

## **103181 - Ruling on studying accountancy and working as an accountant in various companies and organizations**

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### **the question**

I am a young man in the final year of studies to gain a qualification in the department of economics. Because of my speciality, my field of work will – in sha Allah – be in companies and contracting. But unfortunately here these companies sometimes – in fact usually – deal with riba (usury), and our wealth is deposited in riba-based banks. We do not have any Islamic banks. So my working in these companies as an accountant, for example, will involve recording riba-based transactions, calculating interest such as interest for delayed payments, writing cheques and bills of exchange which may be used when dealing with debts. And there are other haraam and dubious transactions, in addition to the fact that it will be impossible to offer my prayers in the mosque.

1. What do you advise me? Should I work in these companies? Should I continue my studies after I get qualified? Or should I change direction because of these dubious matters?
2. If I work in these companies in a different job, such as distribution or selling their products to grocery stores, is that permissible?
3. I did not do any exams to get into schools such as the police academy and so on because of what they involve of neglecting the rights of Allah. Did I do the right thing?.

### **Detailed answer**

We ask Allah to help and guide you, and to reward you with good for your piety, and to help you find halal work and halal income.

There is no reason why you should not study accountancy, because all companies and organizations need this knowledge and can benefit from it.

The permissibility of studying this knowledge does not mean that a Muslim may work as an accountant in riba-based banks whose actions are based on haram principles, or in companies, institutions and factories that mix haram with halal in their work and wealth, because recording riba is sinful and deserves punishment, as it is cooperating in sin and transgression; all of these are haram matters.

It was narrated that Jaabir (may Allah be pleased with him) said: The Messenger of Allah (peace and blessings of Allah be upon him) cursed the one who consumes riba and the one who pays it, the one who writes it down and the two who witness it, and he said: they are all the same. Narrated by Muslim 1598.

Al-Nawawi (may Allah have mercy on him) said: This clearly indicates that it is haram to record a transaction between two who engage in riba, or to witness it for them, and it shows that it is haram to cooperate in falsehood. End quote.

Sharh Muslim (11/26)

Al-San'aani (may Allah have mercy on him) said:

i.e., he prayed that the people mentioned be cast far away from mercy, which is indicative that the ones mentioned are sinning and that what they do is haram. The one who consumes riba is singled out for mention because he is the one who benefits most from it, but others are also like him. What is meant by the one who pays it is the one who gives it, because riba is only acquired from him, so he is included in the sin. The sin of the one who records it and the two who witness it is because they are helping in the haram action; that is if they were aware of the riba. End quote from Subul al-Salaam (3/66).

So there is no reason why you should not study accountancy, within the shar'i guidelines, and it is permissible for you to work after that in places where haram actions are not committed, such as shar'i courts, or companies and organizations whose work is permissible. If you do not find any, then you can work in permissible departments, such as distribution of companies' and factories' products, and it will not matter if the company's wealth is in the bank or that it gives or takes loans on a haram basis. What matters in this

regard is that the work that you do is halal, such as distribution of halal products, or that the organization should not be based on something haram, such as riba-based banks or breweries and so on.

The scholars of the Standing Committee for Issuing Fatwas were asked:

I work as an accountant in a Saudi company that works in the field of machine maintenance. This company has been forced to take loans from a riba-based bank, and these loans are based on monthly interest. As the company's accountant I am forced to issue cheques and record transactions and income in the company's ledgers, which includes this interest as expenses paid from the bank account. Please note that I advised the manager, and he said that he was forced to take that money from the bank to pay the workers' salaries and buy various raw materials for the company's projects so as to keep the company running. I objected strongly to that, and threatened to resign, but as you know, my residency visa (iqaamah) is with them, and they told me frankly that they would not let me transfer the sponsorship to work somewhere else, rather they would issue an exit visa so that I would be deported to my home country. You are well aware of the religious and worldly benefits that I find in this country, by Allah's grace. Allah has blessed us with guidance in this land, praise be to Allah. My question is:

What should I do now? Should I continue working and advise them expressing my extreme disapproval, or should I submit my resignation and go back to my own country which as you know is in a bad situation in both religious and worldly terms?

They replied:

Working in the company mentioned, which takes loan with interest from the bank, and recording them in the company's ledgers, is not permissible, because that is recording riba, and it is proven in Saheeh al-Bukhaari that the Prophet (peace and blessings of Allah be upon him) cursed the one who consumes riba and the one who pays it, the one who writes it down and the two who witness it, and he said: they are all the same. You have to look for

another job and Allah will make things easy for you, in sha Allah. Allah says (interpretation of the meaning):

“And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty).

3. And He will provide him from (sources) he never could imagine” [al-Talaaq 65:2-3]

May Allah make things easy for you and set the affairs of all straight. End quote.

Shaykh ‘Abd al-‘Azeez ibn Baaz, Shaykh ‘Abd al-‘Azeez Aal al-Shaykh, Shaykh ‘Abd-Allah ibn Ghadyaan, Shaykh Saalih al-Fawzaan, Shaykh Bakr Abu Zayd

Fatawa al-Lajnah al-Daa’imah (15/27-29)

Shaykh Ibn ‘Uthaymeen (may Allah have mercy on him) said:

It is not permissible to work in riba-based organizations even if one is a driver or guard, because taking on work with riba-based organizations implies that one approves of it; the one who denounces a thing cannot work in its favour, and if he works in its favour then he is approving of it, and the one who approves of something haram will bear some of the burden of sin. But the one who is directly involved in writing down, recording, sending, depositing and so on, is no doubt directly involved in doing something haram, and it is proven in the hadeeth of Jaabir (may Allah be pleased with him) that the Prophet (peace and blessings of Allah be upon him) cursed the one who consumes riba and the one who pays it, the one who writes it down and the two who witness it, and he said: they are all the same..

Fatawa Islamiyyah (2/401).

See also the answers to questions no. [21113](#), [26771](#) and [38877](#).

And Allah knows best.