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Riba

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The first question of Fatwa no. 9374

Q 1: What is the difference between Riba (usury/interest) and bribery? Does Islam disapprove of bribey? What is its rulings?

A: First, linguistically, Riba means "an increase". According to the Shari`ah (Islamic law), it is divided into two types: Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess) and Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment). Riba Al-Fadl is selling a measured item with another of the same kind of measured item for a greater amount. For example, gold for gold, silver for silver with the increase in payment in one of the exchanged items. Riba Al-Nasi'ah is selling a measured item with another item but the money is not paid at the time of signing the contract; whether the two exchanged items were the same kind or different such as silver, gold, or the corresponding in banknotes.

Second, We have issued a Fatwa regarding bribery, as follows:

Q: I agreed to receive a salary regardless of how little it was or unfair. After I started work, I found that the owners of the goods, those who check the goods (checkers), or their representatives who receive the goods, pay five or ten Riyals. This sum of money used to be paid to us as follow:

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- 1- We take this sum of money after doing our duties well. This money is paid willingly without forgery, increase, decrease, or preference of one person over anyone else.
- 2- We take money through asking directly or indirectly or through any other means which indicate that we want some money.
- 3- We take a sum of money after finishing our work, for example, we finish work at 9 pm but some of the checkers and owners of goods stay there to release their goods. Some clients might ask one of us to stay with them until they release their goods and then he pays an amount of money for the overtime. Keep in mind that our company does not object to workers staying late with checkers.

A: It is not permissible for you to take this money as it is using money unjustly. It has been authentically reported that (Ibn Al-Lutbiyyah came to the Prophet (peace be upon him) who appointed

him to collect Zakah (obligatory charity) from people. When he returned he said, "This (portion) is for you and this has been given to me as a gift." The Prophet (peace be upon him) stood on the pulpit and said," What is the matter with a man whom we appoint to collect Zakah, when he returns he says, "This is for you and this has been given to me as a gift." Why did he not stay in his father's or mother's house to see whether he would be given presents or not? By Allah, whoever takes anything from the resources of the Zakah (unlawfully), he will carry it on his neck on the Day of Resurrection; if it be a camel, it will be grunting; if a cow, it will be mooing; and if a sheep, it will be bleating. The Prophet (peace be upon him) then raised his hands till we saw the whiteness of his armpits, and he said, "O Allah! Have I not conveyed Your Message!"

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(Agreed upon by Al-Bukhari and Muslim)

Taking money directly or indirectly is like asking for a bribe. The Prophet (peace be upon him) cursed the one who bribes, the one who is bribed, and the one who goes between them.

Moreover, you should not take money in return for staying late with checkers until they finish their work. This is because the work has to do with the organization which hires you and pays you money. Therefore, you should not take money from clients; rather, you have to ask your supervisors to give you additional work until the checkers finish their work.

In conclusion, the three sources from which you take money are unlawful and you have to get rid of it by returning it, giving it as Sadagah (voluntarily charity), or spending it in some charitable projects.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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