

## Conference Paper

# Hahslm Theory as Guidance of Straight Path in Management of Hajj and Finance

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## Abstract

The phenomenon of spiritual awareness in Muslim Indonesia is characterized among other things by the high interest of the pilgrim approximately 221,000 per year and 500,000 Umrah pilgrims every year, the number of candidates waiting for Haji being 2.8 million people in 2018. CPC accumulated information on funds, initial deposit fee for Hajj (BPIH) until 2022 could reach 14,767 trillion. CPC had released the waste contained haj fee of Rp. 56.6 billion, including the cost of inefficiency boarding Rp. 12.8 billion, and some components exorbitant fees as low cost Rp 58.5 billion. There is no clarity that 3.5 trillion fund DAU (DAU) collected from the initial deposit by the prospective pilgrims could bring benefits and transparency in its management. The large number of pilgrims who have signed up compared with the available quota made a pilgrim in a normal atmosphere to wait for an average of 19 years. When the pilgrims had paid a down payment of Rp 25 million, then the money will settle during the waiting time, resulting in the accumulation of funds pilgrims in large numbers. So far, the fund management for Hajj is performed by the Ministry of Religious Affairs. The Hajj funds are placed in bank deposits, which is only Rp 2 billion guaranteed by the deposit insurance agency (LPS). And would be very unfortunate if the amount of funds that settles fairly large haj without playing in the productive sector.

**Keywords:** potential, management, funds haji

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## 1. Introduction

### 1.1. Background

Indonesia is a country with a number of the largest Muslim population in the world. In connection with the quotas, Hajj Indonesia is the largest quotas in the world. Hajj registration every year in the world is increasing, especially in Indonesia; this led to limited quota granted by the government of Indonesia throughout the year allowing the pilgrims to queue for a few years and it continues to increase until later years.

## OPEN ACCESS

Based on the information from MORA RI, the number of pilgrimage registrants in Indonesia will reach to 40,000 worshipers per month. Based on the record of the year 2001 to 2013, prospective Indonesian pilgrim applicants reached 4,998,499 people. If reduced to those already set out, the number of Indonesian pilgrims who are still waiting for the departure queue as many as 2.2 million people.

This gives an idea of the potential of financial management, if done with the principled Sharia signs of prudence without losing the values of Islam in order to maximize value for money.

In addition, large Hajj funds can be managed by making the investment through cash waqf and investment sukuk or Islamic bonds. The two investment instruments are can possibly empower the haj funds by Sharia. Investments through cash waqf can be referred by Law 41 of the Waqf. Investment through sukuk instruments is based on Law No. 21 of Year 2008 regarding the National Islamic Securities (SBSN).

## 1.2. Restrictions and formulation problems

Based on the background that has been submitted, as well as the research conducted in order to be more focused and specific, the problem in this research is limited on the management and utilization of Indonesian haj funds in perspective *Kaffah Thinking*.

The problems that the author wants to answer in this article is formulated in a few questions, namely:

1. How management and utilization of Indonesian haj fund is reviewed in Islam?
2. How maslahah are Indonesian haj funds according to Islam?

## 2. Theoretical Basis

### 2.1. Hajj fund

Hajj is an annual procession involving millions of Muslims. From different corners of the world, Muslims come deliberately to be present in Mecca and Medina and to perform the fifth pillar of Islam. Implementation of this worship is evidence of compliance and obedience to the commands of Allah. If realized, this ritual, in fact is not the only dimension of worship. Moreover, the pilgrimage has exceeded the limits of existing dimensions. Nowadays, the pilgrimage has been moving the various sectors of human life, including the sectors of economy and business.

From an economic perspective, the Hajj rituals have moved the circulation of money (velocity of money) in the community. Trillions of rupiah are collected through this annual procession. Precisely, more than 5 trillion rupiah funds flow for Hajj every year.

From the institutional aspect there are three alternatives to consider:

1. Retaining institutions like now, where Kemenag functions as a regulator, executor and supervisor. Consequently, giving all responsibilities relating to the management of Hajj funds to Kemenag.
2. Forming new semiautonomous agencies, such as the Public Service Agency (BLU) or the Financial Management Board Haji (BPKH), where Kemenag functions as a regulator and supervisor, while the BLU or BPKH as an executor.
3. Forming an autonomous institution (independent) Lembaga Tabung Haji sort and responsible to the president. All choices have consequences and there are positive and negative sides.

During this, BPIH or DAU conventionally administered through placement in conventional and Sharia banking and investment in sukuk. Since the fund is intended and dedicated to the Hajj, the pilgrimage fund should be managed according to Islamic principles. In that context, the various factors to be considered from the receipt of the initial deposit are employment, investments and expenditure, utilization of efficiency and the cooperation of the parties.

## 2.2. Economic concept Kaffah

Allah says QS Al Baqarah 208

يَا أَيُّهَا الَّذِينَ آمَنُوا ادْخُلُوا فِي السِّلْمِ كَآفَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ، فَإِنْ زَلَلْتُمْ مِنْ بَعْدِ مَا جَاءَتْكُمْ الْبَيِّنَاتُ فَاغْلُظُوا أَنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

"Men - who believe, you go into a devout Muslim, and do not you follow the steps - steps demon, the demon indeed a clear enemy". (QQ. 2: 208).

In another verse Allah says, "Do you believe in most of the book and disbelieve in others". (2: 85). Both of the aforementioned paragraphs require the Muslims in to enter into Islam completely and thoroughly.

In addition to the letter al-Baqarah, verse 208, says Kaffah also contained in the letter Saba, verse 28, that says two things: the 'bearer of glad tidings and a warner'. If the System Thinking there is a causal loop is positive, then there is a devout Muslim

bearer of glad tidings. And as a warner causal loop is negative. So that Systems Thinking can be juxtaposed with Islam kaffah. So, if the west is Systems Thinking approach, the approach of Islam is in fact a true economy.

Specificity owned by the Economic Kaffah is a description of the method Sinlammim. This is in accordance with the contents of the Koran that reads 'silmi fanatic', with the explanation that the word 'silmi' is a derivation of the letter lam mim sin.

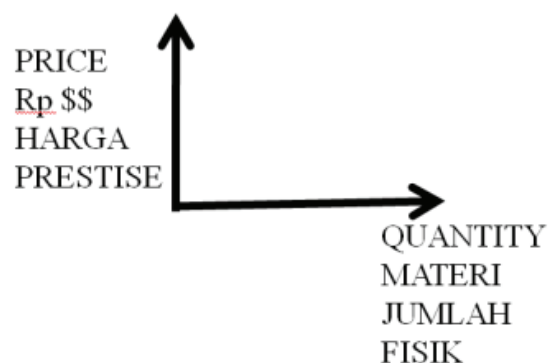
Sinlammim methods in Economics Kaffah is also a new method for the development of epistemology Islamic economic system as a whole. To facilitate understanding the methods of Sinlammim, equivalent method of System Dynamics which already exist since the last 10 years can be referred to.

Sinlammim methods in general are one solution to break the deadlock life in order to solve the underlying problems. It was felt the need for a better method to be a balance in overcoming the impasse science.

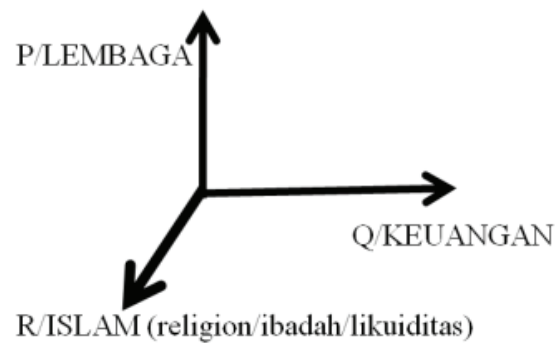
### 3. Research Methodology

#### 3.1. Concept Hahslm

Conventional economics course knows only material problems. In conventional economics is not like that. Every economic activity is certainly going to impact various other sectors. Overview mapping of conventional economic concepts in general are as follows:



Meanwhile, Islamic economics considers it more widely. Economic disadvantage must also be seen from the extra dimension, can worship other as described as follows:

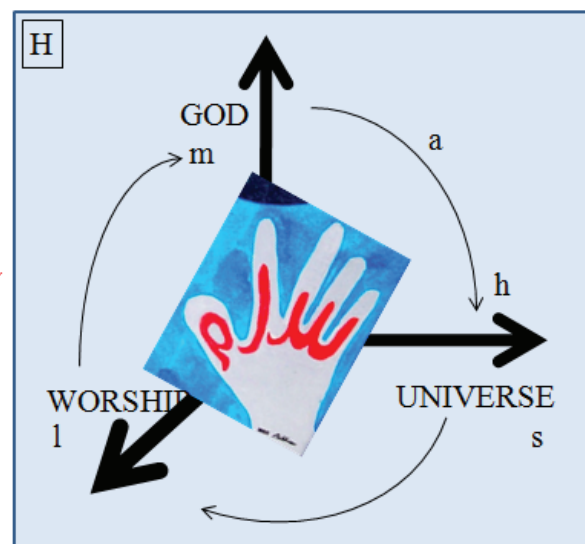


Furthermore, the concept of three-dimensional economy is derived from the Hahslm concept. According to this concept, every economic activity should be done in accordance with the instructions of Allah and everything to be done must have a value that is always in ridhai worship God.

#### HAHSLM / Hahslm

H=Ha=huda=petuniuk  
A=Alif=jalan  
h=ha=hanif=lurus  
S=Sin=alam  
L=Lam=Lillah=Allah  
M=Mim=masiid=ibadah

Hahslm berarti  
Ha Alif ha Sin Lam Mim  
yaitu: *Petuniuk* tentang  
*jalan lurus-Nya*  
*alam* oleh *Allah*  
untuk *ibadah*



### 3.1.1. Tests formula

In terms of management of Hajj funds, these funds should be empowered for the benefit of the people. For the simulation, the number of pilgrims waiting list has reached about 2 million people with a payment of 25 million. If each pilgrim must pay Rp 25 million as initial funding, then collected fresh money is as much as Rp 50 trillion. Even though, in certain circumstances large spike (boom) will occur later to the registrant pilgrim. If the fund of 50 trillion was placed as deposits with inclusion of Sharia, it will accumulate additional funds:  $5\% \times 50 \text{ trillion} = 2.5 \text{ trillion a year}$ , or 208 billion per month, or about 7 billion per day. With these assumptions, then every waking morning

(per day), Hajj funding will increase to 7 billion. A sufficient amount for the prosperity of the people.

The proposed test formula is:

$$H = A + h(S + L + M)$$

Hajj Fund (MORA) = Sharing + Innovation (Financial Institutions – Entrepreneurship/ Management + Motivation + Pray/Risk)

If the assumed pilgrim money for 10 to 20 years is collected, there will be a very large amount of money to stagnate potential occurrence of irregularities and unproductive management. Therefore, these conditions need to be responded quickly, as did regulatory legislation on Hajj financial institutions. Conceptually, the financial management of the pilgrimage should be directed to the Islamic economic system through a revenue-sharing with a guarantee in the form of gold or silver coins as a guarantor of safe form. Moreover, it can also be done to optimize these funds through certificates Shariah Securities (SBSN) that can provide benefits to result in higher than average rate of conventional deposits. To ensure the security of the system SBSN of the possibility of lost (loss), it is necessary to institute Sharia deposit insurance.

### 3.1.2. Table test

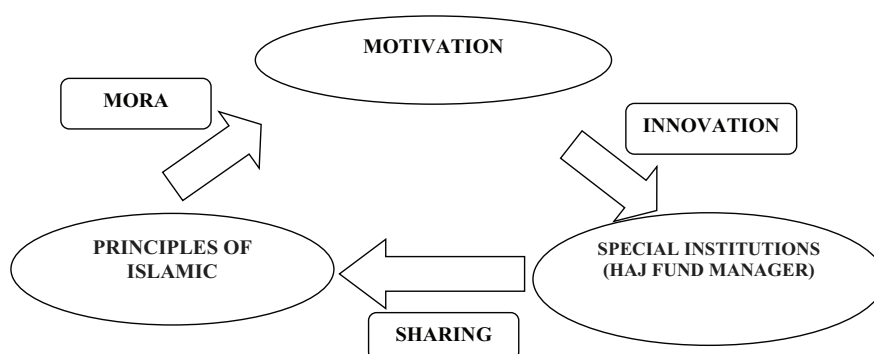
Table test is done to find a legal way of revelations about the application of existing variables in the test formula. Variable Fund Hajji (H), Financial Institutions (Entrepreneurship/Investment) (S) and Pray/Risk (M) based on the Quran (and also the hadiths to Islamic principles). These variables are essential in managing Hajj funds.

TABLE 1:

H	A	H	S	L	M
Hajj Fund (MORA)	Sharing	Innovation	Motivation	Financial institutions Entrepreneurship/ Investation	Pray/Risk
Law No. 13 of 2008 Presidential Decree No. 80 of 2003	Al-Hsyr 18			Luqman 31	Al Imran 97

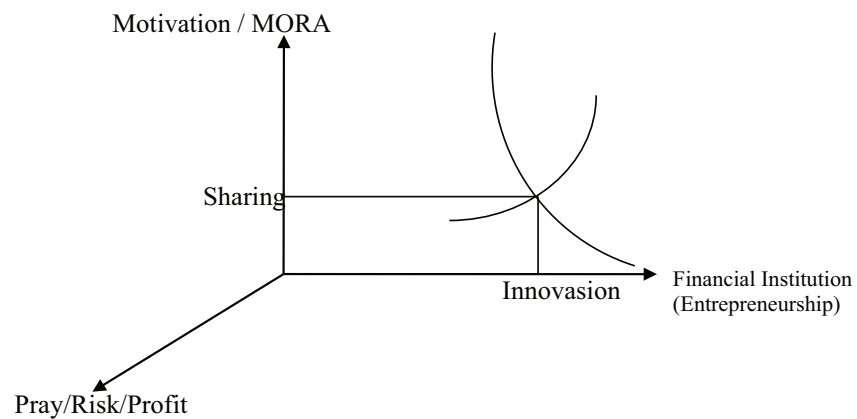
### 3.1.3. Causality test

Causality test illustrates the relationship between *stakeholders* (pilgrims) and *MORA* (as the organizer of the pilgrimage). The following diagram illustrates that with the development of society that is more dynamic, critical and corrective will give birth to new demands that must be responded to positively. By always paying attention to this fact, the continued improvements can be made including organization, systems and working methods, infrastructure, human resources and information technology implementation that includes careful management, coordination close, strong cooperation, reliable human resources and mandate as an instrument implementation guidance, care and protection to pilgrims.



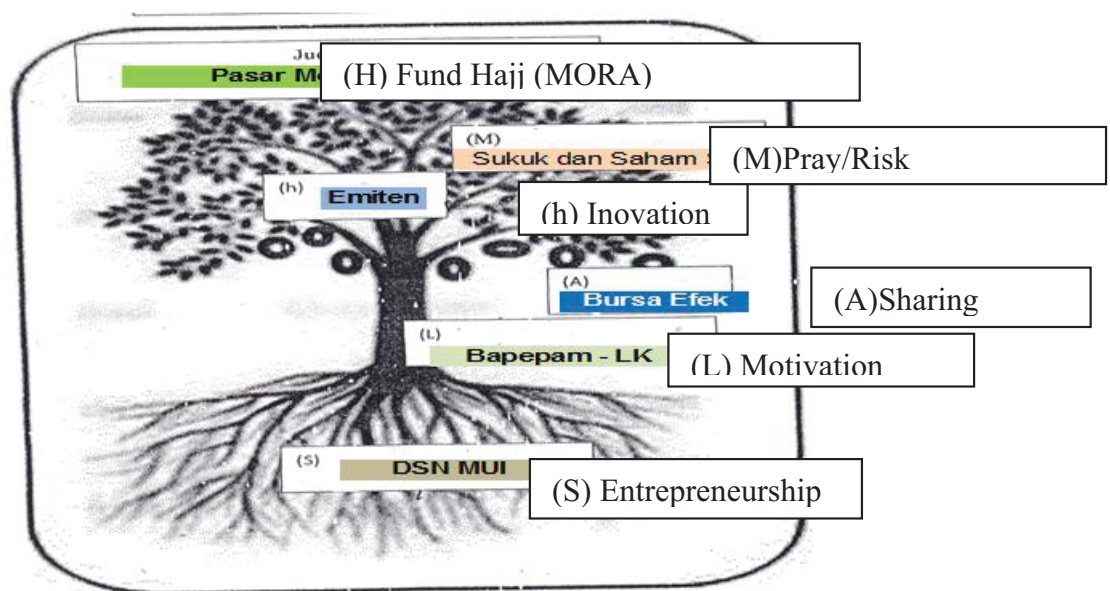
### 3.1.4. Test curve

This curve test is performed to determine the balance between motivation of the government in this case represented by the ministry of religion with the Hajj fund management institutions in the form of entrepreneurship and investment. The balance between the two is determined by variable Sharia principles, sharing and innovation. By using the variables of innovation and sharing principles in managing the fund will be achieved results or reciprocal masksimal between prospective pilgrims and Islamic financial institutions (Islamic bank) with the supervision and the Ministry of Religious Affairs.



### 3.1.5. Green test

Green test conducted to propose how to utilize and manage Hajj funds settles in accordance with Islamic principles. Dana settles that the trillion rupiah can be utilized by investing in sukuk or SBSN. In addition, through zakat, infaq, sadaqah and endowments, the pilgrimage fund can be used to improve the welfare, while potentially empowering people.



## 4. Discussion

Hajj funds have great potential value of benefits if properly managed and accountable. Great benefits can be achieved through the management of investment products and financial services based on Sharia productive and not at high risk.



Hajj is a prolific fund of funds which has high opportunity cost. Investments to the funds paid by the Hajj pilgrim must be managed with consideration of efficiency and investment principles.

History records that in building a new civilization in Medina, the Prophet Muhammad also collected zakat, infaq and sadaqah and endowments in various forms. The goal is to empower people, reduce poverty and develop the message of Islam. Rasulullah require the aghniya (the rich), namely, those who have excess wealth, for donating most possessions. This obligation became one of the motivations for the Muslims to increase solidarity and social piety.

#### 4.1. Financial management in Islamic Hajj

The need for the management of the Hajj Finance to be in accordance with Islamic law is for the continuity of Hajj Finance and consistency in the management processes and so that Hajj Finance maintains the integrity of the trust in management processes ranging from Finance delivered by pilgrims to the pilgrimage to the return and inclusion of finance by pilgrims post-Hajj pilgrimage. In this academic article, several aspects will be integrated to that obtained resultant religious aspects, economic aspects and legal aspects.

#### 4.2. The principles of Islamic finance

Financial management of the pilgrimage to execute the principles of Islamic finance is needed as a principle of financial management systems devout pilgrim. Sources of law that houses the Hajj Financial management systems contained in the Quran and Hadith are also the rules of jurisprudence.

1. QS. al-Maidah [5], paragraph 1.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوفُوا بِالْعُقُودِ

Meaning: "O ye who believe, fulfil aqad-aqad it" (Qur'an, 5: 1).

2. QS. al-Isra [17], paragraph 34.

وَأَوْفُوا بِالْعَهْدِ إِنَّ الْعَهْدَ كَانَ مَسْئُولًا

Meaning: "And fulfil the promise; the promise will certainly be questioned" (Qur'an, 17:34).

3. QS. Al-Baqarah [2], Paragraph 275.

الذين يأكلون الربا لا يقومون إلا كما يقوم الذي يتخبطه الشيطان من المس ذلك بأنهم قالوا إنما البيع مثل الربا وأحل الله البيع وحرم الربا فمن جاءه موعظة من ربه فاتتهى فله ما سلف وأمره إلى الله ومن عاد فأولئك أصحاب النار هم فيها خالدون

Meaning: "People who eat (take) usury cannot stand but stands as one who's possessed by devil because of the (pressure) insanity. Their circumstances were such that they say is caused (argued), the actual buying and selling is the same as usury. People who have an admonition from his Lord and stops eating (from taking usury), then for him what he has taken in advance (before coming ban); and affairs (up) to Allah. People who repeat (usury), such are the dwellers of Hell; they will abide therein" (Qur'an, 2: 275).

4. Hadith of the Prophet, al-Tirmidhi history of Amr bin Auf al-Muzani, the Prophet said:

عن عمر بن عاؤف المزاني رضي الله عنه قال، قال رسول الله صلى الله عليه وسلم: الصلح جائز بين المسلمين الا صلحا حرم حلالا او احل حراما والمسلمون على شروطهم الا شرطا حرم حلالا او احل حراما (رواه الترمذى وصححه)

Meaning: "The agreement may be made between the Muslims unless the treaty which forbids kosher or justifies the unlawful, and the Muslims are bound by their requirements except for requirements that forbid the halal or justify the unlawful" (HR. At-Tirmidhi) (Muhammad Ibn al-Kahlânî Ismâ'îl, subul al-Salam (Bandung: Pustaka Dahlan, tt), Volume III, p. 59).

5. Prophetic tradition, a history of Ibn Majah, al-Daruquthni and others, from Abu Said al-Khudri, the Prophet said:

عن أبي ساعد الخدرى رضي الله عنه قال، قال رسول الله صلى الله عليه وسلم: لا ضرر و لا ضرار (رواه ابن ماجه والدار قطنلائي وغيرهما)

Meaning: "There should not harm (harm) themselves and others" (HR. Ibn Majah) (Ibn Majah, Sunan Ibn Majah, Abdul al-Baaqi, Mohammed Fuad, ed. (Jakarta: Darul Fiqr, tt) Volume II, p. 784.).

6. Rule Usul Fiqh

الأصل في المعاملات الإباحة إلا أن يدل دليل على تحريمها

Meaning: "Basically all forms of muamalah be made unless there is proof that mengha ramkannya" (Abd al-Wahhab Khallaf, 'Ilm Usul al-Fiqh (Jakarta: Indonesia Ala Majlis Liddawah Islamiyah, 1972), p. 91.).

### 4.3. Financial management system concept Haji

#### 4.3.1. Basic principles of Islamic economic system

Kaffah principle, besides contained in the letter of al-Baqarah [2]: verse 208, also contained in the letter of Saba [34] paragraph 28 which states two things: the “bearer of glad tidings and a warner.”

If in a system, positive and negative relationship exists, then there is in fact a true Islam bearer of glad tidings and a warner. Kaffah principle of the Islamic economic system is a continuous relationship of Allah to Muslims who practice their religion as the Hajj to Allah SWT.

From this Kaffah principle, then there is a derivation consisting of Tawheed (the Creator), Maslahah (Who Invented) and Worship (Value Creation).

##### 1. Tawhid

Tawhid is the main foundation of all the teachings of Islam. Thus, the basis of the whole concept of Tawhid and activities of Muslims, both in the economic, political, social or cultural. In the Qur'an, it has been mentioned that monotheism is the fundamental philosophy of Islamic economics (39: 38).

The essence of monotheism also means submission to the will of God that round, both related to worship and muamalah. So that all activities are conducted within the framework of creating a pattern of life according to the will of God.

##### 2. Maslahah

The next Islamic economic principle is maslahah. This principle has been placed second because it is the most important concept in the Sharia, after tawhid. Maslahah is the goal of Islamic law and the main core of it.

In general, maslahah is interpreted as good (prosperity). Ushul fiqh experts define it as anything that contains the benefits, uses kindness and avoid harm, damage and mafsadah (Jalb naf'y wa al-daf 'al-dharar). Imam Al-Ghazali concluded that maslahah are efforts to achieve and maintain five basic needs, namely, religion, life, intellect, lineage and property.

##### 3. Worship

Islamic economic principles that connects between Tawhid and Maslahah is Worship. The principle of this worship is a principle which is solely owned by Muslims because every result of the activities of Muslims is considered as worship, even when only intend or Dead, then there is a religious value.

#### 4.3.2. Basic principles for Hajj

Hajj is worship done by visiting the Kaaba Baitullah at certain times and with certain requirements.

##### 1. Pillars of Islam

In Islam there is a pillar of Islam, one of which is a pilgrimage that all are the five pillars of Islam. Another pillar of Islam are shahada, prayer, zakat and fasting. As one of the pillars of Islam, Hajj required one entire life of every Muslim who has qualified its core and has the ability both economically and physically.

##### 2. Terms of Haji

In the implementation of Hajj pilgrimage, the requirements include Islam, Baligh (adult), Aqil (intelligent), Independence (not slaves) and Istitha'ah (capable).

##### 3. Pillars of Hajj

The Hajj is held in certain months, when implementation begin in the month of Shawwal, Zulqaidah, and to peak in Zulhijjah. Pillars of Hajj is an activity that must be done in Haji. If it is not done, then his Hajj is invalid. Pillars of Hajj ie Ihram, Standing at Arafat, Tawaf Ifadah, Sa'i, Tahallul and tongue.

##### 4. Mandatory Haji

Obligatory Hajj is an activity that must be done padalbadah Haji, if not done will have to pay dam (fines). Obligatory Hajj consists of Intention Ihram, mabit (overnight) at Muzdalifah on the 9th of Dhul-Hijjah, throwing jumroh Aqabah, mabit in Mina, throwing jumrah Ula, Wustha and Aqabah, Tawaf Wada and leaving prohibited when Ihram.

#### 4.3.3. Principles of financial management Hajj

1. All transactions are not based on usury
2. Business transactions based on the principle of partnership (shirkah) to share profits and losses (profit loss sharing)
3. Principles of business and trade are lawful and Thayib (good)
4. The principle of reciprocity will rapprochement
5. The principle requires Zakat

## 5. Conclusions and Recommendations

### 5.1. Conclusion

Explanation and elaboration of the aforementioned can be concluded that:

1. Haji as the fifth pillar of Islam that not only aims to increase piety and spiritual values of the perpetrators, but also saves a great economic potential. Hajj economy may encourage the growth of Islamic banking and national and also contribute to the national development.
2. With the desire pemerintah membentuk specialized institutions in managing Hajj savings funds and endowments people will increase the role of Islamic financial system, developing alternative investment instruments for investors both domestically and abroad who are looking for Islamic financial instruments and will encourage the growth of the Islamic financial market in Indonesia because the funding has a potential value. Hajj can yield great benefits if well-managed and accountable. Great benefits can be achieved through the management of investment products and financial services based on Sharia productive and not at high risk with regard to the principles of Sharia in investing.
3. In carrying out its function as a fund manager of a pilgrim, manager of the financial institution is required to seek profit a lot. But many businesses make a profit which is also accompanied by high risk. Hence, also necessary risk management in the management of the money that has been collected from the community. Corresponding word of God in the letter Luqman, verse 34

إن الله عنده علم الساعة وينزل الغيث ويعلم ما في الأرحام وما تدري نفس ماذا تكسب غدا وما  
تدري نفس بأي أرض تموت إن الله عليم خبير

"... And no one can know with certainty what -what it earned tomorrow..." [Surah Luqman: 34].

The verse explains in that Man may be planning a business activity or investment, but human beings cannot be sure what we will get from the investment result, whether profit or loss. This is sunnatullah.

### 5.2. Suggestion

Hajj financial management solutions in Indonesia needs to be parsed by the problems in each sector.

1. Cheme or mechanism to manage. Financial Hajj is divided into two initial deposit of funds Implementation Cost Hajj (BPIH) and proceeds efficiency. BPIH deposited into the account of the Minister of Religious Affairs through the designated beneficiary bank deposit and managed by the Ministry of Religion by considering the value of the benefits, then most of these funds are invested in Shariah Securities (SBSN) or sukuk country. Furthermore, the value of benefits (yield optimization) is used to pay various operating expenses of pilgrims in Saudi Arabia. The results of the efficiency of the pilgrimage to the account used for the DAU and pilgrimage services, education and propaganda, health, social and religious, as well as infrastructure development for worship. During the Hajj financial accounts managed on behalf of the Minister of Religious Affairs. Who can determine what the financial optimization of Hajj is only the Minister of Religion and or officers/officials associated with the financial management of the Hajj. The calaon pilgrims as the rightful owner of such financial never know how the value of the optimization of financial Hajj build-up/invested, including if the concerned subsidized financing Hajj of the optimization results are due to depart earlier than pilgrims another waiting list of its still a long time. Therefore, it should be considered whether the financial management of the pilgrimage simply use one account on behalf of the Minister of Religion as now or should be made a sort of virtual account, so any prospective pilgrims know how much money is in each account are the pilgrims.
2. Institutional. During this time, the management BPIH conducted by the Ministry of Religion, in which the Minister of Religion as the Users of Budget, Director General of the Operator Hajj and Umrah always Budget Authority as well as the General Treasury Hajj, Managing Director of Hajj fund as Authorized Treasurer Hajj and Head of Indonesian Hajj in Saudi Arabia as Head of PIU doubles as Committing Officer at the Office of Indonesian Hajj in Saudi Arabia. The DAU management conducted by the Management Board (BP) DAU where the Minister of Religion, chairman/person in charge of BP DAU. So, good management and DAU BPIH entirely under the Ministry of Religious Affairs. Birth of Law No. 34 of 2014 to answer this problem. In the Act it is explained that the financial pengeloa Hajj is Hajj Financial Management Board (BPKH). The agency is in charge of managing finances pilgrimage.
3. The suitability of Sharia (Sharia compliance). During this BPIH or DAU conventionally administered through placement in conventional and Sharia banking through placement in Islamic banking and investment in sukuk. Therefore, the fund is intended and dedicated to the Hajj, the pilgrimage fund should be managed

according to Islamic principles. In that context, to consider various contract from receipt of the initial deposit, employment, investments and expenditure, utilization of efficiency and the cooperation of the parties.

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