

Analysis of the Effectiveness of the use of Hajj Funds for the Support and Needs of Pilgrims While in Saudi Arabia

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Abstract: Existing Hajj financial management in Indonesia is carried out by the Hajj Financial Management Agency (BPKH), which is responsible for the receipt, development, expenditure, and accountability of Hajj finances. This study aims to evaluate the management of Hajj funds that focuses on accountable transparency, technology-based efficiency, and pilgrim satisfaction. Data was collected through documentation and interviews with selected informants using purposive sampling. The results show that accountable transparency in the management of hajj funds creates efficient allocation of funds, although facility capacity and medical service response are challenges that affect service quality. Efficiency was achieved with a 30% reduction in operational costs through technology, but budget and facility limitations were significant obstacles. Comprehensive quality management of accommodation, transportation, and health services has succeeded in improving pilgrim satisfaction, but the responsiveness of medical services still needs to be improved to meet the desired standards. These findings provide insight into the application of the principles of Good Governance, Efficiency Theory, and Stakeholder Theory in the management of hajj funds and suggest increasing the capacity of medical facilities and services to improve the quality and satisfaction of pilgrims in the future.

Keywords: Effectiveness, Utilization of Hajj Funds and Support for the Needs of Hajj Pilgrims.

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I. INTRODUCTION

Hajj is one of the pillars of Islam that must be carried out by every Muslim who is able physically, mentally, and financially. This means that Muslims who are prosperous or able to carry out certain worship in Baitullah, as well as follow the time and conditions that have been set (Law 8/2019 in Bamatraf et al., 2024). Therefore, its implementation cannot be carried out by individuals without state intervention (Hidayat, 2022). The importance of state

intervention in its implementation reflects a shared responsibility to ensure that Muslims can fulfill this obligation properly in accordance with the applicable terms and conditions.

Although pilgrims are required to make an initial deposit of IDR 25 million when registering to get a Hajj departure queue number, the average waiting period is still quite long in various provinces (Utama, 2024).

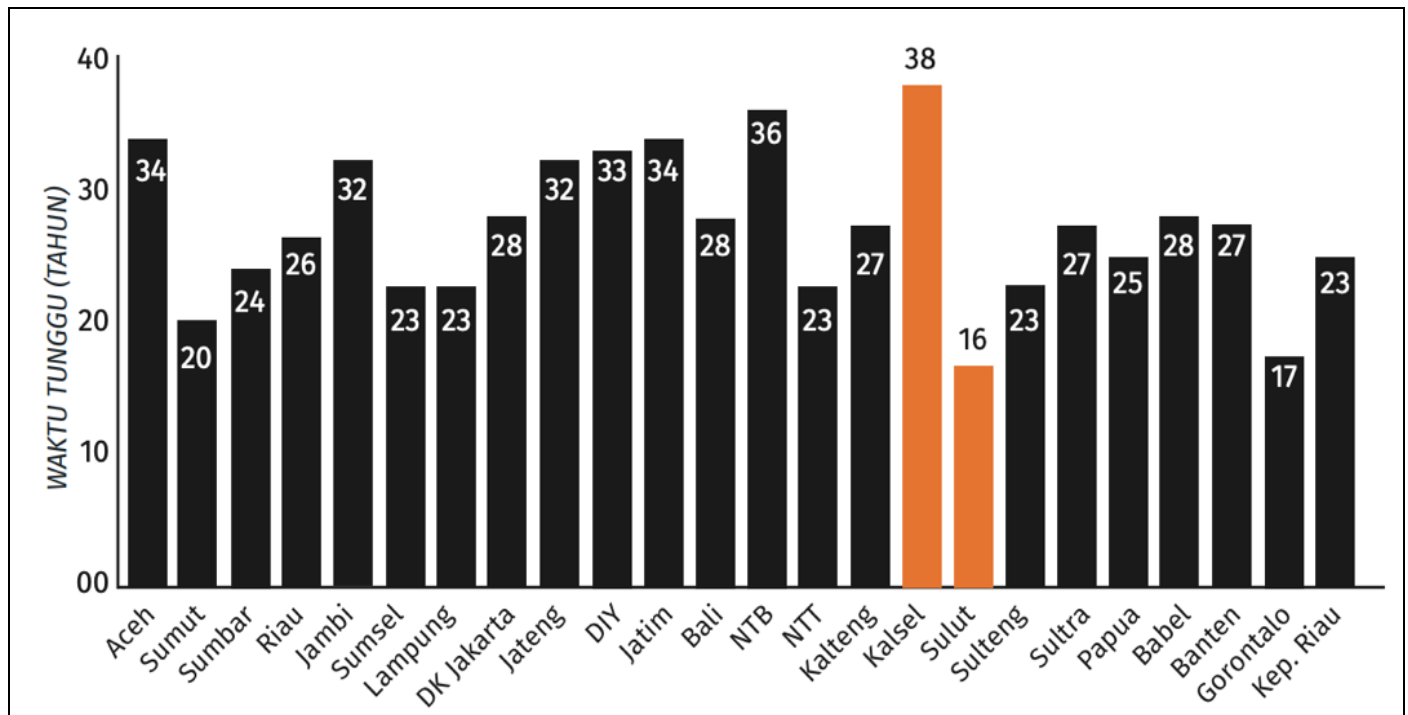


Fig 1 Waiting List for Indonesian Hajj Pilgrims by Province
Source: Ministry of Religion, 2024

Existing Hajj financial management in Indonesia is carried out by the Hajj Financial Management Agency (BPKH), which is responsible for the receipt, development, expenditure, and accountability of Hajj finances. BPKH invests funds from the pilgrims' initial deposit of IDR 25 million to generate the value of benefits that will be the

main source of the cost of organizing the hajj pilgrimage (BPIH). Previously, based on Law Number 34 of 2014, BPKH was formed with the aim of managing hajj finances corporately and non-profit. Then BPKH has the authority to place and invest hajj funds in accordance with sharia principles, prudence, security, and benefit value.

Table 1 Components

Component	Details	Currency Forms	Regulation & Resources
Operating Costs	PP Indonesia–Saudi Arabia Flights	USD	Law No. 34/2014 Article 19 (Isabella, 2020)
	Accommodation, transportation, consumption in Saudi Arabia	USD	
Additional Fees	Health services, administration, worship guidance in Indonesia	USD	Regulation of the Minister of Religion No. 10/2021 (Isabella, 2020)
Investment Allocation	Maximum limit in Islamic banks	≤50%	Zainul (2019) [in accordance with Law No. 34/2014]
	Realization of investment in safe instruments (SBSN, gold, sharia deposits)	>75%	Main (2024) [based on BPKH 2023 report]
Value Benefits	BPIH cost subsidies, improvement of pilgrim facilities in Saudi Arabia	USD/IDR	BPKH Report 2023 (Main, 2024)

The anti-misrepresentation of funds (costs) that are the benchmark of BPKH/BPIH include costs in the form of US\$ for Indonesia-Saudi Arabia flights (round trip) and operational costs in Saudi Arabia. Meanwhile, additional costs in the form of rupiah are used for domestic operations (Isabella, 2020). A study on the conformity with Law No. 34 of 2014 concerning the financial management of hajj, said by Zainul (2019) that hajj funds placed as investments in

Islamic banks are limited to a maximum of 50%. Meanwhile, the main (2024) said that the investment is more than 75 percent, including the remaining funds will be directly invested in other instruments that are considered safe and provide much better returns, in the end the value of the benefits has an effect on the value of benefits that support the needs of pilgrims in Saudi Arabia.



Fig 2 Hajj Fund Management Components

But it is different, according to Iwandi (2023) recently, the public was shocked by the news about the increase in the cost of the 2023 hajj proposed by the government through the Ministry of Religion in a working meeting with Commission VII of the House of Representatives of the Republic of Indonesia. According to Minister of Religious Affairs Yaqut Cholil Qoumas, the increase in the cost of hajj is due to an increase in the cost of organizing the hajj pilgrimage (BPIH). Based on government policy data through the Ministry of Religious Affairs, it is proposed to increase the BPIH in 2023 by IDR 69 million, which is an increase of almost 100 percent from the 2022 BPIH which is only IDR 39 million. According to Secretary General of Amphuri Farid Aljawi, the average pilgrim has deposited an initial fund of IDR 25 million, so there is still IDR 14 million left for repayment if referring to the cost of the 2022 hajj. This significant increase is considered burdensome for pilgrims as well as raising concerns and anxiety that pilgrims in 2023 will flock to withdraw initial deposit funds, which can have a negative impact on the implementation of Hajj in future years (ineffective). In addition, the cost of Hajj may be an increase in the price of raw materials,

transportation, accommodation, taxes, inflation, and the Saudi Arabian government's policy that sets service fees in the community, which also increases in 2022, also contribute.

A research study by Iwandi (2023) shows the results of an interview with the MUI for Fatwa, Asrorun, which reminds of the potential for a Ponzi scheme in the management of hajj funds, where this investment scheme can only survive if new investors come in. The results of the KPK Monitoring Directorate's study show that there are three points prone to corruption in the hajj funds, namely accommodation costs, consumption costs, and supervision costs, which require a special audit by BPKH. With this condition, it is natural for people to feel suspicious of the chaotic management of hajj, especially with high cost increases. Although the government has announced that the cost of the hajj in 2023 has been approved to be IDR 49.8 million, pilgrims in 2022 and 2023 will still have to pay an additional fee of IDR 23.5 million, with the repayment limit remaining for a few months. This is certainly very burdensome for pilgrims.

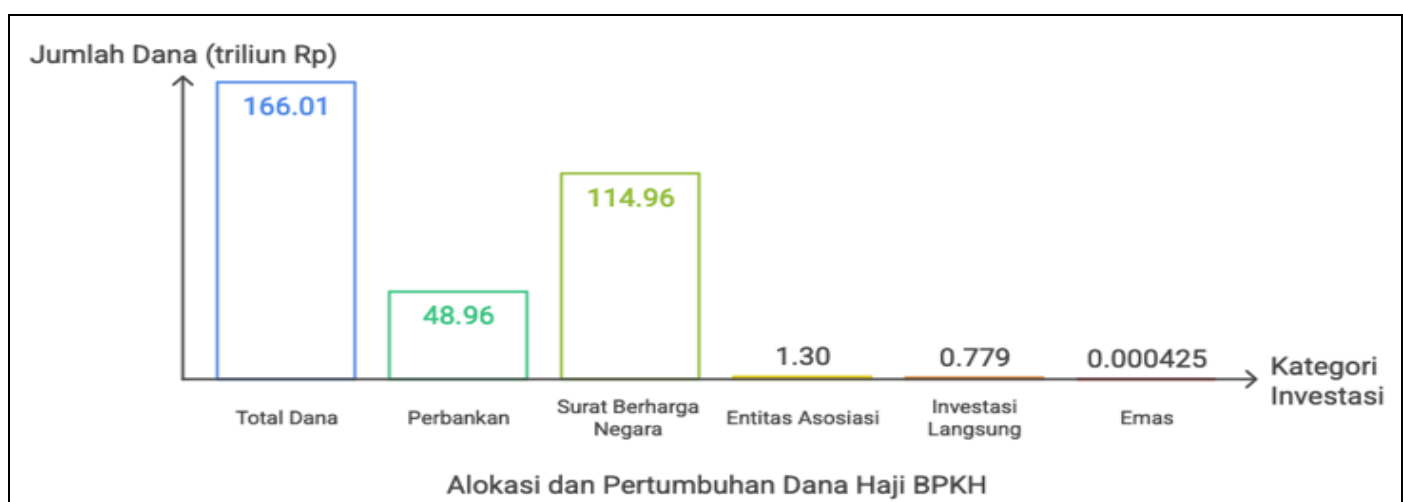


Fig 3 Allocation and Growth of Hajj Funds

In figure 2 above, the Hajj Financial Management Agency (BPKH) notes that the current hajj management fund reaches IDR 166.01 trillion, an increase of 4.56 percent compared to 2021 which amounted to IDR 158.79 trillion. Based on the 2022 BPKH financial statements, this hajj management fund is invested in banking business activities and various other investment instruments. Of the total funds under management, IDR 48.96 trillion or 29.50 percent was placed in banks, while the rest, namely IDR 117.05 trillion, was invested in other instruments. Investment details in other instruments include Government Securities (SBN) of IDR 114.96 trillion, investments in associated entities of IDR 1.30 trillion, and direct investments and other investments of IDR 779.06 billion. In addition, hajj funds are also allocated for gold investment of IDR 425 million (Iwandi, 2023).

The optimal use of hajj funds is not only important to ensure the continuity of the effective hajj, but also to ensure that the support and needs of pilgrims while in the Holy Land can be fulfilled properly. However, as the number of pilgrims increases every year, challenges arise in fund management. Therefore, this study is interested in evaluating the extent to which the use of hajj funds has provided real benefits as support and needs of pilgrims while in Saudi Arabia.

II. LITERATURE REVIEW

➤ *Effectiveness Theory in Robbins' Perspective (2020)*

According to Robbins (2020), effectiveness refers to the extent to which organizational goals can be achieved. In this context, effectiveness is seen from three main indicators: productivity, efficiency, and stakeholder satisfaction. Productivity measures the ratio between the output produced and the inputs used, reflecting how efficiently existing resources are utilized to achieve results. Efficiency focuses on efforts to reduce operational costs without sacrificing the quality of results, thereby improving the overall performance of the organization. Stakeholder satisfaction describes the level of satisfaction created by the parties involved or affected by the organization's activities, which indicates how well their needs and expectations can be met by the organization.

➤ *Theory of Effectiveness in Siagian's Perspective (2021)*

Siagian (2021) stated that effectiveness is measured by the conformity between the output produced and the previously set plan. The indicators used in this theory include the timeliness of program completion, which shows how precisely and punctually a program is completed according to a planned schedule. The quality of the output is another important indicator, as the results achieved must meet the service standards that have been determined to ensure the success of the program. Finally, impact on beneficiaries measures the extent to which the program is running to make a significant difference to those who benefit from the program, which is a measure of the program's success.

➤ *Effectiveness Theory in Gibson's Perspective (2022)*

Gibson (2022) sees effectiveness as a function of system adaptability, which emphasizes the system's ability to adapt to changes in the environment or external conditions. Indicators used to measure effectiveness in this theory include innovation in problem solving, which shows how creative and effective the organization is in finding solutions to existing challenges. Responsiveness to changing needs measures the extent to which an organization can respond to changes occurring in the external or internal environment and adjust its strategies and work processes to meet evolving needs. Finally, the accuracy of the data supporting the decision is an important indicator in this theory, since good decision-making relies heavily on accurate and relevant data, which will affect the effectiveness of the implementation of the decision.

III. METHOD

Qualitative research is used to investigate objects naturally by collecting data through interviews, field notes, photographs, video recordings, personal documentation, as well as notes or memos (Gunawan, 2022a). Data sources are divided into two categories: primary, which includes data directly from objects, and secondary, which consists of previously published information, both of which play an important role in the analysis of this study (Alfansyur & Mariyani, 2020). Data was collected using documentation and interview techniques, which means collecting information from various relevant reading sources (Waruwu, 2024). The determination of informants is carried out by purposive sampling technique, which selects sources based on certain objectives that are in line with the research theme and are considered to have relevant information (Muslim, 2018). This technique allows researchers to select informants who understand the problem being studied and can provide in-depth information for data collection. Objective, complete, and accountable data collection is used to achieve research objectives, with various methods applied in the field (Rachmawati, 2007).

IV. RESULTS AND DISCUSSION

Research Results on the Effectiveness of the Utilization of Hajj Funds for the Support and Needs of Hajj Pilgrims While in Saudi Arabia.

➤ *Productivity*

The productivity of the hajj fund is clearly seen in the use of the budget to provide facilities and services that support the comfort of pilgrims during the pilgrimage. From the results of interviews with the speakers, it was revealed that the funds invested were used to improve the quality of accommodation, transportation, health facilities, and the management of comfortable and efficient worship. The evaluation conducted showed that the productivity of the fund was quite high, with results comparable to the allocation of funds used. Pilgrims feel that they receive good enough facilities, such as comfortable lodging, organized transportation, and adequate health services. Although there are several challenges, such as lodging capacity and

congestion, overall, the funds invested provide optimal results in supporting the needs of pilgrims.

- *Output Ratio*

The common thread that can be drawn from all the interviews is that although this year's management of the hajj fund has shown adequate results and provided comfort to pilgrims, efficiency and quality of service continue to be the main focus, and there is a need for improvements in several operational aspects to further enhance the experience of future pilgrims.

- *Input*

The common thread that can be drawn from the entire interview is that the management of this year's hajj funds has managed to utilize the funds very efficiently and effectively. While there are challenges and room for improvement, such as facility capacity management and response time in medical services, the overall results show that the funds invested have a positive impact and meet the expectations of pilgrims.

- *Funds Invested in the Implementation of Hajj*

The common thread that can be drawn from this interview is that the management of hajj funds is carried out with a very strategic, efficient, and structured approach. The main focus is on sustainability and long-term benefits, with attention to the satisfaction of pilgrims through the improvement of facilities and services that can be felt directly. Good, transparent, and accountable management shows that this year's hajj funds have a positive impact that is not only felt this year, but also provides sustainable benefits for future pilgrims.

- *Efficiency*

The efficiency of the use of hajj funds is reflected in the manager's efforts to maximize the use of the budget without sacrificing the quality of service. Some of the steps taken to improve efficiency include the selection of competitive service providers, the use of technology to improve administrative and logistical processes, and careful planning regarding budget allocation. From the feedback of the pilgrims, it was found that despite the budget limitations, the management of funds has been carried out efficiently, and the services provided are very supportive of the comfort of the pilgrims. More organized transportation management and more convenient facilities show that despite limited funds, efficiency in its use has been well.

- *Operating Costs*

The common thread that can be drawn from this entire interview is that the management of operational costs for this year's hajj has been done very well, efficiently, and transparently. The funds invested in the implementation of the hajj have been used carefully to ensure the comfort and satisfaction of pilgrims, despite the challenges in managing several aspects. This effective management of funds not only provides optimal results in terms of service quality, but also creates a sustainable positive impact for pilgrims in the future.

- *Quality of Service in the Implementation of Hajj*

The common thread that can be drawn from this entire interview is that the management of this year's hajj funds is carried out efficiently and effectively, with a focus on improving facilities that directly impact the comfort of pilgrims. Despite budget constraints, fund management has managed to create a balance between cost efficiency and service quality, which in turn provides a satisfying hajj experience for pilgrims. This shows that with careful planning and strict supervision, the funds allocated for Hajj can be put to great use, providing a positive impact that is proportional to the expenses incurred.

- *Efficient Management of Hajj Funds*

The common thread that can be drawn from this interview is that the management of this year's hajj fund managed to achieve optimal efficiency without sacrificing service quality. Careful, planned, and technology-based management allows funds to be used effectively to improve the comfort of pilgrims, creating a satisfying and fulfilling hajj experience that meets their expectations. This shows that good management of hajj funds can have a long-term positive impact, meet the needs of pilgrims, and ensure a quality worship experience.

- *Stakeholder Satisfaction*

Pilgrim satisfaction as the main stakeholder is one of the important indicators in assessing the effectiveness of the use of hajj funds. Based on the results of interviews and surveys conducted, the majority of pilgrims were satisfied with the quality of services provided. Comfortable lodging, smooth transportation, and adequate health facilities are some aspects that are appreciated by many pilgrims. Although there were some complaints regarding lodging capacity and waiting times at health services, most pilgrims still felt that the management of the hajj funds had been done well, met their expectations, and supported the smooth running of their worship. This satisfaction shows that the use of hajj funds has had a significant positive impact on pilgrims, although there is still room for further improvement.

- *Pilgrim Satisfaction Level Related to Facilities in the Implementation of Hajj*

The common thread that can be drawn from this interview is that the management of this year's hajj facilities has been done well, with a focus on the comfort and satisfaction of pilgrims. Hajj managers strive to meet the needs of pilgrims, both in terms of lodging, transportation, and health services, although there are several challenges related to capacity and several aspects that can be improved. However, overall, the facilities provided have succeeded in meeting the needs of pilgrims and providing a satisfactory hajj experience, reflecting effective and efficient management of funds.

- *Accommodation*

The common thread that can be drawn from this interview is that the management of hajj accommodation is carried out very carefully and efficiently, despite budget and capacity limitations. The main focus of the hajj manager is

on the comfort of pilgrims, which is reflected in the provision of comfortable, clean, and close to places of worship. Good accommodation quality has a great effect on the satisfaction of pilgrims and supports them to focus more on worship. This planned and sustainable approach shows that good accommodation management contributes significantly to a satisfying hajj experience.

• *Transportation*

The common thread that can be drawn from this interview is that the management of this year's hajj transportation system has succeeded in creating a balance between efficiency, comfort, and smooth travel. Despite challenges such as congestion and other external factors, the hajj organizers have worked hard to ensure that the transportation provided is feasible and efficient. The regularity of the schedule, the comfort of the fleet, and the active role of officers in organizing the trip ensure a smooth and comfortable Hajj experience for pilgrims. This effective and efficient transportation management reflects the commitment of the hajj manager in providing an optimal worship experience for pilgrims.

• *Healthcare*

The common thread that can be drawn from this interview is that even though the health services provided are good enough and receive positive feedback from pilgrims, the hajj managers continue to strive to overcome challenges related to response speed, facility capacity, and completeness of medicines. Increasing the number of medical personnel in areas with high concentrations of pilgrims, improving the distribution of medicines, and more efficient management of waiting times will help ensure that health services remain optimal, provide comfort, and allow pilgrims to focus on their worship without being distracted by health concerns. Hajj managers are committed to continuing to improve and improve health services for the comfort and welfare of pilgrims.

V. COVER

This year's management of the hajj fund has succeeded in creating a sustainable impact by integrating three main pillars: accountable transparency, technology-based efficiency, and holistic pilgrim satisfaction. Here are some important points that can be concluded from this study:

➤ *Productivity*

The management of hajj funds has been effective in creating long-term benefits, in accordance with the principles of Good Governance. Efficient allocation of funds and responsible management have met the needs of pilgrims, both for this year and in the future. However, there are challenges in terms of facility capacity and response time of medical services, which need to be improved to optimize service quality. These limitations affect the dimensions of responsiveness and timeliness which are important elements in pilgrim satisfaction, according to the SERVQUAL model.

➤ *Efficiency*

The achievement of high efficiency is reflected in a 30% reduction in operational costs through the use of technology and routine evaluations. This achievement is in line with the Efficiency Theory which emphasizes resource optimization. However, limited budget and facility capacity are the main challenges. For this reason, hajj managers need to focus more on managing facility capacity by using the *Theory of Constraints approach* to overcome the biggest obstacles and ensure that the efficiency of fund management is maintained.

➤ *Satisfaction*

Pilgrim satisfaction is achieved through holistic management of accommodation, transportation, and health services. With a comprehensive approach, the pilgrim worship experience can be carried out optimally. However, there are critical areas that need to be improved, such as the responsiveness of health services that need to be ensured in less than 10 minutes as well as increasing the capacity of medical facilities during the Hajj season. Improving these two aspects will improve the quality of service and overall satisfaction of pilgrims.

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