

Women entrepreneurs in hajj-related travel agencies have successfully mobilized various sorts of social capital and networks to create, run, and expand their businesses.

Islamic Entrepreneurship in Senegal: Women's Trajectories in Organizing the Hajj

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Since the early 2000s, as the government of Senegal increasingly privatized the organizing of pilgrimages to Mecca, women have massively invested in this sector, once dominated by men. They have become owners and managers of hajj-related travel agencies, taking care of thousands of female and male pilgrims. Based on fieldwork research in Dakar, this article studies how their efforts have evolved in the moral economy of the hajj as actors displaying various forms of agency. We present the strategies of social capital and network mobilization these women have devised and the ways in which they have built on accumulated experiences and knowledge to launch and develop their own agencies. We explore the main challenges they have had to meet: managing the Senegalese state, navigating a complex transnational market, and reconciling business and religious imperatives.

Introduction

From the colonial period up until the early 2000s, the Senegalese state was in charge of most pilgrimages undertaken by local residents. However, under President Abdoulaye Wade, the government increasingly privatized the sector: whereas private agencies took care of roughly 17 percent of pilgrims in 2000 (Diaw 2000), they took care of 85 percent of the thirteen thousand Senegalese pilgrims who flew to Saudi Arabia in 2019 (Ndiaye 2019). This liberalization has led to the creation of dozens of nonstate travel agencies. The state agency in charge of the hajj,¹ currently known as the Délégation générale au pèlerinage aux Lieux saints de l'Islam, has requested that private agencies be reorganized into "travel-agency groups" (*regroupements*) to decrease the number of interlocutors in contact with the Saudi authorities and to ease communications with them. Agencies are free to join the regroupement of their choice and can join a different one in subsequent years.

In 2018, 286 hajj-related travel agencies enrolled in forty-six regroupements. Women have always played an important role in the hajj, as organizers at the community level and as employees of the pertinent state agency; however, since the liberalization process began, they have become leaders, owning travel agencies and heading regroupements. In effect, ten of the regroupements of 2018 were led by women. Four were overseen by women involved in local and international trade: Alpha voyages and As Salam, both founded in 2000; Aïcha voyages, founded in 2008;² and Mountzeum/Nafihatou, founded in 2011. The founder of As Salam is seen as the doyenne of the group, having gone into business in the late 1980s. The female heads of three other travel groups, including Saloum Voyages (1994), Africa Connection Tours (1996), and Ya Salam (2001), focus on tourism and ticket sales. Yet another travel group is managed by a former executive at Sonatel, which became Ada Voyages in 2002; she began organizing hajj-related travel in 2010.

The main objective of this article is to study how the efforts of Senegalese female entrepreneurs have evolved in the moral economy of the hajj. To do this, we undertook field research in 2017 and 2018,³ when we conducted thirty-one semi-structured interviews with women who run hajj-related travel agencies. We identified three generations of female hajj entrepreneurs: the pioneers, who started out in the 1980s (Ada and Diarra);⁴ the seniors, who emerged in the 1990s and 2000s (Dina, Safa); and the newcomers, who began operations in the 2010s. In addition to managing travel agencies or groups,⁵ some women act as community and religious leaders in their respective neighborhoods. Several (Aïssatou, Binta, Tania) have created community-based economic consortiums, called *groupes d'intérêts économiques* (GIEs),⁶ to develop travel services for pilgrims. We identified two main profiles that cut across all three generations of women involved in the travel and tourism industry: the merchant and the business leader.

To decipher the rise of these women in the hajj-related travel industry, the literature offers various perspectives. Women's religious activism within neighborhood associations (Alidou 2005), their appropriation of places of worship, and the rise of female religious authority figures have all been widely studied as manifestations of agency and performativity (Frede and Hill 2014; Hill 2018). Researchers specializing in West Africa have studied the organization of the hajj and its influence on identities, relevant policies established by distrustful colonial powers, and the profiles and accumulation strategies of pilgrims (Back 2015; Bennafla 2005; Chiffolleau 2016; Kenny 2007; LeBlanc 2005; Lecocq 2012; Mann and Lecocq 2007; Mbacké 2004; O'Brien 1999; Thayer 1992). However, the place and role of West African women in organizing the hajj remains largely unstudied (Cooper 1999). A notable exception is Marième Diawara (2012), who shows how women from Senegal's Four Communes introduced subscriptions (*tontines*) to fund the journey and, more broadly, began playing a direct role in contributing to its organization during the 1950s. Ferdaou Hardy and Jeanne Semin (2009) shed light on women's involvement in the hajj since the 1980s, the ties between female associations and hajj-related

activities, the historical roots of the tontine system,⁷ and the rise of tontines described as *fissabilillâh*,⁸ in which female merchants play a central role. These authors emphasize how the hajj fosters the emergence of a moral economy in which women play a key role, as well as how self-affirmation and the collectivization of assets underpin a relaxed relationship among faith, prosperity, and social prestige (2009, 148–50). Our research strengthens and substantiates their initial observations: ten years after their original study (conducted in 2008), women entrepreneurs have confirmed their role as owners of agencies that handle pilgrimages.

Women's rise in the hajj sector mirrors their ascending trajectories in the social and economic spheres more generally. Hence, to understand better the larger social context in which women have thrived in this field, we draw from the literature on the transformation of gender relations in Africa. As this literature shows, the changing status and role of women are evident in studies of gender relations, of the effects of social norms on spousal relationships (Gomez-Perez and Brossier 2016), and of female autonomy and even emancipation (Adjamagbo and Antoine 2009; Adjamagbo and Calvès 2012; Gomez-Perez 2018a). In Senegal, there has been an emphasis on the profiles of female entrepreneurs; different forms of female entrepreneurship, including the shift from informal to formal economic activity; the obstacles faced and support received by these women (Ba Gning 2013; Sarr 1998); the long-term transnational strategies pursued by female merchants, strategies that highlight the extent of their networks (Bredeloup 2012); the microfinance-based financial strategies adopted by women (Guérin 2015); and everyday professional strategies (Hann 2013). Studies focused on Senegal have analyzed marriage trajectories (Adjamagbo and Antoine 2009) and the interplay between spousal relationships and the household economy to highlight how wives can enjoy some autonomy and assume increased financial responsibility under the guise of respect for Islamic norms (Moya 2015).

We initially expected our study to show how the hajj travel market could be understood as an opportunity for individuals originating from social peripheries to gain a foothold within dominant social structures, but the results of our research demonstrate that the female founders and directors of travel agencies already enjoyed high social status.⁹ Their success, however, has by no means relied exclusively on their social advantages: rather, they have forged ahead, developing and implementing entrepreneurial projects that involve not only leveraging networks and raising capital, but also pursuing different strategies for entering the political, economic, and religious spheres. In short, by pursuing career paths related to the hajj, these women have overcome various challenges (negotiating with various partners, renewing their quotas, taking risks, facing questions about the appropriateness of their business activities in relation to Islamic ethical values) and demonstrated “a personal economy and personal abilities that make it possible to negotiate one's autonomy” (Guilhaumou 2012, 27–28).¹⁰ Different notions of agency can therefore help with analyzing their activities. Women exercise pious agency (Mahmood 2005) when they recognize the extent to which their social

standing permits them to defy or leverage social norms. They exercise pious critical agency (Rinaldo 2014) when they reclaim religious knowledge through the study of major Islamic texts, with the aim of rethinking social and gender relations. And they exercise instrumental agency (Burke 2012) when they integrate religion with other aspects of their lives. Women in our study can therefore be seen as "*figures de réussite*" (Banégas and Warnier 2001).

Our research has produced two empirical findings: first, women entrepreneurs in hajj-related travel agencies have successfully mobilized various sorts of social capital and networks to create, run, and expand their businesses. They have drawn from prior experiences in all sorts of commerce and business activities and have mobilized different but often interlocking networks (family, neighborhood, associational, professional, religious) to start and run their own agencies. Second, these capital- and network-mobilization strategies have enabled them to meet three types of challenges: handling the state and the constraints it imposes (and the opportunities it offers), managing a tough transnational market, and reconciling profit-making obligations with religious and ethical imperatives. Our findings point to two main analytical propositions. First, the strategies adopted by these women combine individual approaches to social mobility with collective endeavors to organizing based on the mobilization of family, associational, and professional networks. Second and more generally, these strategies draw from historically patterned ways of doing things (in both community and business matters), relying on both a creative spirit (raising capital) and a degree of conservatism (in political and, to a certain extent, religious matters).

In the following section, we present various forms of strategies of social-capital and network mobilization that the women we have interviewed have designed. In the final section, we discuss how women have met three types of challenges.

Strategies of Social-Capital and Network Mobilization

Women involved in the hajj have mobilized various sorts of social capital and networks to create, run, and expand their businesses. They have built on accumulated experiences and knowledge gained in other fields prior to creating their hajj-related business, including commerce (formal and informal, local and international) and the civil service, where they have learned how to develop markets and manage budgets, and have mobilized family networks to make use of human capital, attract potential clients, and get start-up funds. The women corresponding to these profiles have employed a variety of strategies, some of which overlap significantly.

Drawing from Prior Commercial Experiences (in and outside the Hajj Business)

This strategy comprises the use of prior commercial experiences in three different ways. First, in some cases, women capitalized on years of experience

in formal or informal commerce of goods, at the national, regional, or international levels, gaining the necessary expertise, social capital, and networks to create and run their agencies. (Examples are Fatma, Oumou, and Coumba.) Second, some women (such as Dina and Ada) have entered the hajj travel field through their experience in the tourism industry. Third, branching from the second, women work for other agencies as formal or informal employees to accumulate experience in Senegal and in the Gulf countries, and then tap on that experience and the networks built throughout the years to start and run their own agencies (for example, Aissatou, Penda, and Coumba).

The first group of women, made up of merchants who maintain high visibility on the ground (Marfaing 2003), is drawn from the first and second generations. Fatma had had years of experience as a businesswoman since 1979, at a time when she was the pillar of a family of sixteen children. She first became a successful businesswoman in wholesale, with containers imported and exported from Senegal to Europe and Asia. As part of her commercial activities, she used to travel four or five times a year to Saudi Arabia. In 2000, with thorough business experience in the Gulf and substantial start-up funding, she created her own travel agency and started sending hajjis to Saudi Arabia in 2001 (Fatma 2018). Other women, such as Oumou and Coumba, specialized in international commerce between Senegal and the Gulf. Oumou, after quitting her job as a schoolteacher, began trading fabrics between Senegal and Saudi Arabia, where her daughter had been living for more than fifteen years. This commercial experience in Saudi Arabia became useful when she decided to start a pilgrimage agency in 2000 (Oumou 2018). These women's careers demonstrate the importance of trading networks that allowed them to gain experience as entrepreneurs *before* pursuing hajj-related business opportunities—at which point the link between trade and religion becomes obvious (Rosander 2005).

Some women who established travel agencies in the 2000s (Tania, Fina) did so only after gaining significant experience in transit management at the Port of Dakar. Tania, the first woman to work in shipping there, provides a fascinating example. She was an employee from 1987 to 1989, before launching her own transit company in the early 1990s. Initially, the business had four clients and six employees, with revenues of CFA 5 million. She set herself a challenge in what was a bleak economy. She describes how, at the time, most companies folded within a decade. Today, she boasts twelve major clients and renews her loan agreement with the bank annually.¹¹ Her thirty years of experience and expertise as an international businesswoman, coupled with her local community activities, have led her to become involved in hajj-related business activities. She opened a travel agency in 2017 (Tania 2018). Fina, for her part, worked with her sister in the import trade before setting out on her own “in the tourism sector in 1991 and then the transit business,” handling containers of scrap metal (*feraille*) arriving at and leaving from the Port of Dakar. She explains how she already “had a good understanding of tourism, so why not try something else? For

the hajj, you need to pay costs up front and therefore advance money. So I have no choice but to pursue multiple activities in different sectors of the economy" (Fina 2018).

The women in the third generation display great flexibility and initiative. They have an impressive ability to challenge themselves, overcome obstacles, and weigh risks in a neoliberal market economy (Ndiaye 2013). They demonstrate an "ability to act in the broadest range of contexts" by working at multiple levels (national, West African, and international) where the hajj intersects with an array of economic opportunities. Their career paths show clear signs of "personal achievement" and "volunteerism," while demonstrating high levels of "self-performance" (Guilhaumou 2012).

The second group, also drawn from the first and second generations, is composed of women who started out by applying their expertise and know-how in the tourism sector. For them, pursuing hajj-related business opportunities reflects a desire to gain a larger share of the tourism market. In multiple respects, Ada is the doyenne of this group. After passing a state exam for studies in tourism and receiving training in Paris, she returned to Dakar to work as a tour guide with different agencies. With this experience under her belt, she asked herself, "Why not open my own agency?" In July 1994, she entered a partnership with a group of businesspeople offering services to Umrah pilgrims. The following year, she opened her own agency in the Plateau neighborhood, becoming "the first woman to run an agency offering Umrah-related travel services" (Ada 2018).¹² Over time, she branched out into hajj-related services, displaying a high level of instrumental agency as she sought to maximize her chances of success. For instance, she traveled to Mecca¹³ on her own and in 2000 moved her agency to a more central location in Dakar's business district. She established "good relations with Air Afrique [and] Swissair, which provided [her] with favorable fifteen-day credit terms." And from 2000 to 2004, she "offered three classes of travel: VIP A+, VIP A, and Classic." She describes this approach as being "bold" (Ada 2018). This allowed her to enter the hajj travel market while demonstrating her negotiating and networking abilities, as well as her professional credibility.

Following a somewhat similar logic, Dina from the African Connection Tours travel agency (colloquially known as ACT) worked as an employee at different agencies starting in the mid-1980s. This allowed her to get a deep understanding of this sector and appropriate business strategies. In 1996, she opened "her tourism agency with eleven permanent employees," securing approval for participating in the hajj from the Ministry of Foreign Affairs two years later. She has shown an especially strong commitment to volunteerism, emphasizing that her business is "100 percent Senegalese" (Dina 2018). After fifteen years of trade experience in the Gulf, she became involved in the hajj under the encouragement of a group of experienced businesswomen who put her in touch with their friends. She started her agency in 1996. This highlights the complementary interests of female entrepreneurs, who can provide each other with access to a dynamic network of potential clients that provides the basis for structuring the hajj (Dina 2018).

Other women active in the tourism sector, like Safa, eventually became involved in the hajj while entering the import-export business. After working for a photography company, she asked herself, “Why not open a tourism company with my husband?”¹⁴ After her husband passed away (in 2003), she displayed her ability to assert her autonomy: she left the tourism business and set out to create her own agency in 2004, taking care of three hundred to four hundred pilgrims (Safa 2018). She adds that, “during [her] free time, [she] gets involved in the import-export business (China, India, Bangkok) twice a year to take a vacation and purchase containers of tiles, clothing,” an activity that “works” for her. She adopts a flexible approach to employing and investing capital, emphasizing that “for the import-export business, [she] already [has] contracts in place locally to quickly liquidate the goods. You take anything there is a demand for” (Safa 2018).

Meanwhile, a third group began to emerge at the turn of the millennium. These are women who have accumulated substantial experience in the hajj travel business both in Senegal and in the Gulf and have then tapped into that experience and the networks built throughout the years to start and run their agency. For example, Penda explains that after she retired from her job as a public schoolteacher, she worked for about six years for two different hajj-related travel agencies before using that experience to start her own agency in 2012 (Penda 2018). In similar ways, Coumba has worked as an informal employee for other agencies for ten years, including a major travel agency and the government’s hajj agency. She would mostly work in Saudi Arabia. Finally, in 2013, she decided to run her two agencies, one that only has “VIP pilgrims” (Coumba 2018).

Aïssatou’s career path serves as a bridge between the first and third groups. She demonstrates great flexibility in how she employs and invests capital, although a lack of seed money means that her rise in the business world has been less spectacular than that of women involved in the import-export and transit businesses. Before opening her agency, she played an intermediary role in organizing the hajj. She has demonstrated a strong commitment to community activism as a local businesswoman, a leader in GIEs and NGOs, seeking to contribute to the development of her neighborhood (Aïssatou 2017). She began by helping out with her mother’s business while working as a receptionist and housekeeper for an ambassador. Later, she learned about market opportunities through her involvement with different NGOs. In 2005, she resigned from a French NGO and performed the hajj. Then, while working for a tour operator, she created a neighborhood GIE and sold rice from Fuuta Tooro, in the Senegal River Valley, to Dakar. These activities helped her develop a vast network of clients in both regions, providing her with an advantage when she opened her own agency for hajjis. By 2013, when her boss told her she would no longer pay for Aïssatou’s trip, Aïssatou decided to run her own business. She clearly transcends the distinction between association-based volunteering and business activity, insofar as becoming involved in development by creating a GIE provides an opportunity to gain social and economic experience by pursuing an activity

that, in and of itself, ultimately provides little in the way of satisfaction and stability. In this way, “the key importance of GIEs in the careers of women involved in development highlights the entrepreneurial dimension of this type of activism from an economic perspective, but also in terms of a more personal ‘business of self’” (Siméant 2013, 258). The commitment associated with creating a GIE often reflects an impulse to “do something,” to “take charge of oneself,” not to “sit around waiting for something to fall in one’s lap” (Bouilly 2018, 227).¹⁵ GIEs play a role in developing self-confidence.

These women’s trajectories did not depend only on individual decisions and actions. They have convened collective support, mobilizing diverse networks, including family, neighborhood, associational, and professional networks, all of which have provided various forms of support: the necessary funding to launch their agencies; a workforce; connections to recruit potential pilgrims; and less tangible assets, such as credibility, reputation, and legitimacy in cases where their families are illustrious.

Mobilizing Networks: Family, Neighborhood Associations, Professional Setting

The women in our study demonstrate a high degree of continuous flexibility through their ability to mobilize, juxtapose, and juggle various networks. To launch an agency and to run it on a daily basis, the immediate family network can be quite significant. Ada is the perfect example of a woman who has mobilized her family network to provide a travel agency with human labor and expertise: “I asked my thirty-years-old brother who lived in Italy to come back to Senegal to work for the agency” (Ada 2018). Ada’s daughter adds, “my sister takes care of passports; I take care of finances. Our uncles and aunts act as guides for pilgrims and take care of lodging questions in Saudi Arabia.... And my mother supervises everybody at the agency while negotiating for transportation and accommodation,” two of the most strategic sectors in the hajj (Ada 2018). Also, her sister works as a doctor for the government agency in charge of the hajj, while another brother is a high-ranking manager for the hajj at the Islamic Bank, the sole bank in Senegal allowed to manage financial transactions for the hajj.

Some women count on their relatives in the Gulf to both launch and run their agencies. Oumou was a schoolteacher and had no experience in the hajj, but one of her daughters lived in Jeddah, where her husband had founded a school. She would spend almost six months a year there. Her husband was part of the inner circle of the Murīdiyya brotherhood’s ruling family. It was her husband and children who helped her gather the funds to start her business, which she created with two associates. From 2000 to 2016, she ran a successful agency, with more than two hundred pilgrims (Oumou 2018). As for Djeynaba, she was a manager in a private company. Her daughter worked at the Senegalese embassy in Kuwait, and her brother worked in Saudi Arabia. After she did the hajj in 2006, they both encouraged her to launch her own agency and provided her support and connections in the Gulf (Djeynaba 2018).

Agency founders and managers often hire family members or individuals recommended by family and friends. Some of the women in our study are careful to emphasize that their husbands have no say over *their* agencies, highlighting the level of social autonomy and emancipation they have achieved (Fatma, Sada, Ada). This is true even in the case of Kadia, whose husband has an assigned role in the business. She asked her second husband to attend state-hajj-agency meetings on her behalf, while emphasizing that she remains in charge of the travel group and that the group carries the name of her agency (Kadia 2018).¹⁶ This is the essence of instrumental agency, insofar as the process highlights the women's desire to distance themselves from a patriarchal culture and enjoy the external benefits (e.g., economic opportunities) of their participation in a religion (Burke 2012, 127).

Some husbands provide substantial financial support to their wives in the initial phase of the agency or become partners in the business. Penda explains that it was her son who convinced her husband to give her the funds to start her business. A wealthy high-ranking civil administrator who graduated from the National Administration School (which has produced the country's top "cadres"), he has worked in various positions, including at the Ministry of Finance. As Penda explains, thanks to this financial support, she can easily survive when the Saudi government or Turkish Airlines request cash advances of 20 or 30 percent, even if she has not attracted her quota of pilgrims yet;¹⁷ agencies that cannot count on such resources will soon go bankrupt (Penda 2018). Binta sees things from the same perspective. Her agency started out in the early 2000s as a joint effort between husband and wife. There was a clear division of labor: "My husband took care of administration and financial matters, while I took care of anything related to religion" (Binta 2018). She is well known within various religious groups and community associations, having led discussions and meetings since the 1980s (Gomez-Perez and Ba 2015).

To attract clients, some women who belong to prominent Sufi lineages mobilize their family's religious network of disciples, which provide substantial sums of money and numerous pilgrims—partly explaining their success. Diarra illustrates this pattern nicely. Her genetic relationship with a ruling family of the Murid brotherhood has enabled her to gather much valued religious experience and legitimacy, as well as substantial financial capital. She explains how, in 1991, after realizing that many Muslims wanted to perform the hajj but could not afford to, she set up a Mecca-based NGO with help from contacts in her family's Sufi brotherhood. Individuals hoping to perform the hajj were asked to pay a subscription of CFA 500 (the amount has since risen to CFA 5000). Each year, meetings are organized to explain the religious and social dimensions of the hajj to aspiring pilgrims. These meetings are sponsored by the Pilgrimage Commissioner, who serves as the honorary president of the organization. Following a collective prayer, a draw is held to determine who will be eligible to perform the hajj (Diarra 2018).

Similarly, we have met women who originate from Fuuta Tooro and, like Diarra, belong to influential Sufi religious lineages (*toorobe*). This

membership in leading Sufi families provides substantial social and financial support. Fina, daughter of a prominent leading Sufi family from Fuuta Tooro, can count on her family's relations across the country to attract pilgrims (Fina 2018). Coumba, for her part, is from an influential *tooroodò* family from eastern Fuuta Tooro. Her husband is a wealthy businessman who has been working for more than ten years in Saudi Arabia. These family resources and networks have helped her build her two travel agencies while providing the renowned religious guides who supervise and teach the pilgrims during the hajj (Coumba 2018).

Many women mobilize neighborhood and associational networks they have built over the years. For instance, Penda is a leader of two associations, which have proven to be quite useful in recruiting pilgrims to fill out her quota. As the daughter of a former policeman, she is a leader of the association of policemen families. Also, she has started an informal association of Haalpulaar women from Dakar, which gathers about sixty women and provides another useful network to mobilize (Penda 2018). In a similar vein, Aïssatou has been heavily involved in the associational world in Dakar. In 2003, an organization in which she served as general secretary set up a tontine. Each year, members pay a subscription of CFA 5,000 for a chance at one of ten tickets to Mecca. Having built up an extensive network of contacts in community associations over the years, she was able to fill her quota of pilgrims while working for a tour operator in the early 2000s (Aïssatou 2018). Tontines described as *fissabilillâh* have become popular again since the late 1990s, when organizers began "collaborating with private travel agencies" (Hardy and Semin 2009, 143).

These networks of associations, neighborhood residents, and coworkers reflect a high degree of engagement and activism on the part of women, who often receive support and encouragement from men. Many of the interviewed women describe how a former supervisor at an agency or a neighborhood imam¹⁸ suggested they create a GIE to organize the pilgrimage for a captive clientele. In 2007, the director of Horizon Tours suggested that Kadia create a hajj travel GIE at the clinic (Kadia 2018). As for Tania, she created a GIE with women from her neighborhood who attended the same mosque. This GIE "oversaw the construction of the mosque," and when the imam recognized its leaders' dynamism, he asked them to "organize the hajj for everyone, believing that the women would do a better job than he could. He encouraged the GIE to join a larger and well-known travel group" (Tania 2018).

Such initiatives have been taken among professionals also. For example, the staff of various government agencies—first customs, then the income-tax office—have organized their colleagues' participation in the hajj.¹⁹ A woman behind this kind of effort in the tax office describes how they unfolded:

In Mina, thirty people from the income-tax office were staying together in December 2006. A woman asked me, "Why don't we organize [the pilgrimage] ourselves?" Upon our return, this

woman said I should organize it, that it would work. I drew up a list of ten people who could help us. I said, “We’re going to visit the customs office.” They were great; they gave us their regulations. In March 2007, we had our confirmation, our bylaws, and we requested approval from the Ministry of Foreign Affairs. Our quota was fifty pilgrims, the annual subscription of CFA 120,000. There were ten tickets in the draw. In 2018, there were ninety pilgrims. The package cost CFA 4.05 million, but we ultimately had to contribute CFA 3.8 million. The discount was made possible by contributions from senior managers in the income-tax office. (Gaya 2018)

These women’s ability to mobilize a variety of networks highlights the nonlinearity of their life paths and the frequency with which their profiles intersect—from employee to wholesale merchant, from business leader to wholesale merchant, or a combination of these roles—across all three generations. This makes it possible to assess both individual and collective efforts. Clearly, these women rely on family networks (extended or immediate family, including contacts who come from the same region as the entrepreneur), and they know how to galvanize networks of friends and acquaintances at conferences and cultural gatherings. But beyond their ability to engage in networking, in what ways can these women be seen as *figures de réussite*? To answer this question, we assess three challenges they have met with success: their relationship with the state, their relationship with the transnational hajj market, and how they balance religious and entrepreneurship imperatives.

Being a Successful Woman in a Complex Business: Handling the State, Transnational Markets, and Religious Imperatives

Women have mobilized these forms of capital and social networks to create and run their hajj travel agencies and ensure their viability in the long run, but what does that mean specifically in the day-to-day operations of their businesses? What have these forms of capital and networks enabled them to accomplish? To become a successful hajj businesswoman means getting the best out of the state, navigating through the daily intricacies of a transnational market, and reconciling a business necessity (i.e., making profits) with a religious and ethical imperative.

Managing the State: Collaboration, Confrontation, or Avoidance

For senior businesswomen, managing the state has always been a major challenge. All the women we have met have resorted to one of the usual types of relations with the state that Albert Hirschman (1970) has described: collaborating with the state (loyalty), confronting it (voice), or avoiding it (exit).²⁰

In a context where the state held a quasi-monopoly over the organization of the hajj from the 1960s to the end of the 1990s, a number of pioneers opted for a fight against the state so as, first, to be recognized as legitimate private partners in the hajj travel business, and second, to obtain a license as a private agency. Mina is considered a pioneer, because she was the only woman who persevered among a group of private-sector entrepreneurs who fought the state in an attempt to be authorized to take care of pilgrims:

In 1995, I had fifty-four pilgrims for the pilgrimage. I asked for assistance from Tonton Yamar Gueye. I sold tickets and Tonton escorted the pilgrims through a GIE. You needed to be strong when dealing with the state and Saudi Arabia. The Ministry of Foreign Affairs asked then Commissioner Mbaye to meet with us, and he made sure we complied with the accommodation requirements. (Mina 2018)

Such relentless efforts made it difficult for the state to continue ignoring these private-sector initiatives (Jourde, Brossier, and Gomez-Perez, forthcoming). The struggle of the 1980s not only brought about the gradual liberalization of arrangements for the hajj, but provided opportunities for a second generation of women to gain experience in the tourism sector before ultimately offering hajj-related services.

By contrast, Diarra consistently enjoyed the full and complete collaboration of the state, from the time of the presidency of Abdou Diouf up to the present day, in both the state-led and liberalization phases. The state informally but openly outsourced part of the work of recruiting pilgrims to her, paying her a commission for every pilgrim recruited. In this way, she helped fill the state's quota of pilgrims. She said:

In 1980, the government started preventing people who wanted to perform the hajj from traveling via other countries [to conduct business]. Up to a quarter of those people who wanted to perform the pilgrimage were unable to leave because they were prevented from doing so at the airport. I asked myself, "Why not work with the state?" I was the only woman to approach the state. In 1984, I started recruiting pilgrims and having them travel with the government under Commissioner Mbaye. At the start of 1984, the government quota was around five thousand per year. I had between five hundred and six hundred pilgrims to fill the government quota. (Diarra 2018)

To the best of our knowledge, Diarra remains the only woman to develop such a strong partnership with the state; however, she has been unable to expand her model of collaboration, given the gradual privatization of arrangements for the hajj and the decreasing number of pilgrims traveling with the state agency rather than with private ones.

Avoidance constitutes a third approach observed on the ground. Entrepreneurs seek to keep their distance from the political sphere, to the point of claiming they are above politics. In other words, they seek to avoid the cliquishness, machinations, and quid pro quos associated with politics, to remain as autonomous as possible. Autonomy is a key feature of agency (Guilhaumou 2012). Even if this seems counterintuitive, this approach has been adopted by pioneers and seniors with family connections to ministers or senior government decision-makers, or with family or community ties to officials responsible for organizing the hajj. Having suffered collateral damage from the fallout of political intrigues, they prefer to distance themselves from the political sphere. In sum, as we can see, their strategies vis-à-vis the state have fluctuated, depending on the context.

To get a license renewed was also a challenge these women (pioneers and seniors) had to tackle, especially after the 2016 reform of the hajj sector, which imposed stricter conditions²¹ to enter and stay in the market. Getting their licenses renewed meant that they had successfully met the administrative criteria in the long haul, succeeded in keeping their businesses profitable and more generally, proved they were serious business actors in a field closely monitored by the state.

Additionally, these women had to face another challenge: obtaining and keeping the allocation of pilgrims granted to them by the state (called quotas in the hajj field). In effect, it is the state that decides how many pilgrims each agency is allowed to take care of. Some used their experience and good reputation to get a higher quota. For instance, Ada relies on her experience and professionalism, reflected in the award she received from the International Air Transport Association in 2000 and the VIP service she launched during the period of rapid economic liberalization that coincided with the election of Abdoulaye Wade as president (Diop 2013). Thanks to this liberalization phase, Ada used her relationships with the state to get a larger quota (Ada 2018). Some women, however, have been unable to negotiate successfully with the state. Dina explains how, every year, she writes to an official to request a quota of one hundred pilgrims, but her request is always denied. She has refused to develop informal relations with some influential officials and has opted for the formal procedure (Dina 2018). Politics aside, market access remains key, insofar as some of the interviewed women have raised significant amounts of capital and have been able to make bold moves in the transnational and international marketplace.

Running a Business in a Complex Transnational Market

The types of capital and networks these women have mobilized have enabled them to navigate what is a tough transnational market. Hajj travel-agency owners must attract and satisfy local customers (whose expectations about this fifth pillar of Islam are inherently high), develop solid relations with travel agencies with which they are grouped into a larger regroupement, oversee a team of part-time Senegalese religious guides and doctors who will work

for them in Saudi Arabia, manage and negotiate with foreign companies in Saudi Arabia and elsewhere (hotels, bus companies, food providers, airlines), and, finally, meet the official demands of the government of Saudi Arabia.

To attract new clients, and to make sure they are satisfied and either come back another year or tell their friends and relatives to sign up with the agency, owners need to present themselves as professionals and act as such. Most of the women in our study are careful to emphasize the importance of professionalism and conscientiousness for ensuring recognition and a good reputation in the Hajj travel market. They have grown their agencies based on word-of-mouth advertising, a key source of which is returning pilgrims who are satisfied with their experiences.

Professionalism can be leveraged at multiple levels, using a variety of strategies. Before the hajj, agency owners must collect all the pilgrims' passports in time to register them on the Saudi e-portal (a requirement in recent years) and to arrange for visas to be issued. They must also manage the funds deposited by pilgrims in a transparent manner, choose high-quality hotels (having a good reputation and located close to places of worship), arrange for good-quality food in Arabia, properly plan flight itineraries,²² provide pilgrims with high-quality and original gifts upon departure (a form of marketing), and plan training sessions. Another major task consists in recruiting erudite and trustworthy religious guides to supervise and educate the pilgrims. Their physical presence is required during the pilgrimage: they must be seen there and must be quick problem solvers, making sure that their medical staff takes care of those who fall ill, nobody gets lost, and hotels do not renege on their offer and do not, for instance, overcrowd their rooms with extra pilgrims.

Developing solid and trustworthy relations with business partners in Saudi Arabia is another major accomplishment that agency owners must achieve. Coumba, for instance, speaks Arabic fluently, and thanks to the network she has developed over the years in Saudi Arabia, she has developed solid partnerships there. Her business is so profitable that she even books in advance more hotel rooms and plane seats than she needs for her quotas, when the prices are low, and sells them to other agencies when they start filling out their quotas closer to the time of the event (Coumba 2018). Safa navigates quite efficiently the intricacies of the business and administrative environments in Saudi Arabia:

In Arabia, I negotiated all on my own. If I let someone else negotiate on their own in Arabic, I can end up in trouble. I negotiate directly with the companies that arrange the accommodations, with the company that provides the visas. These companies always have people from Senegal who speak multiple languages, and that makes things easier for me. (Safa 2018)

Religious guides, in addition to their role as supervisors and guides for pilgrims, are sometimes hired to become intermediaries between the agency

and the Saudi partners. For example, Penda found her religious guide so efficient that he plays the role of a facilitator in Dakar, where he solves administrative problems that inevitably arise with various state agencies (the Délégation, the passport office, etc.), and plays the same role in Saudi Arabia (Penda 2018).

Running a successful hajj agency means developing good relations with the other agencies in the regroupement. This is not always an easy task. Sometimes agency owners will move to another regroupement following disagreements with members of their original one. This is why some women, such as Safa, had enough means to run her own regroupement (with ninety pilgrims) without needing to make an alliance with other agencies (Safa 2018). This does not mean that she has not developed solid relations, because she created and led the Consortium of the Private Organizers of the Hajj in 2009, an association of hajj agencies, whose goal is to defend their corporate interests vis-à-vis the government (Safa 2018). A third accomplishment of these hajj businesswomen has to do with a more ethical challenge.

Reconciling Business Necessities with Religious Imperatives

When operating a hajj travel agency, the owners face a difficult question: how can they reconcile the need to make their agency profitable (ensuring the viability of the agency) while working within strict religious parameters? For a number of these women, becoming a successful hajj travel-agency owner cannot be done by putting profit-making as the sole and exclusive objective. To the contrary, even if they define themselves as businesswomen, some women seek to find a balance between Islamic ethics and business²³ to harness the temptation of unbridled accumulation. This pattern reflects the notion of pious critical agency and the willingness to adhere “to good ethics, morality, and virtues as conducive to the fulfillment of well-being (*falâh*), the objective of life in Islam” (Tlaiss 2015, 862). Tania favors this approach: “Personally, I’m very religious, and my religion teaches me to avoid corruption. If something isn’t legal, I want no part [in it]” (Tania 2018). Her words echo those of many other women we have interviewed, who all insisted that the hajj, as the fifth pillar of Islam, is not like any other business. But as Ismaël Moya (2015) argues, once this adherence to the official creed has been publicly expressed, the business imperatives steps in—which invites us to nuance the notion of “pious critical agency.”

It is more difficult to assess pious critical agency, given the availability of VIP services, which can cost three times as much as regular services—and sometimes even more. Some women who specialize exclusively in VIP travel treat it purely as a business decision. Others avoid offering any such packages, citing ethical reasons based on their religious beliefs. They see the high cost of VIP travel as fundamentally opposed to the spirit of the hajj, insofar as “luxury serves to make the hajj less authentic” and disconnects travelers from the time of the Prophet, when the pilgrimage

was arduous (Dina 2018). Safa, for her part, seems unconcerned with religious ethics, focusing instead on a cost-benefit analysis: the high costs associated with the service do not allow for an adequate profit margin, and clients have proven “demanding, wanting a lot and providing little money” (Safa 2018). Meanwhile, Binta dismisses the idea of pursuing a pilgrimage that resembles the hajj in the time of the Prophet, explaining, “To worship God, you need to do it under very good conditions, and that costs a lot” (Binta 2018). As for Coumba, she has opened two agencies, one for VIPs (thirty pilgrims) and one for regular pilgrims (forty pilgrims). For her, making a profit is important, but it needs to be done wisely; she explained that if she were to have more than seventy pilgrims, she could hardly know them personally, with all their individual needs—which means that the quality of the services provided would go down, along with her reputation and, consequently, her profits (Coumba 2018). This reflects the reorientation of “practices towards the requirements of contemporary capitalism” (Osella and Osella 2009, 205). Taken together, these accounts highlight the differences among three categories of female entrepreneurs: those who emphasize economic factors while minimizing the cultural, religious, and ethical dimensions of the hajj; those who follow an approach based on pious agency, using the time of the Prophet as a key frame of reference in the face of unbridled consumerism; and those who seek out a middle ground between the foundations of Islam and the demands of the modern world, following an approach based on pious critical agency that avoids an identity-based preoccupation with the times of the Prophet. These ways of understanding the relationships among religion, ethics, and business show how the hajj is a context where normative and reformist discourses clash, similar to what has been observed within associations and among female preachers (Gomez-Perez 2018b).¹ Furthermore, this diversity of views contradicts studies that “suggest a uniqueness to Muslim religious-moral experience” (Osella 2009, 205).

Conclusion

This article has argued that women have significantly invested in the field of the hajj in Senegal as owners of hajj travel agencies. Although women have played various roles in the hajj historically, they have rarely been at the forefront, but through the initial work of those we call the pioneers, a first generation of women began to create more space for nonstate actors in the hajj travel sector, convincing the government they could take care of their pilgrims. They were eventually succeeded by the seniors in the 1990s and the juniors since 2000. Altogether, these women now take on a leading role in a field once dominated by men. What they accomplish is remarkable: for an entire month, thousands of miles away from Senegal, they are taking care of pilgrims, both women and men; they negotiate with (male) Saudi authorities and Saudi business partners; they collaborate with, but also push

back against, Senegalese male officials who supervise the hajj on behalf of the state; and they recruit and work with Senegalese Islamic scholars (often orthodox *ustādh* with strong views on gender roles) who become religious guides for their pilgrims in Mecca.

This is not to say that the field of the hajj has empowered these women. As we have discovered, almost all the women we have met come from upper social strata, from affluent social classes or dominant statuses (“caste”), or both in most cases. But even if empowerment may not be a useful concept to decipher their trajectory, we have shown that these women have not remained inactive, simply enjoying the social-rent situation in which they find themselves. To the contrary, they have displayed a strong sense of agency, investing in a field once dominated by men and thriving in it. They have strategically mobilized various forms of social capital and social networks to create their agencies and consolidate them, converting the knowledge they have acquired and built over the years in international commerce, in the tourism industry, or as employees for other hajj travel agencies, and mobilizing their family, neighborhood, associational, and professional networks. Although these were risky choices, the women have become successful in this endeavor, as measured by their capacity to handle the Senegalese state and the constraints it has imposed, navigating a complex transnational market that puts together domestic clients (pilgrims) with high expectations about this central Islamic ritual and finding a balance between the need to make a business profitable while respecting their own religious and ethical values. These strategies, our research shows, skillfully combine both individual and collective logics. They indicate how these women have simultaneously drawn from ancient practices inherited from previous generations of women involved in commerce and associational activities, while displaying a sharp sense of innovation as they adapt to a fast-changing environment.

A number of questions remain open and will require further empirical and comparative research. For one, we need to know whether the success these Senegalese women have had is due to the peculiarities of the Senegalese context, or whether women in other African countries have also been able to rise in the hajj travel sector and why that might be. Also, following Patrick Haenni’s observation (2005), one may wonder if, overall, these women are “religious entrepreneurs” (entrepreneurs guided by their religious ethics), or “entrepreneurs of religion” (businesswomen who are simply making profits out of a religious good). Our intuition is that there is a tension between these two models: abiding by the ethical rules of Islam clearly is a necessity for most of the women, reinforced by the fact that their clients have high religious expectations and that the core of the business takes place in the heart of the Holy Land. But, in contrast, they expect to make a profit for themselves and their families, and much of their success is due to the skills and strategies they have developed in nonreligious activities. More research is needed to explore this tension further.

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NOTES

1. From 1963 to 2009 the state agency in charge of the hajj was created on a yearly basis a few months before the pilgrimage, and its mandate ended a few weeks after the pilgrims returned. It was called the Mission d'Encadrement du Pèlerinage aux Lieux Saints de l'Islam, which was led by a "Commissaire." In 2009, the government made it a permanent agency, called the Commissariat général au Pèlerinage aux Lieux saints de l'Islam. Finally, in 2016, the agency was renamed (and restructured) and became the Délégation générale au pèlerinage aux Lieux saints de l'Islam.
2. Led by Douma Diouf, president of the Union des commerçants du Sénégal, whom we were unable to meet in the course of our research.
3. This research is part of a larger SSHRC-funded project, entitled "Mosques, the Hajj and Political Parties in the Sahel and Central Africa: Success Stories and Religious Entrepreneurship," which compares Senegal, Burkina Faso, and Cameroon.
4. Informants' names have been changed to ensure anonymity.
5. Travel groups are named for the oldest participating agency, which manages the group as a whole.
6. These organizations pool members' resources to fund activities.
7. "This involves collectively and periodically contributing money to a fund, the contents of which are then redistributed to individual subscribers. The system can therefore be used to collect the funds ... to undertake the pilgrimage" (Hardy and Semin 2009, 142).
8. Arabic for "a charitable act in the path of God."
9. Some belong to leading Sufi families, whereas others are married to business leaders or executives. Most remained in school up to the secondary level. In rare cases, they also studied at the university level.
10. Quotes from French-language sources have been translated by the authors.
11. As required by the state.
12. Ada is an exception, in that she first moved into the umrah business (the little pilgrimage, as it is called) before getting into the hajj proper. All the other women we have interviewed went directly into the hajj business.
13. Doing so without being accompanied by a man demonstrates agency and individual emancipation. The women we interviewed frequently raised this argument.
14. Which she did in 2001.
15. On GIEs, see Marfaing and Sow (1999).
16. The GIE, part of the Kadia travel group, was led by her second husband, with strong relations in Fuuta.

17. With the privatization of the hajj, the state has allocated each private agency with a quota of pilgrims. The largest agencies usually fill out their quotas easily, but small agencies often struggle to do so.
18. This type of support can also be seen in the careers of female preachers (Gomez-Perez and Ba 2015).
19. A task undertaken by men.
20. On the role of the state and its management of the hajj in Senegal, see Jourde, Brossier, and Gomez-Perez, forthcoming.
21. Memorandum no. 017058, MAÉSE/DGP, December 8, 2016.
22. This is one reason why agencies move among travel groups.
23. In another context, see Feillard (2004).

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