

Regarding working in workshop which would deal in usury

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

Question: I have a friend who works in a workshop for gold work and who doubts that the owner of the workshop has opened it by using money which comes from buying gold forward; so what is the ruling regarding his job?

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 till the Day of Resurrection.

If he borrows gold and returns the same quantity and weight to its owner, then it is permissible, whether the price of the gold increases or decreases, in accordance with the Prophet's (peace and blessings of Allaah be upon him) saying: **"(Selling) gold by gold (should not be held valid) unless it is equivalent in weight"**¹.

In fact, among the conditions of a loan is to include a fixed maturity date, contrarily to selling in which the exchange of gold of the two sides should be at the same assembly, in accordance with the Prophet's (peace and blessings of Allaah be upon him) saying: **"Do not sell gold for gold unless they are equivalent in weight, and do not sell less amount for greater amount or vice versa; and do not sell gold that is not present at the moment of exchange for gold that is present"**².

The opinion of the majority of scholars is that it is not permissible to sell gold or silver forward, whether they are jewels, raw, engraved, minted, plated or others, in accordance with the Prophet's (peace and blessings of Allaah be upon him) saying: **"There is no usury (in money exchange) except when it is done on credit"**³, contrarily to the view of Ibn Taymeeyah, Ibn Al-Qayyim and others.

¹ Reported by Muslim, chapter of "Watering" (hadeeth 4152) on the authority of Aboo Hurayrah (May Allaah be pleased with him).

² Reported by Al-Bukhaaree (4/379-380), Muslim (6/8-10), Ahmad (3/4) and Al-Baihaqee in "As-Sunan Al-Kubra" (5/276) on the authority of Abu Sa'eed Al-Khudree (May Allaah be pleased with him).

³ Reported by Al-Bukhaaree (4/381), Muslim (6/25-26), An-Nasaa'ee (7/231), Ibn Maajah (2/758) and Ahmad (5/200) on the authority of Ussaama Ibn Zayd (May Allaah be pleased with him).

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Hereupon, if it turns out that the owner of the workshop uses a prohibited manner in his dealing, then it is not permissible to help him in something forbidden, in accordance with Allaah's (*Mighty and Majestic is He*) saying :

﴿وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ﴾

The meaning of the verse:

﴿Help you one another in Al-Birr and At-Taqwaa (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allaah. Verily, Allaah is Severe in punishment.﴾

[Al-Maa'idah (The Table Spread with Food): 2]

The perfect knowledge belongs to Allaah (*Mighty and Majestic is He*). Our last prayer is all praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon our Prophet, his Family, his Companions and Brothers till the Day of Resurrection.

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