

When the hajj queue outlives the pilgrim

Oleh **Rencana** - 19 October 2026



Tabung Haji Logo

FOR many Muslims, performing hajj is the culmination of a lifelong aspiration, nurtured through years of devotion, sacrifice and careful financial planning. The opportunity to fulfil that aspiration, however, must be administered within a system constrained by limited quotas, rising costs and a growing number of prospective pilgrims.

For many prospective pilgrims, the queue now extends beyond any realistic expectation of performing hajj within their lifetime. A Malaysian who registers today may face an estimated waiting period of more than a century and a half, while the RM1,300 required to enter the queue represents barely 4% of the estimated RM33,300 needed to perform the pilgrimage.

This disparity raises an important question: should a hajj waiting list primarily record the aspiration to perform the pilgrimage, or should it also reflect a realistic capability to undertake it when the opportunity arises? The distinction is central to the Islamic concept of *istito'ah*, upon which the obligation to perform hajj is contingent.

Istito'ah encompasses more than financial means; it also includes physical readiness, safety and the ability to fulfil one's responsibilities to family and dependants. The desire to perform the pilgrimage may be sincere, but it is capability that transforms that desire into an obligation.

Translating this broad religious principle into an administrative framework is necessarily more difficult. Recent discussions surrounding Tabung Haji's Seruan Istito'ah initiative have largely centred on one attempt to do so: the requirement for a minimum savings balance of RM15,000 to qualify automatically for a hajj queue number.

Supporters regard the measure as a necessary response to pressures on the existing system, while critics fear that it may make access more difficult for lower-income Muslims. Although both positions deserve consideration, concentrating on the RM15,000 figure alone risks obscuring the more fundamental question: to what extent should Malaysia's hajj queue reflect istito'ah?

When the queue no longer reflects preparedness

For decades, the ability to register for hajj with a minimum deposit of RM1,300 played an important role in cultivating a savings culture among prospective pilgrims. It encouraged Muslims to begin planning early and reinforced the understanding that hajj required long-term financial preparation.

The policy served a useful purpose when the cost of the pilgrimage, the number of registrants and the length of the waiting period were markedly different from those prevailing today. However, a policy suited to earlier conditions need not remain appropriate indefinitely. As hajj costs and the number of registrants has grown, the RM1,300 requirement has become increasingly detached from both the cost of undertaking the pilgrimage and the likelihood of performing it within one's lifetime.

Although the aspiration to perform hajj should be encouraged, the waiting list increasingly records that aspiration without adequately indicating whether prospective pilgrims will be financially prepared when their turn arrives. The experience of the 2025 hajj season illustrates this disconnect: more than 15,000 prospective pilgrims, representing 50% of the 31,600 who received offers, declined or postponed their departure, primarily because of insufficient savings.

These refusals required TH to offer the available places to other prospective pilgrims within a limited timeframe, complicating quota management and

exposing the weak relationship between queue registration and financial preparedness.

Why reform became necessary

Viewed in this context, the debate is not fundamentally about making access to hajj easier or more difficult. It concerns whether those entering the queue have a realistic prospect of accepting an offer when their turn arrives. The reform also preserves the priority accorded to earlier registrants. It changes the conditions for entering the queue, not the order among those already within it.

Seruan Istito'ah did not emerge in a policy vacuum. The mismatch between the RM1,300 registration requirement, the actual cost of hajj and the increasingly lengthy waiting period was already sufficiently clear for the Royal Commission of Inquiry on TH to call for reform in its report completed in July 2022. Although the report was declassified and released publicly only on 29 July 2026, the underlying problem was neither new nor unforeseen.

One of the clearest concerns identified by the commission was that the existing threshold no longer reflected the financial demands of the pilgrimage. It therefore recommended linking registration eligibility more closely to those demands, noting that a queue number could otherwise be secured long before meaningful preparation had begun.

Therefore, the RM15,000 benchmark should be understood as an administrative indicator rather than a definitive measure of istito'ah. Equivalent to approximately 45% of the current cost of hajj, it indicates that a prospective pilgrim has begun preparing financially for the pilgrimage.

The benchmark, however, does not establish full capability, which also depends on health, family responsibilities and personal circumstances. Rather, it gives TH a practical means of bringing queue registration into closer alignment with financial preparedness while managing a finite national quota.

Building capability, not restricting access

Concerns about lower-income households should nevertheless be taken seriously. A measure intended to encourage preparedness would be difficult to defend if it effectively excluded those of modest means, particularly given differences in household incomes and financial responsibilities.

Financial capability is not built at the same pace across all households, and those who save diligently over a longer period should not be disadvantaged simply because their means are limited. The reform should therefore support gradual preparation rather than penalise those unable to accumulate savings quickly. The transitional arrangements are an important part of this approach.

Depositors registered under the previous requirements have until 31 December 2028 to reach the RM15,000 balance while retaining their queue eligibility. For those who use TH as a broader savings vehicle, Multi Tabung offers a practical means of separating hajj savings from funds intended for other purposes and monitoring progress towards the threshold. Together, these measures give existing registrants time and practical support to adjust to the new framework.

Equally important, the benchmark should also be reviewed periodically. Changes in household incomes, living costs and the cost of performing hajj may render the present figure either inadequate or unduly burdensome. The credibility of Seruan Istito'ah will depend not only on its underlying rationale, but also on whether the benchmark is adjusted as economic conditions change.

Beyond the RM15,000 debate

The debate surrounding Seruan Istito'ah should not be reduced to whether RM15,000 is the correct figure. No single threshold can capture the full meaning of capability, nor can registration reform resolve the pressures created by limited quotas, growing demand and the rising cost of hajj.

The more consequential question is whether Malaysia's waiting list should merely record aspiration or provide a reasonable indication of preparedness. If istito'ah is the condition that transforms the desire to perform hajj into an obligation, the administration of the queue should reflect the same principle.

Reform must therefore proceed on two fronts: the queue must recognise genuine preparedness, while Tabung Haji must help depositors build that preparedness according to their means. Seruan Istito'ah will succeed only if it makes the waiting list more credible without turning financial capability into an insurmountable barrier.



By: Dr. Mohamed Hadi Abd Hamid, a certified Shariah advisor and Islamic financial planner, and



Dr. Mohd Zaidi Md Zabri, an Assistant Professor at the IIUM Institute of Islamic Banking and Finance (IIiBF), International Islamic University Malaysia.

IKUTI KAMI DI MEDIA SOSIAL

Facebook : [Malaysia Gazette](#)

X : [@malaysiagazette](#)

Instagram : [@malaysiagazette](#)

Youtube MG : [MalaysiaGazette TV](#)

Youtube MGFlash : [MG Flash](#)

TikTok : [Malaysia Gazette](#)

Threads : [Malaysia Gazette](#)

Whatsapp Channel : [Malaysia Gazette](#)

Telegram : [Malaysia Gazette](#)

Spotify : [MG Podcast](#)
