11771 - Ruling on performing Hajj before paying off debts

the question

Due to business loss, my husband owes very big amount of debt to banks & relative, it will take him many years to pay back, can we go for Hajj or Umrah at this stage?

Detailed answer

Praise be to Allah.

One of the conditions of Hajj is that one should be able to do it, which includes being financially able. Whoever owes a debt and is being asked to repay it in the sense that his creditors will not let him go for Hajj until after he has paid off the debt should not go for Hajj, because he is not able to. But if they are not asking him to repay and he knows that they don’t mind, then he may go for Hajj and his Hajj will be valid. It is also permissible to go for Hajj if there is no set time limit for repayment of the debt and he is allowed to repay when it is easy for him. Hajj may be a good thing that may lead to his paying off the debt. And Allaah knows best.