

Q: 30 – Title: Inshallah me and my wife will perform Hajj this year, Although i have a good earning but still iam short of some money for Hajj and i am taking it from my friend as a loan so that i....

Question

Inshallah me and my wife will perform Hajj this year, Although i have a good earning but still iam short of some money for Hajj and i am taking it from my friend as a loan so that i could return it to him after HAJJ; i just want to know that :

1. Can the HAJJ will be acceptable if i borrow this money as interest free loan from a friend, this would only be 20% of total expenditure.
Because i don't want to miss this HAJJ option this year also no one knows who will live till next year so that's why i decided to take some loan and perform HAJJ if ALLAH has given oppotunity to me.

Also please tell is HAJJ in young age as me and my wife are in 20s now is better than HAJJ in old age ? We have one year child who will be with us during HAJJ, do i have to say "niyat" for him also before starting HAJJ (i believe his HAJJ is not valid without AHRAAM) ?

Answer

In the name of Allah, Most Gracious, Most Merciful

Assalaamu `alaykum waRahmatullahi Wabarakatoh

1. Haj is not fardh on you as you do not have the financial means to perform haj now. However, if you take an interest free loan and perform haj, the haj will be valid.

You have expressed a concern of not being alive the following year to perform haj, you should have the same concern regarding the payment of your debt before death.

2. There is much mujahada (exertion) during haj. Good health and energy of a young person makes haj easier. However, the spiritual strength of many elderly people in hajj surpass the physical strength of young energetic people.

And Allah Ta'ala Knows Best

Wassalam

Mufti Ebrahim Desai
Darul Iftaa, Madrassah In'aamiyyah