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Convenience in Paying Dam (Penalty) in Making Hajj: A Perspective Aligned with the SDGs

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Abstract

Objective: This research aims to evaluate and provide input on the ease of accessing information and making dam (penalty) payments during the Hajj pilgrimage, within the framework of Islamic law and the Sustainable Development Goals (SDGs). The study is driven by the fact that many pilgrims are still unaware of the types of violations that require dam payment and how to fulfill this obligation properly. This issue is often due to a lack of information, inadequate guidance, and limited awareness among pilgrims. **Theoretical framework:** The theoretical framework is based on Islamic jurisprudence regarding Hajj rituals and penalties (dam), which emphasizes justice, transparency, and individual responsibility. **Literature Review:** The literature review draws from classical and contemporary sources related to Hajj practices, including official guidelines, banking systems, and digital service innovations aligned with the SDGs, especially Goal 16 (Peace, Justice, and Strong Institutions). **Methods:** The research employs a qualitative method, incorporating firsthand observations from Hajj experiences in 2018 and 2019, as well as several Umrah pilgrimages. These are supported by secondary data from books, official documents, and online resources. **Results:** The findings reveal that numerous pilgrims unintentionally commit violations during key stages of the Hajj, particularly in the Armuna area (Arafah, Muzdalifah, and Mina), but do not proceed to pay the dam, primarily due to lack of knowledge or uncertainty about the payment process. Moreover, the Kingdom of Saudi Arabia has designated certain institutions such as Alrajhi Bank and Hadiyah to facilitate official dam payments. Hadiyah, in particular, offers simplified digital payment systems, making the process more accessible and transparent. **Implications:** The implications of this study highlight the urgent need for more structured pre-departure education for pilgrims and the integration of digital payment systems within Hajj management policies. **Novelty:** The novelty of this research lies in linking dam payment convenience with the broader mission of the SDGs, promoting ethical, inclusive, and accountable religious practices.

Keywords: dam payment, hajj, islamic law, sdgs, religious accountability.

INTRODUCTION

The Hajj pilgrimage, one of the five pillars of Islam, holds profound spiritual importance for Muslims worldwide. As a religious obligation performed at least once in a lifetime by those who are physically and financially capable, Hajj involves a series of rituals that must be conducted following Islamic teachings. Among these obligations is the payment of the dam (penalty) for certain violations committed during the pilgrimage, such as breaking the rules of ihram or omitting essential rites. Unfortunately, many pilgrims remain unaware of the nature of these violations and the procedures for fulfilling the dam obligation, leading to the risk of incomplete or invalid pilgrimage rites [1].

The importance of this topic is heightened by the increasing number of pilgrims and the need for a more systematic approach to education and compliance. Moreover, in the context of the Sustainable Development Goals (SDGs), especially Goal 16 (Peace, Justice, and Strong Institutions), ensuring access to accurate information and fair religious practices aligns with the broader vision of inclusive and accountable systems. The integration of digital tools and financial services—such as official dam payment channels through Alrajhi Bank and Hadiyah—offers innovative solutions to improve convenience and transparency. This study is significant because it bridges the gap between religious obligations and modern advancements, emphasizing the need for ethical, accessible, and sustainable Hajj management. By exploring the ease of dam payment from both practical and jurisprudential perspectives, this research contributes to enhancing pilgrims' religious awareness while promoting the values of Islamic justice and the SDGs [2].

Hajj is part of one of the Pillars of Islam, which is the Sharia for Muslims worldwide or what is known as the pillars of Islam. This is a complementary or perfect activity after the shahada, prayer, zakat, and fasting in Ramadan. The order for the Hajj came down in the 9th century after the Hijrah. Exactly nine years after the migration procession of the Prophet Muhammad to Medina, according to the opinion of the majority of 'ulama. The thing that needs to be underlined here is that the Prophet Muhammad only performed the Hajj once in his life, namely in the 10th century Hijriyah, which was called the Wada' Hajj, but he performed the Umrah four times during his life [3]. After performing the first and last Hajj, the Prophet Muhammad returned to Medina with a relieved, calm, and happy heart because he had finished delivering the task of the prophetic message by advising Muslims to stay on the right path [4].

The meaning of Hajj, according to language, is a strong desire to go to a great place, whereas according to the Shari'ah, Hajj is going to a holy place to perform the pillars of Hajj, such as circling the Kaaba 7x (tawaf), jogging from Safa hill to Marwa back and forth 7x (sa'i), remaining silent (wuquf) on Arafah and the entire series of other pilgrimages [5]. So, according to the linguistic meaning, Hajj is a form of a person's strong desire to be able to carry out a charity to go to a noble place. Meanwhile, according to the meaning of the Shari'a, Hajj is going to a holy place. This land is haram for Muslims, namely the Ka'bah, to carry out deeds that are included in the pillars of Hajj, the obligatory Hajj and the Sunnah of Hajj [6].

Even though the order for the Hajj came down in the 9th century Hijriyah, according to the opinion of most scholars, the Prophet Muhammad was only able to do it in the 10th century Hijriyah [7]. This is also closely related to the commandment verse for Hajj in the Koran, Ali-Imran (3): 96-97, namely self-ability. Again, according to Al-Fawzan (2005), the purpose of the Hajj procession is to worship Allah in the place where He ordered it to be done [8]. Allah ordered Muslims to perform the Hajj at the place of the first house of worship built by humans, Prophet Adam, namely Mecca (Ali Imran: 96-97),

Meaning: Indeed, the first house (of worship) built for humans was (Baitullah), which was in Bakkah (Makkah), which was blessed and became a guide for all nature. There are clear signs there (among them) the maqam of Ibrahim [9]. Whoever enters it (Baitullah) will be safe. And (among) human obligations towards Allah is to carry out the pilgrimage

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to Baitullah, namely for those who can travel there. Whoever denies (the obligation of Hajj), then indeed Allah is the Most Rich (does not need anything) in all the world [10].

The purpose of writing this paper is to look at the things that cause Hajj pilgrims to have to pay for dams and how to make paying for dams themselves easy [11]. The Saudi Arabian government itself makes it easy to pay for dams, while the Indonesian government has also provided information about this dam, but there is still a lot and variety of information, so not all Hajj pilgrims understand this [12].

LITERATURE REVIEW

So, how do you go to Hajj from Indonesia? If you want to go on Hajj from Indonesia, it is recommended to make a Hajj deposit to official banks appointed by the government, which is called an ONH (Hajj Fee) deposit [13]. If this year is the time to go on Hajj, make physical reparations such as walking during the day so the Hajj performers would not be surprised by the extreme weather there. Then, check the files at the Ministry of Hajj office, where the initial deposit was made. Then, pay off the agreed Hajj payment fees [14].

When the time for departure arrives, the Hajj pilgrims will be gathered in one place called 'embarkation' [15]. Before departure, there is also equipment provided by the Ministry of Hajj to help the Hajj activities run effectively. The intended embarkation is the Hajj dormitory, where prospective pilgrims who will perform Hajj are gathered, heading straight to Mecca or Medina first [16].

Regarding the implementation of the Hajj, according to the law, the pillars of the Hajj are 6: (1) ihram, (2) wukuf in Arafah, (3) tawaf ifadhah, (4) sa'i, (5) shaving (tahallul), and (6) sequentially in an orderly manner. If one of these pillars is not carried out, then the Hajj is invalid [17]. In this article, the author focuses more on matters related to the implementation of the dam, namely the ihram activity, which is part of one of the pillars of the Hajj [18].

Haji *Tamattu'* and *Dam*

Regarding ihram, according to Irmawati (2022), during the Hajj, there are three types: ifrad (performing the ihram for Hajj when arriving in Mecca in the months of Hajj (Syawal, Dzulqa'dah, and Dzulhijjah), followed by the arrival tawaf (qudum), then sa'i Hajj [19]. Not shaving unless you have finished Jumrah Aqabah (10 Dzulhijah), qiran; perform ihram for Hajj and Umrah at the same time. Upon arriving in Mecca, immediately perform ihram, circling the Kaaba (tawaf umrah), sa'i for Umrah and Hajj [20]. Do not perform tahalul unless you have completed Jumrah Aqabah (10 Dzulhijjah) and tamattu'; doing ihram for umrah during the months of hajj, tawaf, sa'i, tahallul (shaving), and on the day of Tarwiyah (8 Dzulhijjah) doing ihram for hajj. However, usually Indonesian pilgrims tend to choose the tamattu' pilgrimage [21].

By choosing the tamattu' Hajj, pilgrims will perform the Umrah pilgrimage first, then perform the Hajj. The Hajj, in this way, is obliged to pay dams [22].

Who and how must pay *Dam*?

According to Arifin (2009), a dam means a fine or ransom for those who violate the provisions of the Hajj pilgrimage, such as performing the qiran and tamattu' Hajj, where these two types of hajj are easier to carry out than ifrad. Therefore, as a form of expressing thanks (gratitude) to Allah for the relief of the Hajj, hadyu is carried out as a form of carrying out this dam [23]. Apart from that, not starting ihram from the miqat, not completing the first stay (mabit) in Muzdalifah, not completing the second stay in Mina, neglecting to throw the Jumrah, and ending the Hajj without a farewell tawaf (wada') are all included in the violation. The dam must be paid [24].

Regarding this dam, Gus Arifin (2013) classifies these violations into 4 groups: takhyir ta'dil, takhyir taqdir, tartib ta'dil, and tartib taqdir [25].

1. *Takhyir ta'dil dam*

If one commits a mistake, namely (a) killing an animal that lives and resides on land whose meat is not prohibited or (b) cutting, uprooting, and felling plants that live on land that is haram, then the form of punishment is (can) choose one of them, namely; slaughtering one goat, giving fidyah worth one goat to the poor, or fasting for 10 days (meaning 3 days during the Hajj plus 7 days after arriving in Indonesia) [26].

2. *Takhyir taqdir dam*

Committing one of the following mistakes, namely (a) plucking, cutting hair or body hair, (b) wearing clothes when in ihram (for men), (c) wearing perfume on hair or beard, (d) using perfume on the body or clothing, (e) having sex with husband and wife before the second tahallul. If it is violated, the fine is by slaughtering a goat, feeding hungry people from the poor or indigent according to the value of the goat, or choosing to fast for 10 days as in the case of takhyir ta'dil fines [27].

3. *Tartib ta'dil dam*

If you have intimate relations between husband and wife before tahallul, then the fine is to choose one, namely slaughtering a camel, which can also be replaced with 7 goats, or giving the poor people food equivalent to 1 camel/ 7 goats. As for the final option, if others feel unable to do so, fasting for 10 days, as in the two previous cases above [28].

4. *Tartib Taqdir dam*

Violating the acts, one of which is (a) performing the hajj tamattu' or qiran, (b) not following the wukuf at Arafah, (c) not throwing the jumro, (d) not leaving the prayer room at Muzdalifah, (e) not leaving the prayer room at Mina, (f), not tawaf Wada,' (g) or not carrying out the nadzar that was promised. The fines for this act are: slaughter 1 goat, feed that amount to the poor, or fast for 10 days [29].

Arifin (2013) also added that other cases of violations of ihram include covering the head for men, not exposing the face and hands (apart from the private parts of the hands) for women, fighting, carrying out the marriage contract before tahallul, the fine is cutting off just one goat. The depiction of the dam division can be seen in Figure 1 to make it easier [30].

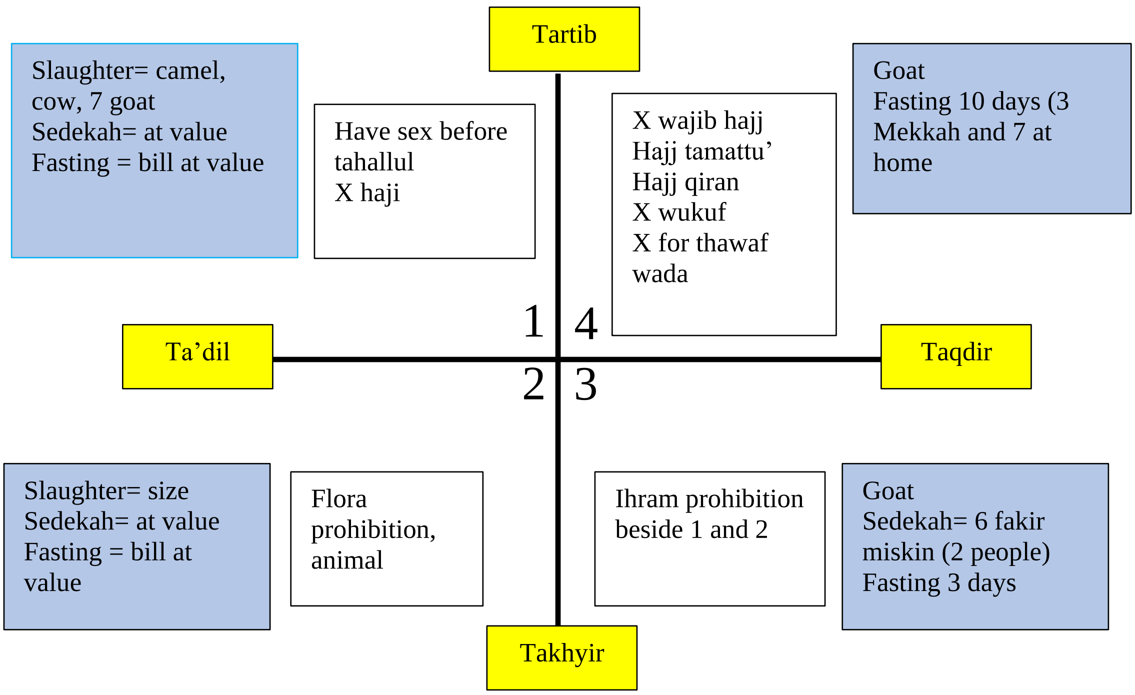

Figure 1. Division Dam Type

METHODOLOGY

The research was conducted using qualitative observation and interview methods. The first time was Hajj in 2018, and then in 2019. The following observations were in 2022 and 2023. The author interviewed staff and people at Hadiyah Mekkah. Additional data was obtained by checking the website of Hadiyah. This research employed a qualitative approach to explore the convenience of paying dam (penalty) during the Hajj pilgrimage, particularly from the perspective of compliance with Islamic law and alignment with the Sustainable Development Goals (SDGs). The qualitative method was chosen to allow for an in-depth understanding of the experiences, challenges, and perceptions of Hajj pilgrims and service providers regarding dam payments.

The data collection process was carried out over multiple periods through direct observation and semi-structured interviews. The initial observations took place during the Hajj seasons of 2018 and 2019, followed by further observational studies during Umrah and related activities in 2022 and 2023. These observations allowed the researcher to witness firsthand how pilgrims interacted with the dam payment system, their level of awareness, and the facilities provided. In addition to field observations, the researcher conducted interviews with staff members and stakeholders at Hadiyah, a recognized institution in Makkah authorized to receive dam payments. The interviews aimed to understand the internal process, available payment methods, challenges faced in educating pilgrims, and efforts made to promote convenience and transparency. Respondents included administrative staff, service personnel, and individuals responsible for managing digital platforms at Hadiyah.

To complement primary data, the researcher also analyzed secondary data by accessing and reviewing the official Hadiyah website. This digital resource provided updated information regarding payment procedures, options for international pilgrims, and the integration of financial technology in supporting Islamic rituals. The triangulation of data through observation, interviews, and document analysis helped strengthen the validity and reliability of the findings. This comprehensive approach ensured a holistic understanding of how the dam payment process operates in practice and how it contributes to the goals of sustainable, inclusive, and accessible religious service systems in line with the principles of the SDGs.

RESULTS AND DISCUSSION

When a violation occurs, the most important question is how to pay easily. Mahfudzi (2018) noted that it turns out that many Hajj pilgrims do not know how to pay for dams. He also studied payment procedures, which are divided into three: tartib (in order), takhyir (choice), and ta'dil (diversion) [31]. These three forms still need further study. However, in the case of ta'dil, it is felt that it is necessary to divert money into bread or other food according to need because there is an element of waste in the large number of livestock resulting from dam payments. The author agrees on this point. Indeed, many Hajj pilgrims do not understand how to pay for dams correctly [32]. Even though this is closely related to the prosperity of the Hajj obtained. Some questions are: Where should they buy goats? How to buy it? In what language should they communicate in transactions? The following things are certainly very crucial issues. Apart from that, does this dam problem come from ONH funds or living cost money provided by the Government? All of this should be discussed clearly by the relevant organizers. Of course, this is very good to avoid fraudulent or abusive practices in the distribution of dams in the future [33].

To make it easier to pay for dams without worrying about how to buy livestock for dams and so on, the congregation can pay directly to the relevant party appointed by the Government of Saudi Arabia, namely the Hadiyah office [34]. There are several Hadiyah

Profetika: Jurnal Studi Islam
Vol. 25, No. 2, 2024, pp. 567-578

offices to choose from there, the green one with the Kaaba logo at the top of the building, which has an escalator next to the Zam-zam Tower. You can also go to the nearest Al Rajhi bank next to the Zam-zam Tower (see pictures 2 and 3), or each group can also accommodate it. In this case, the congregation can see the cutting place directly or with a representative [35]. Payment is made with proof of receipt (figures 4 and 5). The cost of sacrificial animals can be around 325 Riyals or 400 Riyals with packages to visit slaughterhouses and other places for tourism [36].

Figure 2. Location of Hadiyah Office and Al Rajhi Bank

Figure 3. Hadiyah Office

Figure 4. Receipt Checker Payments and Cutting Locations

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Figure 5. Slaughter Location for Dam

What needs special attention is that dams for Indonesian Hajj pilgrims do not only come from the tamattu' hajj but also because of the hajj violations mentioned above [37]. As for payment of dams, it is only paid for one violation, not for several violations. It is paid only once, and of course, it is separate from the dam hajj tamattu'. For example, pulling out feathers and wearing perfume, then the fall is two dams, namely two goats [38].

Checkout payments at the Hadiyah office are easier and friendlier. They serve Hajj pilgrims who want to pay with some friendly staff, but the language used is Arabic. However, they understand if there are congregations who want to pay dam, or zakat and alms [39].

The fee for dam payments in Hadiyah is 1000 Riyals, which can be paid directly at the office or online via the website as صدقة الدم https://hgc.org.sa/wWwwjD (see figure 6). This is a syukron dam for people who perform the tamattu' and qiran pilgrimage as a form of gratitude for being given an easy way to make the pilgrimage, and it is sunnah to partake in eating this meat. The dam jibron دم الجبران https://hgc.org.sa/pQWePB (see figure 7) is caused by committing a violation or leaving the obligatory Hajj, for example, leaving the miqat or as a form of repentance. In this case, the payer of this type of jibron is not allowed to eat. Meanwhile, if you pay directly at the Hadiyah office, the amount of payment depends on the ability of the Hajj pilgrims with any number of violations [40].

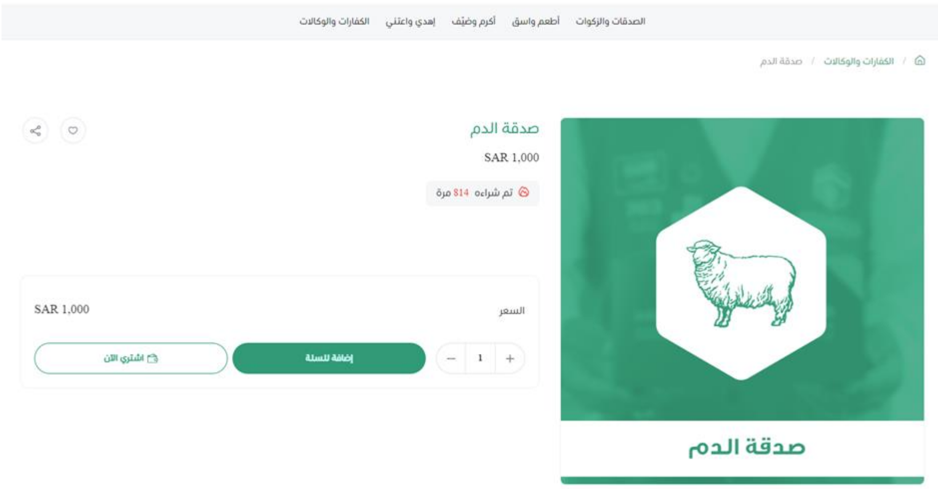

Figure 6. Website for Checker Payments

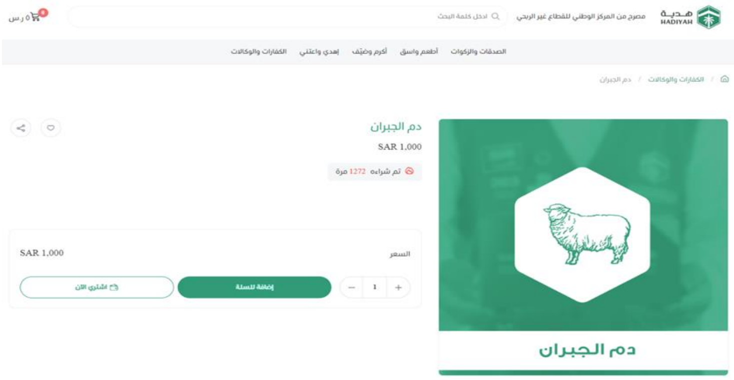

Figure 7. Website for Payment of Jibran Dam

The stages for paying dams online if via Hadiyah are as follows:

1. Click on the type of dam that will be paid for Syukron dam or Jibran dam. After that, you will be asked to register using email, and a verification code will be sent via email (see Figure 8). After verification, you will then be asked to fill in your first name, last name, and cellphone number.

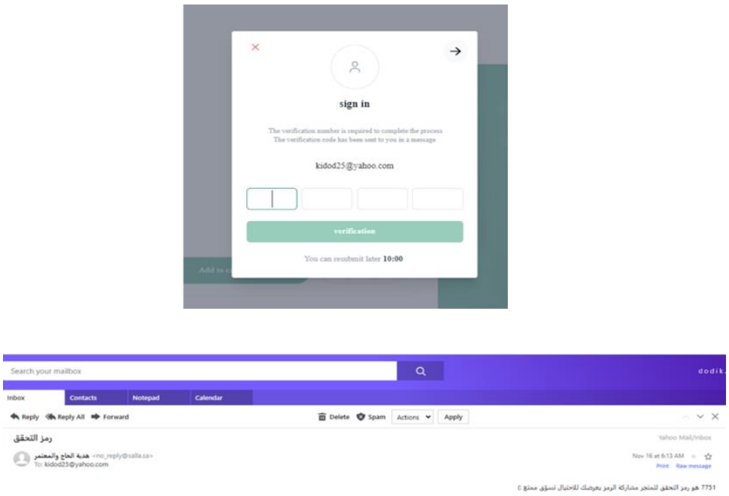

Figure 8. Checkout Payment Registration in Hadiyah

2. After that, you will be directed to the payment merchant (see Figure 9), in this case, the only types of payment are Visa and Mastercard via credit card. It is also available via three bank accounts: Alinma, Al Rajhi, and Al Bilad banks (see Figure 10). After that, you will receive a notification if you have successfully paid the checkout.

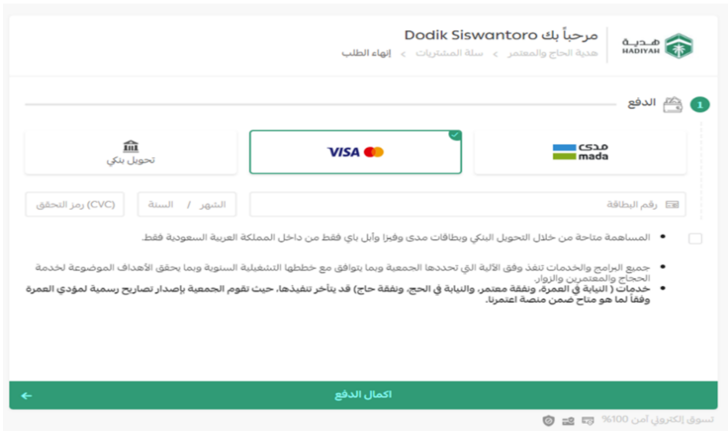

Figure 9. Payment Merchant

Figure 10. Bank for Payments

Analysis and Discussion

The findings from observations and interviews between 2018 and 2023 reveal a significant gap in the awareness and understanding of dam (penalty) payments among Hajj pilgrims. Many pilgrims unknowingly commit violations during the rituals, particularly in the Armuna area (Arafah, Muzdalifah, and Mina), but are unaware of their obligation to pay dam unless it is related to the tamattu' Hajj. This reflects a critical need for more structured and accessible education before departure.

Interviews with staff at Hadiyah Mekkah confirmed that many pilgrims arrive without sufficient knowledge about the types of violations that incur dam and the appropriate ways to fulfill these obligations. However, Hadiyah and authorized institutions like Alrajhi Bank have taken initiatives to simplify the payment process, including digital payment platforms and official counters that are transparent and easy to access. The availability of online information through the Hadiyah website is another significant step toward educating and guiding pilgrims.

From an SDGs perspective, particularly Goal 16 (Peace, Justice, and Strong Institutions), ensuring a fair and accountable system for religious obligations like dam payment is vital. The existence of recognized institutions promotes trust, reduces the risk of exploitation, and ensures the ethical administration of funds collected through these penalties.

The analysis also suggests that the convenience offered through technological integration has not yet reached its full potential due to a lack of widespread awareness. While the tools and institutions exist, many pilgrims—especially those from rural or underdeveloped areas—still rely heavily on traditional guidance, which may not always be accurate.

Therefore, the discussion points to the urgent need for collaboration between governments, travel agencies, and religious authorities to enhance pre-Hajj orientation programs. These programs should include modules on dam, its significance, and how to pay through official channels. Emphasizing this within the broader mission of ethical and sustainable religious tourism can further align the pilgrimage experience with the core values of Islam and the SDGs.

CONCLUSION

In the context of Hajj Tamattu', the dam is not seen as a punishment but rather as a form of gratitude to Allah SWT, known as Dam Syukran, for allowing the smooth completion of pilgrimage rites. The concept of tamattu', which means to enjoy or take ease, reflects the sequence of Umrah followed by a break before resuming Hajj rituals. However, during the second phase of ihram beginning on the 8th of Dzulhijjah, many pilgrims unknowingly commit violations due to a lack of understanding of the ihram restrictions. These violations often occur due to simple oversights, especially in clothing regulations for both male and female pilgrims. For instance, men must avoid wearing sewn garments and closed shoes,

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while women must ensure complete coverage of their aurat, including the head, hands, and feet. Such issues, though sometimes considered trivial, can lead to violations requiring dam payments. To align with the principles of the Sustainable Development Goals (SDGs), particularly in ensuring inclusive education (Goal 4) and strong institutions (Goal 16), there must be improved efforts in pre-departure education for Hajj pilgrims. Emphasis should be placed on understanding ihram rules and the importance of ethical compliance. Furthermore, the availability of online dam payment services such as those offered by Hadiyah represents a significant step toward achieving SDG goals by fostering innovation, accessibility, and time efficiency in religious services. Unlike conventional methods that require queuing at banks like Al Rajhi, digital payments allow pilgrims to fulfill their obligations in a more convenient and organized manner. In conclusion, by integrating better education and technology-based solutions, the experience of Hajj pilgrims can be improved while upholding Islamic principles and supporting the values of the SDGs.

Acknowledgments

Alhamdulillah, with the blessings and guidance of Allah SWT, this research on the convenience of paying *dam* (penalty) during the Hajj—aligned with the values of the SDGs—has been successfully completed. Sincere gratitude is extended to all individuals and institutions who supported this study, especially Hadiyah Mekkah and fellow pilgrims who provided valuable insights. May this research contribute meaningfully to improving the Hajj experience and promoting sustainable, ethical pilgrimage practices in accordance with Islamic values.

Author Contribution

All authors contributed equally to the main contributor to this paper, and some are chairmen, members, financiers, article translators, and final editors. All authors read and approved the final paper.

Conflicts of Interest

All authors declare no conflict of interest.

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