

ANALYSIS OF THE COST OF ORGANIZING THE HAJJ WORSHIP (BPIH)

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ABSTRACT: *Hajj is an obligation on the fifth pillar of Islam where every Muslim who is able or istithoah will go on pilgrimage to Mecca, Saudi Arabia. Indonesia is the largest Hajj congregation but the costs borne by each pilgrim increase every year. This research seeks a solution by dissecting BIPIH using efficiency theory. This research uses a quantitative descriptive approach. Secondary data is used to analyze efficiency. It can be concluded that efficiency can be implemented by the government with a policy of reducing the costs charged to pilgrims to indirect costs, such as health protocols and other costs with the stipulation of the Presidential Decree of the Republic of Indonesia Number 5 of 2022, so that the costs of organizing the Hajj pilgrimage are funded from the current year's benefit value or it is even appropriate to be charged to the APBN considering that the Muslim population is 85% of the population of the Republic of Indonesia.*

Keywords: *Hajj; BIPIH; Efficiency of hajj fund*



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A. Introduction

Indonesia, as a country with the largest Muslim population in the world, has an increasing public desire to perform the Hajj pilgrimage. From year to year, Indonesian people who register as prospective Hajj pilgrims continues to increase every year. In the press report published by Kemenag.go.id, there was an increase in the quota for Hajj from Indonesia by 221,000 quota from previously only 100,051 quota in 2022. This is stated in the Decree of the Minister of Religion KMA No. 189 of 2023 concerning Indonesian Hajj Quota for 1444H/2023M . This is a form of the government's efforts to accommodate and facilitate the wishes of Muslims in Indonesia in carrying out the Hajj pilgrimage. So that people whose departure was delayed in the previous year due to the Covid-19 pandemic can be accommodated during the Hajj pilgrimage in 1444H/2023M.¹

Organizing the Hajj pilgrimage requires a certain amount of funds. The funds spent by the Hajj pilgrims are known as the costs of organizing the Hajj pilgrimage (BPIH). At the beginning of 2023, in line with the increase in quota for Indonesian Hajj pilgrims, the Ministry of Religion of the Republic of Indonesia proposed increasing the BPIH for the 1444H/2023M Hajj pilgrimage by IDR 69.2 million, whereas previously for the 1443H/2022M Hajj pilgrimage it was only IDR 39.9 million. This increase is a form of effort by the government to adjust increasing accommodation costs, be it lodging costs or plane transportation.² Despite this, the proposed increase in the Hajj pilgrimage is still receiving protests from a number of parties because it seems burdensome to people who want to perform the Hajj pilgrimage.³

B. Literature Review

The literature review represents the theoretical core of an article. The purpose of a literature review is to “look again” what other researchers have done regarding a specific topic. A literature review is a means to an end, namely, to provide background to and serve as motivation for the objectives and hypotheses that guide one’s own research. A good literature review should not merely provide a summary of previous relevant research; the researcher is also expected to critically evaluate, re-organize and synthesize the work of others.

Kementerian Agama Republik Indonesia. (2023). Kemenag Terbitkan KMA Kouta Haji 1444H, Ini Sebaran dan Ketentuannya. Retrieved February 28, 2023 from [Kemenag.go.id](https://www.kemenag.go.id/nasional/kemenag-terbitkan-kma-kuota-haji-1444-h-ini-sebaran-dan-ketentuannya-oz24wm). <https://www.kemenag.go.id/nasional/kemenag-terbitkan-kma-kuota-haji-1444-h-ini-sebaran-dan-ketentuannya-oz24wm>

² ibid

³ Aziz, R.M., Fitriyani, T., Soeharjoto., Nugroho, L., & Parenreng, S.M. (2022). Faktor-Faktor Yang Mempengaruhi Investasi Pengelolaan Dana Haji. *JESYA: Jurnal Ekonomi & Ekonomi Syariah*, 6 (1), 722-732.

Efficiency according to Horngren (2022) explains that what is meant by efficiency is a comparison that occurs between the amount of input or an input used to achieve a certain level of output or optimal output. This means that an activity is said to be efficient when what is sacrificed has achieved maximum results. Efficiency is always related to raw materials, costs, etc. which can be categorized as input as well as inventory of finished goods, facilities, services, or other things that can be categorized as output. Efficiency can be divided into two forms, namely technical efficiency and allocative efficiency. Technical efficiency is a reflection of the unit's ability to maximize the output obtained with certain inputs. Allocative efficiency is a reflection of a unit's ability to manage the inputs used optimally at a predetermined price level. Discussing the costs of organizing the Hajj which has always been a polemic raises the idea that by making the costs of organizing the Hajj more efficient.⁴

C. Research Method

This research uses a descriptive quantitative approach. This research was conducted using primary data, namely conducting interviews with Hajj officers at the Indonesian Ministry of Religion, especially the directorate of organizing the Hajj pilgrimage and using the 2019 and 2022 Hajj Cost Reports as secondary data. Meanwhile, 2020 and 2021 data were not used considering that this year the Covid-19 pandemic occurred.

D. Findings and Discussion

The cost of organizing the Hajj pilgrimage (BPIH)

The cost of organizing the Hajj pilgrimage (BPIH) according to Law Number 34 of 2014 concerning Hajj Financial Management is an amount of funds that must be paid by Indonesian citizens who will perform the Hajj pilgrimage. The Hajj pilgrimage is a religious activity that is carried out only at certain times and places, making this pilgrimage a special worship. In Law No. 13 of 2008 concerning the Implementation of the Hajj pilgrimage, the Hajj pilgrimage is defined as the fifth pillar of Islam, the law of which must be carried out by every Muslim who has the ability (*istitho'ah*). Ability in this case is being physically capable, that is, being in good health both physically and spiritually. Apart from that, another capability is financial, in the sense of having paid the specified amount of money for the Hajj pilgrimage. The Hajj is an annual procession that involves muslims coming to the cities of Mecca and Medina as a

⁴ Irawan, S.A. (2020). Pengukuran Efisiensi Kinerja Anggaran Kementerian/Lembaga Menggunakan Data Envelopment Analysis (DEA). *AKURASI: Jurnal Anggaran dan Keuangan Negara Indonesia*, 2 (1), 43-56.

form of obedience and obedience to the commands of Allah SWT which are listed as the fifth pillar of Islam.⁵ Sarwat in Setyawan et al (2020) explains that hajj comes from the word al hajj which means destination so that hajj can be defined as a form of travel undertaken by Muslims to the city of Mecca to carry out all forms of hajj rituals at a predetermined place and time. In this case, during the Hajj pilgrimage there are several other worship activities which are conditions for the validity or perfection of the Hajj.⁶

BPIH consists of two cost components, namely direct costs and indirect costs. This classification is not the same as the classification in accounting, but is more focused on the classification of costs that are directly related to Hajj pilgrims (direct costs) and costs that are not directly related to Hajj pilgrims. The two components are as follows:

Direct Costs

Direct costs are the costs of organizing the Hajj pilgrimage that are incurred or paid by prospective Hajj pilgrims. Where this fee becomes a deposit for Hajj pilgrims to be able to get quota for the Hajj pilgrimage. These direct costs are then allocated to several cost posts, some of which can be seen in table 1, namely:

Components of Direct Costs per Congregation	2022	2019
Flight Fees	Rp.29.500.000	Rp.30.425.061
living cost	Rp.5.770.005	Rp.5.680.005
pilgrim accommodation in Makkah	Rp.2.692.669	Rp.15.602.038
pilgrim accommodation in Medina	Rp.769.334	Rp. 4.357.878
Visa.	Rp.1.154.001	-
Average Bipih (Pilgrim Deposit)	Rp.39.886.009	Rp.35.581.396
Total Direct Costs (real)	Rp.98.570.000	Rp.56.064.982
% Bipih that finances Direct costs	40%	63%
% Flight Fees to Bipih	74%	86%
% Flight Costs against Direct Costs	30%	54%

⁵ Aziz, R.M., Fitriyani, T., Soeharjoto., Nugroho, L., & Parenreng, S.M. (2022). Faktor-Faktor Yang Mempengaruhi Investasi Pengelolaan Dana Haji. *JESYA: Jurnal Ekonomi & Ekonomi Syariah*, 6 (1), 722-732.

⁶ Setyawan, A., Wibowo, H., & Kamal, M. (2020). Analysis of Optimization Model of Haji Financial Investment Portfolio in BPKH RI (Haji Financial Management Agency of the Republic of Indonesia). *Jurnal Ekonomi dan Perbankan Syariah*, 8 (1), 5-27.

Source: kemenag.go.id/, data diolah (2023)

Based on the table above, there are several changes, both increases and decreases in each component of the Bipih proportion and direct cost components consisting of flight costs which decreased in 2022 amounting to IDR 925,061 (3.14%), then the cost of living increased in 2022 amounting to Rp.90,000 (1.56%). Accommodation for pilgrims in Mecca and Medina experienced a very high decline, namely IDR 12,909,369. And Rp. 3,588,544, this is because the costs are charged to indirect costs which have been determined by the government in Presidential Decree of the Republic of Indonesia Number 5 of 2022. The percentage of average travel costs (Bipih) that finances direct costs has decreased from previously 63% in 2019 to 40%, while the percentage of flight costs to average travel costs (Bipih) has decreased previously from 86% to 74 %, while the percentage of flight costs to direct costs decreased from previously 54% to 30%. This is because the costs are charged to indirect costs which have been determined by the government in Presidential Decree of the Republic of Indonesia Number 5 of 2022.⁷

Indirect Costs

Indirect costs are the costs of organizing the Hajj pilgrimage which come from the benefit value of the congregation's funds which have been developed in the form of investment. These indirect costs are then allocated to several cost posts including:

1. Officer flight costs
 - a. Departure plane transportation
 - b. Return plane transportation
2. Operational costs for officers while in Saudi Arabia
 - a. Incentives for Hajj officers
 - b. Office stationery and other equipment
 - c. Travel costs for officers in the cities of Jeddah, Mecca and Medina
 - d. Office rental, guest house and maintenance
 - e. Consumption of Hajj officers
 - f. Maintenance of operational vehicles
 - g. Other operational support costs such as officer clothing, etc

⁷ Winda, S., Indriastuti, D., Ferdinand, J., & Suprayogi. Optimalisasi Penetapan Embarkasi Haji Dalam Rangka Efisiensi Biaya Penyelenggaraan Ibadah Haji (BPIH). *INTEGRITAS: Jurnal Antikorupsi*, 6 (2), 225-244

3. Operational costs for officers while in the country

- a. Central operational expenditure
- b. Embarkation operational expenses
- c. Provincial operational expenditure
- d. Bank administration fees

Table 2.

Proportion of Average Indirect Costs to BPIH per Pilgrim	2022	2019
Information:		
Direct Costs:	Rp39.886.009	Rp.35.581.390
Indirect Costs:		
- Health protocol costs	Rp808.618,80	
- Costs sourced from the value of Hajj financial benefits	Rp41.053.216,24	Rp.49.148.982
Total BIPIH	Rp81.747.844,04	Rp.69.160.000
% Direct Cost to Total BIPIH	48.79%	51.45%
Indirect Cost % Direct Cost to Total BIPIH	51.21%	48.55%

Source: kemenag.go.id/, data diolah (2023)

Based on the table above, there are several changes, including an increase in the indirect cost component consisting of sources originating from the financial benefits of the Hajj which decreased in 2019 by IDR 49,148,982 to 41,053,216.24 but there was an additional health protocol cost of 808,618.80, then The total cost of the Hajj pilgrimage has increased, previously in 2019 it was IDR 69,160,000 to IDR 81,747,844.04 in 2022. The third component of BPIH is costs sourced from the agreed value of the financial benefits of the Hajj at a percentage of 50% or IDR 41,053,216.24 per congregation. So the total BPIH this year was agreed to be IDR 81,747,844.04 per congregation.⁸

Apart from the problem of determining BPIH, there is also a lack of clarity regarding the boundaries of direct and indirect cost components in PMA No. 13 of 2016 concerning Financing and Use of BPIH. Articles 4 and 5 of the PMA regulate the distribution of direct costs and indirect costs. Direct costs are used to finance services that are direct to the congregation, namely for Hajj flights from Indonesia to Saudi Arabia Go and Return (PP),

⁸ Rarasati, I. (2022). Analisis Empiris Potensi Resiko Investasi Dana Haji melalui Sukuk Dana Haji Indonesia. *JIEI: Jurnal Ilmiah Ekonomi Islam*, 8 (3), 2571-2581.

rental of accommodation in Mecca, rental of accommodation in Medina and living costs (living costs) in Saudi Arabia. Meanwhile, indirect costs are used to finance operations, indirect services for the congregation in Indonesia and Saudi Arabia as well as reserve funds. In the last seven years, the cost of Hajj has continued to increase. There are several components that influence the cost of Hajj. Such as accommodation costs, the rupiah exchange rate against the dollar, flights, food and services in Mina and Arafah as well as health protocols.⁹

In the last seven years, the cost of Hajj has continued to increase. There are several components that influence the cost of Hajj. Such as accommodation costs, the rupiah exchange rate against the dollar, flights, food and services in Mina and Arafah as well as health protocols. As an illustration, the real costs borne by prospective Hajj pilgrims in 2015 were between IDR 30 million - IDR 38.2 million and currently it has reached IDR 39,886,009.¹⁰

There is another reason why Indonesian Hajj pilgrims have to stay in the holy land for up to 42 days. In fact, the Hajj procession itself actually only takes about 1 week. The rest of the congregation will perform Umrah, pilgrimage, or Arbaeen at the Nabawi Mosque, Medina. According to the Hajj Organizing Committee (PPIH), the length of the pilgrims' stay in the holy land affects the amount of the Hajj fee.

Regarding accommodation, the government rents hotels in advance for regular Hajj pilgrims outside peak season. Hotel rental prices can be cheaper. In terms of transportation, the difficulty of getting a flight slot means that regular Hajj pilgrims have to queue to go home; However, currently, with the increasing size of the airports in Jeddah and Medina plus the existence of fast train transportation connecting Jeddah, Medina and Mecca, shortening the length of time for pilgrims in the holy land is not impossible. The *hanja* pilgrimage takes place over 5 days, namely *wuquf* in Arafah, Mina on 9 Zulhijjah, taking the Muzdalifah stone, 10 Zulhijjah throwing the *jumrah*, cutting the *qurban* hewab on 11 to 13 Zulhijjah (*tasyrik* day). The final service of the Hajj pilgrims is to perform *sa'i* at the Grand Mosque and *tawaf wada'* in Mecca when the pilgrims leave Mecca and return to their respective homelands.¹¹

Analyzing *Bipih* in 2022 shows that there is efficiency even though the total costs in percentage terms are not much different. The increase is reasonable considering the inflation factor which tends to increase from year to year. If we analyze in more detail, the costs borne by Hajj pilgrims should only be direct costs in 2022 amounting to IDR 39,886,009. Reducing

⁹ Irawan, S.A. (2020). Pengukuran Efisiensi Kinerja Anggaran Kementerian/Lembaga Menggunakan Data Envelopment Analysis (DEA). *AKURASI: Jurnal Anggaran dan Keuangan Negara Indonesia*, 2 (1), 43-56.

¹⁰ Aziz, R.M., Fitriyani, T., Soeharjoto., Nugroho, L., & Parenreng, S.M. (2022). Faktor-Faktor Yang Mempengaruhi Investasi Pengelolaan Dana Haji. *JESYA: Jurnal Ekonomi & Ekonomi Syariah*, 6 (1), 722-732.

¹¹ Anshori, H. M. S. (2021). *Fiqih Ibadah*. GUEPEDIA.

the time spent in the holy land by 50% from the current time to only 20 days will streamline the direct costs of the Biph congregation.¹²

Regarding indirect costs, namely costs that are not directly related to the pilgrimage rituals of the pilgrimage, the health protocol costs, which are estimated to be only 20% of the total indirect costs, should be borne by the APBN, not the congregation. On the other hand, efficiency can be achieved by utilizing the facilities of the Saudi Arabian Government as a guest servant of Allah SWT in the Holy Land. Saudi Arabia provides health services in many hospitals in the Holy Land for free. The Indonesian Ministry of Health can send many Indonesian doctors provided they master Arabic and English as required by the Kingdom of Saudi Arabia. This will make it easier for Indonesian pilgrims who are sick to communicate in Indonesian, which has been an obstacle for the congregation so far. These indirect costs should be borne by the state through the APBN considering that the majority of Indonesian people, 85%, are Muslims. Awareness to realize this is the responsibility of the DPR RI which is financed with tax money from the people, 85% of whom are Muslims who will perform the Hajj pilgrimage to the holy land.

Even though it has divided the financing components of organizing the Hajj into direct costs and indirect costs, then in Article 6 and Article 7, the regulation again blurs the division of these components while still opening up the opportunity to finance the direct cost components into indirect costs under the name "subsidy/difference flights and accommodation subsidies/differences". Indirect costs in 2019 included the issuance of visas as well as subsidizing the costs of flights, Mecca accommodation and Medina accommodation. This has resulted in direct costs being transferred to indirect costs, making the subsidy burden for organizing the Hajj even greater and potentially unable to be funded from the current year's benefit value.

The Biph reporting process is in accordance with the Decree of the President of the Republic of Indonesia Number 5 of 2022. As the person responsible for implementing the Hajj Pilgrimage, he will submit the report to the DPR RI, especially to Commission 8. This accountability report should be audited before being submitted to the people through Commission 8. However, financial reporting is slow and takes a long time. Biph took a long time to acknowledge Biph's accountability. Meanwhile, the process of renting accommodation

¹² Pikiran Rakyat. (2023). IPHI Jabar Protes Ongkos Haji Rp69 Juta: Jangan Terlalu Tinggi, Tekan Semiminal Mungkin Agar Terjangkau. Retrieved February 28, 2023 from Pikiran-Rakyat.com. <https://www.pikiran-rakyat.com/nasional/pr-016139424/iphj-jabar-protos-ongkos-haji-rp69-juta-jangan-terlalu-tinggi-tekan-semiminal-mungkin-agar-terjangkau>

in the holy land for next year's Hajj pilgrimage will be carried out at the same time. On the other hand, the Bipih budget approval process for next year has not yet been ratified. As a result, the discussion of the accountability report on the implementation of the Hajj pilgrimage was not completed and the recommendations were not implemented for next year and had no impact on the submission of the Bipih report next year.

E. Conclusion

Based on the results of the analysis of direct costs, it can be explained that there has been an increase with a percentage reaching 10.79% or Rp. 4,303,613 of the costs of organizing the Hajj pilgrimage in 2022 which is due to an increase in the direct cost component per congregation as stipulated in PMA 13/2016. There are several changes, both increases and decreases in each component of the Bipih Proportion and Direct Cost Component consisting of flight costs which decreased in 2022 by 3.14%, then the cost of living increased by 1.56%. Congregational accommodation in Mecca and Medina experienced a very high decline, namely IDR 12,909,369. And IDR 3,588,544. The percentage of average travel costs (Bpiah) that finances direct costs has decreased to 40% in 2022 and the percentage of flight costs to average travel costs (Bipih) has decreased to 74%, while the percentage of flight costs to direct costs experienced a decrease from previously 54% to 30%.

This research shows that there are several changes, including an increase in the indirect cost component consisting of sourced from the financial benefit value of the Hajj which decreased in 2019 by IDR 49,148,982 to 41,053,216.24 but there was an additional health protocol cost of 808,618.80, then the total The cost of traveling for the Hajj pilgrimage has increased, previously in 2019 it was IDR 69,160,000 to IDR 81,747,844.04 in 2022. It can be concluded that efficiency can be implemented by the government with a policy of reducing the costs charged to pilgrims to indirect costs, such as health protocols and other costs with the stipulation of the Presidential Decree of the Republic of Indonesia Number 5 of 2022, so that the costs of organizing the Hajj pilgrimage are funded from the current year's benefit value or it is even appropriate to be charged to the APBN considering that the Muslim population is 85% of the population of the Republic of Indonesia.

F. Limitation & Further Research or Suggestion

Limitation of this study is that it has not used the results of interviews with the Indonesian Ministry of Religion's hajj management costs as data for more in-depth analysis. For future researchers, it is recommended to use a mix method.

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