

Working for companies that deal with interest-based banks

Shaykh Aboo `Abd-al-Mu`iz `Alee Farkous al-Qoobee

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allaah, the Most Merciful, the Bestower of Mercy

Question: I would like to ask about the ruling concerning working for companies that deal with banks, i.e., companies operating in commercial and industrial fields, but they resort to the banks for credits which they need for their daily operations. May Allaah reward you.

Shaykh Aboo `Abd-al-Mu`iz `Alee Farkous al-Qoobee (May Allaah the Most High preserve him): All praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon whom Allaah sent as a mercy to the Worlds, upon his Family, his Companions and his Brothers until the Day of Resurrection:

If these companies stem from the interest-based banks, or are primarily based on usury loans, and carry out their usury transactions with the banks on a permanent and continuous basis, then it is neither permissible to work for them nor with them, because that entails a cooperation in their unlawful usury transactions with the banks, particularly if the one works as an accountant asking usury loans for his company. However, if these companies do not rely on the banks as a permanent destination, then if the worker finds other companies, he should take precautionary measures for his religion; but if he did not find, then it is permissible for him -when compelled by necessity- to work therein due to the fact that it is a general calamity and that he is in dire need- since the basic work of the companies is permissible.

This being said, if he works with such companies, then he has to disapprove of the dealings of his company, in the form of usury loans taken out from the banks; but rather he should deny that without neither desiring [it] nor transgressing, so that he will not incur sin by his dependence to the company, pursuant to the hadeeth of the Prophet (May the *peace and blessings of Allaah be upon him and his family*): **“If a wrong deed is committed on the earth, then the one who witnessed and hated it (in another version: condemned it) is like who has not witnessed it. Conversely, the one who did not witness that wrong deed but just approved of it, is like who has witnessed it”**¹.

The perfect knowledge belongs to Allaah (*Mighty and Majestic is He*); and our last prayer is all the praises and thanks are to Allaah, the Lord of the Worlds, and prayers of Allaah are to Muhammad and his Family, Companions and Brothers until the Day of Resurrection.

¹ Reported by Aboo Daawood (4345) from the hadeeth of Al-'Urs Ibn 'Ameera Al-Kindee (May Allaah be pleased with him). This hadeeth is judged good (Hassan) by Al-Albaanee in "Saheeh Al-Jaami'" (689).