

## 143270 - He wants to do Hajj using money that he received from jama‘iyyah with his friends

---

### the question

I want to perform the obligatory Hajj this year, and we do a jama‘iyyah to raise the funds for Hajj. (What I mean by jama‘iyyah is that a group of people each put in the same amount of money, and every month, one of the members of this group takes the money.) Is this regarded as a debt? Will my Hajj be valid?.

### Detailed answer

Firstly:

In the answer to question no. [95880](#) we have stated that it is permissible to take part in what is called a jama‘iyyah.

Secondly:

The money raised through the jama‘iyyah is considered to be a loan and a debt that must be paid off, according to the terms agreed upon by the members of the group, for example, every month.

It is not a condition of Hajj being valid that the Muslim should not be in debt. If he goes for Hajj and has loans that he is able to pay off when the time to do so comes, there is nothing wrong with that.

See the answer to question no. [11771](#).

Shaykh Ibn ‘Uthaymeen (may Allaah have mercy on him) was asked:

Is it permissible for the one who takes part in a monthly jama‘iyyah to do Hajj using the money that he takes from it, knowing that he is going to be the first one to receive the lump sum?

He replied: If the employees agree that one thousand riyals, for example, will be deducted from the salary of each person, and will be given to the first member, then in the second month to the second person, and in the third month to the third person and so on, this is permissible and there is nothing wrong with it. If someone is the first person to take the money, that means that he is in debt and owes what he has taken, but there is nothing wrong with him doing Hajj with this money, because he can pay off this debt and he knows that when the time comes, he will pay off this debt.

End quote from Liqa' al-Baab al-Maftooh, no. 56, question 20.

Based on this, there is nothing wrong with doing Hajj using the money from this jama'iyah, so long as he is confident that he can pay the instalments to the jama'iyah every month.

And Allaah knows best.