
***Takaful* as a Social Protection Instrument For Gig Workers: An Analysis From The Perspective Of Maqashid Syariah**

Muhammad Irhas Zaini*, Muhammad Rani, Wahyu Akbar

Faculty of Islamic Economics and Business, State Islamic University of Palangka Raya

*Email Correspondence: mhmmdirhasz26@gmail.com

Abstract

The development of the gig economy in Indonesia brings new opportunities for flexible workers, but also raises serious issues related to social protection. Most gig workers do not have access to formal social security, health insurance, or adequate income protection. This condition creates socio-economic vulnerability, especially when workers face work accidents, illness, or income uncertainty. From a sharia economics perspective, *takaful* instruments have the potential to be a more open innovation. *Takaful* can reduce inequality while providing social protection for gig workers. Therefore, this study aims to analyze the concept of *takaful* as social protection for gig workers, as well as analyze the *Maqashid Syariah* perspective on *takaful* as a social protection instrument. This study uses a qualitative method with a literature study approach, utilizing secondary sources such as books, scientific journals, and muamalah fiqh literature. The results show that *takaful* has the potential as a social protection solution based on the values of justice and sustainability, using the concept that participants contribute to a mutual fund and the fund is used to provide assistance to participants who are sick, have had an accident, or have died. This also requires companies to act as fund managers through *wakalah bil ujrah* contracts, so that they have no rights to the funds. With the principles of *ta'awun* and *tabarru'* contracts, *takaful* becomes a social protection tool that is in accordance with sharia principles. From the perspective of *Maqashid Syariah*, *takaful* fulfills two main objectives, namely protection of life and protection of property.

Keywords: Gig economy, Sharia Economics, *Takaful*, Social Protection, and *Maqashid Syariah*

1. Introduction

In Islam, working is encouraged because it sustains the chain of life. In the Quran, Allah SWT commands His servants to always strive and work, as stated in Surah At-Taubah verse 105: "And say, "Work, for Allah will see your deeds, as will His Messenger and the believers, and you will be returned to (Allah) who knows the unseen and the visible, and He will inform you of what you have done.""

The concept of work in Islamic economics, emphasizes not only earning a living but also creating value and contributing to collective welfare. This moral perspective aligns with the broader understanding of work as a meaningful act that supports human development and social prosperity (Walian, 2013). In the modern era, such principles are increasingly being tested by the rapid

transformation of the global economy. Advancements in digital technology have redefined the meaning, structure, and nature of work itself, shifting from traditional employment models to more flexible, technology-driven arrangements.

Today's digital technology is moving in an increasingly advanced direction and has led to the emergence of more modern forms of work (Hartono & Tarigas, 2025). According to a McKinsey survey, many new jobs will emerge because of the trend towards digitalization in Indonesia until 2030. At least 27-46 million jobs will be created, including 10 million new types of jobs. In terms of digital worker demand, McKinsey and the World Bank state that Indonesia will need at least 9 million digital workers by 2030 (McKinsey & Company, 2019). In Indonesia, this change is evident in many sectors, from manufacturing to digital services.

The most recent phenomenon that is becoming increasingly prominent is the existence of gig workers or freelance workers, who work independently without being bound by long-term employment contracts (Hibrida & Sunarni, 2023). Gig workers involved in this type of work tend to work for short periods, are not bound by contracts, and are commonly referred to as freelancers. Gig work can take various forms, including ride sharing, delivery services, online marketplaces, and freelance work. The most popular gig platforms include Uber, Lyft, Airbnb, TaskRabbit, and Upwork (Vijay Singh Negi, 2023). The latest data from the Central Statistics Agency (BPS) as of February 2025 shows that the proportion of informal workers in Indonesia has increased to around 59.40% or around 86.58 million people of the total working population (Ahdiat, 2025).

However, the high level of flexibility, lack of regularity, and numerous uncertainties in various aspects such as time and workload require gig workers to work extra hard to meet job demands, which are often not commensurate with the wages they receive. In fact, based on research conducted by Firdasanti et al., (2021) Most freelance workers are paid below the minimum wage, and more than 70% of workers do not receive overtime pay. Even if they have an accident at work, they still have to bear the costs themselves.

Given the urgency of the vulnerability and exploitation of freelance workers, social protection is needed to guarantee the basic rights of workers or laborers and ensure equal opportunities and fully guarantee the right to work (Basofi & Fatmawati, 2023). Social protection is an important element in social policy strategies to reduce poverty and multidimensional inequality. In a broad sense, social protection is a set of policies and programs designed to reduce poverty, vulnerability, and inequality. Thus, social protection programs can prevent individuals from falling into poverty and provide opportunities when changes occur in communities and societies through investment in human capital and health (Abu Huraerah, 2022).

Although the state provides social protection such as BPJS Ketenagakerjaan (Employment Social Security) based on Law No. 40/2004 on SJSN and Law No. 24/2011 on BPJS, the participation rate of informal workers in these programs remains low. (Amara, 2025). This is also proven by research from Putu et al., (2025) which reveals that only 7.61% of the total informal workers are registered as active participants in BPJS Ketenagakerjaan, and it was confirmed that participation was higher among groups with greater economic and social stability. This shows that current social security programs

still do not cover the most vulnerable groups of workers. This is in line with research lilis Heri Mis Cicih, (2022) which reveals that this low participation rate is closely related to financial constraints, which are indeed a major factor, as evidenced by the fact that around 40% of workers with low economic status have difficulty paying non-subsidized health insurance premiums, and 20% of households in the informal sector admit that they do not have enough money to pay premiums.

From an Islamic economic perspective, this lack of protection calls for a more inclusive and equitable social protection model. Therefore, the *Takaful* system, which is based on the principles of *ta'awun* or mutual assistance and *tabarru'* or voluntary contributions, can be an alternative solution to provide security for gig workers who do not have formal employment relationships. Unlike conventional insurance, which is profit-oriented and based on risk transfer, *Takaful* promotes the concept of risk sharing, where participants jointly contribute to a collective protection fund that is managed transparently and in accordance with sharia principles. (Sikander, 2024). Recent research even shows that the *Takaful* scheme has the potential to improve financial resilience for low-income households (Zul et al., 2023).

Thus, this study also aims to identify and offer the concept of *Takaful* as an alternative social protection system based on the principles of *ta'awun* and *tabarru'*. Through this approach, this paper seeks to demonstrate how *Takaful* can function as a social protection model for gig workers. In addition, this paper is expected to contribute scientifically to the development of social protection policies for gig workers in Indonesia, as well as strengthen the integration between the digital economy, Islamic work ethics, and community welfare.

2. Research method

This research is qualitative research with a literature review approach, a qualitative method with a literature review approach, namely research conducted by examining and analyzing various literature sources relevant to the topic of discussion. Literature research is a scientific activity carried out through the collection of literature data, reading, noting, and processing research materials from various sources such as books, scientific journals, and relevant academic reports (Abdul Fattah, 2023). The data sources in this study came from secondary sources such as scientific journals, academic books, and scientific articles relevant to the topic under study. The literature review aimed to build a strong theoretical framework and deepen understanding of the concepts under study (Syahza, 2021). The secondary sources used also refer to the Inclusion and Exclusion Criteria established by researchers, as follows:

Table 1. Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Type	jurnal ilmiah, buku akademik, serta artikel ilmiah.	Conference article, News, Proceedings, and any other than jurnal ilmiah, buku akademik, serta artikel ilmiah.
Publication Year	2021-2025	Before 2021
Language	English, and Indonesia	Other than English, and indonesia

Scope	<i>Takaful</i> as a social protection instrument for gig workers: an analysis from the perspective of maqashid syariah	Any other than related topic
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Source: made by authors (2025)

The data were analyzed qualitatively using a descriptive approach, namely by interpreting, grouping, and systematically presenting the findings from the literature to obtain comprehensive conclusions. The qualitative descriptive method was used to describe the phenomenon based on data obtained from the literature in a factual and focused manner (Sugiyono, 2013). This synthesis served as the foundation for formulating the research questions, which are designed to explore and clarify the conceptual and practical aspects of *Takaful* as an alternative protection mechanism within the framework of *Maqashid Syariah*. The research questions are presented as follows:

- RQ1 : What is Takaful as a Social Protection Instrument?
- RQ2 : How Does the Takaful Scheme Serve as a Social Protection Instrument for Gig Workers, and What Are Its Advantages Compared to Conventional Systems?
- RQ3 : How can Takaful be integrated into the existing national social security system to strengthen inclusive protection for informal and gig economy workers?
- RQ4 : How Does Takaful Align with Maqashid Syariah Principles in Providing Social Protection for Gig Workers?

Based on the results of literature review, theoretical study, and previous research, this study then formulated a framework that describes the line of thinking used by researchers to achieve the research objectives, as presented in the following chart:

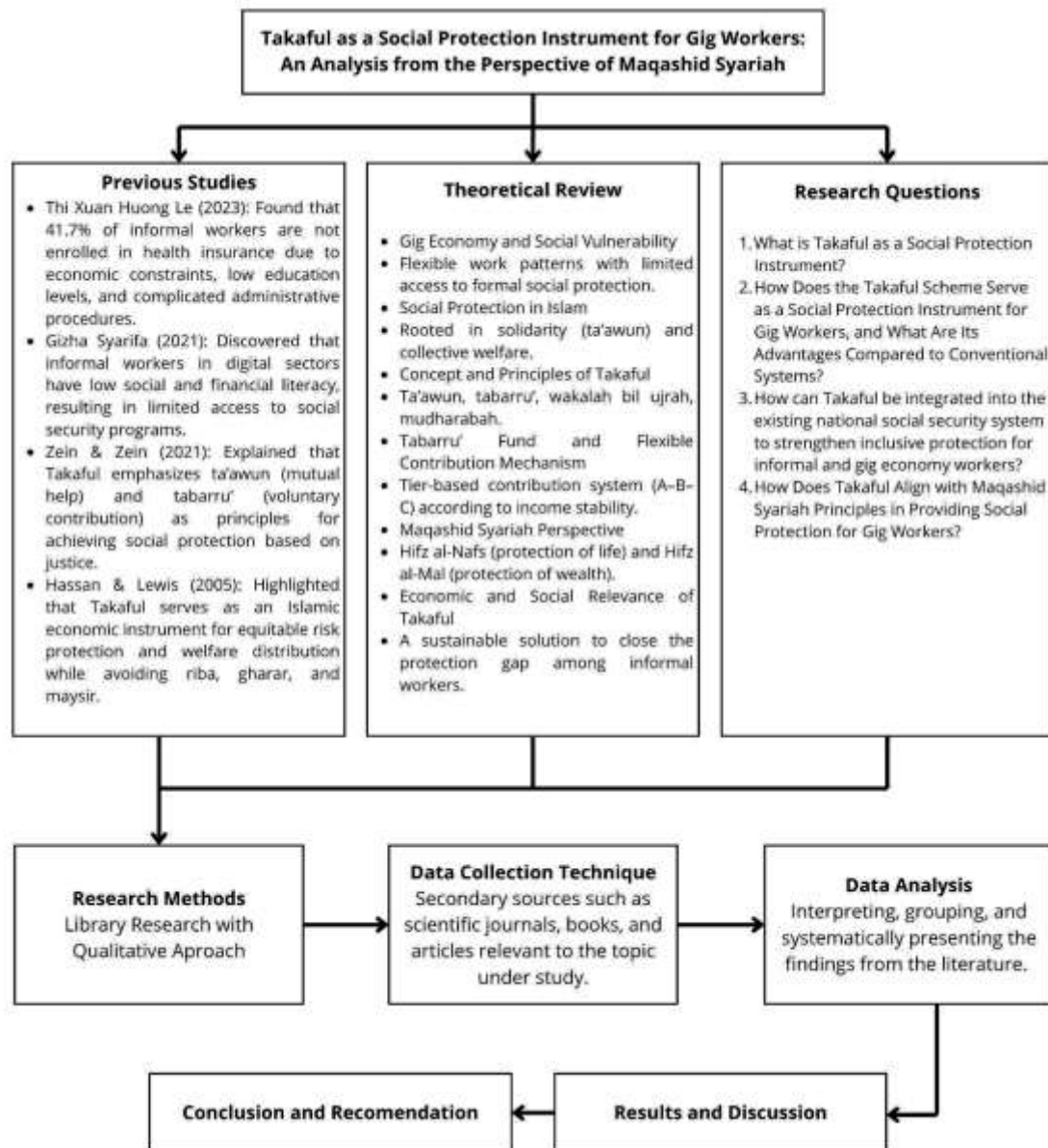


Figure 1. The framework of “takaful as a social protection instrument for gig workers: from the perspective of maqashid sharia” research

Source: made by authors (2025)

3. Results and Discussion

3.1. Key Concepts of Takaful

Takaful is a term derived from the Arabic word *kafala*, which means “mutual responsibility” or “reciprocal guarantee” in the context of social solidarity. (Atlas, 2025). From a conceptual perspective, according to Hassan & Lewis (2005) dan Zaher & Hassan (2001) *Takaful* is a system in which participants jointly contribute to a collective fund or tabarru' fund with the aim of helping each other if one of them experiences a misfortune or loss that has been determined by applying sharia

principles that prohibit elements of usury or interest, *gharar* or uncertainty, and *maysir* or speculation, and requires fairness and transparency in every transaction.

This model differs from conventional insurance, which relies on a mechanism of risk transfer to insurance companies. In *takaful*, risks are borne collectively by participants through a structure based on sharia principles. (Zein & Zein, 2021). From a social protection perspective, *takaful* can be seen as an instrument that connects individuals' financial protection needs with Islamic social values such as solidarity, justice, and financial inclusion for communities seeking sharia-compliant financial solutions. (United Nations Development, 2023).

The *takaful* scheme generally consists of four main components: participants, operators or managers, *tabarru'* funds, and benefit distribution mechanisms. Participants contribute to *tabarru'* funds, which are social funds intended to cover risks collectively. These contributions are grants or voluntary donations and are not commercial premium payments as in conventional insurance. (Ayub, 2025). *Takaful* operators are tasked with managing these funds based on the principles of trust and transparency through various contract models, including: *wakālah bil ujrah* (agency with compensation), *mudhārabah* (profit sharing), or even a combination of the two known as the hybrid model. (Zein & Zein, 2021).

In the *wakālah bil ujrah* scheme, the operator acts as the participant's representative and receives compensation or *ujrah* for management services, while all risks and investment returns remain the property of the participant. In the *mudhārabah* model, the operator acts as the investment manager and the proceeds are divided according to an agreed ratio. If the *tabarru'* fund experiences a surplus, the operator can redistribute it to participants as underwriting surplus, or add it to the social reserve for participants in need. Meanwhile, for *takaful* schemes using a hybrid model, the operator can still receive compensation or *ujrah* for management services and can still share the investment proceeds. (Nurrahimah et al., 2023).

According to the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), to become a participant, an individual must meet eligibility criteria, contribute to the *tabarru'* fund as charity, agree to comply with Islamic law, and avoid prohibited activities such as interest, gambling, and uncertainty. Participants who receive benefits from the *tabarru'* fund are individuals or parties designated to receive benefits from the *Takaful* fund in the event of a covered loss. This may include family members or individuals affected by the loss. In essence, participants share financial risks, while beneficiaries receive benefits when a loss occurs. (Radiamoda, 2025).

Various countries have developed *takaful* as a national social protection instrument. The following table shows the application of *takaful* as a social protection instrument in various countries:

Table 1. The implementation of *takaful* in various countries

Negara	Type of <i>Takaful</i>	Main Target	Implementation Mechanism
Malaysia	<i>Micro-Takaful</i> Nasional	Small workers, market traders, e-hailing drivers (B40 group)	The government, through Bank Negara Malaysia, acts as regulator and facilitator. <i>Takaful</i> operators

		Public transport drivers and informal transport workers	collaborate with Islamic financial institutions and fintech companies to distribute products. Participants pay low premiums (RM10–RM30) and receive health, accident, and death benefits. Registration and claims are processed digitally for efficiency and transparency. (Jahya et al., 2023).
Pakistan	Community-Based Takaful (CBT)	Small workers, market traders, e-hailing drivers (B40 group) Public transport drivers and informal transport workers	Managed collectively by a drivers' association. Members contribute small fees to a community tabarru' fund. The fund is used to cover the risk of accidents, injuries, or death. Management is carried out by a sharia-based cooperative with a simple and transparent claims mechanism. This scheme fosters social solidarity and flexibility in contributions according to income. (Iqbal et al., 2021).
Sudan	Micro-Takaful	Low-income households and informal workers	Integrating Islamic microfinance institutions as takaful operator partners. Microfinance customers automatically become takaful participants (embedded model). Premiums are deducted directly from financing. Benefits include protection for small businesses, health, and death. Regulations support collaboration between microfinance and social protection. (Eltahir et al., 2024).
Mesir	Takaful and Kurama Program	Poor and vulnerable families	Implemented as a conditional cash transfer by the Ministry of Social Solidarity. Funds are given to poor families under certain conditions (children's education and health). Adopting the takaful values of solidarity and Islamic social equality

in national public policy. (Shehata, 2025).

Uni Emirat Arab	<i>General Family Takaful</i>	& The general public and the corporate sector	Operated by large companies such as Abu Dhabi National Takaful. Supervised by the Insurance Authority. Products include life, health, property, and vehicle insurance. Uses wakalah bil ujah and mudharabah contracts in accordance with international Islamic finance standards. (Yazbek, 2022).
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Source: made by authors (2025)

Based on a comparative review of various countries such as Malaysia, Pakistan, Sudan, Egypt, and the United Arab Emirates, it can be concluded that takaful has a high degree of flexibility to be adapted to the social and economic context of each country.

In its implementation in Indonesia, the concept of *takaful* is institutionalized through sharia insurance, which is regulated in Law Number 40 of 2014 concerning Insurance, which states that every insurance company can conduct business based on sharia principles with the separation of business units and tabarru' funds. Sharia insurance is also defined as a collection of agreements between sharia insurance companies and participants (policyholders), as well as between participants themselves, in the context of managing contributions based on sharia principles to help and protect one another. (Sekretariat AASI, 2025).

The principles of *takaful* are also formalized in the Fatwa of the National Sharia Council-Indonesian Ulema Council (DSN-MUI) No. 21/DSN-MUI/X/2001 concerning General Guidelines for Sharia Insurance, which states that sharia insurance is a mutual protection and assistance effort through asset investment and/or tabarru' to deal with certain risks. The Financial Services Authority (OJK) has also reinforced this with technical regulations through SEOJK No. 25/SEOJK.05/2017 concerning the calculation of Risk-Based Minimum Tabarru' Funds and SEOJK No. 30/SEOJK.05/2020 concerning sharia financial reporting. These regulations ensure transparency, solvency, and sustainability of participant funds so that the social protection function is maintained. (Kholilah et al., 2024)

3.2. *Takaful* as a Social Protection Instrument for Gig Workers

Given that social protection is an important instrument in reducing poverty and inequality, the situation of gig workers in Indonesia has become a particular focus of attention due to the fact that they are not yet fully accommodated in the formal social security system. (Christiayu Natalia, 2023). This shows that gig workers are still in a vulnerable position because they are not recognized as formal workers, meaning they do not receive social security, minimum wage, or adequate legal protection. (Maudy Stevania, 2024).

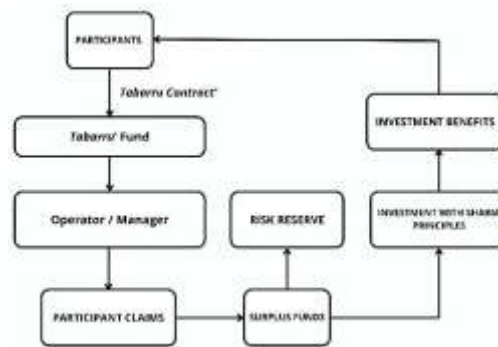
As a result, various problems have arisen, such as the low level of social security for informal digital workers. Only a small percentage of online motorcycle taxi drivers and freelance workers are registered for health insurance. Many of them work without minimum wage standards, without certainty of working hours, and without protection in the event of a work accident. In fact, the phenomenon of unilateral suspension by platform companies also shows the weak legal protection for gig workers, which has an impact on welfare uncertainty. (Suliyono, 2025).

Although the state provides social protection in the form of the Social Security Administration Agency (BPJS), research conducted by Muttaqien et al., (2021) shows that many informal sector workers stop paying national health insurance premiums because they are unable to maintain regular payments due to income fluctuations, making them highly vulnerable to health and financial risks. Similar findings were also reported by Banerjee et al., (2017) that the government's efforts to increase the participation of informal workers in the national insurance program are hampered by limited information and payment mechanisms that are not in line with the economic conditions of workers. This situation highlights a significant gap in social protection amid the growing number of digital and freelance workers in Indonesia.

This also occurs in the city of Surakarta, where, based on research from Gizha Syarifa (2021), The administrative processes that informal workers must go through often pose a major obstacle. Workers with low levels of education and limited access to facilities and information tend to have difficulty following registration and contribution payment procedures. This situation requires intensive assistance from agents or other relevant parties so that they can understand the steps they must take and feel more supported in the participation process. The lack of understanding and access to this administrative system contributes to low participation rates, making it one of the main obstacles to the implementation of safety programs among informal workers in Surakarta.

This is a compelling reason why takaful can be an alternative social protection instrument for gig workers. Takaful can offer premium flexibility and a more inclusive mechanism, as well as being an instrument that offers convenience for gig workers with an inclusive social security model. This is because the current system fails to provide solidarity protection for workers who have informal employment relationships, causing them to lose their rights to basic social security such as health and pension funds. (Latri et al., 2024). In response to the social protection gap that arises from formal and informal employment, the Takaful mechanism can be considered as an adaptive social protection solution, because Takaful is inherently designed to share risks and can accommodate flexible contributions in line with fluctuations in gig workers' income. (Hartono & Tarigas, 2025).

The following is the flowchart or scheme proposed by the author to make takaful an alternative



protection instrument for gig workers:

Figure 2. *Takaful Scheme as a Protection Instrument for Gig Workers*

Source: made by authors (2025)

Based on the following scheme, the first step is for gig workers to register and agree to use the *tabarru'* contract and voluntarily contribute to the *Tabarru'* fund. These contributions are flexible and adjusted to each participant's income, so as not to burden those with irregular incomes. To maintain a sense of fairness among participants who do not contribute a fixed amount,

A category or tier system was implemented with classifications A, B, and C based on participants' contribution capabilities. The following is a table simplified by the researchers:

Table 1. Contribution Based on Percentage

Tier	Income Range	Contribution Percentage
A	> Rp5.000.000	8-10%
B	Rp3.000.000 – Rp5.000.000	45
C	< Rp3.000.000	35

Source: made by authors (2025)

Each tier has a minimum contribution limit, for example, 10% of average monthly income. Tier A has a larger contribution and receives more extensive protection, while Tier C contributes less but still receives basic protection.

The *Tabarru'* funds that have been collected are then managed by the *Takaful* Operator in a safe, transparent manner and in accordance with sharia principles. The Operator is responsible for ensuring that the funds continue to circulate productively and fairly. Management is carried out by channeling part of the funds to pay claims for participants who need medical expenses, providing compensation when participants lose temporary income, and investing funds in halal sectors that have the potential to generate profits to strengthen joint fund reserves. This entire process is monitored to ensure that it remains in accordance with the principles of fairness and mutual assistance.

Through this process, the social takaful scheme creates a sustainable, fair, and inclusive protection ecosystem. Not only does it provide a solution to the burden of health insurance costs, but it also fosters a spirit of mutual cooperation and social awareness among gig workers. With proportional contributions based on income and transparent fund management, this system is expected to maintain a balance between individual responsibility and social solidarity based on the Islamic economic value of justice.

3.3. Integration of Takaful into the National Social Security System

Every regulation in social security is very important to maintain the value of each individual and also government institutions that regulate the law, especially in the world of work. The national social security system in Indonesia is run through BPJS Kesehatan and BPJS Ketenagakerjaan based on Presidential Regulation Number 82 of 2018. This system is designed to provide comprehensive protection for all citizens. (Peraturan Presiden (Perpres) Nomor 82 Tahun 2018 Tentang Jaminan Kesehatan, 2018).

However, in practice, there are still gaps, especially for informal workers and Muslim communities who want a system based on Sharia principles. This is where the concept of takaful becomes relevant as a social protection system based on solidarity (*ta'awun*) and *tabarru'* intentions, which has the potential to become part of the national social security framework. (Murtiana, 2023)

This is in line with the Job Creation Law and Government Regulation No. 37 of 2021 concerning the Implementation of the Job Loss Insurance Program, which opens up opportunities for strengthening public partnerships in the social protection system. This regulation reflects regulatory flexibility that allows for the development of alternative sharia-based models. (Aufa, 2021).

In addition, the latest BPJS and Permenaker regulations (2021–2024) also provide a basis for cooperation in the management of additional benefits and social investments. (Suparto, 2024). This presents an opportunity to introduce *takaful* as an option in the BPJS program. This means that *takaful* can be gradually integrated through a voluntary program that complements rather than directly replaces the existing program.

The integration of takaful into the national social security system requires systematic steps. Legal alignment is necessary so that takaful can be legally recognized as an instrument of national social security, and not merely as an implementing partner. The first step can be realized through a pilot program that tests the effectiveness of takaful as part of a sharia-based social security system, especially in the informal sector with a preference for sharia services that are not yet fully registered in the BPJS system. (Nurul Azizah, 2021) However, new challenges have emerged regarding capital adequacy and solvency, as takaful institutions are generally still medium-sized and do not have reserve funds as large as BPJS.

Therefore, to strengthen this foundation, especially in terms of finance, *takaful* can be integrated with the Hajj Financial Management Agency (BPKH). This collaboration is important because BPKH manages the Umat Endowment Fund (DAU), which can be optimized as one of the initial sources of funding for the *takaful* program. With mechanisms that comply with sharia principles, funds from the

BPKH can be partially allocated in the form of social investment or contribution subsidies for vulnerable worker groups and gig workers. In addition, potential funding can also come from zakat, infaq, and waqf (ZISWAF) as a form of wealth redistribution in line with the maqasid sharia in the aspects of *hifz al-mal* (protection of property) and *hifz an-nafs* (protection of life). (Beny Witjaksono, 2023).

Thus, the takaful system does not only rely on contributions from participants such as gig workers, but also receives structural support from national Islamic financial institutions such as BPKH, BAZNAS, and the Zakat Institution. This synergy strengthens the financial resilience of takaful and expands the coverage of protection for Muslim communities that have not been fully served by BPJS. (Dina Afifah Nuroini, 2023). This model is expected to create a sustainable sharia social security ecosystem, where public funds are managed based on the principles of trust and transparency. (Falikhatun, 2021).

The potential for applying takaful will be enormous if it is directed at gig economy platforms, such as Gojek, Grab, Shopee Express, Maxim, and similar platforms. This is because workers in this sector generally do not have formal employment status, so they are not automatically protected by the national social security program. (Salsabila Irawan, 2025). With the existence of a digital-based takaful program, organizers can establish direct cooperation with the platform to automatically deduct contributions from partners' income, according to their monthly income. With this system, workers can contribute and still feel protected with dignity, unlike the BPJS model, which is often unfair to freelance workers with irregular incomes.

3.4. Analysis of Maqasid Sharia on Takaful as a Social Protection Instrument for Gig Workers

From a linguistic perspective, the term *maqashid syari'ah* consists of two words, namely *maqashid* and *al-syariah*. The word *maqashid* is the plural form (*jama'*) of the word *qashada*, which means to go towards; to aim; to desire and to intend. Meanwhile, the word *syari'ah*, from a linguistic perspective, means source of life or spring. The word *syari'ah* is singular, and its plural form (*jama'*) is *syara'i*, which means everything that Allah has decreed for His servants, one of which is legal provisions. (Miftahul Huda, (2022). As explained in Surah al-Jasiyah verse 18: "Then We made you (Prophet Muhammad) follow the Sharia of that matter (religion). So follow it (the Sharia) and do not follow the desires of those who do not know."

Thus, etymologically, *maqashid syari'ah* means Allah's intentions and objectives in establishing laws for His servants. The essence of these laws is to avoid harm and achieve benefit, or to seek benefit and reject harm. (Asy'ari, 2022).

The objectives of Sharia according to Imam Ghazali are preservation by rejecting all forms of harm and attracting benefits. Thus, it is known as the principle of obtaining good and rejecting harm. The objectives of Sharia are the goals of Sharia and the secrets intended by Allah in every law of the entire law. The essence of the objectives of Sharia is to realize benefits for humans and eliminate harm, while the principles (*mabadi*) are to pay attention to the basic values of Islam, such as justice, equality, and freedom. (Bhat, 2023).

In his thinking, Imam Al-Ghazali divides *maslahat* into five categories, namely:

- 1) Preserving religion (*hifdz ad-Din*): the reason for the obligation to fight and wage jihad if directed against enemies or similar targets.
- 2) Preserving life (*hifdz an-Nafs*): one of the reasons why *qishaash* is obligatory is to preserve dignity and freedom.
- 3) Preserving reason (*hifdz al-aql*): the reason why all intoxicants, narcotics, and similar substances are prohibited.
- 4) Protecting property (*hifdz al-Maal*): the reason for cutting off the hands of thieves, the reason for prohibiting usury and bribery, or consuming the property of others through other unlawful means.
- 5) Preserving lineage (*hifdz an-Nasl*): the reason why adultery and accusing others of adultery are forbidden (Paryadi, 2021).

Al-Syathibi in his explanation of *maqashid al-syari'ah* in research Khalil Al Farahidy, (2022) informing that the purpose of Sharia is to preserve benefits and eliminate harm or corruption. *Maqashid al-Sharia* includes four things, namely:

- 1) The main purpose of Sharia law is the welfare of mankind in this world and the hereafter.
- 2) Sharia law is something that must be understood.
- 3) Sharia law is a binding law that must be obeyed.
- 4) The purpose of Sharia law is to keep mankind under the protection of the law.

By understanding that the *maqashid syariah* aims to maintain benefit and prevent harm in various aspects of human life, the concept of *syariah* becomes an important basis in various applications of Islamic law, including social protection systems such as *takaful*. *Takaful*, as a form of Sharia insurance, plays a significant role in realizing the principles of *maqashid syariah*, particularly in protecting the property and lives of the people, as well as supporting social justice and welfare. (Farhana, 2024)

Thus, the concept of *maqasid syariah* becomes the main foundation in understanding the purpose of Islamic law, which is to realize *maslahah* (benefit) and prevent *mafsadah* (harm). This principle applies not only to worship, but also to social and economic aspects, including the protection of human welfare through the *takaful* system, especially for gig workers. Thus, *maqasid syariah* plays an important role in guiding the application of *takaful* so that it not only fulfills its financial function, but also reflects the values of justice, solidarity, and humanity.

According to Imam al-Ghazali, there are five main elements of *maqasid sharia*, namely: protecting religion (*hifz ad-din*), protecting life (*hifz an-nafs*), protecting reason (*hifz al-'aql*), protecting offspring (*hifz an-nasl*), and protecting property (*hifz al-maal*). Each element has a specific purpose that contributes to the achievement of overall human welfare, and all five are strongly relevant to the concept of *takaful*, especially in the context of protection for gig workers who work independently without formal social security.

1) Preserving Religion (*Hifz ad-Din*)

The purpose of preserving religion is to ensure that people can continue to practice Islam peacefully and free from excessive pressure in their lives. In the context of *takaful*, a protection

system based on sharia principles helps people participate in economic activities without violating religious provisions, such as the practices of usury or gharar. Thus, takaful is a halal and ethical alternative for gig workers who want social protection without straying from religious principles.

2) Preserving the Soul (*Hifz an-Nafs*)

The purpose of protecting the soul is to protect human life from all forms of danger and risks that threaten its continuity. In this case, takaful plays an important role in providing protection against the risks of accidents, illness, or death. For gig workers, this is particularly relevant as their jobs generally do not come with formal insurance coverage. Takaful ensures that participants and their families have a guarantee that can ease the burden of life in the event of a disaster, thus aligning with the objective of *hifz an-nafs* to protect human safety and survival.

3) Maintaining Common Sense (*Hifz al-'Aql*)

The purpose of maintaining reason is to encourage people to maintain good mental, intellectual, and moral health. Its relevance to takaful lies in the sense of security and inner peace that arises when a person has financial protection. When gig workers are no longer haunted by economic worries due to job risks, they can think more clearly and productively. In this case, takaful plays a role in supporting the mental stability and psychological balance of participants in accordance with the principle of *hifz al-'aql*.

4) Preserving the Lineage (*Hifz an-Nasl*)

The purpose of protecting offspring is to ensure the continuity and welfare of future generations. In the takaful system, the protection provided benefits not only the participants, but also their families or heirs. When a gig worker dies or has an accident, takaful benefits help to support the livelihood of their family. This shows that takaful contributes to the achievement of *hifz an-nasl*, which is to protect the welfare of future generations through fair and sustainable social security.

5) Protecting Assets (*Hifz al-Maal*)

The purpose of safeguarding assets is to protect individuals' wealth from damage, misuse, or unwanted loss. *Takaful* plays a direct role in this aspect by providing financial protection through the concept of mutual risk sharing among participants. For gig workers who have fluctuating incomes, *takaful* is an important mechanism for maintaining economic stability, preventing large losses, and ensuring the continuity of income sources. Thus, takaful is in line with the principle of *hifz al-maal*, which emphasizes the importance of fair and safe management and protection of assets.

Imam al-Ghazali's view is reinforced by Al-Syathibi's thinking, which states that the purpose of Sharia is to protect human welfare in this world and the hereafter. According to him, every rule in Sharia is intended to ensure that humans live under the protection of laws that bring benefits (Khalil Al Farahidy, 2022). This view is in line with our research findings which show that the application of takaful for gig workers not only reflects sharia financial values, but also the real implementation of the principles of maqasid sharia in the context of modern social protection.

Thus, *takaful* is not only a sharia-based financial product, but also a social instrument that realizes the objectives of *maqasid sharia*. This system plays a role in maintaining life balance, strengthening social solidarity, and creating economic justice for all levels of society. The views of classical scholars such as Imam al-Ghazali and Al-Syathibi form the theoretical basis that is in line with this study, namely that *takaful* is a concrete manifestation of the application of sharia objectives in protecting human life, property, and welfare, especially for gig workers who need continuous social protection in accordance with Islamic principles.

4. Conclusion and Recommendations

This study concludes that *Takaful* has strong potential to serve as an effective social protection instrument for gig workers in Indonesia. The findings reveal that the gig economy has expanded significantly in response to digitalization, yet this growth has not been accompanied by adequate formal social protection. The majority of gig workers remain outside national health and employment insurance programs due to unstable income, limited financial literacy, and inflexible contribution systems.

Takaful, based on the principles of *ta'awun* (mutual cooperation) and *tabarru'* (voluntary contribution), provides a Sharia-compliant alternative that emphasizes solidarity and justice rather than profit and risk transfer. Through its collective fund structure, gig workers can contribute according to their capacity using a tier-based and flexible contribution system. This approach helps ensure inclusivity, reduces barriers to participation, and fosters a sense of shared responsibility among participants.

From the perspective of *Maqashid Syariah*, *Takaful* aligns with two primary objectives: *Hifz al-Nafs* (protection of life) and *Hifz al-Mal* (protection of wealth). By safeguarding workers from health risks, financial loss, and income instability, *Takaful* not only fulfills its economic function but also reflects the ethical and spiritual dimensions of Islamic social justice. Therefore, *Takaful* stands as a sustainable mechanism that integrates moral, economic, and social objectives, providing a balanced form of protection for gig workers who are often excluded from formal schemes.

To strengthen social protection for gig workers, this study recommends a multi-stakeholder collaboration involving the Ministry of Manpower (Kemnaker), the Financial Services Authority (OJK), and major digital work platforms. This collaboration can facilitate the integration of *Takaful*-based schemes within the national social protection framework through regulatory alignment and innovation in payment systems. The implementation of an automatic daily or weekly contribution deduction system via digital platforms would ensure consistent participation from gig workers whose incomes are irregular. Moreover, the government could introduce tax incentives or initial premium subsidies for low-income groups to increase accessibility and equity. Parallely, *Takaful* institutions should develop flexible, tier-based contribution models and mobile applications to simplify registration, payment, and claims. Strengthening financial literacy and public awareness campaigns about Islamic social protection is also essential to enhance participation and understanding of risk-sharing principles. Finally, further research is recommended to empirically assess the feasibility,

sustainability, and social impact of implementing Takaful as a Sharia-compliant social protection model for gig workers.

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