45691 - Does paying more than the amount required for zakaah mean that one is allowed to take interest?

the question

There seems to be some difference of opinion about interest and whether it is halaal or haraam. If I pay more than the amount required for zakaah in Ramadaan or more than the amount of interest, will it become permissible for me to take and dispose of this interest and will it become pure?.

Detailed answer

Praise be to Allah.

Interest from the bank is haraam according to the consensus of reliable scholars. Many statements have been issued to that effect by many respectable academic bodies in the Muslim world, such as the statement issued by the Islamic Research Council of al-Azhar in 1965 CE, which included representatives and delegates from thirty-five Muslim states. In this statement it says:

“Interest on all kinds of loans is forbidden riba, regardless of the type of loan, because the texts of the Qur’aan and Sunnah, when taken together, definitively forbid all types.”

A statement was also issued by the Islamic Fiqh Council belonging to the Organization of the Islamic Conference, in 1985 CE, in which it says:

“Interest on loans in return for deferral of repayment when the borrower is unable to pay them when they are due, and interest on loans from the outset, are both forms of forbidden riba.”

A similar statement was also issued by the Islamic Fiqh Council belonging to the Muslim World League in 1986 CE, in which it said:

“All wealth that comes by means of riba-based loans is wealth that is haraam according to sharee’ah. It is not permissible for the Muslim to make use of it, whether he deposited the money

for himself or for anyone of his dependents, for any of their affairs. He has to dispose of it by giving it to charitable projects that will benefit the Muslims, such as schools, hospitals, etc. This does not come under the heading of charity, rather it comes under the heading of cleansing wealth of haraam elements."

It is not permissible under any circumstances to leave this interest in the riba-based bank to increase. This sin is greater with regard to banks abroad, because they usually support Christian and Jewish interests, thus they use the wealth of the Muslims to further aggression against the Muslims and mislead them from their religion. It should also be noted that it is not permissible to continue to deal with these riba-based banks, whether one deals directly in interest or not.

See also questions no. 12823, 20695, 292, 22392.

Hence we may understand that the confusion that some people try to stir up as to whether interest is haraam or not is something to which no attention should be paid.

Interest is impure wealth from which zakaah and charity cannot be given, whether that is zakaat al-fitr in Ramadaan or other kinds of charity. What you have to do is to get rid of this money by donating it to Muslim charitable causes, and also stop dealing with riba based banks as much as you can.

And Allaah knows best.