

## THE RELIGIOUS DILEMMA OF PROSPECTIVE HAJJ PILGRIMS FACING WAITING LISTS AND HAJJ COSTS AT THE MINISTRY OF RELIGIOUS AFFAIRS IN KUDUS REGENCY 2024

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### Abstract

This study aims to analyze the religious dilemmas experienced by these pilgrims in response to those challenges, including the influence of personal, economic, and religious factors on their decisions. Employing a qualitative descriptive approach with ethnographic methods, the research was conducted through observations and in-depth interviews with registered pilgrims and officials from the Ministry of Religious Affairs in Kudus. The primary data were obtained from field interviews with seven prospective pilgrims, two Hajj service officials, and three religious counselors. Additional data were gathered through participatory observation during official Hajj preparation meetings and religious counseling sessions. Document analysis was also conducted using official records from the Ministry. The data were analyzed using Miles and Huberman's interactive model, which includes data reduction, data display, and conclusion drawing. The findings show three dominant behavioral responses: 85% of pilgrims remain committed to waiting for their scheduled departure, 5% choose to withdraw their savings and perform Umrah, and 10% cancel their plans entirely. These decisions are shaped by considerations such as age, health conditions, financial capacity, and levels of religious understanding. From the perspective of Islamic law, each response represents a different interpretation of *istitha'ah* (ability) and is evaluated within the framework of *maslahat* (benefit) and *darurat* (necessity). The study concludes that pilgrims' religious behavior is not solely influenced by administrative barriers but also reflects their internal spiritual judgment and adaptive understanding of Islamic teachings in dealing with contemporary challenges. These findings offer valuable insight for Hajj policymakers to accommodate religious needs while addressing practical limitations.

### Keywords

Religious Dilemma, Waiting List, Hajj Cost.



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## INTRODUCTION

The Hajj pilgrimage, as one of the five pillars of Islam, holds immense spiritual and communal importance for Muslims around the world. In Indonesia, the state is obligated to facilitate Hajj services under Law No. 13 of 2008 and Law No. 8 of 2019, which cover registration, counseling, transportation, accommodation, health services, and religious guidance (Harahap et al., 2024). Although these regulations provide a legal foundation, their implementation encounters numerous challenges as the number of registrants continues to grow each year (Sanusi, 2021).

One of the most pressing challenges is the prolonged waiting list for departure and the rising cost of the pilgrimage. According to Presidential Decree No. 6 of 2024, the average Hajj cost (Bipih) reached IDR 93.4 million, up from IDR 49.8 million in 2023. In Kudus Regency, the Hajj waiting time ranges from 12 to 15 years. With over 1,384 registrants recorded in 2024, these logistical barriers have created not only financial stress but also a deep sense of spiritual uncertainty among prospective pilgrims (Prasetyo, 2017).

One of the most pressing religious-social problems facing Indonesian Muslims today is the long waiting list and rising costs of the Hajj pilgrimage (Rachmad et al., 2024). In Kudus Regency, this issue is not merely administrative or technical in nature; it has developed into a spiritual and psychological dilemma that directly influences religious behavior. The Hajj waiting list for this region ranges from 12 to 15 years for regular departures, with 2024 data showing 1,384 registered pilgrims and an average cost (Bipih) of IDR 93.4 million per person, as mandated by Presidential Decree No. 6 of 2024. This combination of a long queue and financial burden has created tension among prospective pilgrims, particularly the elderly and those with unstable income, who fear they may never fulfill their obligation despite being religiously and financially eligible at the time of registration. This forms the core academic problem of this study: understanding how policy-induced structural obstacles manifest as lived religious dilemmas within the Muslim community of Kudus (Nur, 2020).

The impact of these conditions is clearly reflected in the perceptions and behavior of prospective Hajj pilgrims (Taibah et al., 2020). Based on interviews conducted with several registered pilgrims and staff from the Hajj and Umrah Division of the Ministry of Religious Affairs in Kudus, three dominant perceptions emerge. First, many pilgrims express deep anxiety over the long waiting time, fearing that health decline or death will prevent them from performing the Hajj. Second, some question the fairness of the system and feel spiritual frustration, believing that their

sincerity and readiness are being tested without certainty. Third, there is a growing belief that alternative practices such as Umrah can serve as spiritual compensation. These perceptions give rise to practical religious dilemmas.

According to Table 2 of the research, 85% of pilgrims still choose to wait, 5% withdraw their funds and opt for Umrah, and 10% cancel their Hajj plans entirely. These figures underscore a shift in how Islamic obligations are interpreted and practiced in response to policy constraints, thus making the situation a fertile ground for Islamic legal and socio-religious analysis (Sriwahyuni, 2023).

Amid these dilemmas, the role of the Ministry of Religious Affairs in Kudus becomes crucial. The institution is tasked not only with administrative duties, but also with providing religious guidance and psychological support (Sheikhi et al., 2021). Field data indicates that the Hajj and Umrah Services Division (PHU) in Kudus conducts counseling sessions, informative meetings, and spiritual training for prospective pilgrims. However, the effectiveness of these interventions is uneven. While some pilgrims feel helped and spiritually strengthened, others view the efforts as insufficient, especially in addressing the emotional toll of uncertainty and delay. This calls for a critical academic reflection: to what extent should religious institutions adapt their educational frameworks to meet the evolving needs of a faithful yet increasingly anxious population? The present study addresses this question by examining the intersection between state policy, individual religiosity, and institutional support in a high-demand Hajj region such as Kudus.

Kudus is not only a region with a high number of Hajj registrants, but also one known for its strong Islamic culture, historical connection to Wali Songo, and consistently high level of religious enthusiasm. As the burial site of Sunan Kudus and Sunan Muria, the city plays a central role in Javanese Islamic identity (Purbasari, 2016). This local context amplifies the religious significance of Hajj preparation and helps explain why so many residents are willing to endure long waits and significant financial sacrifice in order to fulfill their religious obligation.

A study conducted by Fajar & Syaie (2023) in Jambi found that prospective Hajj pilgrims experience spiritual anxiety and psychological pressure during the long waiting period, particularly due to aging and social expectations. While their research highlighted socio-cultural aspects of the pilgrimage, it did not explore the legal or institutional frameworks that influence the religious decisions of pilgrims. Abudiyah (2020) examined the issue of long Hajj queues in Central Java and concluded that they have led to perceptions of injustice among regular pilgrims, especially when

compared to those joining more expensive Hajj plus programs. However, this study focused more on administrative fairness and lacked an in-depth discussion on the spiritual or theological dilemmas experienced by pilgrims themselves. Damayanti et al. (2024) analyzed the role of the Ministry of Religious Affairs in Sumedang in managing Hajj registration services. Their work provided valuable insights into bureaucratic performance, but did not examine how such systems affect the personal religious struggles of individuals facing long waiting lists and rising costs. In a broader context, Al-Ajarma (2021) studied post-Hajj transformations in religious identity among pilgrims from various countries. Although his anthropological perspective was insightful, the research focused on post-pilgrimage experiences and not on the challenges faced before departure, particularly in the Indonesian context. Finally, Fadli & Caniago (2022) explored Hajj law integration within the framework of Islamic constitutional politics (*Siyasah Dusturiyah*). The study was more normative in nature and did not investigate how such policies are perceived or experienced by pilgrims at the grassroots level.

From these five studies, it is evident that there remains a significant research gap in understanding how long waiting periods and high pilgrimage costs create religious dilemmas among prospective Hajj pilgrims at the regional level, particularly in areas like Kudus Regency. None of the existing research directly addresses the intersection between individual religious perception, socio-economic constraint, and the role of religious institutions in providing spiritual guidance (Fry, 2024). Therefore, this study aims to analyze the religious dilemmas experienced by prospective Hajj pilgrims in Kudus Regency in relation to long waiting lists and rising costs. The research will examine how these dilemmas are formed, the options considered by the pilgrims, and how such decisions align with Islamic legal thought, particularly the principles of *istitha'ah* (capability), *maslahat* (benefit), and *darurat* (necessity) (Adnan & Ahmed, 2024).

## **METHOD**

This research is qualitative in nature, using a descriptive-analytical approach with an ethnographic method. The study was conducted among prospective Hajj pilgrims registered at the Ministry of Religious Affairs (MoRA) Office in Kudus Regency in 2024. The data in this study consists of information regarding the religious dilemmas faced by pilgrims in relation to prolonged waiting lists and increasing Hajj costs. These include experiences, perceptions, and decision-making processes of the pilgrims. The primary sources of data are prospective Hajj pilgrims who had

officially registered with the Kudus MoRA Office and had already been assigned departure slots but decided to postpone their journeys for various reasons, such as age, health, and financial constraints.

Data collection was conducted through in-depth interviews, observation, questionnaires, and documentation. During the observation phase, the researcher conducted field visits and participatory observation at Hajj information sessions and religious counseling meetings held between January 10 and March 25, 2024, at the Kudus MoRA Office and several Islamic community centers in Jati and Bae Districts. In the interview phase, the respondents included prospective Hajj pilgrims (7 people), two Hajj service officers from the PHU section of MoRA Kudus, and three religious counselors involved in guiding Hajj pilgrims at the community level.

In the questionnaire stage, the researcher used a closed-ended and open-ended questionnaire designed to capture pilgrims' views on the fairness of Hajj registration systems, perceptions of obligation (*istitha'ah*), and their decision whether to continue waiting, switch to Umrah, or cancel altogether. The documentation process involved collecting relevant documents such as Hajj registration records, national Hajj policy memos Manili, (2024) Religious counseling materials and official statistical reports published by the Ministry of Religious Affairs.

Data analysis in this study used Miles and Huberman's model, starting with data reduction focused on filtering out information related to the pilgrims' dilemmas, motivations, and justifications for delaying departure. The data were then presented thematically in tables and descriptive narratives for clarity. Following this, critical analysis was carried out to interpret the data in relation to theories of religious behavior, the concept of *istitha'ah* (capability), and public interest (*maslahah*). The researcher also triangulated these findings by comparing them with related studies over the past five years to validate the consistency and uniqueness of the results.

## FINDINGS AND DISCUSSION

### Finding

The data in Table 1 presents the distribution of religious responses from prospective Hajj pilgrims in Kudus Regency. A significant portion, namely 85%, chose to continue waiting for their turn to depart. This group showed strong religious perseverance, expressing patience and trust that their departure would eventually be realized, regardless of how long it might take. Another 5% decided to withdraw their Hajj deposit and replace it with Umrah. These individuals were generally older or had declining health, making the long waiting period a serious concern. Choosing Umrah

offered a practical way to fulfill their longing to visit the Holy Land without the prolonged uncertainty tied to the Hajj schedule.

Meanwhile, 10% of the participants chose to cancel their Hajj registration entirely and withdraw their funds. Most of them cited financial hardship, changing family responsibilities, or personal reevaluation as reasons behind this decision. This group no longer saw themselves able to fulfill the Hajj, either due to current limitations or future uncertainty.

**Table 1.** Religious Dilemmas Faced by Prospective Hajj Pilgrims in Relation to Waiting Lists and Hajj Costs at the Ministry of Religious Affairs, Kudus Regency (2024)

No	Religious Diversity	Percentage	Information
1	Continue waiting patiently	85	Departed
2	Withdraw the deposit and perform umrah	5	Did not depart
3	Cancel Hajj and withdraw funds	10	Did not depart

### Religious Dilemmas of Prospective Hajj Pilgrims

The waiting list for Hajj has become one of the significant polemics that has become an obstacle for prospective pilgrims. If, in the past, Muslims in Indonesia performed the Hajj pilgrimage by sailing ship, which took months, even up to two years, the situation is the opposite now. Although facilities such as airplanes have made it possible for pilgrims to arrive in Saudi Arabia quickly and easily, the waiting time for departure can reach tens of years due to the waiting list (Almgadi, 2024).

Based on the author's research on various literature, this long waiting list for the Hajj is caused by several factors. From a legal perspective, the absence of a strong legal basis regarding government policy in handling this problem is the leading cause (Weisbrod et al., 2023). Although policies are in place, the government has not fully implemented them. From a philosophical perspective, this long waiting list is also influenced by the religious motivations of prospective pilgrims who are not yet completely straight. Many prospective pilgrims want to perform the Hajj repeatedly for various reasons.

In fact, in society, there is a growing view that the more often someone performs the hajj, the better their image will be. Some hajj pilgrims even believe in myths, such as the obligation to bathe in Wadi Fatma, especially mothers who believe bathing there will keep them beautiful and youthful.

The narrative about the waiting list and the cost of the hajj in Indonesia, especially in Kudus Regency, has impacted prospective pilgrims. Various religious attitudes have emerged among prospective pilgrims who have registered (Quaium et al., 2023). Based on the author's interview with the Head of PHU of Kudus Regency, there are indeed differences in religious attitudes among prospective hajj pilgrims in Kudus Regency.

**Table 2.** Religious attitudes of prospective Hajj pilgrims in Kudus Regency 2024

No	Religious Diversity	Percentage	Information
1	Keep accepting and waiting	85	Departed
2	Withdraw the deposit and replace it with Umrah	5	Did not depart
3	Take the money and don't go	10	Did not depart

Based on the table above, prospective Hajj pilgrims from Kudus Regency are enthusiastic despite facing a long waiting list and significant Hajj costs. This shows that even though Indonesia's service process and Hajj journey are full of challenges, prospective pilgrims remain motivated to register.

These various religious attitudes are influenced by the personal commitment of each congregation to carry out the sharia or religious rules. This enthusiasm is closely related to their level of religiosity, which can shape a person's mindset and attitude. One of the factors causing the long waiting list for the Hajj in Indonesia may be this phenomenon. In addition to the high prevalence of Islam in Indonesian society, the high level of religious awareness and understanding allows them to respond to the divine call effectively (Judijanto et al., 2024). In addition, increasing community welfare has also been identified as a factor influencing this phenomenon.

### **Analysis of Islamic Legal Perspectives on the Religious Behavior of Prospective Hajj Pilgrims Regarding Waiting Lists and Hajj Costs**

The process of hajj service and travel in Indonesia has its own unique characteristics. This uniqueness is reflected in the high enthusiasm of prospective pilgrims despite facing challenges such as long waiting lists and high costs. These factors impact various issues related to the religious attitudes of prospective hajj pilgrims. The variation in these issues is a special concern for each district or city that organizes hajj services in its area (Showail, 2022). Therefore, the author will analyze the religious issues faced by prospective pilgrims in Kudus Regency from both positive law and Islamic legal perspectives.

### **Remaining on the List and Waiting**

Etymologically, the term "hajj" derives from the Arabic word "qashdu," which means intention, aim, or purpose, while "umrah" refers to a pilgrimage or visit. Terminologically, hajj is a journey undertaken with a specific intention to reach the Baitullah (the Kaaba) at a designated time (Kalender & Tari Kasnakoglu, 2022).

The term "al-Hajj" implies steadfastness and commitment to the act being performed. It reflects an action that requires deliberate intention and full awareness, indicating that the execution or postponement of this act should be consistent and unwavering. Therefore, the author considers it necessary to analyze from an Islamic legal perspective the commitment of individuals in upholding their principles (Agustian et al., 2023). In this context, pilgrims who maintain their faith and patience in accepting government regulations regarding their departure schedule, including dealing with long waiting lists or high costs, demonstrate their steadfastness in fulfilling this religious obligation.

### **Withdrawing Deposits and Replacing with Umrah**

The refund of the Hajj Organizing Costs (BPIH) is a right for prospective pilgrims who fail to depart, whether due to death before departure or other valid reasons. This is regulated under Article 24, paragraph (1) of Law Number 13 of 2008, which states that prospective pilgrims are entitled to a refund of the BPIH if they die before performing the Hajj or cancel their departure for valid reasons (Maulid & Amirsyah, 2021).

However, this law only establishes the right to a refund of the BPIH without specifying the procedures that prospective pilgrims or their families must follow to obtain the refund. This often leads to confusion among prospective pilgrims, who worry that the funds they have deposited may be deducted or not refunded.

The author notes that the refund of funds for pilgrims is indeed regulated by law and permitted. The government, through the Ministry of Religious Affairs in each region, must facilitate the service and resolution of Hajj-related issues. The withdrawal of Hajj funds for certain reasons is also guaranteed by Article 24, paragraph (1) of Law Number 13 of 2008 (Jamal et al., 2024).

However, if the cancellation or refund of Hajj funds is made by the pilgrims after arriving in Mecca, this is not allowed. Pilgrims who cancel their Hajj in Mecca must pay a compensatory penalty known as "dam."



According to KH. Arifin Fanani, a prominent scholar from Kudus, pilgrims who decide to withdraw their Hajj funds and substitute them with Umrah before departure or while in Mecca or Medina are acting within the legal provisions. This decision is considered valid as long as it is made before departure and after the Hajj service fees have been utilized for the pilgrim. However, if the pilgrim is still on the waiting list, they are allowed to withdraw the Hajj funds to be replaced with Umrah, especially due to reasons such as long waiting lists or age factors. He emphasizes this by referring to the *ushul fiqh* principle, "If you cannot achieve everything, do not abandon everything," which means that if a person cannot perform the entire act, doing part of it according to one's ability is permissible.

Conversely, KH. Hasan Fauzi, another scholar from Kudus, explains that withdrawing Hajj funds to be used for Umrah, if done for reasons justified by Islamic law, is permissible. He notes that the term "*Istithoo`a*" in Al-Qur'an Surah Ali Imran, verse 97, encompasses not only financial capability but also spiritual readiness. Psychological preparedness is considered crucial for accepting and fulfilling the Hajj regulations and policies set by the government (Alzeer & Abuzinadah, 2024).

The researcher observes that the hesitation of prospective pilgrims regarding the waiting list and Hajj costs often leads them to withdraw their Hajj funds and opt for Umrah instead. Consequently, these prospective pilgrims will not be registered as Hajj participants for that particular year, and if they wish to register again in the future, their registration number and year will be different.

### **Taking the Money and Not Departing**

Prospective pilgrims who initially registered to go on Hajj but later decide to withdraw their Hajj funds and cancel their trip face a more extreme decision compared to simply converting their Hajj funds to Umrah (Muneeza, Aishath, 2021). In this study, the author found that approximately 10% of prospective pilgrims in Kabupaten Kudus chose to withdraw their Hajj funds and cancel their departure.

From an Islamic legal perspective, the decision to withdraw funds and not proceed with the pilgrimage can nullify the intention to perform a good deed. This is related to the verse from the Qur'an, Surah Al-Baqarah, verse 264, which explains that charity accompanied by ill intentions or errors can be likened to charity that holds no value. The verse depicts this situation as very regrettable. The decision to withdraw funds and not proceed with the Hajj would be seen as

obtaining one good deed, in line with the Hadith of the Prophet, as narrated by Bukhari (No. 649) and Muslim (No. 131) (Dadah et al., 2023).

### **Not Departing Due to More Urgent Needs**

Desire and ability are two interconnected factors, but priority must be given to one over the other. In the context of Hajj, simply having the intention and willingness is not enough; one must also have the capability (Yahya, 2022). If a person has registered and paid for Hajj but then decides to withdraw and use the funds for what they consider a more beneficial purpose, this decision can be acceptable. This aligns with the *ushul fiqh* principle, "*dar'ul mafasid muqaddamun 'ala jalbil mashali*", which means that preventing harm takes precedence over pursuing benefit.

While Hajj savings are important, if the funds are needed to meet urgent needs, their use should align with those necessities. Any remaining funds after fulfilling basic needs can be saved again until they are sufficient for the Hajj journey, as extravagance is prohibited in Islam (Aziz et al., 2023).

A prospective pilgrim who withdraws their Hajj funds and chooses not to go still earns one good deed (AlKarani, 2021). The law allows this and is considered to have certain benefits. However, from an Islamic perspective, this decision is seen as detrimental because they miss the opportunity to earn a significant reward, which could be multiplied up to seven hundred times. Additionally, their status as a prospective Hajj pilgrim will be lost.

### **Discussion**

The religious dilemmas faced by prospective Hajj pilgrims in Kudus Regency are deeply rooted in Islamic jurisprudence, particularly in the foundational concept of *istitha'ah* (capability), which determines whether the Hajj obligation applies (Adnan et al., 2024). According to Surah Ali 'Imran [3]: 97, only those who are capable are required to perform the pilgrimage. This capability includes not only financial and physical readiness but also the presence of safety and feasibility. Classical scholars such as Al-Ghazali and contemporary thinkers like Yusuf al-Qaradawi further elaborated that *istitha'ah* should be evaluated dynamically in light of one's condition. In modern practice, the waiting list and cost structures in Indonesia challenge this principle. The increasing expenses and prolonged queues suggest a shifting interpretation of religious duty, where the barrier is not disbelief or negligence, but systemic delay and economic limitations. Additionally, the doctrines of *maslahah* (public benefit) and *darurat* (necessity) serve as theological justifications for adjustments in worship obligations, especially in cases where fulfilling Hajj might endanger health

or family well-being (Imamah et al., 2024).

The findings of this study reinforce and extend existing scholarship. For instance, Zulfajri et al. (2022) reported that long waiting times caused psychological tension among pilgrims in Jambi, while Wijaya et al. (2025) highlighted feelings of administrative injustice in Central Java. However, unlike previous research, this study provides a nuanced understanding that these dilemmas are not merely personal struggles but represent a broader religious negotiation process. The responses of the pilgrims in Kudus, whether choosing to wait, redirecting intentions to Umrah, or withdrawing entirely, demonstrate a complex interplay between individual faith, institutional conditions, and evolving religious consciousness. These actions are a form of adaptive behavior rooted in Islamic thought, even if not always expressed in classical jurisprudential language.

From the perspective of the researcher, this phenomenon reflects the growing need for contextual religious literacy. Rather than viewing the delay or cancellation of the Hajj as a failure of piety, it should be understood as a reflection of contemporary religious reasoning (Hussin, 2024). The theological discourse surrounding *istitha'ah* must be revived not only in academic spaces but also in public religious education. The Ministry of Religious Affairs holds a key position in this transition, not just as an administrative body but as a moral and spiritual companion (Hosaini et al., 2024). This study opens the door to reevaluating how policy, economy, and spirituality intersect, and how future research might offer solutions for building a more inclusive and responsive Hajj management framework in Indonesia.

Furthermore, the religious attitudes observed among pilgrims reflect not only a response to structural limitations but also illustrate the dynamic interpretation of Islamic teachings within a modern Indonesian context. The concept of *istitha'ah* is increasingly being internalized by pilgrims in practical and situational terms (Huda & Haeba, 2021). For example, some pilgrims justify delaying Hajj or substituting it with Umrah as an act of spiritual adaptation rather than abandonment. These choices are deeply rooted in the ethical principle of *la yukallifullahu nafsan illa wus'aha* (Allah does not burden a soul beyond its capacity), offering theological room for flexibility in the face of systemic constraints.

In addition, the role of local religious authorities and community-based Hajj guidance groups (KBIH) significantly influences the formation of these adaptive religious behaviors (Abidin et al., 2023). Their interpretations, advice, and counseling become a key factor in how prospective pilgrims make decisions regarding their spiritual journey. As trust in religious institutions remains

high in Kudus Regency, these grassroots-level engagements play a bridging role between abstract state policy and personal religious commitment. Future research is encouraged to explore how localized religious discourses can either reinforce or alleviate pilgrims' psychological and spiritual burdens during the long waiting period.

## CONCLUSION

This study concludes that prospective Hajj pilgrims in Kudus Regency experience a range of religious dilemmas caused by prolonged waiting lists and increasing pilgrimage costs. These dilemmas include spiritual anxiety, moral conflict in postponing the Hajj, consideration of alternative acts such as Umrah, and doubt toward the fairness of the Hajj system. These findings confirm that the concept of religious obligation is dynamically interpreted by pilgrims, influenced not only by theological understanding but also by financial limitations and institutional structures. Therefore, the Hajj journey is no longer perceived solely as a ritual act but as a negotiation between religious commitment, personal capability, and systemic constraints.

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