

Q: 90 – Title: Should I perform Haj or first clear my debts?

Question

I am working in a company in Saudi Arabia, and I want to perform Hajj this year. So I need your guidance pertaining to whether I should perform Hajj or first clear my debts. Because I don't want to leave this time without performing Hajj.

Actually I have some debts (like Credit Card dues and personal loans from the bank). In fact I borrowed these debts to pay in installments since the last 5 years and I paid up to 2 years. Due to some unseen financial crisis, I became a defaulter and that which is balanced after my payment is increased and doubled with their interests. So I came to Saudi Arabia for work and to execute this situation. Now my situation is better than earlier. Also I spoke with one of my friendly lawyers to help me settle these financial debts through the mutual understanding in a onetime settlement with the concern banks. So I hope when I will go to my annual in the month of November (after this Hajj season) Insha Allah I will close all my debts.

I will be very grateful if you guide me as to what I should do earlier?

Answer

In the Name of Allah, the Most Gracious, the Most Merciful.

As-salamu 'alaykum wa-rahmatullahi wa-barakatuh.

At the outset we wish to point out that interest is haram and disastrous. Allah Ta'ala states in the Glorious Quran:

وَأَقْرِضُوا قَرْضًا حَسَنًا لِّئَلَّا تَكُونُوا مِنَ الْفٰسِقِيْنَ  
"And give up what still remains of the riba if you are believers. But if you do not, then listen to the declaration of war from Allah and his Messenger" [i]

In Sahih al-Bukhari, Imam Bukhari rahimahullah presents a narration where in Nabi Sallallahu



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[i] ۲۷۹ – ۲۷۹

[ii] Aap Ke Masaail Aur Un Kaa Hal, vol. 4, page 34

[iii] ۸ 45-46