

## THE MANAGEMENT OF HAJJ FUNDS OPTIMIZATION FOR THE PILGRIMS' WELFARE POST-COVID-19 PANDEMIC

1<sup>st</sup>Dedeng Permadi, 2<sup>nd</sup>Nasrulloh Nasrulloh, 3<sup>rd</sup>Alvi Ani Dwi Rahmawati, 4<sup>th</sup>Resma Widyaningrum

Universitas Trunojoyo Madura

[dedeng.c123@gmail.com](mailto:dedeng.c123@gmail.com)

Universitas Trunojoyo Madura

[nasrulloh.utm@gmail.com](mailto:nasrulloh.utm@gmail.com)

Universitas Trunojoyo Madura

[alvirahmawati233@gmail.com](mailto:alvirahmawati233@gmail.com)

Universitas Trunojoyo Madura

[resmawn261@gmail.com](mailto:resmawn261@gmail.com)

### Abstract

The pilgrimage in Indonesia has considerable economic potential. Its value always grows from year to year. Based on data from the Directorate General of Hajj and Umrah Organization, Indonesia received a quota of 221,000 hajj pilgrims in 2020. The quota is stated in the MoU (Memorandum of Understanding) between the Indonesian Minister of Religion and the Saudi Arabian Minister of Hajj and Umrah. With the MoU, it is hoped that Hajj funds can be controlled optimally so that these Hajj funds can be used to provide benefits for the welfare of Indonesian Hajj pilgrims during the pandemic. The research method used is a qualitative descriptive approach by referring to literature studies and previous research.

Based on the results of the study, it can be concluded that with the establishment of the Hajj Financial Management Agency (BPKH), the financial management of the Hajj can be utilized to improve the facilities for organizing the Hajj and creating the welfare of the ummah through instruments from Islamic Financial Institutions, namely, Sukuk, State Sharia Securities (SBSN) and Time Deposits Sharia.

**Keywords:** Hajj Fund, Covid-19, Pilgrims' Welfare, Islamic Financial Institutions

## 1. INTRODUCTION

Hajj, the fifth pillar of Islam, is not only aimed at increasing the piety and spiritual values of the perpetrators but also holds great economic potential. Based on the 2020 BPKH Financial Report, the number of assets managed by BPKH touched Rp. 145.77 trillion or an increase of 16% from 2019 which was recorded at Rp. 125.26 trillion.<sup>1</sup> The increase in hajj funds is also directly proportional to the increase in Covid-19 cases so on March 11, 2020, WHO raised the level of this disease from an epidemic to a pandemic. This is due to the extraordinary increase in cases worldwide. The spread of COVID-19 in Indonesia was then considered extraordinary and the number of cases and/or the number of deaths continued to increase. The COVID-19 pandemic also has an impact on the political, economic, social, cultural, defense and security aspects, as well as the welfare of the people in Indonesia. Covid-19 was the cause of the cancellation of hajj departures due to considering health factors during the pandemic so that there was a buildup of hajj funds. Pilgrimage funds need proper management to provide benefits and welfare for the people.

From the submission of the hajj funds above, it is stated that the hajj funds of Rp. 45.2 trillion are placed in the Recipient Bank for the Deposit for Hajj Organizing Fees (BPS-BPIH). Hajj funds must be managed optimally so that these funds do not settle for too long and do not cause unwanted problems, for example, misappropriation of Hajj funds. In managing Hajj funds, BPKH needs to implement innovations to minimize liquidity risk. The innovation is by making long-term investments in Islamic financial institution instruments such as Sukuk, State Sharia Securities, and Sharia

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<sup>1</sup>BPKH (Hajj Financial Management Agency), "BPKH Provides Hajj Manajement Funds 150,2 Trillion", <https://investor.id/finance/254752/dana-haji-aman-dan-dijamin-lps>. (Accessed April 13, 2022).

Deposits. The application of these innovations can achieve the country's goals of providing benefits and welfare to the people.

## 2. LITERATURE REVIEW

### Hajj and Hajj Fund

Hajj is the fifth pillar (pillar of religion) of Islam after the creed, prayer, zakat, and fasting. Performing the pilgrimage is a form of worship to the creator of Allah SWT which is carried out by Muslims worldwide who are ready and capable both financially, physically, and scientifically. By visiting and carrying out several activities in several places in Saudi Arabia during a time known as the Hajj season (the month of Dzulhijah). Hajj is a visit to the Baitullah, to perform Tawaf, Sa'i, Wukuf at Arafah and perform other practices within a certain time (between 1 Shawwal to 13 Dzulhijah) to get pleasure Allah SWT.

Some pilgrims are free to choose the type of pilgrimage they want to perform. Rasulullah SAW gave freedom in that matter, as seen in the following hadith by Aisyah RA: We went to worship with Rasulullah SAW in the year of *hajjatul wada*. Among them, some perform ihram, for hajj and umrah and some perform ihram for hajj. People who perform ihram for the congregation of *tahallul* when they have been in the House. While people who perform ihram for Hajj if they collect Hajj and Umrah. So he did not do *tahallul* until he finished and ate.<sup>2</sup>

The following are the types and meanings of Hajj:<sup>3</sup>1) Hajj Ifrad, means alone. The performance of Hajj is called Ifrad when a person intends to be alone, either to perform Hajj alone or to perform Umrah alone. In this case, the priority is the pilgrimage; 2) Hajj Tamattu', has the meaning of having fun or relaxing first in the months of Hajj, other *tahallul*. Then put on ihram clothes again to perform Hajj, in the same year; 3) Hajj Qiran, means to combine, unite, or at once. What is meant here is to unite or perform ihram at the same time to perform Hajj and Umrah.

Hajj funds are funds for depositing the costs of organizing the pilgrimage, efficiency funds for organizing Hajj, endowment funds for the people, as well as the value of benefits controlled by the state in the context of organizing the pilgrimage and implementing program activities for the benefit of Muslims.<sup>4</sup> As the Minister of Religion Lukman Hakim Saifudin, although agreeing to infrastructure, has limited the use of hajj funds for the benefit of the pilgrims and the wider community. The Minister of Religion based on the results of the Decision of the Ijtima Ulama of the Indonesian Fatwa Commission IV of 2012 concerning the Status of Ownership of the BPIH Deposit Funds on the Waiting List. According to the Minister of Religion, the investment returns belong to the prospective hajj pilgrims. The manager is entitled to a fair/not excessive reward. However, BPIH funds may not be used for any purposes other than to finance the related needs.<sup>5</sup>

Hajj funds are all rights and obligations of the government that can be valued in money related to the implementation of the pilgrimage as well as all wealth in the form of money or goods that can be valued in money as a result of the implementation of these rights and obligations, both originating from pilgrims and other legitimate sources. and not binding. Hajj funds include receipts, expenses, and wealth.<sup>6</sup>

### Hajj Funds Optimization for Social Welfare

The definition of welfare according to the Law on welfare is a system of material and spiritual social life and livelihood that is filled with a sense of safety, decency, and inner and outer peace, which makes it possible for every citizen to make efforts to fulfill their physical, spiritual and social

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<sup>2</sup> A. Hasan, Terjemah Bulugh Al-Marom, (Bangil: Pustaka Tamam,2001), 321

<sup>3</sup> *Ibid*, 16

<sup>4</sup> Law Number 34 of 2014 concerning Hajj Financial Management, Article 1 Number 2

<sup>5</sup> Angga Aliya ZRF, "Menag: Dana Haji Bisa Diinvestasikan di Infrastruktur Selama Syariah", <https://finance.detik.com/berita-ekonomi-bisnis/d-3578607/menag-dana-haji-bisadiinvestasikan-di-infrastruktur-selama-syariah> (Accessed November 20, 2021).

<sup>6</sup> Tim JDIH BPK, Investasi Dana Haji, Seksi Informasi Hukum Ditama Binbangkum, 2017, 2.

needs as well as possible. for self, family, and society by upholding human rights and human obligations with Pancasila.<sup>7</sup>

Welfare is one aspect that is quite important to maintain and foster social and economic stability, where this condition is also needed to minimize the occurrence of social jealousy in society. So, every individual needs prosperous conditions, both in material terms and in non-material terms so that a harmonious atmosphere can be created in society. One of the steps in optimizing Hajj funds for welfare is to use Hajj funds for investment. According to the Laws and Regulations, Investment is all forms of domestic investment activities as well as foreign investors for business in the territory of the Republic of Indonesia.<sup>8</sup>

Investment is carried out based on the principles of legal certainty, openness, accountability, and equal treatment and does not differentiate from a country of origin, togetherness, efficiency, justice, sustainability, environmental insight, independence, and balance of progress and national economic unity.<sup>9</sup> The objectives of the implementation of investment are to: Increase national economic growth, create employment opportunities, promote sustainable economic development, increase the competitiveness of the national business world, increase national technological capacity and capability, encourage the development of the people's economy, transform potential economies into real economic strengths by use funds originating, both from within the country and from abroad and improve the welfare of the community.

Prospective pilgrims can use internet banking to check their Hajj funds at any time through their virtual accounts. Currently, the placement of pilgrimage funds for pilgrims is mostly absorbed in Islamic financial instruments such as Sukuk. In fact, if such large funds can be optimized through an Islamic financial institution that specifically manages the Hajj funds, it will certainly be able to help develop the Islamic economy, especially increasing the growth of Islamic banking in Indonesia.<sup>10</sup>

## PREVIOUS RESEARCH

Sulasi Rongiyati in her paper Juridical Perspective Management of The Hajj Fund For Investment Infrastructure states that Law no. 34 of 2014 concerning Hajj Financial Management and the results of Ijtima Ulama IV Commission B-2 Fatwa Commission of the Indonesian Ulema Council allows Hajj funds to be used for direct investment and other investments, as long as they are carried out based on sharia principles and prudence, have a value of benefits, and are in accordance with the provisions laws and regulations. DPR needs to encourage the government to immediately form a Government Regulation regarding the placement of Hajj funds for investment as implementing regulations of Law no. 34 of 2014.<sup>11</sup>

Zainur Ridho in his paper Financial Management of Hajj Funds In The Covid-19 Pandemic said that the 2020 Hajj departure cancellation due to COVID-19 caused the 2020 operational funds not to be issued. The operational funds were again managed by BPKH. In addition, BPKH received the approval of Commission VIII DPR regarding the proposed use of the 2020 hajj fund benefit value. The proposal is the use of the 2020 BPKH benefit value to support the implementation of the pilgrimage in the following years. The value of these benefits includes the accumulated value of benefits from the previous year and the efficiency of BPIH for the operation of the haj pilgrimage.<sup>12</sup>

Muhammad Ali Mubarak in his paper Management of The Republic Of Indonesia Hajj Fund (Collaboration Study Between Bpkh Institutions, Mora And Financial Partners In The Management Of Hazard Funds) states that First, the plan for implementing the management of Hajj funds through the BPKH institution is in accordance with applicable laws and regulations. Second, the BPKH

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<sup>7</sup> Law Number 6 of 1974 Article 2 paragraph 1.

<sup>8</sup> Law Number 25 of 2007 concerning Investment

<sup>9</sup> Tim JDIH BPK, *Op.Cit*, 6

<sup>10</sup> Riko Nazri, *Op.Cit*, Hlm.7

<sup>11</sup> Short Info Magazine, "Kajian Singkat Terhadap Isu Aktual dan Strategis", Vol. IX, No. 15/I/Puslit/Agustus/2017, [http://berkas.dpr.go.id/puslit/files/info\\_singkat/Info%20Singkat-IX-15-I-P3DI-Agustus-2017-195.pdf](http://berkas.dpr.go.id/puslit/files/info_singkat/Info%20Singkat-IX-15-I-P3DI-Agustus-2017-195.pdf), (Accessed April 15,2022).

<sup>12</sup> Zainur Ridho, Pengelolaan Keuangan Dana Haji di Masa Pandemi Covid-19, *Jurnal Haramain*, Vol.1, No.1 (2021)

financial management system must continue to refer to and comply with applicable regulations. In terms of supervision, it should involve accountable and trusted institutions in order to increase public confidence in the BPKH institution in particular and the government in general. Third, the selection of investment and cooperation fields must be adjusted to the value of the benefits to be obtained and a careful and mature (calculative) discussion is carried out. there are efforts to periodically improve in terms of accommodation services for pilgrims while on the ground in the holy land and special transportation for elderly and disabled congregations.<sup>13</sup>

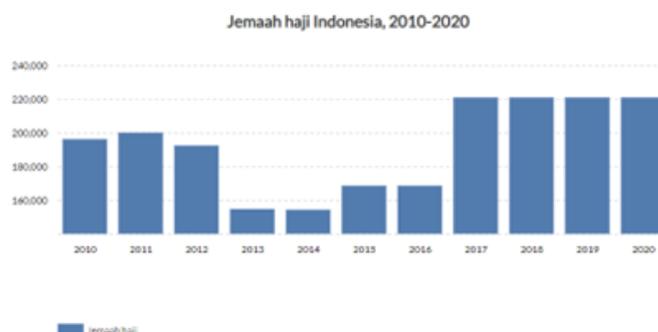
### 3. RESEARCH METHOD

The type of approach used in this research is a qualitative approach, namely literature study. Qualitative methods are used to obtain in-depth data, a data that contains meaning.<sup>14</sup> where the data produced is descriptive in the form of written words. According to Darmalaksana, the research phase is carried out by collecting library sources, both primary and secondary.<sup>15</sup> In the form of books, research results, and other reading materials. The purpose of this research is to be able to answer the questions that become the formulation of the problem.

### 4. RESULT AND ANALYSIS

According to the Lokadata research, the number of pilgrims from Indonesia is the largest compared to other countries, in 2020 the Ministry of Religion provides a quota of 221,000 pilgrims. The number consists of 203,320 regular pilgrims and 17,680 special pilgrims. The regular quota is divided into 199,518 for regular pilgrims for the current year, 2,040 priority quotas for elderly pilgrims, and 1,512 quotas for regional hajj officers.<sup>16</sup> The high quota of pilgrims is also directly proportional to the increasing number of hajj funds managed by the Ministry of Religion.

Figure 1.1 The Number of Hajj Pilgrims  
Sources: Lokadata, 2022



Before being managed by BPKH, until 2017, the management of hajj funds was the responsibility of the Ministry of Religion (Kemenag). Investments in Hajj funds have been carried out since the enactment of Law No. 13 of 2008 concerning the Implementation of Hajj. The Ministry of Religion has the authority to invest the Hajj Organizing Costs (BPIH) into three investment instruments, namely sharia time deposits, Government bonds (SUN), and State Sharia Securities

<sup>13</sup> Muhammad Ali Mubarak, *Manajemen Pengelolaan Dana Haji Republik Indonesia (Studi Kolaborasi Antar Lembaga Bpkh, Kemenag dan Mitra Keuangan Dalam Pengelolaan Dana Haji)*, Jurnal Iltizam, Vol.2, No.2 (2018)

<sup>14</sup> Sugiyono, *Metode Penelitian Pendidikan*, Alfabeta, Bandung, 2012,15

<sup>15</sup> Pre-print Digital Library UIN Sunan Gunung Djati Bandung, 2020, *Metode Penelitian Kualitatif Studi Pustaka dan Studi Lapangan* Wahyudin Darmalaksana,3

<sup>16</sup> Lokadata, <https://lokadata.beritagar.id/chart/preview/jemaah-haji-indonesia-2010-2020-1585282349> (Accessed March 28,2022).

(SBSN). The implementation of Hajj fund investment by BPKH cannot be separated from Government Regulation (PP) No. 5 of 2018 which provides constraints on the allocation of Hajj fund investment as follows: a) Investment in Gold is a maximum of 5% of the total placement and/or Hajj financial investment, b) Maximum direct investment of 20% of the total placement and/or Hajj financial investment, c) Other investments a maximum of 10% of the total placement and/or Hajj financial investment, d) Investment in Sharia Securities is the remainder of the total placement of Hajj Finance minus the amount of investment in the form of Gold, Direct Investment and Other Investments.

By considering PP No. 5 of 2018, BPKH has determined a plan for the placement and investment of hajj funds. As an illustration, in 2017 Hajj funds were only placed in two investment instruments, namely savings/deposits (65%) and Sukuk (35%). In 2018, referring to PP No. 5 In 2018, BPKH plans to differentiate other investments (10%). In addition, the proportion of fund placements in savings/deposits was reduced to 50%, and placements in Sukuk to 20%. Then, in 2020 the proportion of fund placements in savings/back deposits was reduced to 30% and shifted this proportion to Sukuk investment and direct investment.<sup>17</sup>

BPKH cooperates with 11 banks as investment partner banks. This Investment Partner Bank functions to accommodate direct investment funds for sharia or other financing investments at BPS-BPIH investment partners. The 11 appointed banks are Bank Syariah Mandiri (BSM), BNI Syariah, BRI Syariah, BCA Syariah, Bank Mega Syariah, UUS CIMB Niaga, UUS Maybank, UUS Danamon, UUS BTN, UUS Bank Jateng and UUS Bank Jatim.<sup>18</sup>

Based on Government Regulation (PP) Number 5 of 2018, the supervisory board for the supervision of the implementation of the Hajj finance management is the supervisory board. In line with that, Law Number 34 of 2014 states that the supervisory board has a supervisory function over the financial management of the Hajj which has duties, among others; carry out an assessment of the policy formulation, carry out supervision and monitoring of the implementation of Hajj financial management, as well as assess and give consideration to the accountability report of BPKH.

The management of hajj funds was previously managed by the Directorate General of Hajj and Umrah Organizers (PHU) of the Ministry of Religion by managing these funds in the allocation of investments in three Islamic financial institution instruments, namely National Sharia Securities (SBSN), Sukuk and Sharia Deposits. Currently, it is optimized by the establishment of the Indonesian Hajj Financial Management Agency (BPKH) which specifically manages Hajj funds invested in broader instruments, and the Directorate General of Hajj and Umrah Organizers (PHU). The Ministry of Religion is more focused on managing the smooth affairs of the Indonesian people's pilgrimage. Investments in Hajj funds are carried out in two fields, namely investment in securities in Islamic financial institution instruments.

In Law No. 34 of 2014 concerning the financial management of Hajj, the government has determined that starting at the end of this year, Hajj funds placed in Islamic financial institutions are limited to a maximum of 50%. Other funds are directly invested in Islamic financial institution instruments which are considered safe and provide much better returns. Therefore, all Islamic Banks in Indonesia are preparing investment financing as an alternative for safe placement of Hajj funds through sharia investment products so that the Hajj funds are still placed by BPKH in Islamic financial institutions that have been selected as Banks for Receiving Deposits for Hajj Organizing Fees (BPS-BPIH) to be managed to get a return on results.

### **Hajj Fund Investment for Welfare**

In optimizing management so that it can be used to improve the quality of the implementation of the pilgrimage and create benefits for the people, the Minister of Finance collaborates with the Minister of Religion regarding the investment of Hajj funds into SBSN (State

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<sup>17</sup> Bidang Investasi BPKH, Apa & Bagaimana Investasi Keuangan Haji BPKH, 56-58.

<sup>18</sup> *Ibid*, 128

Sharia Securities). Therefore, the government refers to Law Number 34 of 2014 concerning Hajj Financial Management, which explains the establishment of the Hajj Financial Management Agency (BPKH), the existence of BPKH will provide information on financial statements that are transparent, accountable, and no less important, modern. Thus, the PKH Law has stipulated that the management of hajj funds can be carried out or managed by Islamic commercial banks or sharia business units. Hajj funds can be invested in accordance with sharia principles by considering aspects of security, prudence, value benefits, and liquidity. One of the contracts that can be used is the *Mudharabah Muqayyadah* contract, which abounds the *mudharabah* contract. The contract applies restrictions on the type of business, time, and place of business so that the type and scope of business to be carried out by BPKH have been determined at the beginning of the contract.<sup>19</sup>



Figure 1.2 Hajj Fund Placement and Investment

Source: Data Obtained from BPKH

In 2018 to 2020 BPKH plans to place Hajj funds in five investment sectors with different percentages, namely in 2018 Hajj funds are allocated to BUS/UUS by 50%, Sukuk 20%, Direct Investment 20%, Gold 5% and other investments by 10%. While the target for achieving investment in 2020, Hajj funds are placed in BUS/UUS by 30%, Sukuk 35%, Direct Investment 20%, Gold 5% and other investments at 10%.<sup>20</sup>

BPKH has also received a guarantee from the Deposit Insurance Corporation (LPS). The amount of the guarantee is quite large and is by LPS provisions. This guarantee statement is in line with the issuance of LPS letter No. 5001/DK01/2020 dated January 15, 2020. As of June 2020, the funds under management for Hajj have reached 136 trillion and are likely to increase by ± 140 trillion, this is an increase from the previous year of 125.26 trillion. The funds were placed in a bank that received a deposit for the cost of performing the pilgrimage (BPS BPIH) amounting to 54.8 trillion, while the rest was placed. The details, worth 54.8 trillion are placed in BPS BPIH. Meanwhile 49.1 trillion was invested in Sukuk instruments, 31.1 trillion in the form of Sharia mutual funds, and 1.1 trillion in the form of direct and other investments. The benefits until June 2022 reach 3.4 trillion and the projection by the end of the year could reach 8 trillion.<sup>21</sup>

Investments managed by BPKH will benefit from various investment and financial instruments in the form of savings deposits at Bank Indonesia and Deposit Receiving Banks (BPS) and are also invested in State Sharia Securities (SBSN) or Sukuk which annually earn a profit of 1.5 trillion.<sup>22</sup>

<sup>19</sup> R.A.Evita Isretno, *Pembiayaan Mudharabah dalam Sistem Perbankan Syariah*, (Jakarta : Cintya Press,2011), 43

<sup>20</sup> Khilyah Damayanti, "Pengelolaan Dana Haji Untuk Investasi Pada Badan Pengelola Keuangan Haji (BPKH)", *Skripsi*, Universitas Islam Negeri Syarif Hidayatullah Jakarta (2020), 44

<sup>21</sup> Komite Nasional Ekonomi dan Keuangan Syariah, *Insight Islamic Economy Bulletin Musim Haji di Tengah Pandemi*, 5

<sup>22</sup> Riko Nazri, *Op.Cit*, 19.

In implementing the financial management of Hajj funds, BPKH has a goal that must be by the law, there are 3 objectives, namely, firstly improving the quality of the implementation of the pilgrimage, secondly increasing the rationality and efficiency of using BPIH, and thirdly increasing the benefits for the benefit of Muslims. During the current pandemic, there are several programs run by BPKH, namely, first, assisting in the welfare of the accusers. Second, investing in Saudi Arabia in the form of property, and thirdly assisting hospitals in need of funds and much more.

With the program that has been carried out by BPKH during the pandemic, it is hoped that this will not only be applied during the pandemic but also post-pandemic so that the quality of the Hajj implementation continues to improve and the welfare that has been provided can be felt by the pilgrims every year.

## **5. CONCLUSION**

Hajj funds are funds for depositing the costs of performing Hajj, which includes Hajj funds are receipts, expenses, and wealth. One of the steps in optimizing hajj funds for welfare is to use the hajj funds as investment or investment.

Investments managed by BPKH will benefit in the form of savings at Bank Indonesia and Deposit Receiving Banks (BPS) and are also invested in State Sharia Securities (SBSN) or Sukuk. During the current pandemic, there are several programs run by BPKH, namely first, helping the welfare of the accusers. Second, invest in Saudi Arabia in the form of property, and third help hospitals in need of funds and much more.

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