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Citation:

Raj, R and Bozonelos, D (2020) COVID-19 pandemic: Risks facing Hajj and Umrah. *International Journal of Religious Tourism and Pilgrimage*, 8 (7). pp. 93-103. ISSN 2009-7379

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Document Version:

Article (Published Version)

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2020

## COVID-19 Pandemic: Risks Facing Hajj and Umrah

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### Recommended Citation

Raj, Razaq and Bozonelos, Dino (2020) "COVID-19 Pandemic: Risks Facing Hajj and Umrah," *International Journal of Religious Tourism and Pilgrimage*: Vol. 8: Iss. 7, Article 10.  
Available at: <https://arrow.tudublin.ie/ijrtp/vol8/iss7/10>

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# COVID-19 Pandemic: Risks Facing Hajj and Umrah

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The two major gatherings of Muslims which take place in Makkah and Madinah, the two holiest cities of Saudi Arabia, are umrah during Ramadan the 9th month and Hajj Dhul-Hajjah in the 12th month of the Islamic year. The COVID-19 outbreak has had a massive economic and social impact on pilgrimages for Muslims - because these gatherings could lead to widespread exposures and possible spread of COVID-19 to every corner of the world, it forced the Kingdom of Saudi Arabia to cancel Umrah in March 2020. The pandemic has also prompted the Saudi government to limit Hajj, with some exceptions, to pilgrims already in the country. As Hajj is one of the largest religious gathering in the world, Saudi officials, religious scholars, and scientists must meet the serious challenge to understand the impact of limiting this mass gathering.

Over recent decades, the numbers of Hajj pilgrims and visitors has been increasing and existing facilities are struggling to meet their needs. Therefore, while many may see the COVID-19 outbreak during Hajj as a challenge, instead it may provide an opportunity for the Saudi Arabia government and the broader Muslim world to rethink their response to this essential Muslim pilgrimage during the pandemic. This paper will explore the COVID-19 challenges facing the government of Saudi Arabia and the Muslim world over the coming months and analyse economic implications of the outbreak. Therefore, the paper will clarify the serious COVID-19 health risk facing Hajj pilgrims and argues that geopolitics needs to be considered more seriously by organisations and institutions.

**Key Words:** Hajj, Umrah, pilgrims, COVID-19, challenges, risks, pandemic, geopolitics

## Introduction

The Hajj is an opportunity for individual pilgrims to travel and show their submission to Allah (God). The individual pilgrim shows both outward and inwards acts of journey through performing worship during this journey (Alsolami, Embib & Enegbumac, 2017; Alotaibi, 2016; Al-Aidaros & Abdul Mutalib, 2015; Raj & Bozonelos, 2015; Stephenson, 2014). Over the last few decades, the numbers of Hajj pilgrim's and visitors have increased, and existing facilities are already struggling to meet their needs. A COVID-19 outbreak during Hajj could be a challenge impossible to handle and overcome in the midst of these these hazardous conditions. The pandemic raises major concerns for the Saudi Arabian government and the Muslim world over the coming months and years. It has changed the perception of

pilgrims to religious sacred sites in the context of health and safety and has seriously impacted on religious tourist travellers. Religious festival and event organisers need to adopt multidisciplinary approaches to deal with the growing infectious disease health and safety risks facing the religious tourism industry. COVID-19 is not a unique pandemic facing the Hajj festival; in the last 20 years, breakouts such as Severe Acute Respiratory Syndrome (SARS) and Middle East Respiratory Syndrome (MERS) have required Saudi Arabia's Ministry of Hajj and Umrah to control and restrict disease outbreaks. However, the scale of the COVID-19 pandemic has forced the World Tourism Organisation, national governments, event organisers and religious tourism scholars to think about and make changes to address challenges that are going to face visitors to religious sites in the future.

The outbreak of COVID-19 has caused a severe problem for religious event organisers around the globe since November 2019. Religious events over the last few decades have become very popular, in particular events which involve attending religious pilgrimages at sacred or holy sites. The COVID-19 pandemic is posing major challenges for pilgrims, who committed to their faith, attend religious festivals as part of their religious practice.

The COVID-19 outbreak during Hajj is a serious challenge and raises a series of questions for the Saudi Arabian government and the entire Muslim world moving forward. As the annual Hajj event is one of the largest mass gathering events in the world, Saudi Arabia faces unique challenges in organising the Hajj for 2020. For example, Saudi Arabia's Ministry of Hajj and Umrah has already closed the two holy sites and is regularly monitoring and evaluating the spread of COVID-19 within the country. Since March 2020, the government of Saudi Arabia has taken all possible measures to control the epidemic by cancelling all peoples' movement within country and closing all mosques within Saudi Arabia to stop the spread of COVID-19. Within the Kingdom of Saudi Arabia, the Ministry of Hajj and Umrah has the vital responsibility to address the concerns of worshippers / travellers by adopting health and safety measures which are proofed by international health and safety standards to accommodate the large mass gathering (MG). The Ministry of Hajj and Umrah must ensure that any potential outbreak of COVID-19 can be controlled to minimise the spread of the virus among employees, volunteers, and pilgrims.

The major challenge for Saudi Arabia's Ministry of Hajj and Umrah is to avoid Hajj and Umrah from becoming 'super spreader' events for COVID-19, and thereby for Muslim countries to be affected through religious mass gatherings. The Hajj is an emotional and meaningful sacred experience for Muslim pilgrims attending the annual religious mass gatherings, which requires very judicious decision making if there is need to cancel or reduce the numbers of attendees performing core activities of their religious belief. Ahmed and Memish (2020:1) argue that the Kingdom of Saudi Arabia (KSA) has a divine obligation to protect the both the pilgrimage and the pilgrims:

*Keeping Hajj safe and sacrosanct are the overriding national priorities of the KSA and the ruling monarch. Protecting the lives of pilgrims during Hajj however is not only a matter of governing national policy for the KSA and its monarch, but a divinely ordained duty. The stakes for protecting Hajj are therefore extremely high, not only in scale but also in terms of the religious mandate.*

Given the utmost importance of Hajj to Muslim pilgrims, it was a difficult and emotional decision for Saudi Arabia's Ministry of Hajj and Umrah to limit Hajj. Hajj and Umrah, as religious acts cannot be performed without attending the holy city of Makkah in Saudi Arabia in person, where circumambulation around the Kaa'ba is the central activity for Muslims during their holy pilgrimage.

The reverberations of decisions made by the Saudi government are significant. Many countries work with the Saudi Ministry of Hajj and Umrah on quotas, or the maximum number of citizens in a country that can apply for a Hajj visa. This visa is necessary for non-Saudi pilgrims to enter the country. Other countries will have no choice but to adjust to this geopolitical challenge. Indeed, some countries have already cancelled Hajj plans for their citizens. For example, Indonesia, the largest Muslim majority country initially planned to send 221,000 pilgrims for Hajj 2020 (Ghaliya, 2020). However, Indonesia made a decision to not allow Indonesians pilgrims to travel to Makkah for Hajj 2020. The Minister for Religious Affairs, Fachrul Fazi, in an explanation of the decision, stated:

*Our religion teaches us that saving lives is an obligation. That is the consideration in this policy (Chappell, 2020).*

This paper will explore the COVID-19 challenges that are facing Saudi Arabia's Ministry of Hajj and Umrah and the entire Muslim world over the coming months and analyse the economic fallout of the pandemic. This paper aims to examine COVID-19 as a serious health risk facing Hajj pilgrims and argues that as a geopolitical risk, it needs to be managed by organisations and institutions around the world.

## Sacredness of Hajj and COVID-19 Pandemic

The Hajj is one of the key principal of Islamic belief and a mandatory religious duty once in a lifetime for all Muslims who are able, financially, and physically, to complete this journey. It is the fifth pillar of the Islamic faith.

It is stated in the Holy Qur'an, that every physically and financially able Muslim should make the Hajj to the Holy City of Makkah once in his or her lifetime for those Muslims who can afford it; provided there is safety and security for travel and that they can leave provision behind for any dependent family, while away from home performing the Hajj. The Hajj constitutes a form of worship with the whole of the Muslim's being: with their body, mind, and soul, with their time and possessions, and the temporary sacrifice of all ordinary comforts and conveniences that a person normally enjoys. The person should assume for a few days the condition of a pilgrim, wholly at God's service and disposal. There are many verses in the holy Qur'an which have been illustrated in connection with rules of Hajj and its virtues. The books of Hadith clearly state the fundamental teaching of the Prophet Muhammad on performing the worship of Hajj. The Muslim follows these rites to carry out the duties laid down by the Islamic faith and to follow in the footsteps of prophet Ibrahim (AS).

For example, Allah stated (Chapter 22:26, Qur'an):

*And (remember) when We pointed out for Ibrahim the place of the House (of Allah) saying ... Do not associate anything with Me as My partner, and purify My House for those who make Tawaf (circumambulation around it), and those who perform Qiyam (standing up in worship) and those who perform Ruku (bowing down) and Sujud (prostration) (Usmani, 2016).*

In the hadith, reported by Abu Huraira (ra)

*The Prophet (PBUH) said, 'Whoever performs Hajj for Allah's pleasure and does not have sexual relations with his wife, and does not do evil or sins then he will return (after Hajj free from all sins) as if he were born anew (Sahih al-Bukhari, 1521).*

The Hajj is a journey for an individual pilgrim to demonstrate their submission to Allah (God). The Qur'an and Hadith clearly highlight the Hajj as a key principle of the Islamic faith for Muslim pilgrimage, thus, it is not like any other religious pilgrimage or visitation to sacred sites for religious, heritage or secular motives. People who travel for Hajj undertake this journey as a form of religious duty and have reported experiences of personal enjoyment, engaging with the sheer beauty of the religious surroundings and an overwhelming feeling of humbleness during the pilgrim of Hajj. The pilgrims who perform Hajj do not in any way regard themselves as tourists, they are individuals who are carrying out a religious act during which they show great humility and devotion. The individual pilgrim experiences both outward and inwards acts of journey while performing worship duration their pilgrimage (Caidi, 2019; Qurashi, 2017; Al-Aidaros & Abdul Mutalib, 2015; Raj & Bozonelos, 2015; Usmani, 2001).

The Hajj is considered as an exclusive spiritual event, which brings the people together from every part of the world. These people represent vast differences in culture and language, forming one community and performing the same faith, and all are devoted to the worship of their single creator. COVID-19 will not demotivate the individual Hajj pilgrim's from performing their unique spiritual journey. Muslim pilgrims desire to follow in the footsteps of Muhammad (PBUH) to the barren plain of Mina and the slopes of Mount Arafat; in one of the biggest annual movements of people on the planet with almost 2.5 million pilgrims attending the Hajj festivals in 2019 (Statista, 2020).

Religious pilgrimage is still a most vital motivation for Muslims to travel to the holy city of Makkah. COVID-19 will not be stop religious visitors from visiting holy sites in Saudi Arabia, simply because Hajj is the fifth pillar of Islamic religious belief and the origins of travel to Makkah goes back to prophet Ibrahim's (AS) footsteps. This Islamic practice of pilgrimage is clearly rooted in the hearts of Muslim visitors and it is not surprising to see demand for travel to Makkah, as it is the most sacred destination for over 1.6 billion Muslims around the world.

## COVID-19 Health and Safety Issues for the Ministry of Hajj and Umrah

Health and safety are critical concerns for places of worship and sacred sites. Such locations must be prepared to meet the challenge of any epidemic breakout. The risk of infectious diseases has been increasingly a concern for religious events, places of worship, sacred and holy sites over the last few decades. Leading authors Ahmed and Memish (2020), and Raj and Griffin (2018), argue that organisations such as the Ministry of Hajj and Umrah need to develop clear health and safety policies. In the example of the two most holy Muslim places of worship in Makkah and Madinah this is particularly important, due to the scale and intensity of the main pilgrimages. The Ministry of Hajj and Umrah are responsible for public safety and need to measure the risks of COVID-19 beforehand and put in place necessary checking facilities to reduce the impact of any breakout which would impact on the wider public in Saudi Arabia or spread to other Muslim countries.

The Saudi government works hard to prevent the spread of communicable diseases. The Center for Disease Control notes that Hajj pilgrims have access to a myriad of medical facilities, strategically located both inside and right outside the holy sites. The Ministry of Hajj and Umrah assigned about 31,000 health practitioners and administrative staff to work the entire 2020 Hajj period from 20<sup>th</sup> Dhul-Qa'dah to 20<sup>th</sup> Dhul-Hijjah and health care is free for all pilgrims (Statista, 2020). In addition, all Hajj visitors were required to have their routine immunizations up to date. This included presenting a Hepatitis A vaccine certificate with their visa application. Moreover, pilgrims were expected to show proof of their meningococcal vaccine, particularly if traveling from certain countries. The Saudi government also advised 'against travel to the Hajj for pregnant women or children' as they are more vulnerable to certain communicable diseases (Parker & Gaines, 2020).

Despite continual efforts to keep pilgrims safe and healthy, the Ministry of Hajj and Umrah is facing a very difficult challenge to overcome the spread of COVID-19 in terms of health and safety. The incidences of infectious diseases epidemics has increased in the last few decades at religious festivals, due to large number of

travellers from many different locations visiting religious sites (Raj & Griffin, 2018). There are various steps that the Ministry of Hajj and Umrah needs to take to avoid COVID-19 spreading within Saudi Arabia and other Muslim Countries. It is essential for the Ministry to provide a safe environment and ensure that the wellbeing of all attendees is taken seriously. This is even more important in relation to avoiding illness from COVID-19 where they must go above and beyond the steps they normally take, to avoid transmission to any individual. Raj and Griffin (2018:19) stated:

*There will be a large number of foreign visitors descending upon religious sites, so it is important that all visitors understand the risks of illness, and the diseases that can be contracted within the country being visited. These risks can be minimized by educating visitors about them.*

To begin with, the Ministry of Hajj and Umrah needs to make sure that they have necessary Covid-19 educational material available. In addition they need to ensure they have sufficient test facilities in place to meet the demand of pilgrims from all around the world, who descend on holy city of Makkah. Additionally, the risk from COVID-19 is a greater challenge for the Ministry of Hajj and Umrah than previous epidemics as it can be spread asymptotically. Officials need to put prevention control in place that is easily accessible for people. Venue configuration has to be planned with easy entrance and exist and large capacity routeways to avoid concentrations of people in the same place, and to help security staff to take action quickly. Therefore, safeguarding the lives of over 2.5 million pilgrims is the fundamental duty of the Ministry of Hajj and Umrah - keeping them within the guidelines of mass gathering issued by the World Health Organisation (WHO).

Raj and Griffin (2018) further argued that religious festival organisers needs to take into consideration the issue of infectious diseases breaking out around the world. They note that all religious sites must be prepared to deal with a crisis that could happen in a short period and which could affect large numbers of people. They particularly identify epidemics ('the rapid increase of a disease ... [which] can spread in a number of ways' (Raj & Griffin, 2018:20))

Therefore, Ministry of Hajj and Umrah needs to carry out randomised health and safety checks of attendees who are planning to attend the Hajj pilgrimages, during the COVID-19 pandemic. Large gatherings of local and possibly some international attendees presents very difficult challenges for the Saudi government and health services in dealing with a COVID-19 outbreak. The organising team for the Hajj festival needs to measure the risks beforehand and put contingencies in place to reduce the severity and likelihood of risks happening during Hajj. Risk assessment is key to meeting the health and safety standards and formulate a comprehensive emergency plan to deal with COVID-19. The World Health Organisation (WHO) COVID-19 Outbreak Mass Gathering report (2020:2) provides the following guidelines for large events.

Event organisers should establish direct links with local and national public health authorities. This should include the local provider of health services for the event.

There should be a nominated liaison person in the organising team and one in the designated public health agency. Contact information should be shared, and contacts should be available 24 hours.

Regular contact should be maintained throughout the planning period to share information, risk assessments and plans.

Channels of communication between agencies and organizers, and with the public, should be agreed in advance.

The Ministry of Hajj and Umrah Management Team need to identify risks on a daily basis and regularly scrutinise and adapt risk process. In addition, the Ministry faces the responsibility to protect pilgrims from harm and ensure they can use a product / service with a minimum level of risk to themselves and others if they develop symptoms. To ensure this, the Ministry of Hajj and Umrah needs to adopt multidisciplinary approaches to deal with the growing risks of COVID-19 facing the Hajj visitors 2020, which must meet international standards outlined in health and safety protocols by the World Health Organisation for mass gathering events and festivals. The following 7 steps needs to be adopted to overcome the challenges facing Hajj pilgrims.

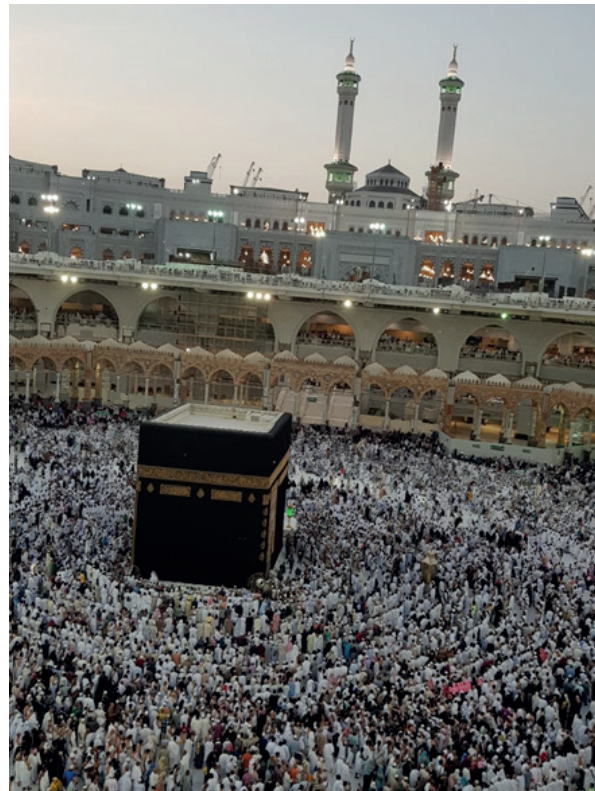
**Table 1: Risk - 7 Step Process**

1. Identify the hazards associated with the event.
2. Identify the groups at risk and reasons why?
3. Assess the levels of risk – severity and probability.
4. Identify precautions and control measures to mitigate risks.
5. Assess the levels of risk – severity and probability.
6. Record and communicate.
7. Evaluate after

Table 1 illustrates the required measures for visitors performing their Hajj and undertaking religious pilgrimage. These pilgrimages are mostly made up of people (the devotees) who are committed to their faith and want to overcome the health and safety issues they are facing with the COVID-19 outbreak. The Ministry of Hajj and Umrah Management need to mitigate the epidemic risks at the Hajj and implement emergency and hospital services specially designed for anyone who might contract coronavirus. Risk, vulnerability, and long-term risk and emergency planning are important for all instances of Hajj, but are vitally important for the Ministry to follow in the current situation.

The Ministry of Hajj and Umrah must reconceptualise the mass gatherings of pilgrims who descend on the Holy Mosque during Hajj. The city of Makkah surrounds the sacred area of worship comprising the Holy Mosque, where the movement of pilgrims takes place to fulfil their rituals of Hajj. Clearly, the movements of pilgrims is an overriding risk, particularly when pilgrims undertake the circumambulation of the Kaa'ba (The Black Cube) seven times and carry out the rituals of 'Al-Safa and Al-Marwah' Hills inside the Holy Mosque of Makkah.

On the first day of Hajj, they embark from Makkah towards the small uninhabited village of Mina, east of the city and the following day move to the field of Arafat, staying for almost a day in tents or under the sun and in the evening move to the rocky field of 'Muzdalifah' where they spend a night in the open field, to collect pebbles to stone the three devils. They stay three days in the village of Mina which includes the stoning of the devil (Jamarat Al-Aqabah) ritual every day (Raj, 2012; Qurashi, 2017). Figure 1 illustrates the prevailing risk for pilgrims during Hajj and how the spread of COVID-19 (or any other

**Figure 1: Pilgrims Circumambulation of Kaa'ba (The Black Cube)**

(Photo by Author, 2019)

communicable disease) is a serious risk factor. This density of pilgrims is also present when crowds gather in the fields of Arafat, the rocky field of Muzdalifah, the village of Mina and the sacred mosque of Makkah. Therefore, the various gatherings of Muslims over 6 days is a potential super spreader for viruses such as of COVID-19 and pilgrims are at high risk of transmitting the virus to the wider public around the world, when they return home.

### Supreme Hajj Committee

While the Ministry of Hajj and Umrah may manage the religious movements of Hajj pilgrims, the Ministry of the Interior has the takes the lead in determining the arrangements for Hajj before it begins. The Minister, who is often a high-ranking member of the royal family, chairs what is known as the Supreme Hajj committee. Al-Tawfiq and Memish (2014) note that the Supreme Hajj Committee, is responsible for coordinating and developing the Hajj plan each year, and for investigating and proposing recommendations for developing all Hajj facilities and services. This committee was established

in 1966 and coordinates the efforts of 24 different supervisory committees, encompassing officials from the Ministry of Hajj and Umrah, the Ministry of Health, plus regional governors, and local officials. The committee meets periodically and confirms all compliance with Hajj regulations.

One of the most pertinent supervisory committees is the Hajj Preventive Medicine Committee, which manages all public health affairs when the Hajj is taking place. As part of its duties, public health officers are assigned to all ports of entry for pilgrims. Their duty is to 'ensure compliance with the requirements of the Saudi Arabian Ministry of Health' (Al-Tawfiq & Memish, 2012). The WHO recommendations mean that even greater coordination will be needed between the Ministry of Hajj and Umrah and the Supreme Committee, and leading from this, increased funding and resources for the Hajj Preventative Medicine Committee will be required.

The Supreme Hajj Committee also is a key player in determining the total number of visas issued per country for Hajj. Approximately 2.5 million Muslims



from over 183 countries make the Hajj each year. The allotment of pilgrims per country is determined by a ratio of one thousand pilgrim visas per one million Muslim inhabitants. Countries can apply for an increase in their quota if their census indicates an increase in the Muslim population and if demand outstrips the supply of visa for the country.

Therefore, in 2019, pilgrims performing Umrah exceeded over 19 million and 2.6 million pilgrims performed Hajj, totalling over 21.6 million pilgrims for both Hajj and Umrah in the previous Islamic calendar year (TRTWorld, 2020). That number was expected to increase dramatically as the Kingdom of Saudi Arabia (KSA) has continued its efforts to facilitate an even greater number of pilgrims. However, that was the situation before coronavirus became a pandemic. Deputy Minister for Hajj and Umrah, Dr. Abdulfattah bin Sulaiman Mashat, stated that the goal of the Ministry of Hajj and Umrah was to increase the number of Umrah pilgrims to 30 million by the year 2030. This does not include increasing the quotas for Hajj pilgrimage, and again does not consider the duration of the Covid-19 crisis and if the virus will reoccur.

### **Understanding Covid-19 as a Geopolitical Risk**

The mitigation strategies are undertaken by the Ministry of Hajj and Umrah in Saudi Arabia to protect pilgrims from point of entry to their point of exit. Most other Muslim-majority countries have specific government ministries dedicated to managing all aspects of Hajj. From deciding who gets to apply for a Hajj visa to regulating travel agencies, the Hajj is a major undertaking for many countries. The Ministry of Hajj and Umrah has entered into agreements with seventy-eight countries. These include both Muslim-majority countries and countries with significant Muslim minorities. These agreements govern important aspects of the Hajj, from the administration of their country's pilgrim affairs, to awareness promotion programs, and the organising of pilgrim grouping programs (Ministry of Hajj and Umrah, 2020). As expected, these agreements can be highly politicised at times, and the number of Hajj visas, the agreements and the specific details of Hajj travel can vary from country to country (Amiri, 2011).

The international relations of each country - notwithstanding the variety of institutions and organisations, including state Ministries of Religion, Hajj travel agencies, and related companies - face substantial geopolitical risks. The Covid-19 pandemic is one such geopolitical risk. According to the somewhat apocalyptic 2019 World Economic Forum (WEF) Global Risks Report,

*Progress has made us complacent about conventional threats, but nature remains capable of 'innovating' a pandemic that would cause untold damage ... In June 2018 there were—for the first time ever —outbreaks of six of the eight categories of disease in the WHO's 'priority diseases' list. If any had spread widely, it would have had the potential to kill thousands and create major global disruption. (World Economic Forum, 2019)*

To better understand how to prepare future geopolitical risks, it is important to properly define risk and in particular geopolitical risk. Risk is defined as the probability that any event will turn into a measurable loss. It is composed of two factors. The first factor is probability, or how likely is the risk to occur? The second factor is impact. In other words, if it does occur, how big an impact will it have? Any 'risk event' is part of a larger causal chain, whereby a certain cause (or causes) can increase the chances that a specific event will occur. Political Risk is the probability that a political action will produce changes in economic outcomes. It is different from the risk of disasters, which often include earthquakes, disease outbreaks, and droughts. It is also distinct from economic risks, which involve inflation, or sovereign credit risk. While it is useful to separate political risk from economic, financial, and other types of risk, one form of risk can easily generate another.

Geopolitical Risk is simply political risk at the systemic, or global, level of analysis. This is the probability that a global or transnational political action will produce changes in global or transnational economic outcomes. Traditionally, this relates to the actions taken by great powers and the impact of conventional wars on states and corporations. However, globalisation and the interdependence that has come with it, has increased the vulnerabilities of corporations and governments to a multitude of global events.

Table 2: Strategies to Prepare for Geopolitical Risks	
Be Adaptable	Corporations should handle a ‘strategic inflection point’ <ul style="list-style-type: none"> <li>• Radical technological, marketplace, or regulatory change</li> <li>• Abrupt shifts in the trajectory of a trend, creates both risks and opportunities for every organisation</li> </ul>
Isolating (portfolio diversification)	Ensure that not all your assets are open to the same set of threats <ul style="list-style-type: none"> <li>• Spread risks, costs, and vulnerabilities <i>across space</i></li> </ul>
Smoothing	Ensure that not all your assets are open to the same set of threats <ul style="list-style-type: none"> <li>• Spread risks, costs, and vulnerabilities <i>across time</i></li> </ul>
Warning	Uses specific reporting requirements, internal structures, and triggers as a warning system
Agility	Reducing the time and costs to crises between firms
Alliances	Between firms, NGOs, IGOs, and private stakeholders can help mitigate risks by spreading risk between them
Environment Shaping	Lobbying, public relations, investment in community activities, the arts, and education
(Bremmer & Keat, 2009)	

### Managing Pandemics as a Geopolitical Risk

The probability of another pandemic occurring is higher than many people are willing to admit. Thus, it is imperative for organisations and institution associated with the Hajj to manage a future pandemic, whether on the scale of COVID-19 or on a smaller regional level, such as an outbreak of meningitis in a pilgrim’s city or province. Bremmer and Keat (2009) outline several strategies available for managers when it comes to geopolitical risks (Table 2).

Of the strategies offered by Bremmer and Keat (2009), the most attractive option is the strengthening of alliances, and if no alliance exists, then the formation of one. Alliances at the national level between Hajj tour agencies, domestic airliners, national Tawafa establishments and the Ministry of Hajj and Umrah can help mitigate the fallout from geopolitical risks by spreading risk between them. A good example of this is the All Pakistan Hajj Forum Association (APHFA), which represents the interests of private Hajj Group Organisers (HGO) in negotiations with the Pakistani government. This Association, working with the Ministry of Religious Affairs and other important stakeholders has developed practical policies for Hajj pilgrims from Pakistan. In their 2019 Policy and Plan for Hajj, Pakistani stakeholders allowed for two schemes:

**Government Hajj Scheme** - for those applicants who intend to perform Hajj under Government arrangements and

**Private Hajj Scheme** - for those who want to make their Hajj arrangements through HGOs, in accordance with Service Provider Agreements between the Ministry and HGOs and individual agreement of the intending Haji with the HGO. 40% of all Hajj visas are allocated to the private sector (Government of Pakistan) each year.

In addition, to the visa allocation scheme, the 2019 Policy and Plan provided for several risk mitigation services. These include: a Hujjaj Compensation Fund, which can rescue a pilgrim who has fallen victim of fraud; welfare services, such as medical care while in transit to Jeddah; appropriate awareness campaign to provide information, education, awareness and training to the intending pilgrims; Hujjaj Muhafiz Scheme where compensation is given to the relatives of a person who either dies a natural death as the result of an accident during Hajj, or loses a limb in the mishap, or experiences permanent disability; a Hajj monitoring system, to make sure pilgrims are accounted for; and finally an emergency management system where Pakistani and Saudi authorities work closely together with tour operations to handle unforeseen events during Hajj.

A final strategy, one that may be more conducive to Hajj travel agencies is the purchase of political risk insurance. Traditionally, risk insurance is employed by firms for credit

or financial risks - i.e. risks that are strongly correlated to market conditions. In the last 15 years, large insurance companies, such as American International Group, Inc. (AIG), a leading global insurance organization and AXA, a French multinational insurance firm headquartered in Paris that engages in global insurance, have begun offering political risk insurance. The World Bank defines political risk insurance as a tool for businesses to mitigate and manage risks arising from the adverse actions—or inactions—of governments.

Political risk is often geared toward the actions of a domestic government towards a foreign corporation and accompanying foreign direct investment. This type of political risk insurance is often referred to as Confiscation, Expropriation, Nationalisation, and Deprivation (CEND) Political Risk Insurance. However, political risk also covers currency inconvertibility, where losses result from an inability to convert and / or transfer foreign exchange; political violence, where losses result from strikes, riots, civil commotion, terrorism and war; and contract frustration, with losses resulting from non-payment of individual transactions.

### The Economic Fallout of the Pandemic

The decision by some countries to forego the Hajj will have clear economic consequences. From the Saudi government losing billions as the Hajj is a key revenue generator, to tour operators unable to recover sunk costs, to pilgrims losing non-refundable deposits. For example, the Hajj and Umrah generate upwards of \$12 billion a year for the Saudi economy, or about 7% of the country's GDP (TRTWorld, 2020). In addition, pilgrimages contribute up to 30% of private sector income for the cities of Makkah and Madinah. Due to the dramatic drop in the price of oil, the Saudi Arabia government is facing severe economic challenges - Crown Prince bin Salman on March 20th 2020, announced a private sector support package of \$18.7 billion. The package includes,

*the suspension of government tax payments, fees, and other dues to provide liquidity to the private sector and an increase in available financing through the National Development Fund (International Monetary Fund).*

For tour operators, the decision to either cancel Hajj tours or limit them to symbolic numbers, was extremely

painful. Many pilgrims who paid for their trips or had paid sizable deposits, were expecting full refunds for their travel costs. Local travel agencies, in the home countries of the foreign pilgrims were the most affected. The local organisers may have to absorb the costs of cancelled lodging, flights, meal packages and tour guides and this will have devastating economic impact on the local economy in Makkah and Madinah. Local transportation companies, commercial stores, hospitality, and hotels will be negatively affected as well. The cancellation of the Hajj could mean personal financial losses in the millions for local self-employed businesses. Many Muslims wait a lifetime to go on Hajj and for pilgrims from less wealthy countries, it may often involve their life savings. In addition, Ebrahim (2020) points out that over the coming period, individual pilgrims will face financial and emotional impacts.

*Many [pilgrims] even express preference to die at the holy sites and consider it as a blessing. Therefore, the emotional and mental challenges experienced by would-be pilgrims who are affected by the suspension are unquantifiable.*

Hajj and Umrah is very beneficial for International travel and the global tourism market for the last few decades. Hajj and Umrah visitors have grown since the turn of the millennium and have made a significant contribution to economic growth and development of various countries in the world. The annual Hajj pilgrimage attracts Muslims from over 180 nations and cancellation of the event will have impacted on travel, tourism, and hospitality businesses and economies throughout the world. Hajj is one of the largest international mass gathering events in the world. International tour operators, businesses and travellers are set to lose millions due to the outbreak of COVID-19.

Pilgrims are being very cautious with the coronavirus outbreak, and from its beginning they started cancellation of their planned journey. Therefore, Saudi Arabia and other countries are set to experience major economic impacts with Hajj 2020. Many travel agencies, in addition to Hajj and Umrah operators around the world who directly organise tour packages for the pilgrims are facing the catastrophic economic effect of the cancellation.

## Conclusions

This paper argues that the COVID-19 pandemic has had a massive economic and social impact on Saudi Arabia, an impact which is reverberating throughout the Muslim world. The COVID-19 outbreak is a unique challenge for Saudi Arabia's Ministry of Hajj and Umrah, who need to handle and overcome these hazardous conditions. This episode has raised major challenges for all stakeholders. Leading authors Ahmed and Memish, (2020) and Raj and Griffin, (2018) argue that the Ministry of Hajj and Umrah needs to adopt practical and systematic approaches to risk assessment, and establish robust health and safety policies for the holy places of large scale worship in Makkah and Madinah. Responsibility for the public's safety and the need for proactive measurement of risk in relation to COVID-19 (and other potential risk episodes) clearly rests with the Ministry of Hajj and Umrah. Safeguards must be put in place, including the necessary checking facilities, to reduce the impact of any spread of infection to the general public in Saudi Arabia and other Muslim countries.

The Ministry of Hajj and Umrah ensure the safety of attendees within the religious sacred space using effective and comprehensive risk assessing practices. The WHO recommends greater coordination between the Ministry of Hajj and Umrah, and the Supreme Committee. It also supports the idea of additional funding and resources for the Hajj Preventative Committee to overcome challenges for the city of Makkah which surrounds the most sacred areas of worship. The intensity of pressure in this instance arises from the mass movement of pilgrims to fulfil the different rituals of Hajj - circumambulation of the Kaa'ba (The Black Cube) seven times and the ritual of 'Al-Safa and Al-Marwah' Hills inside the Holy Mosque.

The Ministry of Hajj and Umrah should develop greater alliances between Hajj tour agencies, domestic airlines, national Tawafa establishments and national Ministries of Religious Affairs to help mitigate the fallout from future geopolitical risks by spreading risk among them. Finally, the decision taken by some countries to forgo the Hajj will have clear economic consequences on their tourism market and travel industry. Saudi Arabia is facing major economic downturn by losing billions through cancellation of Hajj 2020, which is considered a key

income generator for hospitality and travel industries. A broad range of stakeholders have been unable to recover financial costs already incurred over the last 12 months, and this is accentuated by the fact that the longterm situation is unknown, as the duration of the current crisis is uncertain.

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