

## Innovation of Hajj and Umrah Worship Services in the Pandemic Time in Indonesia (in Sharia Insurance Perspective)

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### Abstract

This study aims to innovate the implementation of the Hajj and Umrah pilgrimages in order to improve the welfare of the guests of Allah SWT who fulfill the fifth pillar of Islam as well as to improve the image of the Government of the Republic of Indonesia, which has the largest Muslim community in the world. The research method used is a qualitative method with data support. The analytical technique is used to explain the findings by observing and conducting an inventory of previous studies related to the Organization of the Hajj and Umrah. This finding shows that in general the implementation of the Hajj and Umrah in Indonesia still needs to be improved, especially from the insurance aspect. Innovation in the Sharia insurance sector can be done through bundling life insurance products and general insurance, with a compensation value and greater for pilgrims who have died as well as providing compensation to the heirs of the congregation who have experienced a disaster as well as additional insurance coverage for pilgrims affected by Covid-19. The extent of insurance coverage can be innovated by increasing the value of the guarantee for the goods/baggage of the congregants who lost as well as an increase in the value of hospitalization guarantees in hospitals for pilgrims who experience accidents, heart attacks, and others. Sharia insurance is the main choice according to the fatwa of the National Sharia Council (DSN) to provide protection as well as innovation. With better service for the congregation, the level of satisfaction of the congregation with the government will increase.

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## INTRODUCTION

The pilgrimage in the teachings of Islam has become phenomenal because it is the fifth pillar of Islam that must be carried out by Muslims who meet the *istitha'ah* criteria, namely being able to mentally, physically and financially. Many Muslims who have physical money but are unable to go to Hajj because of their poor physical condition. There are so many Muslims who are scientifically qualified financially, their conditions do not allow them to perform the Hajj.

The implementation of the Hajj is regulated in Law Number 8 of 2019 concerning the Implementation of the Hajj and Umrah. Organized and carried out thoroughly and comprehensively by the Ministry of Religion of the Republic of Indonesia, because in addition to the physical and spiritual welfare of the pilgrims, it also concerns the good name of the dignity of the Indonesian nation abroad.

The implementation of the pilgrimage is one of the very large government events and is carried out continuously from year to year, so the management of the pilgrimage becomes very important to be handled very well, because the implementation of this pilgrimage involves hundreds of thousands of pilgrims, so it is necessary to involve various agencies in the community. at home and abroad.

that much attention is paid to reforming political systems and institutions but in the same way it is not done in the public bureaucracy. Furthermore, Muhammad Rif'an (2004) who conducted research at the Office of the Ministry of Religion in Banjarmasin showed that the existing service delivery was not in accordance with the desired expectations, so that the service function was not satisfactory. Meanwhile, Asyhar (2008) stated that the role of the Ministry of Religion as a regulator in the implementation of Hajj services must be in line with the characteristics of the New Public Management (NPM), namely that the government belongs to the community (Community-owned Government: Empowering rather than serving).

From a technical point of view, the implementation of the Hajj and Umrah pilgrimages should be supported by adequate physical fitness and health, considering that the distance to be covered by pilgrims for approximately 1 (one) month in Mecca and Medina is quite far and tiring. Attached is a map of the locations that will be carried out by the congregation in performing the pilgrimage as follows: Based on the explanation above, the formulation of this article is as follows: First, how is the effect of products on interest in sharia mutual fund investment? Second, how is the effect of promotion on interest in sharia mutual fund investment?

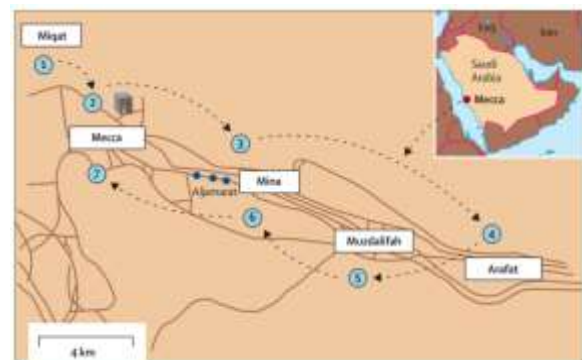
**Figure 1:**  
Data of Indonesian Hajj Pilgrims in 2013-2019



Source: Ministry of Religion of the Republic of Indonesia (2019)

The government in implementing Law No. 13 of 2008 concerning the implementation of the pilgrimage has formed a committee so that the objectives of guidance and protection services can be satisfied. Providing services to increase public trust is a very important social capital for service providers. Studies conducted by Islamy (2008) show that the general impression (Public Image) of the government in providing services to the public is still low, lack of awareness of officials and unsystematic bureaucracy. Dwiyanto (2002) says

**Figure 2:**  
Map of Locations Traveled by Pilgrims



Source: Qanta A Ahmed, Yaseen M Arabi, Ziad A Memish (2006)

Based on Law Number 13 of 2008 concerning the Organization of Hajj Article 6 states that, the Government is obliged to provide guidance, service and protection by providing administrative services, Hajj guidance, accommodation, transportation, health services, security, and other things needed by prospective pilgrims. Regulation of the Minister of Religion of

the Republic of Indonesia Number 20 of 2016 is a series of activities for the management of the implementation of the pilgrimage, which includes the development, service and protection of pilgrims organized by the Government. The implementation of the Hajj and Umrah pilgrimages is the responsibility of the government.

In order to provide protection and increase comfort, provide a sense of security and tranquility to the Hajj pilgrims in performing the Hajj and improve the welfare of the Hajj and Umrah Services by the Government, the authors conducted a study entitled "Innovation of Hajj and Umrah Worship Services in a Pandemic Period in Indonesia. (In the Perspective of Sharia Insurance)."

### Formulation of the Problem

Services for pilgrims by the government through the Ministry of Religion involve all aspects of the implementation of the pilgrimage, from visas, passports, planes, hotels, catering, hospitals, ambulances to Personal Accident Insurance or Personal Accident Insurance for pilgrims. Since the implementation of the pilgrimage began with this time there are always hundreds of pilgrims who died due to illness and accidents. The disaster that was quite shocking was the death of 630 pilgrims and 800 injured people as a result of being trampled on 24 September 2015, while performing worship in Mina.

**Figure 3:**  
Data of Indonesian Hajj Pilgrims who Died  
2011–2018



Source: Central Bureau of Statistics (2018)

In accordance with Law No. 8 of 2019 concerning the organization of Hajj and Umrah where the insurance benefits received by pilgrims if they experience a disaster in the form of an accident or die are only equal to the cost of the pilgrimage (Bipih) and it is felt that these benefits are less able to provide welfare to the heirs who abandoned.

Based on BPS data above, an average of 200 thousand pilgrims die every year, then the author's questions that will be discussed in this study are: How to provide better welfare for Indonesian Hajj pilgrims who are generally elderly or elderly from an insurance perspective, is personal accident insurance for Hajj pilgrims, the compensation value provided is sufficient? If the Hajj and Umrah pilgrims die, what about their heirs, is there any compensation from the Government of the Republic of Indonesia Cq. Ministry of Religion, for children or heirs?

Furthermore, if a pilgrim becomes sick while performing the Hajj, is the cost of reimbursement or treatment adequate for the Hajj Committee appointed by the Ministry of Religion of the Republic of Indonesia? How to replace lost baggage or belongings of Hajj pilgrims. Are the baggage replacement fees from the government or airlines adequate? Are the pilgrims affected by Covid-19 in Saudi Arabia guaranteed all medical expenses by the insurance company appointed by the Ministry of Religion?

### Research purposes

The research was conducted to provide innovations for better welfare for the pilgrims and their heirs who so far have not been given compensation if their parents died while performing the pilgrimage.

To improve the quality of the implementation of the pilgrimage, it is very necessary innovation service or service improvement to pilgrims from the perspective of sharia insurance. One of the welfare that can be improved is by innovating in the scope of cover of Sharia Insurance in the form of product bundling with the addition of the Covid-19 coverage area and a larger compensation value.

Service improvement innovations can increase comfort and provide security for pilgrims, so that Allah's guests can perform the pilgrimage better, calmer, more comfortable and peaceful, because of more comprehensive insurance coverage or more complete protection.

The insurance benefits are directly proportional to the contributions paid by the pilgrims, so far the contributions paid are relatively minimal so that the coverage/benefit provided to the heirs is limited to death and accidents, so it is necessary to consider making adjustments to the insurance contributions/premiums that must be paid so that Pilgrims and their heirs do not feel burdened when the pilgrims experience a disaster.

The cost of insurance premiums/protection is the smallest cost component of other costs that

make up the cost of organizing the pilgrimage (BPIH) so it is necessary to review it at the time of compiling the BPIH by the regulator.

## LITERATURE REVIEW

A study conducted by Fahhan, Achmad Muchaddam (2015), in an article entitled "Organization of the Hajj: Problems and Treatments", it was found that almost all activities in organizing Hajj and Umrah encountered obstacles, ranging from registration problems, hajj fees, transportation services, accommodation, catering health, life protection (insurance) and organizing committee institutions. This research offers a solution to some of these problems, especially from the perspective of insurance for pilgrims and Umrah pilgrims.

The research conducted by Munawaroh, Mudhofi, Susanto (2017) and the article "Effectiveness of the Integrated Hajj Information and Computerized System (SISKOHAT) in the Implementation of the Hajj" provides an opinion that there is a need for improvements or revisions to the administration system in Indonesia, especially to make administrative improvements that are more integrated and more comprehensive.

Abdul Mu'in (2003) said that in improving the service quality of prospective pilgrims, it is necessary to simplify the applicable systems and procedures and build good coordination between relevant agencies, increase human resources, increase infrastructure resources and improve technical implementation of Hajj from the start. Planning, implementation, monitoring and evaluation. Services can be said to be professional if people can easily get services with procedures that are not long, low cost, fast and few times or even Zero Complaints.

Insurance or Insurance means to bear a risk that may occur. In Dutch, insurance means Verzekering or Assurantie which means coverage. In Insurance Coverage there are two parties, namely the Insurer (Insurance Company) and the Insured (Customer), who provide a guarantee of replacement or guarantee for a loss that may be suffered as a result of an event that was not necessarily going to occur or was not determined at the time will occur.

Fatwa of the National Sharia Council No. 21/DSN-MUI/2001, Sharia Insurance (Ta'amin, Takaful or Tadamun) is an effort to protect and help each other between a number of people or parties through *tabarru'* contributions to face certain risks through a contract (engagement) that is in accordance with sharia.

According to Article 246 of the KUHD,

insurance or coverage is an agreement (reciprocity), with an insurer binding himself to an insured, by receiving a premium to provide compensation to him, due to a loss, damage or loss of expected profit, which he may suffer due to an uncertain event.

Based on this definition, insurance contains 3 (three) elements, namely:

1. The insured party (customer) promises to pay the premium to the insurer (insurance company), in one lump sum or installments.
2. The insurer promises to pay a sum of money (compensation) to the insured, if there is a risk that contains an element of uncertainty.
3. An event/disaster that was not previously known.

According to Law no. 2 of 1992 Article 1 number (1), Insurance or coverage is an agreement between two or more parties in which the insurer binds himself to the insured by receiving insurance premiums, to provide compensation to the insured due to loss, damage or loss of expected profits, or liability. Third party legal liability that the insured may suffer, arising from an uncertain event or to provide a payment based on the death or life of the insured person.

## THEORETICAL FRAMEWORK

Hajj Insurance provides financial protection for pilgrims against disasters that can occur during the Hajj. Hajj insurance has been regulated through the fatwa of the Indonesian Ulama Council (MUI) number 39/DSN-MUI/X/2002 concerning Hajj insurance. With the Hajj Insurance, Hajj pilgrims get peace of mind while performing the pilgrimage in the holy land and the families left behind are protected from financial disaster in the event of a disaster. In the fatwa of the MUI above, it is decided that:

1. Hajj insurance that is not justified according to sharia is insurance that uses a conventional system.
2. Hajj insurance that is justified according to sharia is insurance based on sharia principles.
3. Hajj insurance based on sharia principles is *ta'awuni* (please help) between fellow pilgrims.
4. Hajj insurance contract is a *Tabarru'* (grant) contract which aims to help fellow pilgrims who are affected by the disaster. The contract is carried out between the pilgrims as the giver of *tabarru'* and Sharia Insurance which acts as the manager of the grant funds.

Law No. 8 of 2019 concerning the organization of Hajj and Umrah Article 42 where every pilgrim and hajj officer gets life, accident and health insurance protection with a minimum compensation value of the cost of the pilgrimage (BIPIH) where the risk begins when the pilgrim enters the hajj dormitory departure and ends when the pilgrims leave the Hajj hostel for their return. Referring to the Minister of Religion Regulation No. 13 of 2018 concerning the implementation of the Regular Hajj, article 51, where pilgrims are given insurance if they are disabled due to an accident and die. The benefits provided in Hajj insurance are:

Died in Accident	Compensation of Rp. 37,217,396
Died not by accident	Compensation of Rp. 18,608,698
Total and partial permanent disability	A maximum of Rp. 18,608,698

The service process is in accordance with the governance theory as revealed by Fredericson, that the government by involving the private sector to provide services even in the formulation, implementation and evaluation of policies needs to give birth to an innovation which according to Farazmand (200:20) without managerial system, innovative policies are doomed to failure (without a policy managerial system, innovation can be said to be a failure).

To measure the innovation provided in services, there are 3 (three) important elements, namely; positive dignity, acceptably creative and productive, so that the service innovations provided provide satisfaction.

Qanta A. Ahmed, Yaseen M. Arabi, Ziad A. Memish (2006), in the article "Health risks at the Hajj" mentions the importance of taking care of the health risks of the pilgrims. For this reason, the identification of health risks is attached since preparation for Hajj, during the implementation of Hajj until the process of returning to their respective countries.

### Scope of problem

Of the various services and implementation of the Hajj and Umrah pilgrimages that have been regulated by the Government of the Republic of Indonesia through Law Number 8 of 2019 on April 26, 2019. The author limits the scope of research to aspects of Hajj Insurance (Life, personal accident, hospitalization), in order to improve the quality of Indonesian Hajj insurance.

Currently, the Government through the

Ministry of Religion has carried out Hajj insurance through SISKOPATUH, but researchers see that there are still opportunities for the Government to innovate in the insurance aspect, not limited to pilgrims who are leaving for Hajj, it can also be extended to heirs and the value of compensation for death, services In a better hospital, innovations can also be made to expand insurance coverage for pilgrims affected by Covid-19.

### Hypothesis

In this study, we recommend that Law Number 13 of 2008 concerning Hajj which has been revised by Law Number 8 of 2019 concerning the Implementation of the Implementation of Hajj and Umrah can be further refined, especially for innovations in the aspects of Hajj Insurance, as follows:

- ❖ How to provide better welfare to Indonesian pilgrims who are generally elderly and elderly from an insurance perspective? Is personal accident insurance for Hajj pilgrims, the compensation value is sufficient?  
Not sufficient, the value of compensation for pilgrims can still be increased.
- ❖ If it is the pilgrims who die, what about the heirs? Is there any compensation from the Government of the Republic of Indonesia Cq. The Ministry of Religion?  
The heirs of the pilgrims who died have not received any compensation from the government.
- ❖ If a pilgrim gets sick while performing the pilgrimage, is it sufficient to cover the cost of reimbursement or medical expenses carried out by the Hajj Committee appointed by the Ministry of Religion of the Republic of Indonesia?  
Treatment costs can still be increased.
- ❖ How to replace the lost luggage or luggage of pilgrims? Is the cost of replacing the suitcase or baggage from the Government adequate?  
Loss of baggage and belongings is covered under the currently used Hajj insurance but the value can be increased.
- ❖ Are the pilgrims affected by the Covid-19 virus in Saudi Arabia guaranteed by the Government of the Republic of Indonesia?  
*Terms and conditions* for Covid-19 on Hajj insurance which is currently not covered.

### METHODS

The research method used in this research is a qualitative method. Qualitative research approach is a process of research and

understanding based on research on a particular phenomenon. The essence of qualitative research is to observe the phenomena that occur, then pay attention to the analytical approach that has been carried out in previous research with a research focus with the aim of trying to understand, explore their views and experiences to get the information or data needed.

The qualitative method according to Moleong L.J's analysis (2017) was carried out with several considerations, firstly adjusting the qualitative method more easily when dealing with multiple realities; second, this method presents a direct relationship between researchers and respondents; third, this method is more sensitive and more adaptable to the many sharpening of shared influences on the patterns of values encountered.

Bogdan RC and Taylor, SK, translation by Nurchan, Arief (1992) explain that qualitative research methods are research procedures that produce descriptive data in the form of written or spoken words from people and observable behavior.

In qualitative research, a researcher speaks directly and observes in conducting research with a certain time to study the background, habits, behavior. Bogdan RC and Biklen, SK (1982) suggest that the characteristics of qualitative research are: (1) Natural, (2) Descriptive data not numbers, (3) Inductive data analysis, and (4) meaning is very important in research qualitative.

## RESULT AND DISCUSSION

Based on the current theory and facts, the author concludes that the innovation of Hajj and Umrah insurance services in Indonesia can and deserves to be developed and improved better in order to improve the welfare of God's guests who depart to fulfill the fifth pillar of Islam. Protection development or innovation in Article 80 and Article 81, Law no. 8 of 2019 concerning the Organization of Hajj and Umrah, which can be carried out in terms of the scope of cover or the increased coverage area in the form of;

1. The compensation value for the heirs of the Hajj and Umrah pilgrims who died, Rp. 100 million per person per incident.
2. Hospital care costs can be increased in size and hospital service facilities are upgraded to class 1.
3. The current Hajj Insurance Premium is Rp. 50 thousand for Regular Hajj and Rp. 150 thousand for Hajj Plus, can be increased to Rp. 100 thousand (Regular) and Rp. 300

Thousand (Haji Plus) to get a better and better coverage expansion.

4. The Hajj departure committee consisting of elements from the Ministry of Religion, Ministry of Foreign Affairs, Doctors and others also needs to be provided with Sharia insurance protection, considering that they are developing a noble state task, namely guarding and guiding Hajj and Umrah pilgrims from Indonesia.

The increase in benefits or benefits received by Hajj and Umrah pilgrims, apart from being able to improve better services, will also improve the image of the Indonesian Government in the eyes of the Government of Saudi Arabia and internationally, because it honors and provides maximum benefits for Indonesian citizens who are performing Worship. Hajj and Umrah.

From the community side as Hajj and Umrah participants, the Sharia insurance innovation that will be carried out by Kemenang will certainly be happy, proud and able to carry out worship more solemnly because insurance protection and protection has been well guaranteed by the Government via the Ministry of Religion of the Republic of Indonesia.

## CONCLUSION

Thus the results of our research entitled "Innovation of Hajj and Umrah Services during a Pandemic Period in Indonesia from a Sharia Insurance Perspective, we hope that this research can be a solution to the problems that are currently happening, especially for Indonesian Hajj pilgrims who carry out Hajj and Umrah during the Covid-19 of pandemic.

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