

Double Honour
 for Jaiz Bank:
 A triumph
 of ethical
 finance,
 visionary
 leadership

**Hajj
 closer to
 Nigerians**
 as NAHCON
 Partners Four
 Banks for
 Hajj Savings
 scheme

NAHCON tightens logistics, sets new rules for 2026 Hajj

- * Introduces boarding cards, digital tracking*
- * Warns Pilgrims: Missed flights will carry grave consequences in 2026"*
- * Pilgrims with disqualifying health conditions will face deportation*

**Hajj 2025
 best in 50
 years** — Saudi
 Arabia



**LEMU's
 Da'wah
 Workshop
 rings alarm
 on use of AI**

*•It's data
 colonization,
 exploitation
 — Ustadh
 Hussain Hyacinth*

**Jigawa,
 Sokoto,
 Kebbi
 ready**

*...as Govs give
 lifeline on Hajj
 payments*





RC: 1029236

EMINASTA
TRAVELS AND TOURS LTD



HAJJ AND UMRAH



SOME OF OUR SERVICES

Air Ticketing
Visa Processing
Hotel Reservations
Hajj & Umrah Packaging

: No. 450A Tukuntawa quarters,
: Off Zoo Road, Kano State.
:
:
:
:

CONTACT US NOW:

08099996712





Affluent

Go **Seamless** with the Jaiz

Affluent



Luxury in Your Hands.

T&C applies.

www.jaizbankplc.com/

4

kaabanews.com



content

Editorial/Letter to the Editor

5



**Saudi Arabia rewards
Qur'an competition
winners with
N35million,
Free Hajj**

6

Nigerians join global voices at historic Hajj conference

as Saudi plans Umrah Forum Jan 2026

8 - 12

REGISTRATION DEADLINE:

**Jigawa, Sokoto, Kebbi ready
as Govs give lifeline on Hajj
payments**

9

**Hajj closer to
Nigerians as
NAHCON Partners
Four Banks for Hajj
Savings scheme**

20

**DOUBLE HONOUR FOR
JAIZ BANK:**

**A triumph of
ethical finance,
visionary
leadership**

22

**NAHCON tightens
logistics, sets new
rules for 2026
Hajj**

27



TEAM

EDITOR-IN CHIEF

Haroonah Ishola Balogun

EDITOR

Mohammad Ajeniya

EDITORIAL ASSISTANT

Nurudeen Abdulganiy

REPORTER

Zikrullah Balogun

PRINT & ONLINE ADVERT

Faeza Ololade

Ayomide Oladosu

GRAPHIC DESIGNS

Wizjidesigns

babajidebabatunde@gmail

CUSTOMER CARE

Whatsapp 08036688535

Email: kaabanewsng@gmail.com or
facingkaaba@gmail.com. For sponsor-
ship,mpayments, support, LOTUS BANK
1002565311, Facing-Kaaba Nigeria
Limited.

For all other enquiries: Call
08036688535,08020884564 or email
kaabanewsng@gmail.com

OUR WEBSITE: www.kaabanews.com

**WRITE TO US! SEND US YOUR STORIES
AND LETTERS**

Email: kaabanewsng@gmail.com. In-
clude your full name and Telephone.
**WRITE TO US! SEND US YOUR STORIES
AND LETTERS OR VISIT OUR WEBSITE**
Include your full name and telephone



Early Payment, Preparations: Key to Successful, Fulfilling Hajj in 2026

As the National Hajj Commission of Nigeria (NAHCON) begins preparations for the 2026 Hajj, intending pilgrims are being urged to make early payments and preparations to secure better accommodation, transportation, and services. This call comes as NAHCON emphasizes that early payment is crucial to securing good services and ensuring a smooth pilgrimage experience.

The importance of early preparation cannot be overstated. With the Saudi Ministry of Hajj and Umrah setting strict deadlines, NAHCON is keen to finalize arrangements on time. The December 5 deadline is fast approaching, and pilgrims who fail to meet this deadline risk being left behind. This could lead to a range of problems, including inadequate accommodation, poor transportation services, and reduced access to essential facilities.

Moreover, late payment may also result in increased costs, as prices for accommodation and services may rise closer to the Hajj date. Pilgrims who delay payment may also find themselves at the mercy of service providers, with limited options for accommodation and transportation.

In contrast, early payment guarantees access to quality services, including accommodation closer to the holy



sites, reducing travel time and fatigue. Early preparation also allows NAHCON to negotiate better rates with service providers, potentially reducing costs for pilgrims.

NAHCON's commitment to delivering a successful and fulfilling Hajj experience is evident in its early preparations. The commission is working tirelessly to ensure that Nigerian pilgrims have a smooth and rewarding spiritual journey.

To intending pilgrims, the message is clear: pay early, prepare early, and In Sha Allah, your journey will be smoother. Don't risk being left behind – make your payment and preparations today.

The implication of not meeting the December 5 deadline is clear: pilgrims may face significant challenges and disruptions to their Hajj plans. Don't let this happen – act now and secure your spot.

In conclusion, early payment and preparation are crucial to achieving a successful and fulfilling Hajj in 2026. With NAHCON's commitment to excellence and the benefits of early preparation, Nigerian pilgrims can look forward to a smooth, safe, and rewarding spiritual journey.



Letter to the Editor

Dear Editor,

KaabaNews Magazine,
I am writing to express my heartfelt appreciation for your excellent editorial judgement on Hajj issues. Your publications have been a beacon of hope and a source of information for many Nigerians, especially those intending to perform the holy pilgrimage.

I particularly enjoyed reading the last edition of your magazine, which covered Nigeria's 2026 Hajj Roadmap. The story, "Hajj

Fare: How over 30,000 Nigerian Pilgrims are priced out of paradise" on page 10, caught my attention and struck a chord. It highlighted the challenges faced by many Nigerians who aspire to perform the Hajj but are priced out due to the high costs.

As a resident of Yobe state, I was pleased to see that your magazine is shedding light on this important issue. The story was informative, engaging, and thought-provoking. It is stories like these that will help raise awareness and spark necessary conversations that can lead to positive change.

I was particularly impressed by the gesture of the Jigawa state governor, who loaned the board the Hajj payment for the entire slots pending the remittance by the pilgrims. This

selfless act is a shining example of leadership and commitment to the welfare of citizens. I urge other state governors to emulate this example. If other states had followed suit, the deadline set by NAHCON would have been met, and preparations and arrangements would be better made.

Your magazine has become a trusted source of information for many Nigerians, and I commend your team for their dedication to journalistic excellence. I look forward to reading more insightful stories and updates on Hajj issues.

Thank you for your good work.

Sincerely,



Saudi Arabia rewards Qur'an competition winners with N35million, Free Hajj

**As Sanwo-Olu hosts Charge d'Affaires on courtesy visit*

Nigeria – Joy and gratitude filled the air at the closing ceremony of the National Qur'an Memorisation and Interpretation Competition as winners were showered with life-changing rewards from the Kingdom of Saudi Arabia.

In a landmark gesture, Saudi Arabia awarded a total of ₦35 million in cash prizes to outstanding contestants. Beyond financial support, the Kingdom also granted top winners the rare honor of performing Hajj free of charge under the prestigious Guests of the Custodian of the Two Holy Mosques Programme for Hajj and Umrah.

The announcement drew emotional reactions from participants and their families, who described the rewards as both a spiritual blessing and a recognition of their dedication to the Qur'an.

The competition, jointly organised by the Religious Attaché Office of the Saudi Embassy in Abuja and the Center for Islamic Studies at Usmanu Danfodiyo University, Sokoto, showcased Nigeria's brightest talents in Qur'anic memorisation, tajwid, and interpretation.

Speaking at the ceremony, Mr Saad bin Fahd Al-Marri, Chargé d'Affaires of the Saudi Embassy, reaffirmed the Kingdom's commitment to supporting impactful Qur'anic and educational initiatives in Nigeria. He noted that Saudi Arabia's role in serving the Qur'an and Sunnah extends globally, through projects such as the printing and worldwide distribution of the Noble Qur'an and the organisation of international Qur'anic competitions.

The event was graced by dignitaries including Dr Ali Pantami, former Minister of Communications and Digital Economy, senior



officials, scholars, and academics. The Acting Religious Attaché, Mr Yahya Al-Sufyani, also attended.

Among the celebrated winners were Aisha Muhammad Bello of Gombe State, who clinched first place in the 60 Hibz female category, and Nasiru Abubakar and Sumayya Adamu, who both secured first place in the 40 Hibz category. Their victories brought pride to their communities and highlighted the depth of Qur'anic scholarship across Nigeria.

The ceremony not only honored individual excellence but also underscored Saudi Arabia's broader mission: to strengthen Islamic education, foster cultural ties, and uplift communities through faith-inspired initiatives.

Meanwhile, the Governor of Lagos State,

Mr. Babajide Sanwo-Olu, received the Charge d'Affaires of the Royal Embassy of Saudi Arabia, H.E. Saad Fahad Almarri, during a courtesy visit to Lagos House, Marina.

The meeting provided an opportunity to deepen bilateral relations between Lagos State and the Kingdom of Saudi Arabia, with discussions centered on economic cooperation, investment prospects, cultural exchange, and strengthening diplomatic ties.

Governor Sanwo-Olu welcomed Ambassador Almarri and reaffirmed Lagos State's commitment to fostering partnerships that enhance development and mutual progress. The courtesy visit underscored the growing interest of Saudi Arabia in exploring areas of collaboration with Lagos, particularly in commerce, tourism, and infrastructure.



Record-Breaking 13.9million Umrah rituals performed in one month

With Agency Reports

More Than 13.9 million Umrah rituals were performed during the month of Jumada Al-Awwal 1447 AH by pilgrims from both inside Saudi Arabia and abroad.

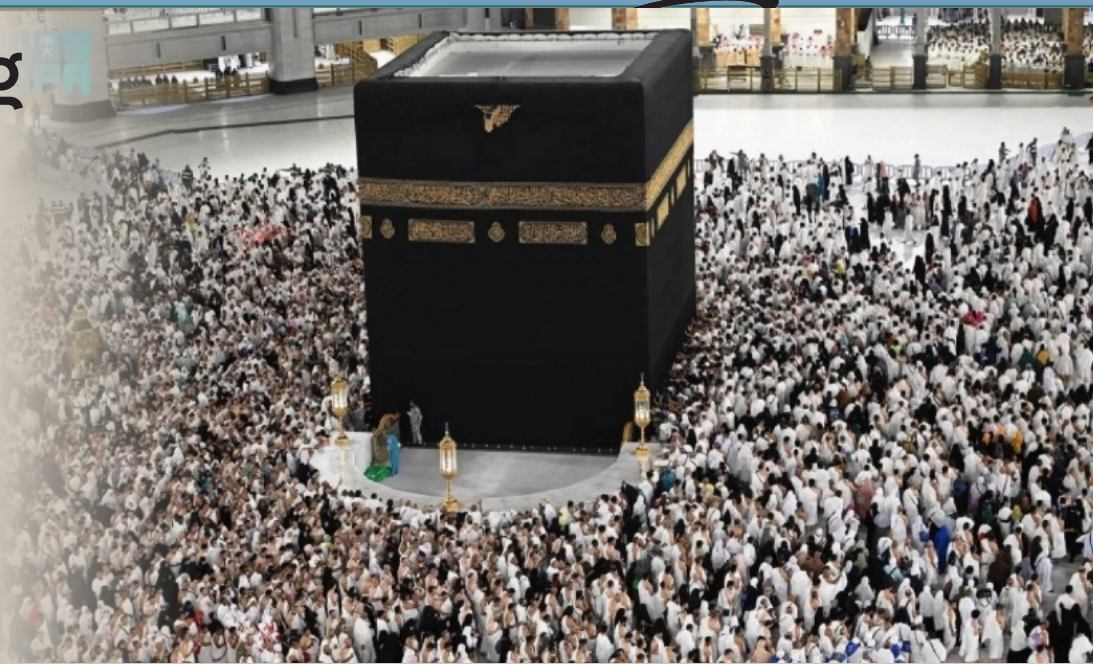
The announcement came from the Ministry of Hajj and Umrah, working in partnership with the General Authority for the Care of the Affairs of the Grand Mosque and the Prophet's Mosque.

Over 1.7 million international pilgrims ar-

rived in the Kingdom during this period.

Their journeys were supported by advanced digital platforms and integrated logistical services, ensuring seamless arrivals and smooth performance of rituals.

This remarkable surge highlights Saudi Arabia's ongoing commitment to expanding and modernizing the Hajj and Umrah system, making access to the Two Holy Mosques easier and more efficient for Muslims worldwide.



Ashraquat shines at Hajj expo 2025 with multiple honors

Ashraquat Company for Mutawifs of Arab Countries Pilgrims emerged as one of the standout participants at the 5th Hajj and Umrah Services Conference & Exhibition (Hajj Expo 2025), held at Jeddah Superdome. The company and its executive arms walked away with five awards, underscoring their growing role in shaping the future of pilgrim services.

Ashraquat received the Mubdi'oon (Innovators) award for its "Thon Catering Challenge" and was recognized as a Strategic Success Partner of the exhibition. Its subsidiary, Rihlat Wa Manafi Co., earned three honors, including first place in the Tawasul (Communication) award for Spatial Awareness and recognition for its AI-driven digital services. Meanwhile, Ikram Al-Dayf Co., specializing in hospitality, won two prestigious international awards from the IFC: Best Hajj and Umrah Service Provider 2025 and Most Innovative Hajj Tourism and Hospitality Services 2025.

Beyond the accolades, Ashraquat signed agreements with 13 Hajj offices and 60 marketing partners to serve 150,000 pilgrims in the upcoming 2026 season. Its pavilion — the largest at the expo — welcomed over 30,000 visitors and hosted workshops, meetings, and initiatives such as the "Empowerment of Workers Serving the Guests of Allah."

Chairman Mohammed bin Hassan Ma'ajini described the recognition as "the fruit of the entire team's efforts," highlighting Ashraquat's commitment to innovation, technology, and Saudi Vision 2030. With projects ranging from AI solutions to hospitality excellence, Ashraquat continues to position itself as a leader in enhancing the sacred journey of Hajj and Umrah.



By Haroon-Ishola Balogun
with Agency reports

More than 160,000 visitors from 150 countries converged on Jeddah's Superdome for the 5th Hajj Conference and Exhibition, a gathering that underscored the global scale of Hajj preparations. Among them were Nigerian delegates, who joined representatives from across the world in shaping the future of Hajj services.

The conference, under the patronage of Custodian of the Two Holy Mosques King Salman, held at Jeddah Superdome with the theme "From Makkah to the World", was organized by the Ministry of Hajj and Umrah and the Pilgrim Experience Program, one of the initiatives of Saudi Vision 2030.

The event featured the inauguration of the first edition of the History of Hajj and the Two Holy Mosques Forum, organized by the King Abdulaziz Foundation for Research and Archives (Darah). The inauguration was attended by ministers, senior officials, representatives of Islamic countries, and heads of Hajj affairs offices. The conference and exhibition ran until November 12, featuring over 143 dialogue sessions and workshops with the participation of leading experts and speakers from more than 150 countries.

The conference was marked by immediate milestones: 77 countries signed Hajj contracts on the spot, while Saudi Arabia's private sector secured over 3,000

Nigerians join global voices at historic Hajj conference

***Over 160,000 visitors from 150 countries**

***77 countries including Nigeria signed contracts**

***Private sector gets Over 3000 contracts**

***Umrah Forum to hold in Jan 2026**





agreements with international operators for the 2026 pilgrimage. For Nigerian pilgrims, this translates into stronger assurances of access, organization, and improved services during the sacred journey.

Nigerian angle

- Nigerian officials and Hajj operators were part of the international delegation that witnessed what Minister of Hajj and Umrah Tawfiq Al-Rabiah described as a “historic achievement.”

- Their participation reflects Nigeria’s longstanding commitment to ensuring its citizens benefit from innovations in Hajj management, from logistics to welfare services.

- With contracts already signed, Nigerian pilgrims are expected to be among the more than one million worshippers whose journeys have been secured six months ahead of time.

A global showcase

The four-day exhibition featured 300 entities from both public and private sectors, offering services ranging from transport solutions to health and safety innovations. Nigerian attendees engaged with these providers, exploring opportunities to enhance the experience of their pilgrims.

One highlight was the presence of the King Abdulaziz Foundation for Research



and Archives (Darah), which showcased the deep historical and cultural heritage of Hajj. For Nigerian participants, this was a reminder of the shared spiritual legacy that binds Muslims across continents.

Umrah Forum

The minister also announced that the Umrah and Visit Forum will take place in Madinah in January 2026, opening yet another platform for Nigeria to deepen its

collaboration with Saudi Arabia in expanding services for pilgrims.

For many Nigerians at the conference, the event was more than contracts and statistics—it was about solidarity. Standing shoulder to shoulder with delegates from 150 nations, they experienced firsthand the collective effort to make the pilgrimage safer, smoother, and more spiritually fulfilling.

NAHCON sets bold course for 2026 Hajj

Commission signs key agreements, reviews fares, and inspects facilities to ensure a seamless pilgrimage

By Fatima Saka

The National Hajj Commission of Nigeria (NAHCON), under the leadership of Professor Abdullah. Usman, has rolled out a comprehensive roadmap for the 2026 pilgrimage. From signing critical agreements in Saudi Arabia to reviewing fares at home, the Commission’s activities reflect a blend of foresight, accountability, and care for Nigerian pilgrims.

At a time when economic pressures weigh heavily on households and global travel faces new challenges, NAHCON’s preparations are not just administratively necessary — they are a reassurance to thousands of Nigerian Muslims who view Hajj as the pinnacle of their spiritual journey.

At the heart of NAHCON’s preparations is the Memorandum of Understanding (MoU) with the Saudi Ministry of Hajj. This foundational agreement formally guarantees Nigeria’s participation in the 2026 pilgrimage.

It is the legal anchor upon which all other service-related MoUs rest, ensuring Nigerian pilgrims are recognized and accommodated within Saudi Arabia’s broader Hajj framework.

Without this agreement, Nigeria’s participation would lack legitimacy. By securing it early, NAHCON has provided certainty to pilgrims and stakeholders alike. It also signals Nigeria’s seriousness in aligning with Saudi Arabia’s evolving Hajj policies, which increasingly em-





NAHCON sets bold course for 2026 Hajj

phasize digital systems, streamlined logistics, and stricter compliance.

NAHCON also signed an MoU with Mashatiq Al-Dhahabiya, a service provider tasked with supporting state pilgrims boards. This partnership ensures that each state board—responsible for mobilizing and managing pilgrims—has access to reliable services ranging from transportation to accommodation.

For pilgrims, this translates into smoother travel and better support throughout the sacred journey. For the boards, it means reduced logistical bottlenecks and greater accountability. In recent years, complaints about overcrowding, delayed buses, and poor coordination have plagued some pilgrim groups. This agreement is designed to minimize such challenges.

Private Tour Operators

Recognizing the diversity of Nigerian Muslims, NAHCON signed another MoU with Rawaf Mina to support private tour operators. With 144 operators approved to serve pilgrims who prefer individualized arrangements, this agreement guarantees that private services meet NAHCON's standards.

This dual system — state-managed and privately managed — reflects the reality of Nigerian society. Some pilgrims prefer the collective experience offered by state boards, while others seek the flexibility and exclusivity of private arrangements. By regulating both, NAHCON ensures fairness and quality across the board.

Beyond bilateral agreements, NAHCON attended the Hajj Conference Exhibition, positioning Nigeria as an active participant in the global Hajj community. The Commission also inaugurated the NusukMasar Team, a forward-looking initiative expected to streamline processes, integrate digital solutions, and enhance coordination with Saudi stakeholders.

This is particularly important as Saudi Arabia continues to digitize Hajj services through platforms like Nusuk, which centralize visa processing, accommodation booking, and transport scheduling. Nigeria's active involvement ensures its pilgrims are not left behind in this digital transformation.

Hotels and Kitchens Under Scrutiny

In Makkah and Madinah, NAHCON conducted direct inspections of facilities earmarked for Nigerian pilgrims.

- Hotels: Checked for comfort, safety, and proximity to holy sites.
- Kitchens: Inspected to ensure Nigerian dishes will be served, catering to cultural and dietary needs.

These inspections are practical measures to guarantee that promises made to pilgrims translate into tangible realities. For many Nigerians, familiar food is not just a matter of taste but of health and comfort. Ensuring that kitchens can prepare Nigerian dishes is a thoughtful gesture that reduces stress during the physical-



ly demanding rituals.

Presidential Directive Brings Fare Relief

Perhaps the most impactful announcement is the reviewed Hajj fare. Initially set higher, the fare has now been reduced in line with presidential directives:

- N7.579 million for northern zones
- N7.991 million for southern zones

This marks a reduction of N748,000 from earlier figures, making the pilgrimage more affordable. The deadline for payment remains December 5, 2025, giving pilgrims clarity and urgency in financial planning.

The fare reduction comes against the backdrop of Nigeria's economic challenges. Inflation, currency fluctuations, and rising global travel costs have made Hajj increasingly expensive. By responding to these realities, NAHCON and the Presidency have demonstrated sensitivity to the financial burdens faced by ordinary Muslims.

Background: Hajj in Nigeria's national life

Hajj is more than a religious obligation; it is a national event that touches every part of Nigerian society. Each year, tens of thousands of pilgrims travel from across the country, representing diverse ethnic, cultural, and economic backgrounds.

For many, it is a once-in-a-lifetime journey, requiring years of savings and sacrifice. The pilgrimage also has diplomatic significance, strengthening Nigeria's ties with Saudi Arabia and showcasing the country's organizational capacity on the global stage.

In recent years, Nigeria has faced challenges in Hajj management, including visa delays, overcrowding, and financial disputes. NAHCON's current activities are designed to address these issues head-on, ensuring that the 2026 Hajj is smoother and more dignified.

Balancing service and spirituality

Taken together, NAHCON's initiatives paint a picture of an institution balancing administrative efficiency with spiritual sensitivity. From MoUs to inspections, from fare reviews to global engagement, the Commission is laying a solid foundation for a pilgrimage that is organized, affordable, and spiritually enriching.

Professor Abdullah I. Usman's leadership has emphasized transparency, inclusivity, and responsiveness. By involving both state boards and private operators, by inspecting facilities directly, and by reducing fares, NAHCON has shown that it is attuned to the needs of pilgrims at every level.

Of course, challenges remain. Visa processing, transportation logistics, and health services will require continued vigilance. The sheer scale of organizing Hajj for tens of thousands of Nigerians is daunting.

Moreover, Nigeria's economic situation could still affect pilgrims' ability to pay fares on time. The December 5 deadline is firm, but many households will struggle to meet it. NAHCON must continue to engage with stakeholders to provide clarity and support.

As the 2026 Hajj approaches, NAHCON's activities under Professor Abdullahi. Usman stand as a testament to purposeful leadership despite stiff criticisms.

Taken together, these initiatives paint a picture of an institution deeply committed to service. NAHCON is not only preparing for the logistics of Hajj but also safeguarding the dignity, comfort, and spiritual fulfillment of Nigerian pilgrims. The Commission's work reminds us that Hajj is not just a journey of faith; it is also a test of collective responsibility. With the structures now in place, Nigerian pilgrims can look forward to a 2026 Hajj that is organized, affordable, and spiritually enriching.



By Zikrullah Balogun

In light of the insights and analysis presented, it becomes clear that moving forward requires not just reflection but decisive action. Recommendations serve as the bridge between understanding challenges and implementing solutions. They provide a practical roadmap, ensuring that the lessons learned translate into measurable improvements. With below recommendations, stakeholders can strengthen performance, mitigate risks, and unlock new opportunities for growth. What follows is a set of carefully considered proposals designed to drive sustainable impact and deliver tangible results."

Early Visa Processing

One of the most critical aspects of seamless Hajj preparation is timely visa issuance. Delays in visa processing often create unnecessary anxiety for pilgrims, many of whom are embarking on international travel for the first time. By working closely with Saudi authorities, NAHCON can ensure that visas are issued well ahead of departure dates, giving pilgrims the confidence to finalize their travel plans without fear of last-minute disruptions.

In the last couple of years, early Visa procurement has helped reduced the pressure. This time, when visas are confirmed weeks in advance, there will be less pressure on pilgrims and on airlines and that will percolate on all other arrangements. This proactive approach not only enhances efficiency but also safeguards the dignity of pilgrims, ensuring their journey begins on a note of calm rather than chaos. Although this cannot be done without early payment, but the logic is to maintain the deadline in line with the Saudi arrangement.

Digital and technological Integration

The Saudi government has increasingly embraced digital platforms like Nusuk to streamline Hajj services, and Nigeria must fully integrate into this system. A unified digital portal for Nigerian pilgrims could serve as a one-stop hub for booking, tracking, and communication. Through such a platform, pilgrims would receive real-time updates on travel schedules, accommodation assignments, and even emergency alerts.

Digital integration also simplifies financial transactions. Payments for fares, accommoda-

Ensuring a Seamless Hajj: NAHCON's strategic priorities



tion, and other services can be tracked transparently, reducing disputes and confusion. For NAHCON, a centralized system provides valuable data for planning and oversight, while for pilgrims, it offers convenience and peace of mind.

Health and Safety Preparedness

The physical demands of Hajj make health and safety a top priority. Establishing mobile clinics and emergency response teams dedicated to Nigerian pilgrims would ensure that medical assistance is always within reach. In order to reduce pressure on the off shore medical team, health sensitisation and screening should move from the ordinary as we used to see it to a higher level to curb all the infractions and bye-pass that will later create problems for medical team at offshore.

Pre-departure medical screening and vaccination drives should also be standardized across all states. This ensures that pilgrims are medically fit for the journey and reduces the risk of outbreaks during the pilgrimage. By prioritizing health preparedness, NAHCON not only protects lives but also enhances the overall spiritual experience, allowing pilgrims to focus on worship rather than worry.

Capacity Building for State Boards

State pilgrims boards are the backbone of Nigeria's Hajj organization, and their capacity must be strengthened. Training officials in logistics, crisis management, and pilgrim welfare equips them to handle the complexities of large-scale travel. Capacity building also fosters accountability. Well-trained officials are better positioned to anticipate challenges, communicate effectively with pilgrims, and coordinate with Saudi counterparts. This reduces the likelihood of mismanagement and ensures that pilgrims receive consistent support regardless of their state of origin.

Private Operator Oversight

With 144 private tour operators approved to serve Nigerian pilgrims, oversight is essential. While private operators provide flexibility and personalized services, they must adhere to NAHCON's standards to prevent exploitation. Regular audits and compliance checks will ensure that operators deliver on their promises, from accommodation quality to transport reliability.

Quick feedback mechanisms should also be established, allowing pilgrims to report



Ensuring a Seamless Hajj: NAHCON's strategic priorities

issues with private operators in real time. This creates accountability and ensures that operators remain responsive to the needs of their clients. By balancing freedom of choice with strict oversight, NAHCON can protect pilgrims while encouraging healthy competition among operators.

Financial Transparency

Pilgrims often express concern about the high cost of Hajj, and transparency is the best antidote to suspicion. Publishing clear breakdowns of fare components—covering flights, accommodation, feeding, and administrative charges—helps pilgrims understand exactly what they are paying for.

Such transparency builds trust between NAHCON and the public. When pilgrims see that fares are justified and fairly distributed, they are less likely to feel exploited. It also strengthens NAHCON's credibility, positioning the Commission as a responsible steward of pilgrim resources.

Pilgrim Education

Orientation programs are vital in preparing pilgrims for the spiritual and logistical demands of Hajj. What we witness today essentially is usually a gathering where praises and encomiums are passed to the state governments, instead of maximizing the gathering of pilgrims to give them adequate training and education on all aspect of hajj, medicals, safety tips and real information for seamless

hajj, what most state do is to organize patronizing parties.

By monitoring and intensifying pre-departure training, NAHCON can ensure that pilgrims understand the rituals, health precautions, and Saudi regulations they will encounter. This reduces confusion and helps pilgrims adapt quickly upon arrival.

Education also empowers pilgrims to take responsibility for their own welfare. Knowing how to navigate crowds, manage fatigue, and comply with Saudi laws minimizes risks and enhances the collective experience. A well-informed pilgrim is not only safer but also more spiritually focused.

Feedback Channels

Real-time feedback systems are essential for responsive service delivery. Pilgrims should be able to report issues instantly—whether related to transport, accommodation, or health—and receive prompt responses from NAHCON. This creates a sense of empowerment and ensures that problems are addressed before they escalate.

This will also help to provide valuable data for future planning. By analyzing complaints and suggestions, NAHCON can identify recurring challenges and implement long-term solutions. In this way, feedback becomes not just a tool for accountability but also a driver of continuous improvement.

The road ahead will not be without challenges, but Nigerian pilgrims can take comfort in knowing that their journey is being planned with care, foresight, and accountability.

The 2026 Hajj promises to be not only a spiritual milestone but also a testament to Nigeria's ability to organize, adapt, and serve its people in the most sacred of journeys.

THE Hajj House Conference Room in Abuja was filled with quiet pride and hopeful promise as the Hajj Institute of Nigeria (HIN) celebrated the graduation of its pioneer class in Arabic Language Proficiency for Hajj Managers.

Delivering the welcome address, Rector Professor Muhamma Nasirudeen Maiturare described the ceremony as a landmark in Nigeria's quest to revolutionize Hajj administration. "This program represents a significant milestone in our commitment to revolutionizing Hajj administration in Nigeria and Africa," he declared, underscoring the Institute's vision to make Arabic proficiency a cornerstone of pilgrimage management.

Language as a tool of excellence

Professor Maiturare emphasized that the ability to communicate in Arabic is not merely academic but a practical necessity for officials guiding pilgrims through the sacred journey. Quoting the Prophet Muhammad (peace be upon him), he reminded the audience:

"Allah loves that when any one of you undertakes a task, he does it with excellence."

For the Rector, language is part of that excellence. Pilgrims, he noted, often travel with "trust in their hearts and a thousand small anxieties on their minds." Clear communication in Arabic — the language of the Qur'an and of Saudi authorities — is essential to easing those anxieties and ensuring dignified service.

Strategic partnerships for global standards

The Rector announced two major collaborations to strengthen the Institute's Arabic program:

Umm Al-Qura University, Makkah: Plans are underway for joint modules, faculty exchanges, and immersion placements, allowing Nigerian trainees to study under seasoned Arabic specialists in Makkah.

Rafid Al-Haramain Initiative: A partnership aimed at training 100,000 Hajj and Umrah service personnel in Saudi Arabia, with Nigerian participation envisioned as part of the broader capacity-building effort.

"These are not cosmetic affiliations," Maiturare stressed. "We intend practical, verifiable steps: jointly validated certificates, immersion programmes, and continuing professional education credits for NAHCON staff and State Pilgrim Welfare Boards."

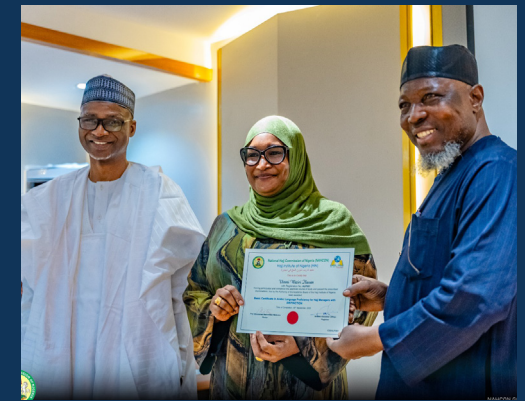
The Rector highlighted that Nigeria is not alone in prioritizing linguistic read-



Hajj Institute marks milestone with first stream of Arabic Language graduates



Cross section of participants at the Graduation Ceremony of the Hajj Institute of Nigeria, held at the Conference Hall of the Hajj House, Abuja recently. The graduands are the first stream of the Arabic Language Proficiency Certificate Programme for Hajj Managers.



Nigeria's Hajj Institute as a reference point

Professor Maiturare envisioned the Hajj Institute as a regional reference point where scholarship and practice converge. With institutional support from NAHCON, he believes HIN can grow into "a shining star in the global Hajj landscape, and a source of real pride for Nigeria."

He concluded with a reminder of solidarity, quoting the Prophet Muhammad (peace be upon him):

"The believer to the believer is like a solid building; each part supports the other."

The graduation of the first stream of Arabic Language Proficiency Course is more than a ceremonial milestone. It signals Nigeria's determination to professionalize Hajj management, align with international best practices, and ensure that every pilgrim's journey is guided with compassion, clarity, and excellence.

As the graduates step forward, they carry not just certificates but a mission: to serve pilgrims with words that comfort, instructions that guide, and a language that bridges faith and administration.

iness. Indonesia, for instance, integrates Arabic communication modules into its official manasik training for staff and pilgrims. This global trend, he argued, reflects a growing consensus that language proficiency is integral to effective Hajj administration.

Turning to the graduates, Maiturare urged them to make Arabic part of their public service identity:

"Every phrase you use in service, every explanation you give to a confused pilgrim, every calm instruction in a moment of tension will count as beneficial action."

He also extended heartfelt gratitude to the faculty members, including Dr. Danbaba Haruna, Dr. Ali Usman Mani, Dr. Abbas Zakariyya Gumel, and several distinguished Sheikhs, whose dedication made the program possible.





Saudi Arabia records 66m visitors to two Holy Mosques in one month

as Hajj 2025 declared best in 50 years

***Pilgrims from Nigeria speak**

The spiritual heartbeat of the Muslim world pulsed stronger than ever this year, as Saudi Arabia announced two historic milestones: more than 66 million faithful visited the Two Holy Mosques in just one month, and the 2025 Hajj season was hailed as the best in half a century.

The General Authority for the Care of the Two Holy Mosques revealed that during the month of Jumada Al-Awwal 1447 AH, a staggering 66,633,153 worshippers flocked to the Grand Mosque in Makkah and the Prophet's Mosque in Madinah. This figure represents an increase of over 12 million compared to the previous month, underscoring the growing devotion and accessibility of the holy sites.

At the Grand Mosque alone, 25,987,679 worshippers were recorded, including 100,489 in the Hijr Ismail, the semi-circular wall adjacent to the Kaaba. The number of Umrah pilgrims reached 13,972,780. Meanwhile, the Prophet's Mosque in Madinah welcomed 23,296,185 worshippers, with 912,695 praying in the Rawdah Al-Sharifah. More than 2.3 million pilgrims offered greetings to the Prophet Muhammad (peace be upon him) and his two companions, Abu Bakr and Umar (may Allah be pleased with them).

"These numbers are not just statistics; they are testimonies of faith," said an official from the General Authority. "Every worshipper who bows in prayer here adds to the living history of Islam."

Use of technology

Behind the scenes, advanced technology is

quietly shaping the pilgrim experience. The General Authority has deployed sensor-based systems at mosque entrances to monitor crowd flow, ensuring safety and efficiency. This innovation allows authorities to manage millions of worshippers seamlessly, in partnership with other stakeholders.

"Our mission is to preserve the sanctity of worship while ensuring the safety of every pilgrim," the official added. "Technology is a tool to serve faith."

Hajj 2025: A benchmark in pilgrim satisfaction

The record-breaking attendance coincided with another milestone: the 2025 Hajj season was declared the best in 50 years. Saudi Minister of Hajj and Umrah, Tawfiq Al-Rabiah, made the announcement at the fifth edition of the Hajj Conference and Exhibition, held at the Jeddah Superdome.

"It was the best Hajj over the past 50 years, with pilgrims' satisfaction reaching 91 per cent," Al-Rabiah said proudly.

The conference, themed "From Makkah to the World", was organized by the Ministry of Hajj and Umrah and the Pilgrim Experience Program, part of Saudi Vision 2030. Under the patronage of Custodian of the Two Holy Mosques King Salman, the event drew ministers, senior officials, representatives of Islamic countries, and heads of Hajj affairs offices.

The conference also inaugurated the History of Hajj and the Two Holy Mosques Forum, organized by the King Abdulaziz Foundation



for Research and Archives (Darah). The forum highlighted centuries of devotion, scholarship, and service to the holy sites.

2025 Pilgrims Speak

For pilgrims, the numbers and accolades translate into lived experiences of ease, safety, and spiritual fulfillment.

Khadijah, a pilgrim from FCT Abuja who spoke with Kaabanews shortly after her return journey from Saudi Arabia for the 2025 Hajj recently, described her journey: "I prayed in the Rawdah Al-Sharifah, and it felt like a dream. The organization was smooth, and I felt cared for every step of the way."

Musa who was among the Lagos contingent said: "This was my first Hajj. Everything was orderly, from transport to accommodation. I truly felt the mercy of Allah in the arrangements, Alhamdulillah."

Saudi Arabia's efforts are part of a broader vision to make pilgrimage safer, more accessible, and spiritually enriching. The integration of technology, infrastructure, and global cooperation is aimed at ensuring that future generations of Muslims can perform Hajj and Umrah with dignity and ease.

As Minister Al-Rabiah emphasized, the success of Hajj 2025 is not an endpoint but a benchmark for future progress.

"We are committed to continuous improvement. The satisfaction of pilgrims is our guiding measure, and we will build on this success."





How 42 Indian pilgrims died in Makkah-Madinah highway crash

**Prime Minister Narendra Modi reacts*



By Ishola Balogun with agency reports

No fewer than forty-two Indian pilgrims lost their lives in a devastating traffic accident along the Makkah-Madinah highway recently.

The pilgrims, who had just completed their Umrah rituals in Makkah on November 16, were traveling by bus to Madinah when the tragedy struck. According to reports, the driver lost control of the vehicle, which then collided with a diesel tanker. Many passengers were asleep at the time, unaware of the impending disaster.

Within moments, the bus was engulfed in flames. Rescue teams described the scene as catastrophic, with the intensity of the fire making identification of victims extremely difficult. Three survivors remain in critical condition at a local hospital, fighting for their lives.

Witnesses said the collision was so severe that the bus was reduced to ashes within minutes. "It was impossible to recognize anyone," a rescue worker reportedly said, underscoring the scale of devastation.

India govt responds

The tragedy has reverberated across India, where families are mourning loved ones who set out on a sacred journey but never returned.

The following day, the Indian mission in Saudi Arabia announced immediate measures:

"In light of a tragic bus accident late last night involving Umrah pilgrims near Madinah, a 24x7 control room has been set up in the Consulate General of India, Jeddah," the statement read.

Officials from India's consulate and embassy have contacted the Saudi Hajj and Umrah Ministry and other local authorities, and visited the accident site to assist with rescue and identification efforts.

Prime Minister Narendra Modi expressed his sorrow in a message posted on X:

"Deeply saddened by the accident in Medinah involving Indian nationals. My thoughts are with the families who have lost their loved ones. I pray for the swift recovery of all those injured. Our Embassy in Riyadh and Consulate in Jeddah are providing all

possible assistance. Our officials are also in close contact with Saudi Arabian authorities."

Other leaders, including Vice President CP Radhakrishnan, External Affairs Minister S Jaishankar, Minority Affairs Minister Kiren Rijiju, and India's main opposition Congress Party, also conveyed condolences, reflecting the national grief over the incident.

The Makkah-Madinah road

The Makkah-Madinah highway is one of the busiest pilgrimage routes in the world. Stretching across the desert, it is an eight-lane expressway with a speed limit of 140 kilometers per hour for small vehicles and 120 kilometers per hour for buses.

Saudi Arabia has invested heavily in road safety and infrastructure. Last year, the Saudi General Authority for Roads launched a "Road Code" to improve planning, maintenance, and safety standards. The authority has also set an ambitious target: to reduce road deaths to less than five per 100,000 people by 2030.

Yet, despite these efforts, accidents continue to claim lives, especially on routes frequented by pilgrims.

Families devastated

Behind the statistics are families shattered by loss. Each of the forty-two pilgrims carried with them dreams of spiritual renewal, prayers for loved ones, and the hope of walking in the footsteps of the Prophet.

For relatives back home in India, the news was devastating. Calls from Saudi Arabia brought not joy but grief. "My father left with tears of joy to perform Umrah. Now we are told he will not return," one bereaved son told local media.

The survivors, meanwhile, face a long road to recovery. Doctors at the hospital in Saudi Arabia say the three critically injured pilgrims are receiving intensive care. Their survival is seen as a glimmer of hope amid overwhelming sorrow.

The tragedy has sparked renewed calls for adherence to road safety measures, particularly on pilgrimage routes. Analysts note that while infrastructure has improved tremendously by Saudi Authorities, human factors—driver fatigue, speeding, and mechanical failures—remain persistent risks.



Digital Dawn: Expanding the Hajj Savings Scheme with Four Islamic Banks

● *We'll protect the interests of Nigerian pilgrims — NAHCON*



By Fatima Saka

In the annals of Nigeria's Hajj administration, December 1, 2025 will be remembered as a day of renewal and resolve. At the NAHCON Conference Hall in Abuja, the National Hajj Commission of Nigeria (NAHCON) signed a landmark Memorandum of Understanding (MoU) with four Islamic financial institutions—Jaiz Bank, Taj Bank, Lotus Bank, and the Alternative Bank—on the expansion of the Hajj Savings Scheme (HSS).

The ceremony, attended by dignitaries, bank executives, and representatives of the Muslim community, was not merely a bureaucratic exercise. It was a declaration of intent: to transform the way Nigerian Muslims prepare for the sacred pilgrimage to Mecca, and to anchor that transformation in the twin pillars of digital innovation and Sharia compliance.

"Today's partnership reflects our shared commitment to ease the burden on our pilgrims," declared NAHCON Chairman and CEO, Professor Abdullahi Saleh Usman, in his keynote address. "The Hajj Savings Scheme was created to solve real challenges. It gives pilgrims a structured

way to plan their Hajj, allows families to save in peace, and reduces the last-minute pressure on states and the Commission."

The Foundation

The Hajj Savings Scheme was first piloted with Jaiz Bank, Nigeria's pioneer Islamic bank. Over the years, thousands of Nigerian Muslims have subscribed, using the scheme to gradually prepare for their pilgrimage.

"Our records with Jaiz Bank show steady growth. It has created confidence in the system," Professor Usman noted. "Jaiz Bank has served as our pioneer partner. We now expand that foundation by formally bringing Taj Bank, Lotus Bank, and the Alternative Bank into the scheme."

This expansion is not cosmetic. It is part of NAHCON's vision to build a stable and secure Hajj financing model that will serve generations of Nigerian pilgrims. By diversifying partnerships, NAHCON is ensuring that the scheme is not dependent on a single institution but is instead embedded in the broader Islamic finance ecosystem.

The Mandate

The Hajj Savings Scheme was established under Section 7 of the National Hajj Commission Act, which mandates NAHCON to develop policies and structures that support orderly preparation for Hajj. Professor Usman emphasized that the scheme is not only a financial innovation but also a spiritual responsibility. "The savings collected must be invested strictly within Sharia compliance," he said. "Pilgrims must have access to their savings records. They must enjoy simple and reliable service. And above all, they must be treated with respect at all times." In Islamic parlance, this is a matter of





amanah—trust. The deposits of pilgrims are not mere numbers in a ledger; they are sacred trusts, intended for the fulfillment of one of the five pillars of Islam. To mishandle them would be a breach not only of law but of faith.

The MoU outlines clear obligations for the participating banks. Each bank is required to:

- *Develop a roadmap for continuous improvement of the Hajj Savings Scheme;
- *Enroll subscribers and create accounts for them through digital portals;
- *Maintain those accounts throughout the saving period;
- *Ensure transparency and accessibility of savings records;
- *Invest deposits strictly in halal ventures, in line with Islamic finance principles

Bank executives present at the ceremony pledged their commitment to uphold these responsibilities. The Managing Director of Taj Bank, Mallam Hameed Joda remarked:

“This partnership is more than business—

it is service to faith and humanity. We are honored to be part of it.”

Dr. Haruna Musa, Managing Director of Jaiz Bank, spoke on behalf of the banks: “We will use technology to create awareness, while also respecting traditional means of communication. With the success of the HSS, Hajj will become a whole new experience for Nigerian pilgrims.”

Digital enrollment, a new gateway

One of the most significant aspects of the MoU is the mandate for banks to deploy digital platforms for pilgrims’ enrollment. Each bank has already demonstrated prototype portals to NAHCON, and these will now be rolled out nationwide.

Commissioner for Operations, Prince Anofiu Elegushi, described this digital leap as essential to aligning Nigeria with Saudi Arabia’s Vision 2030, which emphasizes data-driven Hajj management.

“There is no way Nigeria can continue planning for Hajj in the traditional way and expect to meet Saudi arrangements,”

he said. “With the HSS, we will have readily registered pilgrims at the click of a button.”

For intending pilgrims, this means they can enroll from the comfort of their homes, track their savings online, and receive timely updates. It is a far cry from the days of queuing at local offices, filling out paper forms, and waiting anxiously for confirmation.

Investing in Faith: Halal Ventures Beyond enrollment, the banks are mandated to manage pilgrims’ deposits strictly in line with Islamic finance principles. Funds will be invested in halal ventures such as agriculture, real estate, and sukuk bonds, ensuring that savings not only remain secure but also generate ethical returns.

Commissioner for Policy, Personnel, Management and Finance, Prince Abdulrazaq Aliu, stressed that transparency will be key.

“We are introducing a performance review matrix and periodic assessments to measure impact,” he explained. “Pilgrims



must know their money is working for them in approved halal investments, not sitting idle.”

This approach reflects the Qur’anic injunction against *riba* (interest) and the emphasis on productive, ethical investment. In this way, the HSS is not only a savings mechanism but also a vehicle for economic empowerment within the bounds of Sharia.

We’ll protect the interests of Nigerian pilgrims — NAHCON

NAHCON assured pilgrims that it will continue to provide oversight and protect their interests. The Commission also plans to intensify public awareness campaigns to encourage more Nigerians to embrace long-term savings for Hajj.

“We will continue to protect the interests of Nigerian pilgrims,” Professor Usman said firmly. “We will also improve public awareness so that more Nigerians will understand the value of long-term savings for Hajj.”

This is a pledge of *himayah*—protection. In Islamic governance, the ruler or institution is charged with safeguarding the welfare of the community. NAHCON’s oversight role is thus both administrative and spiritual.

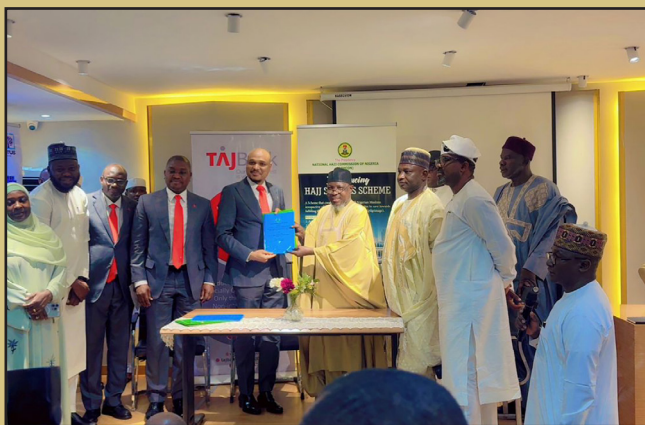
A lifeline for the future Commissioner of Planning, Research, Statistics, Information and Library Services, Professor Abubakar Yagawal, was emphatic about the scheme’s impact.

“With this new invigoration of the HSS, Nigeria’s Hajj problem is solved by 99.9 percent,” he declared. “We are now on the path of countries like Indonesia, where Hajj preparation is seamless and data-driven.”

For many ordinary Muslims, the scheme offers hope. Instead of scrambling for funds months before departure, families can now save gradually, track progress online, and travel with peace of mind. As one pilgrim at the ceremony whispered, “It feels like the future of Hajj has finally arrived in Nigeria.”

Takeaways

The expansion of the Hajj Savings Scheme



is more than an administrative reform. It is a manifestation of Islamic values in modern governance. By combining digital technology with Sharia-compliant finance, NAHCON is demonstrating that faith and modernity are not opposites but allies.

In a world where financial systems often exploit the vulnerable, the HSS stands as a beacon of justice (*adl*) and mercy (*rahmah*). It allows pilgrims to prepare for Hajj without falling into debt, without succumbing to *riba*, and without the anxiety of last-minute arrangements.

It is also a reminder that Hajj is not merely a journey of the body but of the soul. To prepare for it in an orderly, ethical, and dignified manner is itself an act of worship.

However, the signing of the MoU between NAHCON and the four Islamic banks is a historic step, but it is also a beginning. The real test will be in implementation: in the rollout of digital portals, in the transparency of halal investments, and in the protection of pilgrims’ interests. For those who dream of performing the sacred pilgrimage, the Hajj Savings Scheme is no longer a distant idea. It is a living reality, rooted in faith, powered by technology, and guided by the principles of Sharia. If these promises are kept, Nigeria will not only solve its Hajj financing challenges but would have solved the big time challenge bordering on preparations and meeting deadlines.



For many Muslims in northern Nigeria, the annual pilgrimage to Mecca is the spiritual highlight of a lifetime. Yet, with rising costs and strict deadlines, the dream of performing the 2026 Hajj seemed uncertain for thousands of intending pilgrims. In recent weeks, however, governors across Jigawa, Sokoto, and Kebbi have stepped in with decisive interventions—providing financial lifelines, extending deadlines, and reassuring citizens that no one will be left behind.

Jigawa: Securing Seats with N3.3 Billion Loan

In Jigawa, the Executive Council approved a N3.3 billion loan to the State Pilgrims Welfare Board to secure 400 Hajj seats allocated by the National Hajj Commission of Nigeria (NAHCON). Commissioner for Information, Youth, Sport and Culture, Mr. Sagir Musa, explained that the move reflects Governor Umar Namadi's proactive stance on citizens' spiritual welfare.

"The council's decision is to secure and preserve the state's Hajj seat allocation in a timely manner so as to ensure smooth and well-organised operations ahead of the 2026 pilgrimage," Musa said.

He added that the Board is expected to refund the loan before the commencement of airlift operations. Alongside the Hajj support, the council also approved ₦428.4 million for 28 new palliative shops across the state's 27 local government areas, underscoring the administration's broader commitment to welfare.

Kebbi: Governor Idris Extends Deadline with N10 Billion Intervention

In Kebbi, relief came in the form of Governor Nasir Idris' release of N10 billion to secure 1,300 additional Hajj slots. The intervention allowed the Kebbi Pilgrims Welfare Agency (KPWA) to extend the payment deadline to December 16, giving intending pilgrims more time to meet financial obligations.



Gov. Aliyu, Sokoto



Gov Idris, Kebbi



Gov Namadi, Jigawa

Jigawa, Sokoto, Kebbi ready ...as Govs give lifeline on Hajj payments

Executive Chairman of KPWA, Alhaji Faruku Aliyu-Yaro, hailed the governor's action as humanitarian.

"Gov. Idris has approved and released N10 billion to secure about 1,300 Hajj slots for our intending pilgrims. With this development, the door is now open for all intending pilgrims to make their payments of N7,696,769.79 up to Monday, Dec. 16, 2025," he said.

For many families, the extension is a lifeline. Aliyu-Yaro emphasized that the gesture not only safeguarded the state's allocation but also provided financial relief for those who feared missing out.

Sokoto: 2,235 Pilgrims Registered, "No One Left Behind"

In Sokoto, the Pilgrims Welfare Agency has

already registered 2,235 intending pilgrims, including private applicants and government officials. Executive Chairman Alhaji Ali Musa assured that preparations are in top gear, with travel logistics, accommodation, and feeding agreements concluded with Saudi authorities.

"We are working tirelessly to avoid lapses and to make sure every registered pilgrim receives full support, from documentation here in Sokoto to arrival in the Holy Land. I want to assure our people: no intending pilgrim from Sokoto will be left behind," Musa declared.

For pilgrims like Fatima Abdullahi, a trader embarking on her first Hajj, the announcement brought immense relief.

"I was worried about whether I would get a slot, but hearing that everything is already arranged gives me peace of mind. It feels like a blessing," she said.

Malam Usman, a retired civil servant, echoed the sentiment: "At my age, this journey is very important to me. Knowing that the Agency is taking care of everything makes me feel safe. I can now focus on preparing spiritually."

A Shared Commitment Across States

From Jigawa's loan-backed seat security, to Kebbi's extended deadline, to Sokoto's early registration drive, the three states are united by a common goal: ensuring that every willing pilgrim embarks on the sacred journey with dignity and support.

These interventions highlight not just administrative efficiency, but also compassion and foresight. As the 2026 Hajj season approaches, Jigawa, Kebbi, and Sokoto stand out as examples of how leadership can turn uncertainty into reassurance, and anxiety into hope.

For thousands of pilgrims, the countdown to Hajj is no longer clouded by fear of exclusion—it is now a journey of faith, backed by the lifeline of their governors. What are other

Nigeria-Saudi Arabia defence pact targets terrorism, training

A landmark moment for Nigeria's defence sector, the Federal Government has entered into a strategic partnership with the Kingdom of Saudi Arabia, signing a Memorandum of Understanding (MoU) that promises to reshape military cooperation between the two nations.

The signing ceremony, held with solemnity and optimism, brought together senior defence officials from both countries. Nigeria was represented by the Minister of State for Defence, Dr. Bello Mohammed Matawalle, while Saudi Arabia's delegation was led by the Assistant Minister of Defence for Executive Affairs, Dr. Khaled Al-Biyari.

"This signing is a significant milestone," Dr. Matawalle declared, his voice carrying both pride and relief. "It has been on the drawing board for some time, and its conclusion will strengthen Nigeria's defence architecture and enhance the capacity of our armed forces."

Senate approves Tinubu's request for troops' deployment in Benin Republic

The agreement, according to a statement issued by Mrs. Enderline Chukwu, Assistant Director of Information and Public Relations at the Ministry of Defence, will run for an initial five-year term, with the possibility of renewal. Either country may withdraw with three months' notice, but officials emphasized the pact's long-term vision.

At its core, the MoU establishes a framework for cooperation across critical defence areas:

- i. Training and capacity building: Expanded opportunities for professional military education, specialist courses, and training exchanges to sharpen the skills of Nigerian personnel.
- ii. Operational effectiveness: Joint exercises and shared doctrine designed to improve interoperability and readiness across Nigeria's armed forces.
- iii. Counter-terrorism and internal security: Enhanced collaboration in counter-terrorism, counter-insurgency, and intelligence sharing to bolster Nigeria's fight against violent extremism and organized crime.



By Fatima Saka

Hajj closer to Nigerians as NAHCON Partners

• Four Banks for Hajj Savings scheme

At the NAHCON Conference Hall in Abuja on December 1, 2025, the atmosphere was charged with hope and anticipation. The National Hajj Commission of Nigeria (NAHCON), led by its Chairman/CEO, Professor Abdullahi Saleh Usman, formally signed a Memorandum of Understanding (MoU) with four Islamic banks—Jaiz Bank, TAJ Bank, Lotus Bank, and The Alternative Bank—ushering in a new chapter for the Hajj Savings Scheme (HSS).

For many Nigerians, the dream of performing Hajj is deeply spiritual yet financially daunting. The Hajj Savings Scheme, first pioneered with Jaiz Bank, has already given thousands of families a structured way to prepare for the sacred journey. Now, with the inclusion of three more banks, the scheme promises wider access, stronger financial security, and peace of mind for intending pilgrims.

“Today marks another step in our collective effort to strengthen the Hajj financing structure in Nigeria,” Professor Usman declared. “This partnership reflects our shared commitment to ease the burden on our pilgrims.”

Professor Usman explained that the scheme was designed to reduce last-minute pressures on states and the Commission, while giving families a peaceful, long-term savings plan. He noted that records with Jaiz Bank already show steady growth, with thousands of subscribers now enrolled.

“Jaiz Bank has served as our pioneer partner. We now expand that foundation by formally bringing Taj Bank, Lotus Bank, and the Alternative Bank into the scheme. This is in our effort to build a stable and secure Hajj financing model for Nigerian pilgrims,” he said.

The scheme, established under Section 7 of the NAHCON Act, mandates the Commission to create policies that support orderly preparation for Hajj. The MoU requires each bank to develop clear roadmaps, ensure Sharia-compliant investments, and provide pilgrims with simple, reliable, and respectful service.

Voices from the Partner Banks

The banks themselves expressed pride in joining the initiative. TAJ Bank described the partnership as “a new benchmark in financial empowerment for aspiring pilgrims across Nigeria.”

“Our collective focus is on enhancing transparency and accountability, expanding access and inclusivity, and offering a seamless, ethically grounded savings pathway,” TAJ Bank stated. “We are unwavering in our commitment to providing a technologically advanced solution that facilitates the sacred journey with dignity and financial security.”



Alternative: From left: Mohammed Abdul; Malam Garba Mohammed of Alternative Bank; Prof Abdullahi Usman ; NAHCON Chairman and Prince Anofiu Elegushi, Commissioner of Operations, NAHCON during the signing of MoU on Hajj Savings Scheme recently.



Jaiz: Dr. Haruna Musa-Managing Director, and Alhassan Abdulkareem for Jaiz Bank with Prof Abdullahi Usman, NAHCON Chairman during the signing of MoU on Hajj Savings Scheme recently.

The Alternative Bank echoed similar sentiments:

“We’ve officially strengthened our partnership with NAHCON on the Hajj Savings Scheme. It means easier planning, more secure savings, and a smoother path to Hajj

2026 and beyond.”

Dr. Haruna Musa, Managing Director of Jaiz Bank, spoke on behalf of the banks, assuring pilgrims of their dedication:

“We promise firm commitment to the success of the scheme. We will leverage



technology in creating awareness, while not forgetting traditional means too. With the success of HSS, Hajj will become a whole new experience for Nigerian pilgrims.”

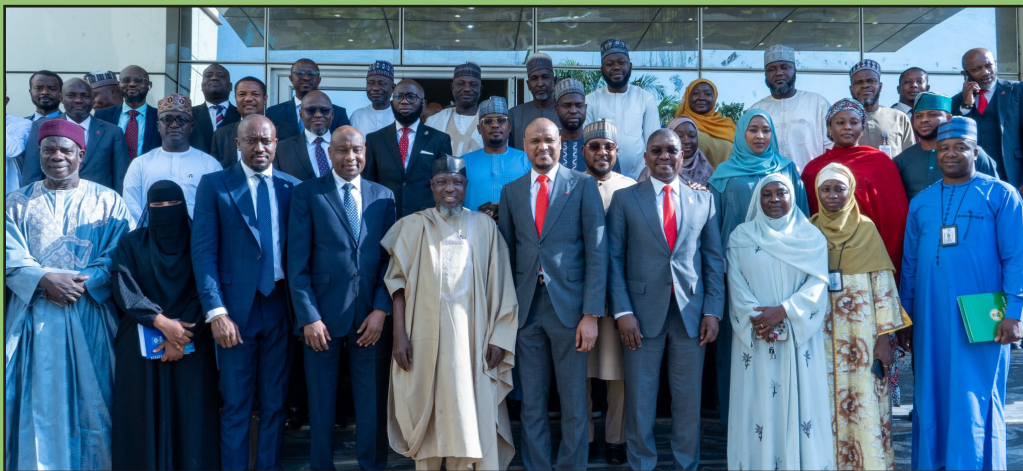
NAHCON Commissioners also underscored the significance of the scheme.

Prince Abdulrazaq Aliu, Commissioner for Policy, Personnel, Management and Finance, congratulated the banks and emphasized the need for performance reviews and periodic assessments.

Prince Anofiu Elegus-



MoU: From right: Dr. Mustapha Ali, Secretary NAHCON; Prince Abdulrazaq Aliu Commissioner for Policy, Personnel, Management and Finance (PPMF); Prof Abubakar Yagawal, Commissioner of Planning, Research, Statistics, Information and Library Services (PRSILS); Commissioner of Operations, Prince Anofiu Elegushi; Mallam Hameed Joda, Managing Director, TAJ Bank; Prof Abdullahi Usman, NAHCON Chairman/CEO; Malam Garba Mohammed, Executive Director, The Alternative Bank; Dr. Haruna Musa-Managing Director, JAIZ bank and Akin Adeko, Lotus Bank during the signing of MoU on Hajj Savings Scheme, held at the Conference Hall, Hajj House, Abuja recently.



NAHCON with Banks: NAHCON management led by Prof Abullahi Usman (middle) with the representatives of the participating Banks during the signing of MoU on Hajj Savings Scheme recently.



TAJ Bank: Alhaji Hameed Joda, Managing Director, TAJ Bank and Prof Abdullahi Usman, Chairman, NAHCON and Dr. Mustapha M. Ali, Secretary, NAHCON during the signing of MoU on Hajj Savings Scheme recently.

hi, Commissioner of Operations, described the scheme as “a lifeline of Hajj operations,” aligning Nigeria with Saudi Arabia’s Vision 2030.

Professor Abubakar Yagawal, Commissioner of Planning, Research, Statistics, Information and Library Services, was emphatic: “With this new invigoration of the HSS, Nigeria’s Hajj problem is solved by 99.9 percent. We envisage Nigeria towing the lines of countries like Indonesia in the Hajj arena.”

By signing the MoU, the banks are now authorized to deploy digital platforms for enrollment and invest pilgrims’ deposits in halal ventures. Each institution had earlier demonstrated prototypes of their portals to NAHCON, signaling readiness to roll out nationwide.

The ceremony was attended by key representatives: Malam Garba Mohammed and Mohammed Abdul for The Alternative Bank; Dr. Haruna Musa and Alhassan Abdulkareem for Jaiz Bank; Akin Adeko for Lotus Bank; and Alhaji Hameed Joda, Managing Director of TAJ Bank.

As the event closed, Professor Usman reaffirmed NAHCON’s oversight role and promised intensified public awareness campaigns.

“We will continue to protect the interests of Nigerian pilgrims. We will improve public awareness so that more Nigerians will understand the value of long-term savings for Hajj,” he said.

For ordinary Nigerians, the Hajj Savings Scheme is more than a financial product—it is a lifeline to fulfilling a spiritual obligation. With four banks now on board, the scheme is poised to transform how pilgrims prepare for the sacred journey, ensuring that faith and finance walk hand in hand.



It was a night of celebration, pride, and validation for Nigeria's pioneer non-interest bank, Jaiz Bank Plc, as the institution walked away with two of the most coveted honours at the **MSME Finance & CEO Awards 2025**.

At the prestigious ceremony, organized by the **Africa Global Economic Forum** in collaboration with the **Office of the Vice President, Federal Republic of Nigeria**, Jaiz Bank was named **MSME Non-Interest (Islamic) Bank of the Year**. In addition, its Managing Director/CEO, **Dr. Haruna Musa, PhD**, emerged **Non-Interest Bank CEO of the Year**.

The recognition of Jaiz Bank as **MSME Non-Interest Bank of the Year** underscores its pioneering role in providing ethical, affordable, and accessible financial solutions to Nigeria's growing community of micro, small, and medium enterprises (MSMEs).

Speaking after the announcement, a visibly elated representative of the bank said:

"This award is a testament to our unwavering commitment to ethical finance. Through models such as *Murabaha* and *Ijarah*, our digital banking expansion, and our agent banking network, we have been able to reach entrepreneurs in every corner of Nigeria. The MSME Spark-Up Series and other initiatives are not just programs—they are lifelines for small businesses striving to grow."

For many MSMEs, Jaiz Bank has become more than a financial institution; it is a partner in their journey



Double Honour for Jaiz Bank:

A triumph of ethical finance, visionary leadership

toward sustainability and growth.

The Man Behind the Vision

The second honour of the evening went to **Dr. Haruna Musa**, who was named **Non-Interest Bank CEO of the Year**. With over 27 years of banking experience, Dr. Musa has been in-

strumental in positioning Jaiz Bank as a catalyst for equitable economic growth.

In his acceptance speech, Dr. Musa reflected on the journey:

"This recognition is not mine alone—it belongs to the entire Jaiz family. Our mission has always been to deliver ethical, impactful, and customer-centric financial solu-

tions that drive prosperity, empower businesses, and support national development. I dedicate this award to our customers, partners, and team whose trust fuels our commitment to serve with integrity and excellence."

Colleagues describe Dr. Musa as a leader who combines vision with humility. His focus on innovation and inclusion has helped Jaiz Bank expand its reach, especially to underserved communities.

The awards highlight Jaiz Bank's broader role in Nigeria's economic landscape. By championing non-interest banking, the institution has not only provided alternatives to conventional finance but also promoted values of fairness, transparency, and sustainability.

Entrepreneurs who have benefited from Jaiz Bank's programs often speak of the difference it has made. One small business owner shared:

"Without Jaiz Bank's support, my business would not have survived the challenges of the past year. Their financing model gave me breathing space and the confidence to keep going."

As the applause echoed through the awards hall, the double honour was more than a recognition—it was a reaffirmation of Jaiz Bank's mission: *With You for Life*.

The institution's journey continues, but the message from the night was clear: ethical finance is not just possible, it is powerful. And with leaders like Dr. Haruna Musa at the helm, Jaiz Bank is poised to keep shaping Nigeria's MSME sector for years to come.





All visa holders now eligible to perform Umrah

as Saudi Arabia upgrades accommodation licensing ahead of Hajj 2026

***Says: Application of licenses closes by Feb 1, 2026**

In a bid to enhance the pilgrimage experience, Saudi Arabia's Ministry of Hajj and Umrah has announced two major initiatives aimed at broadening access to Umrah and improving accommodation standards for Hajj pilgrims.

First, the ministry confirmed that holders of *all types of visas*—including personal, family visit, e-tourist, transit, and work visas—are now eligible to perform Umrah rituals while in the Kingdom. This inclusive policy reflects Saudi Arabia's commitment to welcoming Muslims from around the world and aligns with the broader goals of Vision 2030, which seeks to enrich religious tourism and streamline pilgrim services.

To support this expansion, the ministry has launched the **Nusuk Umrah platform**, a digital gateway that allows pilgrims to select packages, book services, and obtain Umrah permits electronically. The platform offers a seamless experience, enabling users to customize their spiritual journey with flexibility and ease.

In parallel, preparations for the Hajj season of 2026 are underway with the introduction of a **temporary hotel licensing system** for pilgrim accommodations in Makkah and Madinah. Developed in collaboration with the Ministry of Tourism and the Ministry of Municipalities and Housing, this system is designed to elevate hospitality standards and ensure safe, organized lodging during the pilgrimage.

Prospective accommodation providers must apply through the **Nusuk Masar platform** and secure licenses via the Ministry of Tourism's electronic portal before the deadline of 13 Sha'ban 1447 AH (February 1, 2026). Notably, this process excludes hotels with existing year-round licenses.

By linking licensed facilities to the Nusuk platform, the new system facilitates coordinated bookings and boosts capacity during peak pilgrimage periods. These efforts underscore the government's dedication—under the leadership of King Salman and Crown Prince Mohammed bin Salman—to providing pilgrims with a spiritually fulfilling and logistically smooth experience at the Two Holy Mosques.

PIX Pilgrims



Nusuk hits 30m users in 190 countries, set to become world's leading Islamic digital platform

IN what can be described as a remarkable convergence of faith and technology, the Ministry of Hajj and Umrah of Saudi Arabia announced that the Nusuk app, the kingdom's official digital gateway for pilgrims has surpassed 30 million downloads.

The figure is more than double the 12 million users recorded in 2024, marking an impressive surge of over 150% in under a year.

Nusuk now serves travelers from more than 190 countries, with international users comprising more than 90% of the base. This growth underscores how a single app can bridge distances and support seekers on their sacred journeys—whether for Hajj, Umrah, or visits to the holy sites.

Connected to every stakeholder in the Hajj and Umrah ecosystem, Nusuk offers over 100 digital services that accompany pilgrims at

every stage. The app helps with planning and booking for Umrah and Rawdah Al-Sharifah visits, access to the Haramain high-speed train, flight and hotel reservations, maps, itineraries, and cultural tours. Recent updates have added day-to-day spiritual resources such as Quran readings, supplications, prayer times, and Qibla direction.

The ministry highlighted that a major update is on the horizon to deliver a smoother, more intuitive user experience, aligning with global standards in technology and design. Nusuk's evolution is framed as part of its mission to become the world's leading Islamic digital platform.

"Nusuk is more than an app; it's a window that connects the pilgrim's spiritual path with the modern world," said a senior ministry official.

Another official added, "We aim to make the journey from planning to standing before God as seamless and secure as possible, with an experience that respects the sanctity of this rite."

A major upgrade is planned in the coming months to further refine usability and interdisciplinarity, reflecting Nusuk's commitment to accessibility for Muslims worldwide. The ministry envisions Nusuk not only as a digital tool but as a catalyst for a more inclusive, streamlined, and spiritually uplifting experience.

At the intersection of devotion and digital progress, Nusuk stands as a bridge between steadfast faith and contemporary convenience. As Saudi Arabia continues to develop this digital pathway, users and pilgrims alike move one step closer to the House of God with clarity, confidence, and prayer.

PIX : Nusuk





MUSWEN's 10th General Assembly Shines Bright at Gbongan

Gbongan, Osun State - The Bola Babalakin Auditorium in Gbongan was abuzz with warmth, gratitude, and a sense of shared destiny as the Muslim Ummah of South West Nigeria (MUSWEN) marked its 10th General Assembly. The event was more than a formal gathering of eminent Muslims in the region; it was a celebration of unity, resilience, and the promise of a brighter future for Muslims across the region.

The cream of Nigerian society was in attendance, including Minister of Blue Economy and former Governor of Osun State, Gboyega Oyetola, representing President Bola Ahmed Tinubu; the revered Sultan of Sokoto, His Eminence, Alhaji Dr. Muhammad Sa'ad Abubakar; and the host and sponsor of the event, Dr. Abdurrauf Wale Babalakin, Chairman of the Board of Trustees, MUSWEN. Other dignitaries included esteemed Imams, traditional rulers, and Muslim leaders from across the six states of South West Nigeria.

But it wasn't just about the digni-

taries; the true spirit of the event lay in the ordinary men and women who see MUSWEN as their collective voice - a body that binds together all Muslims irrespective of class and social standing, whether imams, scholars, artisans, traders, men, women, students and youth across six states.

Roll call

From the presence of Minister of Blue Economy and former Governor of Osun State, Gboyega Oyetola, representing President Bola Ahmed Tinubu to the revered Sultan of Sokoto, His Eminence, Alhaji Dr. Muhammad Sa'ad Abubakar, the host and sponsor of the event, who is also the BoT Chairman, MUSWEN, Dr. Abdurrauf Wale Babalakin, the Olowu of Owu, other eminent and first class traditional rulers, the assembly drew Nigeria's most dis-



tinguished leaders.

Other dignitaries included Imam Abdurrahman Ahmad, chief Missioner of Ansar-ul-Deen Society of Nigeria, Imam Sulaiman Adamgba, Barrister Mubashir Ojelade, Former President of Anwar-ul-Islam Movement of Nigeria, Prof Abdullahi Yagboyaju, President, Muslim Association of Nigeria, MAN; Sulaimon Biyi Oladapo; Imam University of Ibadan, Prof Oloyede Abdurrahman; Alhaji Ishaq Kunle Sani, Chairman Muslim Community of Oyo State; Alhaji Tajudeen Ishola Dario; HRH Olofa of Ede, Oba Nurudeen Adesola Lawal; Imam Kamorudden Bitinlaye; Prof Latifah Durosini;

mi; Alhaji Kamaldeen Akintunde, Secretary, Ogun State Muslim Council, Prof Mujahid Adenakan; Sheikh AbdulMaroof Onike; Bunamin Alalaye Banire; Sheikh Barr Zikrullah



Hassan, Former Chairman, National Hajj Commission of Nigeria; Prof Olayinkan Raji; Alhaji Bashir Aweda; Prof Ishaq Akintola. Dr MA Akinreti; Dr Shakirudeen Olowoyo; Dr Abdul Rafiu; Prof Adebayo, Provost, Fed College of Education, Iwo, AbdulFatai Kolawole; Alhaji Abdurrahman Balogun, President MMPN, Dr Abdul Kabir Alabi Garba, Editor Weekend Guardian and Chairman, MMP-NLagos among other Muslim leaders across the six states of the south west.

Yet, beyond the dignitaries, the true spirit of the event lay in the ordinary men and women who see MUSWEN as their collective voice — a body that binds together imams, scholars, artisans, women, and youth across six states.

Balancing Challenges with Progress
President of MUSWEN, Alhaji Rasaki Oladejo's speech did not shy away from Nigeria's challenges. He lamented the recent redesignation of Nigeria as a "Country of Particular Concern" under the U.S. International Religious Freedom Act, describing it as "unfortunate and undeserved." Yet, he struck a hopeful note, urging Nigerians of all faiths to turn the crisis into an opportunity to rebuild trust and reclaim the nation's



moral leadership.

On the economic front, he acknowledged the pains of reforms — subsidy removal, exchange rate unification — but highlighted their dividends: GDP growth, declining inflation, and expanded healthcare coverage. Still, he called for greater investment in infrastructure and support for local industries.

Looking ahead, MUSWEN unveiled ambitious plans for 2026: these include

- Economic empowerment programs across the six South West states
- Skills acquisition in cutting-edge fields like coding, AI, and robotics
- Health facilities to serve communities in Ekiti, Lagos, Ogun, Ondo, Osun, and Oyo

These initiatives reflect MUSWEN's determination to blend tradition with modernity, ensuring that faith-based organizations remain relevant in a rapidly changing world.

Earlier, a few days before the event, a Shopping Mall donated to the ummah was commissioned in Ibadan. The donation by legal luminary Prof. Yusuf Olaolu Ali in honor of his 93-year-old mother, is more than bricks and mortar — it is an expression of love and community service; a reminder that legacies are built not just by leaders but by families who give back to the society in the form sadaqatun

Al-jariah.

Highlights of the event were the scholarship presentation under the Sultan Abubakar Female Medical Student Scholarship Scheme. Twelve young women, two from each South West state, received cheques and laptops to aid their studies. For many of them, this was a life-changing moment — a chance to pursue dreams in medicine and serve humanity.

The MUSWEN president said the organisation would consider an increase of the Bursary Awards to 120 deserving students from the region in 2016, adding that the goal is to increase the figure to 600 annually.

Smiles with applause lit up the hall, symbolizing hope for the next generation.

The assembly also marked the end of the tenure of Prof. Muslih Tayo Yahya, MUSWEN's outgoing Executive Secretary, after six years of service. His successor, Prof. Lateef Wole Abbas, was warmly welcomed, with the President praising his long-standing dedication since the association's inception in 2008.

Importance of Education:

Earlier, in his own address, the sponsor of the event and BoT Chairman, MUSWEN, Dr. Abdulrauf Olawale Babalakin, a respected lawyer and philanthropist, emphasized the importance of education for younger Muslims. He stressed that education is key to empowering future leaders and driving progress in the Muslim community and Nigeria as a whole.

Dr. Babalakin's message resonated deeply with the audience, urging Muslims to prioritize education and acquire knowledge and

skills that would enable them to contribute positively to society. His commitment to education is evident through his philanthropic initiatives, including scholarship programs and donations to educational institutions, which have transformed the lives of many students.

The Sultan of Sokoto, and Present General, Nigerian Supreme Council for Islamic Affairs, NSCIA, His Eminence, Alhaji Sa'ad Abubakar, also echoed the importance of education and condemned the misconception that Islam is a killing religion. "I want somebody to come out and tell me where a Christian is not allowed to practice his religion anywhere in the world," he said, highlighting the need to address misconceptions about Islam.

The Sultan also emphasized that there is no compulsion in religion, saying, "We will not force anybody to accept our religion, and we cannot accept anybody to force us to accept whatever religion." His words called for mutual respect and understanding among different faiths, promoting peace and harmony in Nigeria.

As attendees filed out of the auditorium, hoping to assemble again at the 11th General Assembly tentatively scheduled to hold in Ibadan, MUSWEN's journey over the past decade which is about weaving together countless human stories into a tapestry of faith, resilience, and progress, continues to inspire hope and unity in the South West Nigerian Muslim community.





From left: Alhaji AbdulFatai Olajide, Secretary, Da'wah Committee, Lekki Muslim Ummah, LEMU; Imam Nojeem Jimoh, Chairman of the Occasion; Dr Ridwan Jamui, Chief Imam, Lekki Central Mosque; Ustas Hussain Bin Hyacinth, Director, Voice of Nigeria, Lagos; Sodiq Akanmu, Software Engineer representing Vice Chancellor, Summit University, Offa and Eng Ibrahim Akiode, Vice President, LEMU during Lekki Muslim Ummah quarterly Da'wah workshop themed: Islam, Muslims and Artificial Intelligence held in Lekki, Lagos recently.

LEMU's Da'wah Workshop rings alarm on use of AI

***It's data colonisation, exploitation — Ustadh Hussain Hyacinth**

***Use responsibly, Prof Musa Aibinu, VC, Summit University, warns**

Like a storm gathering over a digital horizon, the specter of data colonialism loomed large at the Lekki Muslim Ummah (LEMU) fourth quarterly Da'wah Workshop for 2025. At the Vice Admiral Jubrila Ayinla Multipurpose Hall, scholars, professionals, AI experts, and students from Yaba College of Technology, Lagos State University, University of Lagos, and Olabisi Onabanjo University gathered under the theme: Islam, Muslims and Artificial Intelligence.

The words of Ustadh Hussain Hyacinth, Director at the Voice of Nigeria, who painted a vivid picture of how human beings are being reduced to mere instruments in the machinery of data exploitation. His words: "A few powerful big tech companies have access to your data. You supply vital information about your behavior, location, photos, messages and clicks. This is data colonialism. They benefit the most, making money from targeted advertising, surveillance, and digital control."

Hyacinth cautioned that Muslims must reflect deeply on the implications: "For Muslims, have we ever imagined sensitive information and sources of legislation of Islam being in the possession and control of enemies of Islam?"

He explained that whoever controls the storage of data controls its narrative, warning that billions are now made not from land or agriculture, but from the trafficking of human information. "Before, people made their money in real estate and agriculture, but now, billions of dollars are made through trafficking information," he said.

Prospects and Problems of AI

The workshop, chaired by Imam Nojeem Jimoh, Chief Imam of Lighthouse Mosque, Lekki, and National Amir of The Companion, also featured a presentation by Prof. Musa Aibinu, Vice Chancellor of Summit University, Offa, delivered on his behalf by software engineer Sodiq Akanmu.

Prof. Aibinu described AI as a product of human creativity, permissible in Islam when used responsibly. He highlighted its potentials to enrich religious practice: Automated tajweed correction tools, Smart qiblah locators; Accurate prayer time calculators; Digital Qur'an memorisation assistants among others. He warned that Muslim Pro App is not owned by Muslim

and information therein may be unreliable.

He also pointed to AI's benefits in Islamic finance, transportation, agriculture, healthcare, and governance. "Muslims can utilise AI-powered chat systems to verify information about Islam and gain access to vast digital libraries of Islamic texts," he noted.

Yet, his optimism was tempered with caution. He warned of job losses, misinformation, privacy breaches, and overreliance on machines.

"Do not use Artificial Intelligence to create misleading or fake messages. We should also respect Islamic rules on protecting the dignity and privacy of individuals. AI should assist, not replace human judgement. Importantly, Muslims must not allow technology to distract them from prayer, worship, and moral duties."

Smartphones: Between Goodness and Villainy

The Chief Imam of Lekki Central Mosque, Dr Ridwan Jamui, delivered a sobering lecture on smartphones, describing them as double-edged swords.

"Virtually everyone uses a smartphone. Some for good, others for harmful purposes. Unfortunately, smartphones have ruined individuals and even entire communities through the spread of false information. They have been used to incite communal clashes and trigger civil unrest in various places."

He urged Muslims to embrace Islamic ethics in phone and social media use, warning against excessive time online:

"Social media is a place to visit, not a place to stay. The longer you stay, the more adverse the effects are."

Closing notes

In his closing remarks, Imam Nojeem Jimoh commended LEMU for organising a timely and impactful workshop. He praised the facilitators for their clarity and simplicity, noting that such knowledge-sharing is vital for Muslims navigating the age of AI. The National Amir of The Companion acknowledged the dual nature of AI: its risks of misinformation, privacy breaches, and over-reliance, but also its vast potential to benefit humanity — including Muslims.



NAHCON tightens logistics, sets new rules for 2026 Hajj

***Pilgrims with disqualifying health conditions will face deportation**
***Introduces boarding cards, digital tracking** ***Warns Pilgrims:**
Missed flights will carry grave consequences in 2026

By Haroon-Ishola Balogun

Like a vast river preparing to carry millions toward a sacred ocean, the machinery of the 2026 Hajj is already in motion. In Abuja, the National Hajj Commission of Nigeria (NAHCON) has struck a decisive chord—directing airlines to issue tickets to pilgrims ahead of departure. The announcement, made on December 4, 2026, is more than a bureaucratic instruction; it is a clarion call to order, discipline, and unity for thousands of faithful who will soon embark on the spiritual journey of a lifetime.

The Commission explained that the move is designed to ensure every pilgrim knows their exact departure schedule—date, time, and airport; while drastically reducing errors in pre-arrival data sent to Saudi Arabia. Such mistakes have previously disrupted the distribution of Nusuk cards and other vital logistics, turning what should be a seamless pilgrimage into a maze of confusion.

For the 2026 pilgrimage, punctuality will carry new weight. Each pilgrim's flight ticket will be digitally linked to their Nusuk card, which will be pre-positioned in buses assigned to transport them to hotels in Saudi Arabia. Once visas are issued, pilgrims will no longer be able to change groups. Instead, they will remain with the same group of 45, traveling together under a designated leader, staying in the same hotels in Makkah, Madinah, and Masha'ir, and returning to Nigeria as a unit.

NAHCON also emphasized the importance of uploading pre-arrival data to the Nusuk Masar platform at least 72 hours before departure. This data includes group numbers, names of members, accommodation details, building assignments, and bed-space numbers. Any pilgrim who fails to show up for their scheduled flight will be treated as a "no-show" and may face penalties, including paying for the unused seat.

Adding another layer of organization, Saudi Arabia's Ministry of Hajj and Umrah has introduced a boarding card system. Each card will contain vital details such as the airline name, capacity, state of origin, number of pilgrims on board, departure and arrival airports, and flight times.

Dr. Danbaba Haruna, Special Assistant (General Matters) to the NAHCON Chairman, disclosed that the Commission has already concluded camp bookings and related services. However, he warned that if bookings



Cross section of executives of State Pilgrims' Welfare Boards, Hajj managers, Airlines during a meeting with NAHCON on 2026 Hajj held at the Commission's headquarters in Abuja, recently.

are not matched by accommodation arrangements in Saudi Arabia, excess funds will be returned and the slots forfeited. He urged State Pilgrims' Welfare Boards to expedite remittance of Hajj fare payments to avoid losing valuable slots.

Medical fitness has also been placed under strict scrutiny. Saudi Arabia now requires that pilgrims be certified free of nine disqualifying medical conditions. These include major organ failures (heart, liver, kidney, lungs), cancer patients undergoing treatment, psychiatric or neurological disorders with severe impairment, dementia, high-risk pregnancies, and active infectious diseases. Pilgrims found to have any of these conditions will not be allowed to travel and will bear the cost of

deportation if they attempt to do so. NAHCON has directed State Boards to partner only with certified hospitals to issue medical fitness certificates.

Meanwhile, airline allocations for the 2026 Hajj have been communicated to State Boards, though they remain subject to technical and infrastructural reviews. The carriers selected for the pilgrimage are Air Peace, Fly Nas, Max Air, and Umza Air.

NAHCON Chairman, Professor Abdullahi Saleh Usman, closed the Abuja meeting with a call for unity and cooperation. "NAHCON's success is everyone's success," he said, underscoring the shared responsibility of airlines, state boards, and the Commission in ensuring a smooth and dignified journey for Nigerian pilgrims.

For thousands of faithful preparing for the sacred journey, these new measures promise not only greater efficiency but also a more organized and reassuring experience—one where every detail, from tickets to medical checks, is carefully aligned to honor the spiritual significance of the Hajj.



Cross section of Executives of State Pilgrims' Welfare Boards, Hajj managers, Airlines and NAHCON management during a meeting.



Air Peace

Background: Founded in 2013, Air Peace is Nigeria's largest privately owned airline. It operates domestic and international routes, with a growing fleet of Boeing and Embraer aircraft. Known for its aggressive expansion, it has positioned itself as a national carrier in practice.

In 2024, Air Peace successfully airlifted thousands of pilgrims, praised for punctuality and use of modern fleet.

In 2025, it was again contracted by NAHCON and recorded one of the lowest incidences of flight delays among Nigerian carriers, earning commendation for efficiency.

Max Air

Established in 2008, Max Air is one of Nigeria's oldest Hajj carriers, with deep experience in pilgrimage operations. It specializes in charter services and has consistently been involved in Hajj airlifts for over a decade.

In 2024, Max Air handled a significant portion of northern Nigerian pilgrims, leveraging its long-standing relationship with NAHCON.



•Airpeace

2026 Hajj Air carriers & past records

In 2025, despite some minor scheduling issues, it maintained its reputation for reliability and was noted for its strong coordination with State Pilgrims' Welfare Boards.

Umza Air

Umza Air is one of the Nigerian airlines approved by the National Hajj Commission of Nigeria (NAHCON) to airlift pilgrims. In recent years, it has partnered with the Association of Hajj and Umrah Operators of Nigeria (AHOUN)

to transport private pilgrims, marking its growing role in Nigeria's Hajj operations.

The partnership with AHOUN in 2025 reflected a push to support Nigerian aviation businesses while ensuring smoother travel experiences for pilgrims.

Umza Air was part of the inaugural flights for the 2025 Hajj season, which began on May 9, 2025. The airline's participation highlights its commitment to religious tourism, alongside its domestic passenger services.



•Max Air

FlyNas

FlyNas is a Saudi-based low-cost airline founded in 2007. It has extensive experience in Hajj and Umrah operations, serving international pilgrims with direct access to Saudi airports.

In 2024, FlyNas was instrumental in connecting Nigerian pilgrims directly to Saudi Arabia, reducing transit complications.

In 2025, it was praised for smooth handling of arrivals in Jeddah and Madinah, with minimal complaints about baggage and logistics.



After the Gaza ceasefire came into effect on Oct. 10, thousands of Palestinians returned to their rubble-strewn neighborhoods, passing roads that reeked of death, expecting to find little more than debris where their homes once stood.

Those who found any walls still standing shared videos of themselves on social media attempting to clear the rubble and clean what remained, using whatever tools they could find.

Among them was content creator Hadeel Ahmed, who posted a video of her family surveying the ruins of their home.

A Palestinian man and children stand at a heavily damaged building surrounded by rebar and rubble, amid a ceasefire between Israel and Hamas, in Gaza City, on November 2, 2025. (REUTERS/Mahmoud Issa)

The video showed a floor strewn with rubble and broken furniture, the walls blackened by smoke and stripped to their frames. Almost everything was either charred or buried under a thick layer of ash.

"A whole house with its furniture and belongings. From bedrooms, dining table, sofas, and two salons ... a complete home, this is what remains," she wrote in the caption. "The kitchen was the least affected by the fire, but everything else is gone."

She added: "The loss is great, and the memories are heavier than words can describe. While we laugh in the video, our hearts are full of sorrow for all that we've lost."

Ahmed and her family were able to salvage

How Gaza's survivors are rebuilding lives and memories in the rubble



Displaced Palestinian woman Amal Alyan and her children sit on the rubble of homes destroyed during Israeli strikes at Al-Shati camp, in Gaza City, recently. (REUTERS/Ebrahim Hajjaj)

remnants of their past — a few

kitchen utensils, some pottery, and baking trays that survived the bombardment and resulting fire.

"These dishes are all we've managed to save, but the memories will stay with us forever," she wrote.

A few miles away, another content creator, Sara Zaqout, found her family home in the Sheikh Radwan neighborhood of Gaza City still standing — but on the brink of collapse.

In a video shared on Instagram, Zaqout visited the wrecked apartment with her fa-

ther, explaining that even their brief visit was dangerous, as the ceiling could collapse at any moment.

The floor was buried under rubble and shattered furniture, yet faint traces of color and pattern hinted at the home's former warmth.

"This was the home where I grew up, studied for exams, drank coffee from little pink cups, and laughed with my siblings," Zaqout wrote in the caption. "For 20 years, this apartment held our life. Now the roof hangs open to the sky, ready to collapse."

While the ceasefire offered a pause in fighting, Zaqout said it did not bring safety. Her family's goal, she wrote, "is no longer just to survive — it's to rebuild. To create a home with walls that hold, a roof that won't fall, a space where my family can sleep, eat, and begin to heal."

Many Gazans were even less fortunate. Where homes once stood, built over generations, only piles of rubble remained.

At least 90 percent of homes in Gaza have been damaged or destroyed since the Israeli offensive began in October 2023, leaving some 1.9 million Palestinians without a safe or permanent place to live, according to UN figures.

The war in Gaza was triggered by the Oct. 7, 2023, Hamas-led attack on southern Israel, which saw 1,200 killed and 250 taken hostage. The resulting Israeli assault has killed at least 67,000, according to local health officials.

A classified Israeli military database reviewed by The Guardian, +972 Magazine, and Local Call indicated that the vast majority of those killed were civilians.

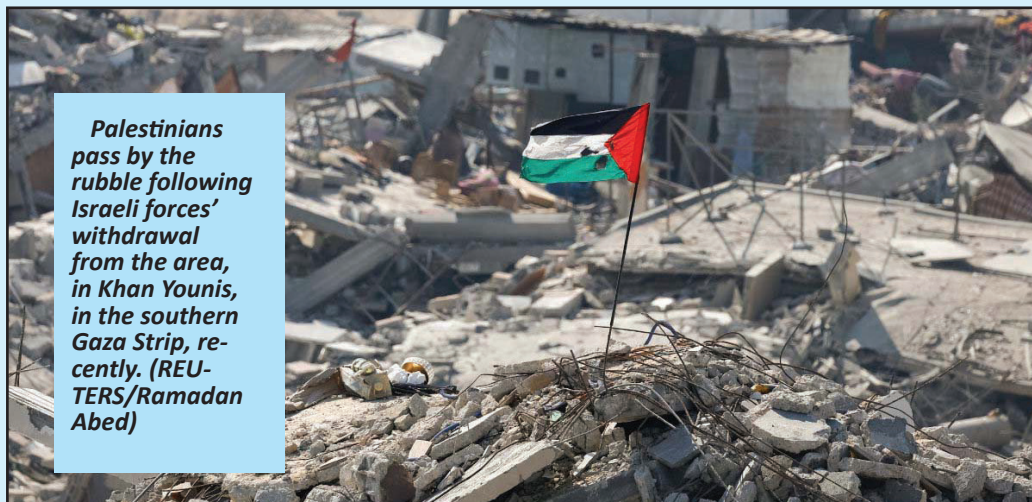
A US-brokered ceasefire took effect on Oct. 10, halting major Israeli operations and freezing battle lines, though Israeli forces retain control of more than half of Gaza.

Under the deal, Hamas agreed to return 20 living hostages and the remains of 28 deceased, while Israel committed to releasing 250 Palestinian prisoners and the bodies of detainees who died in custody.

The agreement also allowed large humanitarian convoys into Gaza and the limited return of displaced residents.

But the ceasefire has not held consistently. Frequent Israeli airstrikes and shelling in southern and central Gaza have continued. On Oct. 28, at least 104 Palestinians were killed in one such strike, the BBC reported.

The Israeli military said it hit "dozens of terror targets and terrorists" in response to Hamas ceasefire violations. Israel's defense minister accused Hamas of killing an Israeli soldier and breaching the deal's terms on returning hostages' bodies.



Palestinians pass by the rubble following Israeli forces' withdrawal from the area, in Khan Younis, in the southern Gaza Strip, recently. (REUTERS/Ramadan Abed)



Saudi Arabia releases 2026 Hajj health requirements:

What pilgrims must know

The Kingdom of Saudi Arabia has officially released the health requirements and guidelines for the 2026 Hajj pilgrimage (Hajj 1447 AH). These measures, issued by the Saudi Ministry of Health, are designed to safeguard the wellbeing of millions of pilgrims expected to converge in the holy cities of Makkah and Madinah. The guidelines emphasize medical fitness, mandatory vaccinations, and strict compliance monitoring at entry points into the Kingdom.

Medical Fitness: Who Can and Cannot Perform Hajj

The Saudi Ministry of Health has made it clear that only individuals who are medically fit will be allowed to perform Hajj. According to the circular, all countries must ensure that their citizens embarking on the pilgrimage are free from serious ailments that could endanger their health or that of others.

The circular specifically lists conditions that disqualify individuals from participating:

Major organ failure: Severe heart, lung, liver, or kidney diseases.

Neurological or psychiatric disorders: Conditions that impair cognition or are accompanied by severe motor disabilities.

Senility with dementia: Elderly individuals suffering from advanced cognitive decline.

High-risk pregnancy: Women at any stage of high-risk pregnancy.

Cancer patients: Those undergoing chemotherapy, biological, or radiological treatment.

Active infectious diseases: Such as tuberculosis, hemorrhagic fever, or other contagious illnesses with public health impact.

The Ministry emphasized: "No pilgrim suffering from the listed diseases will be allowed to travel, and health certificates will be thoroughly verified before and upon arrival in the Kingdom."

This directive underscores Saudi Arabia's commitment to ensuring that the pilgrimage does not become a source of public health crises.

Mandatory Vaccinations

Vaccination remains a cornerstone of the health requirements. With millions of pilgrims arriving from diverse regions, the risk of infectious disease outbreaks is high. Saudi authorities have therefore mandated proof of vaccination against four key diseases: COVID-19, meningitis, polio, and yellow fever.

COVID-19

All pilgrims and Hajj workers must show

proof of full vaccination with vaccines approved by Saudi Arabia.

The most recent dose must have been administered between 2021 and 2025.

Documentation must confirm immunity at least two weeks before travel.

Meningococcal Meningitis (ACWY Vaccine)

Every pilgrim must be vaccinated against meningitis (serogroups A, C, W, and Y).

The vaccine must be administered not more than five years and not less than ten days before arrival.

Polio

Due to ongoing surveillance, pilgrims from Nigeria must receive either:

Inactivated Poliovirus Vaccine (IPV) at least four weeks before travel, or

Oral Poliovirus Vaccine (bOPV/novel OPV2) in regions where transmission is possible.

Proof must be recorded in the International Certificate of Vaccination (Yellow Card).

Yellow Fever

All travelers above nine months of age must present a valid Yellow Fever vaccination certificate upon entry.

Saudi authorities reiterated: "Vaccination certificates will be thoroughly checked, and no pilgrim will be admitted without valid documentation."

Compliance Monitoring at Entry Points

To enforce these requirements, Saudi Arabia will conduct health screenings at all entry points. Pilgrims who fail to meet the standards may face:

*Denial of entry into the Kingdom.

*Isolation for suspected infectious diseases.

*Further medical evaluation if health certificates are questionable.

The Ministry of Hajj and Umrah stressed that compliance is non-negotiable: "Health certificates will be thoroughly verified before and upon arrival in the Kingdom."

This monitoring system is designed to prevent lapses that could lead to outbreaks during the pilgrimage, which gathers millions of people in close proximity.

Global Health Coordination

Saudi Arabia has also indicated that additional measures may be introduced if global disease outbreaks occur before or during

Hajj. These measures will be implemented in coordination with the World Health Organization (WHO) and aligned with the International Health Regulations (2005).

This clause reflects the Kingdom's proactive stance in adapting to evolving global health challenges. For instance, during the COVID-19 pandemic, Saudi Arabia introduced unprecedented restrictions to safeguard pilgrims.

Nigeria's Response: NAHCON Steps Up

The National Hajj Commission of Nigeria (NAHCON) has urged all intending pilgrims to comply with the new requirements. NAHCON emphasized the importance of completing vaccinations and medical checks well ahead of the 2026 Hajj season.

In a statement signed by Hajia Fatima Sanda Usara, NAHCON noted: "Pilgrims must take note of these requirements and ensure they complete the necessary vaccinations and health checks to avoid travel disruptions at the point of entry into the Kingdom."

To facilitate compliance, NAHCON will collaborate with:

State Muslim Pilgrims Welfare Boards
Licensed Tour Operators

These bodies will enforce the guidelines and ensure that Nigerian pilgrims are adequately prepared.

Translation of the Circular

The circular issued by Saudi Arabia outlines the following:

Health Fitness and Diseases Affecting Public Health

Severe heart, lung, or kidney diseases.

Advanced chronic illnesses or disabilities.

Mental or psychological disorders posing safety risks.

Contagious or epidemic diseases.

Recommended Vaccinations

COVID-19: Valid proof of vaccination with approved vaccines.

Meningitis: ACWY vaccine within the stipulated timeframe.

Polio: Mandatory vaccination for Nigerian pilgrims.

Yellow Fever: Certificate required for all travelers above nine months.

Epidemiological Measures at Entry Points

Screening and surveillance at Saudi entry ports.

Denial of entry, isolation, or additional testing for non-compliant pilgrims.

Compliance with International Health Regulations (2005)

Additional preventive measures in case of global health emergencies.

Significance of the Guidelines

The 2026 Hajj health requirements highlight several important themes:

Public Health Protection: With millions of pilgrims gathering, the risk of disease transmission is high.

RC 476637



Shop, Subscribe, & Spend.

With the Jaiz **Mastercard**



Enjoy convenience at your fingertips. with global
and local payment options enabled.

T&Cs
Apply.

 www.jaizbankplc.com

For more information and complaints, call:
07007730000



TAJBank
Our only interest
is you.

Grow your savings the right way.

With **TAJ**Bank Mudarabah
Savings Accounts, enjoy:

- Ethical profits.
- Zero maintenance charges.
- Flexible access to your money.

Walk into any **TAJ**Bank branch
near you and open an account
today.



@tajbankltd



tajbank.com