83006 - Can he do Hajj before paying off his electricity and telephone bills?

the question

If there is a bill such as a bill for the cell phone or electricity, should it be paid off before going to Hajj?.

Detailed answer

Praise be to Allah.

A person should pay off all his debts before he travels – whether he is travelling for Hajj or for anything else – or he should leave behind enough money to pay it off, so that he will have discharged his obligations and will not be responsible before Allaah for any rights of other people.

With regard to a person who has debts travelling for Hajj, it is said that debts are of three types:

1 – A debt that is due where the time for repayment has come and the lender is asking for repayment. This must be paid off and it is not permissible to delay it because of Hajj or any other reason, because that comes under the heading of the kind of delaying payment, which is haraam.

The Prophet (peace and blessings of Allaah be upon him) said: “For a rich man to delay payment is wrongdoing.” Narrated by al-Bukhaari (2287) and Muslim (1564).

And he (peace and blessings of Allaah be upon him) said: “If one who can afford it delays repayment, his honour and punishment become permissible.” Narrated by al-Nasaa’i (4689), Abu Dawood (3628) and Ibn Maajah (2427); classed as hasan by al-Albaani in Saheeh Abi Dawood.

What is meant by “his honour becomes permissible” is that it may be said: “So and so delayed repayment to me” or “O wrongdoer, O transgressor”, and his punishment is that he may be jailed.

If we assume that paying this debt means that one will not be able to go for Hajj, then it must still be paid off, and there is no sin in not going for Hajj in that case, because Hajj is not obligatory

unless one is able for it, financially and physically.

2 – A debt for which the lender is easygoing and agrees to a delay in repayment, so he gives the debtor permission to go for Hajj. There is no problem with this, but it is better to pay it off so that he will have discharged his obligation, because even if the lender gives a debtor permission to go for Hajj, the debtor is still responsible for the debt, and his obligation is not discharged by his being given this permission. Hence it is said to the debtor: Pay off the debt first and then if you have enough money left to go for Hajj, then do so, otherwise Hajj is not obligatory for you.

If the debtor who was prevented from going to Hajj because of paying off his debt dies without having done Hajj, he will meet Allaah with his Islam complete and not lacking, because Hajj was not obligatory for him. But if he gives Hajj precedence over paying off the debt and he dies before paying it off, then he will be in danger, because the martyr is forgiven for everything except debt, so how about a person other than a martyr?

3 – A delayed debt, for which the time for payment has not yet come at the time of Hajj. This does not prevent the debtor from doing Hajj, unless he knows that spending money on Hajj will prevent him from paying off the debt, either because the time for repayment is close or because he does not have a lot of money, and so on. If he does Hajj in that case he will be negligent with regard to a duty that he owes.

It says in Fataawa al-Lajnah al-Daa'imah (11/46): One of the conditions of Hajj is being able to do it, and being able to do it includes being financially able. If a person has a debt that is being asked for, i.e., the lenders will not allow a person to go for Hajj until after he has paid it off, then he should not go for Hajj, because he is not able for it. If they are not asking for it and he knows that they are easy going, then it is permissible for him to go for Hajj and it will be valid. Hajj is also permissible if the debt is not to be paid off at a specific time and he can pay it off when he can afford to. Hajj may be a cause of good that will enable him to pay off the debt. And Allaah knows best. End quote.

It seems that electricity and phone bills are debts that may be paid off later, as they stipulate the

time within which the bill must be paid, which may be approximately one month. If a person can do Hajj and then pay the bill when he gets back, there is nothing wrong with that, but if the time for paying it will end before he comes back, then he should pay the bills first, then if he has enough money left for Hajj, then praise be to Allaah, and if he does not, he should delay Hajj until Allaah makes it easy for him.

And Allaah knows best.