

## 41696 - Is It Obligatory to Take a Loan to Offer Udhyah?

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### the question

Is it obligatory to take out a loan in order to buy the udhiyah?

### Summary of answer

According to the view that udhiyah is obligatory and the view that it is mustahabb, there is no need to take out a loan to buy the udhiyah because it is not obligatory for one who cannot afford. However, it is mustahabb to take out a loan if there is the hope that one can pay it back.

### Detailed answer

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### Is udhiyh compulsory?

In the answer to question no. [36432](#) we stated that the scholars differed concerning the ruling on udhiyah and whether it is obligatory or mustahabb.

Shaykh Ibn Baz (may Allah have mercy on him) said:

“There is nothing in the Shar’i evidence to indicate that it is obligatory. The view that it is obligatory is a weak view.” (Majmu’ Fatawa Ibn Baz, 18/36)

Moreover, those who say that [udhiyah is obligatory](#) state that being rich is a condition of it being obligatory. (See Hashiyat Ibn ‘Abidin, 9/452)

## **Is it obligatory to take a loan to offer udhyah?**

According to both opinions – the view that [udhiyah](#) is obligatory and the view that it is mustahabb – there is no need to take out a loan in order to buy the sacrificial animal, because it is not obligatory for one who is not rich, according to scholarly consensus.

## **Is it recommended to take a loan to offer udhiyah?**

Then there remains the question: is it mustahabb to take out a loan or not?

The answer is that it is mustahabb to take out a loan if there is the hope that [one can pay it back](#) , such as if a person has a job and takes out a loan until he gets his salary at the end of the month. But if there is no hope of paying it off, then it is better not to take out a loan, because then he is taking on a commitment for something that he is not obliged to do.

Shaykh al-Islam Ibn Taymiyah (may Allah have mercy on him) was asked about a person who is not able to offer the udhiyah – should he take out a loan?

He replied:

“If he can repay and he takes out a loan so that he can offer a sacrifice, that is good, but he is not obliged to do that.” (Majmu’ al-Fatawa, 26/305)

However, Ibn Taymiyah (may Allah have mercy on him) was of the view that udhiyah is obligatory.

Shaykh Ibn Baz (may Allah have mercy on him) was asked: [Is the sacrifice obligatory](#) for one who cannot afford it? Is it permissible to buy the sacrifice on credit until a person gets his salary?

He replied:

“The sacrifice ([udhiyah](#) ) is Sunnah and is not obligatory... there is no sin on a Muslim taking out a loan to offer the sacrifice if he is able to repay it.” (Fatawa Ibn Baz, 1/37)

And Allah knows best.