

ABSTRACTS

The study entitled “analyze of bailout pilgrimage (hajj) cost in branch of Muamalat bank in Aceh” aimed to attain some objectives, these are to explain the relationship of ability requirements in doing pilgrimage(hajj) in order to avoid of waiting for too long, and to explain the laws of arrangements cost for pilgrimage/hajj(the product of bailout pilgrimage cost) from Islamic economic perspective, and to analyze the operation product of bailout pilgrimage(hajj) cost in branch of Muamalat bank in Aceh, as one of the products that in accordance with the principles of shariah. The technique of gathering data used by the researcher was library research, where the researcher conducted surveys in some libraries and related institutions to gather the related data and documents. The researcher also conducted a direct interview with the official person who practiced the product of the bailout pilgrimage(hajj) cost in Muamalat bank. The finding indicated that; laws of arrangement cost for pilgrimage(hajj) by financial institution is allowed (mubah or ja’iz) as long as it follows the rules (dawabit) that was determined by DSN-MUI meanwhile the available qard (debt) as the bailout of pilgrimage cost is not allowed to be added. The ability is the main requirements in doing pilgrimage (not the legitimate requirements for pilgrimage), the effort to get the chance to do pilgrimage in getting the bailout cost for pilgrimage from shariah financial institution is permissible, because it is included in the effort, kasab and ikhtiar to do the pilgrimage (hajj).