

### Jurisprudence - [al-m.ca/jurisprudence](http://al-m.ca/jurisprudence)

- Please ensure to keep your mic muted and video off
- **To ask a question:**
  - Click on 'Reactions' > 'Raise Hand' (**new update for some users**)
  - You may unmute when requested, to ask your question
  - This is preferable over typing questions in chat
- **Notes are available to download at the above link**
  - link will only be available during the class time
- Ensure you are registered at the above link
- Email mahdi@al-m.ca for any questions or feedback

1

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 2

### Financial Matters

- ✓ *Dayn* (loan & debt).
- ✓ *Dhimān* (surety).
- ✓ *Rahn* (deposit or security).
- ✓ *Hawālah* (transfer of the debt).
- ✓ *Kafālah* (guarantee).
- ✓ *Wadi'ah* (trust, *amānat*).
- ✓ *Hajr* (debarment)
- ✓ *Habs* (restricting the usage)
- ✓ *Hibah* (gift)
- ✓ *Ta'min* (Insurance)
- *Lottery Tickets*

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

2

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 3

### *Awraq Al-Ya-Nasib* (اوراق اليانصيب) Lottery Tickets

#### "Awraq Al-Ya-Nasib"

- The term literally means "lucky tickets."

#### Lottery Tickets

- Lottery refers to the tickets that are issued by some companies which are sold for a prize with a commitment that there would be a draw of the tickets and the owner of the winning ticket will get a prize.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

3

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 4

***Awraq Al-Ya-Nasib* (اوراق اليانصيب) Lottery Tickets**

Lottery Tickets can be of 3 types:

1. The ticket was bought with the hope & expectation of winning a prize; & if the ticket becomes a winner ticket, then this deal is haram and batil without any doubt:

- if the lottery is run by the government, then the prize will be “*māl majhulul mālīk* property of an unknown owner” and it can't be used without the permission of the mujtahid.
- If the lottery is run by a private company, then it can be used by consent of the company even though the deal is invalid.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

4

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 5

***Awraq Al-Ya-Nasib* (اوراق اليانصيب) Lottery Tickets**

Lottery Tickets can be of 3 types:

2. The ticket was bought without any hope of winning a prize, rather with intention of participating in a charitable cause. In this case, buying the ticket is okay.

= If his ticket is the winning ticket, then he can utilize the prize with the permission of the mujtahid if the lottery is issued by a government in a Muslim country. In a non-Muslim country, there is no need for that permission.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

5

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 6

***Awraq Al-Ya-Nasib* (اوراق اليانصيب) Lottery Tickets**

Lottery Tickets can be of 3 types:

3. A person gives money to the company as a loan for a fixed term with a condition that the company gives him a lottery ticket – this is a harām deal because this loan is tied to a condition which is riba and harām.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

6

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 7

**Awraq Al-Ya-Nasib (اوراق اليانصيب) Lottery Tickets**

From: *A Code of Practice for Muslims in the West:*

276. **Question:** You have said that a Muslim can buy lottery tickets, if he intends to contribute to a charitable cause, i.e., with no intention of winning the prize.

Now, if a Muslim intends that he will donate **some part** of the price of the lottery ticket for a charitable cause that the lottery company chooses, and the rest of the price is with the intention of winning the prize—would it be permissible to buy the lottery ticket with such intention?

**Answer:** It is not permissible.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

7

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 8

**Awraq Al-Ya-Nasib (اوراق اليانصيب) Lottery Tickets**

277. **Question:** Is it allowed for a mature & responsible Muslim to **encourage a child to buy** a lottery ticket & then ask him to present it to himself as a gift?

Is it permissible for him to **ask an Ahlul Kitāb** person to buy the ticket [for him] with the intention of winning the prize?

**Answer:** The prohibition is not lifted by any of those [loopholes] because the rule of causing or delegating [the act of buying the lottery ticket] is like doing it directly.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

8

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 9

**Awraq Al-Ya-Nasib (اوراق اليانصيب) Lottery Tickets**

278. **Question:** Is it permissible **to buy, say, honey, which has on it a lottery ticket with the intention of winning the probable prize** at the time of buying?

**Answer:** It is permissible, if the entire price is for the honey and not for the probable prize.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

9

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 10

**Awraq Al-Ya-Nasib (اوراق اليانصيب) Lottery Tickets**

279. **Question:** A Muslim **wins a lottery prize** and then decides to donate a portion of the prize to a charitable organization. Is it permissible for that charitable organization to accept the money [or the item] and use it for the welfare of Muslims? And does it make a difference if the intention of the winner from the very beginning had been to use some of the prize for the well-being of Muslims?

**Answer:** If the prize belongs to those whose wealth is not sacrosanct [in Islam], it is permissible to utilize it.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

10

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 11

**Awraq Al-Ya-Nasib (اوراق اليانصيب) Lottery Tickets**

280. **Question:** If a winner of the lottery **performs hajj with the prize of the lottery**, is his hajj valid?

**Answer:** The ruling is clear from the answer to the last question.

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

11

---

---

---

---

---

---

---

---

---

---

Islamic Jurisprudence ♦ Financial Matters 5 ♦ 23 Jumadi II 1442 / 06 February 2020 12

**Awraq Al-Ya-Nasib (اوراق اليانصيب) Lottery Tickets**

American Spending in 2014

Category	Spending (in billions of dollars)
Lottery	~\$750
Sports tickets	~\$200
Books	~\$150
Video games	~\$120
Movie box office	~\$100
Music	~\$50

source: NASPI sales data

Sayyid Muhammad Rizvi ♦ Not for distribution without consent ♦ www.al-m.ca/course

12

---

---

---

---

---

---

---

---

---

---