

The Rough Way to Management Hajj Fund (BPKH) Implementing Governance of Hajj Fund

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Abstract—*Kementerian Agama Republik Indonesia (Kemenag)* is the organizer of Hajj at the same time serves to supervise, evaluate and make regulations or legislation with Parliament. Various problems that hit the Ministry of Religious Affairs are strived to be reformed, ranging from organizational reform, regulations, information systems and so forth. This research is to know what factors cause the occurrence of fraud in the management of pilgrim funds. This study uses qualitative methods by digging data through officials who manage the pilgrim funds in the Ministry of Religious Affairs of the Republic of Indonesia. The results of this study indicate that the management of pilgrim funds should be separated from the Ministry of Religious Affairs and the form of institutions that will be effective is the Financial Management Board.

Keywords—*public governance; hajj fund; financial management board (BPKH)*

I. INTRODUCTION

Ministry of Religion Affair Indonesia (*Kemenag*) functioned as a regulator and at the same time became the operator as well as serving the prospective pilgrims. Various problems that hit the Ministry of Religious Affairs are strived to be reformed, ranging from organizational reform, regulations, information systems and so forth. Based on the various problems that arise the question how effective management of pilgrim funds?

The problem of pilgrimage in Indonesia today is the occurrence of pilgrims' accumulation that occurred since 2003, which resulted in the length of waiting list pilgrims' departure, even up to 20 years. "The number of candidates' pilgrims continue to accumulate, reaching 1.2 million candidates who queue lined up. The average queue is 15-18 years. Data from 2000 to 2014 shows the number of pilgrims *umroh* 6.3 million people. On the other hand, the quality of *umroh* is still low, the fact shows that the disappointment of pilgrims and *umroh* pilgrims increasing.

There are three sectors in discussing Hajj funds, namely financial sector, religious sector and service sector [1,2]. Society highlights the financial sector, namely the management of Hajj money [3]. In addition to the large number, opportunities and challenges are also great in order to provide

great benefits to prospective pilgrims. The wrong management resulted in the emergence of cases of misuse of Hajj funds [4].

The organization of Hajj in Malaysia that uses a model fund *Tabung Hajj* (Hajj Tube Institute) and the Directorate General of Management of Hajj and *Umrah* (DPHU) at the Ministry of Religious Affairs, the research results show that the fee organizing Hajj (BPIH) in Dana Tubes Hajj is much lower and the pilgrims get dividends every year. This study encourages that the management of pilgrim funds requires good governance and requires enlightenment [5-9].

II. METHOD AND DISCUSSION

This study uses qualitative methods by digging data through officials who manage the pilgrim funds in the Ministry of Religious Affairs of the Republic of Indonesia [10,11]

This Ministry of Religious Affairs in this case the Directorate of Hajj funds only transfer funds from one bank to another bank to get a bigger return when if considered as *wakalah* funds then the benefits for the prospective pilgrims will be greater Hajj [12]. The problem of expensive BPIH will be overcome if the cost efficiency of accommodation and flight costs. The obstacles to make advance payment for lodgings are now difficult because waiting for approval from the House

The Report of the Audit Board of the Republic of Indonesia of 2015 states that Hajj pilgrimage accommodation costs in Madinah exceeds the initial ceiling set by the House of Representatives amounting to SAR 28,297,447 equivalent to Rp. 94.450.562.647. The calculation of the value of benefits for the development of Hajj funds is not carried out by the Ministry of Religious Affairs, especially the value of benefits for each initial deposit fund from Hajj pilgrims.

III. RESULTS AND DISCUSSION

The results of this study indicate that the management of pilgrim funds should be separated from the Ministry of Religious Affairs and the form of institutions that will be effective is the Financial Management Board.

The results showed that mis-match in DPHU will be resolved if the managers use financial instrument and matching concept considering the budget use rupiah currency while

partial expenditure use US Dollar and SA riyal currency. This currency difference poses the risk of foreign exchange, which by using hedging instrument risk high cost can be anticipated. For example, aviation costs (in USD) are rapidly changing because 40% of flight costs are subject to aviation fuel prices.

IV. CONCLUSION

Management of Hajj funds trillions of rupiah requires professionals in finance. Structuring and correction on the calculation of the value of benefits and direct-indirect cost becomes urgent to be done immediately. Human resources who understand and experience in managing large amounts of funds to be one way to answer questions about the assets of hajj, the placement of funds in the *sukuk* need to be developed to other financial instruments so as to bring benefit for the nation and people.

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