

11534 - Can he delay Hajj because he needs the money that he has?

the question

I have enough money to perform Hajj, but I need it. Is it permissible for me to delay Hajj?.

Detailed answer

One of the conditions of Hajj being obligatory is being able to do it, because Allaah says (interpretation of the meaning):

“And Hajj (pilgrimage to Makkah) to the House (Ka‘bah) is a duty that mankind owes to Allaah, those who can afford the expenses”

[Aal ‘Imraan 3:97]

This includes being able to do it both physically and financially.

With regard to being able to do it physically, this means being physically sound and able to endure the hardship of travelling to the Sacred House of Allaah and performing the rituals of Hajj.

With regard to being able to do it financially, this means being able to afford the means of transportation to and from the Sacred House of Allaah.

The Standing Committee (11/30) said:

With regard to being able to perform Hajj, this means being physically healthy as well as having the means of transportation to the Sacred House of Allaah by plane, car or riding animal, or being able to pay for that, according to one’s situation, as well as having sufficient provisions for the journey there and back. That is in addition to having enough to cover the expenses of those on whom he is obliged to spend until he returns from Hajj. A woman should also have a husband or mahram with her when travelling for Hajj or ‘Umrah. Ends.

So it is essential that the money which one uses to travel to the Sacred House is money that is surplus to one's basic needs, financial shar'i obligations, and any debts that may need to be paid off. Debts here refers to duties that one owes to Allaah, such as expiations, and the rights of other people.

If a person owes a debt and he cannot afford both to perform Hajj and pay off the debt, then he should start by paying off the debt, and Hajj is not obligatory for him. Some people think that the reason is that the lender has not given him permission and that if he asks him for permission and he gives it, there is nothing wrong with that. Shaykh Ibn 'Uthaymeen said (in *al-Sharh al-Mumtī*, 7/30): There is no basis for this notion, rather the reason is his being under an obligation. Ends.

If the lender gives the debtor permission to go for Hajj then the debtor still owes the money, and his obligation is not discharged by him being given this permission. Hence it is said to the debtor: Pay off the debt first, then if you have enough money left to perform Hajj, do so, otherwise Hajj is not obligatory for you.

If a debtor who did not perform Hajj because of debt dies, he will meet Allaah with his Islam complete and he will not be regarded as neglectful or heedless, because Hajj was not obligatory for him. Just as zakaah is not obligatory for one who is poor, the same applies to Hajj.

But if he gives Hajj priority over paying off his debt and he dies before paying off the debt, then he will have made a mistake. If a martyr is forgiven everything except debt, then what about anyone other than a martyr?

What is meant by shar'i financial obligations is expenditure that is required by sharee'ah, such as spending on oneself and one's family, without being extravagant or wasteful. If a person is of average means but he wants to look like he is rich, so he buys an expensive car to compete with rich people, and he does not have enough money to perform Hajj, then he has to sell the car and use that money to perform Hajj, and he should buy a car that suits

his means. His spending on this car is not a legitimate shar'i expense, rather it is a kind of extravagance, which is forbidden in sharee'ah.

What matters in spending is that he should have enough to provide for himself and his family until he returns from Hajj, and he should have enough after he returns to cover his own expenses and those of the people under his care, such as rent, salaries and business, etc.

So he does not have to perform Hajj with the capital of his business, from the profit of which he spends on himself and his family, if that reduction of his capital will result in a reduction of his profits which will mean that there will not be enough to provide for himself and his family.

The Standing Committee (11/36) was asked about a man who had a sum of money in an Islamic bank and his salary, along with the returns from his investment, is sufficient for him to live a moderate lifestyle. Does he have to perform Hajj using that capital, knowing that this will affect his monthly income and standard of living?

They replied:

If your situation is as described then you are not obliged to perform Hajj because you are not able to do so according to the criteria stipulated in sharee'ah. Allaah says (interpretation of the meaning):

“And Hajj (pilgrimage to Makkah) to the House (Ka‘bah) is a duty that mankind owes to Allaah, those who can afford the expenses”

[Aal ‘Imraan 3:97]

“and [Allaah] has not laid upon you in religion any hardship”

[al-Hajj 22:78]

What is meant by basic needs is that which a person needs a great deal in his life and which it is too hard for him to do without, such as books for a seeker of knowledge. We would not

tell him to sell his books and use that money to perform Hajj, because they are basic needs for him. The same applies to a car that a person needs; we would not tell him to sell it and use the money to perform Hajj. But if a person has two cars and only needs one, then he has to sell one of them and use the money to perform Hajj.

Similarly a craftsman does not need to sell his tools, because he needs them. And a man who drives a taxi and spends on himself and his family from the money he earns from it, he does not have to sell it and perform Hajj.

Another basic need is the need to get married. If a man has money but he needs to get married and is going to use that money to do so, then he should give priority to marriage.

See also Question no. [27120](#).

So what is meant by being financially able is that a person should have enough money to perform Hajj after paying off his debts, fulfilling his shar'i financial obligations and meeting his basic needs.