# 26771 - Is Working in a Bank Haram?

**the question**

Is it permissible to work in the banks that exist in Islamic countries that deal with riba?

My husband works in one of the banks that deal with riba, and he works as a systems operator on programs that have to do with technological and information management. His main job is to ensure that all the computer systems are working correctly, and installing new systems, and assisting the bank employees.

I know that interest is haram, and that it is a major sin, but I have heard many opinions about working in banks, one of which I have heard is that “if your work is not directly involved with interest, and the bank has other sources of income apart from interest, then it is permissible to work in the bank.

This is the only source of income that we have been living on up till now. I hope that you can tell us whether the income we have gotten from this job is haram or not.

**Summary of answer**

It is not permissible to work in riba-based banks at all because that involves consuming riba, or writing it down, or witnessing it, or helping those who do that.

**Detailed answer**

Praise be to Allah.

## Is working in a bank haram?

We ask Allah to reward you with good for your keenness and efforts to find out the truth, and to help your husband to find permissible employment in which there is no sin.

Note that it is not permissible to work in riba-based banks at all , because that involves consuming riba, or writing it down, or witnessing it, or helping those who do that.

The major scholars have issued fatwas stating that working in riba-based banks is haram , even if the job does not involve dealing with riba as such, e.g. guards, cleaners and other services. We will quote to you some of their fatwas, whilst also pointing out that your husband's work is strongly connected to riba and to recording and documenting it, because as you say, his main job is to ensure that all the computer systems are working correctly, and installing new systems, and assisting the bank employees.

## Evidence for the prohibition of working in a bank

It says in Fatawa al-Lajnah al-Daimah, 15/41:

"It is not permissible for a Muslim to work in a bank that deals with riba , even if the work that the Muslim does has nothing to do with riba, because he is giving the employees who do work with riba with what they need and he is helping them with their calculation of interest. Allah says (interpretation of the meaning):

"but do not help one another in sin and transgression" [al-Maidah 5:2]"

The Standing Committee (15/38) was asked: what is the ruling on working in the existing banks?

They replied:

"Most of the transactions that are done nowadays involve riba, which is haram according to the Qur`an and Sunnah and the consensus of the ummah. The Prophet (peace and blessings of Allah be upon him) ruled that whoever helps the one who consumes riba or pays it by writing it down for him or bearing witness to it, etc, is a partner of the one who consumes it and the one who pays it, and they are all cursed and expelled from the mercy of Allah. In Sahih Muslim and elsewhere it is narrated that Jabir (may Allah be pleased with him) said: The Messenger of Allah (peace and blessings of Allah be upon him) cursed the one who consumes riba, 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.”

Those who work in banks are helping the owners of the banks by administering their operations, whether in writing or bearing witness, or transferring papers or handing over money, or doing other things that help those who deal in riba. Hence it is known that working in an existing bank is haram. The Muslim should avoid that and should try to earn a living in a way that Allah has permitted; and there are many such ways. He should fear Allah his Lord, and not expose himself to the curse of Allah and His Messenger.”

And the Standing Committee (15/55) was asked:

(a) Is working in banks, especially in Muslim countries, halal or haram?

(b) Is there any specific section of the bank that is halal, as many think, and if that is correct could you explain further?

They replied:

“Firstly: working in banks that deal with riba is haram, whether that is in a Muslim country or a non-Muslim country, because it involves cooperating in sin and transgression, which Allah has forbidden as He says (interpretation of the meaning):

“but do not help one another in sin and transgression” [al-Maidah 5:2]

Secondly: There is no section in the riba-based bank that is exempt from this ruling according to what we know of the pure shari’ah, because all the bank employees are cooperating in sin and transgression.”

And the Standing Committee (15/18) was asked:

What is the ruling on working as a maintenance engineer for one of the electronics companies that deal with some of the riba-based banks, where the company sells equipment (calculators, cameras, telephones) to the bank, and tells us, as maintenance engineers, to go to the bank to service this equipment on a regular basis?  Is this work haram on the basis that the bank does its

accounts and organizes its work on these machines, and are we thus helping them in sin?

They replied:

“It is not permissible for you to work for companies that are as you described, because that involves cooperating in sin and transgression.”

And it says in Fatawa al-Lajnah al-Daimah (15/48):

“It is not permissible for a Muslim to work in banks that deal with riba , because that involves helping them to engage in riba-based transactions in one way or another, by writing them down, witnessing them, guarding the bank, etc. Helping them in that manner is cooperating in sin and transgression, which Allah forbade when He said (interpretation of the meaning):

“but do not help one another in sin and transgression” [al-Maidah 5:2]”

Shaykh Ibn ‘Uthaymin (may Allah have mercy on him) was asked: is it permissible to work for a riba-based organization as a driver or guard?

He replied:

“It is not permissible to work for a riba-based organization even if you are a driver or a guard, because accepting employment with a riba-based organization implies that you approve of them, as whoever denounces something could not work to serve its interests. If he works to serve its interests, he must approve of it, and the one who approves of something haram has a share in its sin. With regard to those who are directly involved in writing down transactions, transferring money, depositing money, etc, are undoubtedly dealing directly with something that is haram. It was proven from the hadith of Jabir (may Allah be pleased with him) that the Messenger of Allah (peace and blessings of Allah be upon him) cursed the one who consumes riba, 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.” (Fatawa Islamiyyah, 2/401 )

And there are other well-known fatwas which forbid working in riba-based banks, no matter what

the kind of work involved. Based on this, your husband has to repent to Allah from what he has done in the past, and leave this work, seeking the help of Allah, putting his trust in Him and being certain that He will grant him provision. Allah says (interpretation of the meaning):

“And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty). And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allah, then He will suffice him. Verily, Allah will accomplish his purpose. Indeed Allah has set a measure for all things” [al-Talaq 65:2-3]

We ask Allah to make us independent by means of that which is halal so that we will have no need of that which is haram.

And Allah knows best.