

Work & investment

Introduction

As a principle, it is permissible for a Muslim to engage, as an employee of a non-Muslim in various vital activities of life and in different kinds of [company], of general benefit so that he may be of use to himself and humanity. This permission is conditional to the fact that such work is not forbidden by the laws of Islam and that it does not lead to harming the interest of Muslims or serve the interest and schemes of the enemies of Islam and Muslims.

General Rules

247. It is not permissible for a Muslim to debase himself in front of any human being be they Muslim or non-Muslim. So, if the work, that a Muslim does, debases him in front of a non-Muslim, it is not permissible for him to engage in that debasing work.

248. A Muslim is allowed to **serve meat** of an animal that was not slaughtered according to Islamic laws to those who consider it lawful like Christians, Jews, and others. Similarly, it is permissible for him to work in preparing and cooking that meat. The money that he receives in return for that work can be legitimized by the rule of *tanazul* (withdrawing your exclusive right from that meat).

249. It is not permissible for a Muslim to **sell pork** to those who believe it is lawful for them among the Christians and others. Based on obligatory precaution, one should not even serve that meat to them. (See the question-answer section below.)

250. A Muslim is not allowed to **serve intoxicating drinks** to anyone at all, even to those who believe it is lawful to them. He is not [even] allowed to wash the dishes or give them to others, if that washing and giving is part of the drinking of intoxicants.

251. A Muslim is not allowed to hire himself out for selling or serving intoxicating drinks or for washing the dishes for that purpose, just as it is not allowed for him to take the wages for this work, as it is unlawful. As for the “extreme need” justification used by some people for this kind of work, it is an

unacceptable justification. Almighty Allah says,

“And whosoever is careful of (his duty towards) Allah, He will make for him an outlet; and give him in sustenance from whence he thinks not. And whosoever trusts in Allah, He is sufficient for him...” (65:3)

He also said,

“Surely those whom the angels cause to die while they are unjust to their souls, they shall say, ‘In what state were you?’ They shall answer, ‘We were weak in the earth.’ They shall say, ‘Was not Allah’s earth spacious so that you should have migrated therein?’ So, these it is whose abode is hell, and it is an evil resort except the weak from among the men and the children who have not in their power the means nor can they find a way (to escape).” (4:97-98)

In his sermon of the last pilgrimage, Prophet Muhammad (s.a.w.) said, “Know that the Trustworthy Soul (Jibra’il) has inspired in my mind that no soul shall die until its sustenance is completed. Therefore, fear Allah and work hard in seeking [the sustenance]; and let not the delay in getting your share of the sustenance compel you to seek it through disobeying Allah for the Blessed and Almighty Allah has divided the sustenance among His creation by lawful means and not through unlawful means.

So, whosoever fears Allah and has patience, Allah will provide them sustenance from lawful [means]; but whosoever tears apart the curtain of propriety, makes haste and acquire their portion from unlawful [means], it will be taken off from their lawful sustenance and they will be held accountable for it on the Day of Resurrection."¹ (See the question–answer section below.)

252. It is not permissible to work in places of entertainment and other similar places of debauchery if that work would cause one to drift towards unlawful acts. (See the question–answer section below.)

253. It is permissible for Muslims to participate as **partners with non-Muslims** (like Christians and Jews for example) in various kinds of businesses considered lawful in Islamic laws like selling, buying, export, import, building contracts, etc.

254. It is permissible **to deposit** [money] in non-Muslim (private or state-owned) banks.

255. If a Muslim intends **to get a loan** from such banks, it is necessary that he should do so with the intention that it is a transaction without return, even if he knows that he will end up paying the capital as well as the interest. And he should not do so with the intention of getting the loan with the condition of [paying] interest.

256. It is permissible for a Muslim to authorise another person to use his name (and his credit) to buy shares, in return for an amount (in money or commodity) on which both have reached an agreement.

257. It is not permissible for a Muslim to buy products of the countries that are in a state of war with

Islam and Muslims, for example, Israel. (See the question–answer section below.)

258. A Muslim is allowed to **exchange the currency** with some other currency at the market price, or at a lower or higher rate, irrespective of the fact that the exchange is of an immediate or a deferred nature.

259. It is forbidden to use bank–notes that are **counterfeit** or have no value at all—the money that is used by a fraudster when he pays the worker who is unaware of its forgery or worthlessness. The business deal conducted with this kind of money is not valid.

a. It is not permissible for a Muslim to buy tickets of chance (including **lottery**), if he buys them with the intention of luckily winning the prize.

b. It is permissible for him to buy the lottery tickets if he buys it with the intention of participating in a charitable cause that is accepted Islamically like building hospitals, orphanages, etc., but not with the intention of winning the prize. However, this hypothetical situation is extremely difficult to occur in non–Muslim countries that consider certain activities that are forbidden in Islam to be of a charitable nature according to their own understanding.

In both the cases [of “a” and “b” if a Muslim wins the lottery], it is permissible to receive the prize from a non–Muslim [person or company]. (See the question–answer section below.)

260. It is permissible to sell wild animals whose meat is forbidden like tiger, hyena, fox, elephant, lion, bear, and other similar animals like cat and whale if there is any legitimate benefit which makes them valuable in the market (even if in view of only some experts of that field). Non–hunting dogs and pigs are exempt from this rule. (See the question–answer section below.)

261. It is permissible to sell and buy **gold and silver utensils** for the purpose of decoration; however, it is forbidden to use them for eating and drinking.

262. No *khums* is levied on the salary paid by a government in a Muslim country directly into the bank account of its employee, even if it is more than his annual expenses—as long as he does not receive it in his hands. (See the question–answer no. 260 section below.)

Questions and Answer

263. **Question:** In the West, it is possible for a person to open a variety of current accounts with high or low **interest rates** equally without any difficulty in both the cases. Is it permissible to open accounts with high interest rate with the understanding that the person will not demand the interest, if the bank denies it to him? If it is not permissible, is there a solution that would allow them to open such an account knowing well that they, in their heart, are seeking the best interest?

Answer: They are allowed to open the account in the bank and it is [also] permissible for them to deposit in it with the condition of earning the interest, if the bank is financed by non–Muslim governments

or people.

264. **Question:** Banks in the West give loans —known as **mortgage**— to those who do not have enough money to buy houses; this is to be paid back in [weekly or monthly] installments with a high rate of interest. Is a Muslim allowed to use this facility? If it is not permissible, is there a solution in your view for someone who claims that he needs the mortgage to buy his own residential house and does not possess enough money to pay for it?

Answer: It is permissible to take the money from the bank that is financed by non-Muslim government or private funds but not with the intention of loan. The knowledge that the bank will sooner or later force him to pay the capital as well as the interest does not affect [the lawfulness of] his taking the money.

265. **Question:** Some governments are committed to providing housing for the needy under specific circumstances. Is it permissible for a Muslim to buy a house in which he resides for a short time (so that he will not be liable for *khums* [on that house]), and then he gives it out on rent so he can then go and live in a house subsidized by the government?

Answer: *Khums* is not waived from a house just by living in it for a short while without actually being in need of it, as has been presumed in the question.

266. **Question:** Some trading and manufacturing companies get loans from private or state banks in Muslim countries and also from other [non-Muslim] institutions with the condition of interest; and they also earn interest on the deposits they leave in those banks. Are we allowed to buy shares from these companies or be partners in their ventures?

Answer: If the partnership with them is like participating in their interest-bearing activities, it is not allowed. However, if Muslims own the company and it receives interest from the banks of non-Muslims, there is no problem [in buying its shares or partnership] from this perspective.

267. **Question:** Some governments and some companies in non-Muslim as well as Muslim, countries deposit the salaries of their employees directly into their accounts in the banks. The employee does not get the money in his hand, although he can withdraw it whenever he wants. Now, if the statement of his account shows that the money has surpassed his annual expenses, is *khums* obligatory on it?

Answer: *Khums* is obligatory in what has surpassed his annual needs, except in the case of a government employee in a Muslim state that deposits his salary into a state or private bank. In the latter case, *khums* would not be obligatory on the salary that has been deposited in the bank until he [physically] takes possession of it with the permission of the *mujtahid*² then the salary will be included in his income of that year and *khums* will become obligatory on what is in excess to that year's expenses.

268. **Question:** A Muslim took a loan from another Muslim. After a while the market value of that amount goes down. How much should he pay back to the creditor? The amount that he got as loan or its

equivalent in the market value at the time of payment? Does the rule differ if the creditor is non-Muslim?

Answer: He has to pay the same amount that he got as loan; and there is no difference whether the creditor was Muslim or non-Muslim.

269. **Question:** Is it permissible to invest in companies who deal in part, in intoxicating drinks without the possibility of separating one's investment from that of the others in that line of production?

Answer: It is not permissible to participate or deal in the production of intoxicating drinks.

270. **Question:** A Muslim builder or contractor is approached for building a place of worship for non-Muslims in a non-Muslim country. Is it permissible for him to accept that job?

Answer: It is not permissible because it involves promoting the false religions.

271. **Question:** A Muslim calligrapher is approached for preparing a billboard promoting intoxicating drinks, or for an all-night dance party, or for a restaurant that serves pork. Is it permissible for him to accept these jobs?

Answer: It is not permissible because it involves advertising indecent acts and promoting immorality.

272. **Question:** Is it permissible to buy goods from companies that allocate part of their profits to supporting Israel?

Answer: We do not allow that.

273. **Question:** A Muslim buys a building but does not know that it also contains a pub whose lease he cannot terminate [before its expiry]. Then he finds out the fact.

a. Is it permissible for him to receive the rent of the pub from the lessee?

b. If it is not allowed, is it permissible for him to receive the rent with the permission of the *mujtahid*? Or under other pretext?

c. If we assume that he knew about the existence of the pub before buying the building, is it permissible for him to buy that building knowing that he cannot terminate the *lease of the pub owner*?

Answer:

a. It is not permissible for him to receive the rent in return for renting that place as a pub.

b. Since he owns the right of rent of that place for permissible use, he is allowed to take (from the money given to him as rent for the pub) an amount that is his right. If the lessee is non-Muslim, the owner can take the money but not as rent [for the pub].

c. It is permissible for him to buy that building, even if he knew about the above-mentioned lessee and that he cannot terminate that lease.

274. **Question:** Is it permissible for a Muslim business owner to employ non-Muslims in his business even though there are Muslims who need jobs?

Answer: On its own terms, it is permissible; but based on the demands of Islamic brotherhood and the rights that Muslims have over one another, it is better to choose Muslims over non-Muslims as long as there is no problem in it.

275. **Question:** Is it permissible to work as salesman or cashier in shops that sell pornographic magazines? Is it permissible to deal in these kinds of magazines? Is it permissible to print them?

Answer: None of these [activities] is permissible because they aim at promoting forbidden acts and propagating immorality.

276. **Question:** A Muslim works in a non-Muslim country, in a private office, or in a government office, or on contract for a specific project where he is paid by the hour. Is it permissible for him to waste some hours or work negligently or intentionally delay the job? Does he deserve the full wages?

Answer: This is not allowed; and if one does it, he is not entitled to full wages.

277. **Question:** Some Muslims deal in the **manuscripts** of the Holy Qur'an which they import from Muslim countries. Is this permissible? If the obstacle in selling is the law that forbids selling the Qur'an to non-Muslims, is it possible to overlook this condition so that the deal may be legitimate? If it is permissible, how do we bypass this condition?

Answer: We do not allow this since it is detrimental to the [intellectual and cultural] heritage of the Muslims and their resources.

278. **Question:** Is it permissible to deal in manuscripts, art works, and Islamic artifacts by importing them from Muslim countries with the purpose of selling them at high prices in, for example, European countries? Or is this considered ruinous to Islamic heritage, and therefore not permissible?

Answer: We do not allow this for the reason mentioned earlier.

279. **Question:** During some nights the clubs are filled with their non-Muslim customers who usually get drunk, and come out looking for restaurants to eat their meal. Is it permissible for a Muslim to work in such restaurants to serve permissible food to drunkards and sober customers alike? Is it a sin, if that permissible food helps in decreasing the effect of intoxication or other similar effect?

Answer: On its merits, there is no problem in this.

280. **Question:** Is it permissible for a Muslim to sell **pork** to those who believe it is permissible for them

like the *Ahlul Kitab*?

Answer: It is not permissible to deal in pork at all.

281. **Question:** Is it permissible to work at a store that sells pork in the sense that the Muslim supervisor asks one of his employees to give pork to the customer?

Answer: It is not permissible to sell pork, even to those who consider it lawful, be it directly or through an intermediary. As for handling pork for those who consider it lawful, there is problem in it; however, based on obligatory precaution, one should refrain from it.

282. **Question:** A person knows for sure that one day he will see a *haram* scene on television or video. Is it then permissible to buy it?

Answer: The reason compels him not to buy.

283. **Question:** You have said that a Muslim is allowed to buy **lottery** tickets, if he intends to contribute to a charitable cause, i.e. with no intention of winning the prize. Now, if a Muslim intends that he is donating some part of the price of the lottery ticket for a charitable cause that the lottery company chooses, and the rest of the price is with the intention of winning the prize—would it be permissible to buy the lottery ticket with such intention?

Answer: It is not permissible.

284. **Question:** Is it allowed for a mature and responsible Muslim to encourage a child to buy a lottery ticket and then ask him to present it to himself as a gift? Is it permissible for him to ask an *Ahlul Kitab* person to buy the ticket [for him] with the intention of winning the prize?

Answer: The prohibition is not lifted by any of those [loop holes] because the rule of causing or delegating [the act of buying the lottery ticket] is like doing it directly.

285. **Question:** Is it permissible to buy, say, honey, which has on it a lottery ticket with the intention of winning the probable prize at the time of buying?

Answer: It is permissible, if the entire price is for the honey and not for the probable prize.

286. **Question:** A Muslim wins a lottery prize and then decides to donate a portion of the prize to a charitable organization. Is it permissible for that charitable organization to accept the money [or the item] and use it for the welfare of Muslims? And does it make a difference if the intention of the winner from the very beginning had been to use some of the prize for the well-being of Muslims?

Answer: If the prize belongs to those whose wealth is not sacrosanct [in Islam], it is permissible to utilize it.

287. **Question:** If a winner of the lottery performs *hajj* with the prize of the lottery, is his *hajj* valid?

Answer: The ruling is clear from the answer of the last question.

288. **Question:** If an unjust and usurping establishment gives an amount of money to a Muslim [to spend it for *hajj*], what is the status of his *hajj*?

Answer: If it is not known that that particular money was acquired unlawfully, the recipient should not worry if the giver is unjust and usurper.

289. **Question:** Is it permissible **to work in a restaurant** where intoxicating drinks are served, if the worker does not himself serve them; nevertheless, sometimes he would be washing the cutlery [in which the drinks were served]?

Answer: If washing the cutlery used for the intoxicating drinks is considered as a first step in drinking the liquor and serving it to the customers, it is forbidden.

290. **Question:** A Muslim who is committed to promote his religion is compelled to work in a government department in the West; this may lead to committing certain forbidden acts. He does this with the hope that he will have in future a greater influence in that department. In this way he serves his religion and considers this service more important than committing the forbidden acts. Is this permissible for him?

Answer: It is not permissible to commit a forbidden act just for future [positive] expectations.

291. **Question:** Is it permissible for a holder of a law degree to become a **lawyer** in a non-Muslim country upholding the laws of that country, and taking cases of non-Muslims since his purpose is to attract cases irrespective of their nature?

Answer: If it does not involve violation of a right or lying or other forbidden acts, there is no problem in it.

292. **Question:** Is it permissible for a holder of a law degree to become a judge in non-Muslim countries in which he acts according to their laws?

Answer: It is not permissible to administer judgment for those who are not qualified, and [it is not permissible to judge] based on non-Islamic laws.

293. **Question:** An electrical engineer in a European country is sometimes called to install or repair public address systems; at times those places are establishments for illicit entertainment. Is it permissible for him to engage in this work in such places with the knowledge that if he declines the customer, it will hurt his business, in that customers will eventually leave him?

Answer: It is permissible.

294. **Question:** A person works in a restaurant in which he might be required to serve meat that is not

halal or pork to non-Muslims. You have kindly answered the first situation; but the question remains with regard to the second situation that involves serving pork alongside the meat that is not *halal*. Is this allowed? If he refuses to serve pork, he might lose his job and be fired.

295. **Answer:** Serving pork even to those who consider it lawful is a problem; and based on obligatory precaution, it must be avoided.

296. **Question:** Is a Muslim allowed to work in grocery stores that sell liquor in one of its sections, and his work is only as a cashier?

Answer: He is allowed to receive the price of items other than liquor and also the price of liquor, if the buyers are non-Muslims.

297. **Question:** A printer in the West prints the menus of restaurants. Such menus include pork. Is this allowed? Is he allowed to print the advertisements for pubs and establishments that provide forbidden entertainment knowing well that his business will be affected, if he does not print these kinds of materials?

Answer: It is not permissible for him to do that even if it affects his business.

[1.](#) Al-Hurr al-'Amili, Wasa'ulu 'sh-Shi'a, vol. 17, p. 44.

[2.](#) Translator's Note: Working for a government in a Muslim state is itself problematic from the religious point of view unless it is an Islamic government. So the salary received from such a government cannot become legitimate unless permission is sought from the mujtahid. This is the underlining reason for the clause "without the permission of the mujtahid" in the above answer.

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