

Q: 16 – Title: Can somebody perform umrah in ramadan or hajj if they have an ongoing loan to pay off in small amounts that will take them the next 15 months but they will have saved enough money on the side for their umrah/hajj?

Question

Can somebody perform umrah in ramadan or hajj if they have an ongoing loan to pay off in small amounts that will take them the next 15 months but they will have saved enough money on the side for their umrah/hajj?

Answer

In the name of Allah, Most Gracious, Most Merciful

Assalaamu 'alaykum waRahmatullahi Wabarakatuh

If the loan is interest free and the person is honouring his monthly installments and paying the debt, he can save his surplus money and perform Umrah or Haj. If the loan is an interest bearing one, the person should pay out his debt as soon as possible. It is not permissible to prolong the payment of such a debt to save money for Umrah of Haj.

And Allah knows best

Wassalam

Mufti Ebrahim Desai

Darul Iftaa, Madrassah In'aamiyyah