

249923 - Refutation of the specious argument which suggests that it is permissible to work in a riba-based bank because it is not possible to avoid doing business with people who engage in riba in the modern financial system

the question

This question is asked by my brother who wants more clarification on the topic of Riba.

And he is in doubt regarding it saying that it is not possible to avoid it in today's financial system.

On telling him that it is not allowed to work in banks as it deals with interest and it is not allowed to assist them either .

He argued with me with the following question (in double quote)

“ 1. you use a lenovo laptop. Lenovo takes loans from various banks to run their operations. The loans are used to setup factories, pay employees and all other overheads. The interest based loans directly assist the company.

2. You buy a Porsche car. Porsche takes heavy loans from banks to run their company. You pay for the car, and this money is used to pay off interests from the loans. So you are directly assisting Porsche in clearing the loans “

So he is saying that if it is not allowed to work in banks then we should also not buy the above products.

How should I reply to him.

Kindly clarify.

Detailed answer

Firstly:

Riba is a major sin concerning which there is a stern warning such as is not mentioned in the case of other sins, and Allah threatens the one who commits this sin with war. His Prophet (blessings and peace of Allah be upon him) stated that there is a curse upon the one who consumes riba and the one who pays it, which is a stern warning against falling into this evil.

Allah, may He be exalted, says (interpretation of the meaning):

“O you who believe! Fear Allah and give up what remains (due to you) from Riba (from now onward) if you are (really) believers.

And if you do not do it, then take a notice of war from Allah and His Messenger (blessings and peace of Allah be upon him) but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)”

[al-Baqarah
2:278-279].

Muslim (1598) narrated that Jaabir ibn ‘Abdullah (may Allah be pleased with him) said: 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.

Loans with interest are prohibited according to scholarly consensus.

Al-Qurtubi (may Allah have mercy on him) said in his Tafseer (3/241):

The Muslims are unanimously agreed, based on the reports from their Prophet (blessings and peace of Allah be upon him), that stipulating repayment of anything additional to a loan is *riba*, even if it is a handful of animal feed – as Ibn Mas’ood said – or even a single grain. End quote.

Working in *riba*-based banks is *haraam*, because it is not free of either writing down *riba*, witnessing it, or helping directly in doing it.

Secondly:

It is permissible to buy from a company that deals in *riba*, just as it is permissible to work for a man who deals in *riba*, so long as the work in of itself is permissible. The fact that his company or state deals in *riba* does not affect the individual. The evidence for that is the fact that the Prophet (blessings and peace of Allah be upon him) and his Companions used to deal with the Jews, despite the fact that the Jews dealt in *riba*, both lending and borrowing, so they were consumers of *riba*, as Allah, may He be exalted, said (interpretation of the meaning):

“For the wrong-doing of the Jews, We made unlawful for them certain good foods which has been lawful for them, and for their hindering many from Allah’s Way;

And their taking of *Ribaa* (*riba*) though they were forbidden from taking it and their devouring of men’s substance wrongfully (bribery). And We have prepared for the disbelievers among them a painful torment”

[an-Nisa’ 4:160-161].

At-Tabaraani narrated that Ka'b ibn 'Ujrah (may Allah be pleased with him) said: I came to the Prophet (blessings and peace of Allah be upon him) and I saw that his colour had changed, so I said: May my father be sacrificed for you; why do I see that your colour has changed? He said: "I have not eaten for three days." I went and saw a Jew who was bringing water to a camel of his, so I brought water for him, in return for one date for each bucket. I collected some dates, and brought them to the Prophet (blessings and peace of Allah be upon him), and he said: "From where did you get this, O Ka'b?" So I told him, and the Prophet (blessings and peace of Allah be upon him) said: "Do you love me, O Ka'b?" I said: May my father be sacrificed for you; yes I do. He said: "Poverty will hasten to catch up with anyone who loves me more quickly than the flowing of a flood, and calamity will surely befall you, so prepare a 'barding' for it." The hadith was classed as hasan by al-Albaani in Saheeh at-Targheeb wa't-Tarheeb (no. 327).

The word translated here as 'barding' refers to armour for horses that protects them from injury. What is meant, as Ibn Qutaybah said, is: he should reject this world and show little interest in it, and he should bear poverty with patience. Patience is referred to barding because it covers poverty, just as the barding covers the horse.

End quote from Ghareeb al-Hadith by Ibn al-Atheer (1/475) and Ghareeb al-Hadith by Ibn al-Jawzi (1/163).

When the Prophet (blessings and peace of Allah be upon him) died, his shield was being held in pledge with a Jew in return for a quantity of barley.

Al-Bukhaari (2916) narrated that 'Aa'ishah (may Allah be pleased with her) said: When the Messenger of Allah (blessings and peace of

Allah be upon him) died, his shield was being held in pledge with a Jew in return for thirty saa's of barley.

This indicates that it is permissible to buy from the Jews, even though they are people who deal in riba.

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

It is permissible for a person to deal with a person who deals in riba, but his dealings should be of a sound nature. For example, it is permissible to buy from this man who deals in riba, if he buys an item from him for a specific price, and it is permissible to borrow from him [without riba]; there is nothing wrong with that. The Prophet (blessings and peace of Allah be upon him) used to deal with the Jews, even though they used to devour that which was prohibited. He accepted their gifts and invitations, and he (blessings and peace of Allah be upon him) would buy and sell with them. He accepted the gift in the story of the Jewish woman who gave him some roast lamb on the day of the conquest of Khaybar, and he accepted their invitations, such as the invitation of a Jewish boy in Madinah. He bought from them, as when he (blessings and peace of Allah be upon him) bought food for his family from a Jewish man, and gave him his shield in pledge – that is, the Prophet (blessings and peace of Allah be upon him) gave him his shield as collateral for the price of the food, and when he died his shield was still being held in pledge. To sum up: if a person's earnings are haraam, but one's dealings with him are with regard to something permissible, then there is nothing wrong with you doing that.

End quote from Fataawa Noor 'ala ad-Darb.

It should not be said that working for Jews or buying from them is helping them in riba. This is wrong. In fact, if one is dealing with them within a permissible framework, or even helping them in something

permissible, then there is nothing wrong with helping someone in something permissible.

What is prohibited is helping directly in something that is haraam. As for helping indirectly and in a very remote way, it is not prohibited. One may say that selling food to a disbeliever, for example, will lead to nourishing him, and if you nourish him, he is going to worship an idol, so selling food to him is helping him to associate others with Allah (shirk)! But Islamic teaching does not pay attention to that, therefore the Muslims may deal with the polytheists, buying and selling, without paying attention to this specious argument.

It is only prohibited to sell to a sinner that which will help him to commit sin, such as selling grapes to someone who will press them and make wine from them, or selling weapons to someone who you know or think most likely will use it to kill someone whose life is protected by sharee'ah.

Ibn Qudaamah (may Allah have mercy on him) said:

To sum up, selling juice to someone who it is believed will use it to make wine is prohibited. Then he said: This is the ruling with regard to everything that is intended to be used for prohibited purposes, such as selling weapons to people who are at war with the Muslims, or to bandits, or at a time of turmoil (civil war), or selling or hiring out a slave woman to sing, or renting a house or property to be used as a place for selling wine, or to be used as a church or Zoroastrian fire temple, and the like. This is prohibited and the contract is invalid, because of what we have mentioned above.

Ibn 'Aqeel said:

Ahmad (may Allah have mercy on him) gave examples to explain the issue. He said concerning the butcher and baker: if they know that the one who buys from them will invite people to eat that food who drink alcohol, they should not sell to him. The one who manufactures vessels should not sell them to people who will drink alcohol from them. And it is forbidden to sell silk brocade to men, but there is nothing wrong with selling it to women.

End quote from al-Mughni (1/154).

Shaykh al-Islam Ibn Taymiyah (may Allah have mercy on him) said:

It is not valid to sell something that the purchaser intends to use for unlawful, haraam purposes, such as selling juice that will be used to make wine, if that is known, as is the view of Ahmad and others, or if it is thought that he will do that, which is one of the two views (narrated from Ahmad). This is supported by the fact that our companions said: If the landlord thinks that the renter is renting the house in order to commit sin therein, such as selling wine and the like, it is not permissible for him to rent that house to him, and the rental contract is not valid. Sales and rental contracts come under the same rulings.

End quote from al-Fataawa al-Kubra (5/388).

It says in al-Mawsoo'ah al-Fiqhiyyah:

The majority of scholars are of the view that everything that is intended for unlawful and haraam purposes, and every conduct that will lead to sin, is prohibited. So one should not sell anything that he knows the purchaser will use for something that is not permissible.

End quote from al-Mawsoo'ah al-Fiqhiyyah (9/213).

And rental contracts come under the same rulings as sales, as mentioned above.

Conclusion:

This weak specious argument is intended to make all kinds of riba-based transactions permissible, on the grounds that it is not possible to avoid dealing in riba. But this is an example of the deceit and confusion caused by the Shaytaan. If we assume that a person cannot avoid some kinds of riba, what makes it permissible for him to willingly engage in other types? What about the words of Allah, may He be exalted (interpretation of the meaning): “So keep your duty to Allah and fear Him as much as you can” [at-Taghaabun 64:16]?

This argument is like the argument of one who says: if I purchase from a Jew, that will benefit him by increasing his wealth, and he is going to use it in riba, so I am helping him in that – so why should I not help him directly in riba?

So it is clear that there is nothing wrong with engaging in permissible transactions, such as buying, selling and renting, with someone who deals in riba, and that is permissible, praise be to Allah.

For more information on working in riba-based banks, please see the answer to question no. [26771](#).

And Allah knows best.