



Eduslamic: Jurnal Pendidikan Islam dan Keagamaan

Vol. 4 No.1 Maret-Agustus 2026

E-ISSN: 2988-6686

Hajj Planning Strategy for Muslim Muhammadiyah Residents in Sorong Regency, Southwest Papua, Indonesia

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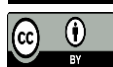
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ABSTRACT

This study examines the Hajj planning strategy developed by Muhammadiyah organizations in Sorong Regency. Using a qualitative design, data were collected from 18 participants representing Muhammadiyah Taklim Council Study Group, Aisyiyah, Muhammadiyah Youth, Nasyiatul Aisyiyah, and Muhammadiyah Organization of Sorong Regency. Data were obtained through focused interviews, participant observation, and documentation analysis. The findings reveal that Hajj planning is strengthened through religious guidance, financial discipline, collective participation, and organizational mentoring. However, participants identified weaknesses in financial literacy, administrative standardization, coordination, and digital management. Opportunities include Muhammadiyah's organizational network and youth participation, while threats include economic instability, geographical barriers, and potential loss of financial trust. The study concludes that a transparent, digitally supported, participatory Hajj Arisan management system can improve organizational governance and expand inclusive access to Hajj registration. The study proposes a community-based Hajj planning model applicable to Muslim minority and peripheral regions in Indonesia.

Keywords: *Hajj Planning, Muhammadiyah, Islamic Organization, Religious Strategy*



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Introduction

Muhammadiyah's organizational principles explicitly encourage strengthening of worship in hajj planning as well as the development of economic and social welfare programs (Makrus, 2018). This provides a strong institutional foundation for developing a Muhammadiyah Hajj Planning through Arisan Program in Sorong Regency. The program could be designed as a collective mechanism in which members make affordable, regular monthly contributions into a transparent Hajj fund. The principal objective would be to help Muhammadiyah members who have a religious commitment to perform Hajj but have limited finances begin the registration and savings process (Wekke et al., 2019).

The proposed Arisan Haji Muhammadiyah Kabupaten Sorong would emphasize *ta'awun* (mutual assistance), solidarity, and responsible financial planning rather than merely a conventional rotating savings scheme. Members could contribute a predetermined amount every month. Each cycle could prioritize members with the greatest financial need, subject to transparent eligibility criteria and proper verification. Importantly, Muhammadiyah's Tarjih guidance indicates that an arisan arrangement for Hajj can be acceptable when it is based on halal funds, a clear agreement, mutual assistance, and reliable guarantees that do not create injustice among participants (Makrus, 2018; and Wekke et al., 2019). Thus, the program could function as a community-based Hajj funding strategy: financially stronger members contribute regularly to sustain the collective fund, while members who cannot independently accumulate the required initial funds receive priority assistance (Syamsudin; Aziz, Abdul; Roqiyul, Ma'arif Syam; M. Zidny, 2023). This would transform the Muhammadiyah Hajj Arisan into not only a savings mechanism but also an instrument of social philanthropy and economic empowerment, helping more members gradually achieve the financial capacity necessary to register for Hajj.

Hajj is one of the most important pillars of Islam and represents a spiritual obligation for Muslims who possess the physical, financial, and social capacity (Azra, 2004). Globally, Muslim communities continue to develop various institutional and social strategies to prepare pilgrims for Hajj due to increasing registration numbers, financial requirements, and administrative procedures (Samadi, 2024). In many Muslim-majority countries, Hajj planning is not only considered an individual religious responsibility but also a collective social movement supported by religious organizations, financial institutions, and

educational communities (Dewi & Qodarsasi, 2024). The growing complexity of Hajj management has encouraged Islamic organizations to formulate innovative planning systems emphasizing sustainability, economic preparation, religious education, and community empowerment (Susi, 2024; and Nuralifah et al., 2026). In Indonesia, Hajj implementation has become an important national religious agenda because the country sends one of the largest Hajj contingents annually. Long waiting periods, rising costs, and administrative challenges require Muslim communities to conduct strategic planning years before departure (Susi, 2024). Consequently, Islamic organizations such as Muhammadiyah, Nahdlatul Ulama, and local Islamic councils increasingly play important roles in educating communities about Hajj preparation. These organizations contribute not only to religious guidance but also to financial management, spiritual mentoring, and social mobilization (Makrus, 2018; and Shidiq et al., 2025).

Muhammadiyah, as one of the largest Islamic organizations in Indonesia, (Nuralifah et al., 2026) has historically emphasized Islamic reform, educational development, and social welfare. Through its branches and autonomous organizations, Muhammadiyah actively promotes religious literacy and practical Islamic life among Muslims in urban and rural regions (Makrus, 2018); and (Mas'udi, 2023). In Sorong Regency, Southwest Papua, Muhammadiyah has become an influential religious organization supporting Muslim communities living within multicultural and geographically challenging environments (Razak et al., 2022). The organization develops various Hajj planning strategies through Majelis Taklim, Aisyiyah, Pemuda Muhammadiyah, and Nasyiatul Aisyiyah activities (Wekke et al., 2019).

The context of Southwest Papua presents unique challenges in Hajj preparation. Geographic isolation, economic inequality, transportation limitations, and restricted access to Islamic financial literacy affect Muslim communities' ability to conduct effective Hajj planning. Many residents require long-term preparation to fulfil financial obligations and administrative requirements for Hajj registration (Razak et al., 2022). Muhammadiyah organizations, therefore, function not only as religious institutions but also as social support systems, helping members develop collective awareness regarding Hajj preparation (Makrus, 2018; Wekke et al., 2019; and Mas'udi, 2023).

The preliminary research in this study showed that the Hajj planning strategy for Muslim Muhammadiyah residents in Sorong Regency, Southwest Papua, Indonesia, should emphasize comprehensive readiness through systematic guidance, community coordination, and long-term preparation. Rather than focusing only on travel arrangements and financial matters, the planning process needs to integrate spiritual formation, administrative preparedness, physical fitness, and psychological resilience so that prospective pilgrims are ready for the demands of the pilgrimage.

Muhammadiyah leaders and local religious institutions can strengthen this process by organizing regular manasik programs, providing accurate information, and guiding participants through each stage of registration and preparation in an orderly manner. Effective communication is also essential, especially through trusted community networks and digital platforms, because clear information helps prevent misunderstanding and increases confidence among pilgrims and their families.

Special support should be designed for elderly participants and those with health limitations, including routine monitoring, practical assistance, and targeted instruction that reflects their specific conditions. In this context, family participation becomes an important element, since emotional encouragement and practical help at home can influence the overall readiness of the pilgrim. With a planning model that is inclusive, organized, and responsive to local needs, Hajj preparation can function not only as an administrative requirement but also as a meaningful process of religious development within the Muhammadiyah community.

This study addresses two main questions: (1) What strategies are implemented by Muhammadiyah organizations in supporting Hajj planning among Muslim residents in Sorong Regency? and (2) What social and religious impacts emerge from these strategies? The study is expected to contribute academically to Islamic social movement studies and practically to community-based Hajj management in peripheral Muslim communities.

Research Methodology

This study employed a qualitative research design to explore the experiences, perceptions, and strategies of Muhammadiyah communities regarding Hajj planning in Sorong Regency, Southwest Papua, Indonesia. Qualitative research was selected because it allows a deeper understanding of social interaction,

religious motivation, and organizational strategies within community contexts (Creswell, 2018).

The participants consisted of 18 respondents selected purposively based on their active involvement in Muhammadiyah organizations and Hajj preparation activities. The participants included: four members of Muhammadiyah Taklim Council Study Group; four members of the Aisyiyah organization; four members from Pemuda Muhammadiyah and Nasyiatul Aisyiyah; and six members from Muhammadiyah Organization Kabupaten Sorong (Ishtiaq, 2019).

Data collection was conducted through three stages. First, in-depth interviews were undertaken to obtain detailed information about Hajj planning experiences, organizational support, and perceived challenges. It used a *focused interview* – The interview concentrates on a particular event, program, experience, or phenomenon that participants have experienced. It is useful for evaluating a specific activity, such as participants' experiences with a Muhammadiyah Hajj Arisan Program. Each interview lasted between 45 and 90 minutes and was conducted in Indonesian. Second, participant observation was carried out during religious gatherings, financial discussions, and organizational meetings related to Hajj preparation. Third, documentation analysis was conducted by reviewing organizational reports, religious guidance materials, and Hajj socialization documents (Miles, 2014); and (Hamzah & Hasbullah, 2019).

The data analysis followed four procedures. First, all interviews were transcribed verbatim. Second, the researcher conducted data reduction by selecting relevant themes associated with strategy, impact, and challenges. Third, thematic coding was employed to categorize participants' opinions into recurring patterns and contrasting perspectives. Fourth, interpretation and verification processes were conducted through triangulation among interviews, observations, and documents to ensure validity and consistency (Suharmoko et al., 2025). Ethical considerations included participant consent, confidentiality protection, and voluntary participation throughout the study.

Findings and Discussion

A. Findings

The findings demonstrate that Muhammadiyah organizations in Sorong Regency have developed systematic Hajj planning strategies emphasizing

religious guidance, financial discipline, collective participation, and organizational mentoring. Despite geographical and economic challenges in Southwest Papua, Muhammadiyah communities continue to strengthen awareness regarding long-term Hajj preparation (Hamzah et al., 2020).

The findings can be organized into several major themes that reflect how Muhammadiyah organizations in Sorong Regency develop and implement Hajj planning strategies. Creswell, (2018) explained that the combination of focused interviews, participant observation, and documentation analysis provides a strong basis for presenting the findings thematically.

Table 1. Description of Hajj Planning Strategies of Muhammadiyah Organizations

No	Major Finding	Description of Findings	Supporting Participants/Data
1	Systematic Planning Awareness	Muhammadiyah members demonstrate increasing awareness that Hajj requires long-term financial, spiritual, and administrative preparation. Hajj is understood not only as an individual religious aspiration but also as a collective organizational concern that requires systematic planning.	18 participants from Muhammadiyah, Aisyiyah, Nasyyatul Aisyiyah, Pemuda Muhammadiyah, and Taklim Council Study Groups.
2	Religious Guidance as the Foundation of Hajj Planning	Religious guidance is an important component of Hajj preparation. Muhammadiyah study groups and organizational meetings provide members with information concerning the religious requirements of Hajj, readiness, commitment, and the importance of preparing for Hajj as early as possible.	4 Taklim Council members; observations of religious gatherings; religious guidance materials.
3	Financial Discipline and Savings Culture	Financial preparation emerged as one of the strongest findings. Members are encouraged to develop disciplined saving habits and allocate funds specifically for Hajj registration. This approach is	Interviews with organizational members; observations of financial discussions; organizational and Hajj socialization documents.

		particularly important for members with limited economic capacity.	
4	Muhammadiyah Hajj Arisan as a Collective Strategy	The Hajj Arisan model functions as a mechanism for collective financial participation. Members contribute regularly to a shared fund, allowing participants who have limited individual financial capacity to gradually prepare the funds needed for Hajj registration. The model strengthens mutual assistance and reduces the perception that Hajj preparation must depend entirely on individual financial resources.	Focused interviews concerning participants' experiences and perceptions of the Hajj Arisan Program; financial discussions during organizational meetings.
5	Collective Participation and Mutual Assistance	Hajj planning is characterized by a strong spirit of collective participation. Muhammadiyah organizations encourage members to support one another through information sharing, financial cooperation, religious motivation, and organizational assistance. This reflects the principle of <i>ta'awun</i> (mutual assistance).	Members of Muhammadiyah, Aisyiyah, Muhammadiyah Youth, and Nasyiatul Aisyiyah.
6	Organizational Mentoring and Support	Muhammadiyah organizational structures provide mentoring and socialization related to Hajj preparation. Leaders and members share information about registration procedures, financial preparation, religious readiness, and other administrative matters.	Muhammadiyah Organization Sorong Regency members; organizational meetings and documentation.
7	Role of Women's Organizations	Aisyiyah and Nasyiatul Aisyiyah contribute to strengthening awareness and participation in Hajj preparation. Their involvement demonstrates that Hajj	Aisyiyah members and 4 members of Muhammadiyah Youth /Nasyiatul Aisyiyah.

		planning is not limited to male organizational structures but involves women and younger generations as active participants.	
8	Geographical Challenges	The geographical characteristics of Southwest Papua create additional challenges for Hajj preparation, including distance, transportation, access to information, and the cost associated with traveling to service centers. These conditions make organizational assistance particularly important.	Participant interviews and observations of organizational activities.
9	Economic Constraints	Limited household income and competing economic needs can delay Hajj registration. Participants indicated that gradual and collective financial mechanisms are useful for members who cannot immediately accumulate the required funds independently.	Focused interviews with Muhammadiyah members and financial discussions.
10	Importance of Early Preparation	The findings indicate a shift toward understanding Hajj as a long-term goal. Members are encouraged to begin financial and spiritual preparation early rather than waiting until they have sufficient funds for immediate registration.	Interviews, religious gatherings, and Hajj socialization documents.
11	Integration of Religious and Financial Preparation	Hajj planning is not viewed solely as a financial activity. Muhammadiyah combines financial discipline with religious education, organizational mentoring, and spiritual motivation. Consequently, successful Hajj preparation involves both economic readiness and religious commitment.	Triangulation of interviews, observations, and documentation.

12	Organizational Strategy for Inclusive Hajj Access	Overall, Muhammadiyah's Hajj planning strategy seeks to make Hajj preparation more inclusive, particularly for members who experience economic limitations. The combination of religious guidance, disciplined saving, collective participation, and Hajj Arisan creates an organizational mechanism for expanding opportunities for members to register for Hajj.	All three data sources and all participant groups.
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Source: Research data (November 2025 to April 2026).

The findings reveal that Muhammadiyah organizations in Sorong Regency have developed a multidimensional Hajj planning strategy based on four interconnected pillars aligned with Fahmi et al., (2022), Susi, (2024), and Syamsudin et al., (2023): religious guidance, financial discipline, collective participation, and organizational mentoring. Religious guidance provides the spiritual foundation, while financial discipline encourages members to prepare systematically for the substantial costs associated with Hajj. At the same time, organizational mentoring helps members understand administrative and registration procedures and provides continuous motivation to maintain their commitment to Hajj preparation.

A particularly significant finding is the potential of the Muhammadiyah Hajj Arisan Program as a collective financial mechanism for assisting economically constrained members (Soehadha et al., 2026). Rather than requiring members to accumulate the entire amount individually, the Arisan approach promotes regular contributions and mutual assistance, creating a structured pathway toward Hajj registration. In the context of Sorong Regency and Southwest Papua, where geographical distance and economic limitations may create additional barriers, this collective strategy represents an important form of organizational empowerment (Fahmi et al., 2022; Syamsudin et al., 2023). The participation of Muhammadiyah, Aisyiyah, Muhammadiyah Youth, and Nasyiatul Aisyiyah further demonstrates that Hajj preparation is becoming a shared organizational agenda rather than merely an individual religious aspiration.

Table 2. Perspectives of Muhammadiyah Respondent Groups on Hajj Planning, Hajj Arisan, and Organizational Management

Respondent Group	Main Opinions/Perceptions	Ideas and Suggestions	Weaknesses Identified	Opportunities Identified	Threats/Challenges	Suggested Solutions
Muhammadiyah Taklim Council Study Group (4 participants)	Hajj preparation should begin with religious understanding and long-term financial planning. Participants emphasized that many members have the intention to perform Hajj but lack systematic financial planning.	Establish regular Hajj preparation sessions combining religious guidance, financial literacy, and information about Hajj registration.	Limited financial literacy; some members are not accustomed to long-term saving; Hajj information is sometimes received informally and inconsistently.	Regular religious gatherings provide an existing forum for disseminating Hajj information and motivating members to participate in the Hajj Arisan.	Declining motivation when registration seems financially unreachable; misinformation about Hajj procedures; changing economic conditions.	Develop a Hajj Planning Education Unit within the Taklim Council; provide standardized information; maintain participant records; conduct periodic financial and Hajj-preparation education.
Aisyiyah Organization (4 participants)	Hajj planning should involve families and women because household financial management strongly affects the ability to save for Hajj.	Develop a women- and family-oriented Hajj savings program and involve Aisyiyah branches in socialization and financial monitoring.	Women's participation is not always formally integrated into organizational Hajj planning; financial responsibilities within families may compete with Hajj savings.	Aisyiyah has an extensive women's organizational network and regular meetings that can support financial education and collective savings.	Household economic pressures; emergency family expenditures; unequal participation among members.	Establish Aisyiyah Hajj Savings Groups, provide transparent contribution records, strengthen family financial planning, and involve women in decision-making and monitoring.
Muhammadiyah Youth and	Young members generally	Introduce digital payment	Young members may have	Young people are familiar	Job and income instability;	Establish a Digital Hajj Administrat

Nasyiatul Aisyiyah (4 participants)	support the Hajj Arisan concept but expect the program to be more flexible, transparent, and digitally managed. Hajj preparation should start at a younger age.	records, online registration databases, reminders, and social-media-based Hajj education.	unstable income; organizational communication can still depend heavily on conventional meetings; limited digital administrative systems.	with digital technology and can become administrators, communicators, and financial-management volunteers.	migration/mobility of young members; low interest in long-term religious financial planning among some youth.	ion System, assign youth as digital administrators, introduce flexible contribution schemes, and provide financial-literacy programs for young members.
Muhammadiyah Organization, Sorong Regency (6 participants)	Hajj planning requires stronger organizational coordination, formal administration, transparency, and accountability. The Hajj Arisan should become an organized program rather than an informal activity.	Create formal guidelines/SOPs, establish a management team, prepare annual work plans and budgets, and develop transparent reporting mechanisms.	Administrative procedures are not yet fully standardized; financial records may be fragmented; coordination between organizational levels needs strengthening.	Muhammadiyah has an established organizational structure, leadership network, religious institutions, and community membership that can support a coordinated Hajj program.	Mismanagement or lack of transparency could reduce members' trust; economic crises may affect contribution; geographical distance may complicate coordination.	Establish a Muhammadiyah Hajj Planning and Management Team, develop SOPs, use standardized financial reporting, conduct regular audits/evaluations, and strengthen coordination between branches and regional leadership.

Source: Research data (November 2025 to April 2026).

In this qualitative study, the findings enable us to distinguish the opinions, ideas, suggestions, weaknesses, opportunities, threats, and proposed solutions of each respondent group, rather than presenting all participants with the same perspective.

The findings across respondent groups have implications for organizational administration and management. The findings are described in a table below.

Table 3.
The Cross-Group Findings

Theme	Findings Across Respondent Groups	Implication for Organizational Management
Religious Guidance	All groups considered religious education important, but the Taklim Council emphasized it most strongly as the foundation of Hajj preparation.	Religious guidance should be integrated into the formal Hajj planning program rather than conducted separately.
Financial Management	Participants agreed that financial limitations are one of the principal barriers to Hajj registration. Aisiyah emphasized household financial management, while Muhammadiyah leaders emphasized institutional financial accountability.	The organization needs a transparent, systematic, and sustainable Hajj financial-management mechanism.
Hajj Arisan	The Arisan mechanism was viewed positively because it enables gradual and collective preparation, particularly for members with limited financial capacity. However, participants stressed that it must be professionally managed.	Hajj Arisan should have written rules, contribution schedules, eligibility criteria, transparent records, and regular reporting.
Youth Participation	Youth respondents emphasized flexibility, digital administration, and early preparation, while organizational leaders emphasized formal management and accountability.	Youth should be integrated into the administrative and digital-management structure of the program
Women's Participation	Aisiyah emphasized the importance of women's involvement in household financial planning and organizational decision-making.	Women's organizations should have a formal role in Hajj socialization, savings management, and monitoring.
Administration	The major organizational weakness identified was the need for more standardized administration, documentation, coordination, and financial reporting.	Develop SOPs, standardized forms, databases, financial reports, and periodic evaluations.
Transparency and Trust	Organizational leaders considered transparency essential for maintaining members' confidence in the Hajj Arisan program.	Publish periodic financial reports and establish internal monitoring/audit mechanisms.
Geographical Conditions	Distance and transportation challenges in Southwest Papua make access to information and services more difficult.	Decentralize information through branches, digital platforms, and regular outreach activities.
Sustainability	Participants viewed the program as potentially sustainable if contributions are manageable and organizational management is consistent.	Establish annual targets, evaluate participation, diversify legitimate funding/support mechanisms, and maintain continuous member

Source: Research data (November 2025 to April 2026).

The findings indicate that the four respondent groups share the same broad objective—improving members' access to Hajj registration—but differ in their priorities and proposed solutions. The Taklim Council places greater emphasis on religious guidance and financial awareness; Aisyiyah emphasizes family financial management and women's participation; Muhammadiyah Youth and Nasyiatul Aisyiyah emphasize digitalization, flexibility, and early preparation among young members; while the Muhammadiyah organizational leadership focuses on institutional administration, transparency, accountability, and coordination.

These differences are important because they demonstrate that the Muhammadiyah Hajj Arisan Program should not be managed as a single-dimensional savings activity. Instead, it should be developed as an integrated organizational management system combining religious education, financial planning, collective funding, digital administration, gender-inclusive participation, and institutional accountability (Fahmi et al., 2022); and (Susi, 2024). The major weaknesses identified—particularly inconsistent administration, limited financial literacy, fragmented documentation, and insufficient coordination—can be addressed through clear SOPs, a dedicated Hajj management team, transparent financial reporting, digital databases, regular monitoring, and participatory decision-making. In this way, the Hajj Arisan can become not only a funding mechanism but also a model of good organizational governance and collective empowerment for Muhammadiyah members in Sorong Regency (Fahmi et al., 2022).

Discussion

This study demonstrates that Muhammadiyah in Sorong Regency possesses substantial potential to develop a systematic, inclusive, and sustainable Hajj preparation strategy by integrating religious guidance, financial discipline, collective participation, and effective organizational governance. Hajj preparation should no longer be understood solely as an individual religious aspiration but as a shared organizational responsibility requiring long-term planning and institutional support (Syamsudin et al., 2023). This perspective is particularly relevant in Southwest Papua, where geographical distance, high transportation costs, unequal access to information, and diverse economic

conditions may constrain members' ability to prepare for Hajj. Within this context, the Muhammadiyah Hajj Arisan can function not merely as a savings mechanism but as an instrument of collective empowerment that transforms individual aspirations into a shared institutional commitment (Dewi & Qodarsasi, 2024).

The findings reveal four complementary perspectives among the respondent groups. The Muhammadiyah Taklim Council emphasizes the spiritual and educational foundations of Hajj preparation. Their recommendation for regular Hajj preparation sessions indicates that religious gatherings can be strategically developed into platforms for religious education, financial literacy, and administrative guidance (Razak et al., 2022). This finding confirms that religious organizations can contribute beyond spiritual development by strengthening members' practical capacities to plan and manage long-term religious obligations.

Aisyiyah contributes an important family- and gender-oriented perspective. Participants recognize that Hajj savings are closely influenced by household priorities, financial responsibilities, and family decision-making (Qiso et al., 2025). Consequently, an effective Hajj Arisan should involve families rather than focusing exclusively on individual members. Women-oriented savings groups, financial education, and stronger Aisyiyah participation in program monitoring and socialization could enhance inclusiveness and sustainability. Women's organizational participation therefore represents an important bridge between religious commitment and responsible household financial management (Wekke et al., 2019); and (Taufiq, 2026).

The perspectives of Muhammadiyah Youth and Nasyyatul Aisyiyah emphasize generational renewal and digital innovation. Their preference for digital administration, flexible contributions, online communication, and early Hajj preparation reflects changing economic and technological realities. Concerns regarding unstable employment and income suggest that rigid contribution schemes may discourage younger members. A digital Hajj administration system could improve efficiency, transparency, communication, and participation. Young members should consequently be positioned not merely as program beneficiaries but as active agents of organizational modernization, particularly in digital documentation, communication, financial monitoring, and information dissemination (Haetami, 2025).

Meanwhile, Muhammadiyah leadership places stronger emphasis on institutionalization and accountability (Pajariato et al., 2025). Leaders recognize that the Hajj Arisan cannot be sustained effectively if it remains an informal collective activity. A dedicated Hajj Planning and Management Team, standardized operating procedures, systematic financial reporting, and clear accountability mechanisms are therefore essential. This institutional strengthening is particularly important because financial programs depend fundamentally on trust. Members are more likely to contribute consistently when they understand how funds are collected, recorded, managed, allocated, and reported.

The identified weaknesses, opportunities, and threats reinforce the need for strategic organizational management. Internal weaknesses—including limited financial literacy, fragmented administration, inconsistent procedures, and weak coordination—can be addressed through institutional reform and capacity building (Basri et al., 2025). At the same time, Muhammadiyah possesses significant opportunities through its established organizational network, Taklim Council, Aisyiyah, youth organizations, regular religious activities, and strong community trust. Nevertheless, economic instability, competing household priorities, geographical barriers, declining participation, misinformation, and inadequate financial transparency remain potential threats. These factors demonstrate that the success of the program requires both organizational innovation and sustained accountability.

From a management perspective, the Hajj Arisan should therefore be developed as an integrated governance model comprising five interconnected dimensions: religious preparation, collective financial planning, transparent administration, digital information and documentation, and continuous monitoring and evaluation. The Taklim Council can coordinate religious and educational preparation; Aisyiyah can strengthen family-based financial education and women's participation; youth organizations can support digital administration and communication; and Muhammadiyah leadership can provide institutional oversight, standard operating procedures, financial accountability, and strategic coordination. Such functional integration would transform the Arisan from a conventional savings activity into a comprehensive Hajj planning system (Syamsudin et al., 2023).

Another significant implication concerns the Islamic principle of ta'awun, or mutual assistance. The Hajj Arisan provides a practical institutional space for

members with greater financial capacity, organizational experience, or administrative skills to contribute to the advancement of members with more limited resources. However, solidarity must operate alongside professional governance. Ta'awun can provide the social foundation of the program, but transparency and accountability are necessary to maintain institutional credibility and member trust (Susi, 2024).

Finally, program success should not be evaluated solely according to the amount of money accumulated. More comprehensive indicators should include participation rates, consistency of contributions, improvement in Hajj knowledge, completion of administrative requirements, transparency of financial reporting, member satisfaction, and the number of economically disadvantaged members assisted toward Hajj registration. These indicators would provide a more meaningful assessment of whether the program genuinely expands access to Hajj or merely operates as an informal savings scheme.

Conclusion

The findings conclude that Muhammadiyah organizations in Sorong Regency have developed a promising Hajj planning strategy based on religious guidance, financial discipline, collective participation, and organizational mentoring. The Hajj Arisan provides a practical mechanism for gradually assisting members, particularly those facing economic limitations, to prepare for Hajj registration (Fahmi et al., 2022); (Syamsudin et al., 2023); and (Susi, 2024).

Different respondent groups contribute complementary perspectives. The Taklim Council emphasizes religious preparation, Aisyiyah highlights family and women's participation, youth organizations promote digitalization, while organizational leaders stress transparency, accountability, and standardized administration.

Therefore, strengthening the Hajj Arisan requires integrated management through clear SOPs, transparent financial reporting, digital administration, continuous mentoring, and participatory monitoring (Fahmi et al., 2022). Such improvements can transform the program into a sustainable model of collective empowerment, good organizational governance, and inclusive Hajj preparation for Muhammadiyah members in Sorong Regency.

Recommendation

Muhammadiyah organizations should strengthen digital financial literacy, youth entrepreneurship, and partnerships with Islamic banking institutions to improve inclusive and sustainable Hajj planning systems.

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