What is prohibited is to do wrong, under any government or non-government. But if one does good things and benefits human beings, under any government or non-government body, her/his work can't be prohibited in our Shari'ah.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Malpractice to Get a Job: Permissible?**

From: Islam on line

Sent: Wednesday, August 04, 2004

Name of Questioner abdul razak Country of Residence India

**Question**

assalam alaikum I'm a pharmacist and I wd like to know few things. Will my earnings be Halal if I make some malpractice to get a working license. I m bald and I look like aged and is it permissible to do hair fixing or hair transplanting that makes me more presentable for the purpose of getting a job is it ok if I work in the credit card sales division of a non Islamic bank in a Muslim country with its directors are muslims hope a quick reply

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Abdul Razak

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Your use of the word :malpractice"" may not be accurate. Dying your hair, getting hair transplant or even wearing a wig is not forbidden whether to get a job or only to look better. These are not malpractices! cheating or forfeiting documents to get a job or for any other purpose is forbidden.

Selling interest-based credit cards is prohibited so is issuing them with the interest conditions. if the issuer is a Muslim or non-Muslim does not affect the Shari'ah ruling.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in a Company Providing Illegal Business**

From: Naveed through Islam on Line

Sent: Wednesday, August 04, 2004

Name of Questioner Naveed country of Residence Canada

**Question**

assalam o alaikum All praise and thanks due to Allah subhanu ta'ala and peace and blessings be upon his messenger Muhammad sallallahu alaihay wassalam. I am working in a big computer consulting company (www.cgi.com). Our company provides services to all kinds of businesses and in which there could be some illegal business. my first question is, Is it legal to work in this company as long as u are providing computer services to some legal business under this company ? Recently I was working at client involved in aircraft manufacturing But now they are sending me to client which sell/provide services to satellite dishes and their programs (all kinds of TV channels). Is it legal for me to work at this client? Remember I am employee of consulting

company not of any client. Also I am contributing to share purchase plan of the company. Is it legal ? please provide a detail answer. wassalam o alaikum

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Naveed

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Working in the computer consulting company is permissible as long as you are not sent to help in any company whose business is prohibited in Shari'ah such as liquor breweries. Certainly you must not be involved in any thing that is prohibited by the law of the land where you live and work. If you are occasionally sent to help in companies that have activities that are prohibited in Shari'ah along with others that are permissible and your work is in the IT area, it is still permissible to work in your company on the ground that this gray area makes little portion of your total work.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Concealing Identity for Business Purposes**

From: Islam on line

Sent: Sunday, August 01, 2004

Name of Questioner Samira country of Origin United Arab Emirates

**Question**

Salam Alaikum: Is it okay to conceal an identity for business purposes especially now since Sept 11 crises over Muslims? This is while continuing practicing being a Muslim.

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Sr. Samira

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

In any exchange contract there must be two parties. Their respective legal description must be revealed in the contract. If you make a contract in the name of a corporation, its name must be part of the contract. It is not possible to make an exchange contract, under Islamic law and under other laws without names. However, it is permissible to make contracts through agents who do not reveal the names of their sponsors but they themselves accept to carry the responsibility of any legal recourse by the other party. Additionally, in certain forms of contract the personality of a party may not be revealed such as sale through handing over (bay' al ta'ati) where the seller hand over the commodity and the buyer hands over the price, as we usually do

in supermarket, without revealing names. You don't reveal name or give identity cars when you go to a restaurant or buy an ice-cream cone!

On the other hand, after 9/11 there is more need to reveal the Muslim personality in the US in order to brake the ice of ignorance about Islam and Muslims, especially for the Muslim community in the US.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Home-made Business**

From: Islam on line

Sent: Monday, July 26, 2004

Name of Questioner Haji

country of Residence United Kingdom

**Question**

Asslamaykam from Aadam, There are some home-based businesses in which there is about 5 hours of work needed a week for a comfortable income.

Is working a small number of hours a week permissible in Islam or does one have to work 30-40 hours a week for their income and what many hours are more rewarding?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa

Ashabihi Ajma'in

Dear Br. Haji

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Wasting time (and properties) is not permissible in Islam. If the alternative is simply wasting time then less working hours is not permissible. But if the alternative is using the time for learning, 'Ibadah, Da'wah, resting, leisure and having fun alone or with the family, then it is certainly encouraged in Islam to have less working hours and more income, What would be better?

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Quantitative Finance/Financial Engineering**

From: Islam on line

Sent: Wednesday, July 21, 2004

**Question**

assalamu'alaykum I am studying sort of a new program known as quantitative finance/financial engineering, a study on the pricing of financial instruments called financial derivatives, options, futures etc. As some claim these to be speculative, what is Islam's view on teaching the knowledge as well as working in the area involving these financial instruments (like in an investment bank as a quant or hedge fund manager)? wassalam

Jazakum Allahu Khairan for your constant help

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa

Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to study and work in the field of quantitative finance, etc. as long as your job does not include making any forbidden work. Forbidden works include brokerage in forbidden instruments such as loan instruments, indices, discounting and swapping of debts, options of stocks and commodities, making and/or signing interest-based loan documents, etc.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for a Gas Station that Sells Liquor**

From: Islam on line

Sent: Wednesday, July 21, 2004

Name of Questioner Maryam

country of Residence Djibouti

**Question**

Assalamu Alaykum dear scholars. May Allah reward you (Janatul Firdows) for the great service that you do. I have a question that is really bothering me. I live in California, United States. I started working in a gas station that sells some liquor. I needed a job, when I found this job. However, I looked everywhere else before I started and couldn't find any other job. I have to pay my rent and expenses, because my father passed away before four months ago. so I decided to work in this gas station until I find something else, following the base (adharurat tubihu al-mahdurat). the way I look at it is that I am not the owner nor profiting from selling this liquors. I am just a worker that is in need for this job until I find something else. And I do look for another one everyday. I am not trying to be a Mufti, I am just using my mind and what I know from Islam. life here is so expensive and hard. I have to support my big family whom I live with. so can you please let me know your point of view about this fatwa. jazakumu Allahu khayr  
Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa

Ashabihi Ajma'in

Dear Sr. Maryam

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I know California is a tough place to live in and to find a suitable job. Working in a gas station or a super market that sells liquor is permissible as long as you do not handle the liquor. Handling means being a cashier and making the sale, putting bottles on shelves or carrying it to customers' cars. In other words, you have to work in an area where you are not covered under the curse that our beloved Prophet, Muhammad, pbuh, said that it is on ten persons in connection with liquor: its brewer, its carrier, its transporter, its seller, etc, and He counted ten kinds of jobs that are included by the wrath of God. I am sure in California you can with not much difficulty ask your employer to assign you to a job that is not connected with liquor. The point that part of the employer's income comes from the profit of selling liquor does not bother you as long as what you do as a job is not prohibited. It is prohibited to sell liquor on behalf of an employer, to carry it, to arrange its bottles on shelves, etc.

Finally I am sure you know your own situation much better than me and you are the only one who can determine whether you have a necessity or not. But living in California myself, I do not believe that it is necessary to work in selling or handling alcohol. There are many Muslim store owners and many gas stations owned by Muslims and non-Muslims that do not sell alcohol and there are jobs not connected to alcohol even in stores and gas stations that sell it.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Feedback on a Fatwa on selling alcohol**

From: Islam on line

Sent: Monday, July 19, 2004

Dear Dr. Monzer,

We received feedback from the questioner of the following fatwa, so we hope you kindly could reply him, for he may be confused:

**Question**

This is my second time I am sending this question but I did not receive adequate answer on this please am a Muslim student from Nigeria, This is my second time of sending this question please answer it with adequacy. I have a problem of having finance of my education from my mother who sells liquors or alcohol I have told her several times yet although she wants to stop selling it but my own feeding comes from her revenue she makes from it. And I don't have any source of livelihood except from her and my father. Please advise me on this I am in serious predicament. Not only that at times when she has gone it

**Answer**

In the Name of Allah, Most Gracious, Most Merciful.

All praise and thanks are due to Allah, and peace and blessings be upon His Messenger.

Dear Br. Yusouf,

I remember that I answered this question before. I do not have any thing to add to my previous answer, I will repeat its content.

God who prohibited alcohol also prohibited its value as we are told by our beloved Prophet. Go, quit school and work, yourself, delay your study and work and spend on your mother and have her quit selling liquor. Her Creator guarantees her living. A Muslim must not sell alcohol and must not take the lazy back seat while your mother sells alcohol. If you don't like my answer again, sorry! I don't have any thing else to say!

If you are still in need of more information, don't hesitate to contact us. Do keep in touch. May Allah guide us all to the straight path!

Allah Almighty knows best.

**The feedback: From: yusouf**

Sent: Tuesday, July 13, 2004 1:30 PM

**SUBJECT: Comments on the Content, on my question**

I really appreciate the effort of Dr. Monzer Kahf on my question with the reference FNTSTL which centered on my mother selling alcohol but the point is quitting school in Nigeria is like opening door to poverty but my plan is that I want to conclude my study and work and assist her not that she does not have money to quit her liquor business but she fears that quitting it will not longer profitable and Nigerian economic situation is poor. please continue advising me on this. I will be waiting for your response in the earnest time.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

We do not suggest that you quit school for good, but for a period until you can set yourself up financially so that your mother quits selling alcohol. According to the Islamic Shari'ah, not only selling alcohol is forbidden but also the money you get from the sale is prohibited too.

My dear brother, do not take refuge in the "bad economy of Nigeria" or in "quitting school is a door to poverty" You are not going to carry the Nigerian economy on your shoulders and if you look around you will find hundreds of thousands of very successful people who have little formal education, yet what we suggest is only a temporary change until you and your mother become financially okay.

If you add another element that your mother is not poor and she has other sources of income, why is she then insisting on this forbidden business while she should know that the Prophet, pbuh, said that every bit of flesh that grows out of Haram sources is destined to be burned in the Fire of Hell. Is that what she wants for herself and her children? She must quit immediately and give to charity the total amount (not only the profit) she got from the sale of alcohol.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for female garment factory**

From: Islam on line

Sent: Tuesday, July 06, 2004

country of Origin Sri Lanka

**Question**

Dear Scholar, Assalamu alaikum Can a Muslim brother work in a garment factory which exclusively stitches womens under garments ?

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br.

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Yes, is it prohibited to touch a piece of cloth and stitch it in any form that is usable by some body?

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Shares in a conventional bank as a bonus**

From: Islam on line

Sent: Thursday, June 24, 2004 4:16 AM

Name of Questioner Rasha country of Residence Australia

**Question**

I work in the IT department in a non Islamic bank in Australia. Twice a year, I get a performance based bonus. The bonus is split into one third cash component, one third shares and one third options. The options and shares are locked for three years, during that period I receive dividends that are automatically reinvested in buying more shares. Are these shares and options Halal to take? I also get the chance to participate in employee share save scheme where part of my salary is deducted to buy shares in the bank at a discounted rate and saving me the administrative costs. All of these benefits are considered part of the package I am paid and is calculated as part of the remuneration I get. What should I do with them?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Rasha

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You know that buying shares and options to buy shares of conventional banks is not permitted in Shari'ah because it amounts to becoming a partner in a company and giving its management an authorization to make interest-based contracts on your behalf and in your name. This becomes as if you were personally making such contracts. But I look at your question from a different angle.

1) I look at the bonus you are given as follows: a cash amount and an amount equal to the value of a package of shares and options that the employer decides and manages and it is paid to you after three years. This becomes real if you immediately sell each package on the day you become eligible to sell it. I do not see it as not permissible provided you sell it on that day to mean that you do not intend to give any authority to the management to act on your behalf. At the same time you want to collect this part of your bonus when it is due to you according to the employer's regulations. I believe that you are entitled to the fringe benefits of your employment and you are also required not to deal in Riba. While I see that collecting this part of your bonus is permissible we must realize that holding such package for any period of time means you are, by proxy, dealing in Riba.

2) Would the same apply on buying shares at a discount? I don't see it that way because in buying you are initiating the action voluntarily on your own! Suppose you want to get this benefit and decide to buy shares and sell them immediately to pocket the difference (assuming selling them immediately is permissible according to the regulations of the employer) would it be okay? I would say no because buying shares of an entity whose main function is Riba-based transactions is itself not permissible in Shari'ah. Notice here that we are working out a fine line between the Halal and the Haram, I suggest that you do not use this employment benefit.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: A career in transplantation of fetus parts**

From: Islam on line

Sent: Wednesday, June 23, 2004 6:20 AM

**Question**

assalamu alaikum, Can you please inform me if it's Halal for me to pursue a career in the subject of the following websites [http://www.nhscareers.nhs.uk/nhs-knowledge\\_base/data/4854.html](http://www.nhscareers.nhs.uk/nhs-knowledge_base/data/4854.html) I am not sure about this because of transplantation issues [http://www.nhscareers.nhs.uk/nhs-knowledge\\_base/data/4853.html](http://www.nhscareers.nhs.uk/nhs-knowledge_base/data/4853.html) I am not sure about this due to prenatal screening that may result in affected fetus being aborted please can you inform if these are a good choice for a Muslim or not please can you take a look at this website and advise me any are most suitable <http://www.nhsclinicalscientists.info/clinsci/nhslink/home.xsp?getPage=careerops> jazak allah khair

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Br. / Sr.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I looked at some of these opportunities on the web you provided and did not find in those I suspected to have, any reference to aborting a fetus for the purpose of genetic or molecular research/treatment.

The general Shari'ah rule in this regard is: a fetus is treated like members of a human body, it is a part of its mother. If it happens to be removed for any Shari'ah-permitted reason (e.g., saving its mother's life) or it came out in a miscarriage, it can be used for scientific research/ human treatment exactly under the same rules that apply to members transplantation i.e., to save life, cure chronic illnesses, etc.) and any part that is not used or left over must be given proper burial that suits the dignity of a member of a human body (for instance, it must not be left as waste in sewage or given to dogs to eat).

Consequently working in any such career is permissible as long as the worker commits herself to behave within the limits of the Islamic moral values in this regard.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working at a Car Dealership**

From: Islam on line

Sent: Monday, June 21, 2004

Name of Questioner MAZEN                      country of Residence United States

**Question**

Asalamu alaykum, I work at a car dealership in the United states as a sales manager,my job description is basically to sell a car but part of the process is showing the customer payment options such as financing the car for anywhere from 24 to 72 months and lease options, this entails me quoting the customer interest rates and showing them the payment which includes that interest. I would like to know if what I am doig is Halah or Haram . Jazakum Allah kayar.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mazen

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Providing your expertise advice on financing options and interest rates is not prohibited as long as you do not fill in the application of interest-based financing. You notice here that we are trying to split a hair. the Curse, as we are told by the beloved Prophet Muhammad, is on the writer and witnesses, if you do not perform either you will avoid the Wrath of God InShaAllah.

Wa Allahu A'lam

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

---

**SUBJECT: Is getting paid for seeing Internet ads Haram or Halal?**

From: Islam on line

Sent: Thursday, June 17, 2004

Name of Questioner mohammed country of Residence India

**Question**

is the following business Haram or Halal? There are many Multinational Advertising Websites on Internet from which one can earn good income without any payment. First of all, I have to register to those websites. Registrations to all the websites are without any payment. Once you get registered to those websites, you would start getting some assignments in your email address. Assignments include viewing of their advertisements, clicking on some banners, filling up of some online survey forms, visiting some websites etc. These are simple assignments and can be done by any person having basic Internet knowledge. For doing all these assignments, the Multinational Advertising Websites would pay you. First, you'll need to register with the Multinational Advertising Websites so that they have your email id. Then depending on the category you choose, these websites will send paid mail to you that will contain a link to the advertiser's website and you will be paid to click the link, visit the advertiser's website and stay there for few seconds. You may also have to click on some online banners, fill some online survey forms and do some other online works. These are very simple tasks and can be done by any person having basic Internet knowledge. Do I have to buy something to get paid? No. The websites pay you to view the ads of their advertisers who are advertising on the Internet due to its wider reach. Just like on T.V. you view ads but you hardly buy that product. But the more ads a company gives the more popular its products become and it creates a market of its own. Do I have to buy something to get paid? No. The websites pay you to view the ads of their advertisers who are advertising on the Internet due to its wider reach. Just like on T.V. you view ads but you hardly buy that product. But the more ads a company gives the more popular its products become and it creates a market of its own. They charge us Rs.320 (Rupees Three Hundred and Twenty Only) as Consultancy Fee to email you a list that contains the link of all the paying websites along with other relevant instructions and information on how to proceed with each and every step. After paying our Consultancy Fee, you need not have to pay anything else. Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Getting paid for seeing ads, clicking websites and filling survey forms is permissible; there is nothing prohibited in it as long as the adds you are seeing are permissible (e.g., Porno and

similar ads are not). But be careful that this is not a spam just to get your 320 Rupees! are you sure you will recover that money from the adds you are going to see?

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Network Marketing Pyramid Scheme**

From: Javed through Islam on Line

Sent: Thursday, June 17, 2004

**Question**

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

I have a question regarding a network marketing pyramid scheme in which the product is a financial package. This financial package includes debt reconsolidation via any of: retirement investment, college investment, estate planning, life insurance, refinancing. A muslim brother already in this scheme has invited me, but I am concerned about whether or not this is halal. Basically the recruit that joins the pyramid scheme is supposed to act on referrals and visit customers and assess their financial problems / needs. A solution is then offered that could consist of investment, life insurance, or refinancing their debts to reduce overall interest to be paid and a commission is paid to this recruit and a number of people above him in the pyramid. The first question is whether or not it is permissible to offer a 'reduced interest' mortgage to help someone out of debt more quickly. The second question is whether it is permissible to offer investment plans in which the customer is permitted to freely choose his funds / stocks, irrespective of whether they are Shariah-compliant. The company is Primerica ([www.primerica.com](http://www.primerica.com)), a subsidiary of Citigroup which definitely deals a lot in Riba. The muslim brother that has invited me defends both points as halal or helpful and mentions that if I have reservations about point #1 (refinancing), then I can limit myself to just doing #2 (investment related packages). Could you please elaborate on details regarding these points? I realize that in the eyes of Allah, Riba is a very serious crime. Jazakallah Khairun.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Javed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First the pyramid scheme of commissions is itself permitted as long as it is based on full disclosure so that any new recruit will know that people above him in the hierarchy are getting commissions on his work.

Second, helping people reduce the burden of the evil of interest is permissible provided you do not execute a prohibited transaction (e.g., applying for refinancing or executing debts consolidation at a lower rate) on behalf of your customer and you know this does not encourage them to make more interest transactions. In other words, if your work helps your

clients make more interest-based loans because you got them a lower rate you will not be reducing the evil of interest.

Third, it is also permissible to advice and give information on different investment plans, incusing interest-based bonds and other non-Shari'ah-compliant investment as long as you are not going to implement an order to buy/sell interest-based and/or prohibited securities. The curse of interest is on the taker, giver, writer and the contract's two witnesses, providing information and explaining the pros and cons are not part of it.

You should notice that you are working at the very edge of the permitted are and in close proximity to the Haram.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Network Marketing Pyramid Scheme**

From: Islam on line

Sent: Thursday, June 17, 2004

Name of Questioner Javed

country of Residence United States

**Question**

Assalamu alaikum. I have a question regarding a network marketing pyramid scheme in which the product is a financial package. This financial package includes debt reconsolidation via any of: retirement investment, college investment, estate planning, life insurance, refinancing. A Muslim brother already in this scheme has invited me, but I am concerned about whether or not this is Halal. Basically the recruit that joins the pyramid scheme is supposed to act on referrals and visit customers and assess their financial problems / needs. A solution is then offered that could consist of investment, life insurance, or refinancing their debts to reduce overall interest to be paid and a commission is paid to this recruit and a number of people above him in the pyramid. The first question is whether or not it is permissible to offer a 'reduced interest' mortgage to help someone out of debt more quickly. The second question is whether it is permissible to offer investment plans in which the customer is permitted to freely choose his funds / stocks, irrespective of whether they are Shariah-compliant. The company is Primerica ([www.primerica.com](http://www.primerica.com)), a subsidiary of Citigroup which definitely deals a lot in Riba. The Muslim brother that has invited me defends both points as Halal or helpful and mentions that if I have reservations about point #1 (refinancing), then I can limit myself to just doing #2 (investment related packages). Could you please elaborate on details regarding these points? I realize that in the eyes of Allah, Riba is a very serious crime. Jazakallah Khairun.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Javed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First the pyramid scheme of commissions is itself permitted as long as it is based on full disclosure so that any new recruit will know that people above him in the hierarchy are getting commissions on his work.

Second, helping people reduce the burden of the evil of interest is permissible provided you do not execute a prohibited transaction (e.g., applying for refinancing or executing debts consolidation at a lower rate) on behalf of your customer and you know this does not encourage them to make more interest transactions. In other words, if your work helps your clients make more interest-based loans because you got them a lower rate you will not be reducing the evil of interest.

Third, it is also permissible to advice and give information on different investment plans, incusing interest-based bonds and other non-Shari'ah-compliant investment as long as you are not going to implement an order to buy/sell interest-based and/or prohibited securities. The curse of interest is on the taker, giver, writer and the contract's two witnesses, providing information and explaining the pros and cons are not part of it.

You should notice that you are working at the very edge of the permitted are and in close proximity to the Haram.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Being a Sleeping Partner in a Business**

From: Islam on line

Sent: Thursday, June 17, 2004

Name of Questioner                      country of Residence Sri Lanka

**Question**

A friend of mine (who is a practicing Muslim) and myself are planning to start a business. I have undertaken to use my knowledge; expertise and all the hard to develop the business and my friend said he would extend the financial, but will not take part in the development of the business. In a situation like this, (since my friend want to be a sleeping partner) in this business, how we should divide the profit generated from this business?

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zakir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This is a Mudarabah partnership. Profit must be divided on sharing basis. This means that your agreement to establish this partnership must mention that certain percentage of the profit will be assigned to you and the rest to the capital owner. this percentage is negotiable and it is normally determined taking into consideration the prevailing rates in the market, the size of capital and the level of expertise of the managing partner.

You must also mention in the contract that losses are to be born only by the capital owner because losses are decreases in capital. In other words, losses cannot be shared except between capital providers. the partner who provides work only cannot be charged any party of the loss. certainly there are the cases of fraud, betrayal of trust, negligence, using funds in violation to the normal standards of the business, etc in which a kind of ""criminal"" charge is brought against the managing partner and if proven he/she can be forced to bear the losses caused by such acts.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Business Manners in Islam**

From: Islam on line

Sent: Wednesday, June 16, 2004

**Question**

Please I would like to inquire about Business manners in Islam. If you can refer me to a website or article that talks about how the prophet PBUH used to negotiate business deals and rub business matters that have to do with the retail business. thank you Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

There are several books, classical and contemporary, on this issue, please consult a library or a bookstore. I don't remember a specific name. You may not find any of them on the internet because it is a classical subject. There is a chapter in the Ihya' of al Ghazali and in every book on Fiqh under the title of manners (al 'Adab)

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for a Commercial Bank and Taking a Loan**

From: Islam on line

Sent: Monday, June 14, 2004 11:35 PM

Name of Questioner Halima

country of Residence Morocco

**Question**

I work for a Commercial Bank (not an Islamic bank!). The bank is offering loans to its employees at a very low rate 2,5%. This represents the inflation rate. If I accept this loan, is that ""Riba"" ?

Jazakum Allahu Khairan for your constant help

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Halima

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

While working in a conventional bank is permissible provided one does not fill in Riba-based contracts, sign them or takes the decision of approving them; taking a loan on interest is prohibited unless under necessities that are well defined in Shari'ah. The rate of interest does not matter, high or low. There is no rate of interest that matches the rate of inflation simply because the latter is unknown at the time of contract (you may have some idea about the past through indices but you do not know the future!). Besides interest is not a compensation for inflation; inflation is compensated in conventional economics by indexing the amount of a loan to certain index that fairly represents inflation. The Islamic alternative to indexation is to study the effect of inflation on a case by case basis because the real issue in regard to inflation is that it does not affect all people at the same rate!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

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

**Subject: Can Female Work in a Bank?**

From: Rahmath through Islam on Line

Sent: Sunday, June 13, 2004

**Question**

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

Following is a financial question:

My questions is about banks. can a female work in a bank. is it ok to work in other than islamic banks and also can u please tell me whether we can work in islamic banks in islamic countries with muslim names . please give me an elaborate answer for this as iam planning to do a carrer in banking sector if it is halal.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Rahmath

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

In principle there are no differences between sexes in regard to work. The only works that, although not forbidden, we Muslims do not usually like our females to do are those that do not

provide her with sufficient respect, like sweeping and cleaning streets. These jobs are not prohibited though!

Obviously doing any forbidden action, whether as a job or otherwise, is not permissible in our Shari'ah and this applies to women and men alike.

Working in a conventional bank is permissible provided that a Muslim(ah) does not do any prohibited action. In this regards, the Prophet, pbuh, mentioned that the wrath of God is on the taker, the giver, the writer and the two witnesses of Riba. therefore if your job in a bank does not require you to do any of these functions it is permissible to work in a conventional bank because you should not expand on prohibitions.

On the other hand, no one denies that working in a conventional bank in any capacity amounts to helping in making prohibited transaction. It is therefore not the best kind of job in the world! Other jobs that do not involve such a help to prohibited actions are certainly better.

Working in an Islamic bank is no doubt much better than in conventional banks. The Gulf area has several Islamic banks that still depend on expatriate employment and to the best of my knowledge Islamic banks doe not discriminate on the basis of sex, religion, color or race in their employment. I have seen non-Muslims working in Islamic banks and I have seen females too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

From: Islam on line

Sent: Tuesday, June 08, 2004

Name of Questioner country of Residence Algeria

**Question**

salaam brother. I asked you before one question and I'll try to explain it in other way. I have some customers from my country helpingmng them to buy goods from China. after finding the best factories who can give us the prices that my clients can accpet I try harder to get some commission form the factory by telling them wihtout me you couldn't get this order and I give you a very good customer who'll keep making orders from you, and some other things till I convince them to give me this commission. my question is after both parts are convinced to do this business by signing a contrat, can I take the commssion that I got from the facorty by making a lot of pressure on factory or no? awaiting your reply salaam

Notes

1-some factories accpet give me this commision other no. 2- my customers don't know aboutthis commission and what I did to get it from factory because he already singed his contract.

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Bendjaballah



work without showing your paper, then you are supposed to follow the laws of the country where you live and there is nothing wrong in taking the aid." If you are still in need of more information, don't hesitate to contact us.

Thanks for your reply. With this mail I have understand one thing very clear and that's about social aid. We can take social aid from government if we are in need no matter you are living in a Muslim country or in any other religious country. All you have to do is to follow sharia & the law of that country. Now as far as myself is concerned I can live on social aid which I take from government but what about my family back home in Pakistan. I have got family of about 6 persons and their source of income is almost nothing. All of them depends on the money which I send them on monthly basis which is not enough and every time when I talk with my mother & other family members of mine they talk about their problems and then I feel totally helpless and sad. No matter what every body says money matters and that's a fact. When I asked you about the job where I can work without showing my papers and paying tax. I just want to work to cover the needs of my family. I dont want to have this job for fun & I have no intentions to make it a habit. Whenever I will find any white job where I can pay tax & every thing then I will quit this job. But just for time being I wants to do this job so that my family can survive. Please reply me in detail. I really dont wanna do any thing which is against the teaching of my Great Religion. I personally think that Islam is not so strict. If you have any serious need then you can do things which Islam dosen't allow in normal circumstances. The job offers which I have is on a Dry Clean Shop and the other is on Fast Food Restaurant but in restaurant they also sell the meet of pig. I am very confused and have no idea what to do. I need a Islamic solution through which My Allah won't get angry on me and the problems of my family also gets solved.

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Farooq

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

I appreciate and generally agree with the Fatwa given to you previously. Yet I have to add certain details as follows:

It is not permissible in Shari'ah to do a job that is religiously prohibited such as serving alcohol or pork. Yet working in a restaurant that serves them is permissible provided your job description does not require you to serve any prohibited substance. It is also prohibited to do any thing that may hurt your future. This means that while disobedience of a local man-made law may expose you to punishment that is usually determined in the law and is not considered a religious violation, it becomes religiously not permissible if it will hurt your future. We all know that violation of law is not a good thing to do, but yet all of us speed drive sometimes, is driving above the speed limit a religious violation? I believe it is not unless if it exposes you or other people's persons or property to any harm. Do violations of the laws that regulate employment, custom duties, taxation, traffics. etc., carry a religious meaning? I argue that they do not carry any religious meaning unless they cause harm to persons and/or properties. Such violations have legal punishment and whoever accept to take the risk of the punishment may do that on his/her own without attaching a religious meaning to his/her action whether positive

or negative and unless they cause harm to persons and/or properties they are pure worldly matters not religious!

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Islamic Banking Career**

From: Hayat through Islam on line

Sent: Saturday, June 05, 2004

**Question**

Assalam-Alaikum Dr. Kahf, I wanted to get some guidance from you as to what direction I should take in my career. I am interested in Islamic Banking and want to know if there are any good online universities which offer good Islamic Banking courses. I did some research on the Canadian universities, but they don't really offer a course on Islamic Finance. Or, is it something that is self-taught? I noticed on your website that there was a lot of material related to Islamic Finance. Also, as a Muslim living in Canada, how can I try and make a difference in the Banking system over here, and try to introduce Shariah compliant mortgages, investment funds, etc. Thank you for taking the time to answer my question.

Jazakum Allahu Khairan for your constant help

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Hayat

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Islamic banking is important, it has a future in North America as there will be soon a time, after some effort on our part, when we will have full fledged Islamic banking.

MA's in Islamic banking are offered in several universities in Malaysia, Saudi Arabia, Pakistan, UK, Jordan. I don't know of internet degrees that are accepted as equal to such universities. It is not only self taught as you really need structured courses! You know there are several internet universities that offer so called degrees in Islamic banking; search the engine for their sites. But my advice is to try to join one respected u or try to work in the Islamic finance section of the Royal bank of Canada or the Islamic division of the HSBC in New York such a work would help develop your understanding and I am sure you will make a difference on the North American scene. May God help you

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for US Company in Iraq**





question comes up as a result of a new trend of working from home which is being encouraged herein the UK.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ayman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Handling alcoholic beverages is not permitted. This includes putting them on shelves, ringing them on the cash register, carrying them to a customer's car. Such actions are covered by the Hadith that places the Wrath of God on ten activities related to such an evil drink. Handling other prohibited food such as food containing gelatin or pork is not directly prohibited as long as you do not sell it on checkout because it is not prohibited to benefit from some of the swine products such as its hide for certain kinds of use although it remains unclean (Najis) according to the overwhelming majority of scholars.

As for as the wage you get for your work is concerned, it is permissible even if the owner sells alcohol and pork.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Running Business of Cable Operators**

From: Islam on line

Sent: Sunday, May 16, 2004

Name of Questioner ali

country of Residence Pakistan

**Question**

Dear scholars assalamoalaikum I am a doctor and my elder brother has just retired from Pakistan Air Force and has got a handsome amount of money enough to start a business on a small scale.As he has no experience he was very worried what business to start.Meanwhile he received an offer from two of his companions who had retired earlier to join their running business of cable operators.He is very keen as the business is running very good but before starting we want to ask some questions as far its legality in Islam.The cable operators all over Pakistan are showing news channels,infomative channels,religious channels and MOVIE CHANNELS and the censorship policy is much more relaxed as compared to some gulf states though a certain degree of censorship is there but it is regarding some channels which are not shown but otherwise if a movie channel shows a scene which needs to be censored there are no facilities for it and it goes on air.Although a check is maintained by the regulatory authority which cancels the licence of any cable operator who is showing vulgar channels if they check it themselves or get a complain from public.So in the presence of these movie channels;though there are other channels as well and it really depends on the viewer to choose;my question is should my brother join this running business?Will his earnings be Halal?Thank you.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ali

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is not permitted in Shari'ah to show, on any channel, movies or any other scenes that propagate forbidden behavior, including porno, obscenity, indecency, etc. God Said in the Qur'an what translates "" Those who like (to see) bad actions spread among the believers will have a grievous penalty in this life and in the Hereafter . . . ""

in view of the fact that we all live in a world where many indecencies have become common and are seen all around, if the movies that promote such actions, scenes, behaviours and attitudes make considerable part of the viewing time through the cable of this company it becomes Haram to own or run such a cable company, but if such things are only accidental and normally censored by the cable company or the regulator, it becomes not Haram to own and operate the cable company; this is on the basis of 'Umum al Balwa.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: commission on Haram sales done by referees**

From: Islam on line

Sent: Saturday, May 15, 2004

Name of Questioner FA

country of Origin Australia

**Question**

Assalamu'alaikum. We are independent business owners/contractors affiliated to a global franchising organisation which operates their business through the media of e-commerce. We have the opportunity to do 3 things. Firstly, we can buy daily household products which we need, at wholesale prices. Secondly, we can refer this e-commerce website to potential customers who can visit the site with our reference and purchase whatever and whenever they need. They buy these products at retail price and we get the benefit of the gross margin (wholesale retail difference) for our marketing effort as well as providing customer service (e.g. explaining cost competitiveness, quality, usage and after-sales concerns etc.) Thirdly, we also have the opportunity to share this business concept with other people who are looking to start their own business. Once someone is interested, we help them get started and provide consultation services (by investing our own time, money and effort based on our experience) to develop their business successfully. The benefit to us is we are compensated by the franchising organisation, the extent of which depends on the volume of products and services which are sold through our marketing effort and referrals. The compensation is shared amongst all the independent business owners resulting from our referrals, and is based on their performance

according to a compensation plan. The products and services available within this website are very extensive and are offered by well known and reputable manufacturers/service providers. They include household consumables, health supplements and skin care, non-perishable groceries and services such as insurances, mobile telephone plans, home security, car rental and financial services like home loans/mortgages. Since each one of us operates as independent business owners/contractors, we have the opportunity of using/selling any or all of the products and services available within the website. Although as a Muslim business owner we do not promote/sell the home loan/mortgage services which involve Riba, there could be business owners of other religious faiths within our organisation, who may do so (which is beyond our control). Since we are financially compensated on the total volume of business conducted within the organisation created from our original referral, we may be benefitted from such sales, if ever, of home loans/mortgages. Please note that there is scope for calculating the amount of income through such sales. Will benefits incurred this way be acceptable/Halal for us? If not, how can we handle this proportion of our income in order to conduct our business within the boundaries of Islamic regulations?

Notes

Please note: - all independent business owners buy at the same price and are compensated utilising the same compensation plan regardless of their background and start date.

Jazakum Allahu Khairan for your constant help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. F A

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This kind of compensation plan is permissible; the business of a Muslim independent dealer in this plan is also permissible as long as she/he does not sell any prohibited products. Selling prohibited products is certainly Forbidden in the Shari'ah because the price of whatever is prohibited is prohibited too, as the Prophet, pbuh, advised.

If one of your referees sell a prohibited thing and you get a commission as a result of her/his action, this commission is a gift to you from the franchising company, according to its commission system, and it is Halal because you did not do any thing that is forbidden, it is obviously given from the pool of profit accruing to the company.

If you want to be more careful, and while being more careful is always better you are not required to do so, you may give away to Muslim charities the amount of commission that comes from the sale of prohibited products by your referees especially that you said it is possible to calculate it. Allah will InShaAllah reward you for such keenness to keep your own income pure and clean.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

SUBJECT: Working as investment advisor

From: Mizanur

Sent: Friday, May 14, 2004 5:26 PM

assala mualaikum wa rahmatullah,

I am studying A levels in the UK and intend to read a degree in Investment and Financial Risk Management at Cass Business School (UK) in the next academic year.

I am thinking of getting a career in the financial sector preferably in investment banking. Such role will therefore require me deal with western economic tools i.e. investing in shares etc. this I thought will perhaps compromise with my beliefs and go against shariah rulings. thus I asked my local imams about the shariah and investing in shares but askings have yielded ambiguous and vague results.

As you are an specialist in Islamic economics with many awards in honour, it will be very helpful if you can explain the issue of working in western financial markets as a Muslim. I will very much appreciate if you can make this query fruitful and may Allah be pleased with you.

jazakkallah

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mizanur

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

God prohibited Riba in the Qur'an and His Messenger, pbuh, affirmed that the prohibition includes not only taking and giving Riba but also writing it and being a witness to its contract.

On the other hand, when Riba becomes so common that it interferes with many other transactions and jobs, some traces of it may reach many people. This is the meaning of the other Hadith that there will be a time when even those who avoid Riba per se may be stained by some of its dust. We were not asked to avoid its dust!

The Fatwa that is heard repeatedly from all the shades of Fuqaha (the most conservatives like Shaikh al Darir of Sudan up to the one who is accused of being most liberal like al Qaradawi, passing through the late recognizably Master of Fuqaha al Zarka and the moderate conservative Al Sallami of Tunis) is that it is permissible to work in Interest-based banks, whether investment or commercial, provided that one does not write interestbased contract or conclude them on behalf of a customer or employer.

This means that while, one may work in a bank or any other financial institutions one must avoid writing interest based contracts, buying bonds and prohibited stocks for a customer, or selling them.

Finally we must remember that this Fatwa does not neglect the fact that by working in such an area one would be part of the establishment of Riba. This is part of its dust and it certainly implies that this kind of a job is not one of the best jobs (from Shari'ah point of view) in the world!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in investments**

From: Mizaur Rahman

Sent: Friday, May 14, 2004

**Question**

assala mualaikum wa rahmatullah,

I am studying A level in the UK and intend to read a degree in Investment and Financial Risk Management at Cass Business School (UK) in the next academic year.

i am thinking of getting a career in the financial sector preferably in investment banking. Such role will therefore require me deal with western economic tools i.e. investing in shares etc. this i thought will perhaps compromise with my beleifs and go against shariah rulings. thus i asked my local imams about the shariah and investing in shares but asking have yielded ambiguous and vague results.

As you are an specialst in islamic economics with many awards in honour, it will be very helpful if you can explain the issue of working in western financial markets as a muslim. i will very much appreciate if you can make this query fruitful and may allah be pleased with you. Jazakkallah yours sincerely

Mizanur Rahman

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mizanur Rahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

God prohibited Riba in the Qur'an and His Messenger, pbuh, affirmed that the prohibition includes not only taking and giving Riba but also writing it and being a witness to its contract.

On the other hand,when Riba becomes so common that it interferes with many other transactions and jobs, some traces of it may reach many people. This is the meaning of the other Hadith that there will be a time when even those who avoid Riba per se may be stained by some of its dust. We were not asked to avoid its dust!

The Fatwa that is heard repeatedly from all the shades of Fuqaha (the most conservatives like Shaikh al Darir of Sudan up to the one who is accused of being most liberal like al Qaradawi, passing through the late recognizably Master of Fuqaha al Zarka and the moderate conservative Al Sallami of Tunis) is that it is permissible to work in Interest-based banks, whether investment or commercial, provided that one does not write interest-based contract or conclude them on behalf of a customer or employer.

This means that while, one may work in a bank or any other financial institutions one must avoid writing interest based contracts, buying bonds and prohibited stocks for a customer, or selling them.

Finally we must remember that this Fatwa does not neglect the fact that by working in such an area one would be part of the establishment of Riba. This is part of its dust and it certainly implies that this kind of a job is not one of the best jobs (from Shari'ah point of view) in the world!

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

---

**SUBJECT: Cash Teller in conventional Bank**

From: Islam on line

Sent: Tuesday, May 11, 2004

Name of Questioner Rami country of Residence Egypt

**Question**

Alsala mo Alaykom Wa rahmato Allah. I am working in a usury bank as a cash teller. I must have an account in the bank as per bank procedures, to transfer my salary. I cannot open an account in an Islamic bank because I am working at the same time the Islamic banks are open and I cannot leave my work. I am planning to withdraw the interest and give it to needy people. My Question is :"" May I deduct the inflation rate from the rate of interest the bank is giving me. In this way I will be giving to needy people less than before, so that the value of my money remain the same, because the inflation rate is too high and if I don't accept the interest my money value will decrease by time. To clarify: Instead of giving to needy people each year 10% of my saving balance which is the rate of interest, I will give them 10% less 2%(the rate of inflation) =8% of my saving balance

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Rami

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

While working in a conventional bank in jobs that do not require you to write a Riba contract (your job is one of the permissible jobs) is not forbidden, working in Islamic bank is certainly much better.

The answer to your question is: NO. You may not deduct the inflation rate from earned interest because this interest is not yours and you have no authority over it from Shari'ah point of view. It is treated as money that has no owner (actually it is still owned by the interest-based bank but was given to you and we do not return it to the bank in order to avoid helping it to make more evil transactions); money that has no owner belongs to Muslim charity (poor and needy, etc.) as the only way to dispose of it. If you keep the money at home would any body compensate you for inflation? Besides, why are you making it appears as if there are no other solutions? You may open a checking account in your bank and an investment Mudarabah in an Islamic bank and each month transfer the amount of your salary that you do not need for expenses to the Islamic bank. This way you get Halal income that compensate you for inflation, that is normally caused by government actions or lack of actions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: a financial aid in a university**

From: Ibrahim

Sent: Thursday, May 06, 2004

**Question**

Asalaam alaikum

I have wrote to a lot imams with no lack. So inshallah am trying again with you. Below is the Job description and the question at the end. I hope you help me out in this dilemma.

Job Description

Definition of Financial Aid

Financial aid is money supplied by a source other than the family to help pay for education costs

after high school.

Sources of Aid:

1. Federal Government
2. State
3. School
4. Private

Types of Financial Aid:

- \* Scholarships and Grants
- \* Loans
- \* Employment (Work-Study)

Categories of Financial Aid:

- \* Merit-based
- \* Need-based
- \* Non need-based

**NATURE AND SCOPE OF WORK:**

Under the direction of Financial Aid management, incumbent is responsible for a variety of highly technical services and support which includes the student financial aid application process, document imaging. Performs initial intake and technical review of all financial aid applications in assigned caseload. Performs scanning and linking of all requested documents into the document imaging system.( Advises and assists customers regarding all aspects of financial aid programs, forms, regulations and procedures. Please look at PRINCIPAL ACCOUNTABILITIES # 5 and 6.) Reviews and processes documents and computer data required to complete transactions. May be responsible for reporting financial aid information to appropriate agencies.

Incumbent employs good communication and human relations skills in interacting with a variety of people that may include students, staff, faculty, general public, other colleges, federal and state agencies, and lenders. Work situations require consideration and interpretation of complex circumstances or information in order to communicate effective responses and make accurate decisions. Work results impact the accuracy, reliability and acceptability of further

results beyond the immediate work section. Incumbent performs technical financial aid processes on an independent basis subject to supervisory direction and review.

PRINCIPAL ACCOUNTABILITIES: (Includes some or all of the following)

1. Performs initial intake and technical review of financial aid applications according to technical specifications in assigned caseload.

(Of all the question regarding financial aid forms. There is only one question that asks the student if they are interested in student loans. The answer they give does not relate at all to me in processing their file. When they answer ""yes"" this means that the person who is in charge of seeing how much they eligible for will include loans as part of the package they will receive. This does mean student will take the loans. They decide if they want the loans when they sign their AWARD NOTIFICATION and thus somebody else take care of the loans.)

2. Performs scanning and linking of all requested documents into the document imaging system.

3. Updates appropriate Banner screens related to intake review process.

4. Requests information and appropriate documents as determined by the intake review of financial aid applications.

5. Provides technical information and assistance to students, prospective students, and the public regarding highly complex financial aid programs, policies and procedures.

(This is where I get to explain to students and parents process about their loans. Approximately 6 8 hours a week.)

6. Assists applicants in completing the various complex and technical forms (both paper and online) required for student financial aid.

(This sometimes include loan request forms( forms where they ask how much they need for loans). This tied to Number 5)

7. Prepares documents certifying financial aid eligibility of students for outside agencies.

8. Reconciles various reports to ensure accuracy of system; resolves discrepancies.

9. Participates in professional development activities and attends training workshops.

10. Performs other related duties as assigned.

WORK ENVIRONMENT:

Work is performed in a standard office environment. Incumbent may be required to work extended hours on an intermittent basis. Some evening and Saturday work is necessary on a rotational basis. Job demands can be difficult due to heavy work flow, the meeting of deadlines, continual interruptions, changing regulations, and competing priorities.

Benefits I Get from this Job.

1. Flexible time to pray all fard prayers

2. Flexible time to go to school

3. Income received helps in living expenses and helping parents in food and housing.

4. I get to go to school for free saving up to \$20,000 American dollars

Disadvantage I get in this Job.

1. I do not know if this job is Halaal or Haraam

All I want to know is if this Job is still Haraam and If I was to avoid anything to do with loans will this job still be Haraam? I will appreciate if you can show some daleel from the Quran and Hadith.

**My Answer:**

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

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You job as you described is Halal. Advising students on financial aids available to them, including interest-based loans, is not Haram because you are not filling the application for a loan nor deciding on it (making an offer to the student or approving the application). Advising students about which loans may be better for them is not Forbidden because you are not a writer or a witness of the loan. Obviously advising about other financial aids is also permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for a Market that Sells Pig Meats**

From: Islam on line

Sent: Thursday, April 29, 2004 2:00 AM

**Question**

Asalam u'alaykum. I have a question regarding my employment. I about three months ago, I was desperate for a job. I submitted an application at a local meat market owned by Christians. Although I applied other places, I received a job offer from them. They do sell pig meat there, which I know is Haram, but I was not in a position to refuse this job as I needed money in order to pay bills, food etc. Now they have trained me and given me a job, but I would like to quit to get something else. What should I do? Thank you, Asalam u'alaykum Ali-Reza

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in a shop that sells pig meat is permissible as long you do not handle the pig meat itself. Selling a forbidden item is forbidden too even if you sell it as an employee only.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Management Controller in Finance Department**

From: Islam on line

Sent: Tuesday, April 27, 2004

Name of Questioner nadia

**Question**

salam alaikom I'm looking for job one year and I find a job in a big international super marker that has as activity wholesale of all goods my job is management controller in finance department I compare realization against anticipations and I explain a differences and I analyze the problem is they sell alcohol I work in other local I don't see the alcohol because the administration is in an other local my job is it Haram or motashabihat? I 'm from morocco

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Nadia

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I think your job as a financial controller in a supermarket is permissible even if it sells alcohol because this kind of work is not included into the prohibited works that are mentioned in the Hadith of the Prophet, pbuh. What is prohibited is any direct involvement in production, distribution and serving and in consumption of alcoholic drinks.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: management financial comptroller in a supermarket**

From: nadia

Sent: Saturday, April 17, 2004

**Question**

salam alaikom ya saidi doctor al fadel

I've been looking for job for one year and I find a job in a subsidiary of big German international supermarket ( ..... ) that has as activity wholesale of all goods. my job is management controller in finance department I compare realisation against anticipations and I explain differences and I analyze. The problem is that they sell also alcohol. I work in other local and I don't see the alcohol because the administration is in an other local .my job is it Haram or motashabihat because I feel that I will help not in direct way in maasia? I'm from morocco.

Please answer me as near as possible by e-mail . Really I don't know what I do?

Jazakom allah ani kola alkhair.

Nadia from morocco

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Nadia

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in a supermarket is permissible as long as you do not physically handle Alcoholic drinks, pork and other items that God prohibited for consumption and your income is also Halal

InShaAllah. The Prophet, pbuh, prohibited handling alcoholic beverages from the moment of brewing them to the moment of drinking them. That includes transportation, carrying them, selling them even as a cashier, carrying them to the car of the buyer, pouring them in glasses and obviously drinking them. He did not prohibited working for a brewery owner in capacity that does not relate to alcohol, such as driving his personal car, or taking his children to school, working in another business he also owns, etc.

Supermarket stores/ companies today are similar to a whole market in the past, a market that has several shops within it because they sell almost every thing. Hence even working in a supermarket itself is permissible as long as one does not handle such prohibitions. Examples: working as floor cleaner, general manager, telephone operator and in departments of the store that have no prohibited items, e.g., the pharmacy.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Investment in real estate**

From: Islam on line

Sent: Tuesday, April 06, 2004

Name of Questioner tarik

**Question**

as-salamu alaykoum. I would like to know what's your fatwa regarding this points: \*I live in the states and I want to invest some money into bonds, stock market and mutual funds. ( for the mutual funds it's investment of 80% of net assets in the public utility companies) \*I work as a valet in a building, and some times I bring grocerise including beer or wine to the apartments and I get tip for it. ils this tip Haram or Halal

**My Answer**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Tarik

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Omar Bin al Khattab, the Second Khalifah, advised that no one should make transactions before knowing the Shari'ah rulings on them. Investing in bonds is Haram because they are interest based. Interest is Riba and it is prohibited in the Qur'an and the Sunnah. investment in stocks (and mutual funds) of companies that make interest transaction of whose main line of business is interest or any other Haram is also prohibited. When you invest in a stock you become a partner in the company decisions are made on your behalf by the management, as if you are doing it.

Carrying any alcohol product to any person, Muslim or non-Muslim, is prohibited in our religion. If you know that the bag you carry contains any alcoholic drink you must not carry it. Also, if the tip you are given is for carrying the alcohol, such a tip is also Haram. if it is for carrying the bag and sometimes bags may contain alcohol and you do your best to avoid carrying any bag that

contains alcohol, but it may happen sometimes without you knowing it, the tip is not Haram in this case because it is given for a job that is permissible to the best of your knowledge. The Prophet, pbuh, said that ten activities are forbidden with regard to alcoholic drinks and they invoke the wrath of God on persons who do them, and he counted these ten, among them are brewing it transporting it pouring it, carrying it, asking for its brewing, transporting, pouring, or carrying it, etc.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**-SUBJECT: Business Partnership Question**

From: Mohammed

Sent: Saturday, March 27, 2004

**Question**

Assalamualeikum,

I found your email address on your website. If you have the time to answer a very important issues that I am concerned with, I would much appreciate it.

Background to question:

We formed a UK Limited liability company, 3 partners. In the contract we drew up between ourselves, partner A (myself) was going to be the managing director, working 9-5, 5 days a week and partner B was going to work on weekends if necessary, plus extra hours beyond his normal job. Partners A and B made a token investment of 500 pounds each. The remaining partner (C) invested 3000 pounds and was going to act as a ""consultant"" whereby he would deal with disputes and other important business decisions. He was not an expert in our field and therefore would not be able to perform any daily duties. Perhaps we wanted him as a psuedo-Amir type character because of his piety.

Question 1: My question is that soon after the company was formed, business was extremely slow and we only made small profits. In this climate partner C took out his principal investment. At the time I did not think this was a matter of concern, but I understand that under business law here in the UK partner Z by doing this act will no longer be part of the company. However, due to our ignorance we considered it reasonable to allow him to do so. At present, the company is making generous profits, alhamdulillah and I realised what had happened in the past.

- a. In Islam, does the withdrawal of the principal capital automatically cease his role in the company?
- b. If so, if we decide to forgive this error, do we need to renew the contract
- c. If we do not forgive this error, what are the books we may refer to in order to convince partner C of the soundness of this fatwa.

Question 2:

In our contract it clearly stipulates the involvement of partner B in the business, to the extent that he would work weekends and spend his free time to deal with business matters. However, due to the fact that he is a full-time employee of another company, he is not able to spend the

working week with our company. Increasingly he has detached himself from the affairs of the company to the extent that I am completely running all the affairs of the company and he has effectively become the sleeping partner.

What can I do to redress this situation as I feel bitter that as the company is becoming more profitable due to some Barakah and my efforts, it appears that free-riders will get an easy ride. Can I insist that our agreement be revised, the contract rewritten?

Jazakallahu Khairan

I really appreciate the time you have taken to read this.

Your brother

Mohammed

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Mohammed

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

The info you gave about the partnership contract is very limited. To give you a learned opinion I need the actual text of the contract as it is.

Here are general answers to your general queries:

1 - There are several forms in Shari'ah of partnership contracts and some of these forms allow for one partner or more to contribute labor only, capital only, labor and capital, or even credibility and market prestige/name only. One important condition is that losses are distributed only in proportion to principal contributed by each partner and any clause in the agreement to the contrary is considered void and null. On the other hand, profit may be distributed in any other consensual ratio provided the person who provides labor must not be given a percentage of profit that is less than her/his percentage in capital (in other words, his labor may or may not be recognized in the distribution of profit). The agreement on profit distribution must be in the contract, otherwise it is assumed that the one who puts in more labor is volunteering his work and profit is distributed according to principal.

Hence, a partner may be in a partnership without contributing capital and after withdrawing his capital. You need to tell me under what condition did he withdraw, was it a loan he took from the partnership, was it a gesture of withdrawal from the partnership, was it consensual? and references are in chapters of partnership, Mudarabah and Muzara'ah in the books of Fiqh, you certainly need a detailed reference such as Hashiyat Ibn 'Abidin in the Hanafi school. Withdrawal of capital (not as a loan) affects the distribution of losses and may very well affect the distribution of profits depending on what the contract says. It is certainly better to rewrite the contract upon withdrawal, but sometimes you may not need that.

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

Any partnership agreement can be dissolved and rewritten by mutual consent, such new agreement will only be valid from its date, it does not affect the past. Also any partner can ask for dissolving the partnership at any time and if the partners could not come to an agreement

on distributing the assets at the time of dissolving they will have to resort to a binding arbitrators and if they could not agree on binding arbitration then the last resort is the court, non Islamic as it may be in the UK, because it has the authority to implement its decision on every body.

Still if you send me the exact details, I may be able to help you better.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for a Wall St. Investment Banking Firm**

From: Islam on line

Sent: Sunday, March 14, 2004

Name of Questioner Omar                      Gender Male Age 31-45

**Question**

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

No, it is not forbidden to work for an investment bank/firm as long as you do not write (or fill an application of) a Riba transaction, even giving advice on it is not forbidden. May God help you fulfill your objectives and promise.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working as Broker in Insurance Business**

From: Islam on line

Sent: Saturday, March 06, 2004

Name of Questioner    country of Residence    Canada

**Question**

Brother Manzar Assalam o allaikum Thank you for your guidance. May Allah bless you. I still have a small doubt. In the Insurance business, if a customer pays the full premium then there is no interest otherwise the Insurance company charges some interest for monthly payment plan. About 99% of the customers take monthly plan and pays interest. Do you think still this business can be done as a broker?

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Mohammed

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

I still think that working as a broker is permissible as long as you do not take part in writing the interest part of it. Besides to my knowledge, the difference between monthly installments and one yearly payment is not usually written as interest although it is calculated on interest basis. If so even offering the choice by you becomes permissible because it is permissible to have a difference between cash payment and installments when the contract is made even if this difference is calculated on the basis of interest as long as the contract is not made on cash basis and interest added to make installments

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**Subject: Questions on taking deposit in sale and others**

From: Moosa

Sent: Saturday, March 06, 2004

**Question**

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Can you please provide assistant to the following

**questions****Question #1**

If I am selling an item, and the purchaser agrees to buy it, but he says that he will pick up the product in 3 day time, is it then permissible to take a deposit from him. If the buyer then defaults can I keep the deposit?

**My Answer**

Yes, according to the Hanbali school you can take an advance on a fully concluded sale and if the customer does not come up with the balance within the days agreed on you may keep that advance payment and not return it to him. However, other schools argue that in such a case you are only entitled for a compensation of the damaged caused you as a result of not completing the contract. I therefore suggest that if the advance is large (depending on the value of the item, something that does not exceed 5-10%) you should not take it but take only an amount that is approximately equal to the damage caused you.

**Question #2**

Is it permissible to collect first and last month rent, also is it correct to collect rent at beginning of the month. or at end of the month?

**My Answer**

Yes, rent can be made any time, no limit at all, by mutual agreement.

**Question 3**

I am interested in starting a retail business, in which many items will be sold. Is it permissible to sell items such as mini sculptures e.g of animals, items like t-shirts or picture frames that have faces(tasweer) on them, Also many childrens toys such as dolls, and cartoon characters, even some of their clothing has faces tasweer). Items like novelties will have little sculptures in them. Are the above items permissible (jaiz )to sell. I will be purchasing these items from a wholesaler. I will not be involved in the manufacturing of these items. Also, items like cosmetics,soaps may contain animal or by-animal products , maybe even products from pigs, are these all permissible to sell. Will the earning be Halal or Haram. Please provide details. Also, is there any book that is available in how I can conduct a business according to Islamic jurisprudence.

Jazakullah

**My Answer**

Mini-sculptures are sculptures, they are prohibited to sell. stuffed and other toys for children are permissible even though they may take a shape that is exactly like the sculptures. Cartoon characters on clothes are not prohibited. Novelties with sculptures are not permissible because they are sculptures!

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in a financial conventional company**

From: Islam on line

Sent: Wednesday, March 03, 2004

Name of Questioner      country of Residence Pakistan

**Question**

Assalam o Alaikum Working in Banks as I read on your site is not permissible in Islam due to their dealings in RIBA. What about the people who works in Finance and Accounts Departments of companies which do business with these banks. For example, I work for a telecom manufacturing company, which previously was earning interest on its deposits with banks, and now as a result of cash shortages has resorted to financing its operations through interest based arrangements with banks. My job is basically related to product costing and inventory valuation, however in the absence of concerned staff members, I have to assist in the financial matters of the company that sometime involves being witness to agreements for finance. Under the current circumstances prevailing in my country, no matter which company I join a portion of such transactions would be part of my job. Considering the above: Is my current job permissible in Islam. What solutions are there for people working in similar environment. Jazakum Allah

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Mehtab

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

working in any financial company or a bank is permissible as long as one does not write, sign or be a witness to (by signing as a witness not by being present) an interest-based contract. Apply this rule on your job and if your normal job does not require you to do any of the above, you are on the safe side and you should avoid doing such functions when you are asked to help in other departments.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in Investment Banks**

From: Islam on line

Sent: Thursday, February 26, 2004

Name of Questioner saeed country of Residence U A E

**Question**

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

**My Answer,**

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Saeed

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

First try the few Islamic House financing companies and Islamic Mutual funds.

However, although it is not the best kind of job in the world from Shari'ah point of view, it is not forbidden to work in a conventional bank, be it investment or commercial as long as you do not write or fill applications of interest-based contracts. The Prophet, pbuh, forbade taking Riba, giving it, writing its contract/transaction and being a witness to it. Other jobs that do not involve any of these are not forbidden, even if you give advices to customers on which kind of transaction/contract may be better for them.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in Banks**

From: Islam on line

Sent: Thursday, February 26, 2004

Name of Questioner Hidayathullah country of Residence India

Question

Since a bank is totally paying the salaries to their employees towards the amount generated with the investments of clients. Do working with banks prohibited in Islam? What is Islam's perspective about multiplying money towards fixed deposits. Pls elaborate at the earliest.

My Answer,

Bismi Allahi al Rahmani al Rahim,

Al Hamdu li Allahi Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Alihi wa Sahbihi 'Ajma'in,

Dear Br. Hidayathullah

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

If your work in a bank that does not require you to write any interest-based contract, it is not forbidden to work in a bank that deals with interest and the money you take as a salary is Halal InShaAllah as long as the work you do is permissible. The Prophet, pbuh, prohibited taking Riba, giving it, writing its contract and being a witness to such a contract.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Monday, February 09, 2004

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

Name of Questioner **ta2eeba**

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. taZeeba

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

2) the payment you receive now is yours, it is not a student loan nor like it. Even in student loan the money you receive is yours too and you owe the lender an equal amount payable in the future. This means in both cases when the money you own reaches Nisab (# US\$ 1000) you have to pay Zakah on it after the passage of a lunar year from then, i.e., after 354 days from the day you have Nisab for the first time and this will have to be repeated every year at the rate of 2.5% each time. If there are loans on you can deduct from the money you only that part of the loan that is going to be paid from that money. In your case now, you will have to return the amount to the sponsor after you graduate and only if you do not work under it. This means you are not going to pay to the sponsor immediately out of this money but out of future money and if in the future it happens that when you calculate your Zakah there is some loan that has to be paid out of the money you have you may then deduct that amount you have to pay from the balance on which you calculate Zakah.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Wednesday, January 28, 2004

**Subject: Working as a Salesperson in a Car Dealer Company**

Name of Questioner ra

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. RA

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Tuesday, January 20, 2004

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

Name of Questioner srk

Country of Res. India

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Srk

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

Remedy needed: First, make repentance with Istighfar and pledge to Allah, inside your heart, of quitting such actions and not to return to doing it again all your life, and second, stop immediately doing this shameful thing and return to the employer all past money you got this

way or in any other wrong manner. Once you make repentance, you do not have to expose your past action to any body including the employer, but you still have to find some way to return that past money. Remember that the Prophet, pbuh, also said that any flesh that grows out of Haram money is committed to go to the Hell fire. (the Hadith is also correct)

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: ayman

Sent: Thursday, January 08, 2004

**Subject: Your advice**

Assalamu alaykum Dr Monzer once again,

I want to ask about designing a website for an Indian organization that may have dancing in its parties.

Wa Jazakum Allah Khairan.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ayman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I hope every thing is fine with you and the family.

I'm sorry I'm kind of late in my reply, I was on the road flying back from Brunei (East of Malaysia) for Thursday and Friday and I arrived last night. This is my first reading of emails and first letter I answer.

It seems to me that this is the kind of dance that if one of us happens to be in this party will not leave the party because of it, unless there is something hidden behind some words and shows, it seems that it is permissible, being in thins society and culture, to design this kind of website. I do not see working on designing it is not permissible in Shari'ah for Muslim web-designers who work in this country. I wouldn't have the same opinion if it were the type of Las Vegas shows!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

## FATAWA JOBS WORKS BUSINESS EARNING 2003

**Question:**

From: Islam on line

Sent: Sunday, December 28, 2003

**Subject: Accepting State Benefits in the UK**

Name of Questioner Tarikur Country of Res. U K

Assalamu Alaikum wa Rahmatullahi In Britain the government supports the poor or those in need by giving them state benefits, better known as income support. Other forms of support include child benefit and job seekers allowance. Is it permissible for a Muslim living in Britain to accept these methods of payment. Jazakum Allah Khair

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Tarik

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Question:**

From: Islam on line

Sent: Sunday, December 28, 2003

**Subject: Working as Actuary, Statistician and C.A**

Name of Questioner Muslim

Assalamu alaykum dear scholars. I am confused about my life. I inSha'Allah will attend university next year. I want to major in math but I look at the careers in math and they are all Haram except for teaching. What is wrong with being an Actuary? Or a Statistician? Or a C.A.? Why can't we work for insurance companies? may Allah reward you.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I pray to God the Almighty to remove your confusion and set you on a track that is right and growth oriented to you and your family. You know that Islam like any other religion always look at equipping people with moral standards and values that help make life better and more fulfilling to the person and to the society as well. Moral standards are always demanding in a sense that they impose on the person a set of "do and do not," in order to produce the way of

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

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Hazem

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

To: monzer@kahf.com

**Subject: Fatwa for FOREX Trading**

Assalamu Alaikum,

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

- o I send to them an amount let's say 10,000 USD

- o They open an account for me and I start trading using this amount of money.

- o I trade by buying or selling a currency pair by selecting one of the pairs (For Example: EURUSD) and choose buy or sell (For Example: Buy) with an amount equivalent to the amount of unit I selected. (If I buy one unit then I am trading with an amount of 100,000 USD) then the order is placed and the trade is now open.

- o While the trade is open, the broker is blocking an amount of money equivalent to 1% of the money we are trading with (i.e. In case, I buy 1 unit, then I am trading with 100,000 USD then 1000 USD (used margin) of my account balance is blocked for this trade (I.E. I have 9000 USD (Usable Margin) in my account for this trade)

- o While the trade is open, the usable margin (9000 in our example) will be increased or decreased depending on the value of the pair in the market. (If I buy (open trade) EURUSD with 1.2000 and it becomes in the market 1.2100, then the usable margin will be increased by 1000 USD and so on)
- o While the trade is open, if the trade remains open beyond 3:00 PM New York time, rollover charges is deducted from my account.
- o I will close the open trade by doing a buy or sell (opposite to the initial action of the trade) sell if I buy/Ask and buy if I sell/bid initially. Depending on the difference between the two actions (Buy and Sell), I got my profit or loss.
- o As far as I know, no interest rates are applied to my account
- o Also, the broker takes no commission per trade

Now, here are our questions:

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

Jazakum Allah Kol Khair

Your brother in Islam,

Hazem

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Hazem

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Thursday, December 04, 2003

**Subject: Having Business Partnership with non-Muslims**

Name of Questioner Sharif

Country of Res. India

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sharif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Thursday, December 04, 2003

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

Name of Questioner Abdurrahman

Assalamu alaykum, My question is regarding business dealings. I am taking part in a business venture in the telecommunication field. I have an acquaintance that happens to be a Buddhist

and own two restaurants which basically sell what we Muslims consider Haram. i.e. pork and alcohol beverages. He has asked me if he could invest in our business venture. I am not sure what to tell him. I told him that I will give him an answer in about a couple of weeks. As a note, I have been doing Da'wah to this person. Please give me advice about what to tell him. Jazakallah

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Abdurrahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Sunday, November 30, 2003

**Subject: Working in a Bank in the UK: Permissible?**

Name of Questioner MARWA

country of Res. U K

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. MARWA

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

In a country like the UK there are many jobs that do not involve any practice that is forbidden in Shari'ah. This includes working in restaurants that serve alcohol provided that one her/himself

does not work in serving it. Please modify your too much restricting statement about available jobs in the UK!

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Tuesday, November 18, 2003

**Subject: Forced to Take an Interest-based Loan to Start Business**

Name of Questioner Samir

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Samir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I'm not aware of any Fatwa about interest based loans for starting a business. The prohibition of Riba is much stronger than being relaxed for any action that is speculative in nature. Starting a business is speculative in nature because while it does not fulfill a basic need, its viability

depends on many future factors and circumstances. I believe that the questioner should try harder to find either a rewarding job or non-interest financing for his new business.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Sunday, November 16, 2003

**Subject: Is This Type of Scheme Permissible?**

Name of Questioner Mohammed Country of Res. USA

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**Question:**

From: Khadijah  
Sent: Friday, November 14, 2003  
**Subject: another question**

Assalamu Alaikum,

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

**My Answer:**

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Khadijah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Your question is not really in my area of expertise, what I know about it that it is permissible. We have many Stories in the Sunnah that women, and perhaps including the wives of the Prophet, pbuh, used to take care of the sick and especially wounded men. May be because women are much better providers of caring. Keeping in mind that the ER is mostly urgent medical care, to the best of my knowledge there is no prohibition for women to take care of persons who need medical care regardless of their gender even if the provision of health care requires exposing parts of the body that are otherwise usually covered or should be covered, it is not prohibited even with the availability of persons of the same gender (men were available at the time of the Prophet, pbuh) .

But again I'm not the specialist. . .

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Imane  
Sent: Thursday, November 13, 2003  
**Subject: question about "salary in nature"**

Assalamu alaykum,

Dear Brother,

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

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

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

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

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Imane

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Wednesday, November 12, 2003

**Subject: Company Takes Loans: Is My Salary Haram?**

Name of Questioner akber

Country of Res. India

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Akber

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Monday, November 10, 2003

**Subject: Working in the IT Industry**

Name of Questioner

Dear Scholars, Assalamu Alaykum: I am a new graduate who is seeking a job in the IT industry. As a Muslim, Alhamdulillah, I am looking for a job that is Halal, especially for the fact that I may use this money to perform Hajj InSha'Allah. I want to describe to you the kind of business that the company I work for is doing so that you may please tell me if it Halal or not. The company owns a search engine for the Internet. This search engine is not like the normal search engine, but it is a "pay per click" search engine, which means that it only shows a list of companies that have bid a price to be on the results list. For example, if you and I own two software companies, and I bid \$1 for the keyword "software" and you bid \$2 for the same keyword, users who search with the keyword "software" will see your company above mine in the listing, which means you are more likely to be clicked and viewed by users (users usually choose advertisements that are higher in the list); for each click though, you will pay \$2 to the search engine company and I will pay \$1 (i.e. you don't pay a thing until users actually visit your site). In turn, I can decide to bid \$3 and rank higher than you, but I will pay \$3 for each click made by a user. Many companies can compete this way. When users use the search engine, they see a list of the companies in descending order by the amount they bid. Advertisers do not pay a thing until someone clicks on their advertisement (the search result). Is this a Halal business? I apologize if I am not clear, I am willing to re-explain myself if necessary. Jazakum Allahu Khair. Assalamu Alaykum.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Monday, November 03, 2003

**Subject: Working in a Bank**

Name of Questioner Mohammed Country of Res. Indi

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

argue that any work in an interest-based institution support the practice of interest, but this is normally answered that our Shari'ah did not come with boycotting persons who do such prohibitions for instance there is no evidence in our Shari'ah that selling paper and ink to, or driving a Riba dealer to work is prohibited.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Thursday, October 30, 2003

**Subject: Working as a Negotiator in an Estate Agent**

Name of Questioner Iqbal

Country of Res. U K

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Iqbal

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Sunday, October 19, 2003

**Subject: Working in Tobacco Companies**

Name of Questioner Moslem

Country of Res. Jordan

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Question:**

From: Islam on line

Sent: Tuesday, October 14, 2003

**Subject: A Wife Helping her husband in Business**

Name of Questioner HUMERA

Country of Res. Pakistan

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

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. HUMERA

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Saturday, October 11, 2003

**Subject: Working with a Co promoting interest based loans**

Name of Questioner Harun

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

Jazakum Allahu Khairan

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Harun

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Thursday, September 25, 2003

**Subject: Working As a Programmer for a Bank**

Name of Questioner Althaf

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Althaf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Your example is good. Is selling pens to the writers of Riba forbidden? certainly no, and this is the difference. There is no doubt that the Taqwa is to avoid even that kind of work, but the

Fatwa is that it is permissible because in our Shari'ah we are not called on to boycott those who deal in Riba, or abstain from selling them ink, papers and pens!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Tuesday, September 23, 2003

**Subject: Wages from Bank Interest**

Name of Questioner salah Country of Res. Algeria

SALLAMOU ALAYKOUM I LIVE IN IRELAND AND I WORK BY AN ALGERIAN MOSLEM, THE ALGERIAN MOSLEM HAS A BUISNESS BUT ALL HIS BUSINESS WITH THE INERTS BANK (RIBA), AND HE KNOWS THAT (RIBA) IS HARRAM. MY QUESTION WHAT ABOUT MY WAGES (MONEY)????? THANK YOU SALAMOUALAYKOUM

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Salah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If you live in Ireland, that is then your place of residence!

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Wednesday, September 17, 2003

**Subject: Accepting Commissions**

Name of Questioner Ashwaq Country of Res. India

Assalamu alaykum First and foremost I would like to thank you people for running such a nice site These days I am undergoing true severe tension as I understand recently that eating from Haram source is like eating/feeding fire - is it correct ? I am working in gulf since 10 years with a shipping co. Here it is very common to offer commissions to the main staff of customer

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ashwaq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You have a poetic name brother, do you know its meaning in Arabic?

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

To repent from a Haram thing one has to do three things: 1) pledge to oneself to quit such a thing in the future; 2) make Istighfar (asking forgiveness from God) and make good things as much as one can as the Qur'an [ 11: 114] says "Surely good actions remove 'the stain If' bad actions **إزال حسناتني فبإزال هيئات** "; and 3) return whatever material that belongs to others to the proper owner.

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

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on line

Sent: Thursday, September 04, 2003

**Subject: Is that Salary Halal or Not?**

Name of Questioner SAMAR

Country of Res. Egypt

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. SAMAR

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Faizan

Sent: Thursday, August 28, 2003

**Subject: RE: Career Decision- Request Your help**

Dear Sheikh Monzer, Assalam alaykum

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

- \* In the Software business there is a role known as 'Business Analyst'. The job of the business analyst is to have complete functional knowledge of how the IT system will work. For instance for Banking Software, the Business Analyst is an expert in Banking. He collects business requirements from the bank and then helps 'design' the system. In other words, the software is developed based on his design.
- \* In the above scenario, would it be permissible for a Muslim to be a Business Analyst for the Banking sector. In this case, he would be designing software for banks which may include Riba based transaction systems.
- \* Please advise as I would like to get complete knowledge of this subject.

I thank you again for being so patient and taking time out from your busy schedule to help me. May Allah reward you. Aameen.

Jazakallah

Faizan

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Faizan

Assalamu Alaykum wa Rahmatullahi wa Barakatuh,

If we apply the same principle, the answer is yes, it is permissible as long as this business analyst does not sign an interest-based bank on behalf of the bank.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Monzer Kahf

**Question:**

From: Faizan

Dear Sheikh Monzer, Assalam Alaikum

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

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

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

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

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

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

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

Wassalam

Faizan

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Faizan

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

1. Work to earn income is honored and glorified. We have several evidences in the Sunnah of our most beloved Prophet on this point.
2. Any works are permissible unless specifically forbidden (such as >palm/future reading) or it contributes to promoting and/or spreading Fahsha' (morally condemned/shameful actions such prostitution).
3. Some people like to expand the arena of prohibition on the basis of obscuring the line between the area of specific prohibition and the area of Taqwa. For instance there is nothing to prohibit working as a tailor but some may say that working as a tailor specialized in extravagant cloth is prohibited because extravagance is forbidden and you are helping its practitioners. This kind of mixing is not founded in our Shari'ah The Taqwa issue may relate to the next point though.
4. Also some people mix between a job and the accounting source of the compensation you receive for a legitimate job. There is no foundation for such mixing. For instance they argue that a job is prohibited if your payment comes from a Riba or prostitute's income. There is nothing in the Shari'ah that requires the Muslim community to stop selling food to a prostitute and make her starve to death. This is not the punishment of prostitution in our Shari'ah. The legal action against such immoral practices is known in the penal system and none requires an economic boycott. It is true, however, that if you are paid in kind for a commodity or a work, and the specific item you are paid is known to you as being taken by the payer by fraud, bribery, theft, etc. you have to refuse such payment and abstain from selling your man hours or merchandize unless you are paid a price that no other have claim on (e. g., a stolen item remains a property of its true owner and can be claimed from you without compensating you, and you will have to go back to claim a compensation from the person who gave it to you).
5. Permissible jobs may still be ranked from a moral/religious point of view, i. e.; some jobs may be higher than others depending on their closeness to the prohibited area.

6. In applying this to working in a bank: The prophet, pbuh, prohibited writing a Riba contract and being a witness to it. This means that working as a loan officer in a conventional bank is prohibited but IT is not. The accounting source of your pay is irrelevant, besides not all the net income of conventional banks come from Riba, and may be not even most of it because banks provide several other permissible services for which they take handsome commissions. We also must realize that working in a bank does not rank high on the Islamic moral scale because of its obvious relation to the practice of Riba. the Same as the classical Fuqaha argued that working as a jeweler doesn't rank high because it is very likely that jewelers are tempted to indulge in Riba activities while they sell and buy gold. Certainly working as a Shari'ah Professor (with good intension) is much better than working as computer software specialist in a chicken farm because the former spread the good deed in addition to benefiting others like what the latter do. But we must realize that God created people to do all kinds of job and if all women and men become Shari'ah teachers, life will stop. Instead the Prophet, pbuh, told us "Do your deeds (including jobs) as each one will be helped (by God) to do what one is created to do."

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Saturday, August 23, 2003

**Subject: Working with a client selling or borrowing alcohol**

Name of Questioner Imran

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Imran

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Ahsen

Sent: Saturday, August 23, 2003

**Subject: Manufacturer VS Trader**

Respected Dr. Kahf,

Salam Alaykum,

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

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

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

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

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

My questions are:

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

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

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

4) Manufacturing company costs a lot of money to start and close (if business fails). That's why, I am considering trading company, which has much less risk. But if it's against Islamic business ethics, then of course I would not do it.

Thus, I need your invaluable knowledge and experience.

I would greatly appreciate your response.

Best prayers,

Ahsen

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Br. Ahsen

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The matter is much simpler. Both manufacturing and trading (what you call bridging or middlemanship) are equally permissible with no moral, ethical or religious preference to either. Trading does not work on information only, although acquiring info is a specialty and it cost money, they work on specialization and division of labor, the old theory of Adam Smith. Division of labor increases value. Don't you agree?

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Monday, July 28, 2003

**Subject: Is working in Medical Insurance Company Legal?**

Name of Questioner Yusuf Country of Res. U K

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

Insurance is based of the theory of probability and its application to a large number of incidences. It redistributes risk and transforms an individually ambiguous future occurrence into an approximately calculated prediction. If you look at it individually, the liability of the

insurance company is not known in both its amount and its due date, but if you look at it with the actuarial schedules in mind both becomes very closely approximated.

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Tuesday, July 22, 2003

**Subject: Working in a Bank**

Name of Questioner you country SA

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. you

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

your work is permissible. To claim otherwise requires evidence from Shari'ah because the Prophet, pbuh, declared that the Wrath of God is on the Riba taker, giver, writer and witnesses. You do not have to extend this La'nah to word processors, tellers, it persons and guards of a bank. Besides, not all conventional banks' activities are in the area of interest, they also provide several other permissible services.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Monday, July 14, 2003

**Subject: Specific Way of Gaining Money**

Assalamu alaykum,

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

Dear Shaikh,

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

"To the women in my life who know how to dream and create their own reality.

Ordinarily, I ignore these letters and up until now I have not seen one work because of the skepticism factor. But results have told me that this is different, and so I am participating.

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

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

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

\$35,000 and the other times she received \$30,000. If this letter continues as it should, everyone profits.

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

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

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

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

send this letter to DOERS!

this letter is legal.

It is friends helping friends.

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Sunday, July 13, 2003

**Subject: Establishing a Mortgage/small Business Loan Company**

Name of Questioner Omar

Country of Res. USA

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

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

on the other hand, there other forms to provide financing to those who need it. lease/purchase is one of them. In this kind of contract you own a property and lease it to a would-be purchaser with a promise to sell. The purchaser pays rent for the part the provider owns and also pays installments to buy the property. if you carry the concept of fix total monthly payment the rent will be declining and the part paid for purchase will be increasing until full purchase payment is achieved.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Sunday, July 06, 2003

**Subject: Relation Between Employer and Employee**

Name of Questioner Abu Saleh

Country of Res. Bangladesh

Assalamu Alaikum, My question is on agreement between employer and employees. The employer hires a person for an agreed scope of work and a certain pay in return for the work. This is all agreed upon before someone becomes an employee. If after a period, the employee(s) feel that he/she is underpaid for his/her kind of work, can they use coercive measure to claim just compensation? I am pointing to the phenomenon of trade unionism and collective bargaining. In a capitalist society, workers would walk away from their job demanding better pay and facilities. Trade unionism is being actively followed in most of the Muslim countries. At times, their actions are of violent nature. Is there any room in Islam for trade unionism? Can a party to an agreement take coercive measures because his end of bargain is

not fair? Without trade unions how can we put a check on the abuses by owners/management?  
Jazakallah

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Abu Saleh

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

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

4- Contracts are left free to people to negotiate their conditions and they must remain this way, once one enters into a contractual relationship one must fulfill one contractual obligation with complete honesty. This means that persons must always be able to choose and have the option to accept or reject a contract or a condition in it. This must apply equally to employees/laborers and to employers/management as well as to any other contractors.

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

after each 4 hours of work, health benefits, paid vacations, etc. and 2) creating labor unions to bargain collective contracts that is empowering the workers to balance the power of the employers.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
Question:

**From: Islam on Line**

Sent: Saturday, June 21, 2003

**Subject: Can a Muslim Sell Crosses?**

Name of Questioner Mohammad

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Tuesday, June 17, 2003

**Subject: Private Franchising**

Name of Questioner Shaikh

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Shaikh

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Thursday, June 12, 2003

**Subject: my money is Halal or Haram**

Name of Questioner shahid

Country of Res. Pakistan

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Dr. shahid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If opening a pediatric private clinic requires a postgraduate degree in pediatrics and the government defines this degree such that your certificate from a correspondence university does not qualify, it is not permitted in Shari'ah to open such a clinic even though private hospitals may give you the same salary like one who has a qualified certificate. I certainly understand that certification is not a license of knowledge and experience but it is a legal requirement and the Shari'ah accepts such legal definitions because they are within the authority of government and they are meant for the safety of patients. At the same time if your experience and knowledge qualify you to see, diagnose and give prescriptions to children there

are several ways to express this specialization without claiming that you are qualified according to the legal criteria. These ways include indicating the fact that you have the said degree from the university that granted you the degree. But it is certainly forbidden to claim a qualification that you legally do not have. This falls under cheating that is forbidden in Islam besides it exposes you to great liability, from Shari'ah point of view, for even innocent mistakes that do not normally carry liability for qualified practitioners.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Monday, June 09, 2003

**Subject: Is Working With This Company OK**

Name of Questioner Nabil Country of Res. Pakistan

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Nabil

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

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

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Monday, June 09, 2003

**Subject: Making Appointments for People Contacting A Health Insurance Agency**

Name of Questioner Muslimah

Country of Res. USA

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Muslimah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Tuesday, June 03, 2003

**Subject: Working as a Tour Operator Concentrating on Yoga**

Name of Questioner Sha

Country of Res. India

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Sha

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Monday, June 02, 2003

**Subject: Doing Business in Real Estate**

Name of Questioner Khalil

Country of Res. Canada

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Khalil

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Sunday, June 01, 2003

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

Name of Questioner Mohammed

Country of Res. India

ASSALAMU ALAIKUM MAY AL-MIGHTY ALLAH REWARD YOU FOR YOUR GUIDANCE TO MUSLIM UMMA. I AM WORKING IN MIDDLE EAST. MY SPONSOR GETTING VERY GOOD PROFIT IN HIS BUSINESS WHILE HE HAS NO EXPENDITURE IN THE ASSETS OF THE BUSINESS. BUT UNFOTUNATELY HE IS VERY COVETOUS AND NOT READY TO GIVE THE RIGHTS OF HIS EMPLOYEES AS PER GOVT EMPLOYMENT REGULATION AND AGREEMENT. SO KINDLY ADVISE IS

THERE ANY RIGHTS FOR HIS EMPLOYEES TO TAKE THEIR RIGHTS FROM THE PROFIT OF HIS BUSINESS WITHOUT HIS CONSENT.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mohammed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Ayub

Sent: Sunday, June 01, 2003

**Subject: Question Regarding Employment in Bank**

Respected Dr.Kahf,

Assalamu Alaikum Wa Rahmatullahi Wa Barakatuh

I attended your speech yesterday and Alhamdulillah greatly befitted from it. But I have one question regarding employment in banks. If I heard you correctly you said that working in banks as cashier, teller, etc. is permissible as long as you are not signing the loans.

However in the fatwa section of your website you write, "4 - however, if you do not find other jobs except in a Riba bank and you need to work for survival, you can work in such a bank and be sure to avoid working in the department of lending because it is covered by the wrath (LA'NAH) mentioned in the Sayings of the prophet (pbuh)."

There appears to be a slight contradiction between the two statements. I would be thankful if you can kindly explain this issue. Who else among the scholars support the view that working in banks is permissible.

Wassalam, Ayub

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ayub

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Wednesday, May 28, 2003

**Subject: Questions on Working in Banks**

Name of Questioner Zahid

Country of Res. Pakistan

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zahid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The three most important functions of any central bank are: to be the bank of banks that includes supervision and control, to administer the monetary policy in the country and to be the bank of the government. If you analyze these functions you will find that most of the actual activities of a central bank are not interest based! This may be a surprise to many but I am sure it should not surprise you if you give a careful look at these activities. Besides, controlling the domestic banks is not interest related all the way because of the presence of Islamic banks that make certain percentage of the banking system and because of the non-interest activities of the conventional banks. Add to it the point that reviewing and supervising interest activities is not an integral part of interest based contracting and is not itself prohibited, especially when it is done by central banks because it is normally done from the point of view of protecting the national interest not from the point of view of assuring that the contract is interest based. If you work in the Islamic banking department, you will do better no doubt about it because you will not be doing a thing that is permissible only but you will be doing a thing that is beneficial and useful for promoting Islamic banking in the country.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in Conventional Banks**

From: Islam on line

Sent: Wednesday, May 28, 2003

Name of Questioner Zahid

Country Pakistan

**Question:**

a) I am working in central bank of the country since four years (State Bank of Pakistan). My work includes inspection of various commercial banks. Although I am never a party to any kind of transaction involving interest, however, I have to check many transactions which involve interest. What is the status of my job according to Shari'ah?

b) Keeping in view the involvement of interest in my job (though indirect), I completed a diploma in Islamic Banking recently. I just thought that instead of leaving the space open for interest based banking; we must try to change it by becoming part of the system as system can't be changed from outside. I think I can also try to get myself transferred to recently established "Islamic Banking Department" of my bank which is responsible for policy making and preparation/sanction of new products for Islamic banks. In that department there would be absolutely no involvement of interest based transactions and where I can also contribute usefully with my experience and knowledge. What is your opinion if I make such a move keeping in view the overall nature of my bank which would still be working on interest based system?

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zahid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The three most important functions of any central bank are: to be the bank of banks that includes supervision and control, to administer the monetary policy in the country and to be the bank of the government. If you analyze these functions you will find that most of the actual activities of a central bank are not interest based! This may be a surprise to many but I am sure it should not surprise you if you give a careful look at these activities. Besides, controlling the domestic banks is not interest related all the way because of the presence of Islamic banks that make certain percentage of the banking system and because of the non-interest activities of the conventional banks. Add to it the point that reviewing and supervising interest activities is not an integral part of interest based contracting and is not itself prohibited, especially when it is done by central banks because it is normally done from the point of view of protecting the national interest not from the point of view of assuring that the contract is interest based.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in Conventional Banks**

From: Islam on line

Sent: Wednesday, May 28, 2003

Name of Questioner Zahid

Country Pakistan

**Question:**

a) I am working in central bank of the country since four years (State Bank of Pakistan). My work includes inspection of various commercial banks. Although I am never a party to any kind of transaction involving interest, however, I have to check many transactions which involve interest. What is the status of my job according to Shari'ah?

b) Keeping in view the involvement of interest in my job (though indirect), I completed a diploma in Islamic Banking recently. I just thought that instead of leaving the space open for interest based banking; we must try to change it by becoming part of the system as system can't be changed from outside. I think I can also try to get myself transferred to recently established "Islamic Banking Department" of my bank which is responsible for policy making and preparation/sanction of new products for Islamic banks. In that department there would be absolutely no involvement of interest based transactions and where I can also contribute usefully with my experience and knowledge. What is your opinion if I make such a move keeping in view the overall nature of my bank which would still be working on interest based system?

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Zahid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The three most important functions of any central bank are: to be the bank of banks that includes supervision and control, to administer the monetary policy in the country and to be the bank of the government. If you analyze these functions you will find that most of the actual activities of a central bank are not interest based! This may be a surprise to many but I am sure it should not surprise you if you give a careful look at these activities. Besides, controlling the domestic banks is not interest related all the way because of the presence of Islamic banks that make certain percentage of the banking system and because of the non-interest activities of the conventional banks. Add to it the point that reviewing and supervising interest activities is not an integral part of interest based contracting and is not itself prohibited, especially when it is done by central banks because it is normally done from the point of view of protecting the national interest not from the point of view of assuring that the contract is interest based.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Sunday, May 11, 2003

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

Name of Questioner

Assalam-o-Alaikum! Dear Brother, I am a Muslim living in a Muslim country. I work in a "call centre". Only if you don't know, it's a centre for telemarketing. It's based in a Muslim country and I am an employee there. As we sell products on phone, the product range might include any item available in the (Non-Muslim)market of USA, as we deal with them. So, we will have to sell things like credit cards, insurance etc. Or our service for insurance companies, brokerage houses etc. It might include other Haram items that might get into list later on. Is it Halal to sell these items or not, and should I resign if it's not? Could it be the case that I stay there and subtract the portion of my salary that I earn through sale of Haram items but keep it from Halal? I have no other job in queue so I shall have to wait in case I leave this. N.B I have some basic knowledge of Fiqh so please don't hesitate to mention the rules. Jazak-Allah! Wassalam!

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Wednesday, April 30, 2003

**Subject: Working in an Insurance Company**

Name of Questioner Yusuf

Country of Res. U K

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

praised hands that tired of work to enable the person of fulfilling her/his personal and family needs.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Monday, April 28, 2003

**Subject: Being a Recruitment Officer in a Commercial Bank**

Name of Questioner Abdu Rahman Country of Res. India

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Abdu Rahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Sunday, April 27, 2003

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

Name of Questioner Taslim

Country of Res. Mauritius

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Taslim

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The Prophet, pbuh, mentioned that the Wrath of God is on the taker, giver, writer and the two witnesses of a Riba contract. if you are not one of those you are not doing any prohibited activity. Consequently, Auditing banks, insurance companies and companies whose main line of business is permissible but they do certain interest-based transactions do not fall in the Haram

area. They are all permissible InShaAllah. Please do not expand the area of prohibition too much other wise life in today's world become extremely difficult. There is no doubt though that auditing Riba-based transactions is not the best or most pure job one can do, certainly if you restrict your auditing to mosques, Islamic centers and Islamic charitable organization is no double better, but by your job as you described you are not God Willing, within the prohibited area.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Wednesday, April 09, 2003

**Subject: Working in a Bank as a Cashier**

Name of Questioner samiya

Country of Res. Pakistan

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. samiya

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Question:**

From: Islam on Line

Sent: Wednesday, April 09, 2003

**Subject: Joining a Training Program of Banking**

Name of Questioner Aslam

Country of Res. Pakistan

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Aslam

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

**Question:**

From: Islam on Line

Sent: Tuesday, April 08, 2003

**Subject: Working in Companies Originally Based in USA and UK**

Name of Questioner Omar

Country of Res. Pakista

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

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

(swt) bless you and guides you to the truth, Amen.

Best Regards

---

**Question:**

From: Islam on Line

Sent: Tuesday, April 08, 2003

**Subject: Working in the Investment of Commodities in USA**

Name of Questioner atif

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

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. atif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

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

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

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

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Deputy manager in a bank**

From: Islam on line

Sent: April 03, 2003

Name of Questioner Rafeeque Country India

**Question**

I am working as a Dy. Manager in a reputed Bank .In India you know how Banks run and their way of income etc. But since I am working in a Bank in India, can my job in any way affect my religion, faith or Islam. Can I perform Hajj with my savings out of my salary income.

**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. Rafeeque

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

As long as you don't sign Riba-based contracts on behalf of the bank, working in a conventional Riba-based bank is permissible in India and in any Muslim or non-Muslim country. The prohibition in the Hadith falls on taking riba, giving it and/or writing it. This is the settled opinions of our great contemporary scholars including the late Shaikh Zarka, al Qaradawi, al Darir, al Sallami and many others. If working is permitted, the income is Halal inShaAllah.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a bank as a video man and miss Friday prayers**

From: Islam on line

Sent: April 01, 2003

Name of Questioner Ismail Country Singapore

**Question**

Dear Sheikh. Assalamu Alaikum. I have 2 main problems which is bugging me since I was last retrenched back in Jan last year. I found a job recently, alhamdulillah, at a US credit bank. Firstly, I am wondering in a credit bank is permissible in Islam? I am very afraid if the money I am earning is not Halal. I don't know much about banking but feared they are involved in some business deals which are Haram. Secondly, my job is to setup video conferencing for the big bosses in the co. The video conference is sometimes at lunch time and problem occurs when it is on Friday which I attend to my prayers always. I can't change the meeting schedule and usually have to skip my Friday prayers because of this. My heart is heavy and feels very uneasy. I am a practicing Muslim and to skip a prayer is something I never dream of. Should I quit the job? I do Istikharah prayers regularly and the gut feeling at the moment i get is that I should quit the job. Could you advice more on this? With the bad economy, I am afraid that I will be jobless again. It took me a year to find a job. I am 28, single and I don't know where else to turn and seek refuge besides Allah swt. Please advise.

**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. Ismail

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

My advice is to seriously search for another job and quit this one as soon as you can find a job unless you can manage your two hours Friday prayer even with a wage cut. Otherwise, working as a camera man in a credit bank is permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Network marketing with pyramid style commissions**

From: Islam on line

Sent: March 15, 2003

Name of Questioner samjad Country India

**Question**

Sir, I always follow Islamic rules as it is mentioned without any tilt. Now I have approached you to know the Islamic views for "network marketing." I wish to select it to be my profession. As I have noticed from my work it's merely a team work which is earning some commission for our work hoping a reply

Notes: The work is based on the circulation of the newspaper they are offering an incentive of rs 400 per pair referral and additional commission for each referral made by our referrals but we have to go with the down line in helping and explaining the process to the new members that's our work after referring two members

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. samjad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Network marketing with pyramid style commissions is permissible if what is sold is permissible goods and services, the kinds of contracts are permissible (e.g., no Riba-based contracts) and the system of commissions is known clearly to any new comer and purchaser.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in an interest based company**

From: MOHAMED

Sent: March 13, 2003

**Question**

Thank you very much For your kind consideration of my request for a Fatwa. Please be good enough to explain me a bit, My confusion is Whether I am helping for interest(Riba) as a software engineer, Providing service to other interest related department. I will be vary happy and satisfied till I work for this company, if you could clarify this problem further. 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. MOHAMED

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, you are helping a Riba-based institution. No doubt about that. But that much help does not fall under the Wrath of God. Therefore, it is within tolerable limits that do not make your work and your income prohibited. The Hadith I mentioned in my previous letter does not include any help or any dealing whatsoever and you need not extend it and stretch its limit. I don't say that this is the best job in the world. Certainly if you work in an organization that explains Islam to ignorant Muslims and to non-Muslims, like Islam online, there your work itself is glorious because it helps making the truth understood. Certainly works differ on a wide spectrum, but your work is still not within the realm of prohibition.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in an interest based company**

From: MOHAMED

Sent: March 12, 2003

**Question**

Dir Sir,

I am from Sri Lanka. We are minority in our county. Most of the companies are dealing with interest. I am working for a finance company as a software engineer. I have been working here for more than 10 years. The companies' main business is Deposit and leasing that is mainly interest oriented. I think working for this company is prohibited. I have been trying to get a job for years, as I have the experience in Banking/Finance. It is vary difficult to find a job from non interest oriented company. Is it acceptable if I keep on working here till I find a Job and is it acceptable if I save money from my salary?

Please be good enough to give me fatwa as soon as possible

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. MOHAMED

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in a department that does not handle the issuance of interest-based loans, such as the IT department, in a financial company is permissible. It is not prohibited, it is certainly better to seek another company whose all activities are permissible. The wrath of God is on those who take or give Riba and those who write (issue) its contracts or sign it as a witness as the most beloved Prophet Said in an authentic saying reported by Muslim.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Network marketing and pyramid commission**

From: Islam on line

Sent: March 03, 2003

Name of Questioner Muddassir

Country. Pakistan

**Question**

Assalamu Alaikum, I read 2 Fatwas on this GREAT site about NETWORK MARKETING or PYRAMID COMMISSIONS but still have something to confirm. I come across a fatwa regarding network marketing by a prominent scholar and he mentioned that it is impermissible if : 1) A person joins a company because of the marketing plan but not because of the product. 2) If product price is higher than market price. Kindly let me know about your opinion especially about the first point. Thanks and best regards.

**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. Muddassir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Pyramid type of commissions is permissible provided there is complete transparency. This means that every person who joins knows very clearly that the person who invites her/him and others above are making money on the new person's purchases and often mere signing up.

The structure of sale contract of goods sold by the company, the nature of good/services sold, the pricing system are other element that may interfere to make this and any other transaction forbidden. For instance, sale contracts may include interest for deferred payment. Gold, silver and currencies may be sold at deferred delivery; some pyramid commission companies do not have anything to sell only mere joining generates commissions; monopolistic conditions may be created and exhortative prices charged for instance some companies manufacture and sell at high prices coins that they claim they are collectible items because they only manufacture small quantities, this is a false and fabricated market. All such conditions make the transaction forbidden and some of them are fraudulent too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a Company Selling Term Insurance & Loans**

From: Islam on line

Sent: March 08, 2003

Name of Questioner Abdellatif country USA

**Question**

I'm Muslim, I Live in USA, I found a job with a financial services company, we sale financial products like term insurance and loans... all based on Interest. Is it ok for me to work for that company? Can I my self buy a term insurance to cover my debt after my death.

Notes

I want a very clear answer.if you need more info please let me know.

**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. Abdellatif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

To my knowledge, term life insurance is normally based on actuarial analysis. It is not interest-based. If so, it is permissible. There are scholars who argue otherwise but I think they are incorrect. There is nothing in the Shari'ah that makes such a contract prohibited. Being permissible, you can buy a term life insurance for yourself and you can assign its proceeds to pay for debts or any other purpose or beneficiary, or you can leave it to be added to your estate.

Selling interest-based loans is certainly forbidden, and if you work in this company in a department that does not require you to sell, write (fill in) or sign any interest based transaction, your work would be permissible. It is forbidden if you do any of these actions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working as actuary**

From: Islam on line

Sent: February 28, 2003

Name of Questioner omar Country of Res. Pakistan

**Question**

Is the job of an actuary who mainly calculates insurance premiums haram in islam?

Working as an Actuary

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

No. Working as actuary is permissible because it is useful and the concept of insurance is not forbidden. In addition to insurance companies it is used in retirement programs, providence funds and social security system.

Additionally working as actuary in an insurance company is not forbidden either because insurance is controversial. there are great scholars (and probably the wiser ones!) who argue that insurance is permissible even when it is run on profit making basis, i. e., not only the mutual or cooperative type of insurance that is agreeably permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Selling insurance, mortgage and mutual funds**

From: Islam on line

Sent: February 24, 2003

Name of Questioner

Country

**Question**

Recently I've been offered a job with a financial services company selling Mortgages, life-insurance and mutual funds and I'm very interested but before I proceed I wanted to know if I do this as a career is it Haram or Halal

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Selling anything that is agreeably forbidden is also forbidden, life insurance is controversial, I believe some of its forms are permissible; most mutual funds have a mix of permissible and not permissible stocks except for the Islamic mutual funds that are OK, mortgage is forbidden unless for a Muslim family living in the West who is in need for housing. If you can be sure that you can restrict your sale activities to the permissible forms, you may take this kind of a job.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Internet sale of goods through a commission-based company**

From: Islam on line

Sent: February 23, 2003

Name of questioner Jamila

**Question**

essalam alaikum wa rahmatullahi wa barakatu, may allah swt bless you for your efforts, and providing such a wonderful service to our Ummah. My family and I found a business that we would like to take part in. We aren't sure if this money is Halal or not. First, we sign with this company, and pay thirty dollars, a one time fee. We set up a website, that they provide for us free, and ads online as well, and advertise working from home. When the people email us, we return to them with a phone call, and we advise them of this company, offer them more information, and teach them what we know of this company. This company sells only Halal products, house cleaning, and personal hygiene products, no pork bi-products or alcohol are used. If that person chooses to become a consumer of these products, we get a percentage of what they buy. After we reach a certain limit of customers our percentage maxes out at twenty percent. Should any of those consumers decide to make a business as we have, we get a bonus per month for each one that chooses this option. The ones who make a business are binding the same rules as us. They must pay a one time fee of thirty dollars, and a yearly fee of twelve dollars. And it goes on from there, and we all share in the profit of this company. This company is named Malaleuca. Is this Halal?

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Jamila

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This kind of transaction and this structure of commissions are permissible in Shari'ah provided that each customer and new subscriber to this business is fully aware of this commission structure. That is, a customer or a new subscriber is not lured into it without knowing that you are making commission out of their purchases and business. You mentioned that goods sold are permissible anyway, I must add if the company decides to also sell gold or silver jewelry or foreign currencies (that are also permissible), shipping must be done of the same day of the sale this is an added requirement in the sale of gold, silver and currencies.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working in handling cash and issuing commercial papers**

From: Islam on line

Sent: January 22, 2003

Name of Questioner

Country Pakistan

**Question**

I have done my MBA in Finance and Investment from NY. And have been working in a corporate office of a median group. My work relates to handle cash on daily basis and if we are short of cash then I issue Commercial Paper (Interest Based). And on the back end I also do account for all these activities. I am trying to get rid of the job but my studies are not complete yet I finish



---

Subject: Work in multi level marketing

From: Islam on line

Sent: January 17, 2003

Name of Questioner abdul Gender Male country of Res. India

Question

Assalamu Alaikum, I have a question for you. Now I'm a job seeker. So I decide to join a job that is MULTI LEVEL MARKETING (MLM) like AMWAY, MODICARE, and etc., I choose AMWAY . I don't know if it is HALAL OR HARAM. Can I do this business? (AMWAY) please tell me the answer for my question. . Alhumdullah.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. abdul

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If a company sells real goods and services and its contracts and transactions do not contain any prohibited clause but its relations with its sales persons is structured on the basis of multi-level commissions that are known to both purchasers and new salespersons it is still permissible. In other words, Multi-level commissions are not forbidden in Shari'ah provided there is full and complete transparency toward all persons concerned.

I don't know what is the business of AMWAY or MODICARE and I can't speak about them without full information.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

Subject: Telephonist is a hotel

From: Islam on line

Sent: January 12, 2003

Name of Questioner fatima Gender Female

Question

S/A I work in a hotel as a telephonist and I WANT TO USE MY MONEY TO GO TO HAJJ I WANT TO KNOW WHETHER MY MONEY IS HALAL OR HARAM

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. fatima

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, your money is Halal (permissible), you got it as compensation for your work in a hotel where you provide a permissible service as a telephonist. If the hotel provides alcohol and

other services that are prohibited in the Shari'ah to its guests that is not of your business; you give decent services for which you are paid.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

Subject: Working in real estate

From: Tawfiq

Sent: January 10, 2003

Question

I'm thinking of becoming a real estate agent and wanted to get your opinion and/or fatwa on whether or not it is Halal or Haram.

Please note that a real estate agent does not engage (or have to engage) with banks or loans. He/she merely finds a property for a buyer and hooks him/her up with the seller and vice versa. To my knowledge this is similar to "Samsara" (in Arabic), which I believe has been characterized by many scholars as "Halal". Please advise...

**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. Tawfiq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You are correct Brother, working as a real estate intermediary or agent is permissible even if you give advices about which is the cheapest way to finance through conventional mortgage.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Advising people on reducing their interest**

From: Islam on line

Sent: January 03, 2003

Name of Questioner Khwaja

Country Canada

**Question**

Assalamu Alaikum, May Allah bless you your efforts and time. I have an opportunity to improve my financial situation by getting involved with Primerica a Financial Services company. I have 7 kids, wife doesn't work, can not work, going in debt very fast, my landlord has asked me to leave the apartment because he wants to sell it, mortgage is Haram, no one would give me a rental property because of family size, only way is to make enough money to buy a house in cash. In this financial service business we advice people on how to reduce debt by offering better products which includes loans and insurance policies with lower interest rates. I can

build my own business and make very good money in commission at the same time helping families get rid of or reduce their debt. In a regular job I will never have enough to make ends meet and I will pay more and more interest until I go bankrupt. This society is not for single earner families. I avoided credit based on Riba for 4 years after I came here but finally the system caught up with me. I hate it but I am stuck in it. I have a full time job that pays half of my expenses the other half is increasing by debt monthly. I have tried to get a second job and every other thing and I don't get a response from anyone. Is this business Halal or it is Haram for me to do this business to rid myself of Riba forever. Once I have paid my debt and bought a house I would do some trading business without any involvement of Riba. I won't be taking Riba but I will be advising families on how to reduce it which is good in itself. I desperately need your advice on this one I would appreciate if you do not publicize my letter so openly because community will immediately know it is me, I am a well know College Professor and actively involved in community and Da'wa activities. Not many people are in my situation in this community. So I am very recognizeable

**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. Khwaja

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Advising persons, who are already under interest-based contractual obligations on how to reduce their interest is not bad at all; it is rather good. It is even better if these persons are Muslims because you would be helping them reduce their involvement in sin. You must not write or sign the new reduced-interest contracts, because it is forbidden. Also helping people in insurance is permissible as most kinds of insurance are permissible and several contractual forms of life insurance are also non-interest based. I am afraid you may be expecting rather too much from this proposed new venture and it may end up not giving you what you expect.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject:        manufacturing empty beer cans**

From: Islam on line

Sent: January 01, 2003

Name of Questioner Haneen

Country Jordan

**Question**

I am working in a multinational (American / Saudi) packaging company, we are manufacturing Alu. cans for soft drinks like pepsi, cola ...etc., we only supply the filler with designed empty cans to be filled at their plants, but from time to time we have orders for Alcoholic/Beer cans to be made at our plant, these quantities ARE consider as a small percentage of the company work, and we just only deliver empty cans with the labels/designs on them showing the name,

is this acceptable to deal with these empty cans and in small quantities? awaiting to hear back from you. Thank you.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Haneen

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

There is a known opinion among the Shari'ah Scholars that the sale contract of an item that is intended for a prohibited use is forbidden and consequently sinful. The other opinion looks only at the contract itself. An aluminum can with whatever writing on it is not prohibited to manufacture and sell. The problem is thus thrown entirely on the company that fills and sells it. With this introduction, there is certainly a strong suspicion that the owners and manager of the company would be doing wrong when they accept a contract to manufacture and sell beer cans, and consequently that part of their business may be sinful. However, the workers in the company are not related, especially if the work is divided as usual so that no single worker would be doing the whole can by herself and keeping in mind that this part of the business makes a small percentage of the total business of the company, your work in the company is permissible and your Salary is Halal InShaAllah.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

## FATAWA JOBS WORKS BUSINESS EARNING 2002

**Subject:** Work that requires traveling in a group for a woman

From: Islam on line

Sent: December 31, 2002

Name of Questioner raida Gender Female country of Res. Jordan

**Question**

1- I work for an American company that sells and implements software for scheduling commercial airlines. My job involves sales and protecting the interests of the Arab carriers we are dealing with. I use a large part of my salary towards Muslim and Palestinian charities and I use my high profile role in this company (as a Muslim woman wearing Hijab) to enhance the view of Islam/spread the word of Islam in the Western culture. Is my job (due to the current political situation) Haram or Halal? 2- Sometimes my job involves travel alone (2-3 days) by plane to attend a training course. Is this ok if I observe the Islamic rules of behavior during travel?

**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 Ashasihi Ajma'in

Dear Sr. raida

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Although this question is not in area of specialty I dare answering it because it relates to me as a person who is involved in living and working within a Western culture that is eager to know more about Islam. What you are doing and presenting is excellent and youR working in this environment, with your abilities and what you described about your behavior is rather an obligation and of high reward. Remember the saying of the Prophet, pbuh, " أخال قكم من الكمل تس عوا " *أخال قكم من الكمل تس عوا* " *الناس بأملل كفس عوهم* " To it means we can only prevail by our values, morality and spiritual strength.

For the matter of travel, there is flexibility in our religion. The Prophet, pbuh, mentioned with praise that a woman would go from Sana'a to Hadramawt alone, fearing none but God and the Scholars mentioned that if a woman travels without Mahram but with a safe group, as in a plain today, that is permissible. Don't worry and go on in prevailing InShaAllah and May God be always with you and reward you.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Selling beer**

From: Islam on line

Sent: December 28, 2002

Name of Questioner malik

Country US

**Question**

I have a store in USA, the store has beer too, I want to ask you is it allowed to run such kind of store or not?

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. malik

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is forbidden for any Muslim to own, sell, brew, offer, carry, transport, buy, etc. any alcoholic beverages. If you own the store you must immediately stop the alcoholic drink sale and empty all cans and bottles you in the drainage in the bathroom and flush them out. You cannot sell them. If they are put in your store by a distributor and they are still owned by the distributor you can return them to him. The Prophet, pbuh, in a very authentic saying put the wrath of God on ten things in relation to alcoholic drinks, the drink itself, selling buying, carrying, the person to whom it is carries, transporting, brewing, etc. I am sure you don't like to carry this wrath of God, no Muslim would . . .

If you are not the owner, but you work in a store that sells it, it is still forbidden for you to carry it, put it on shelves or in bags of customers, sell it as a cashier is also forbidden.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject:        Loan officer**

From: Tawfiq

Sent: December 28, 2002

**Question**

I live currently in the US, and was thinking of getting a job in Real Estate as a "Loan Officer.

Below, please find a description of what the job consists of:

1. We call on homeowners who may be interested in refinancing their home at lower interest rates.

Hence, the way I look at it (and I maybe wrong) is as follows:

Since I have no control over completely removing interest (the bank is the lender) I at least try to help people pay less interest on their current mortgage and save them money, where applicable. So in the case above we often get customers a lower rate on the mortgage they're carrying.

2. In the current economic situation (people being laid off...) folks often find themselves in dire need for cash. So by refinancing their home, (even if it is at the same rate as they currently have, some banks would actually provide them with 10K or 20K liquid cash, given that they refinance their home with that bank). Note again, I'm not trying to paint a "nice & clean" picture of what a loan officer does. I'm rather offering details of what he/she really ends-up doing. In this case, although we don't always succeed in getting a lower rate for the customer, we often end-up helping him/her get their hands on some cash, so they can survive the tough economic conditions.

Please advise of the "legitimacy" (Halal or Haram) of this job, as it pertains to the Islamic Shari'ah.

**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. Tawfiq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I believe that deriving your income from this kind of job is not permissible in Shari'ah. The main thing a loan officer make is to help people get financing/refinancing regardless of their real needs and circumstances. Getting them some cash, that is very often spent on less than necessary items and circumstance for which the prohibition of borrowing with Riba is relaxed, is also forbidden in the

If you confine your job to helping Muslims only (because non Muslims don't consider it evil) reduce the evil of interest they are under, in a very truthful and honest manner (take in contrast

the case of adding too many points and costs to principal for a slight difference in the rate where the finance officer would actually be drowning the homeowner under more interest-based debts) this may be permissible. Even in this case, I think that such an action must be offered free only on a benevolence basis in order to close the possibility of abuse and mixture or conflict of interests and intentions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working with Bisnas on the internet, to lure people to membership**

From: Osama

Sent: December 28, 2002

Dear father,

Asslamualaikum wa rahmatoallahi wabarakatoh,

My name is osama and I am yasir's friend.

I want to know about something very important to me sir.

I got a job offer from a company called "biznas" and I want to know if this working for this company is Haram or Halal.

The company working depends on the pyramids commercial law.

If I bring a client I get paid a percent and if my client brings a client I also get paid.

I am sure you have an idea sir about this way of work and I would like to know if it's Halal or Haram.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. osama

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Buznas to my knowledge does not have any business. It sells nothing. All it does is to cheat you to pay certain fees and calls you some name of an associate or worker and your job would be to cheat others to come and pay the same fees and have them, on their turn cheat others to do the same. Then you and every body else get certain proportion of these fees as a commission for luring these people in paying the fees. Do you see any business in this? To my knowledge it is all FRAUD, cheating other people in paying these fees is Prohibited in accordance with the Shari'ah. The company claims that some Shari'ah scholars approved its scheme. This is another lie. It may have been approved by some ignorant persons or by a scholar who was not given complete information (you did not give complete information in your question, but I knew this company. I looked in its website and others informed me about it).

On the other hand, structuring the commission in a Pyramid way is permissible if these is something useful sold by the company and if the contract and material sold are permissible. The problem with this Buznas is not the way commissions are structured but the fact that it is Fraudulent, it sells nothing but convincing you to lure others in paying the fees.

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

---

**Subject: Working in real estates**

From: Islam on line

Sent: December 25, 2002

Name of Questioner Ina Country Singapore

**Question**

Assalamu Alaykum, I live in Singapore and work as a Real Estate agent selling government homes to my customers who are 99% Muslims (20 % of Singapore population of 4.5million). By January of 2003 the government will let the Banks to take over and have people finance through them. Meaning carrying a mortgage just like they do in USA and other parts of the world. For Muslims, there will not have any other choice but to carry mortgage if they want to own houses. MY QUESTION IS, IS IT OK FOR ME TO CONTINUE WORKING IN THIS BUSINESS TO KEEP SERVING THE MUSLIMS? THIS IS THE ONLY WORK I KNOW HOW TO EARN INCOME. LET ME MAKE IT CLEAR THAT MY INCOME COMES AS A COMMISSION PAID TO ME BY THE SELLER OR THE BUYER, NEVER FROM THE BANK. AND IF WE MUSLIMS STOP SERVING OUR COMMUNITY, THEY WILL BE SERVED BY THE CHINSE OR INDIANS. PLEASE REPLY. JAZAKULLAH KHAYR

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Ina

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

For you to continue, as a real estate agent on commissions, helping people Muslims and others buy houses is certainly permissible because you are not part of the mortgage contract at all, even if you advise your buyer on what mortgage is cheaper for them, as long as you are not a part of the interest-based agreement.

But it seems to me that the matter is bigger than your own work, it is the whole community that needs help avoiding a sin that is described in the Qur'an and Sunnah as one of the worst and most grievous. You said in your questions mortgage like in the USA, BUT IN THE USA WE HAVE NOW OPTIONS THAT ARE PERMISSIBLE IN SHARI'AH, such as lease-to-own contracts and Murabahah contracts. You seem to me in a position where you can help the whole community by introducing these contracts for the Muslim community in Singapore.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in insurance**

From: Islam on line

Sent: December 23, 2002

Name of Questioner MOHD

Country Pakistan

**Question**

ASSALAM-O-ALIKUM MY NAME IS M.ALI ABRO SIR, I WANT TO TAKE ADVICE ABOUT IN ISSUE. INSURANCE. INSURANCE OF LIFE IS IT LAWFUL IN ISLAM. MY BROTHER IS A TRANIEE MANAGER IN AN INSURANCE COMPANY.HE SAID TO ME THAT IF U WANT TO DO WORK FOR THE SAKE OF EXPERIENCE SO U R WELCOM. SO I THOUGHT THAT IT IS VERY GOOD OPPARTUNITY FOR ME TO GET EXPERIENCE AND TO BE INDEPENENT SIR,MY AGE IS 18 AND I WANT TO DO WORK AND I WANT TO MAKE MY SELF INDEPENDENT. SIR I DON'T WANT TO DEPEND ON MY FATHER'S MONEY. SIR, I FELT THAT SOMETIMES MY FATHER FAIL TO MAKE 100% FROM HIS INCOME SO I THOUGHT THAT IT IS GOOD TO DO JOB AT THIS VERY YOUNG AGE AND GET SOME PROFESSINAL EXPERIENCE. BUT AS I MENTIONED ABOVE THAT SOMEBODY TOLD ME THAT "IT IS UNLAWFUL ACCORDING TO THE ISLAM AND THE WORKERS WHO ARE DOING THIS WORK THEY ARE ALSO GETTING FORBIDDEN INCOME, AND I DON'T WANT TO START MY JOB FROM FORBIDDEN MONEY" WHAT I DO IN THIS SITVATION ? PLZ, HELP ME SIR I WILL BE VERY THANKFUL MAIL ME SOON ALLAH-HAFIZ

**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. MOHD

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First, allow me, dear Son, to commend you on the step you are taking to work and earn your own income. It is an excellent step, but do not let it be a substitute of improving your skills and abilities by college study and good training because these improvement add a lot to your potential earnings in the future.

My position on insurance is that I follow the opinion of the late Shaikh Mustafa al Zarka. Insurance is permitted provided the contract is not interest-based and the insured is a permitted thing. In application, this means that car, health and hazard insurances are all permitted; several forms of life insurance contracts are also permitted such as term life insurance. On the other hand the part of a regular life insurance that is based on interest is not permitted on the ground that Riba is forbidden. Once it is established that insurance is permitted working in this field is also permitted.

There two other view on insurance that I have to inform you about although I do not agree with their arguments. Some people believe that insurance is forbidden whatsoever, because it is gambling on the Will of God. This is in fact a misunderstanding of insurance because it has nothing to do with changing the sequence of events, hazards or accidents. The other view is that insurance is not permitted because its contract normally contains a certain intolerable degree of ambiguity (called in Islamic Fiqh Gharar). Shaikh Zarka (who dies in 1999 and was the recognized the most knowledgeable Shari'ah scholar of our time) argue that the amount of Gharar is in fact tolerable and cites similar precedents in the classical Fiqh. Those who argue on the basis of Gharar add that if insurance is reformulated on a cooperative basis, it can become

permissible. According to this view several cooperative Islamic companies were established in several countries. Many scholars, after studying the experience of these companies go back to the opinion of Shaikh Zarka because even with a cooperative company, the contractual relationship between the company and the policy holder is still an exchange contract.

In brief, insurance and working in its field are permitted as long as you avoid interest transactions.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working in micro finance organization**

From: Islam on line

Sent: December 21, 2002

Name of Questioner qudsia

Country India

**Question**

A friend of mine got a job in a non-governmental voluntary organization where most of the functionaries are Muslims. This organization works in partnership with the government for the uplift of the poor and disadvantaged women mainly belonging to minority communities which comprise of Hindus, Muslims and Christians. One program is formation of self-help groups of women where thrift is taught to the women. Once sizable amount is saved the women are encouraged credit activities through internal borrowings by the group members. The groups are free to charge interest. However, the groups do not charge interest for women in distress, like for women who borrow for medical expenses, funerals, and the like. They charge very nominal interest for trade and business activities. While the general pattern is like this the organization where my friend works has advised women not to charge interest. They have asked them to charge service charges on actual expenditure basis, e. g., the leader of the group has to go to the bank, maintain accounts and other incidental expenses have to be borne by the group. Therefore these are calculated and charged as service charges. There is no penalty etc. The groups may also borrow from the banks for which they have to pay bank interest. But it is left to them to borrow or not to borrow. Now my friend who has taken training in this activity (he is also a Muslim) saying that as he has to teach credit activities to the groups who might borrow money from the banks on interest he does not want to be a party to it and wants to leave the job. Everyone including his mother has tried to convince him that he should not leave the job as he is neither charging nor paying interest. Of course he may be collecting the loan amount including interest from the group and remitting to the bank. The organization is also getting credit from the government for lending to the groups but they do not charge interest to the groups only the actual transaction costs. However the groups have to pay interest to the government through the organization. They (the organization) just collect the loan + interest amount and remit it in the Government account. My friend is not convinced and wants to leave the job. Please advise.

**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. qudsia

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to charge the cost of transaction to the borrower. Cost of transaction includes cost of accounting, collecting, carrying money to and from the bank, follow up on the loans, etc. What is definitely excluded from transaction cost is the cost of the money, interest, even if this interest paid to the bank or the government, you may not include it in the cost charged to members of the group. If your friend works as the person who contracts the bank and government for getting interest-based loans, even if the rate of interest is very small, this kind of transaction is forbidden in the Shari'ah and it is sinful to carry it even if it were on behalf of the group or the organization. It is equally forbidden to contract any group member a loan with interest. Carrying money to and from bank or government is not forbidden even with your knowledge that interest is included in payment being made because you are not making a Riba transaction you only handle cash for all its purposes.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working in the financial sector in a Western country**

From: Islam on line

Sent: December 21, 2002

Name of Questioner Salim

Country . UK

**Question**

Assalamu Alaykum I'm currently in the process of applying for graduate jobs in the UK. The majority of the best jobs for students with a business background are in the financial sector (mainly commercial banking and investment banking) in terms of pay and opportunities for promotion and training, but most importantly in terms of the importance of this sector in running the whole economy and understanding the dynamics of a modern economy. After consulting a local Imam, as to whether it is permissible to work for financial institutes, his advise was that it depends on my Niyah (intention), i.e. if I was intending on working there to gain experience and move into an Islamic institution in the future, then he strongly recommended that I do go into this sector, he said we need Muslim youth to be the most knowledgeable in this industry in order to transfer those skills to Islamic banking. I would be very grateful if you can give me your opinion. Is it really a matter of Niyah, or is it a clear cut Haram or Halal issue? Jazzakum Allah Khayran

**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. Salim

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The intention is certainly very important. In addition you must avoid sections in the bank that require you to sign any interest-based contract on behalf of the employer, or write the contract or be a witness to it. The wrath of God falls on doers of these three functions as the Prophet, pbuh, told us. You do not gain much experience in doing any of these functions anyway you still can study them carefully.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Luring people to join a company that sells nothing**

From: Islam on line

Sent: December 17, 2002

Name of Questioner farooq Country Pakistan

**Question**

AOAWW Hope u will be fine with the blessing of God. I want to ask about a web business named as "BizNas" as you may have heard about that. It works as first of all we have to submit 99\$ for becoming its member. Then after becoming member WE have to bring 9 more members under ourselves so that we can qualify 55\$ from the company, the nine member should be like 6:3 or 5:4 ratio on left and right side, so if we don't work after making 9 members the other will work under us and I will receive 55\$ so on becoming new 9 members under me so I can market for it or I can bring only 9 members and remain idle and other people will do work for me which are under me. This company also provides some services like free downloads, free courses and free web space. I want to ask is that 1- Is that permissible in Islam? 2- Can a Muslim earn like that? I hope u will reply me under the shade of Qur'an and Hadith Allah will reward u for the right reply. If u more further info plz watch WWW.Biznas.com I will wait for ur reply anxiously Allah hafiz

Notes: They r providing free web space, software downloads and web courses

**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. farooq

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This company is fraudulent. it is prohibited according to Shari'ah to make it and to participate in it. It sells nothing. You are required to lure 9 other people to pay \$99 each as you were lured into it, and then they are going to do the same and you will get rewarded for that action only! According to Shari'ah this kind of action falls under "taking properties of other persons in vain" that is prohibited in several verses of the Qur'an. You are not the first person to ask about this business and I went to its website and studied it carefully. IT IS PROHIBITED.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**Subject: Working with Jews**

From: Islam on line

Sent: December 11, 2002

Name of Questioner max Country

**Question**

Assalamu Alaikum wrt... I'm interested in making extra income & recently I went to a business building seminar by network 21 (amway corp). Since it came from U. S., I wonder if it has anything to do with the Jews. I've seen how it changes many lives in a positive way I guess. Anyway, most big Corp esp. from U.S. usually originated & funded by the Jews, which will only make them more powerful to hurt Muslims around the world. Please advise.

**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. max

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This is not a Fatwa Question. Yet there is a Shari'ah aspect that I feel must be made clear. Islam does not prohibit dealing in business with Jews, Christians, Buddhists, Hindu, atheists, etc. A Muslim may deal with any other human being or corporation in business as long as the transaction is done with clarity, honesty and contract truthful fulfillment.

There is a Fatwa by several highly respected Scholars that calls for boycotting Products and goods of Israeli producers and of all American products imports in the Muslim countries. This Fatwa is based on the aggression Israel is doing against occupied Palestine and on the political and military support the American government is extending to the Israeli occupation forces. Actually, all Muslims and freedom loving people stand strongly against the atrocities of the Israeli occupation in the Palestinian territories and the aggression done against the Palestinian people. If boycotting American products helps in changing the policy of the American government, it is just and fair to call for such boycott. Additionally, it is very patriotic for all Americans to call on their government to stop its unjust support to the Israeli aggression in Palestine.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Getting jobs through referrals**

From: Islam on line

Sent: December 11, 2002

Name of Questioner Naim Country India

Question

Is Referral business (word of mouth) in network marketing justified and permissible in Islam?

**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. Naim

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Referral in business is permissible provided it is honest and truthful and either without any commission to the referring party or the commission is completely disclosed and known to the referred party.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Selling gold on the Internet through GoldQuest**

From: Islam on line

Sent: December 11, 2002

Name of Questioner

Country

**Question**

This refers to a Fatwa given by Mufti Dr. Monzer Kahf on 23rd April 2002 under the topic of 'Business' for a question in connection with a network marketing and the question and its Fatwa appears to be vague and ambiguous, I would like to have a clear answer: At the outset, the person who asked the question did not disclose the value of the products and its real market value. What I understand is the products 'Gold Quest International's numismatic gold coins are high priced than its actual market value. Since the company offers a charismatic returns the solicitors normally do not care about the value of the product in anticipation of the potential benefit in the future. Since the actual product on sale is not the products but the charisma of the anticipatory returns for each individual who join the chain, I feel that there involves a violation of fundamental norms of Shari'ah for business. Secondly, it is quite clear that those who are buying the product would not at all be for their use but for engaging into the business with anticipation that he would get someone to woo to join him thus registering his returns. It is a common knowledge that many people who joint in this chain would loose their money due to the simple fact that all solicitors would not be able to book 10 people to ensure their returns. If the product with them is worth for the money they spent, there would be no loss for them. The commission received by the upper link-man would definitely involve the part of the loss that sustained by the lower links. Is it permissible in Shari'ah? Thirdly, it is a business that exploits friendship. A person who is not familiar in the business would not have the confidence and credibility to approach a stranger to join him, instead, he would depend his friendship to implant the seed of his business. Since the product is not an essential consumer item, the exploitation of friendship would be considered as unacceptable to Shari'ah. I would appreciate receiving a further clarification on this subject.

Notes

1. I think the network marketing people misuses you fatwa. 2. I believe Allah will question us if we buy unnecessary products. 3. And Allah also question us for convincing others to buy this unnecessary product. 4. According to the Islamic Shari'ah, a businessman should have risk of profit as well as losses.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The Fatwa of April 23, 2002 is still valid and these new points you are raising do not change anything in the substance of the transaction and consequently the Fatwa.

However, in response to a clarification that came from another questioner, I've added the following:

Thank you for the added explanation. It clarifies some points especially that commission is not pyramid-type. The issue of commission has only one bearing on the Fatwa that relates to transparency. Once relations and commissions are completely transparent to new customers so they don't think of themselves as lured by honest un-benefiting friends, there must be no problem. Also sale at a price that is a little higher than the market's is not a big deal as long as the difference is not substantial (one third or more, as one third makes it in the bevel of Ghabn according to some schools of Fiqh). Also the social activities of the company is a different matter that does not affect the Shari'ah ruling unless it supports aggressors against human rights of Muslims and others such as giving financial support to the aggressors/occupiers in Palestine.

The important issue in this company is the sale of gold. Gold and silver and currency can only be sold cash (including hading over of money, credit cards, check, bank transfers) and payment and delivery of gold must be done at the same time and at the time of the contract. This is a necessary condition for sale of currencies and gold and silver. It came in an authentic Hadith of the Prophet, pbuh.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

\*\*\*\*\*

Below is the previous Fatwa:

In the Name of Allah, Most Gracious, Most Merciful.

All praise and thanks are due to Allah, and peace and blessings be upon His Messenger.

Dear brother in Islam, we would like to thank you for showing keenness on knowing the teachings of Islam, and we appreciate the great confidence you have in us. We hope our efforts meet your expectations, yet we apologize for the late reply.

With regard to your question, Dr. Monzer Kahf, a prominent Muslim economist and counselor, answers:

"The practice of chain pyramidal commission is permissible provided there is full disclosure, i.e., all TCO's down the line know the structure of commission and know that the prices they are charged include all these commission up to the top of the pyramid. There is nothing in the Shari'ah that prevents giving commission to solicitors of business, as long as it is known to the person on the other side of the transaction. If there is no full disclosure it may become similar to bribes or at least cheating.

Remember that sale of gold and golden jewelry must always be in cash (hand to hand) as the Prophet, peace and blessings be upon him, instructed."

Do keep in touch. If you have any other question, don't hesitate to contact us.

-----  
**Subject: Broker executing Riba-based orders of bonds, shares, etc.**

From: Islam on line

Sent: December 09, 2002

Name of Questioner Omar country

**Question**

Assalamu Alaikum: I would like to ask one of the scholars about the ruling on working for a financial institution. I am currently working as a Trader for a Discount Brokerage in Canada. I deal with clients over the phone and they call in to transact with stocks, bonds or mutual funds. I don't provide advice to clients but I provide them with information and execute clients' orders. I started in this position 4 years ago when I was only a Muslim by name. Alhumdu Lillah, over the past 3 years by Iman has grown my leaps and bounds and I can now consider myself a practicing Muslim. With my increase in Iman I've become more and more uncomfortable with Riba. This past spring, I looked into Riba and was shock to learn it is considered worse than adultery. ALHUMDU LILLAH, I subsequently liquidated my entire portfolio that was composed of equity and t-bill mutual funds. It occurred to me last Monday that perhaps I should leave my job because of the heavy dealing with Riba in my position. I have crunched some numbers I would estimate at least 50-60% of the transactions I execute are Riba, either bonds, fixed-income mutual funds or equity mutual funds that have holdings in banks and other financial companies. This number is based on what is easily transparent and does not include stocks and equity mutual funds that don't meet the criteria established by Fiqh councils. The only criteria I have in making my decision is that I want to avoid Haram and I want to please Allah and put my trust in Allah. I believe that if I choose to leave Allah has made it easy for me as I've learned as much as I can from this position, I'm young, I live with parents and I'm making plans to attend a MBA program. InShaAllah I would like to work in Islamic Banking and Finance. With that in mind, I would also like to know if it's Halal to work in a unit of a financial institution that is not involved in Riba for example, equity research. InShaAllah I hope you can provide me with the knowledge so I can make a decision pleasing to Allah. I apologize for length of the question. Jazak Allah Kheir, Omar Hassan Ottawa, Canada

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Omar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Taking jobs that do not include making Riba-based transactions in a financial institution that deals with Riba in most of its transactions such as a bank or a brokerage firm, is permissible. The criterion is that you do not personally execute Riba-based transactions such as buying and selling treasury bonds or banks' stocks. It doesn't make much difference whether you make the transaction for yourself, your employer or your client. Executing Riba-based transactions is included in the wrath that falls on the taker, giver, writer and witnesses of Riba as mentioned by the Dearest Prophet Muhammad, pbuh, in an authentic saying reported by Muslim. Consequently working in equity research in the same firm you are presently in is permissible. Certainly there are jobs that are better than others. For instance, a job that provides direct service to the poor and needy, defends the oppressed or promotes and improves the performance of the Muslim community certainly has a higher standing than a job that services the rich or indirectly promote prohibited practices.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: designing an expansion to a tobacco factory**

From: Islam on line

Sent: December 03, 2002

Name of Questioner Wahba

Country Egypt

**Question**

I am a structural engineer. I was invited to design an addition to a tobacco factory (manufacturing cigarettes). Is it Halal to accept such work. Thanks. Salam.

**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. Wahba

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I can't say it is strictly forbidden to take this job of designing a tobacco factory because you are not a direct contributor to producing or selling cigarettes. I certainly like you to have better and useful projects to design.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Professional job on sharing basis**

From: Islam on line

Sent: December 03, 2002

Name of Questioner manal

Country UK

**Question**

Assalamu Alaikum, I'm working with a professional person as an associate (in UK) and whatever I earn he take half of it, in order to pay all the materials I use and all the people who assist me in my professional job + electricity and others. My question is he pays the tax for the money I earn and he said he doesn't mind doing that and he is happy giving me my share (half the original money) because he is in need for someone to help him and is very happy with my work. So my question is would my money be Halal? This very urgent please I need to know as soon as possible

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. manal

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I am not sure if I understood your question correctly. Let me explain my understanding with an example and give you what I know as the Shari'ah position on it and then ask you to please resend your question with more explanation if I understood you wrong.

Suppose you are a physician and you work in a clinic owned by another doctor. your agreement is that you take one half of all the money paid by the patients you see and the clinic owner pays all overhead expenses, taxes and all other expenses, so that what you take is actually your net income. This kind of agreement is permissible (Halal). You are considered a hired employee per unit of product. Employees may be hired either per unit of time or per unit of product. But you should be careful that the accounting implementation is done right otherwise the government tax service may come back on you for taxes on the amount you receive.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject:       Occasionally selling alcohol**

From: Islam on line

Sent: December 03, 2002

Name of Questioner Hani

Country UK

**Question**

Bismillah wa salatu wasalam ala rasululillah. My Dear respected Faqih Assalamu Alaikum wa rahmatullah wa barakatu. I am a student at college. I work part-time in the weekend at a supermarket in England. My main job is collecting trellis and baskets but occasionally I have to work on the cash till. When on the cash till, some customers buy alcohol and I have to pick the bottle up with my hand and scan it through the machine. My question is whether this action (i.e., actually grasping the bottle of alcohol) is Haram. I can assure you I do this with hatred. Jazzakullah

Notes: I would just like to make clear that because I'm just a student I do not vitally need the money and there is always the option of quitting and finding another job and Allah is sufficient as a provider of my Rizq.

**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. Hani

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, it is forbidden to sell alcoholic drinks, even in bottles and even on behalf of your employer. You must avoid being on the cashier at such times when you expect customers to buy alcohol. The Prophet, pbuh, included the seller, in general in the wrath of God that falls in relation to Khamr.

I don't like your sentence that you do not need the work. You needed the work for your own development and the income if not for your own livelihood, then to help your family, neighbors, and the suffering people of your country, Palestine, who are struggling against the atrocity of foreign occupation forces.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Applying for H1 job**

From: Islam on line

Sent: December 02, 2002

Name of Questioner

Country

**Question**

Is it permissible by me, I am an international student in America finishing my Masters, to ask my other fellow Muslim brothers to search for me a h1 JOB provide a H1 job if they can. Some of my friends have that capability. Thanking you

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I don't know what is H1 job, what is it?

If you mean a job that requires H1 Visa to the USA and your Visa is F1 as a student, the answer is yes, it is permissible from Shari'ah point of view. But the present restrictive application of Visa rules may expose you to the possibility of deportation. If you don't mind taking that chance, you may ask your friend to help you with such a job. You may have a better chance either getting a work permit from the INS or work in jobs that are permitted for F1 Visa.

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

-----  
**Subject: Assignment on a production machine for tobacco**

From: Islam on line

Sent: November 28, 2002

Name of Questioner abeer country

**Question**

Sorry for writing in English as I can't type in Arabic well! I have an inquiry about my brother's work. He is a religious young man, recently graduated from faculty of engineering and now works for a reputable company. He was assigned for working in one of the projects in this company, which will take, at least 5 months to be done. The problem is that this project is in for the benefit of one of the Cigarette companies in Egypt. He feels that this is (Haram), especially that he works in the maintenance of the factories machines, so it's going to be a permanent and continuous guilt. He discussed this with the manager and he told him that he can't leave the project and it has to be done first before moving to any other mission inside the company. So I wonder what should he do? And is it proper for him to continue working for this company especially that he is going to gain a great experience from this project, or shall he just move from this company searching for another job? Jazakom Allah Khairan

**Notes**

He has left a job before for another reason similar to this and he will be assigned to another project just after this project, but is this (Haram) to continue in this project till it finishes? IS this a (Sayyi'a Jariyya) permanent sin because it related to a machine working all the time in producing cigarette?

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. abeer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Although working on the production line in a tobacco company is not permissible, I don't think the same applies to supportive jobs in the tobacco business or to working in other companies and having a temporary assignment in a supportive area in a tobacco company. In other words, the work of your brother is not in a tobacco company but in another company whose main line of business is permissible and he is currently on a temporary assignment that is supportive, but not directly on the production line, in a tobacco company. That does not make his job prohibited in the Shari'ah and consequently the income he derives from this job is also permissible. We must not enlarge the arena of Haram while God, May He Be Exalted in Highness, did not enlarge it. But this job is certainly not one of the best job that may be undertaken.

I therefore suggest that your brother should negotiate with his company not to send him on any assignment to companies whose products are forbidden in the future.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a bank**

From: Islam on line

Sent: November 27, 2002

Name of Questioner Mrs Aamer country

**Question**

Assalamu Alaikum. I have been working for the past 3 years for an American Investment Bank (Merrill Lynch International Bank). I recently read from one of your replies on-line the fatwa about interest i.e., that the one who pays interest and the one who receives it are both cursed. This has put me in doubt of my current job and most definitely about my financial debt (which is very very large). My question is 1). Since I work for a bank that charges interest to clients, if my source of income Haram. 2). I am a mother of 2 and the only breadwinner at home (my husband is lazy & does not provide for us - I have been married for 3 years & my financial debt is a result of marriage expenses to help my parents, the cost of bearing children & supporting them, a car and living costs). I need this job to support myself & my family and to pay off my debts. Is it better for me to leave this job and find one with a Halal source of income? Please assist me. Thank you and May Allah bless you all for the help you are providing us through your site.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Mrs. Aamer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If your job description does not put you in a position to prepare interest contracts or to sign them on behalf of the bank, you are InShaAllah not in the arena that is covered by the curse of our beloved Prophet, pbuh. Working in a conventional bank is not forbidden and the income you derive from such work is permissible too. But if you are in that area I surely suggest that you move to another department or another job.

For the debts you have, apparently they mostly are interest-based debts. You need to make your at most effort to get rid of them as fast as you can, save more and try to get loans without interest from family and friends, etc., and keep making Istighfar and repentance to God.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in a bank**

From: Islam on line

Sent: November 23, 2002

Name of Questioner Country

**Question**

Assalamu Alaikum! Is it permissible for a Muslim to work as a loan officer in a bank which is owned by non-Muslims, i.e. the bank give loans which is paid back from interest money. Is it Haram for Muslim to work as an officer in such banks and to obtain salary from them? Thanks in advance

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in an interest-based bank as a loan officer is forbidden because such a worker is involved directly in the forbidden activity of giving Riba-based loans. This is covered by the wrath of God that the Prophet, pbuh, mentioned it as being on the giver, taker, writer and two witnesses of Riba. The Saying is correct as narrated by Muslim. Whenever the work itself is Haram, money taken for it is also Haram. in this regards, the Prophet, pbuh, said "... and every flesh that grows on Haram resources, the Hell-Fire deserves it more (than any place else)"

On the other hand, working in an interest-based bank in jobs that do not require the worker to be one of the mentioned in the Saying of the Prophet, pbuh, is not forbidden.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Taxi Driver**

From: Islam on line

Sent: November 21, 2002

Name of Questioner Almuflehi Country UK

**Question**

Is it Haram to work as a Taxi man in the western country, knowing that you will be taking customers to the pubs and clubs and that some customers will be dealing with drugs. Just note that I just drop them off at any destination that they require. Is this Haram?

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Almuflehi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working as a taxi driver in the USA or any Non-Muslim country is permissible, you are only taking passengers to their destinations and you are not part of their decisions and plans of actions. The income you derive from this work is also permissible as long as you do your job with honesty. I must add that laws in all countries prohibit passengers in Taxis from drinking or fornication in the cap.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a grocery that sells prohibited products**

From: Islam on line

Date: November 18, 2002

Name of Questioner Gender country of Residence

**Question**

A friend of mine who currently lives in New York (USA) works in a company that sells food products , which include Pig's Meat and Alcohol. His job is to keep the stocks, so he places the orders with suppliers for these products. As he's a Muslim from a Muslim Country, (1) what's the status of his income according to Shari'ah, (2) and of the gifts that he sends me from that income.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Filling orders and maintaining stocks of prohibited items is forbidden because they are forbidden to buy and hold and both actions are immediate parts of buying and holding.

Yet, the income received is not forbidden unless prohibited products make the majority of business of the food company he works in. Normally in general non-specialized food companies and distributors in the USA these products do not make a high percentage of the business.

gifts sent to friends are permissible regardless of the sender's sources of income and wealth unless you know with certainty that the exact item given to you as a gift came into the possession and ownership of the giver through a prohibited channel.

Wa al Hamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working for a salary at father's owned business**

From: Islam-online.net

Date: 10-25-2000

**Question**

Please keep this question private and do not put it up on the net (email the answer to my email address above). In 1991, my father gave me the money to start a small business with my brother. My brother and I took the money and started a small business. It was a decent success. All thanks are due to Allah. My father put up all the money. My brother did the technical work and I managed the place. My brother and I took salaries. My father took money as needed (less than salary). Now I want to split from my brother and father.

My father says that he has 10 children and I will only get 1/10th (one tenth) of the total amount the company is worth. I believe I deserve 1/3rd (one third). My first brother and I worked for 9 years. We have another brother who worked with us 3 years full time with salary. We DO NOT HAVE any prior agreement with father or brothers. Please advise. Thank you.

**My answer:**

Alhamdu li Allah wa al Salatu wa al Salamu ala Rasuli Allah,

Dear Br. M

From what you said it is evident that you and your brother, even the third one when he worked with you, are salaried employees of the business that is owned by your father, you have no agreement of Mudharabah that may build capital for you if the share of the Mudharib happens to be more than what he/she withdraws.

The fact that he put the capital, both of you withdrew salaries while your father withdrew what he needed makes you worker and him owner with the absence of any agreement otherwise. Add to this that a father must make justice between his children when he gives gifts and it is clear he did not give you the capital as a gift.

Your father is right and you guys are wrong. The business is his and he should make justice between the ten of you in giving gifts, males and females are equal in gifting although they are not equal in inheritance.

Further, make your father happy, obey him and win his Du'a by always pleasing him.

Wa Allahu A'lam,

Monzer Kahf

-----  
**Subject: Real estate broker**

From: WAJDI

Date: November 16, 2002

**Question**

I'm enquiring about what is Halal and Haram on being a realtor or broker. Some concerns are receiving commissions from transactions regarding Riba and guiding clients to lenders and collaborating with lenders. Please include a Fatwa on buying and selling.

**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. WAJDI

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working as a real estate agent and receiving commissions known to the parties, with no kick back, is permissible even if the buyer is going to take a Riba based loan. Even informing the

buyers about lending brokers and advising her/him on lower rates do not make the intervention prohibited as long as you are not part of a Riba-based contract as a signatory, beneficiary, writer or witness.

The reason is that these advices are peripheries of Riba and not included in the prohibition mentioned by the prophet Muhammad, pbuh. As for main thing of working as a real estate broker, on itself it has nothing to do with Riba at all and it is non of your business how the buyer is financing the purchase.

The fatwa of buying homes on interest for Muslim families in the West, who need to purchase and do not find Islamic financing organizations to help nor Islamically accepted contracts with conventional institutions, came in the resolutions of the Second International Fiqh Conference of North America held in Detroit, fall 1999 It was presided by Shaikh Yusuf al Qaradawi. It is based on needs for such purchases that affect masses of Muslims. Such needs are then treated as if they were necessities.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject:       Tele seller of conventional credit cards and loans**

From: Islam on line

Date: October 07, 2002

Name of Questioner ahmed

Country Egypt

**Question**

have I to accept a job in American bank to work as a tele sales with a commission?

Notes: tele sales for credit cards and loan Thank you for your help and cooperation.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. ahmed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Credit cards issued by conventional banks may be used in a prohibited way, i.e., with interest and they may also be used without interest. As such issuing them is forbidden while accepting and using them under the conditions of not generating any interest is permissible. Having their sale, on behalf of the bank, as a job is not permissible because you become a part of the issuing complex. In addition, selling loans (to use the term loosely) on behalf of the bank is also prohibited because there is no doubt that loans carry interest! And by selling them you become part of writing the contract that invokes the wrath of God as we are told by the beloved Prophet Muhammad as reported by al Bukhari and Muslim.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**Subject: Working in investment companies**

From: Islam on line

Date: September 30, 2002

Name of Questioner country

**Question**

As-Salamu `Alaykum, I want to ask you: can we buy or sell mutual funds in North America when you do not know these big companies get loans or dealing with other companies are interest based but their main stream business in Halal? Second can a Muslim work for investment company to invest money in mutual funds. Thank you waiting for reply

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working for investment companies that deal with mutual funds is easier and the answer is yes, because not all their transactions are forbidden, they have a mixture of Halal and Haram. The answer is yes, one can work in such companies.

Investment in mixed mutual funds is not permissible in principles. But we can apply here the same rules of individual companies, and see if the mutual fund, as a pool of fund, can pass. many specialized mutual companies may in fact pass the criteria for individual stocks and can be invested in. one must remember that one has to estimate the amount of the gain realized for the forbidden transactions, as a proportion of the total gain, and give it away for Muslim charity to keep one's own asset within the Halal limit.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Chain commission in networking business**

From: Islam on line

Date: September 27, 2002

Name of Questioner Tamam Country US

**Question**

Dear Muslim Scholars, Assalamu 'alaykum: JazakumuAllau Khayran for your efforts in answering the Muslim concerns. A friend introduced me a way to do business with out opening a store or etc; he explained to me that the business will work as a word of mouth (telling people about the business so they can buy their needs from there –through the internet or by phone). The people who are registered to that business are called “Independent Business Owners” (IBOs). My job will be, as he told me, to bring people to the business to buy things from the company,

so when ever the person I brought to the business or any one that comes to the business through the person I brought to the business buys things from the company, I will get bonus check from there. This means, I will earn through my advertisement and bringing people to the business; I also will be paid if any one, who came through the people I introduced to the business, buys any thing from the company. And the company sells every thing A-Z. So if a person (some one down the road) buys some Haram things, would I be accountable for that? I will never know who that person (the one who buys the Haram thing) might be, Muslim or non-Muslim; people could be in between us, so I will be only a referral for them. For example, I may tell the business to Ali; Ali may tell to Ahmed; and Ahmed may tell to John, so I may not know what Ahmed and John will buy! Let's say John buys the Haram thing and of course he came through my business tree, would I be accountable for that? Is the money I will earn from there will be Haram since I will be paid if any one from my business tree buys things? By the way, this company is called Quixtar; you may know who they are! I know it is little bit complicated. JazakumuAllahu Khayran.

**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. Tamam

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This kind of business is permissible provided that every new comer is made fully aware of the structure of commissions. whatever other people buy is certainly none of your business, but I still have certain doubt about the commission that accrued to you on a sale of a Haram item, I suggest that you look at the structure of your tree and make an educated guess of how much commission comes to you from such sales and give it away for Muslim charity.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Auditing banks and their interest transactions**

From: Islam on line

Date: September 25, 2002

Name of Questioner

Country

**Question**

I'm working as an Auditor in one of the Auditing firms. We do audit different kinds of firms and organizations including banks. My questions are: (1) Is auditing firms that have deposits that take interest from bank Haram? (2) Is auditing banks Haram? Taking in the consideration that I cannot say for my managers: "I want to audit this firm and I don't want to audit that one." And if it is Haram, can I calculate the time that I spend on auditing such banks and give it's ratio from my salary as Sadaqah? I appreciate your immediate response. Jazakum Allah Khairan.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Auditing banks and other institutions that deal in Riba is permissible. it is not included in the wrath of God as mentioned by the Prophet, pbuh, that is on the taker, the giver, the writer and the two witnesses of Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in insurance**

From: Islam on line

Date: September 06, 2002

Name of Questioner kashif

Country Canada

**Question**

Dear scholars, As-Salaam `Alaykum. I have a question on working with insurance company. I want to know" Is it Haram or Halal, if I work for an insurance company on commission basis which deals in term life and property insurance. This is self employment which gives business opportunity your own. But I am confused is it Halal for me to do this business or not. Please give me straight answer can I do this insurance business or not. Thank you waiting for your reply

**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. kashif

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in insurance companies is permissible provided you avoid writing interest based contracts. Health, property, accident and term life insurances are not interest based. Other forms of life insurance policies have interest clauses, and for a few of them such a clause is not central or pivotal to the contract, in some other insurance policies the interest matter is essential. These must be avoided.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: selling prohibited products**

From: Islam on line

Date: April 18, 2002

Name of Questioner Esa

Country

**Question**

A close Muslim brother of mine recently returned from overseas he left his current job to bring his wife and child to live with him in the United States. His former job has been filled and he is having trouble finding work. He does not want to work where Haram products are sold but can he work in such a place temporarily to provide for his family until he finds a Halal means of employment? Please provide a Hanafi point of view as he tries to live by the Hanafi Mathhab

**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. Esa

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

There is no difference I know between the hanafi and other schools of Fiqh on this issue. It is permissible to work in any job provided two conditions are fulfilled: 1) the job itself does not involve any act prohibited in The Shari'ah, such as selling intoxicating substance, liquid or dry, writing Riba-based contracts, etc.; and 2) the business of the job is either all permissible or has a mixture of permissible and forbidden things, e. g., it is not Haram to work in a restaurant that offers drinking as long as he does not handle it in any way.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject:       Studying and working as actuary**

From: Islam on line

Date: August 17, 2002

Name of Questioner Thara

Country UK

**Question**

Assalamu Alaykum warahmatulahi wabarakatahu My friend is studying Actuarial Sciences at University as his degree. As far as i understand it, the degree is not Haram itself but he intends to become an actuary in the future. Please could you inform me of the ruling concerning becoming an actuary. Jazaakallahu Kairan

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Thara

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Studying and working in the area of actuarial science is permissible because he can work in areas other than commercial insurance companies such as retirement plans and Islamic insurance, besides working in commercial insurance companies is not forbidden as insurance contract with them is not forbidden but controversial. There is an important group of Muslim scholars who believe it is permissible on the ground that it is a new contract that violates none

of the rules of Shari'ah. This group refutes the argument that it is similar to Interest or it contains an amount of Gharar (ambiguity) that is not tolerable in contracts.

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in a bank**

From: Islam on line

Date: August 14, 2002

Name of Questioner Abdelhadi

Country Morocco

**Question**

Assalamu Alaykum, First I would like to thank you for your services. I want to ask you about working in (Riba banks) given that the most sector recruiting people in our country is banking sector, and the sector that guarantees to its employees stability...etc I would like to have a detailed fatwa. Jazakom Allah.

**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. Abdelhadi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is certainly not the best job in the world from Shari'ah point of view because even if you don't undertake any Riba action you are very close to it and normally touched by its evil. BUT, the fatwa is that it is permissible to work in an interest-based bank as long as you avoid being a signatory on a Riba-based contract, on behalf of the bank or on behalf of yourself, being a writer or a witness of a Riba contract. Notice that Riba = interest. The reason is two folds: 1) we don't need to expand on the prohibition without good reason and the prohibition is limited to taking/giving Riba, writing its contract and being a witness to the contract as provided for in a correct Saying reported by Muslim that the wrath of God is on those persons; and, 2) hardship must always be removed and there is a great hardship in the prohibition of working in banks and similar institutions.

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in banks**

From: Islam on line

Date: August 14, 2002

Name of Questioner Jang

country

**Question**

Assalamu Alaykum Could you please advise me on the issue of working in an investment bank. I am applying for jobs in the big European and American banks. I want to know what the majority or all of the scholars think about working in a big investment bank, in particular, working in an IT department within an investment bank. Jazakallah for your help

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Jang

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in an interest-based bank, investment or commercial, is certainly not the best job in the world from Shari'ah point of view because even if you don't undertake any Riba action your are very close to it and normally touched by its evel. BUT, the fatwa is that it is permissible to work in an interest-based bank as long as you avoid being a signatory on a riba-based contract, on behalf of the bank or on behalf of yourself, being a writer or a witness of a riba contract. Notice that Riba = interest. The reason is two fold: 1) we don't need to expand on the prohibition without good reason and the prohibition is limited to taking/giving riba, writing its contract and being a witness to the contract as provided for in a correct Saying reported by Muslim that the wrath of God is on those persons; and, 2) hardship must always be removed and there is a great hardship in the prohibition of working in banks and similar institutions.

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working in insurance**

From: Islam on line

Date: August 12, 2002

Name of Questioner yusuf

Country India

**Question**

Assalamu Alaikum I just need your advice I'm here in India selling insurance products. Some of my Muslim brothers insult me call my profession Haram they don't have the right knowledge on insurance and when i show them they don't see it also as a result of this I'm developing a constant hatred to the certain sect of the society for their ignorance because of them I'm not able to focus on my work. Kindly advice ALLAH HAFIZ

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

the opinion "that insurance contracts with regular commercial companies as insurer is permissible" is strong from the point of view of evidence and general Shari'ah principles,

although it is the minority's. I personally go along with it with due respect to those scholars who take the opposite view. There must be no ill feeling because we adopt different opinions in matters that are not given in the texts of the Qur'an and the Sunnah.

I think insurance is very important in the contemporary life, especially in countries that do not have the cooperative/contributory kind of insurance. The situation of the Muslims in India makes insurance rather kind of obligatory for all Muslims on their properties and their lives too. I believe the benefits of insurance under such circumstances make it more important.

Please be patient, brother and try to educate the ignorant among us...

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: stock broker**

From: Islam on line

Date: June 15, 2002

Name of Questioner Ahmed

Country Canada

**Question**

Is it immoral to work as a stock broker?

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ahmed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is not immoral or forbidden to work as a stock broker. It is a permissible job.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: GoldQuest**

From: Islam on line

Date: June 19, 2002

Name of Questioner

country India

**Question**

Scholars of Islam, As-Salamu `Alaykum wa Rahmatu Allah wa Barakatuh. Is it Halal to be involved in Network marketing like GoldQuest. As any business, here also we have to put serious effort to get the benefit. GoldQuest pays the customer for having established a group through teaching and training and supporting and then in turn teaching and training those to teach and train others ...this is the duplication processes or the principle of continuity (jaariya)!!

Kindly give me your valuable advice on this regard.

**My Answer:**

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

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Afew days ago a brother asked about this kind of trade, Gold quest and he gave me a lot of details. Here is my answer to that brother.

Thank you for the added explanation. It clarifies some points especially that commission is not pyramidic. The issue of comission has only one bearing on the Fatwa that relates to transparency. Once relations and commissions are completely transparent to new customers so they don't think of themselves as lured by honest unbenefitting friends, there must be no problem. Also sale at a price that is a little higher than the market's is not a big deal as long as the difference is not substantial (one third or more, as one third makes it in the bevel of Ghabn according to some schools of Fiqh). Also the social activities of the company is a different matter that does not affect the Shari'ah ruling unless it supports aggressors against human rights of Muslims and others such as giving financial support to the aggressors/occupiers in Palestine.

The important issue in this company is the sale of gold. Gold and silver and currencies can only be sold cash (including handing over of money, credit cards, check, bank transfers) and payment and delivery of gold both must be done at the same time of the contract. This is a necessary condition for sale of currencies and gold and silver. It came in an authentic Hadith of the Prophet, pbuh.

If sale is done and delivery of the gold and the price are done at the time of the contract, the transaction becomes permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: selling gold in net work marketing**

From: Islam on line

Date: June 15, 2002

Name of Questioner Sabry

Country Sri Lanka

**Question**

NETWORK MARKETING, GETTING COMMISSIONS AND BUYING GOLD PRODUCTS AT A HIGHER PRICE DUE TO ITS NUMISMATIC VALUE. Dear Brother in Islam May the almighty Allah reward each and every one of you at Islam-online for this truly invaluable service to Muslims. The Name of the company is Goldquest International, registered in the British Virgin Islands and based in Hong Kong with offices in many countries around the world. They are a Network Marketing and Gold Products retailing Company. Their business plan is truly unique as it is not pyramid where only the people who join early benefit but every individual joining them can depending on the effort and hard work he puts in gain varying amounts of commission. Basically to join one has to buy one of their Products (Outright purchase approx 860 USD or option of partial payment USD 460 and balance can be settled interest free at our own pace or

join compensation plan.(Payment by cash, Credit card or telegraphic transfer)Moment one joins with either option we are assigned a TCO ID (Tracking Center Owner ID) which in reality is like establishing our own Global Company on the Internet with a Manager, Accountant etc as all the progress made by us in introducing new clients. commission paid out etc., is recorded and revealed when we display our site). We are expected to set up a Left sales group and a right sales group of Customers. We all work as a team thus when 1 person in the up-line introduces a new client everyone on that side of the sales group benefits by it & vice versa and we try and develop either side. Momentarily we have 5 on each side the individual is entitled for a commission of USD 400 or say if 10 joined on each side then its USD 800 etc. The plan is that every 5 on the left and 5 on the right we get 400 USD. As Customers we are very happy with the arrangement. There is no cheating or fraud involved, The Company is transparent in all of its dealings and management can be consulted at any time for clarifications and the Mission statement of the Company is RYTHM (RAISE YOURSELF TO HELP MANKIND) Their Original business plan always had a bigger purpose and not just money making. They do not reinvest their extra profits but use it for Social and religious purposes catering to all people on the planet. (Eg...If say in my country we need to build a Hospital or a mosque we can provide a blueprint to Goldquest Int. and if they feel that its a worthy cause they finance 90% of the project with their excess profits). They have absolutely no political inclinations and do not support any Govt. but actively supports the United Nations (FAO AND UNICEF)The end result...individuals have an opportunity to seek an extra mode of income to supplement their usual salaries by hard work and dedication which comes with introducing new clients (Involves training and presentations and promotions). Yes...we pay a higher price for the Gold but paying a higher price for the Gold used as a product is deemed permissible as per previous Fatwas issued and not if used as a monetary unit (Please confirm again in your answer) thus in this case these products are all minted in Limited quantities and become collectors items eventually and cannot be used as a monetary unit. Based on the above details please advice us if we can pursue this business whole heartedly and without doubt based on the Islamic Shari'ah as your verdict will benefit thousands of Muslims worldwide. Jazzakallah Khairan.....Please forgive me for the length of the explanation but it is imperative that I do justice to my Iman and Taqwa by being completely honest about the mechanism of this business.

Notes:

Assalamu Alaikum Dear Brothers in Islam There have been previous questions asked about this company and I have read your verdicts MaShaAllah but felt that the details of the actual operation of the business was not portrayed completely by the previous questioners thus please bear with me if the question has too much detail but it involves the welfare of thousands of Muslims around the world (already active members of Goldquest International)thus clarifying it and clearing our doubts would be a truly great act on your part for which the Almighty will reward you all immensely and also we know that our hard work and dedication results in a Halal income and financial freedom for everyone who is participating in this business. Jazzakallah Khairan.

**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. Sabry

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Thank you for the added explanation. It clarifies some points especially that commission is not pyramidic. The issue of commission has only one bearing on the Fatwa that relates to transparency. Once relations and commissions are completely transparent to new customers so they don't think of themselves as lured by honest unbenefitting friends, there must be no problem. Also sale at a price that is a little higher than the market's is not a big deal as long as the difference is not substantial (one third or more, as one third makes it in the bevel of Ghabn according to some schools of Fiqh). Also the social activities of the company is a different matter that does not affect the Shari'ah ruling unless it supports aggressors against human rights of Muslims and others such as giving financial support to the aggressors/occupiers in Palestine.

The important issue in this company is the sale of gold. Gold and silver and currency can only be sold cash (including handing over of money, credit cards, check, bank transfers) and payment and delivery of gold must be done at the same time and at the time of the contract. This is a necessary condition for sale of currencies and gold and silver. It came in an authentic Hadith of the Prophet, pbuh.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working in a company owned by non-Muslims**

From: Islam on line

Date: June 15, 2002

Name of Questioner Mohammad

country Malaysia

**Question**

Assalamu Alaikum. I am working for a petroleum company which is a joint venture company between a US company (50%) and local govt. owned company (50%). Is this Haram? If so, what should I do? Am I contributing to the strength of the Kuffar? Hope to get your answer soon.

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. Mohammad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in companies owned by non-Muslims in the Muslim countries is permissible, nothing in the Shari'ah prohibits it. It benefits the Kuffar and benefits you too both benefits are legitimate and permissible. However, because of the present aggression of American forces and government on several Muslim and non-Muslim areas in the world and the american government support for Israeli occupation in Palestine many Ulama rightly called for a boycott of all american products and companies all over the Muslim world. This is a very legitimate and timely action on the part of the Ulama and all Muslim must abide by it. While you must try your

best to abide by this boycott without in the process inflicting any harm to yourself, if that requires you to change job you will be rewarded God Willing.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Studying and working in finance**

From: Islam on line

Date: June 15, 2002

Name of Questioner Abdallah

Country USA

**Question**

Assalamu Alaikum, my dear brothers, I recently earned a master (MBA) in finance and am currently unsure whether to continue and get a job in that field or change everything around and give a shot at computer science. My education already cost me everything and I need a decent job asap (I am currently working as security guard to sustain myself). Until now I have tried to avoid the Riba (interest involved with almost any kind of product/transaction/or organization here in North America. Didn't Allah SWT and his prophet declare war to all usurers?). But: 0- I am afraid of the meeting with my lord the Day of Judgment 1-Finance is my major and passion. I already spent a considerable amount of time applying to Islamic banks without success (even with a serious European/French bachelor and a North American MBA) 2- It may take some more time, money(may be) and risk for me to get a new degree/certification in IT or computer science. 3-Most of the jobs here and in finance in general involve Riba, at least to some extent. The very few "clean jobs" left are generally provided by the institutions that promote Riba (Investment Banks...) 4- Saying that I would take such a job (in a bank) now to then, change later (to networking for example) may work or not (given the fact that the field of finance is so deep and the top jobs are so demanding that I am wondering if i will have enough time and energy to invest in a totally new/different education) 5-I am in my 30's and cannot keep doing the security guard job forever. I need to be married and get a life, Build a family. Questions 1- Since Finance and investments in particular are my passion and skills, can I make this a quest for knowledge, a personal Jihad, or lifetime commitment that will aim at using my experience to develop Islamic Finance??? I noticed that our top institutions when not simply led/managed by non-Muslims (i.e., some of the 88 so-called Islamic funds in America or Islamic banks in the Middle East) are generally paying top dollars to hire external non-Muslim consultants. The fact is that the best investment Managers are either American, British or Europeans in general. 2- My brother and classmate simply decided to get more involved in finance through (Highly competitive and prestigious) additional certifications such as the CFA in addition to seeking to jobs in investment banks (i.e., equity research, venture capital, trading, portfolio management). Should I do the same??? 3- My brother mentioned the fact that in some positions, equity research for example the dealing with Riba is marginal since the individual does not make transactions (even though he may write them or write interest rates in his reports). Is that right? 4-Some Imam told me that I should take any jobs now and try to change later. Is it realistic given my love for finance and the considerable additional amount of time and efforts that will be invested in this field? 5- Is it allowed to work in a bank if not

dealing with Riba? 6-Under what condition can I work with Riba? 7-What is your advice based on the serious Fatwa available and your experience? Please feel free to give any serious source/research or website or Fatwa that could help me deal with this (quite technical) issue in respect with the worship and due obedience to my Lord and cherisher, Allah SWT. May Allah SWT grant you a generous reward for your help in that difficult matter. Barak Allahufik.

**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. Abdallah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I encourage you to gain more experience in your area of finance and investment. While still try Islamic banks, especially, the Islamic Development Bank in Jeddah, it has a young professional program that may apply to you, see its website.

There is a tremendous need for your field, without changing to IT and we need a lot of work, institutional and practical in North America to serve the Muslim community and to cleanse others' transactions from Riba.

Working in a bank and investment companies, even those that deal with interest is permissible as long as you do not perform the action of contracting, with Riba, on behalf of the company/bank nor be the person who offers the interest based contract. Researching Riba matters and reporting them is not forbidden. I am sorry that I can't go in details with you now because it takes more than one meeting and discussion to dwell on the interesting points you raised.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: assignment in a beer company**

From: Islam on line

Date: June 10, 2002

Name of Questioner Suzanne country US

**Question**

Salaam Alaikum. My husband is a computer programmer, he works for a computer consulting company. The company wants to send him on a project. The project is with a beer making company. Question: is it Halal for my husband to do a project for a beer company? Should he accept the project? Also if he refuses there is a possibility that he might lose his job. In addition, he is sent to the company headquarter offices and not the actual factory. The project involves organizing the company database and data processing. He is paid, of course, by the computer consulting company.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. Suzanne

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Liquor is prohibited in the Qur'an in strong terms, we are pdrered to stay away from it, not only to avoid drinking! Accordingly, the Prophet, pbuh, mentioned ten things that are prohibited in regard to liquor. These include selling breweing, transporting, etc.

I think that if making a data base has general forms that apply to any business, it should not be prohibited but if it is brewery specific, making it is part of promoting beer and must be prohibited. Even when a data base is not beer-specific making it in the headquarter of a beer company and for it raises strong dislike from A Shari'ah point of view.

I suggest that if your husband cannot use his friendly relation in his company to avoid such an assignment he should probably provoke the religious protection and refuse serving a beer company on religious ground and legally fight any negative consequences.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in a Mutual funds company**

From: Islam on line

Date: June 10, 2002

Name of Questioner manzoor

Country India

**Question**

I have got an offer from a company to which sell mutual funds. 1) Can a Muslim sell mutual funds which are both debt and equities based mutual funds. 2) Can i sell auto loans, home loans or other debt instruments?? Are the above earnings Halal, can i work in the above places?

**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. manzoor

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in companies that sell debt-based or mixed mutual funds is like working in a bank, the existing Fatwa is that it is permissible under the circumstance of lack of prevailing Islamic financial system. It remains that you must avoid doing the contracts of interest based loans because the Proper, pbuh, put the wrath of God on the giver, the taker, the writer and the two witnesses of a Riba contract.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in a store that takes interest loans**

From: Islam on line

Date: June 02, 2002

Name of Questioner Jawahir

Country Albania

**Question**

My father works as economist in a shop which buy the goods (that it sells), with credit with interest taken from the banks. My father makes the account of the shop. Is this Haram or not? What should I do if yes. My father, although Muslim, does not understand me in religious questions. I have not a job. Jazzak Allahu Hajran kethira

Notes: We Albanian Muslims need a scholar hear because we haven't anyone. We have a lot of questions and we are unorganized.

**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. Jawahir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The job of your father is permissible in Shari'ah, and his pay is InShaAllah Halal/ permissible because he is not a part of the contract of interest (Riba) that is done by the owner. Keep, kindly, telling your father to courteously advise the owner of the shop to avoid interest.

For your note about Shari'ah Scholars in Albania, you have to be encouraged, yourself and other students and young people like you to go and study Shari'ah and Islamic studies in other Muslim countries like Turkey, Egypt, Jordan and Syria etc.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working in an insurance company**

From: Islam on line

Date: May 29, 2002

Name of Questioner yusuf

Country India

**Question**

Assalamu Alaikum first i would like to thank Islam on line for the great service to the Ummah and particularly younger generation. My question is to Monzer Kahf because his fatwa on insurance is the most consistent. I'm in India today essentially a strong anti Muslim anti Islam country where Muslims both in private as well as in govt. jobs if they get with ALLAH'S GRACE are confined to great discrimination. I'm working as an insurance agent in an American company and I have also recruited my Muslim brothers as they don't have any work and all of them r able to make a decent living by insuring their loved once; and amount of risk faced my our Muslim brothers i feel very happy in selling them insurance because it is very good for their family in case of any calamity. India has no Islamic banking or insurance but keeping in mind the risk to life and property of Muslims it is required; and due to negative conception among Muslims the business also goes to non Muslims who make money by selling them to Muslims. Local muftis here say u can buy but not sell insurance whish i feel is ridiculous. Kindly advice is my working in insurance company in India justified and helping my Muslim brothers by giving them jobs and security is it justified.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. yusuf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You asked this question on live Fatwa and were given an answer, why do you have to take share of others and use their time for you my Dear brother?

Here is a copy of what you already have:

In the name of Allah, The most Merciful, The most compassionate.

Praise be to Allah Lord of the Worlds.

Peace and blessings be on His final Messenger Muhammad.

Dear Br. Yusuf:

Asslamu alikum wa rahamtulahi wa barakathu

To begin with, life and other kind of insurances are controversial among Islamic Shari'ah experts. Some Ulama view them as prohibited because of the amount ambiguity (Gharar) that is involved regarding the obligations of the two parties and the date the insurance face value becomes due.

I go along with the minority's opinion that insurance is permitted on the grounds the amount of ambiguity is tolerable especially that insurance is based on the theory of probability and large number of policy holders.

In special cases as in Muslims in India, I think the opinion you mentioned about some Ulama who encourage Muslims to take insurance is very wise. This morning I was asked about property insurance for mosques in the US after 9/11 and I gave the opinion that it must be obligatory to the extent that the executive committee of the association that runs the mosque must be prosecuted for neglect to take sufficient safe guards if they did not insure the mosque building. I fully agree that at this time life and property insurance for Muslims in India may not only be recommended but obligatory.

With regard to selling insurance, we must realize that in any controversial matter we should not oblige people to take the more difficult position. This means that even in normal times and situations working in an insurance company are permissible and the income you derive, as commissions and/or salaries, is InShaAllah Halal. Obviously if we agree that buying insurance is recommended, facilitating it for Muslims must a good and perhaps recommended way to earn a living.

Finally, you have given a lot of thought and wisdom in your questions and the views you expressed; may Allah reward and bless you.

Allah knows best.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Stock broker in a firm owned by a bank**

From: Islam on line

Date: May 29, 2002

Name of Questioner Ansori country USA

**Question**

Assalamu Alaikum Warahmatullah Dear respected scholars, I'm currently working in a stock broker, and my responsible is to do with funding such as wires, checks, and approving stock's shares for delivering to another broker. However, the firm that I worked with has owned 70% by the commercial bank but my job has nothing to do with the interest dealing. Therefore, I would like to know if it is permissible for me to continue working for this Investment firm? I would like my question to be answered by Shaikh Qaradawi. The reason that I want him to answer my question because I just read another Fatwa site from Saudi given by the late "Shaikh Ibn Uthaymeen (may Allaah have mercy on him) said: It is not permissible to work in a Riba-based institution even if a person is working as a driver or guard, because that means that he is working for the Riba-based institution, which implies that he approves of it. For whoever disapproves of a thing would not work to support it, so if he is working for it that implies that he approves of it, and the one who approves of something that is Haram is also guilty of sin" Therefore, I need a second opinion and ruling in this regard. Jazakallahu Khair!!!

**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. Ansori

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I am not Shaikh al Qaradawi, He is no doubt our highly Shari'ah scholar and his opinion carries a big weight. I will give his opinion though as I heard it from him. I also heard the same opinion from two other scholars, on my questioning them about the same matter. They are Shaikh al Siddiq al Darir of Sudan and Shaikh al Mukhtar al Sallami of Tunisia. The late Shaikh Mustafa al Zarka (died 1999) has also similar opinion. To the best of my knowledge these four are the unquestionably most respected and knowledgeable Shari'ah Scholars of our times. Now the opinion:

It is permissible to work in a Riba-based bank as long as you do not write a Riba contract or be its witness. The Prophet, pbuh, put the Wrath of God on five persons: the give, the taker, the writer of the two witnesses. There is justification for expanding it outside these five. In other words, the computer programmer and sweeper of the floor are not included in the wrath, and you don't need to volunteer adding them. Adding them makes un necessary hardship on people and the Shari'ah always calls for removing hardships.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Working in a gas station that sells lottery**

From: Islam on line

Date: May 28, 2002

Name of Questioner Ahmed country Egypt

**Question**

Is working in a gas station which sells tobacco and lottery Haram or Halal? I will be selling to non-Muslims in a non-Muslim country I will be just an employee in the gas station, I do not own it. Thank You

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Ahmed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in such a gas station is permissible and the wage you get is Halal InShaAllah, provided you do not sell tobacco nor lottery whether to Muslims or to non-Muslims

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: working in grocery that sells alcohol and pork**

From: Islam on line

Date: May 27, 2002

Name of Questioner R country US

**Question**

assalamo alaykom bismillah I'm a Muslim living in USA for almost 1,5 year ..I have no citizenship and I'm not a resident too.. So I have to work with other Muslims (Arabs) in what they call Grocery Store. I do pray for God SWT and i have my strong believes about Islam.. But when it comes to my current job: I sell all kinds of alcohol.. pork .. I'm not the owner of the store!.. I asked some brothers in the Mosque to find me another job! But the requirement for almost 98% of the jobs including my original (dentist) is to be a resident.. I have to work to live and to make money to take my licensure in dentistry as soon as possible! Is it HARAM in this situation to work in such a job? May Allah SWT bless you? Any help will be appreciated!

Notes: Homeless Doctor, like all Palestinians!

**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. R

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, it is Haram to handle and sell any prohibited item such as liquor, pork and tobacco. You can work in that store if you can avoid handling/selling any of such prohibited things even though the owner still has them in the store and sells them, because there are other items too and your wages are not paid out of the sale of such prohibited items.

You need to take a courageous step to move out of the Haram, it begins with quitting handling prohibited materials in the store or quitting the store all together and then searching for other opportunities God Will surely help you then. Opportunities will not come while your heart

considers the Haram as an available job! Haram things must always be outside the circle of consideration of a Muslim.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: work on grape and raisin**

From: Islam on line

Date: May 23, 2002

Name of Questioner Rasheed country USA

**Question**

Assalamu Alaikum I have a question about a job which requires me to work only on grape fruit and raisin. The company grow grape to make raisin but the company also have a subsidiary which uses the bad grapes to make alcohol to sell to wine companies. The job does not require me to work in the distillery. Is it Halal to work for a Muslim in such a food company? Although he will not be involve in making or selling of alcohol from grape. But Company's over all income includes the income from selling grape alcohol. Wassalam Rasheed

**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. Rasheed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, this kind of work under the conditions you described is permissible and its income is Halal InShaAllah. The reason is that you are not involved in making liquor at all and the company has income from raisin. Picking grape for making liquor is not permissible because it is part of manufacturing it. It is a kind of strange though that the company sells alcohol to wine makers, because alcohol is used for medicinal reasons and it is more expensive there, it is not used for making wine because they make wine from grape not from alcohol.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Accountant in a software company**

From: Islam on line

Date: May 11, 2002

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to work as accountant in banks and software companies that make programs for banks. The reason, you do not make or write the Riba contract. The Prophet, pbuh, put the wrath of God on the taker, giver, writer of contract and its two witnesses. That is only.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: working in a credit card company**

From: Islam on line

Date: May 11, 2002

Name of Questioner Muzaffar Country Pakistan

**Question**

Assalam-o-Ailakum Warahmatullah-e-Wabarakatuhu, I have two questions. 1) Is it Haram to work in a credit card company? Even though a person is working as a Programmer and his/her job has nothing to do with the interest? 2) Can one pray Tahteul-Masjid 5 mins before Maghrib Azan? Jazak Allah Khair

**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. Muzaffar

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in a credit card company as a programmer and in areas other than being responsible for issuing cards that contain interest clause, is permissible, and the income derived from it is Halal InShaAllah. The reason is that such works are not included in the curse the prophet, pbuh, mentioned on the two parties of Riba and the contract writer and the two witnesses.

For your question on Greeting the mosque prayers, please send the question again so Islam on line can send it to a specialist, anyway according to the Shafi'i school, it is recommenced, not only permissible, to pray two Rak'a whenever you enter a mosque at any time, just before Maghrib, at midday and after Fajr prayers because such a prayer is time related, i.e., it has to be done upon entering a mosque and the restriction on preying at such times of the day is only for non-time related prayers or general Nafil.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Teaching steeling methods at schools**

From: Islam on line

Date: May 07, 2002

Name of Questioner Country

**Question**

Salam. First of all thank u for entertaining my question and solve my dilemma im having now. Dr. ----- runs a course called "Computer Security and Privacy" at the University of -----.

His course is extremely popular, partly due to the nature of the material that he teaches, and partly because he sets assignments that are unconventional and exciting. This morning, Dr. ----- walks into the lecture theatre and reveals his most unconventional assignment yet. "Good morning. This week's assignment is simple; see if you can hack into the University's IBM mainframe network. In the last few lectures we've been discussing password protection and its weaknesses. Now, you'll have the chance to see whether you are able to beat the security of a real computer network. If you succeed in stealing a user's password, you are to log into their account, print a short document with the user's name on top, and log off. You are not to add, delete or modify any of the user's files. Other than that, there are no rules. You may even use social engineering." Dr. ----- uses the term "social engineering" to describe the confidence game that hackers play on computer users in order to steal their passwords. It involves the use of intimidation, pretence and outright lying. For example, last week Dr. ----- demonstrated social engineering in a phone call to another lecturer at the University. In the phone call, Dr. ----- claimed to be the administrator of the University's computer system and persuaded the lecturer to reveal his password. Mariam and Aisyah are two of the top students in Dr. -----'s group. Normally, they work on his assignments together, but on this occasion Aisyah decides to work alone. They are sitting side by side in the computer laboratory. "Mariam, I just can't seem to get logged in. I've tried and tried, but I get refused access every time. I think that there is something wrong with this terminal". "Oh, I doubt it. You must be doing something wrong in the log-in procedure. Try it again, but slower." Aisyah hits the keys once more. Again, she turns to Mariam. "It's no use, I can't get in. Mariam, I know that this sounds silly, but could you just log off, switch terminals with me and you try it. Please?" Mariam and Aisyah switch places. Mariam sees this on the screen: IBM Network USER NAME: Mariam enters her user name, "Galen". The screen now shows: IBM Network USER NAME: Galen PASSWORD: Mariam looks around. Aisyah has turned her back, a common courtesy to avoid seeing another's password. Mariam enters her password carefully, and receives the following message: ACCESS DENIED ON TRY 1. DISCONNECTED. RECONNECT TO TRY AGAIN. Mariam thinks that this is curious. She knows that she has two more attempts after reconnecting, and tries again. IBM Network USER NAME:> Galen PASSWORD:> \*\*\*\*\* Welcome to the ----- University IBM network \$ "Its OK, Aisyah", says Mariam, "It was just a fluke in the system". A week later, Dr. -----'s group hand in their assignments. Dr. ----- is surprised and pleased to hear that Aisyah succeeded in getting another user's password without their knowledge. Aisyah's printout shows Mariam's name at the top. "Mariam, were you aware that your password was compromised? You didn't give it to Aisyah, did you?" "Of course not!" replies Mariam, "But how did she do it? I'm very careful about the security of my account on the system". Aisyah explains that she had written a program to steal Mariam's password, which had been set up before they switched terminals. Dr. ----- reminds the group about the hazards of social engineering and congratulates Aisyah on her achievement. He asks Mariam to explain her password stealing technique, and then explains several other common methods for stealing passwords. A couple of days later, a tutorial in the Introduction to Programming course is about to start. A student complains that his program files are missing, and he is sure that he didn't delete them himself. Another student

makes a similar complaint. Then another and another... can you please tell me how Islam solves this issue by giving the Ayat from the Qur'an and Hadith. TQ. Jazakumullah khoir. Salam

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br./Sr.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You don't teach stealing tricks and theft methods to students in schools. I believe this is wrong and there are no Verses in the Qur'an and Sayings of the Prophet Muhammad on this. There is the general rule that thing that may lead to a prohibited thing are also prohibited. This kind of teaching must be restricted to trainees in detective police work after they pass confidentiality tests and screening.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: boycotting American and Israeli products**

From: Islam on line

Date: May 05, 2002

Name of Questioner laila

Country Netherlands

**Question**

Assalamu Alaykum, my question is regarding the fatwa of boycotting American and Israel products. We are doing business with used computer and at the moment we are only able to find/buy cheap computer in America to be able to sell in our shop in Africa at very competitive price InShaAllah. We are worried if we buy with other countries at very high price it will be very difficult for us to sell and we are really trying to find somewhere else but if we cannot find, what shall we do InShaAllah. We are responsible to at least 40 people with family working with us. May Allah reward you.

Notes: InShaAllah please gives us an answer as soon as possible because we have to make a decision within a short time. Wa Salaam.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Sr. laila

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The Fatwa is certainly correct and needs to be abided by as much as possible, if you can switch gradually, do it. However, the Fatwa is not meant to create hardship for Muslims or make them less prosperous. It is meant to put pressure on the American government and business, not on the American people who are in fact not informed of what their government and house representatives are doing.

Try your best but do not feel guilty if you violate the Fatwa in case of hardship or any excessive pressure on you, your family and your business. Certainly you Must boycott all Israeli product under all circumstances because they are the aggressors, both government and occupiers.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in insurance**

From: Islam on line

Date: May 05, 2002

Name of Questioner Sameer Country Canada

**Question**

Assalamu Alaikum, I have searched your fatwa bank for rulings on insurance in general and working in them specifically, in the hopes of resolving a major question of mine. I am near the completion of my university degree and I am intending on working in the actuarial profession. Actuaries are hired in all types of insurance companies, consulting companies and pension companies. From what I have researched pension companies seem to be the area least under dispute. Even so it would be unlikely that upon landing my first career job, I would find a pension company that is involved in fully Halal transactions. My questions are as follows. 1) Would it be possible to work as an actuary in a traditional insurance company, and if not in all then which ones? 2) Would it be possible to work for a consulting company even if some of its employment comes from insurance companies and traditional western banks? 3) Is it Halal to work as an actuary in a pension company? Jazakallah khair.

**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. Sameer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Insurance itself is not agreeably prohibited. Great Ulama of the caliber of the late Shaikh Mustapha al Zarka (died 1999) believed it is permissible if there is no interest clause in the contract. Actuarial studies are useful for insurance and pensions and they are used all over the Muslim world. It is just happened that those contemporary Ulama who argued for its prohibition are not exposed to the needs of contemporary life, in industry, trade, transportation, urban living, health, and life insurance.

Anyway even those Ulama that believe insurance offered by companies that aim at making profits, in contrast with mutual or cooperative insurers, do not consider working in such companies a prohibited action. Shaikh Muhammad al Siddiq al Darir of Sudan, a leading international Shari'ah scholar against commercial based insurance and obviously against interest argues that working in interest based bank is permitted as long as one avoids being a signatory of an interest based contract, its writer or its signing witness. The matter with insurance companies is the same. It is permissible to work in an insurance company, for analogy

of his opinion, as long as you are not the person who signs the contract on behalf of the company.

In Brief, I happen to be an admirer of the opinion of Zarka, by the way the late Mawdudi has similar opinion, and I believe that insurance is permissible as long as it is void of an interest clause. Working as actuarial in pension companies is permissible, working as actuarial in insurance companies is also permissible and the income derived from them is Halal (lawful)

InShaAllah,

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in the defense department**

From: Islam on line

Date: May 01, 2002

Name of Questioner ALI

Country UK

**Question**

Assalamu Alaikum I would like u to answer my q asap please, I am about to start working with the defense ministry department in the UK engineering field, my q is it allowed for me to work there even though my work may be involved in developing weapons which may be used against Muslims or any other human being, please answer my q asap because my job will start soon and I want to find out 1st weather its Halal or Haram wa Assalm

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. ALI

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is not permissible to work specifically in developing mighty weapons in a country that has aggressive tendency, like the UK and the USA and it is also not permissible to be in the active combatant service in any unjust war, carried over by such country or by any other country, Muslim or not. Allah Ta'ala forbids aggression.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: computer programmer in a company that makes programs for interest and other transactions**

From: Islam on line

Date: May 01, 2002

Name of Questioner Rajai

Country Palestine

**Question**

Al-Salam Alaikum, I'm currently working at the United States as a Computer Programmer. One of the things that the company that I'm working at deals with is calculating the interest sending the payments to the bank. My Job as programmer requires me sometimes to write programs to calculate this interest and make sure that these jobs run and send the payments to the bank? Is My Job Haram? Do you advice me to quit or stay at my Job and look for a different one? Jazakum Allah

**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. Rajai

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Remember, dear Brother, we are running in hazy area. Making the software program and supervising its smooth running is not within the circle of Riba, typing the interest entries and sending them to the bank may be. The text of the correct Hadith (it is in Muslim's) mentions the writer. The apparent reference is to the writer of its contract, does it also include the writer of the entries in the records, may be, God knows, especially that making record is normally done after the contractual commitment is done. We know for instance a close example: if someone's parent drinks, it is forbidden to bring or hand him a glass of wine, but it is not forbidden to take it away to the kitchen and wash it knowing that the parent will use it next day!

There is no doubt that if you can avoid making entries and sending them to bank is better.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject:       Establishing micro-credit organization**

From: Rao

Date: April 27, 2002

**Question**

Assalamo Alaikum

Dear Monzer Kahf

First let me introduce my self I am running the Sustainable Livelihoods component. My component aims at improving the economic status of the firing hit valley of Kashmir. Now we are planning to start a Micro-credit for that area. Our methodology is to form "Community Organizations" or COs comprising of 20-50 households. We do all the work with these COs. All COs collect their savings, and deposit in bank account, in the name of the org. IF we do "Mudarabah" with CO, for 50% ratio (of profit or loss. Now our CO does "Murabahah" say for Agricultural inputs.

**Question 1**

What is status of the CO here? Can we do a business with CO. Is the CO an entity, Islamically to deal with?

**Question No 2**

Which mode of financing is appropriate for us to deal? We have to work in Agriculture, Micro Enterprise Development, Livestock and Small Infrastructure schemes.

I have taken a lot from your time. May Allah pay you much more. Rao

**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. Rao

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1- The COs are legal entities from the Shari'ah point of view. This is emphasized if they are registered as legal entities with proper authorities. We have several example in Shari'ah of this kind of entities, even if they are not treated as such by the law of the land (though this does not apply to the COs because they can easily be registered as legal entities). For instance, the cooperative fund of an Islamic insurance company is considered an entity with accounts of its own.

2- Remember that agriculture in most Muslim countries is highly weather affected. This means that we need to use a contract that does not overtax the peasant at the good times, and gives her/him some relief at bad weather times. It seems that Mudarabah at 50% is overtaxing or overcharging. You may like to consider a weather cycle, by making the Mudaraba for several years and at lower rate of profit. Salam can help if the country does not suffer from high inflation. Salam is a cash purchase of crop that will be delivered at the harvest. the price diferential is the compensation of the creditor. Murabahah is OK for inputs although if the crop fails every one will default. It is important to keep cost low, especially cost of the CO because at high cost you really are not able to make the small ones become owners of their productive assets, especially livestock. Please don't do a cost of capital at any thing close to 15% maximum even if you have to support the program by donations for the administrative cost.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: mortgage broker**

From: Islam on line

Date: April 16, 2002

Name of Questioner Malik

Country US

**Question**

Assalamu Alaikum wa Rahmatullahi wa Barakatuh!!! I am a recent revert to Islam. Recently, I have begun working as a Mortgage Broker. (Finding loans for home buyers) I don't work directly for the lenders however I get paid based on the amount of interest the lender will receive. My concern is that I am committing Riba but I'm not sure since I don't get any of the interest. Can you advise me, brother. InShaAllah. Jazakallah khair.

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. Malik

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Riba (interest) is forbidden in Islam and it is a very grave sin that calls for a war to be declared from Allah and His Messenger on those who insist on dealing with it (Verse 2: 279). As usual, any thing that is prohibited in The Qur'an is explained by the Prophet Muhammad, pbuh, and is always surrounded by circles of precautionary prohibitions. The Prophet, in an authentic saying reported by Muslim, put the wrath of Allah on the taker, the giver, the writer (of contract) and the two witnesses of Riba transactions.

The rules of Shari'ah always do not expand on prohibitions. If your job is only to advise home buyer on the best mortgage they can get and you don't fill in applications, witness contracts, etc. and you get commission from lender, even if it is calculated on the basis of the amount of interest they get, your work and income would be Halal InShaAllah.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Selling discount cards and soliciting membership**

From: Islam on line

Date: April 16, 2002

Name of Questioner yahya Country UK

**Question**

Assalamu Alaikum is it okay to work with an organization where you become a member by paying a member fee and then receive two things in return 1- discounts from shops 2-income as an effort you make in bringing more members to the organization and you get certain amount of money for adding any new member. Beside they train you of how to do the job right. I need a quick answer please. Jazakum Allah Khayran

**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. yahya

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Yes, it is permissible as it does not violate any of the Shari'ah principles. Buying a discount card that gives you opportunities to buy goods at discount from a set of goods is permissible, and being paid to solicit new members is also permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

---

**Subject: working in a bank**

From: Islam on line

Date: April 16, 2002

Name of Questioner abdullahi

Country Nigeria

**Question**

Assalamu Alaikum, Please I want to ask about the position of a Muslim working in an interest based bank such as the ones we have in Nigeria. Some Malams said that "since it is a necessity there is no problem and since we are in a country that operates this kind of system we should join the banks, work and even collect the interest so that non Muslims will not dominate and win over us". Is it right to legalize Haram such as this big to a Muslim? Is it right for a Muslim to leave his work for a better salary in an interest based bank when his job can sustain him? Is the money earned from this kinds of banks Halal? Thank you.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. abdullahi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1- Money earned in compensation of work or sale of Halal items is Halal InShaAllah, as long as you don't know for sure that the exact thing you get was illegally taken from another person (e.g., you cannot accept a stolen good in exchange for labor or commodity you sell).

2- Working in areas other than writing interest-based transactions in an interest-based bank is permissible and the income of such work is Halal InShaAllah. The reason you mentioned is a valid one but more important is the point that we must not expand on prohibition beyond its limit. The Prophet, pbuh, put the wrath of God on the taker, giver, writer and witnesses of interest (Riba). the software programmer and the sweeper are not included, and we don't need to add them in the wrath!

3- I wouldn't advise to put intentionally deposits on interest in banks, although I wouldn't object of a person having large sum that she needs to put it in a conventional bank to ask for interest and give it to Muslim charity with the intention of depriving the Riba-based institution from the privilege of having free money rather than the intention of earning interest, but if it happened that one has an interest income, one must dispose of it to Muslim charities and not take it for oneself.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: A job in consulting company that takes some Haram projects**

From: Islam on line

Date: March 29, 2002

Name of Questioner m

Country

**Question**

Salam a job in an industrial counseling company is proposed for me. This company offer services and programs to develop activities and rentability of any kind of enterprise. The problem is that among these enterprises, it is very probable to find some with Haram activities since we are in France. Should I accept this job? Thank you. Salam

**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. m

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

This job is permissible, as long as you do not do any forbidden thing in it, e. g., no writing of Riba based contract or signing them on behalf of the company, no making designs for body movement of a belly dancer, etc. What is Haram in Shari'ah does not extend to its peripheries; it goes only to the extent of its borders, but no more.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: working in a bank**

From: Islam on line

Date: March 21, 2002

Name of Questioner Shahadat

Country UK

**Question**

I have an interview with a bank, and have been told that it is Haram to work for a bank, is this true? I have seen one of the other questions, which says all jobs in banks are not Haram. This is a computing post to do with Testing of Pensions products, so no money is involved directly. Can you tell me whether this is a Haram job? Kind regards.

**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. Shahadat

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I think it is InShaAllah permissible to take the job you mentioned in a bank.

Please notice that it is incorrect to expand the Haram beyond the texts unless to those areas indicated by the text. A conventional bank undertakes several activities that are not forbidden in Shari'ah such as maintaining no interest current account, transfer of funds between countries and cities, settlement of accounts between persons through checks and transfer orders, currency exchange, etc. None of these is forbidden.

The text of the Qur'an prohibits Riba, the text of Hadith explains: the taker, the giver, the writer of its contract and in another Hadith the two witnesses are included (these two Hadith are correct). No text contains the handler of money, or the sweeper of floor of the Riba taker or giver. Hence, do not expand the Haram. The most knowledgeable contemporary Muslim Scholars opine that working in a conventional bank is permissible as long as you do not write the Riba contract yourself (as being the main or only officer in the bank's loan department). These scholars include: Shaikhs Al Qaradawi, al Darir of Sudan, and Sallami of Tunis and the late

al Zarka of Syria who died in 1999 in Riyadh. I used to be on the opposite side of this Fatwa before I personally checked with the first three and read if from the late Zarka.

---

**Subject: working as a teller in a bank**

From: Islam on line

Date: March 21, 2002

Name of Questioner Muslim Country Pakistan

**Question**

Assalamu Alaikum, I need to know what is the ruling of a person working in a non-Muslim country in a bank as a bank teller who of course makes peoples' deposits into Riba based accounts. I have heard different opinions on it. I would appreciate if a detailed answer could be given and its reasoning according to Qur'an and Sunnah. Jazakallah Khair

**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. Muslim,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First I like to advise you my dear Brother to mind your own business. Fatwa in Shari'ah addresses personal issues not the Shari'ah rulings on issue, and your question is not a Fatwa question, it is a question to know the Ahkam of the Shari'ah.

In a way of answering your hunger for knowledge, please notice that it is incorrect to expand the Haram beyond the texts unless to those areas indicated by the text. A conventional bank undertakes several activities that are not forbidden in Shari'ah such as maintaining no interest current account, transfer of funds between countries and cities, settlement of accounts between persons through checks and transfer orders, currency exchange, etc. None of these is forbidden.

The text of the Qur'an prohibits Riba, the text of Hadith explains: the taker, the giver, the writer of its contract and in another Hadith the two witnesses are included (these two Hadith are correct). No text contains the handler of money, or the sweeper of floor of the Riba taker or giver. Hence, do not expand the Haram. The most knowledgeable contemporary Muslim Scholars opine that working in a conventional bank is permissible as long as you do not write the Riba contract yourself (as being the main or only officer in the bank's loan department). These scholars include: Shaikhs Al Qaradawi, al Darir of Sudan, and Sallami of Tunis and the late al Zarka of Syria who died in 1999 in Riyadh. I used to be on the opposite side of this Fatwa before I personally checked with the first three and read if from the late Zarka.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working with a non-Muslim who deals with interest**

From: Islam on line

Date: March 19, 2002

Name of Questioner Abdulrahman

Country UAE

**Question**

I am a partner in a commercial transport company. The other partner is not Muslim. The company has been using bank loans with interest to finance purchase of vehicles. What I have to do to avoid Shari'ah violation? For your information Islamic finance is more expensive and will not be accepted by my partner.

**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. Abdulrahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Working in partnership with non-Muslims is controversial in the classical Fiqh, exactly because of the reason you mentioned. A non-Muslim partner may undertake actions and make contracts, for the partnership and in its name, that are prohibited in the Shari'ah. Ulama agree however, that such partnerships are permitted if you are sure that no violation of the Shari'ah may be done in the decisions of the partnership.

Interest is Haram, no doubt about it, it is in the text of the words of Allah Ta'ala: You shall get your principal alone, no injustice you do an do injustice done to you. Verse 2:279.

I know in some countries that have only one Islamic bank, dealing with it may be sometimes more expensive, but in the UAE you have three Islamic banks: Dubai IB, Abu Dhabi IB and National Sharja IB, are you sure that all of them are more expensive than conventional banks? It seems to me they shouldn't, they should be somehow in the middle of conventional banks from cost point of view. I know some businessmen who found Islamic banks cheaper. Any way if they are more expensive, you should negotiate with them and try to involve some members of their Shari'ah advisory boards and make such a complain to their Shari'ah boards that unless they really provide quality service they must certainly be competitive with conventional banks.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**Subject: Pirating intellectual properties**

From: Islam on line

Date: March 16, 2002

Name of Questioner

Country

**Question**

Salam. Three months ago, I was hired as senior engineer by ----- Consultants in UK. The firm's clients are local utility companies that need solutions to civil, structural, mechanical and electrical problems. I manage these projects and deal with the associated clients. The competition for winning consulting contracts is fierce. When my company started in business two years ago, it had only a few personal computers and the bare minimum of engineering, accounting and office automation software. As the company grew, it added more PCs and circulated more copies of the original software, along with unauthorized versions of more

sophisticated software tools. There were no funds to buy legitimate software. In fact, the company cancelled maintenance contracts on the hardware and operating system software during these lean times. Now, we're located in a new office park. Business is booming, because the company focus is on quality work at a reasonable price. Just yesterday, my boss told me that he wanted me to take over as manager of Information Systems Resources. It's not that big a deal. It takes only one day a week to keep track of all the software we have, making sure we have backups of the most recent versions and so on. What bothers me is what I found on this job during the first day. The company's engineering package we use all the time, the one that is the envy of all our competition, was never purchased. It is a pirate copy. Well of course, I went to my boss. He told me that the basic version of this software cost £10,000, and that spending that kind of money would set us back years against the competition. He said that he expected to be able to afford the software in a year or two, but at the moment we wouldn't be able to make competitive bids if we were to buy it. i hope you can tell me how Islam solve this issue by giving Hadith and Ayat ul Qur'an. Jazakallah khoir. salam.

**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. Questioner

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Intellectual property is respected in Shari'ah. If you are not the owner, nor the person who pirated the software for the benefit of the owner, I don't see it your responsibility to remove it from the company. Your responsibility ends, according to Shari'ah, at informing the owner, or decision maker, unless the laws charge you personally for leaving it in use in the company, in the latter case you may refuse to use it or change to another job that is away from being responsible for such practices.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: working in a bank**

From: Islam on line

Date: March 15, 2002 12:38 PM

Name of Questioner Rafeeque Country India

**Question**

I am working as a Dy. Manager in a reputed Bank .In India you know how Banks run and their way of income etc. But since I am working in a Bank in India, can my job in any way affect my religion, faith or Islam. Can I perform Hajj with my savings out of my salary/income.

**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. Rafeeque

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

As long as you don't sign Riba-based contracts on behalf of the bank, working in a conventional Riba-based bank is permissible in India and in any Muslim or non-Muslim country. The prohibition in the Hadith falls on taking Riba, giving it and/or writing it. This is the settled opinions of our great contemporary scholars including the late Shaikh Zarka, al Qaradawi, al Darir, al Sallami and many others. If working is permitted, the income is Halal InShaAllah.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: A chain commission company**

From: Islam on line

Date: March 14, 2002 7:56 PM

Name of Questioner Country

**Question**

Assalamu Alaikum, I have recently submitted few questions and now I want to ask one more question and the thing that I want to ask is about Halal and Haram. Now let me tell u in little detail so u will better be able to answer my question. Here is a company and you have to be its member then we have to make its member more five people then they will give me its reward in terms of money, similarly those person who become member through me also have to make other five people their members, and this way I'll also get its reward for what I didn't do any thing. This reward is Halal for me or not? I don't know how I told you the question, so now I would like to give an example. "A" becomes member of one company and then he makes other five people its members (suppose "B" is one of those 5 people) and then that "B" also does the same and this procedure will go on and on.... and the person "A" would be earning its reward till this procedure is going on. Remember he will also not be able to know to whom the person "B, C, D,.....,z" are making members, and Mr. A doesn't even make any effort to making other members of the company after making those 5 people. Now I hope you'll get what I want to ask and hope that you'll reply me as soon as possible. Regards.

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If the company grows on membership only and it has nothing that it sells, this becomes a fraudulent practice because you are only getting a portion of membership fees paid by others.

If the company sells real goods/services that are permissible in Shari'ah and this pyramid-style scheme is fully disclosed and known to all new members, it is permissible. The reason it is permissible to take commission for a sale to a person, as long as this person knows that you work on commission, not that you allure her/him on friendship or altruistic basis.

Wa Allahu A'lam

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**Subject: Network marketing**

From: Islam on line

Date: March 07, 2002 8:51 PM

Name of Questioner Country

**Question**

Salam Alaikum I would like to ask you about network marketing there is a new company which sells gold through the internet and the person who buys from them can involved in the business as an agent for the company (to become an agent u have to buy a gold coin) & after u became agent 4 each sale u make u will receive 40 \$ as commission either the sale was direct or indirect but through u ( let say that there is ali , khalid &ahmad . Ali introduced khalid to the business and he became agent as he bought coin from the company, Ali will receive his commission from khaled, latter khaled introduced Ahmad to the business and he became agent also this time Ali & Khalid will receive commission as ahmad was direct customer to khaled and ali also will receive his commission as ahmad was indirect to him but the sale was through khaled and khaled works like an agent to ali . and u will receive ur commission after u make 10 sales and any time u would like to stop working for this company u can my question is it Halal to do business like that thanx & jazakom Allah khair

**My Answer:**

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. . . .

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If we object of sale is not gold, silver or currencies, doing business in this chain pyramid style is permissible provided full disclosure is given to customers. in most cases there is not complete disclosure. The amount of commission you get from sales to the level following you ( your customers) and the amount you get from what you called indirect sale (the customers of your customers) MUST BE KNOWN TO THEM. This kind of sale is clearly based on the Amana Sale. It requires full disclosure in accordance with Shari'ah.

However, gold, silver and currencies are something different. Their exchange is called in Shari'ah a Sarf contract. In Sarf contract there must be IMMEDIATE DELIVERY AND PAYMENT AT THE VERY TIME OF SALE CONTRACT. Therefore, sale of gold, silver and currency cannot be done by proxy. Internet sale of these items requires shipment on the same day of charging the credit card or the purchaser account. If shipment is done same day it is permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in real estates**

From: Info@islamicity.com

Date: March 02, 2002 12:21 PM

**Question**

dear brothers: Please answer this question base on Qur'anic back up. Is working for real estates or being a real estates agent Halal or not? If it is not why? Give detail, if it yes please give detail. Thank you very much.

**My Answer:**

Bismi Allah al Rahman al Rahim,  
Al Hamdu li Allah Rabbi al 'Alamin,  
wa al Salatu wa al Salamu 'ala Sayyidina Mohammed wa 'Ala 'Alihi wa Asahbihi Ajma'in  
Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If you are asking about any thing in the Qur'an that mentions working in the real estates business, there is none and the answer in indeterminate.

My Dear Brother, the way you phrased your question is a bit off the line. If you think when you ask a Muslim Scholar that she/he will give opinion that is not derived from the Qur'an and Sunnah, then don't ask him/her.

Most questions asked today have no direct reference in either the Qur'an or the Sunnah. By the way Sunnah is as binding as the Qur'an when it comes to sources of Shari'ah.

Selling and buying real estate properties is permissible under the general guidance of permissibility of sale that is mentioned in the Qur'an and in the Sunnah. However, intermediation in such contracts is also permissible under the general Fiqhi rule that if something is permissible helping it is also permissible. However, since most real estate transactions in this country usually end with certain involvement of interest-based lending to pay for the property, a problem may arise if the agent also write the mortgage contract, since writing a Riba contract is prohibited in the Sunnah, as the Prophet put the wrath (La'nah) of God on the taker, the giver and the writer of Riba. Hence, while working in Real estate business is permissible, one has to avoid writing a conventional mortgage contract.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Is joining trade unions permissible?**

From: Islam on line

Date: 2/15/2002

Name of Questioner AbdulHameed

Country UK

**Question**

Assalamu Alaikum, I work for a very large corporation and I want to know, is it permissible to join a Trade Union in the work place as I have four reservations? (1) Trade unions tend to be very Socialist and I don't want to cooperate in this false Aqeedah. (2) Is it my responsibility to know how they spend the subscription funds, e.g., they will probably give free alcohol at their branch meetings etc (which I have no intention of attending)? (3) Some have said to me it is similar to an insurance policy in that they offer free legal aid etc. in the event of an industrial dispute. (4) Some say it is an issue of Tawakkul one should trust in Allah and not have recourse

to groups such as these. The benefit i see in joining is that it gives me access to knowledgeable people of policy/dispute procedures, so i can find out, for example can management make me shave my beard, are they obliged to release me for Jumu'ah, etc.

**My Answer,**

Bismi Allah al Rahman al Rahim,

Alhamdu li Allah Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala 'Hlihi wa Sahbihi Ajma'in,

Dear Br. AbdulHameed

Labor Union membership is permissible so is the payment of membership dues. The reason is that a labor union is a legitimate organization that defends the rights of its members and the workers at large. If somebody in the management abuses some of its funds and put them in wrong expenses that is a sin, and may be crime, of the wrong doer alone. As you said you notice that there are benefits from joining your labor union (although certain labor unions are coward to a degree that they do not defend the interest of laborers). To come to the specific points you raised in the question: 1) It doesn't matter whether there are socialists in the Unions or not, because you are cooperating with them on a specific area that is permissible. Their ideology is their business. It must not matter to you. 2) Your responsibility is contractual, you vote on what you believe is right and you object to any item in the budget that contains any Haram, (alcohol, Riba, etc.) but you don't have to withdraw from the Union if your side of the vote did not win majority. 3) It is not like insurance it only gives power in the face of the usually huge power of the employer (the large company). 4) it does not contradict Tawakkul because Tawaskkul in our religion requires taking all humanly possible means then depending on Allah Ta'ala. Depending on Allah Without taking the means contradict the advice of the Prophet Muhammad: Tie the camel then depend on Allah that it may not escape.

Wa Allah u A'lam

Dr. Monzer Kahf

---

**Subject: Working in a store affiliated with a company that deals in Riba**

From: Islam on line

Date: 2/11/2002

Name of Questioner mohammad

Country US

**Question**

Assalamu Alaykum, I work in retail store which is part of federated company. Other part of this company does finance that is involves in Riba. Is my earning gets any kind of Haram portion of this company? Jazakumullah.

Notes: This is a big federated company that has a chain of stores all over in this country. I sell shoes on commission. I never open credit card for customer as company gets interest from most customers. Company has lot of other branches that deal with Riba.

**My Answer:**

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

The Halal and Haram question of one's earning essentially depends on two factors: 1- what you do must be permissible, e.g., writing Riba contracts is Haram while selling shoes is permissible;

and 2 - lack of 100% certainty that the compensation you are paid comes from prohibited sources. The example of the latter is when a person is paid in kind, say jewelry, and the jewelry is stolen. If you are paid cash or deposit in your bank account you cannot be 100% sure that this money is from a Haram source, because the company, even a conventional Riba-based bank, obviously has non-Riba sources of funds. AND IT IS NOT OF YOUR BUSINESS TO POKE YOUR NOSE IN WHAT THE COMPANY DOES IN ITS OTHER DEPARTMENTS.

Wa Allahu A'lam  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Work in a company that deals with interest**

From: Islamicity.com

Date: 2/6/2002

Name Abdulrahman

**Question:**

Assalamualaikum, I am not sure about a few things all having to do with Interest, I live in Canada and am planning to work here after I graduate from University, and from what I see and understand is that most if not all companies here in North America and most other parts of the world use interest in some form; either in savings account's for more revenues, or Financing when selling their products, or take loans to start the business and buy equipment and materials for there business and in many other investments. I am afraid of every cent of Haram money and I know the crime and punishment for it is great, I want to try to avoid that in every way possible, but I see that living here and not having enough money to open my own business I am forced to work in a company which most probably has or is using interest to handle day-to-day business procedures. I am a Business Student myself and I studied a lot of companies and all of them use interest in some way. My Question is:

If I work in a company here no matter what it does, but has previously or is currently using interest in some form, from Financing to just loans and company insurance is the money I make from that company Haram, or is it ok for me to work in that company since there are no other sources of living, there aren't that many Islamic companies, or companies that I can apply for a job in that haven't or don't use interest?

I would also like to ask for as much detail as possible, and if you can tell me what my options are considering I work for a company that uses Interest.

Thank you Inshallah tatwafakoon fee amaalikum and God bless you,

Your brother Abdulrahman

**My Answer:**

Dear Br. Abdulrahman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Practicing Riba is one of the grossest sins in Islam. It calls for a declaration of war from Allah, Ta'ala and His messenger on those who continue practicing it not caring about the prohibition. The practice of Riba is defined in a correct Hadith as: taking it and giving it and writing its contract. A version of the narration of this Hadith adds the contract witnesses. It is not a

practice of Riba to sell bread to a person who gives it or take, especially that this person is not Muslim, i.e., for whom it is not Haram to indulge in Riba-based transactions. The Muslim world lived for many centuries having Christians, Jews, Hindus, Zoroastrians, etc., and did not prevent them from practicing Riba among themselves and did not prevent Muslims from working with them, under them and from having sale, lease and other transactions with them. The only discussion in this regards is if you make partnership with non-Muslim you should make clear that your partner does not make Riba-based transaction on behalf of the partnership (i.e., she/he may have own business and make Riba in it, it is non of your business.

It is good rather excellent to have Wara' [keenness to avoid the Haram] but it is not good to exaggerate it to cover many of the permissible.

Working a permissible job in any company whose line of business is either all permissible or mixed is not Haram as long as your own job does not involve you in making any forbidden action. Otherwise, my dear Brother you would be making live untenable, not only in Canada but in Makkah too!

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT:                    Networking with pyramid type commissions**

From:    Info@islamicity.com

Sent:    February 05, 2002

Name:   Abrar

**Question**

As-Salamu -Alaikum,

Lately I was introduced to business (internet based). The business portal is a website called as "www.quixtar.com". The business works like this: A person would register and become an INDEPENDENT BUSINESS OWNER. When he buys stuff (products) from the website he will get points. He may also sponsor other people to become IBO. Then he will also benefit from their purchase and will acquire points. Then on a monthly basis he gets payed based on the points he have acquired. Is such an earning HALAL and allowed in our religion. Please give me pointers in this area. Abrar.

**My Answer:**

Dear Sr. Abrar Hussain

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

These kinds of chain businesses are permitted provided there is complete disclosure, i.e., persons you invite to become IBO must know how much you are making commission on them. It is not permitted to invite them under the impression of a sincere friendly advice while you are in fact making business.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Work as a financial controller in a company**

From: Islam on line

Date: 1/30/2002

**Question:**

Is it permitted to work as a Financial Controller in a company, which has a (HALAL) core business? What is confusing me is that even if the company's core business is Halal, however, part of the financial controller duties is to monitor the cash transactions (including choosing the best bank to take interest from) and the best bank to lend from.

**My Answer:**

Dear Br. Omer

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

It is permissible to work as a controller in a company whose main business is lawful from Shari'ah point of view, as long as during the conduct of your job you do not sign any interest bearing contract or make any interest bearing deal on behalf of the employer, even if your happen to be part of the negotiation and selection of the deal. The reason is the limit of the wrath in the Hadith to those who give, take write and, in a version, be the (reinforcing rather than viewing) witness of the contract

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

## **FATAWA JOBS WORKS BUSINESS EARNING 2001**

**SUBJECT: Real estate agent?**

From: dialogue@islam-online.net

Date: 8/27/2001

Name aminah

Country Singapore

**Question:**

My question is about Riba/interest: I am a real estate agent who lives in Singapore. It is a very small island and land is scarce. Most of the homes here are subsidized by the government but they come with a a lot of regulations, but namely, the lease is for only 99 years. Some people bought older homes with lesser lease terms. After the 99 years, it will be returned back to the state. When you buy those homes, the government loan you the money and you have to pay them back on a monthly basis with interest included. These homes are only for Singaporeans and certain Permanent Residents who qualify. As a real estate agent, I sell and buy those homes for my clients and they will pay me commission for my service. I advise them on the financial plan of the homes and I doubted this role very much as I have to also inform them about the different interest rates as some pay lesser while others pay more percentage, depending on their eligibility. 1) Is this kind of income permissible in Islam? 2) I have a lot of experience in this

field and even if I stop doing this job, can I still advise others who ask me questions about this housing enquiries? 3) My sister is selling her home soon, can I advise and teach her on how to sell and buy her own homes? 4) When I am no longer in this line, can I recommend my clients to other real estate agents that can provide them the service? 5) If all the above is not permissible, is it my duty to inform other Muslims estate agents whom I know, about this? 6) I myself own such home and I have still have loan to settle on a monthly basis. What is your advice?

**My Answer:**

Dear Sr. aminah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

As you certainly know the prohibition of interest covers interest based transactions between individuals, governments and individuals and governments. Hence, unless there is a state of necessity or high need that covers many families, buying homes with the government loan is not permissible, I am sure the government intended to help people, but this could be done by means of contracts permitted in Shari'ah (like lease/purchase), at least for the Muslim population of Singapore, and you really should campaign for that.

The prohibition of interest must not be expanded to cover other contracts such as sale of real estates. Real estates are needed by any settled, in contrast with nomadic, human living on their own real estates are permissible. Let us not carry the prohibition of interest beyond its limits.

Therefore, working in the area of helping people find suitable real estates that suit them is permissible, even with the knowledge that they are going to use a Reba-based contract to buy them as that knowledge does not affect the prohibition as it is limited in the Hadith to the taker, giver, and writer of its contract, and in a version of the Hadith, its two witnesses too.

The answer to other questions becomes evident, if the work is permissible, your commissions and income from it is also Halal, InShaAllah, so is giving advice to other people and to your sister. Giving advice in this regards, can be looked at as follows: you know someone is going to make a Riba-based contract (and you don't know the persons circumstances that may be such that she/he may be under pressing needs. etc..) and you offer your advice for minimizing the amount of Riba the person is going to pay. This has an effect of reducing the evil of Riba as you see, it is a good advice, not a bad one and you will be rewarded for it, God will.

Wa Allahu A'lam,

wa al Hamdu li Allahi Rabbi al 'Alamin.

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: VISA Deals**

From: [dialogue@islam-online.net](mailto:dialogue@islam-online.net)

Date: 8/22/2001

Name Nazir

Country India

**Question:**

Assalamu Alaikum, I would like to know whether the income through visa transaction is 'HALAL or HARAM. Example: I buy a visa from the company for SR-5000/- and sell it for SR-6000/- There

is no cheating or fraud in this dealing. We take all responsibilities till the visa is endorsed and person is arrived to the county. In this dealing my commission of SR-1000/- will be Halal or Haram. I shall appreciate your advise. Jajakamulla khaira. Nazir

**My Answer:**

Dear Br. Nazir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Let me go back to the principle first, Muslim must be permitted in any Muslim country for visit or for work unless there are good reasons to deprive them of this right such as criminals, Recipient governments may charge fees for VISA's and these fees may vary from one kind of VISA to another, but always these fees must only be minimal to reflect the cost of the services provided in each case, keeping in mind the short and long term cost.

Those agencies that work in processing VISA's to people provide real and beneficial service and they are entitled to take compensation from persons served. An excessive compensation is profiteering and not permissible in Shari'ah on the basis of excessive Ghabn.

To come to your specific answer, if within the context of the market conditions in India your profit margin is not excessive that it is profiteering, the compensation you get is permissible. Profiteering is when you get much higher rate of profit compared to other businesses in your community's market. (The amount of SR 5000 taken by the company may be excessive unless the government fees are now real high).

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Studying movie animation**

From: dialogue@islam-online.net

Date: 8/8/2001

Name Mohammad Country Pakistan

Question:

Salaam. I have always been gifted in art, and spent the last few years striving towards entering into a field that would allow me to use my skills creatively... this meant going against the wishes of most everyone in my immediate family. The process was long and hard and emotionally draining. The end result is that I now find myself entering into the field of film animation. The last few years have also seen my faith strengthen (mashallah) and now I am stumbling onto the realization that my particular field may not be religiously viable. The problem, however, is that I have already had a very tumultuous couple of years jumping from career to career (I started out in medicine, then went to computer science, and now this), I have already spent more of my father's money than I can ever admit, and tested enough of my parents' patience. And because of this I CANNOT opt out of this field. At least until I complete my degree (in 2 years time). So, my question is that is it possible for someone working in computer-graphics/movies to make a Halal living it being part of the 'entertainment industry' and all. This troubles me constantly and i am finding it hard to persevere in my studies without a clear conscience. I hope you can be of help thank you for your time Allah hafiz.

**My Answer:**

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Are you studying this field of movie animation in the United States? If the answer is yes, you are putting yourself in a great environmental danger, not because of the field itself but because of the American community of that field, it has way above average of vices of all kinds and you need to be extremely very very cautious when you select people to be associated with is your field. If you study it in Pakistan I am sure the environmental pressure will be a lot less, but it still exists.

The field itself is not Haram; it is only a tool, you can use it in Halal and you can use in Haram like many other things in life. In fact, the Muslim Ummah needs many people in your field and we need a lot of purposive and morally committed production of animated and regular movies. Entertainment is an important means to introduce ideas in today's world. All that provided you maintain to the Rope of Allah and to His Strait Path in your personal life and in selecting good peers, associates and friends.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in a company owned by a bank**

From live Fatwa on Islam on line,

Date Aug. 8,2001

Name Ansori Country: United States

**Question**

Dear Sheikh, I'm currently working for an investment broker that is owned by a commercial bank. My responsibility is, to disburse the fund such as checks or wires to the clients that sell their stock, this money also accumulates some interest in it, but different people who calculate the interest and add to the request. What I do is, to pay in a lump sum amount to the clients. My question is, is it permissible for me to work for this company? Because, I read in one Hadith has mentioned that the people who are witness to interest are also committing the same sin as the people who are paying or taking interest. Is my position similar to this Hadith that the prophet mentioned? Please advise. Jazakallahu Khairan.

**My Answer**

Bismillah walHamdilullah wa al Salatu wa al Salam ala Muhammad Salla Allahu alayhi wa Sallam  
The prohibition in interest transactions covers the giver, the taker and the writer or the executor of the contract. Your job is to disperse funds that you are told to do as such. These funds result from calculation done by others. Hence your job does not involve any part of the interest transaction itself and Insha'Allah what you are doing is allowed and the salary or income you derive from your job is completely Halal, and Allah knows best.

Wa Allahu A'lam,

wa al Hamdu li Allahi Rabbi al 'Alamin.

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT:     Getting Salaries from interest money**

From: dialogue@islam-online.net

Date: 8/7/2001

Name of Questioner Faisal     Country Pakistan

**Question:**

AA I'm working in a dot com company in Santa Clara. I recently came to know that my company is paying the salaries from the interest money! Can you please let me know if it is Halal to get this salary or not? Thanks

**My Answer:**

Dear Br. Faisal

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Firs Brother please let me ask how did you come to acquire this kind of knowledge? Does your company have a special bank account for interest earned and it only transfer from this account to another special expenses account for salaries payment? Is that the knowledge that you have? Or you came to know that the company earns interest in large amount that is sufficient to cover its paid salaries?

However, as long as the main business of your company is to provide certain dot com services, not to hold money in interest earning account, thought it may happen to earn sometimes, or many times, large sums of interest, and as long as you do not make the interest earning decisions and actions of your company, your work and income derived is permissible according to Shari'ah. It is prohibited to accept earned interest (except if you earn it from a person who deals with interest, then you take and give it to charity rather than leaving it to that person to increase his capacity on dealing more with interest) , to give it or to be a functional doing its contract (e.g., being its writer). beyond those three things you are InShaAllah safe from the evil of Riba.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT:     Working in a Riba-based financial institution**

From: live fatwa on Islam on line

Date: Aug. 1, 2001

Name salih -

**Question**

Assalamu Alaikum. Dear Sheik. What is your view in regards to working for a financial institution? Because that housing condition is getting harder and harder, would buying a house through Riba be Haram? Thanks.

**My Answer**

Bismillah, AlHamdlillah wa al Salatu wa al Salam ala Muhammad Rusuluallah

The late Shaikh Mustapha Zarka and Shaikh Yusuf Al Qaradawi and Shaikh Muhammad Al-Saddiq all argue that it is permissible to work in a conventional bank as long as you do not make or sign a Riba contract on behalf of the employer. In other words you can work as a computer tech, accountant, etc... Their review is based on the fact that such jobs are not included in the prohibition of the Prophet, peace and blessings be upon him, that places the curse of Allah on the giver, writer and receiver of Riba; it is also based on the argument that Shari'ah doesn't call to make life hard on Muslims where ever there are.

With regard to buying houses on Riba based mortgage, the 1st international conference of Fiqh held in Detroit in December of 99, resolved that Muslims in North America are first required to create adequate finance institutions that do not deal on interest basis and if they can not then they must try to obtain Shari'ah permitted contracts (in contrast with interest based contracts) with the existing financial institutions.

Until they succeed in the above persons who need residences, on the basis of the size of their families, safety, services and living environment, etc.... may buy their first residence on interest based mortgage and must always try to rid themselves of the interest as soon as they can.

Wa Allahu A'lam,

wa al Hamdu li Allahi Rabbi al 'Alamin.

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in a bank**

From: Live fatwa session on Islam on line,

Date: June 20, 2001

Name Salih - Country Vietnam

**Question**

Assalamu Alaikum

Sheik, Please give me an overview of how we can determine a job to be Halal or Haram. I would like to know if we're allowed to work for a bank or a subsidiary of a bank although our functions are irrelevant to Riba. Thanks.

AsSalam 'Alakum wa Rahmatu Allah

**My Answer**

The criteria for determining whether a job is permissible or not in Shari'ah focus primarily on the nature of that job. What does it do? And what do you produce? There is also a consideration of earning, whether through a job or any other economic relation.

The main consideration for permissibility of a work is that the work must not fall under what the Shari'ah prohibits. For instance, anything related to the production, servicing of alcoholic beverages is prohibited in Shari'ah by a Hadith of the Prophet, peace be upon him. Also writing a Riba contract is prohibited as included in the vast "La'nah" from Allah SWT as mentioned by the Prophet, peace be upon him. Similar to production and servicing of alcoholic beverages is the production and servicing of narcotics or drugs. There are other jobs that are specially mentioned by the Prophet under the category of what is prohibited for obvious reasons. These include: prostitution, trot (like palm reading or creating magic, superstitions).

On that basis, most of the contemporary Muslims scholars see the prohibition in working in Banks to be only in the department of lending or preparing the documents of interest based transactions in the bank. Hence, working as a computer technician or a guard is not prohibited (this is the opinion Shiekh Qarardawi, Shiekh Dareer of Sudan, Sheikh a--Sallamy of Tunis, and the late Shiekh al Zarqa) All of these rank as the most knowledgeable contemporary Fuqaha or Ulama in our age.

The consideration of earning deals with a point where a worker is certain that all the income given to him/her in exchange for labor comes exclusively from a prohibited source. For instance, if you know that all the funds of the person who employs you comes from theft or prostitution you may not work for that person and receive income whose source is prohibited. I want her to emphasize or underline two words in this paragraph. One is knowledge with certainty and the other is exclusivity of the Haram source of income. For instance, bank money doesn't come exclusively from forbidden sources. In other words a portion of it comes from riba and we don't know the percentage of that Riba that is why it is not forbidden to receive an income from a bank for work that is itself permissible.

Wa Allahu A'lam  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Working in Tobacco**

From: [dialogue@islam-online.net](mailto:dialogue@islam-online.net)

Date: 5/16/2001

Name of Questioner mohamed

Country Egypt

**Question:**

Is working in a tobacco company Halal, I am out of work and it is a very good company and the package is very good. I have been searching for marketing position for a long time but couldn't find any. Working in this company will give me very good experience in marketing and it will help my career a lot. Please advise. Thank you

Notes: The company has a strong policy about their customers: They do not attract new customers they want current users. They do not target customers under 18 years and they do not advertise a lot. I plan to work there for short time just to get into the marketing field.

**My Answer:**

Dear Br. Mohamed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

I can't say that because the company gives you good package and good experience, it is OK to work in it as a marketing person. Further if cigarette smoking is ruled forbidden, it is forbidden for old and new users alike and for persons above 18 and below 18 on the same ground. it may be worse to market cigarette smoking for persons below puberty and/maturity on ground of promoting it to persons of low judgment ability the matter that raises an additional moral issue. I don't think that working as a promoter of cigarette smoking can be characterized permissible since smoking is rules prohibited.

Wa Allahu A'lam

Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Working in a bank**

From: dialogue@islam-online.net

Date: 5/9/2001

Name of Questioner aha

Country U K

**Question:**

I am a student in UK, my father is paying my college fees but he is working in a bank (as I now it is Haram to work there). Is it Halal for me to study in this way??

**My Answer:**

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

The curse of Allah on Riba came specific from the mouth of His apostle. It is on the taker, giver, writer of its contract and in a version of the Hadith, the two witnesses too. On the other hand, jobs in banks include these functions and also include other functions, there are jobs in conventional banks that are not in the area cursed by the Prophet, pbuh. There is another point too, conventional banks today have unfortunately become part of the economies of many Muslim countries and there is only a few Islamic banks, It put a lot of hardship on many Muslims to say that working in conventional banks is prohibited. That is why most of the Greatest Fugaha of our time argue that under the circumstances working in a conventional bank is permissible and the salary is Halal as long as the worker can avoid being the one who makes a riba-based contract.

This means that you should try to nicely advice your father to avoid what is specifically cursed in the conventional bank and to try to move to an Islamic bank. In the meantime do not jump to a conclusion that all jobs in a conventional bank are Haram and give him the benefit of the doubt and go on with your study, as supported by your father, though it is always good to find a part time job that relieves him from this financial burden.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Real estates agent**

From: dialogue@islam-online.net

Date: 5/3/2001

Name of Questioner Fadi

Country Palestine

**Question:**

Assalamu Alaikum wa Rahmatullahi wa Barakatuh. Is it OK to work as a real estate agent? Jazaka Allahu Khairan Wassalam Alaikum.

**My Answer:**

Dear Br. Fadi

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Yes, it is permissible to work in real estates as agent, manager, or what not as long as you avoid writing a Riba-based loan contract. Intermediation in real estates sale, rent and lease and taking commission on this job is Halal and there is no reason for doubt about it. It is helping others make transactions that they need or at least benefit them with things that are permissible to own. It is Halal regardless of whether the buyer finances the purchase through a permitted method or not because this part is not of your concern and your agency's mandate does not include it.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Producing and selling alcohol and juices**

From: dialogue@islam-online.net

Date: 4/18/2001

Name of Questioner Muslimah

Country

**Question:**

Assalamu Alaikum! Muslim is going to set his own business in production of juice and water. But the needed producing equipment for output is only at the alcohol factory. The Muslim has the opportunity to manage (head) this manufactory. In future he wishes to cancel (stop) production of alcohol. Hence this process must be realized step-by-step with purpose not to go bankruptcy. Thus he will be forced to produce some period alcohol with tendency of reducing and increasing the production of juices. What is the judgment for this situation following to Koran and Sunnah?

**My Answer:**

Dear Sr. Muslimah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

First you should realize, Dear Sister, that a Fatwa is different from a research. A Fatwa is very often influenced by its circumstances and it needs knowing details of residence and other particulars of questioner. Fortunately this does not apply in this case.

The answer is a big NO. No Muslim is permissible to produce, own or sell alcoholic beverages and there is no kind of necessity that may relax this ruling. The Prophet, pbuh, mentioned that ten things are prohibited with regard to alcoholic beverages, these include: brewing it, have it to be brewed, transporting, selling, offering, etc.

A MUSLIM CANNOT HAVE SUCH ACTIVITIES AS A BUSINESS AND CANNOT WORK IN ANY PLACE THAT REQUIRES HER/HIM TO BE DOING ONE OF THE TEN RELATED ACTIVITIES.

If she/he can make the business to produce vinegar or medical alcohol, it becomes permissible unanimously for vinegar, and according to the group of Ulama that argue for the permissibility of medical use of alcohol.

Wa Allahu A'lam

Wassalam

Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Working as an actuary**

From: dialogue@islam-online.net

Date: 4/18/2001

Name of Questioner Yaseen                      cCountry U K

**Question:**

Assalamu Alaikum wa Rahmatullahi wa Barakatuh. Dear brethren in Islam I have recently graduated and am currently seeking employment. One of the fields in which I hope to go into is Actuarial Consultancy either for a consultancy company or with the British Government Actuaries Department. But as you may be well aware this deals with mainly general insurance, pensions and employee benefits. I was wondering what the Shari'ah ruling would be on the legality of a Muslim following this career path. If it is allowed for a Muslim to follow this career path, then for which type of institutes/companies would it be allowed in. Please could you give me the daleel of your conclusions. I will be very grateful if you could answer my question. May Allah( swt) give all the Muslims the tawfiq to earn a Halal living. Ameen Jazaka Allahu Khairan  
Yours a brother in Islam

**My Answer:**

Dear Br. Yaseen

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1- Taking this career is permissible and the Dalil is that there is no prohibition. For matters of material things you only need an evidence for prohibition if any because the principle is that every thing is permissible unless prohibited in Shari'ah. Besides this kind of study is actually useful and necessary to certain activities that all Muslim need and practice, pensions and insurance, ( there are Ulama who argue that insurance based on profit making motive, as compared to exclusively cooperative motive, is not permissible, but this is not the issue on hand because both insurances need actuarial research).

2- Working in Actuarial consultancy is permissible on tow grounds: 1) if you work for government, pension funds, Islamic insurance companies and any supervisory agencies, you are then not involved in insurance at all and there is nothing prohibited about your work. 2) If you work for a commercial insurance company, your area of work does not fall in the prohibition because you are not going to sign contracts nor promote them with customers. This may be surprising to some people, but it is true. Allah prohibited Riba and prohibited writing its contracts but did not prohibit a job that does other things in a Riba-based institutions such as the computer specialist who provide I T services to a bank.

Wa Allahu A'lam.

Add to the above the point that there are very respected Ulama who believe that commercial insurance is permissible if the contract avoid interest, as the case of hazards and term life insurances.

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Advertising interest based institutions and working in insurance**

From: dialogue@islam-online.net

Date: 4/16/2001

Name of Questioner zaid Country Sri Lanka

**Question:**

Assalamu Alaikum I have three questions. 1. Conventional Banks are offering prizes ranging from Cars and Houses to cash on a "Draw" to account Holders. Is it permitted to accept the prize if one is a recipient? The Account maintained is not Riba generating (current Account) 2. Are media personnel (Announcers/TV Presenters) allowed to voice commercials or conduct sponsored programs for financial institutions that are not Shari'ah based. 3. Having worked in a conventional Insurance Company and having now shifted to Takaful, are my savings from the previous employer lawful? This would include a vehicle purchased through a loan from the Company.

**My Answer:**

Dear Br. Zaid

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1- Prizes given by conventional banks are permissible to accept and take. They are not Haram. What is forbidden to accept in gifts or in exchange contracts (against goods or services) is cleansing in its broad sense, that is, if you know for sure that what you are given came exclusively from a Haram source, such as theft or sale of drugs, you must not accept it. Banks have income besides Riba.

2- Advertising a prohibited substance, action or transaction is prohibited too. Because it is a sort of "spreading the shame" that is mentioned in Verse 19:24.

3- Working in an insurance company is not forbidden. Insurance itself is controversial. It is not agreed upon as Haram. What you honestly earned in exchange for your labor services from working in insurance is not Haram, including fringe benefits such as taking an interest free loan from the employer. If the loan carries interest, it was a mistake (Haram) to take from the beginning, but now you must fulfill your contractual obligation unless you can negotiate a settlement for waiving the remainder of interest and you pay the balance of the principal.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Seeking knowledge in finance, is it permissible?**

From: dialogue@islam-online.net

Date: 4/13/2001

Name of Questioner ait Country Algeria

**Question:**

Assalam Alaykum, My question is in two parts: First it is well known that any dealing with interests as in banks is considered "Riba" hence Haram, however much confusion arises when we speak about shares (stocks). What does Shari'ah say about them given that their value is not

intrinsic but the result of much speculation (this is true for many traded stocks if not all). So I would like an answer on this. Jazaka Allah Khairan Second, I am a university graduate in finance and banking and in an English university, and considering to do a Ph.D. in Finance. Since about 90% of the knowledge acquired is about innovation on Haram.... Then is there any merit in seeking this knowledge.

Jazaka Allah Khairan

**My Answer:**

Dear Br. Ait

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1 - Trading (and issuing stocks) was discussed in several Seminars and meetings, the most dignified of them are the plenary meetings of the OIC Fiqh Academy. A summary of the resolution of the OIC Fiqh Academy is given in the following: a) trading shares of companies whose line of business is permissible in Shariah such as Islamic banks, is permissible; b) Trading shares of companies whose business is Haram such as conventional banks, is forbidden; c) trading shares of companies whose main line is permissible but the management may sometime make prohibited transactions, such as interest-based borrowing and lending is, in principle forbidden; d) certain kinds of share are forbidden for issuance and trade, specifically preferred shares if the preference is financial, and shares of a company whose majority of its assets are still in the form of cash and /or debts unless the trade is done at exactly the nominal (face) value of the assets.

In commenting on (c) above, several Shari'ah experts argue that since it applies to the predominant majority of shares in today's markets, this creates a great inconvenience for Muslim savers, especially small ones. Hence these Ulama believe that shares of many of these companies may be traded if certain conditions are fulfilled. These conditions aim at assuring that total non-permissible transaction are only a small proportion of the grand total of the activities of the company.

Please notice that the point that the market price of a share, compared to its book price is irrelevant to the Shari'ah ruling. In other words, a share may be traded at any price determined by the forces of supply and demand. These forces include many speculative elements.

2- Studying finance at a higher level is certainly permissible, even if you study many aspects of Islamically non-permissible financing activities. WHAT MATTERS IS WHEN YOU TAKE A JOB, YOU MUST NOT DO ANY THING THE SHARI'AH PROHIBITS.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Going to occupied Palestine to work for the occupying government**

From: [dialogue@islam-online.net](mailto:dialogue@islam-online.net)

Date: 3/30/2001

Name of Questioner Country

**Question:**

Assalamu Alaykum Respected Ulama I am an IT Contractor. I have been offered a 2 month contract in Israel which pays extremely well, £10000 (\$14000) a month tax free with all expenses paid. I intend to use the proceeds £20000, £5000 of which I will give to the Palestinian cause, £5000 pounds of which I will use to clear my Father in laws Bond on his house which he pays interest on, and the £10000 remaining I will invest on behalf of my parents who are dependent upon me (Dependent upon Allah, but I am the instrument Allah is using at the moment) for income. Is it permissible or advisable for me to take this contract? Your assistance is requested as soon as possible, so that I may make a decision on this matter. Jazakallahu was salaam

My Answer:

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ALA Rasuli Allah.

If your work there enhances the Israeli power or military capacity in any manner, it is certainly forbidden, But if your work is in a pure civilian area, Keeping in mind that civilians who occupy houses and lands of others are certainly aggressors, you will then be similar to the tens of thousands of Palestinians who work in territories occupied (it doesn't matter in 1948 or 1967) , these workers derive income and no doubt some of it goes to support the Palestinian cause, at least survival itself is part of the cause there. If you decide to go keep in mind that your personal behavior, including prayers, will be monitored and your use of money after it will also be monitored. May Allah bless and guide you.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

-----  
**SUBJECT: Working as an IT in an insurance company**

From: dialogue@islam-online.net

Date: 3/30/2001

Name of Questioner Mohamed

Country Morocco

**Question:**

Assalamu Alaykum Is working in an Insurance company as an IT specialist allowed in Islam knowing that it is a big insurance company dealing with all kind of insurance (including life insurance)? If there is an alternative to work for another kind of company (dealing with software development), is it still allowed to work for that insurance company? Jazaka Allah Khairan Wassalam Alaykum

**My Answer:**

Dear Br. Mohamed,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Working in an insurance company, as an IT specialist or in any other job that does not require you personally to write an interest-based contract is permissible. (Insurance products are all permissible according to the late Shaikh Zarqa provided the object of the contract is not Haram and the contract does not have interest clauses, so there is no agreement on prohibiting

insurance). The Wrath of Allah in Riba is on the giver, taker, writer of contract and in a version of the Hadith its witnesses. If your work is in non of these, it must not be forbidden.

Wa Allahu A'lam  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

---

**SUBJECT: Receiving tips/bribes**

From: dialogue@islam-online.net

Date: 3/28/2001

Name of Questioner

Gender Female

Age 31-45

Education

Date Submitted 3/28/2001

Email

country of Origin U K

User Ref. No. BFQW2T

country of Res. U K

**Question:**

My husband is on a very low wage and we receive Working Families Tax Credit to bring our earnings up to above the poverty line. At the moment we are not able to visit any of my husband's family [they all live in my husband's homeland] and we are not able to help them financially although they are in need themselves. Is it permissible to earn 'cash-in-hand' wages on top of what we already receive, with the sole intention of using it so that we can visit them and help them financially?

**My Answer:**

Dear Sr. Karima,

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

If you mean by "cash in hand wages" any bribe given behind the back of employer by persons receiving jobs you do as an employee, this is definitely forbidden whatever the purpose you use it for.

If you mean tips given by such persons and are generally known to employer, like waiter's tips in restaurants, it is permissible but such tips must follow the agreed upon rules for tip distribution between involved workers.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**Subject: Working in Net marketing and multiple-layer commissions**

From: dialogue@islam-online.net

Date: 3/26/2001

Name of Questioner Mele

Country India

**Question:**

Would like to know Net Marketing (WEB Sales) and taking commission is allowed in Islam.

Notes: Please note that somebody has just introduced it in Saudi Arabia and many are interested due to the attractive monetary benefit offered. Even I is interested but waiting for Fatwa from you.

**My Answer:**

Dear Br. Mele

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

If you mean by net marketing selling and buying through the Internet, the answer is yes it is permissible as long as it is done without cheating and any other fool play. If something else I need more information.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Real estates commissions**

From: dialogue@islam-online.net

Date: 3/26/2001

Name of Questioner B Country

**Question:**

Is earning a commission from the sale of land considered Halal when you suspect there is foul play in the deal?(e.g. abuse of power but have no proof of this). If not (Halal), whom should the money rightfully belong to? Can we still use the money to pay off our debts?

**My Answer:**

Dear Sr. B.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

If you are sure that someone is made great or substantial injustice to in this deal your mediation in it is forbidden. Otherwise in most contracts the two parties don't have equal bargaining powers. If the mediation is Haram, its compensation is also Haram. The money of commission in such a case has to go back to the payer, unless the payer is the party who inflicted injustice. Although it seems nice that the money is given to the oppressed but there seem to be no logical or contractual reason why it should be given to the oppressed if he/she is not the payer. It seems to me that other poor, needy and oppressed persons, who are unrelated to this sale contract, have equal rights to this Haram money as the oppressed party in the deal. In other words, it may be given to the person to whom injustice is done, or may be to others who may have harsher needs.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Reading emails and get paid for it**

From: dialogue@islam-online.net

Date: 3/15/2001

Name of questioner MUZAMMIL Country Malaysia

**Question:**



Wassalam  
Sincerely,  
Dr. Monzer Kahf

-----  
**SUBJECT:      working in Lease and rent/buy financing**

From: dialogue@islam-online.net

Date: 3/7/2001

Name of Questioner Abdullah

Country Australia

**Question:**

Salaam. I work as a finance broker providing businesses finance for purchasing equipment, etc. by leasing & rent/buy arrangements only. I understand this to be Islamically acceptable. What is your opinion? Also, an opportunity has been given to me to broker housing finance as well. I am aware of the various Fatawa (e.g., Qaradawi) that permit Muslims to have mortgages in non-Muslim countries to purchase their homes. My question is if it is permissible to obtain a mortgage to purchase a house, is it permissible to earn money from facilitating such an arrangement to Muslims as well as non-Muslims? The money earned would be based on an initial 0.5% fee plus a 0.001% annual fee based on any outstanding balance for the duration of the loan. Jazakallahu & Thank You

**My Answer:**

Dear Br. Abdullah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Your questions are intelligent and interesting.

1 - Mediating in good thing is good and mediating in bad thing is bad. Brokering rent/lease financing contracts is permissible, beware though that you should be careful about some of the clauses in western leases that may not be acceptable, such as Riba related clauses, and to what extent they affect the Shari'ah validity of the contract itself. I believe your mediation is permitted with and without such clauses because the contract is essentially Halal.

2 - If you know that a person seeking to buy a house on Riba-based mortgage is in need to the extent that the Fatwa applies to her/him (are you sure that the Fatwa also applies in Australia, in other words, is the housing situation there is similar to what we have in the USA?) and you mediate his contract, your work and income are, InShaAllah, Halal.

3 - When you mediate in Riba-based mortgage, I cannot say your service and income are specifically Haram because this is not specifically one of the four cursed persons as mentioned by the Prophet, pbuh: taker, giver and the two witnesses. BUT I DON'T LIKE NOR SUGGEST THAT TO YOU, because it is very close to being a witness or a writer (the word writer came in a version of the Hadith).

4 - May I suggest to you to try the same leasing in housing. You know it is done in financing big projects, it will be a great help to Muslims if you succeed in getting it through. Remember the Fatwa calls first on Muslims first to find Shari'ah compatible contracts before going to a Riba-based mortgage.

Wa Allahu A'lam

Wassalam  
Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Studying and working in accounting**

From: dialogue@islam-online.net

Date: 3/1/2001

**Question**

Is studying accounting Halal or Haram ... especially it's full with financial transactions that may be Haram.... p. s. I am in my third year and it's difficult to convert to other field Notes: I am in my third year and it's waste to convert to other field ... so tell me what to do..

My Answer:

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Studying accounting is permissible in Shari'ah, even studying all the rules, regulations, procedures and methods of Riba-based transactions is permissible. What is prohibited is to conclude any Riba-based contracts and/or transactions.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT: Working in Islamic banks**

From: dialogue@islam-online.net

Date: 2/28/2001

Name of Questioner mona

**Question:**

What about working in an Islamic bank in loans treatments? Is it Halal or Haram according to Islamic point of view?

Notes: it is the only available job for me now. Do I accept it or not?

**My Answer:**

Dear, Sr. Mona

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Working in an Islamic bank, any of its departments, is fine, good and Halal. Are you really asking about an Islamic bank or a bank in a Muslim Country?

An Islamic bank is a bank that conducts all of its business according to Shari'ah; almost all Islamic banks have Shari'ah councils that scrutinize their activities and make sure that they all are compatible with Shari'ah. Most banks in the Muslim countries are not in compliance with Shari'ah.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

# FATAWA JOBS WORKS BUSINESS EARNING 2000

**SUBJECT:** Working in insurance companies

From: dialogue@islam-online.net

Date: 2/14/2001

Name of Questioner: said

**Question**

Asalamo Alykom I want to ask doctor Qaradawy fatwa (question because : 1-I was his student 2-I believe that his the most admirable (Alam) in the 20th Century. The question is: I work for an insurance company in USA like an insurance agent, we sell every kind of insurance: health, disability, life, mutual funds, stocks, IRA, 401k, 403b. TSA Annuities....Is my job Halal or Haram and why? How can we have experience in financial services with out working in those companies to learn more and in the future opening Islamic companies. If doctor Qaradawy in not available please submit the question to Dr Monzer Kahf (I met him 3 times in 1988) and please send me his email and mail address in USA even his phone. Thank you wa Assalamo Alykom. Said, usa

**My Answer:**

Dear Br. Said

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Shaikh al Qaradawi is our teacher, all, and I have no doubt that he, May Allah Ta'ala give him long life for our sake, that he is one of the greatest Ulama of our time. Please allow me to give an analogy to his opinion on the matter of working in a conventional (Riba-based) bank. Last time I met him was in September 2000. I asked him about that and he mentioned that it is permissible as long as you do not write the Riba contract yourself, especially if you intend to learn the craft to benefit the Ummah and the Islamic alternative applications

The reason he said is the general rule that unless something is prohibited, it must be permissible. There is a prohibition on taking and giving Riba and on writing its contract, if these are avoided (like any other prohibited work), other kinds of work are then permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

---

**SUBJECT:** Working in a firm that borrows with interest

From: dialogue@islam-online.net

Date: 12/17/2000

**Question:**

If a businessman borrows money from bank with interest, can a person work under his company (firm), as employee?

**My Answer:**

Dear Br. Romodon,

Assalamu Alaikum,

Al Hamdu li Allah wa al Salatu wa al Salamu ala Rasuli Allah

The work of the employee under a firm or a business is an Ijarah contract for which the employee is entitled to Her/his contractual compensation. Such a contract is permissible in Shari'ah as long as the work to be is permissible. Any work that consists of making prohibited actions is not permitted in Shari'ah. The examples of such prohibited actions are serving alcoholic beverages, writing interest contracts (because this is covered by the wrath of Allah as mentioned by the Prophet), committing lies, fraud, etc.

If you do not do any forbidden thing, you are entitled to your wage. And it is not of your business where the employer gets her/his money from, especially that it is very unreasonable to assume that all that money comes from Haram. Every one who borrows funds from banks has usually some Shari'ah permissible income too.

Wa Allah A'lam,

Your Brother,

Dr. Monzer Kahf

---

**SUBJECT: Smuggling**

Date: 9/7/2000

Dear Br. Haroon

Question:

Assalamu Alaikum,

I am very glad to have met you and InShaAllah we will have many chances to meet again and again in the future.

Answer to question:

The question is about contraband.

**My Answer**

In the dictionary it is smuggling. This calls for some details:

a- Certainly smuggling of harmful materials, for sale or for personal use, such as alcoholic beverages, drugs or cigarettes is forbidden in Shari'ah, and it is forbidden to buy, store, transport sell them, etc. And it is prohibited to make any transaction related to them, including money cleansing, even if they were permitted by any human made law.

b- Government taxes including custom duties are of three types: 1) fair and objective ones that are adopted for the interests of the people, and generally also with their approval, using the term loosely to include any form of explicit or implicit acceptance, these are permissible to impose and the Shari'ah calls for abiding by them even if they were not liked by the payee. 2) oppressive taxes meant to favor some citizens over others, like many of the taxes imposed for the benefit of a ruling family or class, or to deprive certain people from their properties in favor of certain others, without any just cause (remember, for instance, it is always permissible and just to tax the rich in order to provide sustenance for the deprived) . Such oppressive taxes are not acceptable in Shari'ah and it is permissible to avoid them by any means, except immoral action or action that results in increasing the amount of tax burden exorted from another oppressed person, like the one who avoids the tax. Taxes that are generally of the first category, but have certain limits of exemption that are generally arbitrary, these limits are not really meant for their own virtues but you've got to have a limit anyway. The example of such

limit is the \$400 on personal goods purchased overseas when a person returns home in this country. Every body knows that it is OK to get a little over this limit without declaring it. any large scale smuggling, especially of (certainly not harmful, immoral or prohibited) goods intended for sale violates the standards of social cooperation and deprives the treasury of resources, usually, used for the general welfare of the country and therefore must not be done.

c- Any taxation system usually have many clauses that provide certain cases of avoiding, you may call them loopholes. It is always permissible to use the loopholes of the taxation system, in any country, Muslim or not. Loopholes are meant to benefit those person to whom they apply and in many times they are made for good reason, even though most people may not discover it.

Wa Allah A'lam  
Sincerely Yours,  
Monzer Kahf

---

SUBJECT: Selling discount cards

Date: 9/7/2000

Dear Br. Haroon

Assalamu Alaikum,

Here is my answer to your question about discount cards

Question:

The question is about selling discount cards through a pyramided chain that generates commissions to all or some the persons (links) in the chain.

My Answer

First, we need to check whether selling discount cards is permissible. No question about distributing them free of any charge, because this is permissible in Shari'ah.

Second we need to discuss the factuality of the services (discounts) promises by the company mentioned in the question. And the fairness of the price of the card.

Third, comes the issue of chain distribution of the commissions, coming from the sale.

The right to obtain discount (the object of the card's sale contract) is not really defined in any manner that makes it sellable, a complexity of ambiguities envelops it. Vagueness of the stores offering it, they are ever changing as new stores come in, and some old stores go out. Vagueness of the amount of purchases made during the year (period of validity of the discount card) by the holder of the card and vagueness of the amount of discount the will accrue. Also, vagueness of the percentage of the discount from different companies and on different products.

That, in my opinion, makes the contract a Gharar based one and therefore, not permissible in Shari'ah.

Add to that the point that there are many of similar sales and companies that our part experience showed they were not true, they were only selling promises and distributing the commissions obtained on the persons in the chains, making a lot of money out of talking people out of their money. Many such companies were caught and persecuted as the media tells from time to time. Moreover the price of \$120 for the card seems higher than prices of previous cards I heard of.

Finally the chain distribution of commissions seems to be permissible as long as it is based on seniority and/or services provided by the higher ranks in the chain.

Wa Allah A'lam

Monzer Kahf

---

SUBJECT: Working in a bank

Date: 9/7/2000

Dear Br. Haroon

Assalamu Alaikum,

Here is my answer to your question about working in a bank

**My Answer**

working in a bank: We all know that riba (and banking interest is one kind of riba) is prohibited in Shariah. It is also prohibited to give it, receive or take it, write its contract and be a witness on, (this is a translation of a correct Hadith of the prophet, pbuh). Hence any job that requires a Muslim person to make a contract of riba, or be instrumental in making it such as negotiating it with the customer, getting it signed or signing it on behalf of the bank and other jobs related directly to making a riba based contract with regards to deposits or financing in a Reba based bank is prohibited. there are jobs in banks that do not relate directly to riba, such as guards, tellers, treasurers, research, buildings and machines maintenance, etc., I personally quote two of the greatest Muslim scholars: His eminence Shaikh Muhammad al Siddiq al Darir of Sudan and His eminence Shaikh Muhammad al Mukhtar al Sallami of Tunis that such jobs are not included in the Prohibition. Clear enough such jobs support the riba based operations, and this is why there are scholars who consider them prohibited, you make your own choice.

---

SUBJECT: Career in Islamic banks

Date: 1/27/2000

To: Br. Haroon

CC: Dr Siddiqi

Question

assalamu alaikum,

Your study and career goal is good and fulfilling, and I hope you will go ahead with strong will and be able to achieve all of it and overgrow it, It is not bigger than you, I am sure, and it is reasonable too. The area of Islamic economics and finance is rich and need more services of dedicated persons like you.

Your study in Harvard shall help you in that direction. They have a program of Islamic banking and finance. it will also expose you to more people and issues in the area.

Once you finish the necessary class work for your masters in Harvard, you may start looking for contacts with Islamic banks like the Faisal Islamic banks in Bahrain and in Islamabad, Al Barakah group in Jeddah, and some of its banks in Bahrain and Pakistan too and the Islamic Development bank in Jeddah.

Knowledge of Arabic is extremely useful and helpful in this kind of study career, but it is not an indispensable tool if you compensate it with prudent selection of the materials you study and from whom you take .

Good wishes and Du'a for your success

Sincerely  
Monzer Kahf

---