

## 204986 - Is the Hajj of one who has not paid off his debts valid?

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### the question

I went for Hajj in 1422 AH, but I owed some debts to some people. The reason was that I gave loans to some people, but they betrayed me and did not return the money to me, and I was responsible for returning this money. I asked a shaykh whether it was permissible for me to do Hajj when I had not yet repaid my debts, and he said yes, it is permissible, because you know that you are going to pay them back, in sha Allah.

After that I read your answer to the same question and I found it was different to what I had been told.

Is my Hajj acceptable? Because I went for Hajj when I had not repaid the debts I owed, and I did not ask the creditors for their permission.

If my Hajj is not acceptable, what should I do? Is my first Hajj the obligatory Hajj and the second one Sunnah?

### Detailed answer

The questioner should not ask and the one who responds should not answer questions about the acceptability of deeds of worship, because the issue of whether they are acceptable is to be decided only by Allah. Rather one should ask and respond concerning the validity of acts of worship and whether they fulfilled the necessary conditions and essential parts.

If a person does Hajj when he owes money to other people, his Hajj is valid if he did all the essential parts and fulfilled all its conditions. Wealth or debt has nothing to do with the validity of Hajj.

However it is preferable for the one who owes debts not to do Hajj, and to use the money that he would spend on Hajj to pay his debts, because he is not regarded as able to do Hajj according to

sharee'ah.

There follows a fatwa of the scholars of the Standing Committee concerning this issue:

1. They said – when they were asked about one who took out a loan in order to do Hajj - :

The Hajj is valid, in sha Allah, and your borrowing money does not affect the validity of the Hajj.

Shaykh 'Abd al-'Azeez ibn 'Abdullah ibn Baaz, Shaykh 'Abd ar-Razzaaq 'Afeefi, Shaykh 'Abdullah ibn Ghadyaan

End quote from Fataawa al-Lajnah ad-Daa'imah li'l-Buhooth al-'Ilmiyyah wa'l-Ifta' (11/42)

2. They also said:

One of the conditions of Hajj being obligatory is that one should be able to do it, which includes being financially able. If a person owes a debt, in the sense that the creditors are asking for it and would not allow him to go for Hajj until after he has paid his debt to them, then he should not do Hajj, because he is not able to do it. If they are not asking for it and he knows that they are easy-going, then it is permissible for him, and his Hajj may be a means of bringing him goodness so that he will be able to pay off his debts.

Shaykh 'Abd al-'Azeez ibn 'Abdullah ibn Baaz, Shaykh 'Abd ar-Razzaaq 'Afeefi, Shaykh 'Abdullah ibn Ghadyaan

End quote from Fataawa al-Lajnah ad-Daa'imah li'l-Buhooth al-'Ilmiyyah wa'l-Ifta' (11/46)

See also the answer to question no. [41739](#).