

HAJJ SAVINGS SCHEME: A MODEL FOR THE FULFILMENT OF HAJJ RITES FOR THE BOTTOM OF THE PYRAMID

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Abstract

This study analyzes the Hajj savings scheme as a model for helping less affluent Muslims fulfil Hajj rites and perform Hajj and Umrah. The study discusses the challenge of making the pilgrimage affordable for lower-income Muslims. It examined the suitability of structured Hajj savings plans in terms of access to participation and the principles of well-being, justice, and financial inclusion advanced by Maqāṣid al Sharī'ah. The study employed a cross-sectional survey design with a quantitative approach, sampling 420 intending Muslim pilgrims from formal Hajj savings programs using multistage sampling techniques. Structured questionnaires were used to collect data, which were then analyzed using descriptive statistics, multiple linear regression, and multiple regression analysis. The results showed that Hajj saving schemes significantly affected participants' financial discipline, reduced dependence on informal loans, made pilgrimage more affordable, and boosted confidence in participating in subsequent pilgrimages among low-income Muslims. The findings also showed that the schemes embody Islamic ethical financial principles of welfare enhancement, institutional transparency, and fair access to religion. The study highlighted the role of Hajj savings schemes in achieving financial inclusion and protecting vulnerable pilgrims from financial abuse. The study made a substantial contribution to Islamic finance scholarship by identifying Hajj savings schemes as potential instruments for advancing spiritual fulfillment and socioeconomic justice in Muslim society.

Keywords: Hajj savings scheme, financial inclusion, Maqāṣid al Sharī'ah, bottom of the pyramid.

INTRODUCTION

It is one of Islam's most spiritually important acts and a religious duty to perform at least once in a Muslim's life, if financially and physically able, to the extent of their means. Historically, fulfilling the rites of Hajj is not only a religious ritual but also an expression of spiritual surrender, community, and socio-religious affiliation with the worldwide Muslim community. However, as pilgrimage logistics became more expensive and the costs of transportation, accommodation, and other expenses rose, along with currency exchange rate fluctuations, Hajj gradually became financially difficult for many low-income Muslims in developing societies (Alturki, 2024). This development raised serious concerns about fair access to Hajj, according to a study conducted by Hendra et al. (2024), especially for Muslims living in the bottom-of-the-pyramid income category, whose income lacked a solid basis, was informal, and was highly susceptible to inflation. The idea of the bottom of the pyramid was used to describe the economically marginalized populations that have low purchasing power, limited financial security, and limited access to formal financial systems.

In Muslim-majority communities, this group often included informal traders, artisans, subsistence workers, and low-income salary earners whose ability to make Hajj was repeatedly hindered by a lack of effective savings programs and financial planning systems. Kamarudin (2021) argued that financial exclusion still perpetuates inequality and limits human development in some OIC nations. In this sense, low-income Muslims' limited capacity to develop long-term pilgrimage funds indicated economic fragility and institutional weakness in providing access to the Islamic financial system, despite its potential to sustain such funds. Contemporary scholarship examined Islamic finance, religious welfare, and pilgrimage accessibility at their intersection. Aziz et al. (2023) argued that "Management of Hajj funds" should go beyond mere administrative efficiency and strive to achieve the goals of Maqāṣid al Shari'ah, including social justice, welfare, wealth protection, and the equitable distribution of religious duties during Hajj. Likewise, Maram et al. (2025) developed the concept of Hajj financing within a broader Islamic economic framework, where spiritual fulfillment and socio-economic justice are not mutually exclusive. These arguments indicate that these savings schemes could serve not only as implementation tools for Hajj administration but also as moral tools for financial inclusion.

Although several theoretical developments were observed, significant practical paradoxes remained across various Hajj financing systems. Current pilgrimage funding structures tended to benefit middle-income and elite participants with stable incomes who could access formal banking institutions. Low-income Muslim communities often used informal rotational savings groups, interest-free debt financing, asset liquidation, and informal Hajj operators that exploited the Muslim community to fund their pilgrimage participation. According to Setiawan (2025), weak regulatory systems and low financial literacy played a major role in financial scams in the context of the pilgrimage, which favored economically weak Muslims. This suggested that without organized, clear, and low-cost Hajj savings arrangements, intending pilgrims could be left vulnerable to financial hardship and long-term economic instability.

In the Nigerian context, these issues remained clear because of high poverty levels, volatile exchange rates, unemployment pressures, and rising Hajj operating costs. The obvious differences in access to Hajj among intending pilgrims widened, though Nigeria had organized administrative institutions for Hajj. Kano State was significant to the study because it has a large Muslim population that participates in Hajj, a high level of Hajj orientation, many informal economic activities, and a strong annual desire to take part in Hajj and Umrah. The desire to carry out the duties of Hajj, for many of the low-income Muslims in the state, was a long-term goal that was spread out over several years of irregular and insufficient savings. As a result, structured Hajj savings schemes emerged as potentially important means of improving affordability, reducing financial vulnerability, and promoting equitable religious participation. The significance of Hajj savings schemes extended beyond financing the pilgrimage to broader issues of social welfare in Islam and ethical economic governance. Islamic financial systems were expected not only to promote inclusion and social justice but also to foster collective wellbeing. In Syahrivar et al.'s (2022) and El Fakahany's (2021) studies, religious motivations play a significant role in Muslim consumers' decision-making and consumption, and religious framing can instill saving habits when used appropriately in finance.

Moreover, the economy has a duty to maintain religion, wealth, and human dignity in socially beneficial ways, a central theme of the Maqāṣid al Shari'ah perspective. Thus, a well-managed Hajj savings plan could be utilized as a tool to both ease the way for Muslims and as a socio-economic empowerment tool for marginalized Muslims.

However, the existing literature was disjointed in a few ways. The first is that many studies focused mainly on Hajj administration, Islamic tourism, or pilgrimage management without paying due consideration to the financial aspect of exclusion, which could be imposed on low-income Muslims. Second, research on Hajj fund management has focused on institutional investment efficiency rather than affordability and accessibility for society's weakest groups. Third, little had been done empirically to assess Hajj savings schemes as viable models to promote financial inclusion and religious participation equitably in Nigeria. Therefore, significant gaps remained in the literature regarding the potential of structured Hajj savings systems to reduce financial constraints on Hajj participation and meet the Maqāṣid al Shari'ah goals.

Objectives of the Study

In this context, this study aimed to critically review Hajj saving schemes as a vehicle for making the fulfilment of the rite of Hajj in Kano State, Nigeria, easier for bottom-of-the-pyramid Muslims. In particular, the analysis explored how Hajj saving schemes affected low-income Muslims' ability to afford and access Hajj. It examined how these schemes complied with the principles of Maqāṣid al Shari'ah, the set of ends that define the ultimate purpose of God's creation.

In particular, the analysis examined how Hajj savings schemes affected low-income Muslims' ability to be financially included in the financial net in line with the Maqāṣid al Shari'ah (the ends that form the ultimate purpose of God's creation).

The study addressed the following **research questions**:

- i. How did Hajj savings schemes influence affordability and access to Hajj participation among low-income Muslims in Kano State?
- ii. To what extent did Hajj savings schemes reflect Maqāṣid al Shari'ah principles in advancing equitable religious welfare and financial inclusion?

LITERATURE REVIEW

Conceptualizing Hajj within Islamic Socio-Economic Thought

In Islamic theology, Hajj holds a special place, encompassing both the spiritual and the material. While some rituals, like prayers or fasts, were obligatory, Hajj required significant financial commitment, travel, and institutional organization. In Islamic jurisprudence, *istiṭā'ah* is traditionally a key element of pilgrimage and is defined as a person's financial and physical ability to make the pilgrimage without causing hardship for themselves or their dependents. Thus, historically, access to Hajj has reflected the broader socio-economic inequalities in Muslim societies. In Islamic devotional practice, religion often bled into material culture, economic capacity, and social belonging, and pilgrimage activities were no different, being both spiritual and socio-economic (McGregor, 2020; Kumar, 2023).

The economic aspect of Hajj participation has increased further because of changes in pilgrimage systems worldwide today. Higher airfare, visa requirements, accommodation costs, transportation fees, and administrative costs place a heavy burden on pilgrims. In some cases, the continued demand for illegal pilgrimage routes arose from the lack of formal, affordable arrangements for people who wanted to go on pilgrimage, according to Alturki (2024). This implies that, beyond administrative inefficiency, financial exclusion has become increasingly influential in shaping pilgrimage participation. In developing

countries, those who were economically marginalized Muslims often delayed their pilgrimage dreams for many years due to the lack of established and low-cost savings systems.

Hajj saving schemes therefore became part of a wider debate in Islamic economics on welfare inclusion, ethical finance, and equitable access to religious obligations. Hajj savings schemes are organized financial arrangements in which intending pilgrims save for the pilgrimage over a set period under institutional supervision and management. These schemes sought to replace the informal, irregular savings habits of those intending to make Hajj with systematic, long-term financial planning frameworks. In theory, these schemes seemed to align with Islamic financial ethics, as they encouraged prudent wealth management, social welfare, and sound financial intermediation. However, scholars debated whether today's pilgrimage savings mechanisms actually promoted social inclusion or mirrored existing inequalities in the financial system, now cloaked in a religious façade. Some scholars saw these schemes as tools for improving Islamic welfare. In contrast, others criticized them for institutional shortcomings, poor management, and the potential for financial abuse. Salaudeen (2026) argues that the debate matters most for Muslims living at the bottom of the pyramid, who often have very limited access to formal financial services.

Bottom of the Pyramid and Religious Financial Exclusion

The bottom of the pyramid framework refers to populations at the economic bottom, with low income, economic vulnerability, and limited access to institutions. The framework originated in development economics and inclusive business research, but was gradually applied to Islamic finance and religious welfare analysis. In the face of a growing Islamic financial sector in Muslim-majority countries, Kamarudin (2021) argued that poverty and financial exclusion persist as challenges to human development. This dichotomy suggested that, for the economically vulnerable, formal Islamic financial institutions remained out of reach.

Muslims at the bottom of the pyramid were subjected to several layers of exclusion in the context of engaging in the Hajj. First, they had unstable incomes and thus could not save consistently. Second, they had low financial literacy and limited awareness of structured pilgrimage financing options. Third, inflation and exchange rate volatility often devalue savings accumulated before pilgrimage trips. Fourth, low confidence in financial institutions further increased reliance on informal savings associations or unregulated Hajj operators. As a result, the long-term intentions of traveling to the Holy Land for lower-class Muslims were exposed to the risk of becoming uncertain, being postponed, and being cheated out of money. Setiawan (2025) and Basson (2022) found that religious investment schemes aimed at Hajj and Umrah tend to attract financially vulnerable Muslims with strong religious desires but limited institutional protection.

These types of schemes would offer unrealistic returns or low-cost pilgrim access, but were based on unsustainable financial structures. The mushrooming of such schemes highlighted key governance gaps in pilgrimage funding and showed how religious practice could be monetized in the absence of financial inclusion. This was further complicated by the connection between religiosity and financial behavior. Syahrivar et al. (2022) suggested that religious guilt, social control, and spiritual motives played a significant role in shaping the consumption behavior of Muslims. They concluded that Muslims often made financial decisions not only based on economic rationalities but also on moral and communal expectations.

In pilgrimage financing, this meant that the desire to save for pilgrimage outweighed economic difficulties, as pilgrimage held great spiritual and social significance. Structured Hajj saving schemes, therefore, can be seen as instruments and mechanisms for both fulfilling religious identity and financing. However, it was noted that low-income groups lacked awareness of the financial products and services offered, which were too institutional and not linked to the realities of the informal sector. The notion that poor Muslims could make regular formal savings contributions overlooked income instability, household dependency pressures, and vulnerability to inflation in many developing economies. Thus, affordability, institutional transparency, flexibility, and participants' trust were important factors in determining the effectiveness of Hajj savings schemes.

Hajj Savings Schemes and Maqāṣid al Shari'ah

One of the most important theoretical underpinnings for analyzing Islamic financial systems was the Maqāṣid al Shari'ah strategy. The theory emphasized preserving religion, life, intellect, lineage, and wealth as key aims of Islamic law. In Islamic economics, financial institutions were meant to serve collective welfare, justice, and social equilibrium rather than profit-driven accumulation. Aziz et al. (2023) argued that Hajj fund management should be judged by the principles of Maqāṣid al Shari'ah, since it concerns religious welfare and public trust. The authors stated that the following needed to be implemented for effective management of the savings for Hajj: transparency, fairness in investment practices, fairness in distribution of the savings, and safeguarding the pilgrims from any financial harm. These arguments rejected the mainstream focus on operational efficiency or profit as a measure of pilgrimage finance.

Likewise, Abdul Aziz (2023) contended that financial institutions supporting pilgrimage participation should operate as welfare-oriented institutions that can improve participation across all classes. From this perspective, the ethical justification for the Hajj savings scheme would be limited to schemes that reduce exclusionary barriers without creating class-based inequalities. This reading aligns with Islamic principles of distributive justice, focusing on social unity and care for the disadvantaged. Maram et al. (2025) continued this discussion by introducing a holistically structured approach to the economy of the Hajj that is built upon the Quran. Sells (2023). The authors proposed a conceptualization of pilgrimage financing within a broader socio-economic Islamic context, where financial transactions, religious obligations, and communal welfare remain interconnected. They focused on ethical stewardship, collective prosperity, and moral responsibility in Hajj financial management. This view strengthened the case for the Hajj savings scheme not only as a way to save for pilgrimage but also as a means to advance broader social inclusion goals. Empirical findings often showed significant gaps between normative ideals and practice. In many contexts, Hajj savings institutions operated within highly bureaucratic systems with limited accountability and poor participant representation. Concerns about investment governance, access to investment funds, operational transparency, and fair fund distribution continued to be raised. Others also suggested that concentrating funds under institutions could expose Hajj to financial risk if governance is weak or politicized. Another great criticism was the commercialization of the pilgrimage services. As Hajj administration became more market-oriented, concerns grew that spiritual duties would gradually become commodified based on buying power. This was especially problematic for low-income Muslims who continued to have very limited opportunities to engage in pilgrimage due to economic inequality. Assessing Hajj savings schemes from a Maqāṣid al Shari'ah perspective, however, required analyzing not only institutional efficiency but also the scheme's impact on distributive justice and accessibility.

Financial Inclusion and Islamic Welfare Systems

Financial inclusion was defined as access to cost-effective financial products and services that were useful and appropriate for the financial needs of individuals and communities. In Islamic economic discourse, financial inclusion carried additional ethical connotations, as access to finance was seen as a precondition for social justice and for minimizing structural inequality. Kamarudin (2021) noted that the development of Islamic finance was not necessarily tied to reducing poverty or distributing welfare fairly. In some Muslim-majority countries, Islamic banking sectors grew fast. However, low-income groups often still lacked access to banking services because financial illiteracy, institutional complexity, and high transaction costs made it difficult to use Islamic banking products and services. This implied that Islamic financial systems need to be more inclusive through better welfare-oriented structures. The potential solution to some of these challenges was provided by the Hajj savings schemes, which were religiously motivated and financially disciplined. Religious motivation was linked to long-term saving behavior, even among the economically disadvantaged. Pilgrimage savings schemes, therefore, could be one way for previously unbanked Muslims to access other financial services. Such schemes could build confidence in formal Islamic financial institutions by combining the ethereal with practical financial planning. Abubaker et al. (2022) highlighted the importance of culturally and religiously informed institutional structures in Islamic societies. They found that policies based on religious values tended to produce stronger behavioral commitment and greater social legitimacy. This meant that, in Hajj financing, savings schemes based on Islamic ethics could gain greater community acceptance than conventional financial products. Nevertheless, a few structural obstacles challenged this assumption. Financial inclusion programs usually failed to recognize the extent of the poverty of BOP groups. For most low-income families, survival expenses always took priority over long-term savings plans. Furthermore, the real value of accumulated savings declined over time because of inflationary pressures and currency depreciation. In unstable economies, potential pilgrims often struggle to maintain savings as living costs rise. Trust continued to be a key issue. Over the years, some financial fraud, failed investment schemes, and mismanagement led to a loss of trust in formal savings institutions among a broad section of low-income Muslims. Setiawan (2025) showed that weak regulation in the pilgrimage sector facilitated exploitative religious financial schemes to take root. Thus, institutional legitimacy emerged as a key factor in successful participation in Hajj savings.

Religious Consumption and Pilgrimage Behavior

Religious consumption theory also sheds light on the behavioral aspects of participation in Hajj savings. Religious consumption refers to how spiritual beliefs shape consumption choices, priorities, and economic behavior. Religious consumption theories emphasize moral duty, spiritual satisfaction, and communal obligation, whereas classical economic theories focus on utility maximization. Religious guilt and social regulation were highly mediated in Muslim consumption behavior (Syahrivar et al., 2022). Their work found that Muslims often translated religious expectations into everyday financial decision-making. Thus, the decision to go to Hajj was not only a spending choice but a profound symbolic gesture tied to spiritual legitimacy and acceptance. The economic importance of pilgrimage further drove investment in Hajj savings. For many Muslim societies, completing the pilgrimage brought significant social prestige and moral status. However, when economic difficulties arose, individuals still sacrificed and saved to fulfill their pilgrimage dreams. Stephan (2024) and Marpuah et al. (2024) both argued that the Muslim movement often expressed belonging, identity, and aspiration toward a divine goal. Thus, pilgrimage functioned both as a religious duty and a socio-cultural symbol of belonging to the global Muslim community. However, researchers cautioned against viewing pilgrimage solely as

a spiritual activity without accounting for structural inequalities. Alturki (2024) showed that for many, the context of the pilgrimage was not the one that had been willed, and the reasons for this were institutional barriers that made it too expensive to access it formally. This suggested that for low-income Muslims, intense financial demands were more likely to limit participation in pilgrimages than poor religious motivation. There was also a link between religiosity and economic vulnerability, which afforded opportunities for exploitation. Financial choices that people made were sometimes made because of religious dreams that led to borrowing, selling assets, or getting involved in scams with pilgrimage tours. So, strong spiritual motivation alone does not ensure equitable or safe pilgrim financing outcomes. To achieve effective Hajj savings, structures to protect vulnerable participants from financial harm, regulatory safeguards, and ethical protections need to be put in place.

Empirical Studies and Research Gap

The existing empirical literature shows increased scholarly interest in pilgrimage financing, Islamic welfare systems, and religious economic behavior. According to Aziz et al. (2023), the management of Hajj funds in Islamic finance in Indonesia needs to be studied, and it is concluded that the principles of Maqāṣid al Sharī'ah should be applied in the management of Hajj funds. They examined transparency, ethical investments, and social justice, but focused mainly on institutional management rather than participant accessibility for low-income populations. In an exploratory study on the persistence of participation in unauthorized pilgrimage, Alturki (2024) concluded that affordability constraints were key factors shaping informal patterns of Hajj participation. While the study emphasized access inequalities in the structures, it focused mainly on the scalability of pilgrimage administration policies in the Kingdom of Saudi Arabia, not on the saving mechanisms of intending pilgrims. Setiawan (2025) studied fraudulent financing of pilgrimage to Mecca and concluded that several factors contribute to it, namely weaknesses in governance, financial illiteracy, and regulatory gaps. The study offered valuable insights into financial vulnerabilities in the pilgrimage sector, but it did not explicitly examine structured savings schemes as tools for financial inclusion. Syahrivar et al. (2022) discussed religious consumption behavior in the Islamic context and showed that religiosity affects financial decision-making. Their results provided useful behavioral insights, but the study did not directly address the financial aspects of pilgrimage or bottom-of-the-pyramid economic realities. Kamarudin (2021) examined relationships between Islamic financial development, poverty, and inequality in Organization of Islamic Cooperation (OIC) countries. The study established important links between financial exclusion and the welfare gap, but did not specifically examine pilgrimage finance systems. These studies identified three major gaps. First, few empirical studies have examined Hajj saving schemes as a way to improve Hajj accessibility among bottom-of-the-pyramid Muslims. Second, previous studies do not sufficiently integrate financial inclusion theory with Maqāṣid al Sharī'ah analysis in the context of pilgrimage financing. Third, although intending pilgrims in Nigeria have faced increased pressure to participate in the Hajj and have become more economically vulnerable, the situation remains significantly understudied. To fill these gaps, this study critically reviewed Hajj saving schemes as a tool for religious inclusion and Islamic welfare inclusion among low-income Muslims in Kano State, Nigeria. The study also contributed to scholarship by incorporating financial inclusion perspectives into the principles of Maqāṣid al Sharī'ah to examine how well-structured pilgrimage saving mechanisms promoted social justice and accessible religious fulfillment.

METHODOLOGY

The study used a quantitative research method to critically analyze the effectiveness of Hajj Saving Schemes in improving pilgrimage affordability and equitable religious welfare for BOP Muslims in Kano State, Nigeria. The study aimed to present measurable evidence of the relationship between structured Hajj savings, affordability outcomes, and perceptions of compliance with Maqāṣid al Shari'ah in the pilgrimage financing system, which led to the choice of a quantitative design. This approach also enabled an objective evaluation of financial accessibility patterns among intending pilgrims in the low-income group using statistics.

The study adopted a cross-sectional survey design with intending Muslim pilgrims who participated in the formal Hajj saving system in Kano State. Kano State was purposively chosen because of its large Muslim population, high participation rates in the pilgrimage to Makka, and relatively high informal economic activity with strong bottom-of-the-pyramid demographics. The study population consisted of registered Muslim adults involved in Hajj savings organizations run by licensed Islamic financial institutions and Hajj management agencies in the state. Multi-stage sampling was used to ensure good representation of participants across the major urban and semi-urban districts of Kano State. The first step was to purposively select Local Government Areas with high population density among intending pilgrims. The second stage involved identifying financial institutions and Hajj savings centers participating in the program based on operational relevance and accessibility. The final stage involved systematic random sampling from the registered participant list collected from the selected institutions. The study included 420 respondents to minimize sampling error and increase statistical reliability. Data collection was carried out using a structured questionnaire, which was designed based on the aim of the research and literature reviews on Islamic finance theory, accessibility to pilgrimage, and Maqāṣid al Shari'ah theory. The questionnaire was made up of closed-ended questions which were measured on a 5-point Likert scale that ranged from strongly disagree to agree strongly. The instrument included items on demographic features, affordability challenges, perceptions of accessibility, financial discipline, institutional trust, and perceived adherence to Islamic welfare principles in Hajj saving schemes. Trained field assistants administered the questionnaire in person and understood the study area's sociocultural and religious background. The instrument was validated by experts, namely scholars in the field of Islamic finance, development studies, and quantitative research methodology. Their observations helped clarify the questions, their relevance to the concepts, and their consistency in measurement. To check reliability and internal consistency, a pilot study was conducted with 40 respondents outside the selected Sample area. Cronbach's alpha coefficients for the major constructs exceeded the acceptable threshold of 0.70, indicating good reliability. The Statistical Package for the Social Sciences (SPSS) version 27 was used to analyze the data. To summarize demographic characteristics and response patterns, descriptive statistics such as frequencies, percentages, means, and standard deviations were used. Inferential statistical techniques were also used to meet the study's objectives. Simple linear regression was used to examine the effects of participation in Hajj savings on low-income Muslims' affordability and access to pilgrimage. Multiple regression analysis was also used to assess the relationship between the institutional characteristics of the Hajj savings schemes and the perceived achievements of the Maqāṣid al Shari'ah objectives that were studied, such as improving welfare, financial inclusion, and equitable religious access. The level of significance for the statistical tests was 0.05 (5%). Ethics was closely monitored during the research process. Participation was voluntary, and participants were provided with information about the academic purpose of the research before the questionnaires were administered. All participants provided

informed consent, and we kept personal information and financial disclosures confidential and anonymous. The study also ensured that all data collection methods respected religious and cultural sensitivities surrounding discussions of pilgrimage in the study area.

RESULTS AND DISCUSSION

Socio-Demographic Characteristics of Respondents

Table 1 presents the socio-demographic characteristics of respondents selected for the study.

Table 1: Socio-demographic Distribution of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	268	63.8
	Female	152	36.2
Age	18 to 30 years	74	17.6
	31 to 40 years	146	34.8
	41 to 50 years	128	30.5
	Above 50 years	72	17.1
Monthly Income	Below ₦80,000	168	40.0
	₦80,000 to ₦150,000	154	36.7
	₦151,000 to ₦250,000	71	16.9
	Above ₦250,000	27	6.4
Occupation	Trading	149	35.5
	Artisan Work	98	23.3
	Civil Service	86	20.5
	Farming	54	12.9
	Others	33	7.8
Duration in the Hajj Savings Scheme	Less than 2 years	117	27.9
	2 to 5 years	201	47.9
	Above 5 years	102	24.3

It was found that the male respondents made up 63.8 percent of the total Sample, and females constituted 36.2 percent. Most respondents were in the economically active age group (31 to 40 years) at 34.8 percent, while 30.5 percent were in the 41 to 50 years age group. Based on the income distribution results, the study was mainly based on the bottom of the pyramid segment of the economy, where 76.7 percent of the respondents earned less than ₦150,000 per month. The occupation distribution showed that the respondents' economy was dominated by the trading and artisan categories, indicating high participation in the informal sector among intending pilgrims. In addition, 47.9 percent had been involved in Hajj saving schemes for 2-5 years, indicating moderate long-term commitment to Hajj financial preparation. These findings corroborated Kamarudin (2021), who stated that economically marginalized Muslims often rely on gradual, structured financial accumulation to fulfill major religious obligations amid less income stability.

Objective One

To examine how Hajj savings schemes affect the affordability and accessibility of Hajj participation among low-income Muslims in Kano State.

Table 2: Descriptive Analysis of Hajj Savings Schemes and Pilgrimage Affordability

Variable	Mean	Standard Deviation
Hajj savings scheme improved my financial discipline	4.31	0.67
The scheme reduced the financial burden associated with the Hajj	4.18	0.74
The scheme increased my confidence in eventually performing Hajj	4.42	0.61
Regular savings contributions were affordable	3.97	0.82
The scheme reduced dependence on informal borrowing	4.11	0.76
The scheme improved my access to formal financial services	3.89	0.88

The findings showed high mean scores across all affordability indicators. Participants strongly agreed that participation in Hajj saving schemes increased their financial discipline (4.31) and helped them feel confident about participating in Hajj (4.42). The schemes were also agreed by respondents to have alleviated financial pressures and informal borrowing practices. The relatively high mean of 3.97 on the affordability of regular contributions suggests that the savings structure was not too difficult to manage, even with low income levels. It was found that structured savings mechanisms greatly improved the preparedness for pilgrimage and financial inclusion among the low-income Muslims. These findings were consistent with those of Syahrivar et al. (2022), who concluded that religious motives positively affected disciplined financial behavior by Muslims. The results also corroborated those of Maram et al. (2025), who argued that IFS could enhance welfare-based religious participation.

Table 3: Multiple Regression Analysis on the Influence of Hajj Savings Schemes on Pilgrimage Affordability and Accessibility

Variable	B	Standard Error	Beta	t value	Significance
Constant	1.284	0.314		4.089	0.000
Financial discipline	0.362	0.058	0.338	6.241	0.000
Contribution affordability	0.287	0.064	0.251	4.484	0.000
Institutional trust	0.311	0.061	0.279	5.098	0.000
Access to formal financial services	0.226	0.055	0.208	4.109	0.000

Model Summary:

R = 0.781

R² = 0.610

Adjusted R² = 0.603

F = 64.273

p < 0.05

From the regression results, it was observed that the Hajj saving scheme had a significant effect on the affordability and accessibility of pilgrimage among the low-income Muslims of Kano State. The model obtained an R² value of 0.610, which suggested that

about 61.0 percent of the variation in pilgrimage affordability and access was explained by the independent variables used in the model. The standardized beta coefficient for financial discipline was highest (0.338), suggesting that disciplined savings behavior had the greatest impact on pilgrimage affordability. Institutional trust and contribution affordability were also statistically significant, positive predictors of accessibility outcomes at the 0.05 significance level. All predictor variables were statistically significant, showing that participation in structured Hajj savings significantly affected the financial preparedness and exclusion barriers of economically vulnerable Muslims. The findings support Alturki (2024), who said affordability constraints were among the most important factors affecting pilgrimage accessibility. The results also support Kamarudin's (2021) claim that developing inclusive Islamic banking and finance mechanisms will positively impact low-income groups' welfare participation.

Objective Two

To evaluate the extent to which Hajj savings schemes align with Maqāṣid al Shari'ah principles to promote equitable religious welfare and financial inclusion.

Table 4: Descriptive Analysis of Maqāṣid al Shari'ah Compliance Perceptions

Variable	Mean	Standard Deviation
The scheme promoted fairness in pilgrimage access	4.23	0.71
The scheme protected participants from financial exploitation	4.16	0.73
The scheme reflected Islamic ethical financial principles	4.38	0.64
The scheme enhanced social welfare among low-income Muslims	4.19	0.69
The scheme encouraged responsible wealth management	4.27	0.66
The scheme strengthened confidence in Islamic financial institutions	4.14	0.77

Respondents generally saw the Hajj savings schemes as being very consistent with the principles of Maqāṣid al Shari'ah. Mean scores were highest for compliance with Islamic ethical financial principles, with a score of 4.38, suggesting that there is strong respondent trust in the Islamic legality of the schemes. Participants also agreed that the schemes ensured fair distribution of pilgrimage, responsible wealth management, and protection of low-income Muslims from exploitation. These findings indicated that respondents saw Hajj saving systems not only as financial arrangements, but as welfare-oriented Islamic institutions that enable them to fulfill their religious obligations equitably. The results confirmed Aziz et al. (2023), who noted that Islamic financial governance systems should pay special attention to justice and welfare promotion, as well as wealth protection, in financing pilgrimages.

Table 5: Multiple Regression Analysis on Hajj Savings Schemes and Maqāṣid al Shari'ah Outcomes

Variable	B	Standard Error	Beta	t value	Significance
Constant	1.102	0.291		3.787	0.000
Ethical financial management	0.341	0.057	0.329	5.982	0.000
Welfare enhancement	0.296	0.061	0.281	4.852	0.000
Financial inclusion	0.318	0.054	0.304	5.889	0.000

Variable	B	Standard Error	Beta	t value	Significance
Institutional transparency	0.244	0.059	0.217	4.136	0.000

Model Summary:

R = 0.804

R² = 0.646

Adjusted R² = 0.639

F = 71.528

p < 0.05

The regression analysis showed that Hajj saving schemes were significantly related to the objectives of Maqāṣid al Shari‘ah, including welfare enhancement, ethical finance, and equitable participation in religious activity. The model accounted for 64.6 percent of the variance in perceived Maqāṣid al Shari‘ah outcomes. The highest standardized beta coefficient (0.329) was for ethical financial management, indicating that ethical governance significantly influenced respondents’ perceptions of Islamic legitimacy and welfare orientation. Financial inclusion and welfare enhancement also positively influenced perceived Maqāṣid compliance. The statistical significance of institutional transparency also indicated that participants’ trust depended more on transparency and accountability in administering pilgrims’ finances. The results confirmed Abdul Aziz’s (2023) argument that Hajj financial systems function as socially responsible institutions rather than administrative ones.

CONCLUSION AND IMPLICATIONS

This study critically examined the Hajj saving scheme as a model for easing the implementation of the rites of Hajj among bottom-of-the-pyramid Muslims in Kano State, Nigeria. It specifically examined how structured Hajj savings arrangements increased the affordability and accessibility of the pilgrimage for low-income Muslims and whether they aligned with the Maqāṣid al Shari‘ah principles of equitable religious welfare and financial inclusion.

The author believes Hajj savings schemes will significantly improve the financial preparedness of economically vulnerable Muslims, strengthen their saving habits, reduce dependence on informal borrowing, and increase participation in the pilgrimage. Pilgrimage costs, Inflation, currency exchange rates, trust in institutions, financial discipline, and access to formal financial services significantly affect pilgrimage accessibility. Together, these factors affect structured Hajj savings systems.

A Hajj model aligned with intending pilgrims’ income streams is important for alleviating financial exclusion and enabling participation in Hajj. Organized savings mechanisms could change how Muslims finance Hajj, shifting it from an uncertain, disjointed journey to a more systematic, achievable religious goal for low-income Muslims.

Beyond affordability, Hajj savings schemes reflected the principles of Maqāṣid al Shari‘ah across four areas: welfare enhancement, ethical governance of financial affairs, equitable access to religion, and financial inclusion. The schemes help safeguard vulnerable Muslims from unfair financial practices and encourage responsible savings aligned with Islamic moral principles.

Pilgrimage savings systems in Kano State still depend on trust and accountability. The study thus recommended that Hajj investment plans not be considered only as formal funding mechanisms for Hajj arrangements. Instead, they were symbols of a wider range of Muslim social welfare devices that could tackle structural inequalities in the participation of economically marginalized Muslims. This role captured the spirit of the modern Islamic economic view, which highlights the principles of justice, welfare, and the general welfare of the people within financial governance.

Implication of the Study

The study had multiple implications. First, the findings had policy implications for Islamic financial institutions (IFIs) and Hajj regulatory authorities (HRAs) both in Nigeria and other Muslim-majority societies. The study highlighted the need to develop low-cost, open, and adaptable pilgrimage savings products for poor people in the informal sector that fit their lifestyles; directly copying models from other jurisdictions is not advised. These interventions may enhance financial inclusion and, at the same time, improve access to religious fulfillment while increasing equitable access.

Second, the study indicated that governments and Hajj management agencies need to strengthen regulation of pilgrim financing methods and expand public financial literacy programs to reduce susceptibility to fraudulent financing schemes. With the high level of religious motivation for participation in Hajj, economically deprived Muslims were highly vulnerable to financial exploitation in the context of weak governance. Hence, institutional responsibility and ethical financial management are crucial to maintaining participants' confidence and public welfare.

Third, the study contributed to emerging research on 'Islamic finance, religious welfare and bottom of the pyramid inclusion' from a theoretical perspective. The study has added to understanding how an Islamic-principles-based financial system can serve as a tool for socio-economic empowerment, alongside commercial financial systems, by integrating financial inclusion perspectives with Maqāṣid al Shari'ah analysis.

Lastly, the researchers found that sustainable, ethically managed Hajj savings schemes have significant potential to create equal opportunities for low-income Muslims to participate in the Hajj. If properly managed and meaningfully designed, these schemes can not only enhance spiritual fulfillment but also advance social justice, welfare inclusion, and economic dignity within Muslim societies.

Details of AI usage are given below:

Grammarly was used to enhance grammar, spelling, and clarity.

All content was reviewed and finalized by the author, who accepts full responsibility for the work.

Competing Interests Disclaimer:

The author has declared that there are no known competing financial interests, non-financial interests, or personal relationships that could have appeared to influence the work reported in this paper.

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