QiST: Journal of Quran and Tafseer Studies
ISSN (Online): 2828-2779
Received: 28-07-2025, Revised: 16-10-2025
Accepted: 17-10-2025, Published: 22-10-2025
DOI: https://doi.org/10.23917/qist.v4i2.12192

A Quranic Framework for the Integrated Economy of Hajj

Ahmad Nabilul Maram[1]; A'azliansyah Farizil Anam[2]; Viqie Ixbal Maulana[3]

Abstract

While the Hajj pilgrimage has significant economic dimensions, these are often underexamined from a theological perspective. This study aims to delineate the economic benefits of the Hajj as an integral component of its divine design. Adopting a qualitative, library-based methodology, this research performs a thematic analysis of the exegesis (tafsīr) of key Quranic passages, primarily from Surah Āli ʻImrān, Surah Al-Baqarah, and Surah Al-Hajj, to construct a holistic economic framework. The findings reveal a consistent Quranic theme that integrates economic activity into the pilgrimage. This is presented in a three-phase model: (1) Pre-Hajj economic mobilization, divinely catalyzed by the principle of financial capability (istiṭāʿah); (2) During-Hajj commerce, explicitly sanctioned as seeking "bounty" and witnessing "benefits" (manāfiʿ); and (3) a Post-Hajj sustained global economic cycle, rooted in the Quranic vision of a worldwide gathering. The central argument is that these economic facets are not incidental but are foundational to the Hajj's divinely ordained purpose. This study contributes a robust theological framework that moves beyond the spiritual-versus-material debate, establishing the Hajj as an integrated spiritual-economic institution that requires a holistic understanding

Keywords: *Hajj; Islamic Economics; Tafsīr; Pilgrimage Economy; Economic Theology.*

[1] UIN Sunan Ampel, Surabaya, Indonesia, Email: nabilul.maram@gmail.com, Orcid: https://orcid.org/0000-0002-7875-5222
[2] UIN Prof. KH. Saifuddin Zuhri, Purwokerto, Indonesia, Corresponding Email: aazliansyahfarizilanammm@gmail.com
[3] UIN Sunan Ampel, Surabaya, Indonesia, Email: im.viqie@gmail.com

Introduction

The Hajj, the annual Islamic pilgrimage to Mecca, stands as one of the most profound spiritual gatherings on Earth, uniting millions of Muslims in a shared expression of faith. Yet, its significance transcends the purely spiritual, manifesting as a global phenomenon with a formidable economic footprint. In the contemporary era, the Hajj is a cornerstone of Saudi Arabia's economy, representing its second-largest source of revenue after oil and serving as a critical pillar in the nation's economic diversification strategy under Vision 2030 [1]. Each year, the arrival of around 2.5 million pilgrims from 180 countries injects tens of billions of dollars into the state coffers, energizing sectors from hospitality and transportation to retail and logistics [2]. This massive undertaking not only provides vast employment opportunities but also drives the development and preservation of infrastructure and local heritage, weaving economic growth into the region's cultural fabric [3].

This fusion of the sacred and the commercial is not a recent development. Historically, the Hajj has consistently served as a powerful catalyst for economic activity, transforming the arid landscape of Mecca and its surroundings into a vibrant, cosmopolitan hub of seasonal trade. Long before the advent of modern global logistics, the annual influx of pilgrims gave rise to legendary seasonal markets such as Ka'az and Mejazi, which became crucial nodes in a vast network of exchange [4]. Pilgrims, doubling as merchants, brought goods from their distant homelands, while caravans laden with essential commodities like grain from Egypt and Iraq converged on the Hejaz to supply the temporary metropolis. This ancient marketplace was a dynamic space of interaction where diverse groups, from local inhabitants to Tatar traders, participated in a flourishing economy built around the pilgrimage, fostering not only economic ties but also profound cultural exchange across the Islamic world [5].

Despite this deep-seated historical and economic reality, a significant tension pervades contemporary discourse surrounding the Hajj. A prevailing narrative expresses unease with what is perceived as the “excessive commercialization” of a sacred rite, raising critical questions about the integrity of the spiritual experience in an age of global capitalism. The concern is that the commodification of the pilgrimage, where faith is mediated through travel packages, luxury services, and consumer experiences, risks reducing a profound act of worship to a superficial transaction. This perspective posits a fundamental conflict between the spiritual purity of the Hajj and the worldly mechanics of its modern execution, framing the encroachment of commerce as a corruption of its essential purpose.

This concern establishes a central academic and theological debate: is the economic dimension of the Hajj an external force that threatens its spiritual core, or is it an intrinsic feature with its own legitimacy and wisdom? On one side of the debate are those who argue for safeguarding the Hajj's sanctity from the perceived profane influence of the market, viewing the fusion of worship and profit as a dilution of religious devotion [6]. On the other side, Islamic tradition itself provides a robust framework for acknowledging the material realities of the pilgrimage. The foundational concept of istiṭāʿah (capability) explicitly requires a Muslim to be financially secure before the Hajj becomes obligatory, embedding economic capacity into the very definition of the duty [7]. Furthermore, classical Islamic jurisprudence, drawing directly from Quranic sanction, has long affirmed the permissibility of engaging in trade during the pilgrimage, suggesting a more complex and integrated relationship between the material and the spiritual than the contemporary dichotomy allows.

Much of the existing scholarly literature on the Hajj approaches its economic aspects through a descriptive, managerial, or socio-economic lens [8],[9]. This research meticulously documents the pilgrimage's financial impact, analyzes the logistical and public health challenges of managing millions of people [10],[11], and assesses its environmental consequences [12]. While invaluable for public policy and strategic planning, this body of work predominantly treats the Hajj economy as a phenomenon to be measured and managed. It addresses the what and the how of the pilgrimage's economic footprint, but seldom delves into the why from a foundational theological perspective. Its analytical framework remains largely external, viewing the economic activity as a byproduct of a religious gathering rather than exploring the possibility that it is an inherent feature sanctioned by scripture itself.

A brief discussion that in-depth interprets the economic dimensions of the Hajj from the perspective of Al-Qur'anic exegesis (al-tafsīr al-maqāṣidī) to show whether the economic aspect is an integral part of the divine design, not just an additional phenomenon.

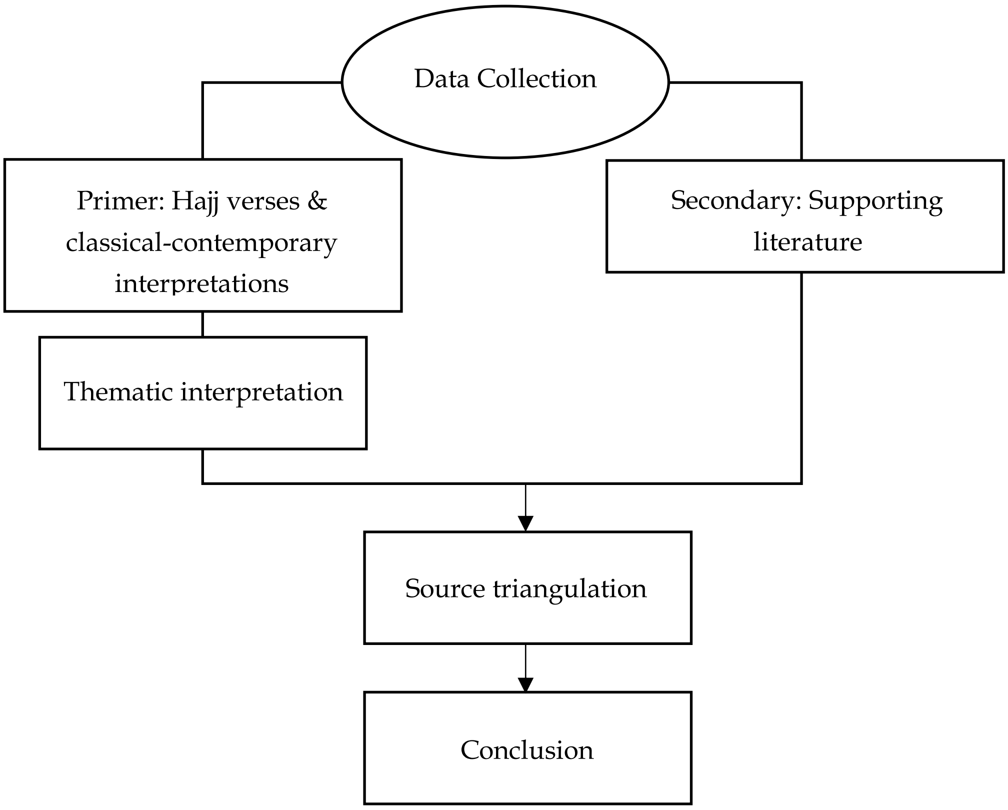
Consequently, a significant gap emerges in the scholarship. While Islamic jurisprudence discusses the permission for trade and the prerequisites for participation through fiqh and the doctrine of istiṭāʿah, this legalistic approach does not fully capture the divine purpose (ḥikmah) or design behind this integration. Modern interpretive methods like Al-Tafsīr al-Maqāṣidī, which seek to understand the ultimate objectives of Quranic guidance, have been applied to general economic principles but have not been systematically directed toward the specific case of the Hajj economy [13]. What remains underexamined is a deep interpretive analysis of Quranic exegesis (tafsīr) that investigates whether the economic benefits of the Hajj are not merely a concession to human need but a purposive, integral part of the divine institution. The crucial question of how scripture itself conceptualizes the relationship between worship and worldly benefit in this ultimate collective ritual remains largely unanswered.

This article argues that the economic dimension of the Hajj is not a modern corruption or a simple legal allowance but a divinely sanctioned and integral component of the pilgrimage's foundational design, as evidenced through a thematic analysis of Quranic exegesis. The purpose of this study is to move beyond the prevailing binary of spiritual purity versus material defilement by constructing a theological framework that conceptualizes the spiritual and economic facets of the Hajj as holistically and purposefully intertwined. By analyzing how classical and contemporary exegetes have interpreted key Quranic verses related to the pilgrimage, this research offers an original contribution: a re-conceptualization of the Hajj's economic footprint as an intended part of its spiritual ecosystem. In doing so, it addresses the fundamental question of how Islam's most sacred texts frame the pursuit of worldly bounty within its most sacred journey.

Method

This study employs a qualitative literature-based research design with a descriptive-analytical focus to interpret the economic dimensions of the Hajj pilgrimage as explained in Islamic sacred texts. The primary data consists of Qur'anic verses related to the Hajj and select classical and contemporary tafsir works. Using tafsir texts as primary data is an established practice in Islamic studies because these texts represent centuries of academic discourse and contextual interpretations [14]. The interpretation process was conducted using thematic analysis, a method recognized as effective in revealing the layered meanings in religious texts [15],[16]. This involved identifying and coding all relevant exegetical comments on economic activities, which were then categorized and synthesized into the emergent themes that structure this article's discussion. This involves identifying and verifying comments from experts that are relevant to the research topic. Therefore, this analysis also involves triangulating sources by comparing interpretations from different schools of thought and historical periods to ensure the depth of the findings. Additionally, the findings are placed in critical dialogue with contemporary academic literature, adhering to the strict standards of qualitative research in the humanities [17],[18].

Figure 1. Research Framework



Result and Discussion

Pre-Hajj Economic Mobilization as a Spiritual Imperative

The economic footprint of the Hajj does not suddenly materialize upon the pilgrim's arrival in Mecca; rather, it originates months, years, or even decades earlier within the aspirant's home community. The scriptural requirement of financial capability (istiṭāʿah) to undertake the pilgrimage functions as a powerful and divinely sanctioned catalyst for long-term economic mobilization. This preparatory phase is not merely about accumulating funds for travel; it is an integral part of the spiritual journey itself, embedding the acts of saving, investing, and enterprise within a robust Islamic ethical framework. Quranic exegesis (tafsīr) consistently interprets the condition of istiṭāʿah not as a passive barrier that excludes the poor, but as a proactive spiritual objective that encourages financial prudence, responsible planning, and productive economic activity. This divine injunction transforms the mundane act of wealth accumulation into a spiritually meritorious endeavor, where the niyyah (intention) to fulfill the fifth pillar of Islam sanctifies the economic efforts required to achieve it. This divine imperative is explicitly grounded in the Qur'an, most notably in QS. Āli ʻImrān: 97:

فِيهِ ءَايَٰتُۢ بَيِّنَٰتٌ مَّقَامُ إِبۡرَٰهِيمَۖ وَمَن دَخَلَهُۥ كَانَ ءَامِنٗاۗ وَلِلَّهِ عَلَى ٱلنَّاسِ حِجُّ ٱلۡبَيۡتِ مَنِ ٱسۡتَطَاعَ إِلَيۡهِ
سَبِيلٗاۚ وَمَن كَفَرَ فَإِنَّ ٱللَّهَ غَنِيٌّ عَنِ ٱلۡعَٰلَمِينَ

There are clear signs in it; it is the place where Abraham stood to pray; whoever enters it is safe. Pilgrimage to the house is a duty owed to God by people who can undertake it. Those who reject this should know that God does not need anyone [19], p. 41.

The exegetical tradition surrounding this verse is unanimous in its interpretation that the key phrase man istaṭāʿa ilaihi sabīlā "for those who can undertake the journey" refers not only to physical fitness but decisively to financial capability. Classical exegetes, such as Ibn Kathir and Al-Qurtubiy, or contemporary ones, such as al-Zuḥaili, state that this "ability" includes several core financial requirements. This includes having sufficient funds to cover all travel expenses to and from the holy site, expenses incurred during their stay there, and, most importantly, financial security for those dependent on them during their absence [20], pp. 308–309, [21], pp. 221–223, [22], p. 235. This scriptural prerequisite thus establishes financial planning as a direct component of the religious obligation itself. The pursuit of istiṭāʿah is therefore not an optional worldly precursor but a mandated, faith-driven economic goal, turning long-term savings and wealth generation into acts of devotion in preparation for fulfilling one of the pillars of Islam.

This divinely mandated financial preparation is, in turn, strictly governed by the comprehensive ethical principles of Islamic economics. In Islam, wealth is not an end in itself but a trust (amanah) from God, which must be acquired and managed responsibly [23]. Therefore, the funds accumulated for Hajj must be ḥalāl (lawful), earned through means that are just, fair, and free from exploitation. The Quranic prohibition of usury (riba) and the emphasis on ethical conduct in all transactions mean that an aspiring pilgrim's financial journey must be as pure as their spiritual intention. This framework ensures that the pursuit of istiṭāʿah does not lead to unethical competition or social harm. Instead, it promotes a model of economic behavior where personal ambition is harmonized with communal well-being. The core concepts of ʿamal (action) and niyyah (intention) are crucial, as they ensure that the economic activities undertaken are not for mere personal gain but are consciously directed toward fulfilling a sacred duty and fostering social welfare, thereby aligning the pilgrim's financial preparation with the ultimate goals of the Shariah [24].

In practice, this pursuit of financial capability manifests in distinct economic behaviors that stimulate local economies. The long-term goal of performing Hajj compels many individuals and families to engage in disciplined savings and financial planning, often over many years, which can have a significant impact on household consumption and investment patterns [25]. The capital accumulated represents a substantial economic force within local communities. Furthermore, the communal aspect of this religious aspiration has spurred innovation in Islamic finance. The emergence of specialized Hajj savings funds, cooperative financing schemes, and Islamic microloans tailored for prospective pilgrims demonstrates a direct link between religious observance and financial product development [26]. Financial instruments such as qardh al-hasan (benevolent, interest-free loans) exemplify how the community mobilizes to support its members in fulfilling this duty, showcasing a system where financial inclusion and solidarity are driven by shared faith-based goals [27]. This network of financial support illustrates a key feature of the pre-Hajj economy: it is not just an individual struggle but a collective endeavor supported by ethical financial structures.

However, the contemporary application and interpretation of this timeless principle of istiṭāʿah present new layers of complexity and debate. Recent studies indicate a tendency within many communities to interpret istiṭāʿah almost exclusively in economic terms, a focus driven by the escalating costs of Hajj packages and the influence of private travel agencies [28]. This narrowing of focus sometimes overshadows other classical components of capability, such as physical health and the security of the travel route [28],[29]. This creates a tension between modern practice and classical jurisprudence. For instance, the view of classical scholars like Imam al-Shāfiʿī and Imam Aḥmad, who emphasize that financial capability includes ensuring that a person is not burdened by debt or other financial difficulties after the hajj, [30], p. 123, [31], p. 423, are questioned by the modern phenomenon of taking out large loans to perform the hajj, which raises the question of whether such practices truly fulfill the spirit of the Qur'anic command.

These complexities are further compounded by administrative and policy challenges, particularly in countries with large Muslim populations [32]. The implementation of national quota systems has led to extraordinarily long waiting lists in nations like Indonesia and Malaysia, which complicates the assessment of when an individual is truly considered “able.” Inefficiencies in queuing systems, which may not effectively prioritize those who already meet the full legal and financial requirements of istiṭāʿah, can lead to questions of fairness and access [33]. Concurrently, governments have institutionalized health standards as a formal component of capability, though the effective implementation and legal protection of pilgrims in this regard remain ongoing concerns [34]. These modern socio-legal realities demonstrate that while the divine call to pursue istiṭāʿah is a powerful economic motivator, its realization is mediated by a complex web of economic pressures, personal interpretations, and state-level administrative systems.

Despite these challenges, the aspiration to perform Hajj remains a significant driver of entrepreneurship. For many, the high cost of the journey necessitates creating new streams of income, encouraging the establishment of small businesses and other productive enterprises. This aligns perfectly with the principles of Islamic entrepreneurship, which champion the creation of societal value through businesses that operate ethically and contribute positively to the community [35]. Consequently, a vibrant "pilgrimage industry" flourishes in pilgrims' home countries long before their departure. This ecosystem includes specialized travel agencies, religious clothing and supplies retailers, and food producers catering to the needs of travelers. These enterprises not only facilitate the practical aspects of the journey but also constitute a significant economic sector that is directly stimulated by this religious obligation. This demonstrates a powerful synergistic relationship between faith, finance, and community empowerment, where religious duty fuels economic activity that, in turn, strengthens the local community [36].

The Sacred Marketplace: Divine Sanction for Commerce During the Hajj Rites

The economic dimension of the Hajj finds its most explicit legitimacy not in ancillary activities, but at the very heart of the pilgrimage rituals. The Qur'an proactively sanctions commercial activity during the Hajj, uniquely transforming the sacred space and time into a domain where spiritual devotion and material exchange are divinely permitted to coexist. This principle is not a minor concession but a foundational feature, revealed specifically to correct a misconception among the early Muslims. The primary textual evidence for this divine license is QS. al-Baqarah: 198:

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَن تَبْتَغُواْ فَضْلًا مِّن رَّبِّكُمْۚ فَإِذَآ أَفَضْتُم مِّنْ عَرَفَٰتٍ فَٱذْكُرُواْ ٱللَّهَ عِندَ ٱلْمَشْعَرِ ٱلْحَرَامِۖ وَٱذْكُرُوهُ كَمَا هَدَىٰكُمْ وَإِن كُنتُم مِّن قَبْلِهِۦ لَمِنَ ٱلضَّآلِّينَ

But it is no offense to seek some bounty from your Lord. When you surge down from Arafat, remember God at the sacred place. Remember Him: He has guided you. Before that, you were astray [19, pp. 22–23].

As detailed in the exegesis of Ibn Kathir, the asbāb al-nuzūl (reason for revelation) for this verse is deeply significant. The early Muslims, associating the bustling markets of the pre-Islamic era, like ‘Ukaz, Majinnah, and Zul-Majaz, with Jahiliyyah practices, felt it was sinful to continue trading during the pilgrimage season after converting to Islam. They believed the Hajj should be for worship and remembrance alone. This verse was revealed directly to address this piety-induced anxiety, serving as a divine course correction. It explicitly de-stigmatized commerce during the rites, clarifying that seeking profit was not a sin but a permissible “bounty” (faḍl) from God. [37], pp. 745–748. The message was so crucial that hadith narrations confirm the Prophet Muhammad personally reassured companions who worked as merchants or service providers during the pilgrimage—after the revelation of this verse—by affirming, “You are pilgrims,” confirming the validity of their Hajj despite their economic activities.

This principle of integrated benefits is not an isolated statement but a recurring Quranic theme, further solidified in QS. al-Hajj: 27-28, which follows the divine command to Prophet Ibrahim to proclaim the pilgrimage to all mankind:

وَأَذِّن فِي ٱلنَّاسِ بِٱلۡحَجِّ يَأۡتُوكَ رِجَالٗا وَعَلَىٰ كُلِّ ضَامِرٖ يَأۡتِينَ مِن كُلِّ فَجٍّ عَمِيقٖ لِّيَشۡهَدُواْ مَنَٰفِعَ لَهُمۡ وَيَذۡكُرُواْ
ٱسۡمَ ٱللَّهِ فِيٓ أَيَّامٖ مَّعۡلُومَٰتٍ عَلَىٰ مَا رَزَقَهُم مِّنۢ بَهِيمَةِ ٱلۡأَنۡعَٰمِۖ فَكُلُواْ مِنۡهَا وَأَطۡعِمُواْ ٱلۡبَآئِسَ ٱلۡفَقِيرَ

Proclaim the Pilgrimage to all people. They will come to you on foot and on every kind of swift mount, emerging from every deep mountain pass. To attain benefits and celebrate God's name, on specified days, over the livestock He has provided for them – feed yourselves and the poor and unfortunate [19, p. 211].

The exegetical commentary on this verse is pivotal. The word manāfiʿ (benefits) is deliberately broad, and commentators like those cited in Tafsir Al-Muyassar explain that it encompasses both spiritual rewards in the hereafter (such as forgiveness) and tangible worldly benefits, including “perolehan keuntungan dalam berniaga” (gaining profit in commerce) [38], p. 126. By presenting this alongside the explicit permission in Surah Al-Baqarah, the Qur'an establishes a consistent theological framework. It moves the argument far beyond reliance on a single verse and demonstrates a clear, divinely intended theme: the Hajj was designed from its inception to be a holistic event that generates both spiritual and material well-being for its participants. The convergence of pilgrims from every distant pass was meant to create a hub for both devotion and prosperity.

This divine sanction for a “sacred marketplace” was not merely a theoretical allowance but a lived reality, giving rise to vibrant and complex economic dynamics throughout Islamic history. Historical sources and pilgrim travelogues vividly describe how Mecca transformed into a bustling international marketplace during the Hajj season, filled with a diverse array of goods from textiles and spices to religious items and luxury commodities [39]. These accounts reveal the emergence of specialized professions and merchants who catered specifically to the needs of pilgrims, illustrating a sophisticated economic ecosystem built around the rites [40]. This historical evidence shows the direct translation of divine permission into a thriving economic practice that facilitated the material needs of millions while fostering cosmopolitan exchange.

This divinely sanctioned and historically vibrant marketplace naturally necessitated a framework of regulation to balance commerce with sanctity. The challenge, both historically and today, is to manage the economic opportunities without disrupting the spiritual atmosphere. This dynamic is common to major pilgrimage centers worldwide, as seen in the regulated markets of the Catholic Marian Pilgrimage in Croatia [41] and the Hindu Tirumala Tirupati Devasthanam in India [42]. However, the Hajj is unique in its explicit scriptural foundation for this integration. In line with historical precedent, authorities have long implemented regulations to govern trade within the holy sites, ensuring fairness and preventing exploitation while upholding the Hajj's primary purpose [43]. This regulatory practice ensures that the sacred marketplace operates in an orderly manner, generating positive economic benefits without compromising the spiritual integrity of the pilgrimage [44].

Sustained Prosperity and Global Reach: The Enduring Post-Hajj Economic Cycle

The economic impact of the Hajj does not conclude when the final pilgrim departs; instead, it initiates a sustained and regenerative cycle of global development, wealth circulation, and international cooperation that extends long after the rituals are complete. This enduring effect is not an accident of history but is rooted in the very vision of the Hajj articulated in the Qur'an. Following the command to Prophet Ibrahim to rebuild the Ka'bah, Allah SWT instructed him to proclaim the pilgrimage to all humanity, promising a global convergence that inherently implies a subsequent global dispersal of blessings. This vision is captured in QS. al-Hajj: 27:

وَأَذِّن فِي ٱلنَّاسِ بِٱلْحَجِّ يَأْتُوكَ رِجَالًا وَعَلَىٰ كُلِّ ضَامِرٍ يَأْتِينَ مِن كُلِّ فَجٍّ عَمِيقٍ

And proclaim to the people the Hajj [pilgrimage]; they will come to you on foot and on every lean camel; they will come from every distant pass [19, p. 211].

The phrase "*min kulli fajjin ʿamīq*" (from every distant pass) is profoundly significant. Exegetes explain this is not merely a geographical statement but a theological vision of the Hajj's purpose: to be the ultimate meeting point for a global ummah. This divinely ordained, perpetual convergence necessitates a permanent, ever-developing infrastructure to host the world. Furthermore, the logic of this global gathering implies a powerful post-Hajj dispersal. Pilgrims returning to their "distant passes" carry back with them not only spiritual renewal but also new economic relationships, cultural knowledge, and strengthened international bonds. Thus, the Qur'an itself establishes the Hajj as a recurring engine for a lasting, circulatory, and globalized economy.

This theological vision of a global hub finds its practical, modern expression in the sustained economic development of the host region, most notably institutionalized within Saudi Arabia's Vision 2030. The constant, divinely ordained influx of people makes long-term planning and investment an absolute necessity. Massive infrastructure projects—including the expansion of the Two Holy Mosques, the modernization of airports, and the creation of high-speed rail networks—are the 21st-century material response to this ancient Quranic call. [45],[46]. By strategically framing the Hajj and Umrah as cornerstones of a diversified, non-oil economy, Vision 2030 aims to create a sustainable cycle of religious tourism, job creation, and heritage preservation that ensures the region's prosperity long after each Hajj season concludes. This aligns modern economic strategy with the Hajj's inherent purpose as a source of lasting development.

The post-Hajj cycle extends beyond local infrastructure to foster a global circulation of wealth and diplomatic influence, fulfilling the vision of pilgrims returning to their "distant passes." The Hajj acts as a massive, practical mechanism for building international networks. This aligns with Islamic economic principles that emphasize community prosperity and wealth circulation, where the pilgrimage reinforces the social and economic responsibilities of the global Muslim community [47]. In the contemporary world, this translates into "Hajj diplomacy," where shared management of the pilgrimage fosters deeper economic and political ties between Saudi Arabia and nations with large pilgrim populations, such as Indonesia [48]. These international partnerships in logistics, technology, and finance are the modern fulfillment of the global connections forged by the pilgrimage, demonstrating that the post-Hajj impact is not confined to one nation but resonates throughout the world, strengthening the entire interconnected network of the ummah.

Table 1. The Qur'an's Theological Vision of the Hajj Economy

No.	Verses	Key Concept	Modern Challenges	Integration of the Qur'an as Guide for the Hajj Economy
1.	QS. Ali 'Imrān [3]: 97	Istiṭā'ah (able)	Narrowing the meaning of “capable” by relying on temporary financial factors	Fostering long-term economic mobilization that is worshipful in nature. Promoting financial ethics, halal savings, and social entrepreneurship.
2.	QS. Al-Baqarah [2]: 198	Sacred Marketplace	Hajj is legally and theologically reserved solely as a means of remembering Allah.	Affirming trade during the Hajj as a permissible and blessed activity. The emergence of "sacred markets" that ethically combine worship and trade.
3.	QS. Al-Hajj [22]: 27	Post-Hajj Cycle	Fragmentation of the benefits of the hajj, which always revolve around Saudi Arabia	The Hajj gives rise to a cycle of sustained prosperity in the global economy, driving development, economic diplomacy, and the circulation of wealth among Muslim and even non-Muslim countries.

Conclusion

This study has demonstrated that the economic dimension of the Hajj is not an incidental byproduct or a modern corruption, but an inseparable and divinely intended component of its holistic design. By moving beyond a purely socio-economic analysis to a theological one, this research has systematically dismantled the false dichotomy between spiritual piety and material activity. The core contribution of this article is the articulation of a three-phase theological framework—grounded in a thematic analysis of key Quranic passages—which collectively illustrates the pilgrimage as an integrated spiritual-economic ecosystem. The journey is framed as beginning with the ethical pursuit of financial capability (istiṭāʿah) as mandated in Surah Āli ʻImrān, culminating in a "sacred marketplace" where witnessing "benefits" (manāfiʿ) and seeking "bounty" is sanctioned by Surah Al-Hajj and Surah Al-Baqarah, and resulting in a sustained global cycle of prosperity rooted in the divine vision of Surah Al-Hajj. This reframing has significant implications for policymakers and religious authorities, providing a robust theological foundation for managing the Hajj's economic aspects ethically and sustainably. Future research could build upon this by conducting ethnographic studies on how pilgrims navigate these integrated realities or by further exploring the jurisprudence (fiqh) of Hajj-related contracts in a globalized world.

Author Contributions

Ahmad Nabilul Maram: Conceptualization, Methodology, Writing – review & editing, Supervision, Project administration. **A'azliansyah Farizil Anam**: Methodology, Writing – review & editing, Investigation. **Viqie Ixbal Maulana**: Conceptualization, Methodology, Writing – review & editing, Investigation.

Acknowledgement

We would like to express our sincere gratitude to Sunan Ampel State Islamic University Surabaya, Indonesia, and Prof. Saifuddin Zuhri University Purwokerto, Indonesia, for their support and collaboration in this research. We would also like to thank the editors and reviewers behind the scenes who have evaluated this manuscript for the betterment of this paper.

Conflict of Interest

The authors declare no conflicts of interest.

Funding

This research did not receive any financial support.

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