41620 - Brief ruling on the “Business” company

the question

I have been offered the opportunity to subscribe to the “Business” program [a kind of multi-level marketing or pyramid scheme], but I am a little hesitant because of the ambiguity involved. I would like to know whether it is permissible for me to join this program or not.

Detailed answer

Praise be to Allah.

Joining the company mentioned and other similar companies is not permissible because that involves gambling and deceiving those who subscribe to it, pushing people to buy something they do not need and consuming wealth unlawfully; it also involves ambiguity, deceit and unfair transactions.

If we were to ask honestly what is the purpose of most of those who join the “Business” scheme – is it to benefit from the software programs to be found in the first stage of the operation? Or to get involved in marketing in order to make a lot of money quickly in the second stage? –

The answer will undoubtedly be that the purpose of most of them is to get involved in marketing, and the amount of one hundred dollars which they pay in the hope of earning money from marketing is like betting and gambling. The subscriber pays one hundred dollars but he does not know how much he will get in return for this hundred, a lot or a little, sooner or later.

Moreover if the contract is presented in this manner this involves tempting many unsophisticated people who join the scheme in the hope that they will be able to recruit enough people to earn commission.

One of them complained to me that he made the mistake of paying 40,000 riyaals to make a large number of contracts in his name with different passwords, then he found that what he earned was

not enough to pay off the loans that he had taken in order to join this “Business” company.

This eagerness that we see in the large number of young people who join this company in the hopes of getting rich quickly makes us wonder about the soundness of this transaction. Even if some of them manage to make a lot of money, this is at the expense of other unsophisticated people who will come to them as customers. Ultimately they will never find people to come after them to increase the size of their own pyramid. How can a believer agree to get rich at the expense of his Muslim brothers’ wealth?

In order to solve this problem, the company has invented a new trick which tempts those poor people (who lost money and did not gain anything) and recruit them back so that they will gain more and more money at the expense of those people. This is done renewing their subscription in return for a new amount of money after a year has passed since the original contract, and so on.

They sweeten this deceit with the promise of new programs and new publications of the original program with the renewal (of the subscription), but without giving a specific number of programs or new publications.

For more information see the detailed answer given in question no. 40263.