

Q: 24 – Title: I am an indian and staying in Jeddah for job purpose.I want to perform Hajj in coming year.however i had taken some laons from bank and stil repaying the laons. so at this situation is it permissible to perform Hajj

Question

I am an indian and staying in Jeddah for job purpose.I want to perform Hajj in coming year.however i had taken some laons from bank and stil repaying the laons. so at this situation is it permissible to perform Hajj ,as some of the people informed that i cant as iam paying interest to a bank.

Answer

In the name of Allah, Most Gracious, Most Merciful

Assalaamu `alaykum waRahmatullahi Wabarakatuh

At the outset, we would like to advise that involving oneself in an interest bearing loan is strictly haram and forbidden. Grave warning is mentioned in the Holy Quran regarding involvement in interest bearing transactions:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْزُقُوا الْفُقَرَاءَ وَالْمَسْكِينَةَ وَابْتَاعُوا الْحُرَّ بِالْأَمْوَالِ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْزُقُوا الْفُقَرَاءَ وَالْمَسْكِينَةَ وَابْتَاعُوا الْحُرَّ بِالْأَمْوَالِ﴾ (278)
﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْزُقُوا الْفُقَرَاءَ وَالْمَسْكِينَةَ وَابْتَاعُوا الْحُرَّ بِالْأَمْوَالِ﴾ (279)

“O you who believe, fear Allah and give up what remains of Riba (interest), if you are truly believers. But if you do it not, then beware of war from Allah and His Messenger; and if you repent, then you shall have your principal; thus you shall not wrong nor shall you be wronged.” (Quran 2:278-279)

The Prophet (Sallallaahu alayhi wa sallam) also gave grave warnings to those who take part in interest bearing transactions. In a hadith the Prophet (Sallallaahu alayhi wa sallam) said:

«Four people are such that Allah will not admit them into paradise nor will they be allowed to taste its bounties. They are: one addicted to wine, one who devours interest, one who devours the wealth of the orphan without any right and one who is disobedient to his parents.» (Mustadrak Haakim #2220)

Anything attained through interest bearing transaction will always be devoid of blessings as the Messenger (Sallallaahu alayhi wa sallam) informed us:

(Mustadrak Haakim #2220)

«No one ever amasses anything from Riba except that its final outcome is loss.» (Mustadrak Haakim #8006)

Allah Ta'ala promised the same thing in the Holy Quran:

«Allah will deprive Riba (interest) of all blessing, but will give increase for Sadaqat (charity). And Allah likes not the disbelievers and sinners.» (Quran 2:276)

The ill-effects of Riba, as mentioned in the Quranic verse above, has never been more apparent in society as it is in this modern era where interest is being exploited unlike ever before. The teachings of Islam are a shield from all kinds of vices and their evil effects, so one has to hold fast to it.

Therefore, if one is indebted with an interest bearing loan, he should constantly repent to Allah, seek his forgiveness and try his best to pay off the loan as soon as possible. He should also make a firm resolution not to engage in interest bearing transactions again.

Hajj is not obligatory on a person who is indebted when his debts exceed his assets. Therefore, one who is indebted with an interest bearing loan, should instead of spending his money on hajj (which is not obligatory on him), spend it to pay off his debt – because the longer he remains in

this unlawful transaction, the more sins he will incur.

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If, however, Hajj was already obligatory on you BEFORE you took the interest bearing loan and you did not perform the hajj. Then in this case you should first pay off the loan. To abstain from sin is an immediate obligation. You should prepare your will and make it known that hajj was compulsory on you and make a bequest of haj-e-badal on your behalf, should death overtakes you.

Nevertheless, should you decide to proceed for haj in spite of having an interest bearing loan, the hajj will be valid.

And Allah knows best

Wassalam

Mufti Ebrahim Desai (M2)
Darul Iftaa, Madrassah In'aamiyyah