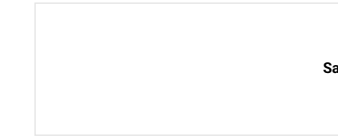


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Haj queue: Bridging disconnect between aspiration and financial readiness

October 19, 2026 @ 1:53pm



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. NSTP/GENES GULITAH

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Summarise for me

LETTER: While the aspiration to perform haj 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 2025 haj season illustrates this when over 15,000 prospective pilgrims, representing 50 per cent of the 31,600 who received offers, declined or postponed their departure, primarily because of insufficient savings.

These refusals required Tabung Haji (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.

Therefore, the debate is whether those entering the queue have a realistic prospect of accepting an offer when their turn arrives.

Thus, Seruan Istito'ah - a recent requirement of RM15,000 as minimum savings balance to qualify automatically for a haj queue number - did not emerge in a policy vacuum.

To elaborate, 'Istito'ah' means more than financial means. It also includes physical readiness, safety and the ability to fulfil one's responsibilities to family and dependants.

The RM15,000 benchmark should be understood as an administrative indicator rather than a definitive measure of istito'ah.

Equivalent to approximately 45 per cent of the current cost of haj, 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.

Concerns about lower-income households should nevertheless be taken seriously.

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.

We 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 Dec 31, 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 haj 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 haj 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.

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 haj.

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.

The queue must recognise genuine preparedness, while TH must help depositors build that preparedness according to their means.

Seruan Istito'ah will succeed if it makes the waiting list more credible without turning financial capability into an insurmountable barrier.

DR MOHAMED HADI ABD HAMID

Syariah advisor

DR MOHD ZAIDI MD ZABRI

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Keywords: **Queue**, **Readiness**, **Tabung Haji**, **Haj**, **Savings**, **Waiting List**, **Seruan Istito'ah**

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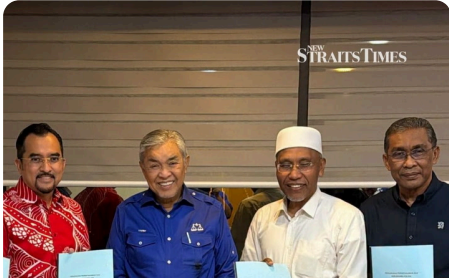


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