



THE FINANCIAL JOURNEY OF HAJJ

Budgeting for the sacred pilgrimage.



 | Standard Bank Shari'ah Banking

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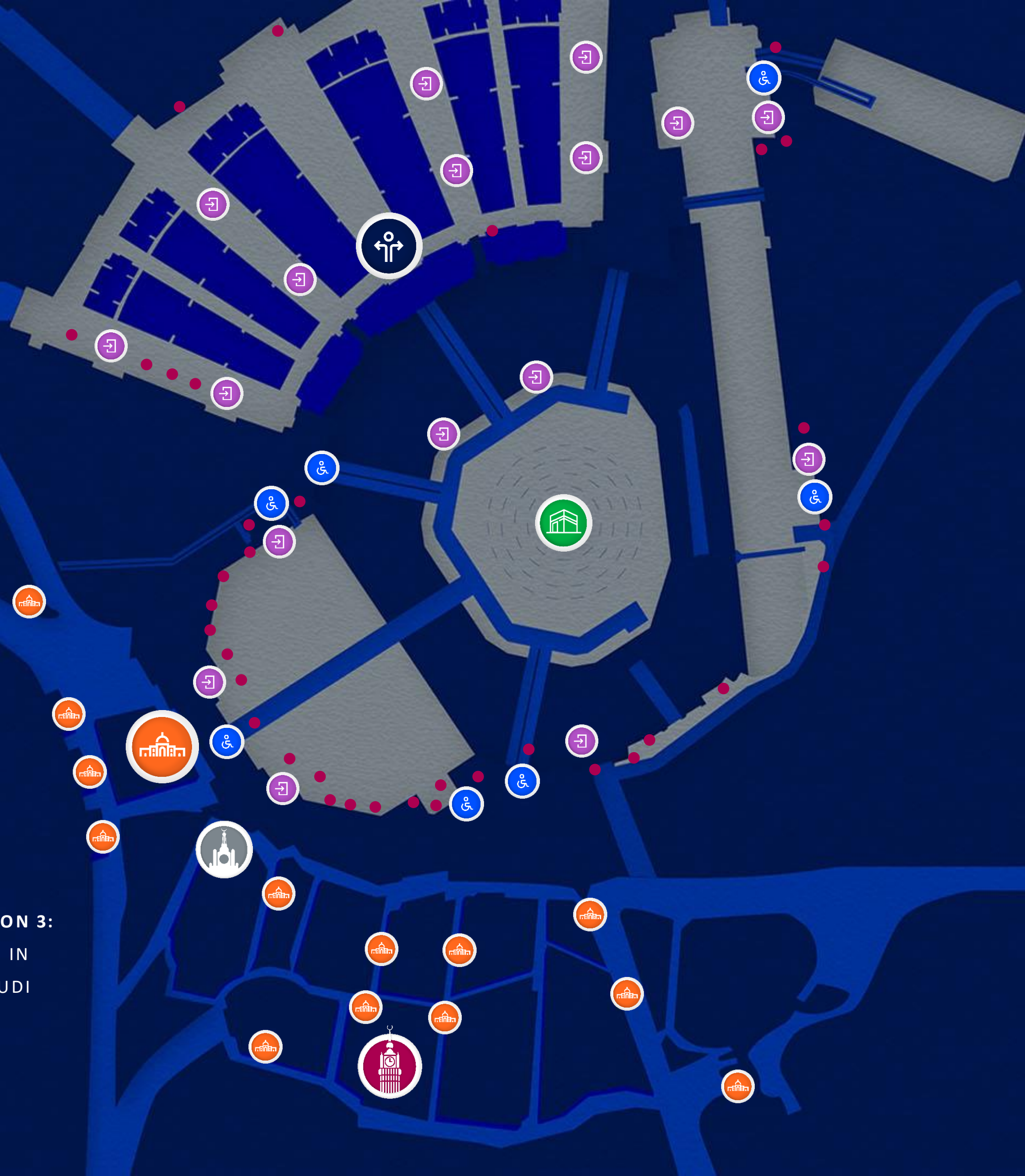
Source: General Authority for Statistics, Saudi Ministry

MAP LEGEND

INSIDE AREA:



OUTSIDE AREA:



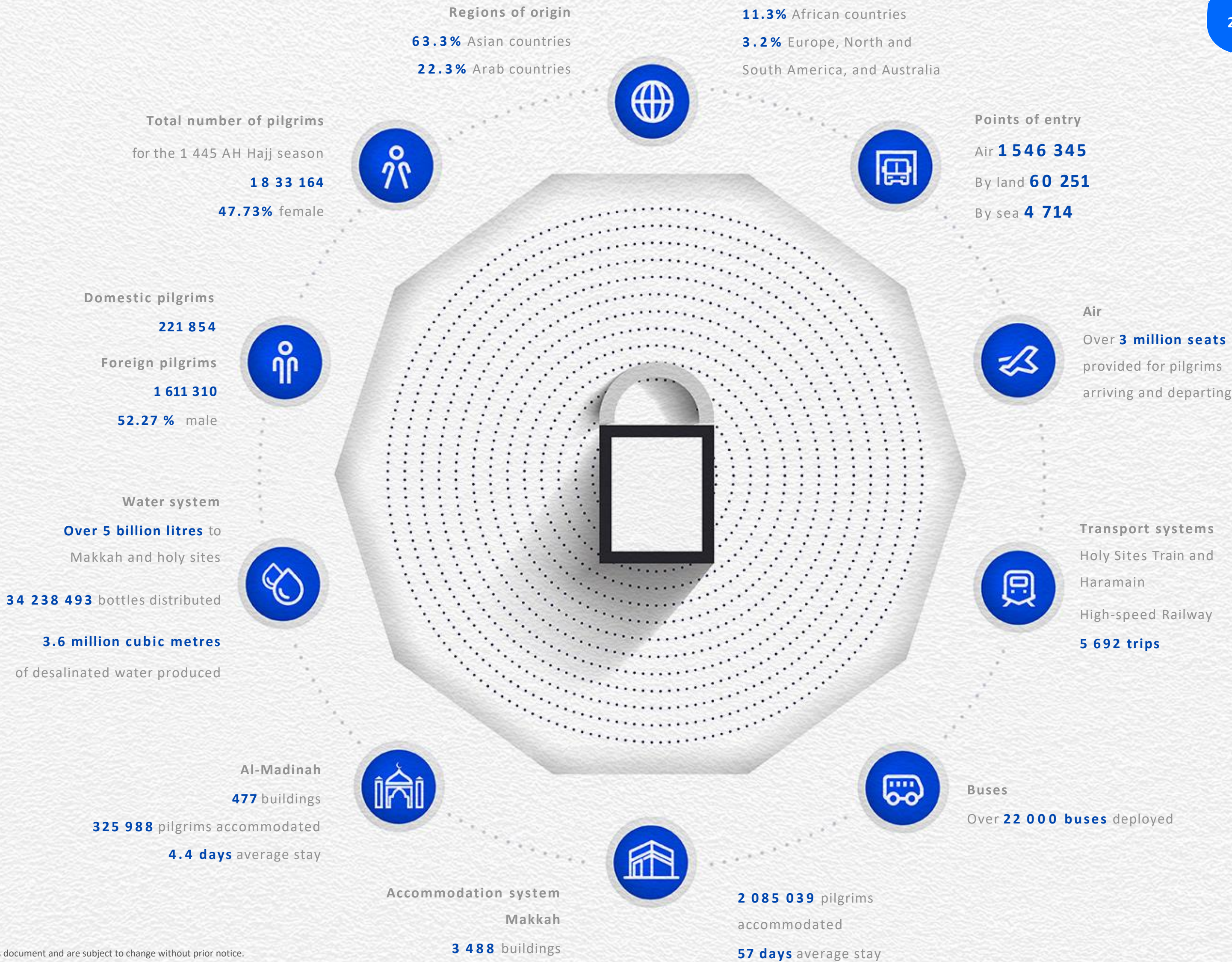
WHAT IS HAJJ?

Hajj, the annual Islamic pilgrimage to Makkah, is a **profound spiritual journey** undertaken by millions of Muslims around the world.

However, the financial investment needed to go for Hajj is significant. So, if you’re preparing to set out on this holy journey, you must ensure that you budget for every cost involved. This will go a long way to making your trip more comfortable, ensuring a memorable and fulfilling experience.

Source: General Authority for Statistics, Saudi Ministry

*Note: The South African Hajj and Umrah Council (SAHUC) fees are applicable as of the date of production of this document and are subject to change without prior notice.



THINGS TO CONSIDER

Understanding the costs

The enormity of financial planning that goes into making the journey for Hajj cannot be understated. Often, pilgrims are unaware that the entire cost of the trip includes more than just airfare, lodging, and meals. There are numerous additional expenses to consider and account for if you want to draw up an accurate savings profile and avoid being caught off-guard by costs that inevitably crop up during the journey.

For this reason, Standard Bank has created a financial toolkit to help you properly plan for what may be one of the largest financial investments of your life.

Determining how long you have to save

Due to the physical restrictions around the size of the sacred lands in Saudi Arabia where rituals of Hajj are carried out, only a certain number of Muslims can make the journey from their home countries every year.

- Global Muslim population: 2 billion
- Number of people the Holy Land can accommodate:
Maximum 2.5 million

To control the number of people who come through for the Hajj each year, the Saudi Ministry requires every nation to establish a Hajj and Umrah council that manages the registrations for the number of individuals allowed to go for the Hajj every year. This is based on the size of the Muslim population in each nation.

As a Muslim minority country, South Africa has an allocation of 2 500 by the South African Hajj and Umrah Council (SAHUC). This translates to an 8-year waiting list and ultimately determines your Hajj-savings time horizon.

FACT BOX

Control of numbers by virtue of a quota are imposed on each country, managed by a Hajj Affairs Office (89 such offices exist worldwide for both Muslim and non-Muslim countries). Countries like Indonesia, Malaysia, Nigeria and Pakistan with significantly larger Muslim populations than South Africa (100 million and more), are allocated higher quotas for Hajj. The waiting list can also be significantly longer, like in Malaysia, where the wait is around 140 years*.

* Statistic according to Tabung Haji (TH) executive director, Datuk Seri Syed Saleh Syed Abdul Rahman.

PRE-HAJJ COSTS IN SOUTH AFRICA

Prior to embarking on the sacred pilgrimage, certain costs must be thought through and paid for while in South Africa. These include:

SAHUC registration and accreditation

South Africans who wish to go for Hajj must first register with SAHUC. Registration is simple and can be done at any time online at SAHUC.co.za for a non-refundable registration fee of R309 (R618 per couple).

It may be years before your name comes up on the accredited list, but once accepted and accredited by SAHUC, a fee of R2030 must be paid per pilgrim. These fees are used in the service of the pilgrim, i.e. mission sent to the KSA and medical facilities set up in Madinah, Makkah and Azizia.

Travel agent and travel package

There are a wide range of Hajj travel operators and agents in South Africa, accredited by the Saudi Ministry, with many different deals available at costs that can vary considerably.

The list of accredited Hajj travel operators are selected annually and published by SAHUC.

SAHUC will direct accredited applicants to operators, some of which offer a ‘five-star’ service, while others may provide a cheaper, more basic offering. Of course, it all depends on one’s individual preferences and, perhaps more importantly, free cashflow. For example, will you travel first or economy class, how often/ freely will you utilise private taxis and whether you would prefer hotels that are in close proximity to the Holy Mosques.

“

Selecting your Hajj operator is a monumental financial decision, like buying a home or vehicle, and should be treated with utmost care and careful consideration.

”

FACT BOX

- Applicants will have 10 days to accept or cancel their accreditation.
- Any accreditation not accepted within 10 days will be automatically cancelled in the system.
- Applicants can defer their accreditation twice in their lifetimes. Thereafter, they will need to re-register and rejoin the waiting list.

*Note: The South African Hajj and Umrah Council (SAHUC) fees are applicable as of the date of production of this document and are subject to change without prior notice.

As applicants only have 14 days (about 2 weeks) from the date of SAHUC accreditation to contract with their Hajj operator, you need to be clear on:

- Exactly what your package includes (full board and lodging, or half board).
- Most packages are designed for couples. Single supplement travellers are usually paired with other single travellers to offset their costs. If you will be traveling alone and would prefer the room to yourself, you will have to pay the full cost.
- Items in the package that are refundable and non-refundable (check to see whether you can opt for a flexi air ticket, for example).

FACT BOX

- Full board includes bed, breakfast, lunch, and an evening meal.
- Half board includes bed, breakfast, and an evening meal.
- Bed and breakfast includes bed and breakfast only.

Remember: After choosing your package, you will need to sign a contract with your selected operator that becomes financially binding. In other words, you must pay in full to go for Hajj.

FACT BOX

The obligation of Hajj, as set out in the Glorious Qur’an, is that you should only undertake the pilgrimage if you can afford it. As a result, you are not permitted to use credit to pay for your package.

So, how much is a Hajj package likely to set you back?

In today’s terms (as at 1446AH or 2025), basic packages average at around R90 000 to R140 000 per person. Tight timelines imposed by the Minister of Hajj require a 30% deposit within 2 weeks of accreditation. The balance is required within 1 month thereafter.

INCLUDES	EXCLUDES
Return flights in economy class	Any premium services during the days of Hajj
Three-star lodging or the equivalent	Voluntary / extra inter Saudi travel and site visits
One meal per day	Daily stipend or spending money while you are there

PRE-HAJJ COSTS IN SAUDI ARABIA

Millions of Muslims who arrive in Makkah or Madinah prior to the commencement of the prescribed days of Hajj typically choose to make the most of their spiritual journey by spending extra days in the sacred cities, visiting the fascinating historical sites and cities, or performing additional prayers.

Like any tourist experience, there are costs involved that must be priced out.

FACT BOX

Prices skyrocket at this time of year, with vendors capitalising on the influx of pilgrims. The sharp rise in inflation and other economic challenges have also contributed to higher prices on almost everything, straining the budgets of pilgrims.

Meals
If you have chosen a full board package, your meals will be covered. However, if you are on half board, you must figure out the average cost of meals for you and your partner for the number of days you are staying and touring.

At the same time, think about your lifestyle. Buying tea or coffee every day, while a seemingly small cost, adds up and should be budgeted for.

	SOUTH AFRICA	SAUDI ARABIA	TOTAL OVER 20 DAYS IN SAUDI ARABIA
Average price of coffee	R25	R60	R1 200 pp
Average price of 2 meals/day	R120	R400	R8 000 pp

FACT BOX

A lot of people overlook some of the smaller expenses. It’s important to factor them in when creating your budget, because some people find themselves in situations where they can’t afford to eat.

Sightseeing
The cost of touring Ziyarah (Sightseeing) can be exorbitant, depending on the number of sites you plan to visit and your chosen mode of transport. In many packages, the Ziyarah (Sightseeing) is included in the package.



It is recommended to book these in advance while in South Africa. Discuss with your operator which tours will be included with your package with them.

Ziyarats or tours during Hajj are normally included in the package and bundled as part of the experience. The only packages where these are excluded are the shorter two-week packages, where facilitating this is a challenge due to crowds and timing. Hujjaj are not allowed to leave Makkah without permits, which are difficult to arrange and pose a challenge. Therefore, tours would be limited to Medina and Makkah only.

- You will need to consider potential associated costs, including:
- Food and drinks for the day trip: R400 per couple.
 - Internal transfers: Anywhere between R2 000 and R6 000 per couple.
 - Tips for tour operators.
 - Taxi fare for additional in-city historical site visits

Exploring Madinah

Generally, tours of Madinah can be pre-booked for around R2 000 to R4 000 per group, excluding meals and tips.

Top sites in Madinah, apart from Al Masjid an-Nabawi:

- Musjid al-Quba: The first established Mosque in Islam.
- The Seven Mosques: Site of the Battle of Trench.
- Musjid Sayyid al-Shuhada: Site of the Battle of Uhud.

Exploring Badr

The site of the Battle of Badr is around 150km or a 1.5-hour drive from Madinah. You can book an 8-hour tour from Madinah to Badr (which includes various sites on the way) for around R8 000 per group, or R1 500 to R3 000 per couple, excluding meals and tips. There will be various exhibitions around Musjid an-Nabawi, each subject to varying ticket prices.

Exploring Makkah

Generally, tours of Makkah can be pre-booked for around R1 000 to R3 000 per group, excluding meals and tips.

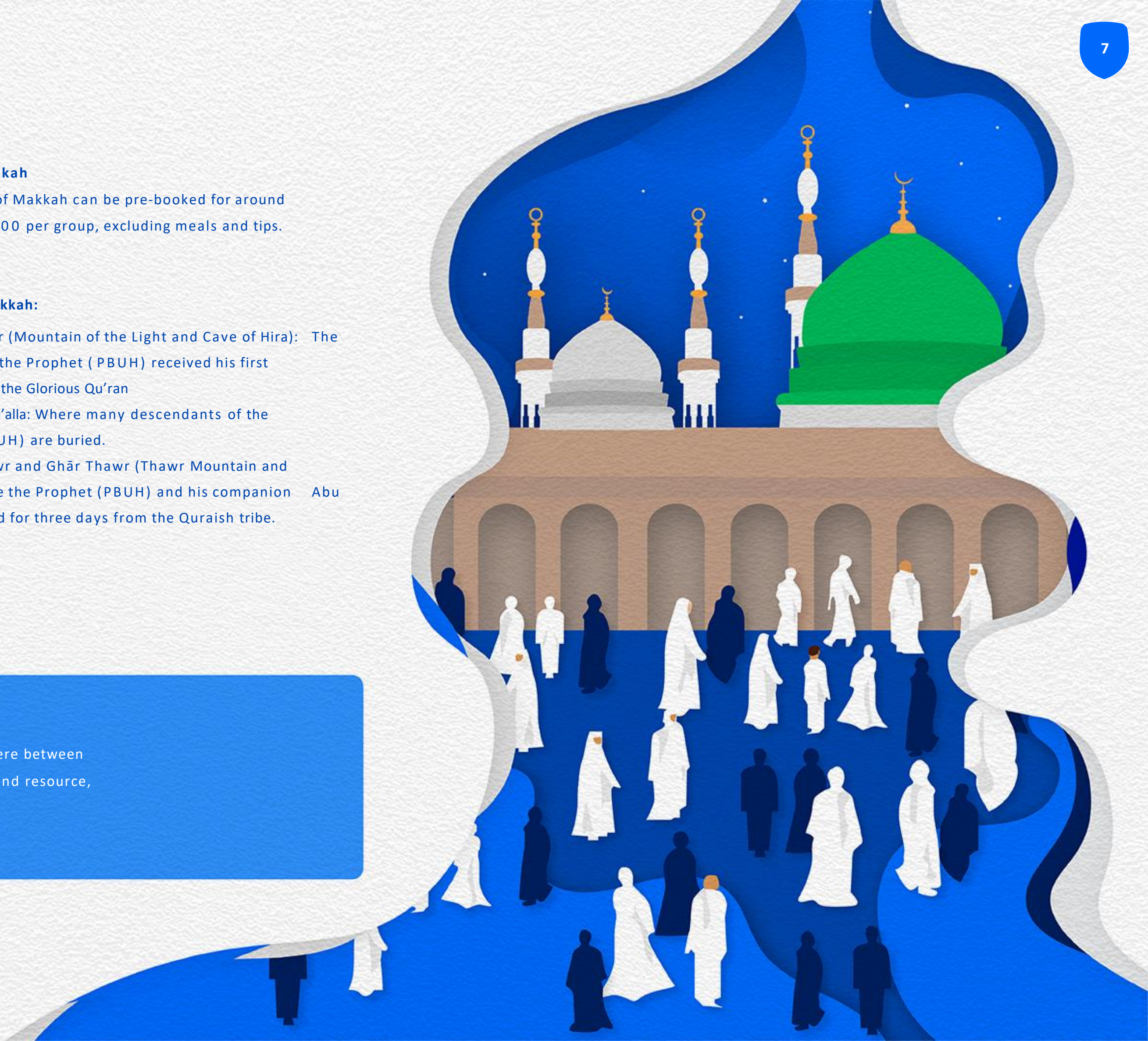
Top sites in Makkah:

- Jabal al-Nour (Mountain of the Light and Cave of Hira): The place where the Prophet (PBUH) received his first revelation of the Glorious Qu’ran
- Jannat al-Mu’alla: Where many descendants of the Prophet (PBUH) are buried.
- Jabal al-Thawr and Ghār Thawr (Thawr Mountain and Cave): Where the Prophet (PBUH) and his companion Abu Bakr (RA) hid for three days from the Quraish tribe.

FACT BOX

Temperatures in Makkah and Madinah during this time can reach anywhere between 43 and 55 degrees in summer, making water costs, a scarce and in-demand resource, essential to avoid dehydration and discomfort.

*Note: Tours to all of the above sites are included within most Hajj packages.



Gifting

Buying gifts for loved ones back home while going for Hajj has long been a customary practice.

Make sure you have a budget for gifts, which will come from your discretionary spend category. Depending on whether you are seeking out traditional, high-end garments or bangles from the marketplace, these expenses can start at R2 000 and go all the way to R20 000.

Typical gifts:

- Gold jewellery
- Oud or perfumes
- Handmade clothing
- Ajwa dates
- Prayer accessories
- Toys and trinkets
- Zam Zam water*

*Upon exiting the country, the Saudi Ministry provides each Umrah or Hajj traveller with pre-packaged, airline-approved 5-litre bottles of Zam Zam water, which can be purchased at the airport for approximately SR12.50. There are numerous free Zam Zam collection points at the sacred mosques for consumption. However, travellers may only leave the country with the airline approved 5-litre bottles.

Giving

Giving is already a key pillar of Islam in the form of Zakaah, but it is also customary before Hajj as travellers tend to give more when in the Holy Land.

Preparing for Hajj

The Ihram garment, a key prerequisite for entry into the sacred city of Makkah, should be included in one's budget.

Travellers typically need to adorn the Ihram twice during their journey, i.e. when they land in Makkah and complete their Umrah; and for their Hajj pilgrimage.

Like any item of clothing, there are more expensive and less expensive options. Prices for each garment start at R200 and go up to R5 000, depending on the type of cotton used.

The cost per couple for Hajj essentials could range between R3 000 to R8 000 (depending on individual preference).



COSTS DURING HAJJ



STEP 1

The 7 steps of Hajj are as follows:

Travelling to Mina, the “City of Tents”

Travellers set out from Makkah or Madinah for Mina, where they will then settle in tents alongside the almost three million pilgrims on the journey. Ensure that your transfers are included in your package. If they are not, you will need to plan accordingly.

There are certain necessities you may or may not have access to while there, depending on your travel package. If your package does not include food and drinks, you will need to budget at least R400 a day per person for meals and another R200 per day for drinks while in Mina, from the morning of the 8th until sunrise on the 9th.

FACT BOX

Remember that the Prophet Muhammad (PBUH) has said, “Hajj is Arafah”. The day of Arafah is the day of Hajj. If you are not within the precincts of Arafah during the specified daylight hours, you have not performed Hajj and you will have to make the journey again. The entire journey of Hajj is for the pilgrim to be in Arafat at those times – do not lose sight of this. It is during this time that God Almighty Himself descends to the lowest heaven above Arafat to bestow His mercy upon the pilgrims within the precincts of Arafat.

STEP 2

Travelling to Arafat

After that, you will travel roughly 13km from Mina to Arafat, alongside 3 million fellow pilgrims. As walking in the sweltering heat of the day can have unimaginable consequences, make sure transportation is scheduled as part of your package contract. There will be buses and taxis available, but due to demand, the cost of these tickets may be high.

If you are consciously choosing to walk, it is critical to have water and food available on that journey as it may be one of the most physically, mentally, and emotionally strenuous experiences of your life.

Pilgrims must be present in Arafat at any time between Zawwal (approximately 11am in summer) and sunset (around 7pm in summer).

Prepare for the heat

Many people end up with heat stroke in Arafat, as they are situated on a piece of land that’s about 2.5km in size with millions of others, where temperatures can reach 50 degrees, so it’s important to ensure you have money set aside for extra drinks, should you so require, to replenish your body, or ensure that you carry sufficient water from Mina to last you through this part of your journey.

Travelling from Arafat to Muzdalifah

From Arafat, pilgrims will journey 6.5km to Muzdalifah. Please ensure you use the transport arranged as part of your package; otherwise, you will need to arrange your own transport – either by taxi, bus or on foot.

Pilgrims arrive after sunset and sleep outside without any amenities under the open sky for at least a portion of the night. Food packs are distributed to Pilgrims when leaving Arafat, to carry with them to Muzdalifah.

STEP 3

Travelling from Muzdalifah back to Mina

Between Muzdalifah and Makkah, you will need to go back to Mina, foot. There is no transport on this leg of the journey. Vehicles are not allowed on the plains of Mina due to it being a walking zone, ensuring the safety of the pilgrims. Here, you will need to engage in the following rituals:

- **Pelt with stones**

The ritual of pelting the devil. No costs associated, apart from the purchase of water and snacks along the way. If you want to arrange private transport, then this cost needs to be factored in.

- **Perform Dum and Qurbani**

The ritual of slaughtering an animal – it’s important to remember that your operator will take care of the ritual of Dum during Hajj. However, it is still Waajib (mandatory) for you to fulfil your “Qurbani” or “Zabh” back in South Africa. Remember to make arrangements with your family or friends back home to fulfil this Waajib act, which could cost between R2 000 and R5 000 per person.

- **Shave or trim hair**

This ritual applies only to men and the cost of a shave at a barber can vary between R200 and R500, depending on where you decide to go.

STEP 4

Travelling to Makkah for the Tawaf al-Ziyarah / Tawaf al-Ifadah

Travellers must then journey 6km from Mina to Makkah to perform the circumambulation of the holy Ka'bah. Accounting for the cost of this travel is important as there are no operators that provide transport for this travel to Makkah.

Most people are exhausted at this point, having had little sleep and nourishment and walking long distances daily, and opt to go with a Careem – the Middle Eastern Uber equivalent – or Uber. The cost of the trip on that day can range from R1 500 to R2 500 per person (or up to R5 000 per couple), as taxi operators become unscrupulous and hike prices.

While there are public transport options, considerations for use of these are overcrowding and wait times. Costs here are normally shared by a few people in vehicles. A bulk of the Hujaaj choose to walk from the Jamaraat to the Haram, the distance is the same as if they had to walk back to Azizia to catch a taxi.

FACT BOX

The Kaaba’s cover, known as “Kiswah”, takes 1 589 hours to produce, and features 120kg of gilded silver wire. It requires 1 000kg of silk, adorned with 100kg of silver wire.

STEP 5

STEP 6 & 7

Returning from Makkah to Mina

You will need to factor in the cost of the return journey from Makkah to Mina.

However, once you do, there are no material expenses to think about.

Here, on the 11th and 12th days, pilgrims repeat the pelting Ritual. Technically, you have completed the Hajj's primary rites by the time you leave on the 12th day and return home.



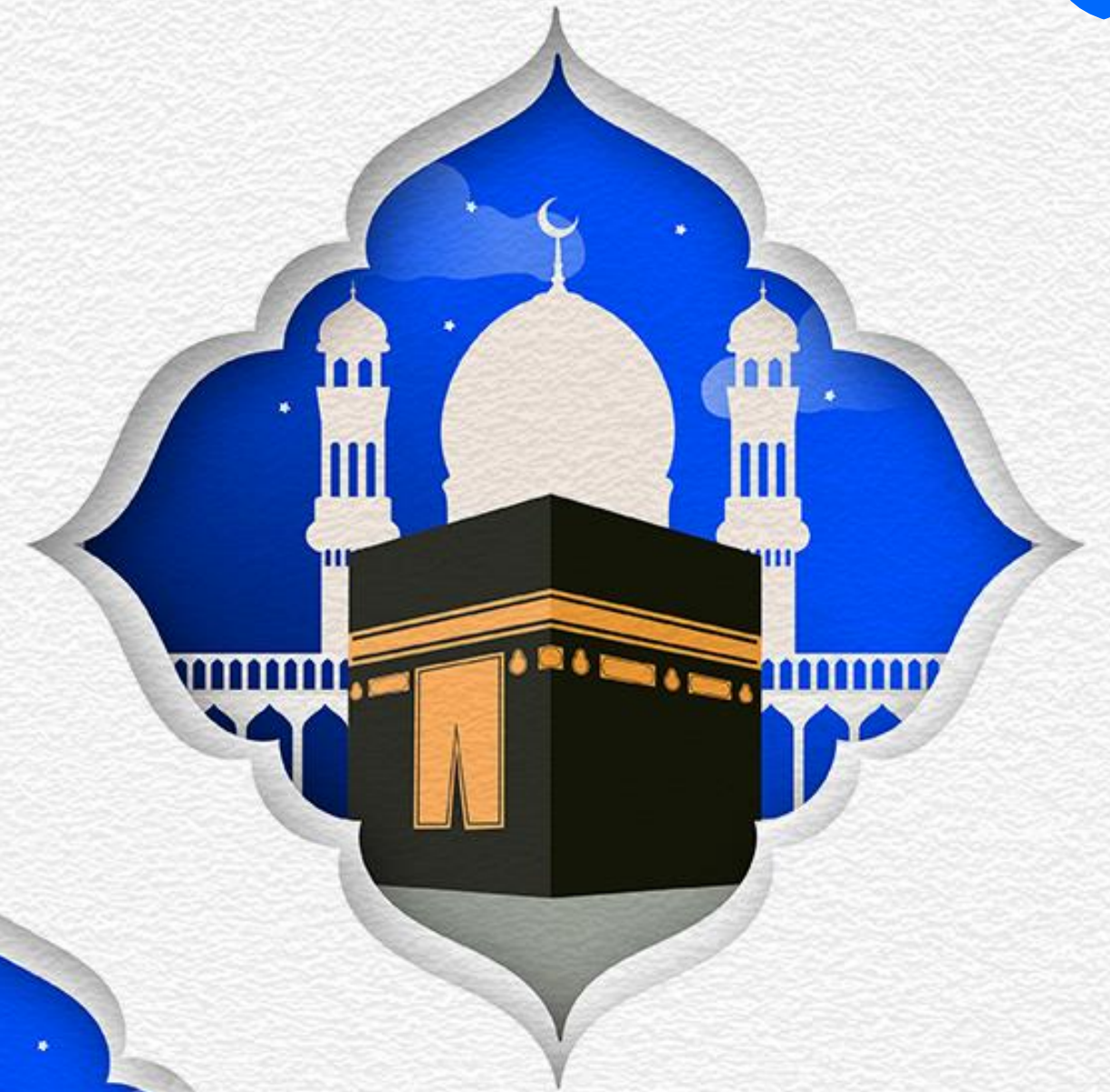
STEP 8

Performing the final ritual: Tawaf al-Wada

The final ritual to perform is to go back to the Haram in Makkah to perform the “farewell circumambulation”.

The cost of the trip on that day can range from R1 500 to R2 500 per person (or up to R5 000 per couple), as taxi operators become unscrupulous and hike prices.

While there are public transport options, considerations for use of these are overcrowding and wait times.



POST-HAJJ

Leaving Saudi Arabia during Hajj

The biggest challenge for pilgrims after Hajj is leaving Saudi Arabia. This is a time when travellers are on the verge of exhaustion and depletion, and the sheer number of people departing at the same time can make for a tense and stressful experience.

Option 1: Saudi exit

There are only two Hajj terminals. The holding area at the airport has been developed with food and ablution facilities, as well as air-conditioning. The departure airport depends on the airline. Gulf-based airlines depart from the new KAIA Airport or Terminal 1, while other airlines depart from the North Terminal or the old Hajj terminal.

Option 2: Fast-track exit

Alternatively, the Saudi Ministry offers a fast-tracking service where a private vehicle will transfer you and your spouse from Makkah or Aziziyah to the airport where you are able to exit through normal international transfers at the Jeddah airport.

This private transfer costs R5 000 per person, setting a couple back R10 000.



Rest and recovery

It might be wise for you to plan to stay an extra day or two to recuperate from your mental and physical strain before returning home, which can be a socially demanding time as friends and family wish to see you for greetings, gifts, and blessings. However, this comes at a cost.

For instance, an additional R30 000 may be required if you decide to stay in Qatar for two days or longer.

Although the basic idea behind the Hajj is that you should only travel if you can afford the trip itself through free cash flow, scholars are more lenient when it comes to covering additional costs, which can be charged to Sharia'ah-compliant credits cards or other banking facilities.

THE OVERALL COST OF HAJJ

If you are looking to go for Hajj comfortably, without any premium services, you can expect to pay **R200 000** per person. This translates to almost half a million rand per couple.

So, how much will you need to save over the waiting time of 8 years to reach your Hajj savings goal?

- Time horizon: **8 years**
- Annually: **R57 000 per couple**
- Monthly: **R4 500 per month per couple**

Budget packages with flights are also available at below **R100 000** all inclusive.

“With knowledge of the 8-year wait from registration, you can **divide expenses over the years** to make it more manageable to save.”

- Ameen Hassen, Head of Shari'ah Banking at Standard Bank

Where to save

Standard Bank offers a diverse suite of Shari'ah-compliant banking solutions that are structured to assist customers in achieving both short and long-term savings goals.

The Standard Bank Shari'ah Call Account, for example, is an ideal vehicle to house short-term savings. Customers can earn a profit that starts at 4% and goes up all the way to 7.5%. This rate ensures your money grows in line with inflation, which will impact Hajj travel costs annually.

Customers who have an existing lump sum to deposit can end up achieving their savings goals sooner or saving more so that they can upgrade certain aspects of the Hajj experience.

For more information on how to save, visit the Standard Bank Shari'ah Savings and Investments page [here](#)

Purchasing forex in advance

One of the best ways to minimise currency fees is to purchase your currency of choice before you depart on your trip, and at a favourable exchange rate. However, some people might not like the idea of having to worry about storing this cash physically and carrying it around with them while abroad.

This is what has made Standard Bank's Shyft forex app so popular.

Instead of having to go to a bank or forex bureau physically to get cash, which can be costly and time consuming, travellers can rather use the app to buy, send, store, and spend forex in a convenient and affordable way.



GETTING YOUR FINANCIAL AFFAIRS IN ORDER

Any international travel experience carries inherent risks and uncertainties.

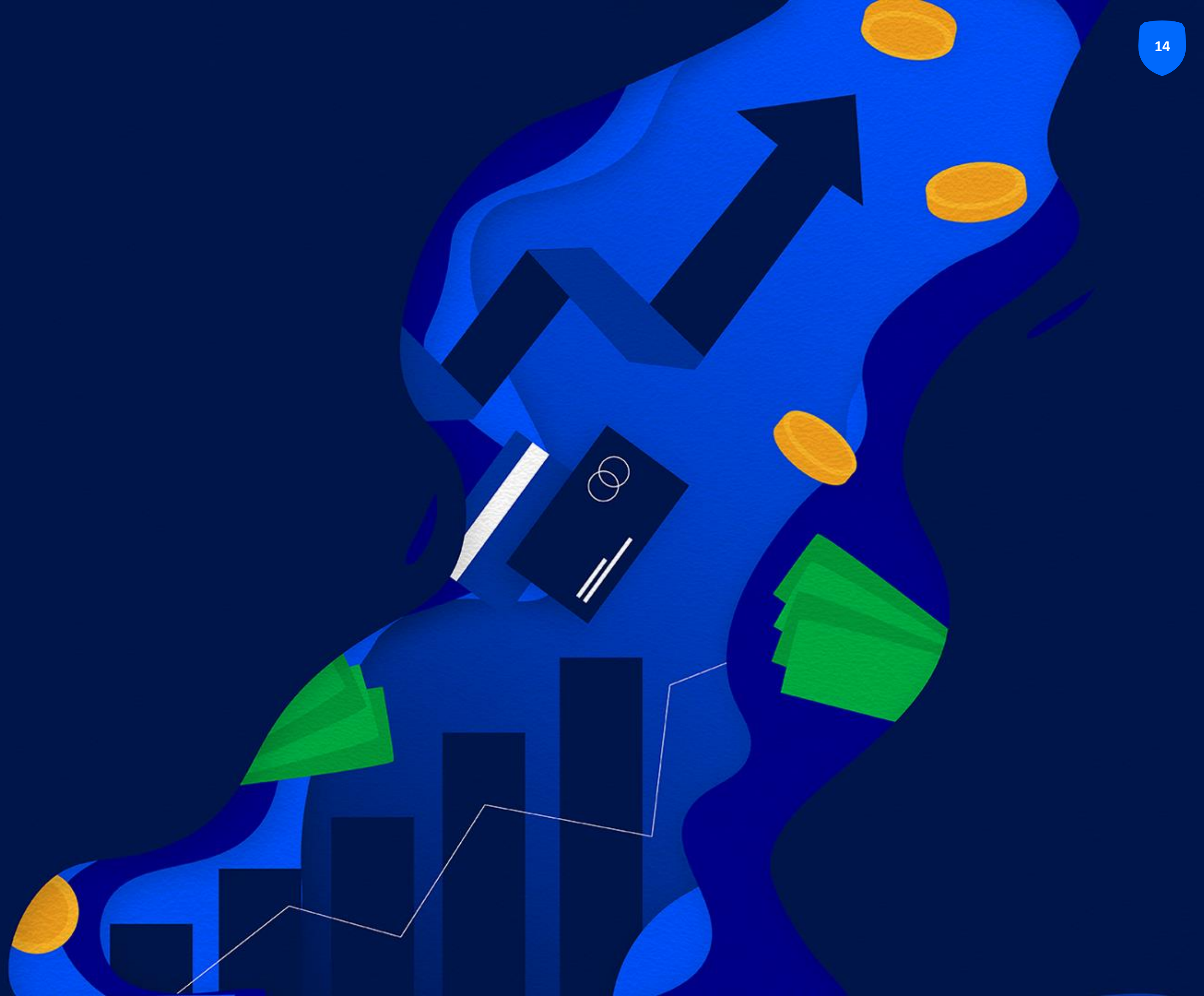
Hajj is a physically, mentally, and spiritually taxing practice that can potentially jeopardise one's safety and well-being.

Although it is not something we would like to think about, it is crucial to make sure your Will is up to date to safeguard your legacy and loved ones when you no longer can. It also fulfils an important religious obligation.

We look forward to helping you realise your financial goals as you embark on this sacred journey.

Standard Bank offers unique Shari'ah Fiduciary solutions that hold true to Shari'ah principles. Hanafi and Shafi'i Shari'ah Wills drafting is complimentary through Standard Trust Limited.

Email: contactstl@standardbank.co.za to take up this offer.





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This guide has been created in collaboration with
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