the question

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I am a member of the My Way company; one of the sisters got me involved in it under her name. A few days ago, I read your article stating that it is haraam to work for such companies. I am very confused, because for the last eight years I have debts of over 100,000 pounds. Since I got married, my husband has refused to allow me to work; he is not trying to pay off this debt, and he does not let me work so that I can meet Allah (when I die) without debt. I was extremely happy when I found this work that I could do at home, so that he could not prevent me from doing this work. But I was very shocked when I read your article, and I felt that all ways to save myself and meet my Lord free of debt had been barred to me. This was my last hope. But a few days ago I read that whoever works on her own, without getting involved in the multilevel marketing, it is halaal. Is this true? Is it permissible for me to buy products from them for personal use, because one of these companies offers membership for free in return for purchases of a certain value, and the rest of this system works as usual. I can get a discount on the product and sell it to people for the catalogue price, and when I accumulate a certain number of points, I can get rewards and free gifts, and special programs each month. This is the system in all the companies.

Detailed answer

Praise be to Allah.

In the answer to question no. 154229, we explained the ruling on the marketing practices followed in the My Way company, and that it is not permissible for a member to pay 20 pounds, or to work to collect twenty-five points in order to become a member of this company and get discounts, and that this comes under the heading of gambling.

In this answer we also explained the ruling on brokerage and acting in the interests of the seller or

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those of the buyer, and what results from that.

Secondly:

If your work with the company will be limited to buying products, then selling them to customers, there is nothing wrong with that.

But if the company offers membership as a gift in return for buying products of a certain value, and becoming a member will result in getting certain discounts, then this comes under the ruling on discount cards. We have explained previously that dealing with discount cards which are obtained in return for something is prohibited. See the answer to question no. 121759.

Therefore you should not buy the products in order to obtain membership; rather you should buy them with the aim of selling them, even if that is for a small profit. Then if you get membership and discounts after that, there is nothing wrong with it.

Similarly, there is nothing wrong with accepting the rewards and free gifts, or selling the products for the catalogue price after buying them from the company for a lower price.

You should pay attention to the guidelines mentioned in the answer to question no. 154229, which have to do with brokerage and taking commission when buying for friends and relatives.

We ask Allah to help you to pay off your debt, and to grant you provision by His bounty.

And Allah knows best.