

# Promoting Social Welfare: *Maqāṣid Sharia* Compliance of Indonesian Hajj Financial Management Agency's *Maṣlaḥat* Program

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**Abstract.** *BPKH (Hajj Financial Management Agency) was established based on the mandate of Law Number 34 of 2014 concerning Hajj Financial Management. The purpose of managing hajj finances is to improve the quality of hajj service management, the rationality and efficiency of Hajj Pilgrimage Costs (BPIH), and the welfare of Muslims. To achieve the three goals above, BPKH implements welfare programs in the form of corporate social responsibility (CSR) or "philanthropy" programs that must be in line with Maqāṣid al-Sharia. Based on the results of the study, the welfare programs and activities designed and implemented from 2018 to 2022 have been fully in line with Maqāṣid al-Sharia, so they need to be continued, strengthened, refined, and their scope expanded by complying with the provisions of laws and regulations and the principles of governance, risk, and compliance (GRC) to provide benefits for the Muslim community.*

**Keywords:** *BPKH; Maṣlaḥat; Maqāṣid al-Sharia*

**Abstrak.** *BPKH (Badan Pengelola Keuangan Haji) dibentuk berdasarkan amanat Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Tujuan pengelolaan keuangan haji adalah untuk meningkatkan kualitas pengelolaan pelayanan haji, rasionalitas dan efisiensi Biaya Penyelenggaraan Ibadah Haji (BPIH), dan kemaslahatan bagi umat Islam. Untuk mencapai ketiga tujuan di atas, BPKH melaksanakan program-program kemaslahatan berupa program tanggung jawab sosial perusahaan (CSR) atau "filantropi" yang harus selaras dengan Maqāṣid al-Sharia. Berdasarkan hasil kajian, program dan kegiatan maṣlaḥat yang dirancang dan dilaksanakan sejak tahun 2018 sampai dengan tahun 2022 telah sepenuhnya selaras dengan Maqāṣid al-Sharia, sehingga perlu dilanjutkan, diperkuat, disempurnakan, dan cakupannya semakin diperluas dengan mematuhi ketentuan peraturan perundang-undangan dan prinsip tata kelola, risiko, dan kepatuhan (GRC) untuk memberikan kemaslahatan bagi masyarakat muslim.*

**Kata kunci:** *BPKH; Maṣlaḥat; Maqāṣid Syariah Introduction*

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## Introduction

Indonesia has the world's largest Muslim population, and the highest number of Hajj pilgrims globally. As the country with the most hajj pilgrims, the number of pilgrims on the waiting list to perform the hajj is also very high, currently estimated at 5.4 million. This large number of hajj pilgrims and the extensive waiting list has led to a substantial accumulation of hajj funds, amounting to IDR 166.74 trillion. While the *maṣlahat* funds have reached IDR 3.4 trillion (BPKH Financial Report 2023). According to legal regulations, From the total of IDR 3.4 trillion, the portion that can be used or allocated for the implementation of the *maṣlahat* program and activities is the return profit from the management of the *Maṣlahat* fund, which amounts to approximately IDR 230 billion annually. Meanwhile, the principal funds (*ra'sul al-māl*) of the welfare funds must remain intact and cannot be reduced.

Before the enactment of Law (UU) number 34 of 2014 on the Management of Hajj Finances, the management of hajj funds and the efficiency gains from hajj operations (Dana Abadi Umat) was handled by the Ministry of Religious Affairs (Kemenag). Following the issuance of UU No. 34 of 2014, the management of Hajj funds was transferred from Kemenag to the Hajj Financial Management Agency (BPKH). Thus, BPKH was established under the mandate of UU No. 34 of 2014 on Hajj Finances. Subsequently, Presidential Regulation (Perpres) No. 110 of 2017 on the Hajj Financial Management Agency and Government Regulation (PP) No. 5 of 2018 on the Implementation of UU No. 34 of 2014 on the Management of Hajj Finances were issued as derivative regulations stemming from the mandate of UU No. 34.

Article 2 of Law No. 34/2014 states that the principles of Hajj Financial Management are Sharia principles, prudence, benefit, non-profit orientation, transparency, and accountability. Furthermore, article 3 explains that the management of hajj finances aims to enhance (1) the quality of hajj pilgrimage services, (2) the rationality and efficiency in the use of hajj pilgrimage costs (BPIH), and (3) the advantages for *maṣlahat* of Islam community.

In order to achieve the third objective, BPKH implements *maṣlahat* programs. In some organizations, similar programs are referred to as corporate social responsibility (CSR), "philanthropy," or "Islamic philanthropy." BPKH's *maṣlahat* programs were initiated in 2018 as a platform for BPKH to fulfill the mandate to increase benefits for the Muslim community.

As well known that the Muslim community, as the majority population in Indonesia, has faced various challenges, especially poverty and ignorance, which

require solutions. *Maşlahat* program of BPKH is expected to address these issues and support the primary objectives of Hajj financial management. Therefore, the *maşlahat* programs are grouped into six categories: these are (1) hajj pilgrimage services; (2) education and da'wah; (3) health; (4) social and religious activities; (5) economic empowerment of the Muslim community; and (6) development of worship facilities and infrastructure.

In line with Article 2 of Law No. 34/2014, one of the principles of hajj financial management is compliance with Sharia (Islamic law), which aligns with and achieves the goals of *maqasid al-sharia*. When examined, all the commands and prohibitions of Allah and Prophet Muhammad (SAW) that are outlined in Islamic law, whether derived from the Qur'an or the Sunnah of the Prophet, have profound wisdom., serving as a mercy for humankind, as stated in the Qur'an.

"And We have not sent you, except as a mercy to the worlds." (Q.S. Al-Anbiya': 107)

"Mercy for all creation" in the verse above is interpreted as the *maşlahat* ummah; meanwhile, in simple terms, *maşlahat* refers to something good and reasonable (Ghofar Sidiq, 2009).

*Maşlahat* can be achieved through two methods; these are: (1) to manifest benefits, kindness, happiness, and pleasure, known as *jab mashā Allah*; and (2) preventing *harm* or badness, referred to as *Darul afraid*. Beside that, *maşlahat* can also be felt or enjoyed directly (output) and can be enjoyed indirectly (outcome or impact). The programs and *Maşlahat* activities of BPKH are intended to provide benefits for the Muslim community, both directly and indirectly.

On the other hand, *Maqasid Sharia* represents the underlying values that guide the establishment of Sharia. In general terms, *Maqasid Sharia* is centered and focused on five core benefits, namely: Protecting or preserving religion (*hifz al-dīn*), Protecting or preserving life (*hifz an-nafs*), Protecting or preserving intellect (*hifz al-'aql*), Protecting or preserving lineage (*hifz an-nasl*), and protecting or preserving wealth (*hifz al-māl*). Thus, achieving *Maqasid Sharia* means achieving *maşlahat*. In this context, it is important to assess how programs and activities contribute to achieving *Maqasid al-Sharia*.

Therefore, this research must be conducted to determine and ensure whether the *maşlahat* programs and activities are fully aligned with *Maqasid al-Sharia*. Meanwhile, the significance of this research is to serve as an evaluation and to

provide contributions of thought for policymakers, especially BPKH, the Ministry of Religious Affairs, Commission VIII, the Indonesian Hajj Organization (BPH), and all partners of BPKH *Maşlahat*.

## Literature Review

The *Maşlahat* programs of BPKH are similar or identical to corporate social responsibility (CSR) programs in companies, or can also be referred to as philanthropy (Islamic philanthropy). The term philanthropy originates from the Latin word philanthropy or the Greek words philo and Anthropos, meaning "love of humanity." Philanthropy is the concern of an individual or group of people for others, based on a sense of love for fellow human beings (Hilman Latif).

## The History of the Welfare Program

In Law No. 34 of 2014 on Hajj Financial Management, it is stated that hajj finances encompass all rights and obligations of the government that can be valued in monetary terms related to the administration of the hajj pilgrimage, as well as all assets in the form of money or goods that can be valued in monetary terms resulting from these rights and obligations. These include funds sourced from hajj pilgrims or other lawful and non-binding sources. Meanwhile, hajj funds consist of the payment of hajj administration fees, operational efficiency funds, Dana Abadi Umat (DAU, or the Endowment Fund for the Community), and accrued benefits managed by the state for administering the hajj pilgrimage and implementing programs for the *Maşlahat* of the Muslim community.

Hajj finances (Article 4 of Law No. 34/2014) include: That the Hajj finances include: income, expenses, and wealth. Meanwhile, wealth (Article 5) includes: (a) BPIH contributions and/or Special BPIH contributions; (b) the financial benefits of Hajj; (c) efficiency funds for Hajj management; (d) DAU; and/or (e) other legitimate and non-repayable sources. As for expenditures (Article 10), they include: (a) the implementation of Hajj worship; (b) BPKH operations; (c) placement and/or investment of Hajj funds; (d) refund of BPIH contributions and/or Special BPIH contributions; (e) payment of the balance of Special BPIH contributions to PIHK; (f) payment of the financial benefits of BPIH and/or Special BPIH contributions; (g) activities for the *Maşlahat* of the Muslim community; (h) refund of the difference in the balance of BPIH and/

or Special BPIH contributions from the determination of BPIH and/or Special BPIH for the current year.

Dana Abadi Umat (DAU) refers to A sum of funds that, prior to the enactment of the Hajj Financial Law, was obtained from the development of DAU and/or the remaining operational funds from the organization of the Hajj pilgrimage, as well as other sources that are lawful and non-binding in accordance with the provisions of the laws and regulations. Therefore, the history of DAU originates from the results of cost efficiency or savings in the implementation of Hajj worship in previous years (before the enactment of Law No. 34 of 2014). In the implementation of Hajj worship, the state determines the funding sources to establish the cost of Hajj services, including proposing the establishment of the costs to be paid by each prospective Hajj pilgrim (direct cost). Before the formation of BPKH, after the completion of Hajj worship, if there were any surplus from the savings of the Hajj budget, the remaining funds would be accumulated and included in the DAU.

Therefore, DAU represents surplus funds resulting from savings in the Hajj budget. Some suggest that the DAU should be returned to pilgrims who have performed the Hajj; however, this is not easy to implement, especially regarding the distribution process. Consequently, based on the mandate of Law No. 34 of 2014, the remaining funds, along with their developmental yields, are utilized for the benefit of the Muslim community. As a compromise, the number of individuals on the waiting list in each region is used as one of the bases for allocating *Maşlahat* programs (Syanwani, et. al, 2020).

In 2018, the *ijtima ulama* of the Indonesian Council of Ulama (MUI) declared that DAU is a collective fund owned by the pilgrims and not by the government. Moreover, it permitted the accrued benefits of DAU to be used for the *Maşlahat* of the Muslim community. This decision has been considered contradictory to some aspects of Law No. 34/2014 regarding DAU, warranting more profound scholarly research by the ulama, Muslim intellectuals, and stakeholders to comprehensively define DAU's status from both *fiqh* (Islamic jurisprudence) and state financial perspective.

Furthermore, Presidential Regulation (Perpres) No. 110 of 2017 Article 11 outlines the policy framework for the management of Hajj finances by BPKH (Hajj Financial Management Agency). The regulation states that "BPKH develops Hajj financial management policies based on the principles of Sharia, optimization, efficiency, and prudence, focusing on enhancing the capability and financial health

of Hajj funds, supporting Indonesia's economic growth, and promoting inclusive literacy and growth of Sharia finance to improve services for Hajj pilgrims and *Maşlahat*, the Muslim community."

BPKH (Hajj Financial Management Agency) performs the function of controlling and managing expenditures of Hajj finances derived from the returns on DAU (Dana Abadi Umat), which are specifically allocated for *Maşlahat* activities to the Muslim community. Article 3, point (c) of Law No. 34 of 2014 on Hajj Financial Management states that one of the purposes of Hajj financial management is to enhance benefits for the *Maşlahat* of the Muslim community. Based on this provision, BPKH implements the *Maşlahat* Program as part of its function to provide additional benefits to the Muslim community.

### **Legal Basis of the Welfare Program**

All programs and activities of the Hajj Financial Management Agency (Badan Pengelola Keuangan Haji or BPKH), including *Maşlahat* programs and activities, have a legal basis. The *Maşlahat* process has received ISO 9001 certification for its Service Level Agreement (SLA) and ISO 37000 certification for its Anti-Bribery Management System (SMAP). The legal foundations for BPKH's *Maşlahat* programs and activities are as follows: *First*, Law of the Republic of Indonesia No. 34 of 2014 on Hajj Financial Management; *second*, Presidential Regulation No. 110 of 2017 on the Hajj Financial Management Agency; *third*, Government Regulation No. 5 of 2018 on the Implementation of Law No. 34 of 2014 on Financial Management; *fourth*, BPKH Regulation No. 7 of 2018 on Prioritization of *Maşlahat* Activities and Use of DAU Accrued Benefits; *fifth*, BPKH Regulation No. 2 of 2019, amending Regulation No. 7 of 2018 on Prioritization of *Maşlahat* Activities and Use of DAU Accrued Benefits; *sixth*, BPKH Regulation No. 4 of 2020, second amendment to Regulation No. 7 of 2018 on Prioritization of *Maşlahat* Activities and Use of DAU Accrued Benefits; *seventh*, Executive Head Regulation No. 2 of 2018 on Criteria, Requirements, Designation, Reporting, and Accountability of Welfare Partners and Beneficiaries; *eighth*, Executive Head Regulation No. 3 of 2020 on Technical Guidelines for *Maşlahat* Activities; *ninth*, Executive Head Regulation No. 17 of 2020, amending Regulation No. 3 of 2020 on Technical Guidelines for *Maşlahat* Activities; *tenth*, Executive Head Regulation No. 18 of 2020, second amendment to Regulation No. 3 of 2020 on Technical Guidelines for *Maşlahat* Activities; *eleventh*, Executive Head Regulation No. 29 of 2020, third amendment to Regulation No. 3 of 2020; *twelfth*, Executive Head Regulation No. 34 of 2020, fourth amendment to Regulation

No. 3 of 2020; *thirteenth*, Executive Head Decision No. 04/BPKH.00/01/2020 on the *Maşlahat* Evaluation Committee; *fourteenth*, Executive Head Decision No. 105/BPKH.00/09/2020 on the *Maşlahat* Evaluation Committee; and *fifteenth*, Executive Head Decision No. 153/BPKH.00/10/2020 on Updating the Strategic Plan of BPKH for 2020-2024.

## Methods

This study uses descriptive analysis and qualitative methods to examine the alignment and contribution of *maşlahat* programs and activities to *Maqaşid Sharia*. The study is conducted through policy analysis and the implementation of *Maşlahat* programs and activities as well as in-depth discussions with policymakers at BPKH, all staff of *Maşlahat*. All partners of *Maşlahat* BPKH and distributing questionnaires to stakeholders related to the *Maşlahat* programs and activities.

## Results and Discussion

### Mechanism for Managing and Implementing Welfare Programs

DAU (*Dana Abadi Umat*) belongs to the community and must be returned to the community. Its management must be carried out by the applicable laws and regulations while maintaining proper governance. Considering that BPKH is only located and operates from its office in Jakarta with a minimal number of human resources (including those managing welfare programs and activities), while the scope of these programs and activities is extensive, reaching almost all provinces and districts across the country, the implementation and distribution of aid for welfare programs and activities are conducted through synergy and collaboration with Welfare Partners. These partners consist of various Islamic philanthropic organizations at both national and regional levels, such as LAZISNU, LAZISMU, Dompot Dhuafa, Rumah Zakat, Dewan Masjid Indonesia, Darut Tauhid Peduli, Darul Qur'an, Solo Peduli, and LAZ Umul Qura.

Synergy and collaboration are key to the success of implementing *Maşlahat* programs. So that, this ensures that the implementation of welfare programs has a more significant impact, with a broad and strong reach to the beneficiaries, in line with the principles of benefit and need. As a result, the accuracy of the target and the sustainability of the program can be achieved effectively, and it is hoped to become a role model for the Islamic philanthropy movement to contribute to the *Maşlahat* and benefit for community.

According to BPKH Regulation No. 2 of 2019, the distribution of the DAU benefit value is categorized into six (6) groups, namely:

*First*, Hajj Service Activities; is an activities aimed at improving services for pilgrims before, during, and after the hajj, including: (a) Support for hajj services domestically and abroad. (b) Hajj guidance activities (manasik). (c) Provision of hajj infrastructure domestically and abroad.

*Second*, Education and Dakwah an activity related to developing and empowering the Muslim community and providing educational infrastructure, including: (a) Support for improving education quality. (b) Competency development for educators. (c) Provision of educational facilities. (d) Vocational training facilities and activities. (e) Hajj-related education. (f) Support for informal education. (g) Scholarships, including for *santri* (Islamic students) and/or hafiz (Qur'an memorizers). Meanwhile, "*dakwah*" refers to activities related to the propagation of Islamic teachings and/or supporting the infrastructure and facilities for *dakwah*, which include (a) education for *mubaligh* (Islamic preachers), (b) provision of infrastructure and facilities for *dakwah*; (c) enhancement of managerial skills in mosque management; (d) funding religious journeys to motivate *dakwah* activists and/or mosque caretakers (*marbot*); and (e) supporting Islamic *dakwah* activities.

*Third*, Health refers to activities aimed at empowering the Muslim community to improve the quality of health, including (a) improving the quality of health, such as prevention and treatment activities; (b) providing health facilities and infrastructure, including the construction and/or renovation of health clinics, health centers, and/or hospitals, as well as other health-related facilities and infrastructure. This category also includes the provision of ambulances, vehicles for elderly pilgrims or those in need, portable toilets for pilgrims, and healthy housing, homes that are habitable in terms of cleanliness, health, and adequate environments for disaster survivors transitioning from temporary shelters. Additionally, it involves the development of clean water facilities and waste/sanitation management systems; (c) enhancing the quality of healthcare workers, including but not limited to community health training.

*Fourth*, Religious Social Activities involve community initiatives and the empowerment of the Islamic community, including (a) Islamic religious and social activities; (b) provision of religious social assistance; (c) reduction of religious social inequality; (d) support for street children, the poor, orphans, and abandoned children; (e) counseling and rehabilitation for persons with disabilities and those



with addictions to addictive substances/narcotics; and (f) social assistance for converts to Islam.

*Fifth*, Economic Empowerment of the Ummah refers to activities aimed at empowering the Islamic community to achieve economic independence, including (a) entrepreneurship education and training; (b) *qard al-ḥasan* assistance through BUS/UUS; (c) provision of financing facilities for micro and small enterprises through BUS/UUS; (d) mentorship for Muslim entrepreneurs; (e) enhancement of community entrepreneurial activities through micro and small enterprises; (f) development of model Economic Villages for the Ummah (Kampung BPKH); (g) promotion of *ḥalāl* tourism, products, and/or services; and (h) construction of markets.

*Sixth*, Development of Worship Facilities and Infrastructure refers to activities aimed at ensuring the availability of worship facilities, including (a) construction of mosques/prayer rooms, (b) rehabilitation of mosques and prayer rooms, and (c) provision of supporting facilities for mosques/prayer rooms.

### ***Maqāṣid al-Sharia* as the Basis for Welfare Programs and Activities**

*Maqāṣid al-Sharia* consists of two words: *maqāṣid* and *sharia*. *Maqāṣid* is derived from the plural form of the word *maqāṣid*, which means purpose or objective. Meanwhile, *Sharia* refers to laws or regulations established by Allah or whose foundations have been determined and assigned (*taklif*) to Muslims to be observed or implemented to govern the relationship between humans and Allah, as well as the relationship among humans (Syaltut, 1959).

In general, the ulama focuses on giving their attention to the theory of *Maqāṣid al-Sharia* on five fundamental aspects (*al-masā'il al-khams*), namely: the *Maṣlahat* of religion (*hiḍḍ al-dīn*), the *Maṣlahat* of life (*hiḍḍ an-nafs*), the *Maṣlahat* of intellect (*hiḍḍ al-'aql*), the *Maṣlahat* of lineage (*hiḍḍ an-nasl*), and the *Maṣlahat* of wealth (*hiḍḍ al-māl*).

*Maṣlahat* programs of BPKH are a combination of a targeted project approach (beneficiaries) through the determination of *Maṣlahat* priority programs and the results of mapping through human needs. This is carried out to provide the most significant benefit (*maṣlahah*) to the community and simultaneously achieve the objectives of *Maqāṣid al-Sharia*.

*Maṣlahat* programs of BPKH are seen as Corporate Social Responsibility (CSR) programs carried out by private companies or state-owned enterprises (BUMN). Legal obligations drive the implementation of CSR. Meanwhile, the

*Maşlahat* programs funded by the returns of DAU, in addition to fulfilling the mandate of Law No. 34 of 2014, are also inspired by the principles of *Maqaşid Sharia*, namely *hifẓ al-dīn* (preserving the faith and religious practices of Muslims), *hifẓ an-nafs* (preserving life and human dignity); *hifẓ al-‘aql* (preserving and developing intellect and reasoning); *hifẓ al-māl* (preserving wealth and property rights); and *hifẓ an-nasl* (preserving lineage and family). Therefore, the formulation of *Maşlahat* programs and activities must adhere to the *Maqaşid al-Sharia* and be managed in an orderly, efficient, economical, effective, transparent, and accountable manner, with attention to fairness and propriety.

Based on the empirical research of the author as a member of BPKH in the 2017-2022 period that focuses on *Maşlahat* programs and the result of the discussions with the *Maşlahat* team and with some partners of BPKH *Maşlahat*, As well as the results of confirmation through surveys (questionnaires) with parties who have remained active in *Maşlahat* activities and programs. As attached, the result of this research regarding the relationship and contribution of *Maşlahat* programs and activities with *Maqaşid al-Sharia*. (MS) can be outlined as follows:

*First*, Hajj services include (a) providing support for Hajj services in domestic and/or abroad, (b) conducting Hajj rituals guidance, and (c) providing facilities and infrastructure for Hajj worship in domestic and/or abroad. The results of the study directly align with and contribute to the *Maqaşid al-Sharia* (MS) of *hifẓ al-dīn* and indirectly align with other *Maqaşid al-Sharia*, Such as (*hifẓ al-‘aql*, *hifẓ an-nafs*, *hifẓ an-nasl*, and *hifẓ al-māl*).

*Second*, Education and Da'wah: Education includes (a) support for improving the quality of education; (b) support for enhancing the competence of educators; (c) provision of educational facilities and infrastructure; (d) provision of facilities, infrastructure, and training for skills/vocational programs; (e) educational activities related to Hajj; (f) support for informal education; and (g) educational scholarships, including for students and/or *hafiz*. Meanwhile, Dakwah includes: (a) education for preachers (*mubaligh*); (b) provision of facilities and infrastructure for Dakwah activities; (c) improvement of mosque management; (d) funding for religious pilgrimage trips to motivate Islamic activists and/or mosque caretakers (*marbot*); and (e) support for Islamic preaching activities. The study's findings directly align with and contribute to the *Maqaşid al-Sharia* (MS) of *hifẓ al-‘aql* and indirectly align with other *Maqaşid al-Sharia*, Such as *hifẓ al-dīn*, *hifẓ an-nafs*, *hifẓ an-nasl*, and *hifẓ al-māl*.

*Third*, Health includes (a) improving the quality of health services, including prevention and treatment activities; (b) providing health facilities and infrastructure such as the construction and/or renovation of health clinics, wellness centers, hospitals, and other health-related facilities and infrastructure; (c) enhancing the quality of healthcare personnel and public health training that is not limited. The result of this study directly aligns with and contributes to the *Maqāṣid al-Sharia*, (MS) of *hiḥẓ an-nafs*. Moreover, it indirectly aligns with other *Maqāṣid al-Sharia*, including; (*hiḥẓ al-dīn*, *hiḥẓ al-‘aql*, *hiḥẓ an-nasl*, and *hiḥẓ al-māl*).

*Fourth*, Social Religious include: (a) Islamic religious social activities; (b) provision of religious social assistance; (c) reducing social and religious disparities; (d) support for street children, the poor, orphans, and neglected children; (e) counseling and rehabilitation for persons with disabilities and those who have an addiction to addictive substances/narcotics; and (f) social assistance for converts to Islam (*mualaf*). The result of the study directly aligns with and contributes to the *Maqāṣid al-Sharia* (MS) of *hiḥẓ al-dīn* and *hiḥẓ al-‘aql*, and indirectly aligns with other *Maqāṣid al-Sharia*, including *hiḥẓ an-nafs*, *hiḥẓ an-nasl*, and *hiḥẓ al-māl*.

*Fifth*, Economy Ummah includes: (a) education/training in entrepreneurship; (b) providing *qard al-ḥasan* through Sharia Commercial Banks (BUS) or Sharia Business Units (UUS); (c) provision of financing facilities for micro and small enterprises through BUS/UUS; (d) mentoring for Muslim entrepreneurs; (e) enhancing entrepreneurial activities in communities through micro and small enterprises; (f) development of model Community Economic Villages (Kampung Ekonomi Umat, BPKH Villages); (g) development of halal tourism, products, and/or services; and (h) construction of markets. The result of this study directly aligns with and contributes to the *Maqāṣid al-Sharia* (MS) of *hiḥẓ al-māl* and indirectly aligns with other *Maqāṣid al-Sharia*, these are (*hiḥẓ al-dīn*, *hiḥẓ al-‘aql*, *hiḥẓ an-nafs*, and *hiḥẓ an-nasl*).

*Sixth*, Development of Worship Facilities and Infrastructure includes: (a) Construction of mosques/*musholas*, (b) Rehabilitation of mosques and *musholas*, (c) Provision of supporting facilities for mosques/*musholas*. The result of this study directly aligns with and contributes to the *Maqāṣid al-Sharia* (MS) of *hiḥẓ al-dīn* and indirectly aligns with other *Maqāṣid al-Sharia*, including (*hiḥẓ al-‘aql*, *hiḥẓ an-nafs*, *hiḥẓ al-māl*, and *hiḥẓ an-nasl*).

To make it easier to comprehend the results study above, the researcher simply uses the table form in the following:

No	Program	Activities	<i>Maqasid al-Sharia</i>	Description
I	Hajj Services Activities	1. Providing support for Hajj services domestically and/or abroad;	Hifz al-din	Suitable
		2. Carry out guidance on Hajj rituals; And	Hifz al-din	Suitable
		3. Providing Hajj pilgrimage facilities and infrastructure domestically and/or abroad.	Hifz al-din	Suitable
II	Education and Da'wah	1. Support for improving the quality of education;	<i>Hifz al-'aql</i> , and <i>hifz an-nafs</i>	Suitable
		2. Support for improving the competence of teaching staff;	<i>Hifz al-'aql</i>	Suitable
		3. Provision of educational facilities and infrastructure;	<i>Hifz al-'aql</i>	Suitable
		4. Provision of infrastructure and skills/vocational training activities;	<i>Hifz al-'aql</i>	Suitable
		5. Educational activities related to the pilgrimage;	<i>Hifz al-'aql</i>	Suitable
		6. Support for informal education;	<i>Hifz al-'aql</i>	Suitable
		7. Educational scholarships include students and/or <i>hafiz</i> .	<i>Hifz al-'aql</i>	Suitable
		8. Education for Mubaligh	<i>Hifz al-din</i>	Suitable
		9. Provision of facilities and infrastructure for preaching;	<i>Hifz al-din</i>	Suitable
		10. Improvement of mosque management management;	<i>Hifz al-din</i>	Suitable
		11. Funding pilgrimage trips to motivate da'wah activists and/or mosque caretakers and	<i>Hifz an-nafs</i>	Suitable
		12. Support Islamic preaching activities.	<i>Hifz al-din</i> and <i>hifz al-mal</i>	Suitable
III	Health	1. Improving the quality of health, including prevention and treatment activities;	<i>Hifz an-nafs</i>	Suitable
		2. Provision of health facilities and infrastructure, including the construction and/or repair of health clinics;	<i>Hifz an-nasl</i>	Suitable
		3. Healthy homes and/or hospitals and other health facilities and infrastructure, including the provision of ambulances provision of vehicles for elderly Hajj pilgrims or those who need them.	<i>Hifz an-nafs</i>	Suitable

No	Program	Activities	<i>Maqasid al-Sharia</i>	Description
		4. Providing portable toilets for Hajj pilgrims;	<i>Hifz an-nafs</i>	Suitable
		5. Provision of healthy housing for post-disaster survivors from temporary housing (huntara);	<i>Hifz an-nafs</i>	Suitable
		6. Development of clean water facilities and waste/garbage processing;	<i>Hifz an-nafs</i>	Suitable
		7. Improving the quality of health service personnel, including but not limited to public health training.	<i>Hifz an-nafs</i>	Suitable
IV	Social Religious	1. Islamic social activities;	<i>Hifz al-din</i>	Suitable
		2. Provision of social, and religious assistance;	<i>Hifz al-din</i>	Suitable
		3. Reduction of religious and social disparities, street children, the poor, orphans, and neglected children."	<i>Hifz al-mal</i>	Suitable
		4. Counseling and rehabilitation for persons with disabilities and addiction to addictive substances/narcotics;"	<i>Hifz an-nafs</i>	Suitable
		5. Social assistance for converts ( <i>mualaf</i> ).	<i>Hifz al-din</i> dan <i>hifz al-mal</i>	Suitable
V	Economy Ummah	1. Education/entrepreneurship development;	<i>Hifz al-mal</i>	Suitable
		2. <i>Qord al-hasan</i> assistance through BUS/UUS	<i>Hifz al-mal</i>	Suitable
		3. Micro and small business financing facilities through BUS/UUS	<i>Hifz al-mal</i>	Suitable
		4. Assistance for Muslim entrepreneurs	<i>Hifz al-mal</i>	Suitable
		5. Increasing community entrepreneurial activities through micro and small businesses;	<i>Hifz al-mal</i>	Suitable
		6. Development of a model for Ummah's economic village, including but not limited to;	<i>Hifz al-mal</i>	Suitable
		7. Development of halal tourism, products, and/or services;	<i>Hifz al-mal</i>	Suitable
		8. Market development	<i>Hifz al-mal</i>	Suitable

No	Program	Activities	<i>Maqāṣid al-Sharia</i>	Description
VI	Development of worship facilities and infrastructure:	1. Construction of mosques/ <i>musholas</i> ;	<i>Hifẓ al-dīn</i>	Suitable
		2. Rehabilitation of mosques and <i>musholas</i> ;	<i>Hifẓ al-dīn</i>	Suitable
		3. Provision of supporting facilities for mosques/ <i>musholas</i> .	<i>Hifẓ al-dīn</i>	Suitable

As explained in the table above, all of BPKH's *Maṣlahat* programs and activities align with *Maqāṣid al-Sharia*. All five *Maqāṣid al-Sharia* are covered in BPKH's *Maṣlahat* programs and activities. This proves that BPKH's *Maṣlahat* programs for the first period (2017-2022) are entirely in line with and fulfill *Maqāṣid al-Sharia*. Therefore, these *Maṣlahat* programs and activities must continue to be adequately implemented in accordance with the applicable regulations and governance, risk, and compliance principles to achieve the goal of Hajj financial management, which is to provide benefit to the Muslim community.

## Conclusion

The *Maṣlahat* programs and activities of BPKH that have been implemented during the first period of BPKH's administration (2017 to 2022) are aligned with *Maqāṣid al-Sharia* and have made a tangible contribution to achieving *Maqāṣid al-Sharia*, as well as the third goal of Hajj financial management. Therefore, the *Maṣlahat* programs and activities should be continued, strengthened, continuously improved, and their scope expanded, such as programs for addressing stunting, improving nutrition for pregnant and breastfeeding mothers, nutrition programs for schoolchildren, especially those from underprivileged backgrounds, and so on. In addition, they must still be implemented following applicable laws and regulations, as well as governance, risk, and compliance (GRC) principles. To achieve the goal of Hajj financial management, which is to provide benefits to the Muslim community. Furthermore, a more comprehensive study needs to be conducted, such as policy studies and impact assessments of the *Maṣlahat* programs and activities.

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