

FATAWA LOTTERY, GAMBLING 2000-2019

FATAWA LOTTERY, GAMBLING 2019

From: Saher

Sent: Saturday, June 15, 2019

Subject: Is Poker Haram

Assalam alai kum wa rahmatullahi wa barakatahu

My 20 year old son thinks playing poker is halal because it is skill based strategy game and not luck based gambling.

Can you please help me with this and also help me explain to him why, if it is haram.

Jazakallah 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. Saher

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

The problem of poker and any other gaming is gaining\losing for no adequate reason. One earns by providing the others with labor or value crating assts\materials but playing poker and similar games or lottery, etc. There is no value creation and no addition to the world welath. This is why it is Haram. It is the nothingness عبثno contribution to welfare of human beings, no production, one loses what another gains.

The issue of chance is importnat but it is not fundamental in the prohibition.

Wa Allahu A'alam

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: Saher

Here is a link where you said it is possibly halal.

<https://aboutislam.net/counseling/ask-the-scholar/financial-issues/playing-poker-online-allowed/>

Walaikum salaam wa rahmatullahi wa barakatahu.

Jazakallah khairan for your answer brother. May Allah swt reward you and your family immensely. Ameen.

My Answer:

There is ni Halal poker if it has Money. There can't be earning excelt by either productive work or productive propert. And whenever it is a zero sum where one win what the other löse, the whoe thing become not permissible.

Dr. Monzer Kahf

From: Dr. Mohsen

Sent: Sunday, May 19, 2019

Subject: Gambling or not

As-salamu alaykum dear prof. Monzer,
Please take the time to answer this question:

Salam Alaykum,

1. Whenever I buy fuel, I am given cards with unique codes for a chance to enter a prize draw. I am not buying the fuel because of this. Is it halal to enter for this draw?
2. I participate in surveys online for cash or gift cards. However when I finish each survey, I am given a free prize draw entry. Is this 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

The answer to both questions is: they are Halal and permissible for the issuer (gas station and the surveys company). These are not gambling. Giving prizes by chance is permissible and it is used for promotion of a company of products. And giving prizes for performance or achievements is also permissible. Taking both is also Halal. Gambling is when you pay to buy the chance like the lottery tickets.

Wa Allahu A'alam

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: Dr. Mohsen

Date: February 15, 2019

Subject: Availing gift from a company from a raffle draw

Dear Prof. Monzer,

As-salamu alaykum

Hope you are fine.

Please take the time to answer this question:

Aslam

I got a gold coin and one holiday package as a gift from a travel company from a raffle draw they made last month. Can i avail it? . I did not pay anything to participate in it. It was travel companies force to participate i just filled and put in raffle draw

My Answer:

Bismillah al Rahman al 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

If it is not for pay, it is permissible to take the gift and the travel package. There is nothing non-permissible in accepting and enjoying it because it does not fall under buying a chance like lotto which is a kind of Maysir.

Wa Allahu A'alam

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

FATAWA LOTTERY, GAMBLING, MAYSIR 2018

From: Imaam Abuelezz

Sent: Friday, November 23, 2018

Subject: Fwd.: tournament ticket that includes a prize and partnership in business

Assalamu alaykum Mawlana Dr. Monzer,

I have two questions if you please provide with your fatwa regarding.

The first one is by group of high school students who wants to support their school financially through a tournament or competition which every participant will pay \$10 for participating in the game and money collected will go to the school and the first winner will take 100 dollars. The students say the money is paid from another account and some money they collected from before. Is this model permissible? And if not what is the permissible way for halal competition in different activities? I initially told them it's not permissible but they were not convinced and they kept saying we want to collect money for the school and the money will be paid for the winner is to encourage the students to participate and for using the school facility too and its money from another account. I told them I will ask you and let them know. The second question is for Br. Ismaeel who is a pharmacist and he says,

“ Assalamu alaykum,

I have been offered a job as a pharmacy manager. The employer recently bought the pharmacy and the building that the pharmacy is in with a mortgage. He wants me to operate the pharmacy for an hourly wage and also has decided to give me 30 percent of the pharmacy and the building. Is this halal for me?”

Thank you

Imaam Abuelezz

Canada

My Answer:

Bismillah al Rahman al 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 Abelezz

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Payment of a price for a chance of winning is a form of gambling. Chance to win and its reverse risk to lose are not things that can be sold and bought. This is what gambling is even if it is used for good objective; when gambling (Maysir) was prohibited at the time of the Prophet, pbuh, the net profit of it was used to feed the poor and needy, this is both rational and Islamic at the same time.

For the second question, getting the managing job and 30% of the building and the business is permissible provided the owner continues taking charge of the mortgage liability. Continue paying the mortgage installments from the business itself is a problem, you will be part of it. I suggest to negotiate a contract where you will not be part of the pledge to pay the interest-based installment, i. e., making that a responsibility of the owner from his share of the business.

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

FATAWA LOTTERY, GAMBLING 2017

From: Bibi

Sent: Wednesday, April 26, 2017

Subject: Prize game from publisher clearing house

Assalam Alaykum,

My question is that can I play fee games to win prizes of money from a website? That website named (www.pch.com) publishers clearing house, is a leading interactive media company offering a broad range of products , digital entertainment and services to consumers. .. No purchase necessary is ever necessary to enter or win .. it's free, I don't buy tickets to win prizes.. Is it allowed in Islam?

I've attached the links following for u to see this. So you have clear view

http://pch.custhelp.com/app/answers/detail/a_id/282

<https://info.pch.com/pch-overview/>

My Answer:

Again please give detail on what you do and what you win and how it is done, also give your name.

Best Regards

Dr. Monzer Kahf

From: Bibi

Subject: Prize game from publisher clearing house

My name is Bibi

My question is that, is playing lottery for free on the Internet is permissible in Islam? This not a gambling website, they give prizes on the base of chances ,lottery or random selection. They offers some free tick to pick numbers.

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. Bibi

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Playing these chances for a short period is not Haram but spending too much time on that is inappropriate and may become Haram. Furthermore attempts to earn simply by chance are also not appropriate and in violation of the Islamic spirit that is founded on good action and harking for earning one's livelihood.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam
Best Regards
Dr. Monzer Kahf

From: Saira
Sent: Monday, April 17, 2017
Subject: kid's lottery

Respected sir

In Canada lottery prizes are given to those who buy charity tickets for hospital. Is it halal? Please do reply on.

saira

My Answer:

Please give full and exact description

Best Regards

Dr. Monzer Kahf

From: Saira

Here hospitals sell charity tickets. For example princess Margaret cancer hospital sells tickets for its patients and research. In return they conduct lottery and give prizes to people who buy these ticket. This is their way to attract more and more people to raise funds. Is buying this charity ticket haram? Jazaka Allah for responding promptly.

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 Saira

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

You seem to be in too much hurry that you sent me another email today. If you are in such a hurry you could consult my previous Fatawa on the internet on this issue.

The Maysir that is prohibited in the Qur'an was practiced by the Arabs at the time of the Prophet, pbuh, for charity only. Yet it is prohibited. If you want to help hospitals please do not mix profit seeking and risk sale (sale of a chance) in it. helping children and hospitals must invoke the instinct to help and altruism in the hearts of people not the zeal to buy a chance. Buying/selling chances is itself an immoral action that must not be mingled with charity that is founded on altruism and goodness.

This form of tickets are under the definition of Maysir that is prohibited in the Qur'an.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Best Regards

Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2016

Question: Lottery

Sent: Feb. 11, 2016

From: M.

Is playing the lottery haram? What about hospital lotteries that benefit the sick?

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. M.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Lottery is Haram because it is giving money to buy a chance. That is not permissible. If the collector give part of it or many of it for a benevolent purpose this does not make it Halal. People give for hospital and for other good causes for the importance of the cause itself, this is charity or donation but to take an immoral approach to help a good cause is not a rational or permissible way in our Shari'ah and in all normal minds from all religious or non-religious background.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2013

From: Samy

Sent: Tuesday, December 31, 2013

Question: Buying the heart & Stroke calendar at higher than normal price.

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 about buying heart and stroke calendar. The calendar can be purchased for \$25, and has the potential of winning thousands of dollars. The reason is that some of the proceeds go to heart and stroke foundation, and the others go toward the winning.

Please advise if purchasing such calendar is halal, or haram.

Jazaka Allah Khayran.

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. Sammy

Assalam Alaykum wa Rahmatu Allah wa Barakatuh

This is not permissible in my opinion because of inflating the price of the calendar. Normal price of a calendar may be 5-7 Dollars and many companies give it free. Definitely part of the \$25 is to buy the chance to win which is Maysir and prohibited in Shari'ah.

It is also bad morality.

Wa Allah A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Sammy

Sent: Monday, February 11, 2013

Location: Canada

Question:

Dear Shaikh,

I have a case which I feel doubtful about:

I have a friend living in Canada, and he bought a lottery ticket 649 and won USD 22,620,000. He spent about 1,620,000 on poor and needy Muslims, thus the Shaikh approved of it; my question is, tickets such as 649 or 7..etc, is it Halal and when one wins with it and distribute portion of the money upon poor and needy Muslims and the rest becomes Halal for him?

I hope you can give me a clear and direct answer as I promised my friend, because I am not convinced that it is permissible.

Looking forward to hearing from you.

Jazaka Allahu Khayran.

Wassalam

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br. Sammy

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

It is always nice to hear from you.

Buying lottery tickets is not permissible in Shari'ah and any amount won in the lottery is Haram it cannot be purified except by giving it away to charity regardless of the amount. I believe any Fatwa otherwise is not consistent with Shari'ah. I can understand what the local Imam said not as a fatwa but advice. Apparently he noticed that the man is not going to give the unlawfully (Shari'ah wise) won amount and he considered giving a part of it at least reduce the evil by giving some of it to charity.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2010

From: Shamir

Sent: Monday, August 23, 2010

Question: a card game without any money

Salam Alaykum Professor,

I understand if you're busy then you may not have time to answer, but if you do may Allah reward you for your efforts.

The issue is whether the game called 'Yu-Gi-Oh!' that my friends play is Halal and if it's like gambling, it's a leisure activity they participate in.

Summary of the game: My old friends play a trading card game which is largely strategy based I'll give a quick summary of how it works.

Each player creates a deck of cards, there are thousands of cards to choose from but a player picks about forty that they feel go well together and that they can win with these forty or so cards are called a deck. Each player then takes turns to pick up cards from their own forty card deck. Each card can do something different in the game which is why I say it's mostly strategy based as you need to decide which cards are best to play in which situation. There is some element of luck though as when you're taking turns to pick cards you could keep picking cards that are of little use in that situation.

The question is:

Is it Halal to play this game with my friends without any money?

Is it Halal to play this game in a tournament where each player must pay a small entry fee and compete for prizes at the end?

And what if I pay the entry fee then if I do win the prize, if I give the prize to someone else is this any different?

JazakAllah Khair Uncle,

Shamir

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br. Shamir

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This game is not permissible when played for money or any material gain (e.g., in kind). This includes paying entry fees if the prize comes out of these fees. If a third party absolutely independent from all payers when the prize is contributed as a donation from the third party, playing it becomes permissible. Playing it for entry fees and giving the prize to charity is also Haram, which is exactly the description of the Maysir game that was before Islam regarding it the prohibition came.

Playing it without any money just for fun is permissible provided it does not become addictive. If it is the kind they may become addictive, it is then Haram to play it even for persons who think of themselves to avoid becoming addictive.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2009

From: Salama

Sent: Thursday, May 28, 2009

Question: Lucky Draw and Selling Islamic financed house

Assalamu `Alaykum wa Rahmatullah wa Barakatuh

Dear Dr. Monzer

Question 1:

Respected scholars, as-salamu `Alaykum. A few years ago, I entered a lucky draw where it was required to place the label of a soft drink that was purchased in an envelope and post it to the distributor of the soft drink. I submitted a few entries. I won the grand prize which was a car. I sold off the car and with the addition of some savings, I bought a house and rent it out and have been using the rental money for personal use. Are such lucky draws considered as gambling? If it is, what should we do now? Jazakum Allahu Khayran.

Question 2:

Salam Alaykum, I sold my apartment which was financed through an Islamic institution, but when I sold it and bought a house they couldn't provide the financing which forced me into taking a conventional mortgage (Riba). I had also bought a pre-construction home which I was planning to sell upon completion. However, due to the real estate market I am now stuck with two interest based mortgages. So, Am I able to sell them and keep the profit? I plan to go to hajj InShaAllah this year and I don't want to have this on my conscious. What do you recommend I do, should I wait until next year?

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

1. This is not a gambling, this is a win of an advertisement prize, it is permissible and you can enjoy the car and the rent of the house.

2. The matter is we should look for Islamic finance before we buy a house for residence or for sale. Buying a residence under conditions of need for Muslim families who live in the West when Islamic finance is not available may be permissible according to the by-

now well-known Fatwa on this matter. But buying an investment property is not within the limit of the Fatwa and Riba is prohibited and greatly sinful. It call for quitting the Riba transaction, repentance and good deed to remove the stain of the bad action. The profit generated is an increase in the value of the house, itself it is not Riba (although the Riba-based finance enabled you to reach the price differential, but it could be otherwise too).On the other hand, going for Hajj is one of the five pillars of Islam and a major obligation. One should perform Hajj when one can do it, it has nothing to do with whatever other transactions one may be doing. Go For Hajj and seek God's forgiveness for the Riba transaction that you did.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Imane

Sent: Tuesday, January 20, 2009

Location: Switzerland

Question: prizes for charity fund raising

Dear,

We are organizing an event in favor of Gaza. To encourage the people to give, we would like to organize a raffle for which:

- All money will be given to charity
- All tickets are winning: but the gift value can vary from a t-shirt to a computer.

Could you tell me if this seems ok or is similar to gambling?

Thanks a lot for your answer

Imane

My Answer:

Bismillah al Rahman al Rahim

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

Dear Sr. Imane

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I don't like to announce it in advance as a condition in buying the ticket, it seems that even with the noble cause the method is doubtful very close to gambling. But if after buying tickets, inside the hall you decided to distribute free numbered tickets and announce the donation for each series and some gifts for each it may be then ok.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2008

From: Tahir

Sent: Monday, December 01, 2008

Question: working in a gambling casino

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 Rabb al Alamin, wa al Salatu wa al Salam 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 **ذِيْن**) 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'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Samy; live Fatwa

Sent: Wednesday, October 08, 2008

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullah wa Barakatuh,

Question: Math competition with prizes

I would like to know if it would be halal to organize a mathematics competition where money prizes will be given but only to the winners. To enter the competition the students will have to buy two small safety match boxes per month, for six months, which cost about five cents in US dollars. Please note that where I live practically no one buy electric ovens as they are too expensive, with the price of electricity not being favorable with the price of butane gas for example. So, almost everyone has to buy safety matches or a lighter, as a source of heat. It is a necessity of life, as much as buying food, since we have to light our wood, gas, or charcoal for cooking purpose. So I am not asking them to buy something they do not need, such as an ice cream which is not a necessity in this life. I am just asking them to buy my own brand of safety matches. They would have bought these safety matches (but not necessarily my brand) or a lighter, regardless if the competition takes place or not. So is this competition as described halal? Or should I give the students the choice to buy either a lighter or a safety match to make the competition halal? Thank you for answering.

Jazakum Allahu Khairan for your constant help, Yours,

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br.

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

This kind of prize is permissible if the price of the match box is not inflated for those who participate in the competition. In other word if there is not cost paid to enter the competition. Because the moment we add a price on entering this kind of competition and chance to prizes we then enter into the Maysir/gambling/lottery grounds that is Haram.

But when we only use these competitions as a sale advertisement without increasing the price to those who enter in it, it is permissible.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Samy, Islam on line

Sent: Thursday, July 03, 2008

Question: Competition without Paying Money and Winning a Prize

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullah wa Barakatuh,

Recently, some companies in the field of mobile technology offered prizes for those who buy their SIM card and voluntarily participate in the competition. It should be known that the participants will not bear any extra money for their participation in the competition and the winner will win a big prize. Only one or two SIM card numbers are going to be chosen randomly as winners and thus will be given a prize without paying any money to the company offering the prize. What's Islam's stance on this issue? Does it tantamount to the prohibited gambling and betting? Pleas elaborate.

Jazakum Allahu Khairan for your constant help

Yours,

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br. Sami

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Let us put it in a different way, is it not permissible for this company to announce a price reduction for persons who buy from it during a given period of time? Is it not similar to saying that this price reduction is going to be given to selected number of persons from among those who buy its products during that given period of time? Both are permissible because this is an advertisement gift given in appreciation of buying its

products. This is of course as long as you are not paying for this prize separately or in the form of a higher price for sale during the prize covered period. Gambling is prohibited because it changes hands over wealth for no sufficient or rational or appropriate reasons such as a dice thrown or a roll hitting a number. An essential element in it is that you pay for it. On the other hand any one will contract (such as gift, donation, Sadaqah or Loan, in contrast to exchange contracts) can be effected in any way that pleases (or serve the interest of) the giver as in this case of giving gifts to promote its products.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Samy, Islam on line

Sent: Thursday, July 03, 2008

Question: Competition without Paying Money and Winning a Prize

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullah wa Barakatuh,

Recently, some companies in the field of mobile technology offered prizes for those who buy their SIM card and voluntarily participate in the competition. It should be known that the participants will not bear any extra money for their participation in the competition and the winner will win a big prize. Only one or two SIM card numbers are going to be chosen randomly as winners and thus will be given a prize without paying any money to the company offering the prize. What's Islam's stance on this issue? Does it tantamount to the prohibited gambling and betting? Pleas elaborate.

Jazakum Allahu Khairan for your constant help

Yours,

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br. Sami

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Let us put it in a different way, is it not permissible for this company to announce a price reduction for persons who buy from it during a given period of time? Is it not similar to saying that this price reduction is going to be given to selected number of persons from among those who buy its products during that given period of time? Both are permissible because this is an advertisement gift given in appreciation of buying its products. This is of course as long as you are not paying for this prize separately or in the form of a higher price for sale during the prize covered period. Gambling is prohibited because it changes hands over wealth for no sufficient or rational or appropriate reasons such as a dice thrown or a roll hitting a number. An essential element in it is that you pay for it. On the other hand any one will contract (such as gift, donation, Sadaqah or Loan, in contrast to exchange contracts) can be effected in any way that

pleases (or serve the interest of) the giver as in this case of giving gifts to promote its products.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Mohammad

Sent: Saturday, May 31, 2008

Question: scholarship from lottery revenue

Assalaamu Alaykum Dr. Kahf,

Insha'Allah all is well with you!

I had a quick inquiry to make ... As you may recall we are putting together an interest free student loan fund [or Muslim Students' Education Fund]. The fund will primarily be funded through community donations. We are looking into some government funding/grants. Unfortunately these grants are coming from lotteries and bingo homes. Do you think we can accept these grants (even though they are offered by the gov't but they are receiving from lotteries)?

Jazaka Allah Khayr, Assaalaamu Alaykum, Mohammad

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br. Mohammad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I see no reason why we do not accept in any charitable work donations from governments regardless of their sources, even though a government may assign an agency that has non-permissible resources, according to our Shari'ah, to be the payer of these donations. Sources of income of government and its agencies have no bearing on accepting such donations.

Besides, the best use of lottery income is charity because this is an income that came through non-permissible contracts (the gambling contract when a person purchase a lottery ticket) and it is not appropriate to return it to its payer (because from the payer point of view she/he got what she/he paid for) the only use of such money is charity according to Shari'ah. In other words, if you use it for charity you are then doing what best can be done with this kind of revenue given the fact that you did not produce the lottery or approve of its action.

On the other hand, I wouldn't like to use such donation for building a mosque only because of the sacredness and sanctity of a place of worship.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Samy, Islam on line

Sent: Wednesday, March 19, 2008

Question: Why is gambling prohibited?

Dear Dr. Monzer,

Assalamu Alaykum wa Rahmatullah wa Barakatuh,

Dear prominent scholar As-Salam `Alaykum wa Rahmatullah wa Barakatuh My question is about the reasons behind the prohibition of gambling and lottery in Islam and in the case of these reasons not present. Allah Almighty says in the Qur'an: "O you who believe, truly intoxicants and gambling and divination by arrows are an abomination of Satan's doing; avoid them in order that you may be successful. Assuredly Satan desires to sow enmity and hatred among you by means of intoxicants and gambling, and to hinder you from the remembrance of Allah and from prayer. Will you not then desist?" First of all, should we consider avoid at the same level as haram? Why? From this verse we can understand the reasons from Allah asking us to avoid gambling. The reason is the Satan wants us to lose our time on playing gambling games and then not think of Allah and the prayers and also to create enmity between players through the game. This is usually the case for card- like games (e.g. poker?) where the game may stand for hours (during that time the players are of course not praying and not thinking of Allah) and the players are playing against each other so problems and thus enmity may arise between them. But my concern is about the lottery example where you don't really lose time (it is once a week and it takes you really 2 minutes to play so we can't consider that this may prevent you from thinking of Allah or the prayers) and you don't play against others so no enmity may arise. Ok, enmity may arise if you win and they lose, but this is more Fassad? Than other think and this can also be the case if you win through commerce. In this case the reasons behind the prohibition are absent. Can we in this case consider that the lottery is premised? Also the amount of money you play is low, and if the person knows that he is not going to be addicted to this. Some other persons told me that the reason behind prohibition of lottery is that Muslims are not allowed to earn money without work, but in the other hand I did read some topics in the internet where Internet lottery games where you don't pay to play are premised. In this case also the Muslim is earning money without really work for it. And in my opinion you can lose more time for these games than the one you are paying for. Since it is free and there are many of them in the internet and thus you play much more. Can you please give me your detailed point of view on this? I thank you very much for the time you will devote to answer this question and pray Allah to guide all of us to his straight way.

Jazakum Allahu Khairan for your constant help

Yours, Sami

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br. Issam

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Number One, the Haram issue: 1) definitely, the word "stay away from it" **فَاتَّجِرْ بِهِ** means it is Haram. It is even more than Haram because it also means "don't come close to it" This is why for instance in alcohol the prohibition covers not only drinking but also producing, carrying transporting, serving as we are told by the beloved Prophet, pbuh. And that is why in all these four things that are mentioned in this Verse the prohibition covers any amount because a "little" violate the order "stay away from it" (for instance having a small idol for decoration in a room, not for worship, is also Haram), etc. 2) Add to it: look at other things that are mentioned with gambling, all of them are definitely Haram. 3) The word Rijs **رِجْسٍ** that is translated as "filthy works" is mentioned in the Qur'an 9 times all of them in relation to either prohibition of disbelief. 4) The four things that are mentioned in this Verse 5:90 are described as works of Satan's. Works of Satan are certainly prohibited. And 5) the last sentence of the next Verse (5:92) also tells about prohibition, literally "won't you obey the order of quit" **فَلَوْلَا أُنزِلَتْ آيَاتٌ مِنْ رَبِّكَ لَأَكْفَرَ كَافِرًا فَاكِرًا**!

Number Two, reasons for prohibition: What is mentioned in Verses 5:90-91 are not all the reasons. This is evident because "dedication to idols **الْأَنْصَابِ**" has a primary reason of believing in gods other than The God and alcohol can be used socially between friends (opposite of hatred!). In other words, what is mentioned in these two Verses are the reasons that suit the context of the Surah and surrounding Verses (please read Verses 5:87-96). There are other reasons that relate to each one of the four prohibitions that are mentioned in Verse 5:90.

The basic reason of the prohibition of Gambling is: transfer of wealth for no reason. It is UNJUST. Why should you take a million and why should you pay the ten? What is the reason? There is no rational reason for it. Reasons of getting a property from another may be: a gift (one will decision), a sell/buy (including work, this is an exchange of wills/properties) or the laws of entitlement (like inheritance, Entitlement also includes obtaining a property that was not owned before by justice-based laws like distribution of open land or simply getting water in your pitcher from a river). Are the roll of numbers, fall of a dice and flip of a coin reasons to transfer property? Of course they are not. This is "vain **عَبَثٌ**" it does not make a reason to change hands on property.

Number Three: We need to understand the issue of definitions. In all matters of "do" or "do not do" under all laws and in all human minds there must be a reference to a definite matter/thing. Therefore in Prohibition and Obligations in Islam (and in fact is all systems) the definition of the action/thing is basic because no one can apply do or not do without a clear-cut definition. Definitions put terms and determine boundaries. It is evident that there will be points around boundaries that may seem close to each other (paying for lottery, or having it free, having lottery for noble reasons like helping the poor or the sick...). I understand that some people say look at such closeness as puzzling. But in fact it should not be once we determine the definition and understand them. In the case of this question, since the definition of the reason of prohibition gambling is taking other people's property for no valid reason, if I take it with a one side will it becomes permissible as in prizes given to winners or in free lottery, there is a clear will.

Yet, while free lottery is not, strictly speaking, within the boundary of prohibition, I personally never mentioned that it is permissible for two reasons: 1) it takes the form of

prohibited action; and 2) it has a bad intention behind it on those who offer it because it attempts to create addiction of gambling. For these two reason (add to them it promotes a mentality of "getting it free") I have never said that this free gambling is permissible although its prohibition is Ijtihadi and not for the same reason as the prohibition of gambling.

Finally, the issue of creating an addiction because it is known scientifically that gambling creates addiction. If it does that for only ten percent of gamblers, this will be a sufficient reason to disallow it in all societies, not only in our religion alone! It is like drinking alcohol, it does not hinder correct judgment if it is below certain level, do we accept it then within these levels? No because, looking at the macro level of a whole society, social drinking and a little of gambling always give a chance that some people shall exceed the limit. Therefore, it is, of it, an evil and we Muslims must stay away, rather far away, from it.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

From: Farid

Sent: Saturday, February 09, 2008

Question: Prize lottery on accounts

Respected scholars, as-Salam `Alaykum. I have a question regarding Lottery!

We have some banks in our country that make an account by name of portion (Qismat) or luck (Nasib). The bank saves the money for its users and user can get his/her money everywhere in the country. The bank doesn't want any wage for keeping money. The bank has lottery at the end of each month. IF our money spent one month in the bank then they run the lottery who have 100\$ or more than 100\$. The customer either gets the chance of lottery or not. So How is this issue in Islam?

This is the complete detail of Accounts

<http://www.kabulbank.com/html/SavingBankDeposit.html#Bakht>

<http://www.azizibank.af/#>

My Answer:

Bismillah al Rahman al Rahim

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

Dear Br. Farid

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh This is interest. The Fiqh Academy of the OIC has ruled that this chance is tantamount to interest and equally forbidden in Shari'ah. This ruling came in regards to government bonds issued with the chance to win a prize. It is similar to having the deposit for one month and then you are entitled for a chance to win a prize.

Wa Allahu A'lam

Wa Alhamdu Lillahi Rabb al Alamin

Wassalam

Prof. Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2007

From: Emad through Islam on line

Sent: Sunday, July 08, 2007

Question

Salamu Alikum, I 'm a disabled man and I 'm not able to work. I need some complicated surgeries that goverment medical insurance doesn't pay for it. I also want to go back to school and get some degree that may help me get a job in the future. I have never played the lottery before. I 'm wondering if I tried it for few times for small amount of money,

Would that be Haram? I 'm hoping to be able to pay for my medical and educational needs if I won. 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. Emad

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

Lottery is Haram for all reasons, and you must realize that the chance to win is extremely small, depending on the size of the lottery issue, it is one over 9 - 12 digit. Hoping that such a win may pay for you medical needs is like hoping that there will be an earthquake in the noon tomorrow morning! Please think rationally and find a serious approach to solve your need like going to non-profit organizations of which there are many that help such cases.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

Subject: Question on Lottery Funded Council Providing Funds for Arabic Program

From: Hassan

Sent: Tuesday, June 19, 2007

Question

AsSalamu Alaikum, Dear Dr Kahf,

I pray that you are doing well. I have a couple of questions for you.

A Province-wide organization is in existence that helps fund initiatives promoting languages others than English and French. So they are willing to fund or Subsidize Arabic language learning programs, etc.

So I traveled to attend a conference organized by this group. And in that meeting I found out that most of their funding comes from the State Lottery Corporation.

1. I felt that it will be incorrect of s to apply for and receive funds from this body for the Islamic school since all its funding is based on Lottery revenue. Am I correct? Please explain details so I can present at our Board Meeting.

Additional Note: The school is in debt and collecting funds to pay of its debt.

2. Since, the conference was in a different city we traveled there and they normally cover the cost of the Trip. Will it be unethical for us to accept that coverage from them? (This is at a personal level). 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. Hassan

Assalamu Alaykum wa Rahmatu Allahi wa Barakatuh

I think there is no justification for not accepting the grant from the organization that helps teaching other languages on two grounds: 1) when we deal with normal persons we don't check their sources of funds. The source of fund of the other person that we deal with is the other person's matter not ours. What matter to us is: 1) whether the deal between us and this person (or corporation or organization or government, etc.) is legitimate Shari'ah-wise and correct. In this case, it is a grant that is ok; and 2) whether we fulfill our obligation in the deal if there is an obligation on our part such as teaching Arabic in this case. My conclusion: It is not Haram to accept a grant from this organization. One consideration we may keep in mind: that is: if by accepting a donation or contribution from a person or organization we express support to any shameful practice, if so there may be a reason to suggest rejecting such a grant. An example is: Taking a grant from a house of prostitution. This does not apply in this case because you are not taking it from the lottery corporation one hand and even if it is from the lottery corporation the prohibition of lottery is a matter of system not a matter of shameful behavior (like prostitution, drug pushing, or theft). I would go for accepting the grant and accepting the cost of trip refund, this is regardless of the debt (or lack of it) that is on the school.

Wa Allahu A'alam

Wa Alhamdu Lillahi Rab al Alamin

Wassalam

Prof. Dr. Monzer Kahf

Subject: Competitions and Prizes

From: Mohamad through Islam on line

Sent: Thursday, March 22, 2007

Question:

Assalam alaykum. We follow football, and there are tipping competitions offered on the internet whereby entry is free and there are prizes (non monetary) on offer to the winners of different categories. However there are also a separate tipping competitions where there is an entry fee required to enter, and the prizes are also non monetary. My

question is either of these competitions ""haram"" to enter? Thank you in advance for enlightning us, and 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. Mohamad

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Competitions that have entry fees are definitely Haram, even if the prize is not monetary, it is a benefit anyway! They are gambling, pure! For others, I need more explanation for free competitions to determine whether they are permissible or not: objectives, how played, what prizes and all possible details.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2006

Subject: Competitions and Prizes

From: through Islam online

Sent: Monday, November 06, 2006

Question

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

The committee of our high school had organized a vacation weekend a money contribution have been demanded to us (not all the cost the association have extra funds). during the weekend a competition day have been organized it contains: - sportive activities - intellectual activities -

fast eating competition - also the teams have a note about some gifts given to the committees that arbitrated the different competition (we call it corruption) in the and of the weekend prizes have been disturbed to all the teams ""probably"" according to their respective rank. Can I benefit from these prizes? (the amount of the prizes is not superior for the contribution we paid for the weekend but the whole cost: residence and food... is too superior than the contribution). 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

From your description it seems that prizes are permissible so are gifts to the committees. These gifts can't be called "corruption" recognizing good efforts of other people is necessary as a form of thanking them and "those who don't thank good doers among individuals don't thank God too!" The high contributions (or charge) for the weekend vacation was meant to include donations to the high school as you hinted and necessarily to buy a chance to win a prize. YES, you can enjoy the prize you got and the gift if you were a committee member without any worry, they are permissible in our religion.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Placing Money in a Savings Account to Have a Chance of Taking a Prize

From: Basheir through Islam online

Sent: Tuesday, October 03, 2006

Question

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

I have been approached by a number of Muslims concerning the following issue. We have a bank in South Africa offering the following Savings Policy: A client can place money in a savings account on a monthly basis. The minimum amount is 100 Rand. Every time he puts money in that account, he stands a chance of winning a Million Rand or a lesser prize. The more he puts in his account, the greater his chances of winning. (E.g. 200 or 300 rands)

The money he puts in his account stays his and he never loses it but it has to stay in his account for a fixed period. Could you please supply me with a Shariah Ruling on this issue since many

Muslims are interested in it? Shukran 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. Basheir,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

There is a thin difference between marketing promotions that take the form of prizes and interest that is presented in the form of prizes. Promotional prizes are given for accounts that are needed for other reasons such as current accounts. People open current accounts in conventional banks for well known reasons of convenience and some banks announce prizes from time to time to encourage people to go to this bank instead of the others, this kind of prizes are permissible and some Islamic banks practice it with the approval of their Shari'ah boards. Saving accounts are normally opened to get interest. Having such an account un-necessarily is obviously non-advisable and its contract is an interest-based contract. Suppose such a saving account does not have

interest but instead it has prizes as mentioned in the question. These prizes represent the interest that is given. Within this understanding the OIC Fiqh Academy resolved that "Bonds with prizes and no interest" are considered interest-based and these Prize bonds are as prohibited as conventional interest bonds. There is no difference between a prize account and a prize bond. They both are interest-based and therefore prohibited.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

: 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: Is This a Form of Gambling?

From: Sr. Pam through Islam online

Sent: Monday, May 15, 2006

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
There is a popular pizza chain restaurant here in the United States that is geared toward kids. The restaurant has games which are played using purchased tokens. The games give tickets--the higher the score, the more tickets given--which can then be redeemed for toys, candy, etc. Our children really enjoy going to this restaurant, but my husband and I are concerned that the way in which the games work (better score in game=more tickets=better toys, candy, etc.) may be considered a form of gambling and therefore haraam. Please comment. 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 Sr. Pam

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

It doesn't seem to me that this is any sort of gambling. I think this is not Haram for two reasons:

- 1) Although some of these games are pure chance games the majority of them are skill based and skill builders; and,
- 2) These are minute and trivial games that do not fall into the prohibition as Imam Malik argue that "Riba does not apply in negligible trivial matters".

One thing I like you to kindly consider that is educationally and morally important: Do frequent visits to such games and restaurants help in building characters of hard working and smart skills in our children and does it help them be better persons with high objectives in their lives? I think you may need to worry about these and similar considerations to determine how often you may take children to such places!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Winning Lottery Draw

From: Muhammad through Islam online

Sent: Monday, February 13, 2006

Question

Dear Dr. Monzer, Assalamu Alaykum wa Rahmatullahi wa Barakatuh,
Recently, my cousin won the lottery draw worth five millions pesos. It is called lotto. It is a part of games and amusement of Philippine Charity Sweepstakes Office, one of the agencies of the government. She bothered a lot because most her neighbors considered the money as Haram while others claimed that it is not Haram because the proceeds are being paid by Lotto players will go to charity works and services particularly among indigents. Now, which is which, Haram or not?
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. Muhammad

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

It is certainly Haram to issue lottery and to play it buy purchasing tickets. The charitable lottery, that some may think it as tolerable is in fact the specific kind that was common among the pagan Arabs at the time of the Prophet, pbuh, when the prohibition came down from God. Charity has nothing to do with the prohibition. The prohibition focuses on the matter of principle: YOU CANNOT TRANSFER WEALTH FROM SOME PERSONS TO OTHERS (EVEN IF SOME OF IT IS USED FOR CHARITY AS AN ATTRACTION) BY SUCH REASONS AS A FLIP OF A COIN OR A RUN OF A NUMBER ROLLER.

What is prohibited is of course what makes such a transfer; this means when ticket are sold. But if a business promotion plan that give gifts to people use such method to distribute its gifts, that is permissible. Money won in lottery, where there are tickets purchased by people, is Haram and must be given to Muslim charities for distribution to the poor and needy.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2005

SUBJECT: Clarification on insurance, is it gambling?

From: Waheed

Sent: Monday, August 08, 2005

Question

My name is Waheed and I am doing my PhD in Electrical Engineering. Originally I am from Pakistan.

Alhamdolillah, motivated by a few wonderful brothers at Madison, I am trying to get more and more knowledge about issues that affect us as Muslims living in the modern world of today and their solutions in the light of Qur'an and Sunnah. In this regard, slowly but surely I am trying to find out the rulings of renowned scholars like you on various subjects. However, as you yourself know that there tend to be sometimes conflicting opinions of scholars on certain issues, more than just the resultant Fatawa, I am interested in the reasons that lead scholars to their respective Fatawa so that I can make a well informed decision as to which fatwa should I be following.

In this regard, I was trying to look up the issue of insurance generally and life insurance specifically. I have gone through some of your responses that are available on your

website. I tried to understand the reason of your agreement with the late Shaikh Mustafa al Zarka in terms of insurance and I think I can summarize it in two main points (assuming that the thing being insured is not Haram):

1) The first thing that can be Haram in an insurance contract is the interest based dealing and as long as the contract is devoid of it, it does not violate the prohibition of interest.

2) The second thing that can make the contract Haram is its ambiguous nature but since the way insurance contracts are written, there is no danger of litigation so this point is also not violated.

Now, to me, I understand that there are many insurances available in today's world that achieve this so it seems that they are not conflicting with any other Shari'ah law. But, I have doubts about this and I was hoping that in the reply to this question, you could probably go more deep into these two aspects rather than the first two ones that you have already answered in many of your previous replies (sorry if you did that in some of your other replies and I overlooked that part):

1) Allah says in the Qur'an (Surah Maida - Verse 90): O you who believe!

Intoxicants and games of chance and stones set up and arrows are only uncleanness, the Shaitan's work; shun it therefore that you may be successful.

Now for me, the thing that I cannot comprehend is that how does insurance (especially life insurance) not infringe onto the description of game of chance. Yes, I agree that insurance companies do a lot of pre-calculation and based on earlier statistics, they come up with knowledge of the probability that leads them to developing premiums for their clients. But is not it still a game of chance for the insured and the insurance company.

And then especially for the insured, it is even something without a good probability. What I mean is that the insurance company can come up with a-priori probability because of a large number of data points available to them but what about the insured? If I am an insured, I have no reliable prior probability as I am just a single occurrence in a game of expectations (or you can say that I have a very big variance). I might die right after getting insured and thus 'win' big times or die in the middle of my policy and 'win' moderate amount or die after my insurance lapsed and thus 'lose' all my premiums.

Does this not account for a game of chance? Otherwise, why do we as Muslims not gamble? For example, in a lottery, I can easily know my odds. They might be as low as 1 in a million but at least I know them better than I know my odds of when I would die.

Bottom line: How do you differentiate insurance from the game of chance?

2) Although an insurance contract might not have a interest clause but what about the fact that the insurance company indulges in interest itself? Like, what if it takes the money of the insured and loans it to companies with interest? Does this not amount to the fact that the insured is helping in spreading Riba in the world? If not, then why not? Sorry for the long mail and Jazak Allah for your patience in tolerating my ignorance. I hope that insha-Allah you would find time to write a detailed reply to this query.

Once again, Jazak Allah

Wassalam,

Waheed

My Answer

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Waheed,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Matters you raised are important and intelligent. Please notice the following:

1) Chance itself is not a reason for prohibition. It is rather used in Shari'ah on more than one occasion. Gambling is prohibited not because of chance but because of using chance in vain. That is using irrelevant chance to change hands on properties.

2) There is no doubt certain amount of ambiguity in insurance contracts, life and others. But there is a great deal of benefits in these contracts to an extent that literally make them a necessity of contemporary life, including life insurance. And since the amount of ambiguity is of the kind that does not lead to dispute, the contract is acceptable and ambiguity is tolerated (although not removed). Tolerance of such levels of ambiguity has more than once precedent in the Islamic Fiqh during the period when people were vivid and active in thinking Fiqh.

3) What a party in a contract does with other relations is not any of the business of the other party to that contract. Hence, when we deposit money in an account permissible according to Shari'ah we do not ask what does the bank do with its other client. The interest-based transactions of an insurance company do not affect the legitimacy of my contract with it as long as my contractual relationship with it is permissible.

4) 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 company are immaterial to me as long as its main line of business is permissible. Are we required not to accept the money of liquor brewer, or pork seller, or a prostitute in exchange for selling her/him bread? It is becomes absurd to reach that level of boycott, and it never existed in our Shari'ah!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Interest, Speculation and gambling

From: Aishah

Sent: Saturday, May 21, 2005

Question

Assalamu Alaikum,

Dear Dr. Monzer,

Insha'Allah this message finds you in the best of health and emaan. Amin.

I learned about you when I was doing some research recently. Below I have inserted text of a ""conversation"" carried out on a message board between myself and a sister that I have known for about 2-years. She is dear to me in my heart. Al-hamdulillah.

Well, she posted this trading statement (inserted below), and it just sent me to worrying about her...and that's how I found you.

I am sure you are terribly busy...but if you have time to review this and perhaps offer any comment...I would be so very appreciative.

The whole trading issue is something that weighs on my mind as my former husband is caught up in it...and to his detriment...I just hate to see people being led down such a steep path of destruction...

Best regards.

Ma'Salaama,
Aishah

My Answer

Bismi Allah al Rahman al Rahim

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. Aishah,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Forex trading has several problems, the least of them are the margin issue and the future currencies. Both are not permissible by the very text of the Sayings of the Prophet Muhammad, pbuh. There is no argument by any Muslim or among Muslims as to the meaning of these Sayings. If some one does not want to obey the Prophet, pbuh, it is a problem of the faith of the person, nothing less. The meaning of the Sayings is crystal clear. Money for money must be with full payment and immediate delivery of both currencies.

The discussion on Islamic financing contracts is a bit long and needs to be sorted out. I suggest that our sister need to read more on Islamic finance, say the book of Shaikh Muhammad Taqi Osmani. As she educate herself on forex she should also educate herself on what is permissible in Shari'ah. It is not that Shari'ah wants to limit people but it wants to remove the pure speculation out of their dealings. Speculation itself is certainly not Haram. It is part of live but unnecessary excessive speculation become like gambling and it certainly certain forms of it are prohibited. For instance, the Prophet, pbuh, prohibited selling a thing you purchased before taking delivery of it; this is obviously a ruling in the direction of reducing speculation.

Your friend may like to attend some of the training courses that explain the structures of Islamic financing contracts.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Is day trading a sort of gambling

From: Jeff

Sent: Thursday, May 19, 2005

Question

Dear Br. Monzer

Assalamu Aleikum. Please give me your opinions on the day-trading issue below.

Thanks.

Jeff

From: Jeff

To: 'Nasma

The issue of day-trading is different from the issue of trading stocks. The question applies equally to day-trading of oranges, barley, books, or automobiles. It could equally well be considered gambling to engage in rapid (day) trading of these items on an open market. You have to ask yourself the question ""what value am I adding to the economy by doing this?"" However, Allah says ""Allah has allowed trade, and forbidden riba."" And the intent of every trader is simply to make money. So it would seem to me that it is necessary for someone to prove to you that this is against Shari'ah, and not on you to prove that is it ok. But I will forward your question to our Shari'ah advisors for their response, as they would know far better than I. From another perspective, please be aware that in the US, day-trading has fallen out of favor because on average, people lose money doing it (except for the brokers who collect a commission on every trade). It is easy for people to convince themselves they are smart day traders when the market is moving upwards, then when it goes down, they realize they don't have an advantage over anyone else, and they decide they could make more money by spending their days doing something more productive.

Best Regards,

From: Nasma

To: Jeff

Dear Jeff,

Thank you so much for your response. I just have to confirm that I understood your answer correctly before I go ahead. If I were to engage in day trading using expert advise on what to buy and sell and how long to hold the shares, is this permissible? Some people argue that this is sort of gambling, but the expert advice I will be getting is from a person with 20 years experience and it would be based on skill, analyzing and studying the market and not just from speculation.

The whole idea of stock trading is to make money, so does it matter whether you buy and sell the stock the same day, or must there be a certain holding period for it to be permissible. If so, what is that holding period supposed to signify? Please verify. Thank you so much and I am sorry for any inconvenience caused.

Kind regards,

Nasma

My Answer

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

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

Day trading is permissible provided other conditions regarding the object of the sale (here the stock) and the sale contracts (e.g., according to the AAOIFI standards it is not permissible to sell stocks short) are satisfied. Day trading is not gambling because it is not buying a chance. You buy real things and you may sell them at any time. There is nothing in the Shari'ah that requires an owner to hold one's property for a short or long time before one can sell it. We need to be careful though for the point of possession. My understanding of day trading is that I become an owner owner of the stock the moment I buy it and it is credited to my account on that moment an the money I pay for it is debited at the same time too. If debit and credit is not done at the time of the trade, it means I didn't get delivery of what I bought and this makes it not acceptable to sell before I get delivery. If debit and credit is done immediately after the buy I can certainly sell what I own.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Distributing Coupons to Customers and Giving Prizes

From: Islam on line

Sent: Sunday, May 15, 2005

Name of Questioner Bilal country of Residence Pakistan

Question

I have 4 scenarios with certain similarities in them: 1) Newspapers carry a question with 3 options as their answers. One of them is correct; and happens to be in the headline of the same newspaper. The answer is filled and mailed to the newspaper's office for a raffle. Thousands of riyals are given to the winner of the raffle. 2) Shopping centers distribute brochures showing what they have for sale from x date to y date (with certain other conditions, not related to my question here). At times they distribute coupons to the customers that buy at their outlets during that time. The coupon may ask for a simple question or may not. You just fill in your name, ID number and telephone number. They hold a raffle and different prizes are won by the winners of the raffle. Things include from latest expensive cars to household appliances. 3) Some company is about to launch a new product or service. It asks a question to guess its date of launching (not known to the general public). It asks to send the coupon by mail or to fill it out on the net. The winner of the draw will win a latest model expensive car. 4) A company launches a site saying that if a person emails his friend to join this site, he could be a winner of millions of dollars. People end up sending e-mails to all there friends because as advertised that having a friend 'pays off'. Multiple entries are allowed

too. Plus if your friend wins you also get the same amount of money. Please guide me in the light of the Quran and Sunnah in the above matters. Whether they are Haram all together or one or two of them are haram or if any of them are halal? Jaz'ak 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. Bilal,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

All four schemes are permissible as long as they do not advertise a non-permissible thing/action and no charge put on the chance taker. Answering a simple question or guessing a date, etc, are certainly not charges on a potential winner. Financial charge is what matter. There is another method of advertisement in the line you mentioned that is not permissible and I give it to you for comparison. That is to win you make a telephone call to a special number that charges you several multiples the regular charge and the extra money goes to the company that is advertisement and inviting the phone calls. This extra charge is a price of the chance and this is what makes it prohibited in the Shari'ah.

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 LOTTERY, GAMBLING 2004

Subject: Investing Money on Horse Races

From: Islam on line

Sent: Wednesday, October 20, 2004

Question

As-salamu `alaykum Over the last seven years I have been investing money on horse races. I use the word 'investing' rather than betting as I spend many hours studying and researching which takes mental effort, hard work and a considerable amount of skill and knowledge to make a profit. Hence, I find it an intellectual and stimulating challenge. This has been my sole occupation for this period of time and I have made enough to purchase my own property. I have been aware that muslims shouldn't gamble, as money should not be obtained through 'luck' rather obtained money should be a result of hard work. For this reason I haven't been too concerned about what I do as my profit have nothing to do with luck, only skill, knowledge and studying. Aware of this I have never indulged in gambling games which rely on random luck such as the lottery, scratch cards or anything else for that matter. I have treated my occupation like any other business where every decision requires a calculated risk and like any business carries a certain amount of risk, which can be minimised with the correct preparation. However, I recently came across an Islamic website where they stated what I do can't be classified as an investment as there needs to be assets and goods involved in whatever you invest. I am now worried and upset and don't know what to do. Obviously I would like to carry on with what I do if it's allowed if not what should I do with the profits I have made. After all it's taken a lot of time and effort to accumulate what I have and it's all I own. If I decide to no longer continue and repent can I still use the money. If I can't use the money in a the 'normal' context could I use it to finance a new business venture and then pay back the money to charity through its profits. I am very upset as everything I have worked for

has come through these means and I am concerned as to what I should do as it's everything I own. I've also spent all these years working hard and saving this money and the thought of it not being any use is causing me distress.

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. ,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

It is reported that Omar Bin al Khattab advised that one MUST FIRST KNOW THE RULING OF SHARI'AH BEFORE STARTING A BUSINESS (of course he meant in regard to the business she/he wants to start). Your question is seven year late!

Yes, betting on horse and any other racing is a sort of gambling even if you spend year on researching and studying it. It is in the final analysis a chance like any other gambling. Who said in gambling (all different kinds of gaming) there are o studies and research. Besides there is another element in gambling beside chance that is the element of being useless pr in Arabic ""Abath"" [nothingness] by what virtue do you win/loose? Wealth/income can be earned, according to Shari'ah, by virtue of owning a growing asset or by work [of course, other sources re inheritance, getting a gift, etc.]. you can't earn income by doing a thing that is in the final analysis ""pure nothing"" (Abath=vain). It adds nothing to the world. Encouraging racing? Incorrect! encouraging racing can be done by prizes to winners not by betting, regardless of what you call it!

Now, what to do. what you earned is according to Shari'ah ""un-earned'. You have to give it away to Muslim charity and start anew. Get a decent job or use your talent for a creative beneficial activity, get a partner to finance you; use your skills in finding some other trade. Sorry for having to be plain! I have no other choice!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Selling Lottery Tickets

From: Islam on line

Sent: Wednesday, October 13, 2004

Name of Questioner Neelem Country of Residence United Kingdom

Question

Salam, My husband is a IT professional working in London and his father wants him to give up his career and work at his business with him and his other son. They sell porn mags and lottery tickets. I have said to my husband that it is not a good idea to do this. I said to my husband that we will move back to his parents, but he should continue with his career. My husbands brother said as long as you make your dad happy, it doesnt

matter if you earn a bit of haram money. Is this right? My husband then proposed this to his father, who is now blackmailing us. He said that he cannot force us to come back, but if we don't we will never have his blessing or love. Is this not blackmail? He said don't bother coming back home if you are not going to work at my business. Is this islamically right? We are willing to move back, but he wants us also to give up our careers. I will have to live with my brother-in-law and his wife. I will always have to wear my hijab around the house, where I am supposed to feel comfortable and safe. His wife doesn't wear a hijab and my husband will always see a woman beautifully dressed and me who is limited to how I dress. His family are not very religious and I am scared that my husband will move away instead of closer to Islam. They don't pray Jumma, because they will be know one to cover the business. His father said that we could pay zakat, do hajj and pray salat, but it will never mean anything to Allah if we don't do as he asks of us. I think its wrong of him to blackmail us this way. He's not ill and he can employ someone to work at his business, but he wont and also that the earnings are haram. My father-in-law is being unjust and he shows no respect to my family. He never talks from an Islamic perspective, he always talks from a culture and tradition perspective. His aim is that I cut off all ties with my family and that my husband should mingle with his own family but not mine. My husband doesn't want to do anything to upset his father, even if that means that it is Islamically wrong. My family will not be able to visit me at my in laws. My husbands mum doesnt agree and says that we should be able to continue as we are. So my mother-in-law is happy, its just my father/brother-in-law, causing problems for us. My father-in-law believes that if you are busy you dont have to pray. My biggest fear is that, in the 2 years that I have been married they have never accepted me. When I go to the house nobody would talk to me or treat me right. They have never shown me respect. My father-in-law walks right by me and doesnt even talk to me. Before I got married my father-in-law said that he would only come to ask for my hand in marriage, if I signed a letter saying that I will take no claim of their property or money, should our marriage dissolve. I had to do this, because I loved my husband very much. My father-in-law, only loves those that will do everything he asks of them and obey's his orders. How will this work? I fear our earnings will be haram and that our marriage will be affected. My husband hates confrontation. If I have problems there, he will not do anything and ask me to shut up and get on with it. I can't live like this. My husband has asked me to trust him, but when he's around his father he never speaks up. His father said that he will stop the porn mags and lottery tickets, but his brother is saying something else. What do we do? Please help us and guide us in the right direction. What will Allah be pleased with? All we want is to be accepted in paradise. Please I urge you to help us.

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 Sr. Neelem,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

I would probably suggest that you and your husband should go to a marriage councilor and get some help on family issues.

I can only advise on the Islamic law part of your questions:

1) You have a legal right to an independent residence outside your in-laws house. You are not required to live in their house. This you should probably convince your husband with especially that he has his independent work.

2) It is certainly forbidden to sell porn magazines, liquor, swine products, lottery tickets and other prohibited things. The income derived from this sale is also Haram. On the other hand working in a business as an employee that sells permissible things and non-permissible things is not prohibited as long as the employees does not handle these prohibited items and does not sell them him/herself.

3) The five Prayers are obligatory and must be done on their time regardless of being busy, unless under necessities, such as helping resuscitating a patient or you are held in the traffic that does not give you time to leave the car for any moment (even in such cases most Ulama argue that one must pray sitting in the car). Being busy selling or in business is not at all a necessity.

4) Pleasing one's parents is required provided they do not ask for a prohibited thing because the rule is: one may not obey any one in matters that involve disobeying God.

5) Have the full right to treat your in-laws the way they treat you, you are not - legally from Shari'ah point of view- to visit them if they do not visit you. Certainly you have to be kind and nice to every one including the in-laws but you and them have equal footing; the same is between your husband and your family.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Accepting Cash Prizes From a Bank

From: Islam on line

Sent: Wednesday, October 13, 2004

Name of Questioner majid

Country of Residence Pakistan

Question

I am living in kuwait. i have opened an account in national bank of kuwait. the account name is al-jaharaw account. it is non interest bearing account. every month the bank make a draw between account holders and give them cash prizes. i want to know if this cash is halal. i have talked with scholars here some says it's halal others says it's haram. they say this account doesn't give you interest and for the promotion they give you prizes. others says it's just like a prize bond so it's haram. could you please explain me what will be the case. may Allah guide us all to the right path. Amin

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. Majid,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

The fact is that such prizes may be Halal or Haram depending on the way they are done! a prize announced once in a while for promotion that may give to certain accounts, in all categories: current and times, with no mention in the account agreement and no regularity that makes it a known tradition of the bank, is permissible and Halal to give and take. It is pure promotion and advertisement activity.

It such a prize is given only to a category of accounts that is otherwise given interest, mentioned in the agreement or announced to the public, with any kind of regularity that makes it a custom or tradition of the bank known to the depositors, it becomes Riba, hidden under the name of a prize but that does not change its ruling that is Haram to give and take. If you get it you should give it away to Muslim charity, do not leave it to the bank and being in Kuwait, you should also switch to an Islamic bank for your investment deposits.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: Is giving prizes a gambling?

From: Islam on line

Sent: Wednesday, October 06, 2004

Question

Name of Questioner Mohamed

Question

AlSalaam Alikum Our Muslim community plans a Da'wah event by showing the movie THE MESSAGE in english. My question is I'd like to hold door prizes to give the movie, along with other Islamic films on the Qur'an etc. by having people take numbers as they come in and than simply choosing the numbers out of a basket randomly to distribute the movies. I'm suggesting this as a form of making people, nonmuslims, at ease as well as giving them movies etc. that they might see. Is this halal Islamically or is this a form of gambling? Jazakum Allah Khairan

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. Mohamed,

Al Salamu Alaykum Wa Rahmatullahi Wa Barakatuh

distributing gifts by drawing numbers or any other random method is absolutely permissible. The Prophet, pbuh, used such a method for selecting who of his wives would accompany him in each trip. such random drawing is permissible as long as there is no charge for buying the numbers. If the numbers are purchased it becomes a form of gambling.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabb al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Subject: work on making a survey on gambling

From: Assia

Sent: Wednesday, September 01, 2004

Question

Assalamu alaykum,

Yes, I recieved your answer. May Allah s.w.t. reward you for your help.

* In my perspective, the research's purpose is to identifie the reasons that prevent people (or some of them) to come to the casino.

Therefore, it included questions like:

- is 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 consern now is about the salary I earned by working at the survey compagny: 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.

It seems that the questions can benefit researchers and other non-Haram activities although some of them come very close to be casino-specific. Additionally, the results of this survey may not go outside the casino that commissioned, and paid for, it. I suggest that you probably should give to MUSLIM CHARITY a good portion of the money you got for it but any percentage that one may suggest shall only be arbitrary.

Yes, You give it to Muslim charity or association with the condition that it spend it on Muslim poor and needy, with priority to those under severe poverty conditions and foreign occupation.

Your Muslim friend should also do the same but if she is poor that she needs this money for food, cloth and shelter, she may use it herself. A Companion of the Prophet, pbuh, was due to give some food to sixty needy but he swore that non in the whole town was in more need than he, so the Prophet, pbuh, told him to eat the food with his family.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

From: Assia

Sent: Sunday, August 29, 2004

Subject: Question about my work

Question

Assalamu alaykum,

This summer, I worked for a survey compagny 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 happends 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 Msulim charity? Should I give all my salary of a part of it?

(I think the compagny is payed by the casino for carrying out this research)

Jazakum Allahu khairan for answering the questions.

Baraka ALLAHu fikum

Wassalamu alaylum

Montreal, 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 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: working in a store that sells lottery tickets

From: Islam on line

Sent: Wednesday, August 25, 2004

Name of Questioner SAMIR 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

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. 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: Renting a Gas Station with Lottery Machine

From: Islam on line

Sent: Saturday, May 29, 2004

Name of Questioner

Country United States

Question

salam aleikom my brther in canada just rented a gas station that has lottery machine.he is concerned about halal and haram.his understanding is that the profits are distributed to charity by the government after the winner gets the money.if he doesn't supply this service his business would be affected since customers would go to another place to get their needs from one place only. i told to keep the machine and give the profits he gets from selling lottery to charities. would like your opinion in this matter. thank you very much for giving us a chance to be able to get help and advice from islam on line.

Jazakum Allahu Khairan for your constant help

Yours,

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. Wahid

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

Lottery is prohibited because it crates a distribution of wealth on the basis of a false reason (mere chance) and the Maysir that is mentioned in the Qur'an had charitable purposes as the unbeliever Makkans used to practice it at the time of the prophet, pbuh. It is incorrect and unacceptable to claim that business becomes unprofitable without a lottery machine! There are many gas stations that don't have such machines. Besides, if it unprofitable for your brother he should take another kind of business. It is forbidden to sell lottery tickets, even though the government uses the net proceeds for good causes and it is prohibited to have a lottery machine on a Muslims property or within his/her business. Giving the profit generated by the machine to charity does not change the prohibition and the only way acceptable in Shari'ah is to remove it.

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

Subject: Lucky Draws from Islamic Perspective

From: Islam on line

Sent: Wednesday, March 03, 2004

Name of Questioner Saifullah

Country of Residence India

Question

Dear Sir, Assalamualaikum Wa Rahmatullah! A few days ago, while discussing gambling in our Islamic study circle, I had an argument with my fellow students. The argument pertained to the "Lucky Draw". I am of the opinion that "Lucky Draw" falls under the category of gambling and hence prohibited. But everyone, save a few in my study circle, is of a different opinion. They agree that the majority of the lucky draws qualify under Haraam, but a few do not. Let me give you an example. When we shop, the company gives an offer saying, any one making a purchase of more than, say \$50 is entitled to a lucky draw. The winner is chosen from among a lot of people who made purchases more than \$50, by picking his name from a lot. Now, to me it qualifies as game of chance - pure and simple. But my fellow study mates give me quite a different reasoning. They say this is not gambling because the customer has received the product for his money, and this constitutes trade. What he wins, is what the company gives him as a gift. "The gift", comes out of the profit of the company, and as such is not gambling, but marketing technique. Even if I agree to this logic, that it is marketing technique, my conscience bothers me on one small point. The winner is picked by chance! And if I heard the Hadeeth (sorry forgot the reference) right - ""Every game of chance is forbidden"". I have people giving me fatwas by this scholar and that, saying it is ok to take part in this lucky draw. I think that many people share my view and opinion, and for a surety it is not clear whether it is right or wrong. This bothers me - why say it is permissible when there is enough doubt to drown Mount Everest? Does our greed know no bounds? Have we become so weak in our faith that gifts of this world could shake our Eemaan? Please clarify! It would help a lot if you could present a clear picture. May Allah bless you for your efforts! JazakAllah Khair!! Saifullah Muslim

Notes

Other points put forward as explanations in this issue (I have included my thoughts in parenthesis) are: 1. Gambling has a set of rules for winning as opposed to the ""Lucky Draw"", which has rules only for entry, but not for winning (I am not sure what this means) 2. Allah has not made Islam extreme, so adopt a mediocre view (How do I adopt a mediocre view, when I feel that this is against Islam. Alcohol is prohibited - so what do I do? Adopt a mediocre view, and have a non-alcoholic beer instead? I don't think so.) 3. This is not gambling, as in gambling a person stands to lose. But here in the ""lucky draw"", you have nothing to lose. (If I had a client with whom if I gambled on the tables in Vegas, and lost - say a million dollars - but I could acquire a contract worth \$50 million, can I say I have nothing to lose, so it is not gambling?) Before ending let me put forward one small request! In case you agree with the argument of my friends, please give me an email address so that I can get in touch with you, so as to enhance my understanding more. I wish this because, on Islam Online it takes at least two weeks to get in touch.

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. Saifullah

Assalamu Alaikum wa Rahmatu Allahi wa Barakatuh

The lucky draws, as described, are permissible. the difference between them and gambling is that in gambling you pay for the chance to win. Here you don't. This is exactly the difference between the Haram and Halal, it is not the point of distribution by chance. there may be an ambiguity caused by translation.

distribution of a gift or a privilege by chance is called Qur'ah. Qur'ah is a random selection to give a gift or a privilege. the Prophet, pbuh, used this technique in selecting who among his blessed Wives, would accompany Him in travels. Such draws becomes prohibited, if prices are inflated to include gambling. The example is if the normal price of a commodity is x but it is sold for x+y if you want to participate in the draw. One may argue that the cost of promotion is anyway included in the price charged to consumers one way or another, but that alone does not cause prohibition if the price for that commodity is x+y for all customers, those who enter the draw chance and those who do not because it is normal that all cost be included in the calculation of prices whether they are given by a draw or otherwise; in fact, giving it by a random draw is more fair and more acceptable by customers (this is why the Prophet used it in selecting the privileged wife for each travel). What caused it is paying a price for the chance.

You can email me for any more explanation but I will not answer any argumentative writing. My email is monzer@kahf.com

Wa Allahu A'lam,

Wa al Hamdu li Allahi Rabbi al 'Alamin,

Wa Assalam,

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Tuesday, January 13, 2004

Subject: Income from a Snooker Club: Permissible?

Name of Questioner

Income from a Snooker Club. 1) Snooker Clubs are common in our country. The game is usually played on "Loser Pays" basis. That is whoever loses the game pays fee of game to the club. 2) Sometimes the players bet on the game also. It might and might not be known to the owner of the club. I want to know: 1) What is the status of income from this club for the owner? 2) If owner's income is forbidden, should his independent-relatives and friends etc. eat from that income or make any other use? His other source of income is rent from a property let to a Riba-based financial institution. 3) Does "charging in advance" and displaying "prohibition on betting" make the income legitimate for the owner, no matter what the conduct of players may be later on? 4) Is it

right, if players arrive at a "mutual agreement in advance" that such and such will pay regardless of the result? 5) Does running it or living in a non-Muslim country provides any relaxation in cases of this kind? Note: Kindly explain the rules governing your reply, as it provides clarity and conviction to follow. We follow Hanafi Fiqh.

My Answer:

Bismi Allah al Rahman al Rahim

Al 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 Alaikum wa Rahmatullahi wa Barakatuh.

betting is a form of gambling. Gambling is prohibited because it is a means of redistributing wealth (sums gains and some loose) for no reasons (some unrelated incidence happens) even if the objective is charitable, the prohibition remains even if the objective is charitable (charitable lottery)

Let us apply these rules on your questions:

- 1- income from the betting (the loser pays) is not permissible.
- 2- You do not boycott the income earner (from such source). So that adult relatives and friends may accept his invitation and take his gifts (avoiding it is only an expression of Wara' or piety not a requirement of Shari'ah). The reason is that one's concern is limited to one's relations with others, we are not required to investigate and know what other people do in their transaction they undertake with other people.
- 3- Renting to interest-based institution does not make the rent Haram, although is not a good thing to rent to it because in a sense you are helping it though indirectly. But the Rent you get is Halal even though what the institution does is forbidden. The fact is: the landlord does not do any Haram himself and he gets his rent against very legitimate counterpart that is the use of the building.
- 4- Charging in advance and putting a sign of prohibition of betting would make the income Halal provided the owner reasonably enforces the sign. What players may agree on between themselves or outside his place does no affect or damage the permissibility and the owner need only to take reasonable measures of enforcing the prohibition such as posting that "betting money will be confiscated and given to charity" and reasonably watching the game players for exchanging any money while they play.
- 5- Obviously there must be a charge to the owner of the place, and if players agree each time they go that one of them will pay for that fees, playing the game (that I assume is itself a permissible game) becomes permissible for the players. Here Again such an agreement may not be that the loser will pay for the next game because this is a kind of betting. It can be by turn, each player of the group pay for one game when her/his turn comes.
- 6- It does not make a difference with regard to the prohibition for the owner or any Muslim player whether it is in a Muslim or non-Muslim country or whether all or some players are Muslims or non-Muslims. The prohibition in Shari'ah is based on the fact that what is prohibited is bad/ evil; This does not change in regards to places, ethnicity, religion, etc. The only thing is: we do not impose our view on other people who do not accept our faith. Even in a Muslim country, those people who belong to other faith are

permitted to practice financial transactions and contract and have item such as liquor if they believe such thing and transactions are not bad in their own religion. This imply that if the owner is Muslim in a non-Muslim country he is still required to behave according to our religion and observe what is prohibited in it, in the case by not permitting non-Muslims to bet on his premises.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Tuesday, January 13, 2004

Subject: Betting

Name of Questioner Ismayil country of Res. India

Assalamu Alaikum The question is about betting. We played tennis today as usual for fun. But when the score tied at 2-2, we decided to play the final game such that the loser buys dinner for the winner. Does this come under betting? If yes, what about the prize one receives after winning games? Pls guide me in the right way and also make Du'a for me. 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. Ismayil

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Yes, it is. What is prohibited is any contractual condition that makes one loose and one gain as a result of irrelevant incidence, if I can make this as a definition of gambling that is prohibited. We play provided that the loser pays for the dinner is one of these cases that fall under this definition. The same also applies even if the looser will give a dinner to the poor or homeless.

On the other hand, if a third party decides to volunteer prizes to the winner for any reason including the third party's desire to encourage this kind of sport or game that is permissible because it does not make one loose and one gain for irrelevant reasons. Here we have a donor (who is not part of the betting) who pledges to give away (Loose) something regardless of who wins. And a reward to the winner, both ingredients are permissible. May Allah bless you and guide us all to His straight path.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2003

Question:

From: Islam on line

Sent: Monday, December 15, 2003

Subject: Betting in Islam

Name of Questioner

As Salam Alaikum, I recently have submitted a question on betting in Islam, and I am still confused by the answer that I had received from. I agree that gambling in the form of money is Haram, where a few people collect the money bet by many. However, I still see the same thing applying to non-money prizes, because when those people bet, they set a condition that if my team wins then the others who did bet for the losing team owe us a dinner or a watch or a gift...etc., but if the reverse happens then they would owe them the same. I mean aren't dinners or lunches monetary values in origin, and these things could have been better spent instead of using it for fun, and not for charity. My understanding is that if a Muslim bets on a leaf, then it's not allowable. to me, If you give anything to your friends without conditions, and without basing it on mere chance, or winning/losing, then this is the real giving/charity. Winning or losing a dinner is based on betting and mere chance, and not on charity intentions. I hope I had clarified my idea well. I am still in need of your guidance in correcting my understanding if I was wrong. 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./Sr.

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Your understanding is correct, betting money or any other thing is a form of gambling, it is not permissible in our religion. The essence of gambling is: paying for buying a chance to win, i.e., redistribution of wealth/property for no reason, in vain, because a toss came on one side or because a machine ran a number, or ... or...

On the other hand giving prizes from a third party to a winner is something else and it is permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Monday, December 15, 2003

Subject: Is Paying the Game's Fees Gambling?

Name of Questioner Nasir country of Res. Malaysia

Assalamu Alaikum. I would be pleased if you could let me know if it amounts to gambling when, in a game, the loser has to pay for the playing fees.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Nasir

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Yes, it is gambling. This is exactly a game that was played by Pagan Makkans at the Time when the revelation came down with the prohibition of gambling.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: gehan

Sent: Tuesday, December 09, 2003

Subject: RE: Lottery Machine

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Dear Dr. Monzer Kahf

I live in the U.S.A. with me husband and our 4 years old son.

I have sent you an Email regarding having a lottery machine in my husband gas station with convenient store, We have been told that it is OK to have it if removing it will affect the business, and with the condition that we give all the income from it to charity.

Please let us know your opinion regarding this subject.

your prompt respond is very much appreciated.

Gehan

My Answer:

Bismi Allah al Rahman al Rahim

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. Gehan

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

I do not remember receiving a question from you on this issue and I certainly did not tell that it is ok to keep it, if removing it negatively affects the business!

My opinion on this matter is that lottery is prohibited in the Qur'an and Sunnah and no Muslim may permit it on her/his premises nor accept any benefit from it. God did not Make our sustenance in what he prohibited for us. Besides, it is morally bad and wrong, so by keeping it you are promoting bad morality in the community. I always quote a statement I heard from the late President of Pakistan Ziaulhaq that he prevented the

Pakistani Airlines (PIA) from serving alcohol in spite of the warning that it may cause a drop in its sale; the actual result was: sale and profits of the PIA increased after cleansing it from serving alcohol.

Who knows? May be God will give more blessing to your business after you remove this evil type of things from it.

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: Betting in Sports

Name of Questioner

As Salam Alaikum, My husband's friends at work do a lot of betting on sports. They will agree to put certain amount of money (like \$20) to enter a bet, and if the team that someone bets on wins, he/she will receive like \$250 or so. I told my husband that this form of betting is Haram in Islam, and that it's just like gambling. I told him that Anytime someone says if so and so happens then I will win so and so of money or any other prize no matter how big or small it is (even if it's a leaf), then this is not gambling/betting. Similarly, if someone says if so and so wasn't happening then I owe you that much of money or taking you out for dinner or so, then this is Haram too. My husband did question my understanding and knowledge of betting, and demanded Qur'anic and Hadith evidence. Is my understanding of betting correct? Please provide me with the necessary clarification. Jazakum Allah Khairan

Notes

The last time my husband with the intention of avoiding betting with his friends, he thought to agree with them that if his team loses then he owes them lunch, but if his team wins then they owe him nothing. I told him, that this was still considered betting/gambling. is my understanding of betting valid?

My Answer:

Bismi Allah al Rahman al Rahim

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 Alaikum wa Rahmatullahi wa Barakatuh.

Your understanding of betting is half way! Let us try to work it out. . . First gambling is prohibited in the Qur'an in more than one Verse, I'm sure this is clear in both your husband's and your mind. at the same time giving away donations or gifts to friends and others, rich or poor is permissible. Let us try to find the difference. In gambling there are payments from every body and gains by a few (one or more) and this is made on the basis of pure chance with no relation to the parties efforts or contributions, while giving

gifts and charities is one way only. The fact that giving may sometimes be based on chance or on outperforming others does not matter because when I give away, with no conditions on others in exchange of my giving there must be no limit on my freedom; it is an act of kindness anyway.

I suppose you got the answer, didn't you? giving away a dinner if a given team wins is permissible while getting money from every body and giving the total to the person whose betted team wins is a sort of gambling.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Tuesday, December 02, 2003

Subject: Prize Draws and Green Card Lottery: Islamic View

Name of Questioner mustafa country of Res. Sri Lanka

Assalamu Alaikum I just want to know the Islamic ruling about prize draws and lotteries like green card. (I know normal lotteries are Haram.) recently I received an sms to my mobile telling me that my phone number has been selected to receive some prize. also at my work place a prize draw was introduced for those who were not absent for work for a specified period. are these allowed in Islam? and what are the basics about these draws? please give me a detailed answer. may Allah reward you for your service to the Ummah.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. mustafa

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Drawing by any random method for giving away certain privileges that cannot be given evenly to every person (of the target population) are permissible in Shari'ah. These are one side give-away not exchange relations as in gambling and its new form lottery.

Such kind of drawings was practiced by the Prophet, pbuh, himself. When going on travels he used to draw among his wives to select the one that will accompany him on that trip as reported in the books on Sirah (the Prophet's biography).

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Tuesday, October 21, 2003

Subject: Are Prize Bonds Halal?

Name of Questioner Muhammad country of Res. Pakistan

Assalam-o -Alaikum I want to ask that are prize bonds halal? if we win prize on a prize bond, is that 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. Muhammad

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Prize bonds are forbidden in our Shari'ah, they are interest-based and the prize is interest; they also have resemblance to gambling. This is the essence of the Fatwa of the International Fiqh Academy of the Organization of Islamic Conference (the OIC). In prize bond you give the loan for the purpose of winning a prize, this is interest not even in disguise. The gambling element comes from the fact that you are giving a price for the chance to win a prize.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Monday, October 13, 2003

Subject: Money Earned from Sweepstakes Lottery

Name of Questioner Mirza country of Res. India

I would like to know whether the Money which is got from Sweepstakes Lottery by chance(Never Played Nor Participate IN).Plzz advice me is that Money is Halal or Haram . It's Urgent.

Notes

I would like to know whether the Money which is got from Sweepstakes Lottery by chance(Never Played Nor Participate IN).Plzz advise me is that Money is Halal or Haram ?? It's Urgent.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Mirza

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

sweepstake prizes are permissible provided you did not buy an item at inflated price as a condition to enter into the sweepstake. These are promotional hand outs given by

companies to customers or to obtain addresses, phone numbers and emails for their advertisement campaigns. These are not lottery. The lottery is based on payment from participants and out of its proceeds prizes are given and the rest is taken by the administrators. It is prohibited even if the objective of it is charitable because it is a redistribution of wealth with no reason (mere artificial chance)

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Iqbal

Sent: Friday, September 19, 2003

Subject: lottery tickets for helpings a hospital

My question is;

Can you buy a ticket (lottery ticket) that is intended to raise funds for a local hospital etc.?

My Answer:

Bismi Allah al Rahman al Rahim

Al 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 Alaikum wa Rahmatullahi wa Barakatuh.

I am sorry, but I don't know you so I couldn't dare open the attachment out of fear of viruses and worms.

Using the proceeds of a lottery for a good cause does not make it permissible because ends do not justifies means. Both end and means must be in compliance with the Shari'ah. In fact, the gambling at the time of the Prophet, pbuh, about which the prohibition in the Qur'an came was charitable, they used to play on who pays for a camel that will be slaughtered and distributed to the poor! Gambling is rejected as a means to redistribute wealth between persons and entities.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Monday, August 04, 2003

Subject: I Will Definitely Win: Still Lottery Haram?

Name of Questioner Sabia

country of Res. U K

Assalamu Alaikum, my question is... can you still play the lottery if you know for sure that you are definitely going to win. For example, what I mean is say if I have 10 tickets and I am positive that the winning ticket is definitely among the 10 tickets I have bought and say I win... would I be allowed to win/keep the money??? or will it still be against Islam??? (P.S. I am not saying that I win by CHANCE, I'm saying if I know for sure that I will DEFINATELY win!)

My Answer:

Bismi Allah al Rahman al Rahim

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. Sabia

Assalamu Alaikum wa Rahmatullahi wa Barakatuh,

Your question is pure argumentative. In lottery you cannot be sure you will win unless by fraudulent exercise. Who in the world is going to sell you the "big" prize for a price that equals ten tickets? Fraud is forbidden. From another angle, if you definitely win and the lottery operator knows it becomes an exchange contract. An exchange of a small amount (price pf ten tickets) for a big amount (the prize) is not permissible in Shari'ah; it is Riba al Fadl that is prohibited; what is the difference for? Next time please only ask serious thoughtful questions!

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Tuesday, May 06, 2003

Subject: Money Gained from Winning Prizes

Name of Questioner Kamal Gender Male

Country of Res. Pakistan

Is it fair to receive money as a result of winning prize on a prize bond issued by a government approved bank?

Notes

In Pakistan, State Bank offers prize bonds. Purchase price of the bond remains same and it can be sold back to the bank on the same price. After a certain period, there is a lucky draw and some holders of bonds receive prize money. Some people think that it is not forbidden in Islam as the invested amount is safe and can not be lost and therefore it is not gambling. Is it correct?My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Kamal

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Prize bonds are interest bonds' They represent loans that gives a benefit (the chance to win a prize and the prize itself). The OIC Fiqh Academy in 1412 (1992) ruled that prize bonds are forbidden on the ground of interest.

Consequently, money gained by prize winners is interest that must be disposed of like any other interest procured from institutions that deal with Riba. To begin with, Issuance of these bonds is prohibited in Shari'ah and the government of Pakistan has several other alternatives that are Shari'ah compliance such as utility bonds and lease bonds but I really wonder why it selects the route of what is forbidden in Shari'ah. Also buying such bonds is prohibited in Shari'ah unless there is necessity. In Pakistan such necessity does not exist because there are several Islamic banks (private sector) that can satisfy the safety needs of deposits as they offer several kinds of deposits with and without return that all are in line with the Shari'ah requirement.

If it happens that any Muslim buys such bonds (the prize bonds) she/he must repent, make Istighfar, sell the bond back to get her/his principal and any won prizes must be given to Muslim charities or the poor and needy with clear keenness of not allowing such "dirty" money to be mingled with one's own Halal money

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Sunday, May 04, 2003

Subject: Is Using Raffle Tickets a Form of Gambling?

Name of Questioner Umm Du'a

Bismillah el-Rahman el-Rahim I want to find out whether using raffle tickets is a form of gambling. We are trying to raise money for our Muslim nursery therefore we had a fair in which we sold raffle tickets and at the end we picked out a winner and they won a prize. So could this be gambling even though we are trying to raise money for a good cause? If I have committed a sin by doing the raffle please make Du'a for me, JazakAllahukhayrun

My Answer:

Bismi Allah al Rahman al Rahim

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. Umm Du'a

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

Selling the tickets for the draw is certainly gambling. it is the same lottery whose proceeds are used for education and other good reasons. This is forbidden in the Qur'an and the Sunnah. No doubt about it. In fact "al Maysir" that is prohibited in the Qur'an had charitable a purpose. The pagan Makkans used to make the draw and the person

whose name is picked will pay for the camel that will be slaughtered to distribute the meat to the poor in the city. Islam encourage out right charity but you do not extract money from people for charity by selling them chances to win and increasing their greed and lust for money.

No matter how good the cause may be, the means have to be good too.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Tamir

Sent: Monday, April 28, 2003

Subject: Important Question on tickets

Dear Dr. Monzer,

As-Salamu`alykum wa Rahmatullahi wabarakaatuh.

This is an important question from our community here in Edmonton:

We are going to do a fundraising dinner for building an Islamic school for the community. One brother brought up the idea that in order to raise more money is to get prizes picked randomly for winners in return for buying the ticket. Some people say it is a form of gambling, while others say it is the general maslaha of the community and we are not doing it for evil purpose the same way it is done in Casino. So, basically the people will be buying the ticket, say for example for \$ 5, and then one will be picked randomly to get a free car or something.

So, can this be permissible on the basis of maslaha? Or it will be a form of gambling? I hope you could provide some details.

Your Brother,

Tamir

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Tamir

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

It is permissible provided that the ticket price is not inflated to include the cost of prizes. It is very often in our community that tickets are 25-30 USD (because they include part of the fund raising since the cost is usually 15-20 only). If we price the tickets at 40 because we want to give prizes these prizes and buying the tickets become forbidden. But if the organizers decide to give up part of the fund raising component and give prizes within the price of 25-30, it is InShaAllah permissible.

Buy the way I argue that Zakah must not be paid to Islamic schools and mosques in North America now that the community is able to finance these projects, because the cause of Allah can only be stretched if the community cannot afford that.

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 Br. Tamir

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Many thanks for the explanation. My previous reply was in reference to tickets for a fund raising dinner where tickets are sold for the dinner or for entering the lecture hall as very often done in conferences.

In the above reference and in response to your question that was:

We are going to do a fundraising dinner for building an Islamic school for the community. One brother brought up the idea that in order to raise more money is to get prizes picked randomly for winners in return for buying the ticket. Some people say it is a form of gambling, while others say it is the general maslaha of the community and we are not doing it for evil purpose the same way it is done in Casino. So, basically the people will be buying the ticket, say for example for \$ 5, and then one will be picked randomly to get a free car or something.

So, can this be permissible on the basis of maslaha? Or it will be a form of gambling? I hope you could provide some details.

I then said:

"Dear Br. Tamir

Assalamu Alaikum wa Rahmatullahi wa Barakatuh.

It is permissible provided that the ticket price is not inflated to include the cost of prizes. It is very often in our community that tickets are 25-30 USD (because they include part of the fund raising since the cost is usually 15-20 only). If we price the tickets at 40 because we want to give prizes these prizes and buying the tickets become forbidden., But if the organizers decide to give up part of the fund raising component and give prizes within the price of 25-30, it is InShaAllah permissible.

Buy the way I argue that Zakah must not be paid to Islamic schools and mosques in North America now that the community is able to finance these projects, because the cause of Allah can only be stretched if the community cannot afford that.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin."

Now, the new question asks about selling tickets not for the dinner but exclusively for the prize drawing. This is absolutely forbidden in the Shari'ah, it is not only a form of

gambling, it is the gambling itself. The community interest (Maslahah) does not justify it at all and such lottery cannot be justified in Shari'ah at all. Remember that the "Maysir" that is mentioned in the Qur'an was used by the pagan Makkans for charitable purposes, they used to distribute the meat of the slaughtered camel to the poor and needy and the looser pays the price of the camel.

According to Shari'ah, you cannot use this lottery for raising funds for the mosque or any other charitable purpose.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Prize money

From: Monzer Kahf

Sent: Thursday, March 27, 2003

Name of Questioner Haji

Question

Is Prize money received considered Halal in Islam? And are Shares and stocks Halal in terms of profits received used for pilgrimage?

My Answer:

Bismi Allah al Rahman al Rahim

Al 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.

Prizes given by a third person in races, tests and tournaments are permissible. However if there is a fee or an addition in the price of a service or goods to allow you to enter the draw of the prize, entering the contest or buying the goods or services at the extra price intended for entering the draw and getting the prize become all a sort of gambling. it is then forbidden.

Stocks and shares of companies that produce/sell permitted goods and services and do not deal in Riba and other prohibited transactions are permitted and the profits they distribute are also Halal.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Halal Certificates to vendors located by gambling areas

From: Islam on line

Sent: Wednesday, March 19, 2003

Country Saudi Arabia

Question

is it possible to issue Halal certificates to vendors operating on or close to premises where gambling and alcohol is distributed?

My Answer:

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

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Halal certification relates to products not to the person who sells them or to the place where they are sold. If a food does not contain alcohol or swine products and if permissible meat is from animals slaughtered according to the Shari'ah requirement, a Halal Certificate can be issued to the product or the meat regardless of where and by whom they are sold. No such certificates can be issued to persons or places. You certainly do not mean to condemn the Islamic Organization that issues such certificates. If certainly did not do any wrong if products it certifies happen to be sold on or near places where certain prohibited activities are done.

You probably meant to ask whether products certified as Halal can be sold on or near premises where gambling is played or alcohol is sold. My answer is also : Yes, it is permissible to sell them, but it is forbidden to sell or serve alcoholic beverages and it is forbidden to play, offer or administer gambling.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Internet free lotto

From: Islam on line

Sent: Monday, March 10, 2003

Name of Questioner Muhammad

Country Malaysia

Question

Assalamualaikum.... I would like to know your fatwa about participation in this free lottery service. <http://www.freelotto.com/> thank you for your fatwa.

My Answer:

Bismi Allah al Rahman al Rahim
Al 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

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to play this and similar free lotto. One must be careful not to spend too much time playing because there are prayers times and other important activities of life and religion that you must observe on their times.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Gambling and investment

From: Islam on line

Sent: Thursday, March 06, 2003

Name of Questioner Abdullah

Question

Please explain the difference between 'gambling' and 'investment'. In both cases, you can either lose all of your money and gain lots of money.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Abdullah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

gambling is redistribution of wealth (some lose and some gain) as a result of vain and/or irrelevant events such as tossing a coin or a dice, drawing a name, rolling a wheel, or changes in an index whether temperature index or stocks index. It is 'Abath" or vanity"
investment is ownership of a real (physical or a combination of physical and others since it is forbidden to invest in monetary/debts only assets as it enters the arena of Riba) things. In real markets assets are exposed to bidding prices that changes as they are influenced by many factors, some of them are real and some are only propoganda that make you think that reality is according to what the promoter presents you. The crux of the difference is ownership of real assets whose prices vary in the market

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Help to Charitable organizations from a lottery fund

From: Islam on line

Sent: Sunday, March 09, 2003

Name of Questioner Saad

Country New Zealand

Question

Assamalkium W.B Brother in Islam Two months ago I have moved to Auckland from Christchurch (New Zealand)after spending six years there. The Muslim population of Auckland is exceeding 17,000 and this number is expected to keep increasing in the coming years. The status of our community is weak, divided and lacks managerial skills to develop by itself with an exception of a few. This has lead to many Muslims are unemployed while others are depressed what to do next in this depressing world having many children to take care off. New Zealand Government wants to help all ethnic

groups regardless of faith or race to develop be productive in building of the society. It has lottery fund to channel for the welfare of the communities. Muslims are worried is it Halal or Harm to apply for this fund to be utilized for youth programs or salary for those who run the programs. Please advise. Thank you. Wassalam Dr. Saad

My Answer:

Bismi Allah al Rahman al Rahim
Al 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.Saad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Lottery is forbidden on the ground that it is a form of "Maysir" that is mentioned with prohibition in the Qur'an (2: 219 and 5: 90-91). While the prohibition is focused on the action of Maysir as is gambling or lottery, there is no prohibition in the Qur'an or in the Sunnah of the final use of the funds of Maysir as the Arabs used to play Maysir on a camel that they slaughter and distribute its meat to the poor and needy. In other words, while crating a lottery, managing it and buying its tickets are forbidden taking part of its residual by the poor and needy is not prohibited. Besides the rule in Shari'ah is that funds and other assets that come unlawfully under the hands of a person with no known owner to be returned to must be given to the poor and needy and they are Halal for the latter. Accordingly I find no mistake or any violation in Shari'ah for the poor and needy and for community development programs to be funded from lottery funds as long as the lottery is not initiated and managed by Shari'ah abiding Muslims. This is regardless of being in a Muslim or non-Muslim country. Hence, while buying lottery tickets, working in its decision making circles and getting its money by the winner (unless she/he repents and give won money for charity and/or community development programs) are all prohibited in Shari'ah, getting money from the lottery organization by the poor and needy and for operating community development programs is permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Help to charity from a government that runs lotteries

From: Islam on line

Sent: Wednesday, February 26, 2003

Name of Questioner Faizel

Country U K

Question

Salam Shaikh I have recently set up a charitable organization to cater for the need of the Muslim youth in Scotland. I am currently seeking funding from funding bodies. I am faced with a dilemma that most of these bodies are either subsidiaries or affiliated with the National Lottery. The National lottery is a governmental organization. The revenue is generated from gambling. The profits are distributed to various projects including charitable causes. A fatwa was asked many years ago to Mufti Ismail Bismillah saheb

(Grand Mufti of India) that if two people (A Muslim and a non-Muslim) are receiving entire earnings from Haram means, can we accept donation for a cause? His answer was that it is not permissible to take the money from Muslim but permissible to take from Non Muslim as far as he is concerned, it is not Haram for him. Does this imply that the funds coming from a non-Muslim body are permitted? Would the ruling change if I considered myself living in Darul-Harb and used these means to weaken the enemy. Since the lottery is a governmental organization, If I were to take the example of Abu Baseer(ra) and attack the enemy without the allegiance of a ruler. I have also heard that according to Abu Hanifah (ra) that in a state of Darul Harb interest is not classified interest, hence permitted to receive and give. Is this true? Can I then use the bank as a private sponsor for my projects? I would appreciate a reply with evidences from the Qur'an and Sunnah. Jazakallah khair Faizel

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Faizel

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

There are two points that need to be settled before we answer this question. 1) what is prohibited is always prohibited, it doesn't matter where you live nor with whom you deal. Islam does not accept Muslims do have moral double standards. In fact, the Qur'an critically accuses some of the people of the book (notice not all of them) of having double standard [3: 75]. 2) The concept of Dar al Harb is an ancient political concept. It is not mentioned in the Qur'an or in the Sunnah. It is not therefore part of our Religion. At any time and era there may be social and political concepts that arise out of the circumstances of the time. You live in England and you may have British citizenship, are you in a state of war with the UK? I am an American and I certainly am not in a state of war with my country. This is my country that I feel proud to be in. I agree with many policies of my government but I certainly do not agree and oppose and do all my effort to change the aggression and unjust policies of the Trio of Evil (Cheney, Ramsfeld and Ashcroft) that runs in total opposition of the American, as well as Islamic, human rights values. The case of Abu Basir, May Allah be pleased with him, is completely different. It is a case of stateless man in a land that has no rule of law to protect him. You are not stateless, nor are you in a land of no rule of law. You are not like the Palestinians. They are occupied by a foreign force and they have all the rights in the world to defend themselves against occupation and aggression. Islam, and all religions and all women and men of conscious recognize their right and uphold their struggle in great esteem.

Now, let us come to your question. The answer you got from the Mufti you asked is quite correct, although there are details that you either did not ask about or did not mention in your question. When you get funds from the government according to the law to support and help a charity you manage or even in compensation of work you provide, you are not required to ask from where does the government get its money. A charity may be supported by any funds that you get by legitimate means. This applies to Muslim governments as much as to non-Muslim governments. When you get money

from individuals and companies you still do not have to ask where did they get it from as long as you get it through legitimate means such as donation to a charity or in compensation of lawful service or in sale as a price of goods you sell. The source of money for that individual or company is not of your business as long as you do not have specific and accurate knowledge that the money is in fact not owned by that person such as if the money itself is stolen or forfeited. There is nothing in the Shari'ah that prohibits doing business with a person whose income is from forbidden contracts or works. For instance, although the income of a Magic maker, a palm and future reader and a prostitute is forbidden for them and their works are also forbidden, the Shari'ah does not call for letting them die out of boycotting them so that you do not sell them bread to eat or rent them a place to live in. And the price of bread sold to them or the rent of their shelters are not forbidden nor Haram for the bread seller or the shelter owner. Moreover, if a persons got some income from Haram sources, but either it is taken against service such as the income of a prostitute or through a contract upheld by the law of the land such as interest-based contract in such a way that returning it to the payer would amount to encouraging the payer to make more forbidden activities (like returning the interest to a bank or the income of a prostitute to the man who slept with her) repentance of this income earner requires that such earned money must be given to Muslim charity (e.g., poor and needy) not returning it to the payer. On the other hand you return interest money to the payer if the payer's business is not lending for interest.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Cups awarded to internet game winners

From: Islam on line

Sent: Thursday, January 30, 2003

Name of Questioner Atif

Country U K

Question

as-salaam-alaikum Here in the UK many people play 'Fantasy football' based on the English Soccer Premiership. This is basically where you pick a team pf 11 players and for every goal they score you get a point. At the end of the season a cup is awarded to the winner. While there are free ones available the one I am looking at charges £2.50. Is this classed as gambling? Jazak Allah Khairan as-salaam-alaikum

Notes

Please see www.fantasyleague.co.uk for more information. I am writing about the schools league. The complete rules are available at this website

My Answer:

Bismi Allah al Rahman al Rahim

Al 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.

If the fee you pay is a charge for internet accessibility to that game, it may be free. What we need to determine is whether the cup awarded to the winner has any market value, e.g., does it include an amount of money too? If there is a market value and it obviously must come from the paid fees, it is then a sort of gambling. In such a case it is forbidden. If the cup has no market value, or if its cost comes actually from advertisers and other sources and the fees are about to cover the cost of its administration, it is not then a sort of gambling and therefore it may be permissible.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: A scholarship from a government that has lottery income?

From: Islam on line

Sent: Saturday, January 25, 2003

Name of Questioner Mohamed

Question

Dear Respected Scholars, Assalamu Alaikkum! 1. If an organization (non Islamic) or a government uses lottery to earn profit and use that money to give scholarships (directly or use it as a deposit to earn interest) students who are doing their graduate studies, a. is a Muslim student allowed to get such scholarships to follow his/her studies. (Please take it to consideration that some needy Muslim students get only this type of scholarship for their studies) Thanking you sirs

My Answer:

Bismi Allah al Rahman al Rahim

Al 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.

I see such a scholarship prohibited only in one case, that is if the lottery has independent account and governing body from the government and a student applies to that lottery body for scholarship. Otherwise if you apply to the government it is none of the student's business wherefrom is the government giving her/him the scholarship. Your internal knowledge does not affect the Shari'ah legitimacy of the scholarship given by the government. Applying to a lottery organization to take a scholarship from it may very well be prohibited unless we know that it has other business besides lottery.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2002

SUBJECT: What is prohibited in gambling, the chance or the betting?

From: Islam on line

Date 11/17/2002

Name Ahmed Country or Origin Egypt

Question

I am living in the UK. Some of the websites (e.g. Microsoft) is doing a 'DAILYDRAW' which is exactly as if you are doing lottery, but you do NOT pay any money. If the numbers you selected coincide with the choice you might be winning £1 million. Is that gambling even you do not pay any thing to play?

My 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 questioner! Thanks a lot for your question and the interest you show in having a clearer view of the true teachings of Islam. May Allah help you get the right understanding and stand firm on the Straight Path! Amen!

In response to your question, Dr. Monzer Kahf, a prominent economist and counselor, states:

"Dear brother, lottery that has been prohibited in the Qur'an is a redistribution of wealth without any reason on the basis of chance.

On the other hand, giving from one party to another on the basis of random choice (in Arabic Qur`ah) is not prohibited because it is not conditional on payment from the recipient population (all the individuals from among whom a random selection is made). The reason is that it is not lottery because it does not require any payment for the chance to win.

Selection by random choice was known before Islam and was even practiced by the Prophet (peace and blessings be upon him) in selecting which of his wives would accompany him in travel each time he made a journey."

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.

Monzer Kahf

From: Islam on line.net

Feedback:

We got a feedback to your Fatwa, where the questioner wanted to add that these web sites – which are doing "Daily Draws" – are gaining great profits from the advertisements. Then, does this change the previous Fatwa?

My Answer:

Bismi Allah al Rahman al Rahim

Al 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.

Let us take the side of a participant viewer who select a number and win (or not). This person has done nothing forbidden in the Shari'ah and has entered in a relationship with the producer of the "Daily Draw" that if (s)he selects a number that is later drawn (s)he wins a given amount. I see nothing wrong in this regardless of what the producer does otherwise, i.e., in relations with advertisers and the rest of the world.

Let us look at the same from the angle of the producer. It lures advertisers by the point that it is able to have many people see its program. Advertisers love that because it makes them reach people they want to reach. It is a smart way of getting advertisers' money. Here again I see nothing forbidden. A similar example one sees daily in the streets of big cities all over the Muslim world, on fairgrounds and on TV sales channels. When a person is able by her/his voice, movement and acting gestures is able to attract crowds that make advertisers give her/him their items for demonstration and pay her/him generously. I don't see it forbidden in both cases. No, the new added information, for which I certainly thank you because it was very intelligent on your part to raise this added point, does not change the Fatwa.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Lottery is forbidden even if it has certain charitable objectives

From: Islam on line

Sent: Monday, October 07, 2002

Name of Questioner Muslim Country Afghanistan

Question

In The Name of ALLAH The Most Gracious The Most Merciful All praises and thanks are due to ALLAH, the LORD of mankind and all that exists, Dear scholar, For the last two weeks unknowingly(may Allah SWT forgive us)I've been playing the National Lottery. Today after the Friday prayer it suddenly dawned on me as to whether it was Halal (lawful) for a Muslim to play Lotteries of any kind for they resemble gambling. Surah al-Baqarah 267: O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allah is Rich (Free of all wants), and Worthy of all praise. My understanding is that it is not Halal but if Lottery money is Halal would the Sadaqah given out of multi-million Dollar jackpot also be considered as Halal and accepted? For example if one wants to build a Mosque? Should a Muslim play Lotteries at all? And Allah guides whom He wills. Allahu Akbar

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. Muslim

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Lottery is the same as gambling from the point of view of prohibition. In fact the gambling of the pagan Mekkans at the time of the prophet (when the prohibition was revealed) was charitable. In other words, giving all the proceeds or part of it to charity does not make lottery permissible.

for needy recipients, it is not forbidden for them to take money coming from Riba or lottery, because they did not commit the sin of obtaining it by an unlawful/prohibited way. I certainly like to see money spent on mosque building and maintenance to be pure from permissible sources only.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Prohibition of lottery even with a charitable cause

From: Islam on line

Sent: Monday, September Country Canada

Question

IS the lottery, HALAL or HARAM lottery money goes to help cancer Organizations, hospital and other good causes. They give one third as a winning price the rest goes to help the community and ETC.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. ashraf

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Lottery is forbidden. It is the same gambling that is mentioned in the Qur'an. The pagan Arabs at the time of the Prophet, pbuh, used the same concept, they used to distribute the camel on which the lottery was made to the poor and needy in Makkah and this was forbidden in the Qur'an.

Please notice that in lottery a charitable cause is helped from the residual or the profit of the operation of gambling. And the transaction remains the same a vain way of distributing wealth between people by buying a chance to win and paying for it in cash.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Working in a gambling organization

From: Islam on line

Sent: Wednesday, June 19, 2002

Name of Questioner Sharief Gender Male Age 31-45

Education Diploma Date Submitted 6/5/2002 Email

country of Origin South Africa User Ref. No. RPMJZC country of Res. S A

Question

As-Salaamu-Alykum Sheikh, I am a computer consultant by profession and would like to ask the following question. Can the income derived from working for a Gambling Institution be considered to be Halal? I would be making enhancements and maintenance work on the computer systems that the operation of the gambling machines. Is this permissible according to the laws and principles of Islam.

My Answer

Dear Br.

ssalamu Alaykum wa Rahmatullahi wa Barakatuh.

I am not sure about this question. It seems to me it is not permissible, because it is not like working in Riba-based banks where there is a matter of the problem becoming very common **عدم المبالوى** But I am hesitant to give it as a fatwa, please send it to some one else and give me a chance to read the opinion that will be given.

Wassalam

Sincerely,

Monzer Kahf

SUBJECT: Is lottery money permissible?

From : Islam on line

Sent: Saturday, June 15, 2002

Name of Questioner Amir Country Pakistan

Question

Dear Alim, Asalamo Alaikum w.r.w.b. First of all thank you very much for valuable reply on my last mail. Now I would like to ask about using Bonds money/Saving certificate money/Lottery money etc. In saving certificate money, the Bank cuts Zakah at the end of year and gives profit as a regular monthly/yearly basis. Could Muslims take these type of money (are they kind of GOOD) guide us according to Shari'ah. Thanks

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Amir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1) Lottery is prohibited, it is forbidden to buy a lottery ticket and if you win, the amount you win is also Haram. This money must be given to general Mulsim charity. This does not mean the act of offering lottery and of buying its ticket may be legitimize, it is still

sinful but giving it to charity is a way to keep pure your other money from mingling with a Haram money.

2) I don't exactly know what the Pakistani banking system mean by the words "bonds" and "saving certificate", please explain it to me in exact details before I give specific opinion.

If bonds in Pakistan are the same as known internationally, and they may not because the whole Pakistani banking system is supposed to have been Islamized, the principal of the bond is Halal to retrieve, its interest is Haram. It is forbidden to purchase a bond and if it happens, interest must be given away to Muslim charity. The same apply to saving certificates if they are interest based.

If saving certificates in Pakistan are profit based, not interest, the profit may be distributed, on provisional basis on regular monthly or quarterly equal payments, normally the last payment in the year will be adjusted according to the actual profit/loss result of the year's activities.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Sale of lottery tickets in a gas station

From: Islam on line

Sent: Tuesday, 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: Prizes given to contestants

From: Islam on line

Sent: Wednesday, May 08, 2002

Name of Questioner Oteh Country Malays

Question

Assalamu 'alaikum. Dear knowledgeable scholar of Islam, In the UK and Ireland television, there is the famous TV game called Who Wants to be a Millionaire? It consists of 15 challenging questions to a contestant, each time a contestant answers a question correctly he (or she) will be awarded an amount of money, this amount will be doubled (more or less) if he answers the following question correctly and so on, until he reaches a top amount of one million pounds (or Euro). However, if he gives a wrong answer, he will immediately lose the game, with the chance of losing all or some of the money he already earned. I have no interest in joining myself but this TV series has become popular that many Muslims are watching it, but they do not know what is the position of one who joins, is it Halal or is it like gambling (because there is an element of chance and loss). Many thanks for your expert opinion.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Oteh

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Prizes given to whoever gives a right answer are permissible as long as there are no fees for entering in the competition. However, there is a tiny point in case a person wins an amount and loses it because (s)he failed to answer a following one. Of course if you consider the set of questions as one contest, this becomes an internal arrangement and you only look at the final outcome of a contest, then it is permissible, but if it is treated as separate questions, and once you win an amount, you put (or actually give) that amount to enter the following test, the following contest become problematic because it takes now the shape of gambling. It seems to me that this condition is a real problem that must make such a following stage in the contest a form of gambling,

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

My Answer:

Dear Br. Amir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

As long as there is no fee to compete in these games, they are permissible. These games are based on contribution from advertisers. The players lose nothing they either go home empty handed as they entered or win something. The fact that winning is related to chance doesn't make it forbidden. What is forbidden is buying that chance as in lottery, but if the chance is given free it is no more exchange and therefore not Haram.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Gambling and lottery are forbidden in spite of a good objective

From: Islam on line

Sent: Wednesday, May 08, 2002

Name of Questioner K S

Country Trinidad

Question

My parents buy lottery tickets because they want the money to help our family financially, for example see to it that my grandmother gets a house and everyone in my family has no debt, etc. They only want to help others and do good things with the money if they ever win. My question is: would that money be good -- not Haram" if they use it for good reasons to help other Muslims? I know gambling and buying lottery tickets are Haram things but I wondered if the money is acceptable if it was used for good and not wastefully? 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. K S

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Lottery is forbidden in Shari'ah, it is the gambling that is prohibited in the text of the Qur'an (5: 90-91). In the Arabia at the time of the Prophet when the prohibition was revealed, the Arabs used to gamble for distribution to the poor and needy. The point is that such a method of redistribution of wealth between people is not acceptable in Shari'ah. The money your parents pay for the ticket is Haram to be paid for it, the ticket they purchased is also Haram and the prize if they ever win is forbidden too and they can't use it for any purpose except to give it all away to Muslim charities for the purpose of keeping their own money pure and they are not rewarded for Sadaqah (charity) because charity must be given from Halal money and this is Haram.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Lottery is the same as gambling

From: Islam on line

Date: May 06, 2002

Name of Questioner muslim

Country Canada

Question

Is playing lottery-buying a ticket, expecting a lucky draw lawful?

My Answer:

Bismi Allah al Rahman al Rahim

Al 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.

No. Lottery is the same gambling that is prohibited in the Qur'an, Verses 5: 90-91. The Shari'ah does not approve of this method of redistribution of income between people.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Free prizes given away on chance basis

From: Islam on line

Sent: Sunday, May 05, 2002

Name of Questioner Mohammed

Country Bangladesh

Question

Dear Sir, Assalamu Alaikum. My question is about the view of Islam about Lottery. It is stated In the Holy Qur'an that Lottery is Haram. But there are different types of lottery. In today's business lotteries are included to attract customers: for example, in computer fair, Trade fair even in drinking cokes; but we the customers don't pay for that. Are these Haram? In internet also free lotteries are offered in different sites where we need to submit only the mail address not any money. There is another kind of lottery found today in which direct money is collected for lottery but the cause is shown "collecting money for charitable purpose ".Is it Haram ? Please let me know about these sort of lotteries. Thanks

My Answer:

Bismi Allah al Rahman al Rahim

Al 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.

Let us make this matter of gambling clear. Gambling is prohibited in the text of the Qur'an, there is no question about that. Gambling is described as taking money from person(s) to give it to others by virtue of a vain chance based on a strike of luck. The Shari'ah does not approve of such gains and losses, or such redistribution of income or money between people because they is no valid basis for it. Valid basis for acquiring a property are sale of goods and services (including labor) and growth of one' own property, such as reproduction of live stock.

Giving prizes on the basis of chance, lottery or random selection is permissible because there is no exchange in it. It is one party giving a prize to the lucky person. Merchants giving prizes to customers without a condition to buy any thing and/or with a condition to buy at normal price with no increment for the contribution in the chance to win are all permissible.

Psychologists usually argue that gambling is addictive, that may put free gambling on the internet and other facilities in the prohibited category. I kind of tend to consider it

very much hated unless one is 1000% sure that she/he is not going to be addicted and pulled in the Forbidden area through the hooking of free gambling.

Finally, the example of the prohibited gambling at the time of revelation was the one practice by the Arabs in Makkah and its surroundings. That was charitable. They want to slaughter a camel for eating and distribution to the poor, they run the gambling wheel to determine who pays for it. This was prohibited. Therefore the education or charity as an objective of gambling do not justify it nor makes it permissible. It is Haram because ends do not justify means and means must always be as good on their own as the ends.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Does an educational use of gambling proceeds justify it?

From: Islam on line

Sent: Thursday, May 02, 2002

Name of Questioner Panah Country USA

Question

Can we purchase lottery tickets since the proceeds go to education? Or, is it considered gambling and not permissible under Islamic Law.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

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

Dear Br. Panah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Gambling is prohibited in the Qur'an in clear terms. The practice of gambling of the pre-Islam Arabs was to gamble on who will pay the price of a camel that will be slaughtered and distributed to the poor and needy, it was a charitable gambling. Gambling whose proceeds are to be spent on education is equally prohibited. The ends do not justify the means in accordance with Shari'ah. The cause of education is a noble one and it deserves proper and genuine donations without creating false hopes of shifting wealth from a group of people to one winner as a strike of luck.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Are free gambling games permissible?

From: Islam on line

Sent: Sunday, April 14, 2002

Name of Questioner Syed Country Pakistan

Question

Are free games gambling?

Notes

I am at heart a true Muslim, or so do I think.. May Allah grant that it should be true. I have tried all my life to keep myself away from (Haram) un-rightful earnings. Recently, I found a website that offers free online games that carry cash prizes, and although there is some element of skill involved, they are certainly not devoid of chance. I have not yet won anything but want to be sure if the prize would be Halal (rightful) in case I do win. 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. Syed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Before I answer this question I really need a medical or psychological opinion on addiction of gambling. What I know is that gambling has a psychological addiction that is no less in its strength than addiction to substances.

Now the answer: If gambling create addiction in normal persons, even though it may not do that with you, free gambling is forbidden because it lures a person to paid gambling. If gambling does not make addiction with normal persons, free gambling is permissible provided it does not cause any harm to you personally. Prizes you win in such gambling are permissible in both cases, because giving away prizes on a chance or skills basis is permissible; it is a kind of donation contributed by a donor. Chance is certain kinds of distribution has been practice in the Sunnah, for instance, the Prophet used to make selection of the wife that accompany him in travel on chance basis, called in Arabic Qur'ah and it means random selection.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Buying phone cards that have a chance to win a prize

From: Islam on line

Sent: Friday, March 29, 2002

Name of Questioner javeed

Country India

Question

I am working in Dubai as Arabic teacher, here Dubai festival is going on, as you know in festival Dubai all companies give some discount and some raffle ticket etc. here there is phone card, which gives 3 Dirhams in our phone account if we enter the card no in our mobile, so ittisalt (telecommunication) is giving us that card for 30 dirham with raffle ticket, and that same card we can buy for 27 dirham outside like in cafe shop or grocery, but with our raffle card. My question is can we buy that card for 30 dirham with raffle ticket or not. Thank you will get ajar if you answer. Javeed

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in
Dear Br. javeed

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If the normal price of the phone card is 30 Dirham, and some shops sells it at discount (27) it is still permissible to buy it at 30 with the lottery ticket, but if the normal price is 27, because it is a card you pay for it in advance, buying it for 30 with the lottery ticket makes the deal Forbidden as the three Dirham becomes a price for entering lottery, it is in this case no more prize giving.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Money won in lottery

From: Islam on line

Sent: March 14, 2002

Name of Questioner sarah

Question

Dear scholar, my husband, after exceptional participation, has recently won an amount of money from the lottery , is that money Haram gained from such games ?if not what is the amount of zakah that can be derived from this money? Thanks a lot for your help. Taking into consideration that the lottery ticket bought by my husband cost 2\$,so it doesn't represent a harmful money lost.

My Answer:

Bismi Allah al Rahman al Rahim

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. sarah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Lottery is surely and absolutely forbidden and any earning in it is forbidden too. The reason is that it makes redistribution of money between people for no reason, because a wheel gave a number! What a shame, because people like the idea of CHANCE. It is OK to like it but not as a reason to redistribute money between people (you take from some and give to some). Grants are permissible even if they were given away on a chance basis, like sweepstakes. The criterion for differentiating between gambling, including lottery, and permitted grants and promotions on chance basis is payment. If you pay for it, even if the form of a higher price, it falls into gambling.

Money your husband got from lottery is Haram for him and Haram to use it for his family, unless out of pressing poverty. He needs to make Istighfar for buying a lottery ticket and the money must be given away to general Muslim charity or to help people under stress and occupation like Palestinians, Kashmiris and Chechens, he can take back from this money his original 2 dollars only.

Wa Allahu A'lam

Wassalam
Sincerely,
Dr. Monzer Kahf

SUBJECT: Promotional Prizes, are they gambling?

From: Islam on line

Date: 2/16/2002

Name of Questioner m

Ccountry U S

Question:

I was looking at a website for Islamic investing and noticed that they are having a promotion where one can win an Umrah trip for 2. Isn't this like gambling and therefore Haram? If not, please explain the difference between this and other prize offerings which are seen as Haram. Thank you

Notes: the site is ihilal.com. I tried to click on the trip offering, but couldn't get in. Please check the offering, maybe there is something which makes it Halal. Thank you

My Answer:

Dear Sr. M

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

I could not reach that site you mentioned, I got a message that page is not available.

However, Prize giving is permissible for sport, to customers, for best writer, better answer, etc. What is forbidden is if such prizes are conditional on paying any amount for them. For instance if the price of a commodity is not beefed up because of the prize and the seller, as a promotion, announces to give a prize to one out of a number of customers who say register in a given box at the entrance of the store. This is permissible provided there is no fee for registration and no increment in the prices because of the prize.

Same applies to a broker, giving a promotional prize is not under the prohibition of gambling provided there is no increase in brokerage fees or any other charge for those who participate in the prize.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

FATAWA LOTTERY, GAMBLING 2001

SUBJECT: Prize drawing on tickets purchased for a party or some gathering

From: dialogue@islam-online.net

Date: 6/1/2001

Name of Questioner Sharifah

Question:

Assalamu Alaikum, in certain gathering, the guests have to buy ticket to attend the gathering. Sometimes, one of the events in the gathering is drawing some tickets randomly among the tickets that have been bought by the guests, and the owners of the ticket that have been drawn will be given prizes. Is it [this lucky draw] allowed in Islam? Syukran jazilan for spending some time to answer my question.

My Answer:

Dear Sr. Sharifah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

You know sister that gambling is forbidden regardless of the cause it may serve. In fact the pagan Makkans at the time of the Prophet, pbuh, were mostly using gambling for good cause, mainly to give it away as food to the guests and needy. The reason why gambling is prohibited is two folds: as an exchange contract it has great deal of ambiguity (Gharar) in what you get for the amount you pay; and its core is vain, just buying a chance to win.

It is also known in Shari'ah that a little ambiguity may be tolerable, that is when such ambiguity is a clear part of actual life and normal practices such as selling watermelon (you don't know what's inside it?).

The rule with regard to tickets in your question is based on the same. If the drawing of a lucky winner is incidental to the gathering and did not add any value to the ticket, it is permissible. On the other hand if the price of the ticket is inflated because of the drawing it becomes gambling.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

SUBJECT: Draw-Based Prizes of Conventional Banks

SUBJECT: Money won in lottery

From: dialogue@islam-online.net

Date: 5/15/2001

Name of Questioner Ccountry India

Question:

Please let me know the legality of using the money derived from lottery. Is the money derived from lottery Halal or Haram?

My Answer:

Dear Br. jamal

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

Money a player wins from lottery is prohibited, because playing lottery is prohibited to start with. Lottery is where one puts some money to buy a chance to gain a sum of money.

If one does not pay any money and yet one gets a prize as a result of a chance, such a prize is not prohibited.

If for any reason (including a sinful lottery playing) a Muslim got money from lottery, this money must NOT be returned to the casino or the lottery managers because it adds to their corruption on the earth. This money must be given to general Muslim charity and one is rewarded, InShaAllah, for the action of keeping one's money clean rather than being polluted by this Haram money.

Wa Allahu A'lam
Wassalam
Sincerely,
Dr. Monzer Kahf

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: Prizes of game shows

From: dialogue@islam-online.net

Date: 4/10/2001

Name of Questioner amir

Country Malaysia

Question:

Assalamu Alaikum....I had asked this question earlier and in reply, you had asked me to shed more light into the matter. The question was about the money earned in game shows being Halal or not. The conditions here are that it's the type that you get in television like "who wants to be a millionaire" and "wheel of fortune". If you don't know what these game shows are, "who wants to be a millionaire" works by the host asking questions and the participant answering the question. Only one participant can play at one time, and total sum earned is doubled each time the participant answers the question correctly. As expected, the questions get tougher each time, and if you answer the question wrongly, you only return with the last "safety" amount reached. A safety amount is reached after the participant answers 5 questions correctly which is \$1000 and again at the 10th question correct which is at \$32000. So, if you answer less than 5 questions correct, you go home empty handed. The objective of this game is to reach the \$1000000 mark by answering 15 questions. The question here is that due to the nature of this game, if you are uncertain of the answer, you have to either decline to answer, and return with what you have earned, or take a chance by answering the question. In "wheel of fortune" the objective of the game is to guess the phrase or word stated. You have to turn the money wheel, and guess the letter. Each letter that is there in the phrase is then multiplied with the sum stated on the money wheel. If you manage to guess the whole phrase correctly, you get to keep the money earned. The problem here is that 3 people play at one time. So if the other two players are very good at this game, you won't get to keep anything, therefore going home with just a small consolation prize. This is another form of trying luck to me. I hope this is enough information to shed light into the matter and I hope that a reply will be given as soon as possible. Was-Salam.

My Answer:

Dear Br. Hassan

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

There is nothing Haram in such games as long as participants do not pay any fees of substance for entering these games. I mean by fees of substance amounts the total of which from all participants comes close to the amount of the prize or more than it.

If the total fees to participate by all participants comes close to the amount of the prize of more than it, it becomes a form of gambling as in lottery or in some TV games where the fees for phone calls is increased to cover the prize, especially when the questions are trivials.

SUBJECT: Internet free lotto

From: dialogue@islam-online.net

Date: 3/3/2001

Name of Questioner Hassan

Question:

I play lotto by Internet. It's free I do not pay any money. I have to say if this is Halal or not. thank you very much.

My Answer:

Dear Br. Hassan

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

If this internet lotto is like this: someone has a prize and she/he wants to give to the person who win, all players do not lose anything, it is not Haram provided you are sure you are not going to develop a habit to play lotto. But if there are players who put money and may lose and they give you a free chance to win I think it is not permissible because it seems as if someone picks up your payment on your behalf. Also if there is any measurable probability that you may develop the habit or addiction to playing lotto, it becomes Haram. My personal advice is to quit that game.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf
