# 114798 - Ruling on Consuming Prohibited Wealth in Islam

## the question

My father used to work for an insurance company. When he started working for this company, he was not aware that working for insurance companies is prohibited, but he found out that working for them is prohibited when he reached the age of fifty. But despite that, he did not leave this job. Now my father is sixty-seven years old. He reached the age of retirement seven years ago, but despite that he is still working, without a salary but on commission. He intends to leave this job at the end of this year. I have advised him many times, but he says to me: I will leave this job soon. I want to explain to you that my father dealt with the money that he earned from his company in the following manner: in the beginning, he deposited it in interest-bearing account, then after that he took it and invested it in a construction project (a halal project). After explaining this, I hope that you could kindly answer the following questions: Is this money halal or haram, or is it mixed wealth? – Is it permissible for me and my siblings and my mother to make use of this wealth, even though I am working and receive a modest salary which, praise be to Allah, enables me to support myself? – My father spends on us and he intends, by Allah's leave, to give me and each of my siblings an apartment to live in and some of his money; can I accept the apartment and the money, or should I refuse?

## Summary of answer

• The commercial insurance contracts that are well known and widespread throughout the world are undoubtedly prohibited.
• With regard to the money that one earned from doing unlawful work, whatever he earned before he realised that his ork is prohibited is permissible for him. Whatever he earned after he realised that it is haram for him.
• With regard to his wife and children who are sponsored by the one who earned prohibited wealth through forbidden work, there is no blame on them for what he spends on them. Rather the sin and prohibition apply to the one who acquired that wealth, and no one else.

**Detailed answer**

Praise be to Allah.

## Is commercial insurance permissible?

The commercial insurance contracts that are well known and widespread throughout the world are undoubtedly prohibited, and contrary to Islamic teachings, because they are contracts that are based on ambiguity and gambling, and some types are imposed on people by force of law and they enter into them unwillingly.

These types of contracts combine many evils, so it is no wonder that the scholars unanimously state that they are prohibited, and any dissenting view is to be deemed odd and carries no weight.

## Is working for insurance companies permissible in Islam?

With regard to your father's job and earnings from working for the insurance company, we remind him first of all to fear Allah, may He be Exalted, because he is approaching the age of seventy, and he is still working in a job which he knows is prohibited and that it is not permissible for him to remain in it.

When will he fear his Lord and give up deeds that incur Allah's wrath? Can he guarantee that he will live until the end of the year, so as to justify his persisting in this haram type of work? How can he be content with himself, having reached this age, knowing that his life could end whilst he is persisting in disobeying his Lord, may He be Exalted?

A man such as him should be in his neighbourhood mosque, praying, reading Quran and offering supplication; he should be in the prohibited, doing `Umrah and observing I`itikaf, focusing on worshipping Allah.

He should not be working in companies that are based on gambling , and his main concern should not be how to attract and retain customers. We ask Allah, may He be Exalted, to guide him soon

and to enable him to spend what remains of his life doing the best of what his Lord loves.

## Is earning from insurance companies lawful?

With regard to the money that he earned from doing this unlawful work: whatever he earned before he realised that his work is prohibited is permissible for him , both the salary received during that period and any bonuses. Whatever he earned after he realised that it is prohibited for him, both the salary received during that period and any bonuses.

The scholars of the Permanent Committee for Ifta' said in one of their answers:

"Regarding the period that you spent working in the bank, we hope that Allah will forgive you the sin thereof, and with regard to whatever cash you accumulated and received as a result of working in the bank in the past, there is no sin on you for that, if you were unaware of the ruling thereon." (Shaykh `Abd Al-`Aziz ibn Baz, Shaykh `Abd Ar-Razzaq `Afifi, Shaykh `Abdullah ibn Ghadyan, Shaykh `Abdullah ibn Qa`ud, *Fatawa Al-Lajnah Ad-Da'imah,* 15/46)

This Fatwa applies to anyone who works in a prohibited field and is unaware of the ruling thereon, or who was told by someone whom he trusted that it is permissible. But that solution is subject to a condition that your father did not fulfil, which is giving up the job and not persisting in it. Allah, may He be Exalted, has made giving up the prohibited activity a condition for previous earnings to be permissible.

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

{So whoever has received an admonition from his Lord and desists may have what is past.} [Al-Baqarah 2:275]

Shaykh Al-`Uthaymin (may Allah have mercy on him) said:

"One of the things we learned from this verse is that whatever a person received of Riba before coming to know that it is prohibited is permissible for him, on condition that he repents and desists." (*Tafsir Surat Al-Baqarah,* 3/377)

However, after he came to know of the prohibition, his earnings are not permissible for him, because the work itself is haram.

## Can the family consume prohibited wealth?

With regard to his wife and children who are sponsored by the one who earned prohibited wealth through forbidden work, there is no blame on them for what he spends on them . Rather the sin and prohibition apply to the one who acquired that wealth, and no one else.

From this we may learn the reason why the Prophet (blessings and peace of Allah be upon him) accepted invitations from the Jews and ate their food, despite the fact that they acquired wealth through unlawful means .

Shaykh Muhammad ibn Salih Al-`Uthaymin (may Allah have mercy on him) was asked:

My father – may Allah forgive him – works in a Riba-based bank. What is the ruling on us accepting his money and eating and drinking what is bought with his money? But we have another income, from my older sister who is working. Should we not accept maintenance from my father and accept maintenance from my older sister, even though we are a large family, or is my sister not obliged to spend on us, so we should accept maintenance from my father?

He replied:

“I say: accept what your father spends on you; you can enjoy it, and the consequences of earning it are to be borne by him, because you are receiving the money from your father lawfully, as he has wealth and you do not have wealth. Thus you are receiving it lawfully, and it is your father who is incurring the trouble of acquiring it and the sin of doing so, and he will bear the consequences, so that does not concern you. The Prophet (blessings and peace of Allah be upon him) accepted gifts from the Jews, ate the food of the Jews, and bought from the Jews, even though the Jews are known for dealing in Riba and consuming unlawful wealth. But the Messenger (blessings and peace of Allah be upon him) ate in a permissible manner, because if the food is acquired in a permissible manner, there is nothing wrong with it.

For example, look at the story of Barirah, the freed slave woman of `Aishah (may Allah be pleased with them both): some meat was given in charity to her, then the Prophet (blessings and peace of Allah be upon him) entered his house one day and found the pot on the fire, so he called for food, but he was not given any meat; he was given some food in which there was no meat, so he said: “Did I not see the pot on the fire?” They said: Yes indeed, O Messenger of Allah, but it was meat that was given in charity to Barirah – and the Messenger (blessings and peace of Allah be upon him) did not eat any food that was given in charity. He said: “It is charity for her and a gift to us,” and he (blessings and peace of Allah be upon him) ate, even though it was prohibited for him to eat that which was given in charity, because he did not receive it as charity; rather he received it as a gift [from her].

So to these brothers we say: Eat from your father’s wealth and enjoy it, and the sin and consequences thereof are to be borne by your father, unless Allah, may He be Glorified and Exalted, guides him and he repents, for whoever repents, Allah will turn to him in mercy." (*Al-Liqa’ Ash-Shahri,* 45/question no. 16)

The ruling on this mixed wealth is that whatever you are given of it, you may consume and enjoy it, whether it is cash or otherwise, such as an apartment or land.

Whatever your father leaves behind after he dies, you should look and see if there is anyone who is the rightful owner of wealth that your father leaves behind, from whom it was taken unlawfully, then you must give it back to him.

If it has no owner, or you cannot find the owner, then spend that amount on charitable causes.

This applies to wealth that is prohibited in and of itself.

As for that which is prohibited because of the way in which it was earned, it is prohibited for him but not for you. It is permissible for you, as noted above in the words of Shaykh Al-`Uthaymin (may Allah have mercy on him), unless you want to be extra cautious, in which case you may spend it on charitable causes, but this is not a must.

Shaykh Al-Islam (may Allah have mercy on him) was asked about one who dealt in Riba and died, leaving behind wealth and a son, who was aware of his father's situation. Is it permissible for the son to inherit or not?

He replied:

"As for the amount that the son knows was earned through Riba, he must dispose of it, either by returning it to its rightful owners, if possible, or by giving it in charity. The remainder of the wealth is not prohibited for him.

But with regard to the amount concerning which there is some doubt, it is recommended to refrain from taking it, if he does not need it to pay off a debt or spend on his dependents. But if the father acquired it through Riba-based transactions for which some of the jurists granted concessions, it is permissible for the heir to make use of it. If the lawful portion of the wealth is mixed with that which is prohibited, and the proportion of each is not known, then he should divide it into two halves." (*Majmu` Al-Fatawa,* 29/307)

The scholars of the Permanent Committee said:

"It is not permissible for the father to spend on his children's maintenance wealth that was acquired in unlawful ways. This is well known to the questioner. As for the children, there is no sin on them for that; rather the sin is borne by their father.

If the entire house was acquired through theft, then what the heirs must do is return what was stolen to its owners, if they are known. If they are not known, then that money must be spent on charitable causes, for building and renovating mosques, and it should be given in charity to the poor, with the intention that it is on behalf of the owner of the stolen wealth. This is also the ruling if part of the house was built with stolen wealth and part of it was built with the grandfather's wealth. The heirs should return the equivalent of what was stolen to its owners, if they are known, otherwise they must spend that wealth on charitable causes, as noted above." (Shaykh `Abd Al-`Aziz ibn Baz, Shaykh `Abd Ar-Razzaq `Afifi, Shaykh `Abdullah ibn Ghadyan, Shaykh `Abdullah ibn Qa`ud, *Fatawa Al-Lajnah Ad-Da'imah,* 26/332)

And Allah knows best.