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Fatwa no. 11600

**Q:** I have lorries (trucks) and I used to give loans to farmers provided that they permit me to transport their fruits to market in return for a certain fee. I transport this fruit to sellers who sell it wholesale. This seller receives a certain rate for selling fruit which is 8% commission. As for me, he discounts for me the fees of transportation exactly as it is given to others. In addition, the seller gives me a sum of money as a loan, and at the end of the season he gives me a share of the commission he receives in order to encourage me to bring him more fruits. The money I give to farmers is discounted from their accounts. If someone, for example, receives 200 riyals and the revenue of his fruit is 250, we give him the rest of his money immediately, but if the revenue of his fruit does not cover the money he received, we take the revenue and the balance of the money remains to the next year. What is the ruling in this regard? Should I receive the fees for transportation only? Is it permissible to receive any share of the commission which is 8%, received by the seller? This money is paid on the twelfth month of the year, even though fruit is received on the seventh to eleventh month. I am in great worry over of this issue.

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**May Allah reward you well!**

**A:** Giving farmers some loans provided that they permit you to transport their agricultural products is not permissible because it is a type of loan that brings benefit which is not permitted. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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