

110159 - Should she take a riba-based loan in order to complete her studies?

the question

A female doctor who migrated to Canada wants to complete her studies, but she does not have the money. The Canadian government provides interest-based loans to cover the cost of studying, which is to be paid in instalments after one finds a job. What is the ruling on that?

Detailed answer

It is not permissible to take loans that involve paying interest, because this is riba which is haraam, and there is a stern warning concerning riba, as is well known. Allaah says (interpretation of the meaning):

“O you who believe! Fear Allaah and give up what remains (due to you) from Ribaa (from now onward) if you are (really) believers.

279. And if you do not do it, then take a notice of war from Allaah and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)”

[al-Baqarah 2:278-279]

And Muslim (1598) narrated that Jaabir (may Allaah be pleased with him) said: The Messenger of Allaah (peace and blessings of Allaah be upon him) cursed the one who consumes riba and the one who pays it, the one who writes it down and the two who witness it, and he said: they are all the same.

It makes no difference whether the loan is to buy a house, or to pay for studies, or anything else. No exception is made except cases of necessity, which is when there is danger to life or limb, as Allaah says (interpretation of the meaning):

“while He has explained to you in detail what is forbidden to you, except under compulsion of necessity”

[al-An'aam 6:119].

Al-Zarkashi (may Allaah have mercy on him) said: Necessity means when he reaches a state where if he does not consume what is forbidden he will die, or almost die, such as one who is in desperate need of food or clothing, in a case where if he remained hungry or naked he would perish, or lose a limb or physical faculty. In that case it becomes permissible to consume what is haraam. End quote.

Al-Manthoor fi'l-Qawaa'id (2/319).

See also the answer to question no. [94823](#) and [85197](#).

And Allaah knows best.