

# FATAWA ON TAXES

## I. ARE TAXES PERMISSIBLE IN ISLAM?

SUBJECT: Is income tax forbidden?

From: dialogue@islam-online.net

Date: 3/13/2001

Name of Questioner

Gender

Age

Education

Date Submitted 3/12/2001

Email

country of Origin

User Ref. No. 317BG1

country of Residence

Question:

Is the income tax the government takes from us considered stealing? They take almost half of the money we earn and work hard for.

My Answer:

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Al Hamdu li Allah wa al Salatu wa al Salam ala Rasuli Allah.

1) Income tax and other taxes government take from their people are definitely not stealing, and it is too improper to describe them as such.

2) Taxes governments take may be either permissible or not depending on why they are imposed. It is Haram for any government to impose taxes in order to use the money for aggression and injustices on its own people or on other people.

Taxes enacted democratically, (I insist on using the term because it is specific, and the meaning of the word Shura as it is in the books of Fiqh and in many minds is not strict nor specific), and used to provide services to the public as approved by elected representatives, are certainly permissible.

However, the Islamic public finance system, to my understanding, does not allow taxing people if there are sufficient financial revenues from minerals and other public properties. In other word, in almost all oil countries taxing people may not be permissible.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

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## II. AVOIDING TAXES BY USING THE SYSTEM'S LOOPHOLES

SUBJECT: Avoiding taxes by using the system's loopholes in France

From: [scitech@islam-online.net](mailto:scitech@islam-online.net)

Date: 10/25/2000

Your question:

I'm studying in France and a Muslim, to avoid paying taxes on his money, gave me some checks to put in my banking account because I'm a student and don't pay taxes. What does Islam say on this matter?

My answer:

Dear Br. S M Assalamu Alaikum,

In my personal opinion, there is a great deal of injustices in most tax systems all over the world: Many unneeded taxes are imposed, the poor are often overcharged with taxes, and the tax proceeds are very often used for causes that do not serve humanity nor the real interests of people.

All tax systems have loopholes and I don't see any thing wrong in avoiding taxes by using the system's loopholes.

Two things a Muslim is always required to maintain: 1) to avoid any immoral action, so that shame is not brought on a Muslim, and 2) to avoid any clear violation of the law of land as much as possible, so that a Muslim is not exposed to penalties.

Wa Allahu A'lam,

Sincerely,

Monzer Kahf

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SUBJCET: Avoiding recording cash sales to avoid sales tax

From a live Fatwa Session on Islam on line, June 20, 2001

Name Omar Country United States Profession Business man

Question

Assalamu Alaikum Dr. Kahf,

I am running a business, in a non Muslim country. We sell jewelry and watches and also do repair. I have 2 questions... and they are about doing business. 1 we get a lot of customers who want to do a trade in when they want to buy something from us. Example they like something for \$150.00 and they have a silver chain which weighs 70 grams. They trade in the chain we give them credit toward the purchase of the \$150 charm. So we give them for instance \$50.00 for there chain and then they owe us \$100.00.

Is this permissible or not?

2 Is it allowed to sell something and not ring it up on the cash register and put it in the Safe. That way it does not show up on the sales record. Now this is the owner of the business who does this and he has paid for the merchandise himself in cash?

Wa JazaaK Allah Kher

My Answer

As-Salam Alaikum wa Rahmatu Allah

Al Hamdu li Allah wa al Salatu 'ala Rasuli Allah

The first question is about a jewelry transaction that involves exchange of gold, silver, and cash. The way this transaction should be made is there ought to be immediate delivery at the time of the transaction on the spot of all the ingredients; that is the silver given by the customer, the gold given by the store, and the cash difference given in between. Otherwise Riba al Fadl will be involved which makes the transaction forbidden. The Prophet SAAS said that if you make an exchange transaction of gold for silver, or money for either of them, it must be: "Yadan bi Yad". That means delivery of all the involved components on the spot. In another narration "Haa bbi Haa" which means give and take immediately. It doesn't matter whether the transaction is made with Muslims or non Muslims. In the example you mentioned, you may divide the transaction into two segments if the quantity of silver given by the customer is divisible in a way that you buy silver for the \$50 cash that you give and you keep the rest of the silver as a deposit (amanah) until the customer comes back to make transaction for the rest of her silver. The second question is a tax question. The Shari'ah does not prohibit using all the loopholes in the tax system as long as working within the law. President Reagan is known to have escaped payments of taxes for a long time by means of using the loopholes in the taxation system.

Wa Allahu A'lam

Sincerely

Dr. Monzer Kahf

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SUBJECT: Getting cash payment to avoid income taxes

From: Islam on line

Date: Feb 12/2002

Name of Questioner Nawfal

Gender Male

Age 21-30

Education Post Graduate

Date Submitted 2/5/2002

Email

Country of Origin Morocco

User Ref. No. VQ5YUQ

Country of Res. Belgium

Question

As-Salam 'Alaykum wa Rahmatu Allah, I want to thank the sheikh that takes time to provides us with answers. And I hope InShaAllah that Allah (swt) will grant you paradise. I have a Q concerning taxes that the government takes. I mean, my boss asked me to pay some of my hours that I spent in the office in black (i.e. no taxes in). Is this allowed in Islam?? If I take this money, then I would be cheating on the government. Is this also Haram to work in black, in my spare time I develop websites that I make for small customers. And normally I have to pay taxes for this, but in order to do so, I have to inform the government that I do this. But if I do this, they take a lot of taxes of what I earn. Is this all allowed? thx for your answers in advance wa salaam 'alykum

My Answer,

Bismi Allah al Rahman al Rahim,

Alhamdu li Allah Rabbi al 'Alamin, wa al Salatu wa al Salamu 'Ala Sayyidina Muhammad wa 'Ala Alihi wa Ashabihi Ajma'in,

Dear Br. AbdulHameed

Tax payment to the government is not a religious or a moral matter. It is the socio-political system that that you either live with or try to change it by gaining sufficient number of people to your side that you can win a desired change, or you quit and find yourself another place to live.

The outcome of this introduction is that if a given tax system has loopholes, they are meant by the legislature to be utilized. You certainly can go ahead and benefit from all the loopholes in the system and saving on taxes is not by any means immoral. It is normally called for by the system itself and its advocates such as the Tax authority in the USA (IRS). The system is such that payments not recorded in the books are not subject to Taxes and government is getting plenty of taxes from revenues recorded in the books. You don't need to worry about such our of the books small amounts.

Wa Allah u A'lam

Dr. Monzer Kahf

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SUBJECT: Avoiding tax on interest earned

From: Islam on line

Date: September 25, 2002

Name of Questioner

Gender

Age

Education

Date Submitted 9/4/2002

Email

country of Origin

User Ref. No. ZA8IPT

country of Residence

Question

Dear Sir, I am wondering about what Islam says on me, where a friend of mine put his money on my account with interest. I don't make any benefit of this money. The use of that for my friend that he won't pay the taxes on his earns. He said that the Riba money will be spent on good work. I hope you answer me in English. Thank u very much.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I hope there is no sin on you at all. May God forgive us, all. also please advise this brother of yours that he should minimize the use of interest-based accounts as much as he can and certainly any accrued interest must be given to Islamic charities as a way of keeping his own money clean of the dirt of Riba, he is not rewarded for Sadaqah because Sadaqah must be given from one's own money and accrued interest is not his according to the Shari'ah.

Wa Allahu A'lam  
Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

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SUBJECT: Avoiding custom taxes

From: Islam on line  
Date: October 07, 2002

Name of Questioner	Gender	Age
Education	Date Submitted 9/25/2002	Email
country of Origin	User Ref. No. V3IC22	country of Residence

#### Question

Assalamu Alaikum, I am doing business with other countries. But some countries the government of those countries impose high tax for the product. When doing business, we have to reasonable profit, but in these conditions, it is difficult to make reasonable profit. therefore, for the customs in those countries, order to avoid high tax we tend to produce the papers for the customs tax, lower value than the real value of the product that we import to those countries. Is this procedure that we follow Islamically wrong? The whole procedure is to avoid unreasonable high tax. Was-Salam

#### My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in  
Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

all attempts and maneuvers to avoid high taxes are permissible if you use channels allowed in the laws of the country. Using other methods that are not in themselves morally wrong becomes a matter of worldly dispute between the person and the government and there must be no religious value for either action in my opinion. This becomes like violating traffic regulation when you do not endanger any person or property, they do not carry religious value and must not be thought of to be carrying such a value. The Prophet in matters like these said " you know your worldly affairs better (than me)." However, violating government regulations by means that are morally wrong like cheating, lying, bribery, forging currencies and signatures, use of prostitutes, etc. is forbidden in Shari'ah.

Wa Allahu A'lam  
Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf  
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SUBJECT: Avoiding custom taxes -- follow up

From: Islam on line

Date: December 10, 2002

Name of Questioner Samah Gender Female Age 15-20

Education High School and Below Date Submitted 10/3/2002 Email

country of Origin Sudan User Ref. No. 6RTHNU country of Res. Saudi Arabia

#### Question

Assalamu Alaikum. I have sent to you before in a question whose reference number is (VHACIQ) and i would like to add something if you don't mind. The sheikh, jazaho Allaho khairan, said that the matter is worldly and is not religious, but doesn't honesty come in the way in this case? I mean the Prophet, (pbuh) said: *من غشنا ليس منا* so isn't this a kind of *غش* , the fact that we did not tell the government about the receiver, and therefore we are not paying them? Please answer my questions and jazakumullaho khairan and I hope I haven't bothered you. assalamo alikom warahmatullahi wa barakatoh.

#### My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Samah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

You are making life too difficult for us if you want to insist on keeping all the actions of governments and their reactions by individuals within the line of religious rulings. When I gave you the previous answer as stated below you question I was fully aware of the Hadith about cheating that you quote now and it was, and is still, vivid and alive in my mind. I believe it will be too much if some one wants me to feel guilty if I go ten miles above the speed limit without really endangering anyone because I am supposed to obey the government or to feel guilty if I do not declare at custom a camera I bought for my young daughter because this is cheating of the government. government collect taxes and makes worldly systems and organizations for the society and country, and we all have different views about these regulations. But giving them religious standing and applying to them the religious standards is the duty of those who enact them when they are enacted, no doubt about that; but even with such scrutinization we still differ about them and I don't think that the criteria of prohibiting cheating apply to them, nor of prohibition of fines and confiscation apply to the government action if individuals are caught. There is a precedent to this in Islamic Fiqh that comes from not applying the theft Hadd on stealing from government funds (this does not mean that such stealing is not sinful or punishable, but it means it is not punishable by the Hadd of cutting). Still we are talking only on miner matters that do not make by any standard a betrayal of the society or falls on other individuals' properties or persons. Betrayals of the country and society is certainly a religious sin in addition to being a civil crime and aggression of other individuals' properties and/or persons certainly falls under the rules of no cheating and no

taking of other people rights without their free un-pressured consent.

Wa Allahu A'lam  
Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

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SUBJECT: Avoiding declaring custom-taxable items

From: Islam on line

Date: Sept 25/2002

Name of Questioner Samah Gender Female Age 15-20  
Education High School and Below Date Submitted 10/3/2002 Email  
country of Origin Sudan User Ref. No. 6RTHNU country of Res. Saudi Arabia

#### Question

Assalamu Alaikum, brothers and sisters in Islam. I would like to have the scholar's opinion in this point. In my country owning, a receiver means paying a certain amount of fee annually to the government, which is not done in any other country as far as I know. My family in Sudan do not want to pay this amount of money to the government because the government has no right in asking for it in the first place, and in Sudan life is tough so you have to hang on to your money as much as you can. So what my parents did, who live in Saudi Arabia, was smuggle the receiver into Sudan from Saudi Arabia and give it to our family here. The government does not know about the receiver therefore my family does not pay anything to the government. In case the government finds out that they haven't been paying these fees they will confiscate the receiver from my family. When i sort of brought up this topic with my father, he said they are thieves- meaning the government- because they are taking fees that they are not supposed to take. So my question for you is, I know that smuggling must undoubtedly be Haram in Islam, but in this case is it excusable or not??? Then I want to ask about not paying the fees, is it excusable considering the fact that the government has no right in asking for this money in the first place??? Lastly, I want to know if anything that my family knows or takes from the receiver i.e., information and any useful thing from the receiver's channels is Haram incase you decide that the possession of this receiver is Haram to begin with, considering the fact that what is based on Haram, is Haram all the way. If they have committed wrong , please show me how they could make up for their sins Islamically. Thank you, jazakumullaho khairan. Assalamu Alaikum wa Rahmatu Allah wa Barakatuh.

#### Answer

Wa `Alaykum As-Salam Wa Rahmatullah Wa Barakatuh.

In the Name of Allah, Most Gracious, Most Merciful.

All thanks and praise are due to Allah and peace and blessings be upon His Messenger.

Dear questioner! We really appreciate your confidence in us and the great interest you show in understanding the teachings of Islam.

Answering your question, Dr. Monzer Kahf, Islamic Economist & Financial Expert, states the following:

“In all matters on which there are no text in the Qur’an and Sunnah, even taken by analogy and Ijtihad, the main guidance becomes serving the interest of the Ummah as a nation as well as individuals.

Consequently, custom duties, taxes and fees imposed by governments must be looked at on the basis of the interest of the Ummah or the country and its people. There must be good reason for imposing taxes on TV satellites, receivers and cables. As a fact, many countries have such fees and taxes including several of states in the USA. The judgment that a given tax or fee is just or not cannot be made individually keeping in mind that there are taxes and fees that are unjust in many countries but such judgments must have some kind of collectivity in a given country.

On the other hand, matters that are purely relate to this world without having any religious values on their own such as taxes, custom duties and smuggling permitted goods must not be emphasized on the religious level. That is, although Islam is a total way of life it leaves a lot of room to deal with worldly matters at the level of this world without giving them much religious value. For example, whether you use fertilizer in farming or not or whether you shake the palm trees or not to have better fruits or whether to impose taxes or not or to avoid paying taxes or not are all worldly matters as long as the person does not put her/himself in a shameful situation that is morally demeaning or hurt other people.

Getting a receiver in the country hidden from the eyes of the government, confiscating it in case it is caught and imposing fees on receivers fall under this category of things that are of worldly concern with little religious value and we should not be adamant on searching for a religious evaluation for such actions although I would not use the term thief for the government that imposes fees or confiscates a receiver.”

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

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### **III. TAX REDUCTION EFFECT ON BUYING A HOUSE ON INTEREST**

SUBJECT: consideration of tax reduction in house purchase on interest

From: Islam on line

Date: March 21, 2002

Name of Questioner Ahmad

Gender Male

Age 21-30

Education Graduate

Date Submitted 3/5/2002

Email

country of Origin Iraq

User Ref. No. QT8JT6

country of Res. Australia



## Question

Assalamu Alaikum Wa Rahmatu Allah wa Barakatuh. Dear Olama, I have read many of the articles on this site regarding the borrowing of loans with interest (Riba) to purchase a house or to make a business from. I'm a strong believer of Riba is forbidden, but I have live a long time in Australia and I have been paying rent for so long, yet I can't save enough money to buy a home. But I have been doing my research on the many ways it can be done, unfortunately they all involve Riba. After reading some of your Fatwas I saw that buying your first house in a non-Muslim country with a loan is permissible provided it is under extreme circumstances. I have more than one question, what makes me decide what are extreme circumstances? I pay rent and I live well Alhamdu li Allah, but I know if I keep going like this I will never own a home. But I'm not going to die if I don't own a home. So is this the circumstances or is it not. And how do I decide before taking such a step? My other question is, in these countries (Australia) you can do many things to own a home, and they involve dealing with interest and using the tax system to your advantage. In these countries it might be easier to buy a house on interest and then claim that interest back from the amount of Tax you are paying with your job. This means you buy the house with less money from your pocket, in fact it could mean buying a house with very minimal expenses. In this instance you would have to declare the house as an investment and not live in it for a while so this is like a business, but the intention is to finally own that house so you can live in it. What I'm trying to say is, is it OK to try and buy your first house with the use of the Tax system and investment to pay for it much quicker and finally paying less interest and owning it much faster than if you were to buy it normally. I hope the above was not too long, your assistance is greatly appreciated. Jazakum ALLAH khairan. Wa'salam alaikum wa rahmatulahi wa barakatuh.

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Ahmad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I am sorry that I may end up with little help to you. For the first question I will return it to your own heart as it is the only one that can decide on your true needs. The circumstances are not 'so extremes' not a matter of life and death but a matter of loss of convenience and living under hardship (not extreme hardship). Since such conditions affect many Muslims, in Australia and other Western countries ( though Australia is not in the West!). Allah Ta'ala did not decree that All Muslims who live in the West must remain poor! People differ in the value they give to different needs, financial, social, educational, etc. And you are the only one who can determine your need.

For the second question, the laws normally like you to take as much advantage of privileges given as you can, and the Shari'ah urges you to pursue your economic interest the best way you can, without violation of any of its rulings. This means you make payment and get rid of an interest mortgage as fast as you can.

Wa Allahu A'lam

Wassalam

Sincerely,  
Dr. Monzer Kahf

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#### IV. ZAKAH AND TAXES – PAYMENT OF TAXES FROM EARNED INTEREST?

SUBJECT: Taxes and Zakah and payment of taxes from earned interest

From: Islam on line

Date: March 27, 2002

Name of Questioner Nazir

Gender Male

Age 31-45

Education Graduate

Date Submitted 3/23/2002

Email

country of Origin India

User Ref. No. 3LKCLU

country of Res. India

#### Question

A Muslim living in a Islamic country is paying one income tax i.e., Zakah. But a Muslim living in a non Muslim country like India, Sri Lanka should pay two income taxes i.e., Zakah and income tax imposed by non Muslim Government. Is not contrary to the economic equality Islam proposes? Is there any compensation/concession Islam suggests to the one living in non Muslim country in this regard? Please advise.

#### Notes

Is it allowed to pay income tax imposed by non Muslim government from the interest earned from bank deposits?

#### My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. Nazir

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

My Dear Brother, you made a second question disguised under "note" but any both questions are in my area and I will answer them with pleasure. I shall need to make an introduction or background to each of them.

1- Zakah is not a tax and if I want to be accurate and specific it is not on income either.

Zakah is the third pillar of Islam, a worship you give to any or all of the deserving categories enumerated in Verse 9:60. It is a payment but not a tax. It aims at satisfying the needs of the poor and deprived and spreading social/ economic justice between people of the same area, locality or country. Taxes are payment to governments by virtue of its being the socio political authority that administer the society/country.

Since Zakah has specific objectives and recipients to the extent that it cannot be spent outside these categories, taxes are needed in any society, Muslim or non-Muslim alike.

Therefore all Muslim countries and all non-Muslim countries have their own taxes, on income and/or assets and properties. They all need to spend on government employees, judges and police, roads and bridges, etc.

Zakah is not on income but on savings. because it is a religious obligation, it is lean and moderate and merciful, it does not burden the payee. it is to be assessed and paid on savings rather than total income. You may like to look at my website [www.kahf.net](http://www.kahf.net) and look at the Calculation of Zakah in North America for an example of how to calculate deductions from income when you want estimate your Zakah. In brief: you deduct all actual expenses, taxes, gifts, costs of travels and Hajj, giving for charity, to reach what is actually left over. Or simply suppose all you have is in the bank and you start from zero balance, look at the end of a lunar year from the beginning of your employment year, if you have a Nisab (# US\$ 1000) you pay Zakah at 2.5% of the balance. If this is less than the Nisab, you don't owe anything.

- 2- Interest you get from anybody is not yours at all. According to Shari'ah this interest money is still owned by whoever paid it to you. What you do with it? give it back to the payer, whether Muslim or non-Muslim, and whether in a Muslim country or anywhere else. BUT if the payer is a bank or a professional interest-based money lender, you do not return the amount of interest to the bank or money lender because doing so amounts to helping it/ him making more lending for interest besides making fool of you. A Muslim must not allow herself/himself to be cheated or made fool of. Hence, interest taken from banks or money lenders must be given away to Muslim charity because it is not yours. You cannot use interest to pay taxes, never mind the country, because taxes are your duty that you must pay from your money.

Wa Allahu A'lam  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

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SUBJECT: Tax payment from earned interest

From: Islam on line  
Date: April 14, 2002  
Name of Questioner alkishawy Gender Male Age Above 60  
Education Post Graduate Date Submitted 4/8/2002 Email  
country of Origin Palestine User Ref. No. WSP5 country of Res. Canada

#### Question

thank you for answering my previous 2 questions. I have a daily question by many Muslims; I will list some facts then the question (1) we receive money from the banks as an interest on our accounts(2) we pay taxes on most item we buy (3) we pay property tax on our homes(4) most of us pay interest on money we borrow from the banks to by home to live in. I read the fatwa concerning taking mortgage from bank to buy house to live in he confirm that this Haram but he said that some times but not at all time etc I REFERE TO HIS FATWA VG3A9 . NOW MY QUESTION IS (10what to do with the money we receive from the bank as interest to our account [2] can we use this money to pay the property tax on our houses and/or to use it to pay the interest on our mortgage. I told you that I took a mortgage from the bank the same year I immigrated to Canada, at that time I

did not know that this is Haram. Dr. Monzer Kahf asked me to more ISTIGHFAR thank you and may ALLAH bless you

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. alkishawy

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The ruling of Shari'ah is that money you receive as interest is not yours. you did not earn it and you got it by means of a forbidden contract, a forbidden contract does not cause ownership. INTEREST EARNED IS NOT YOURS. IT IS HARAM TO TAKE. What to do with it? If it were not from banks the ruling is to return it to the payer. But since it is from banks, you would be helping it make more Haram contracts and looking at you with mockery. YOU CANNOT TAKE AND CANNOT RETURN IT TO THE BANK! THEN WHAT? you have to give it to Muslim charity, help the Palestinians who are suffering from lack of food and water. This is not Zakah or Sadaqah because both must be from what you own, and you never owned this interest you got. You will be rewarded InShaAllah for keeping you own money and assets and stomach clean from the sin of Riba. You cannot use this money to pay your obligations, whether contractual or by virtue of being a resident of certain country.

Obligations of taxes, and interest on contracts you made for mortgage and others, whether sinful or excused, are your and you have to pay them from your money not from money that you don't own. By the way such obligations must be done even though interest is Haram, because you have to fulfill your contractual obligation unless you can compromise it with creditor or the government becomes Islamic and cancel it by law.

Wa Allahu A'lam

Wassalam

Sincerely,

Dr. Monzer Kahf

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