

Working in workshop whose tools are from usury-based loans

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

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

Question: Is it permissible for me to work in a workshop whose owner bought the necessary tools by way of a loan from a usury bank? May Allaah reward you our Sheikh!

Shaykh Aboo `Abd-al-Mu`iz `Alee Ferkous 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 the workshop owner has acquired those tools by means of usury-based loans while he knows that, and does not feel resented over doing that and without condemning the meanness of his practice, then one should avoid working for him forasmuch as he (the workshop owner) does neither mind committing the forbidden nor feel concerned over doing wrong deeds. Moreover, one should keep away from anyone who behave in such a way, according to his saying (May the peace and blessings of Allaah be upon him and his family): **“A true emigrant is he who abandons what Allaah (Mighty and Majestic is He) has forbidden”**¹, in another narration: **“A true emigrant is he who abandons the wrong deeds”**², and what is meant by the “wrong deeds”: is all that Allaah (Mighty and Majestic is He) has forbidden and people who commit evil deeds. Allaah (Mighty and Majestic is He) said:

﴿وَالرُّجْزَ فَاهْجُرْ﴾

The meaning of the verse:

﴿And keep away from Ar-Rujz (the idols)!﴾

[Al-Muddaththir: 5]

Nevertheless, if he acquired those tools while he does not know the religious ruling and has regretted his deed after knowing the ruling and wished if he would not engage in such usury-based work; then this worker, if he is in need of such a job and could not find another

¹ Reported by Al-Bukhaaree (10) from the hadeeth of `Abdullaah Ibn `Amr Ibn Al-`Aas (May Allaah be pleased with both of them).

² Reported by Ibn Hibbaan (196) from the hadeeth of `Abdullaah Ibn `Amr Ibn Al-`Aas (May Allaah be pleased with both of them). This hadeeth is judged authentic by Al-Albaanee in “Tahqeeq Kitaab Al-`Eemaan” of Ibn Taymeeyah (3).

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job, it is -in such a case- permissible for him to work (i.e., for the workshop owner) but with the condemnation of his deed even with the weakest faith, according to his saying (*May the peace and blessings of Allaah be upon him*): **“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”**³.

This meaning also includes -as regards the permissibility for the worker’s work in exigency of need- working for the one who has known the religious ruling concerning the prohibition and has after that regretted his deed; but, he could not find a way to invalidate the usury-based contract by returning to the beginning, before the fulfilling of the contract by the two contracting parties, as long as the civil justice system [of the country] does not admit such a procedure.

We ask Allaah (*Mighty and Majestic is He*) to guide you and us to what He loves and what pleases him, to put our steps on the straight path and strengthen our feet on the truth; He is the Guardian over that and the Most Powerful.

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.

Algiers on: Rabee’ Al-Awwal 8th, 1427 H

Corresponding to April the 6th, 2006 G.

³ 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).