

Resolutions Regarding: Taking Benefits from the Government Schemes♦

1. Those government loans, part of which is waived off and payment is made for less than the amount given, is permissible.
2. Those loans, which is waived off if paid within stimulated period or else have to be completely paid, is also permissible.
3. Those loans wherein, additional payment is made if the payment is made after the stimulated period, such loans are not permissible unless severely needed.
4. Those loans, on the return of which additional amount is paid, are not permissible. However, as per the view of the religious experts and trusted men of Ifta, if there is actual need of service charge for such a work and there is no excuse of interest, then such loans are permissible.
5. The average of the amount taken in addition to the loan, which is not nominal and cannot be interpreted as administrative expenses is interest and such loans cannot be taken in normal conditions.
6. To take government aid provided for the educational need, residence and toilet, etc and use it is permissible.
7. Accepting and giving bribe is not permissible. However, if a person does not know ways to avail government aid or is not able to avail it and he avails help of a person who makes efforts and struggles and this is not part of his job. In such a situation give and take of a fixed remuneration is permissible.
8. It is not permissible to avail government aid or loan by wrongful ways or statement in respect to the rules and regulations fixed by the government to take these aid amounts or loans.
9. It is permissible to take loan provided by the government from the bank for education or other purposes, wherein the additional amount is paid by the government.
10. It is permissible to take benefits of such schemes, wherein the government has reserved funds in banks and is utilizing the interest amount generated from such funds by taking its ownership and providing aid to educational and social institutions and persons.

11. Like other national entities, Muslims have all rights to benefit from the government finances. Hence, Muslims should take benefits from the government schemes unless it should not have any thing which is prohibited by the religion.
12. The attendees of the Seminar would like to focus attention to the representatives and responsible persons of Muslim scholars, organizations and institutions that they introduce more and more legal government schemes to Muslims and provide possible cooperation without taking any compensation.