

41696 - Should he take out a loan in order to buy the udhiyah (sacrificial animal)?

the question

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

Detailed answer

Praise be to Allah.

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 Baaz (may Allaah 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. End quote.

Majmoo' Fataawa Ibn Baaz, 18/36

Moreover, those who say that it is obligatory state that being rich is a condition of it being obligatory.

See Haashiyat Ibn 'Aabideen, 9/452.

According to both opinions - the view that it 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.

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

Islam Question & Answer

General Supervisor:
Shaykh Muhammad Saalih al-Munajjid

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 Allaah 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. End quote.

Majmoo' al-Fataawa, 26/305.

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

Shaykh Ibn Baaz (may Allaah 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. End quote.

Fataawa Ibn Baaz, 1/37.