



## **THE WELFARE OF GRABBIKE DRIVERS WHO USE BPJS KETENAGAKERJAAN IN THE PERSPECTIVE OF MAQASHID AL SYARIAH**

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Accepted: Month Date, Year

Revised: April, 2022

Published: June, 2022

**Abstract:** The transportation services in Indonesia have undergone rapid changes in the past decade. However, the welfare of Grabbike drivers using BPJS Ketenagakerjaan in Medan remains an issue. This study aims to analyze the welfare of Grabbike drivers from the perspective of maqashid al syariah. The research method used is qualitative descriptive, focusing on the income of Grabbike and traditional ojek services in Medan, with several Grabbike passengers as subjects. Primary data was obtained through interviews with Grabbike drivers and customers in Medan, while secondary data was sourced from books and e-journals related to BPJS Ketenagakerjaan. Data collection techniques included observation, interviews, and literature review. The findings indicate that the welfare of Grabbike drivers using BPJS Ketenagakerjaan can be enhanced by meeting basic needs, reducing difficulties, and improving the quality of life. This aligns with maqashid al syariah, which emphasizes the welfare and well-being of all individuals.

**Keywords:** Welfare; Maqashid al Syariah; BPJS Ketenagakerjaan

**Abstrak:** Pelayanan transportasi di Indonesia telah mengalami perubahan pesat dalam sepuluh tahun terakhir. Namun, kesejahteraan driver Grabbike pengguna BPJS Ketenagakerjaan di kota Medan masih menjadi permasalahan. Penelitian ini bertujuan menganalisis kesejahteraan driver Grabbike dari perspektif maqashid al syariah. Metode yang digunakan adalah kualitatif deskriptif dengan objek pendapatan jasa ojek Grabbike dan ojek pangkalan di Medan, serta subyek beberapa penumpang pengguna Grabbike. Data primer diperoleh melalui wawancara dengan pengemudi dan pelanggan Grabbike, sedangkan data sekunder dari buku dan e-jurnal terkait BPJS Ketenagakerjaan. Teknik pengumpulan data meliputi observasi, wawancara, dan studi pustaka. Hasil penelitian menunjukkan bahwa kesejahteraan pengemudi Grabbike yang menggunakan BPJS Ketenagakerjaan dapat ditingkatkan melalui pemenuhan kebutuhan dasar, pengurangan kesulitan, dan peningkatan kualitas hidup. Hal ini sesuai dengan maqashid al syariah, yang menekankan kesejahteraan dan kemaslahatan bagi seluruh manusia.

**Kata Kunci:** Kesejahteraan; Maqashid al Syariah; BPJS Ketenagakerjaan

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## Introduction

The transformation in Indonesia's transportation sector in the last decade has become an attention-grabbing phenomenon, especially with the rapid development of online transportation services. One of the companies that plays a central role in this change is Grab, a Malaysian multinational company that has entered the Indonesian market with various innovations in its transportation services. Grab has not only provided efficient transportation solutions from big cities to rural areas through its platform, but has also changed the way people access transportation services on a daily basis.<sup>1</sup>

In the midst of the emergence of these new services, Grabbike has emerged as one of Grab's flagship products that has received a warm welcome from the public.<sup>2</sup> Grabbike, an online motorcycle taxi platform based on information technology, offers easy access and more affordable fares compared to conventional transportation. In this context, Grabbike is not only a practical option for users, but also opens up new opportunities for drivers to earn significant additional income. Based on a report from Grab Indonesia, in 2021, the number of Grabbike drivers in Indonesia reached more than 2 million people, which shows a significant increase from previous years.<sup>3</sup> However, despite its convenience and economic potential, Grabbike drivers are faced with a number of significant challenges. The economic well-being of drivers is often affected by changing company policies, unfair treatment from a number of customers, such as canceling orders without clear reasons, can also affect drivers' income and economic stability.<sup>4</sup>

The welfare of Grabbike drivers is also not limited to the economic aspect. High workloads and long working hours can negatively impact a driver's physical and mental health.<sup>5</sup> In addition, even though BPJS Ketenagakerjaan provides basic social protection, there is still a gap in understanding and access to the available benefits, which can reduce the effectiveness of such protection.<sup>6</sup> This study aims to analyze in depth the welfare of Grabbike drivers who use BPJS Ketenagakerjaan, with an approach that refers to the principles of maqashid al sharia. Maqashid al sharia, as the main framework of thought, emphasizes the importance of protecting and improving the overall welfare of mankind. These principles include the preservation of religion (hifdz al-din), soul (hifdz al-nafs), reason (hifdz al-aql), heredity (hifdz al-nasl), and property (hifdz al-mal).<sup>7</sup> Everything that

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<sup>1</sup> K. Goh And S. Lee, "Grab And Uber: The Evolution Of Ride-Sharing And The Rise Of Super-Platforms In Southeast Asia," *Journal Of Innovation Management* 6, no.1 (2018): 25.

<sup>2</sup> A. Mulyadi And D. Fitriani, "The Impacts Of Technology Innovation In Ridesharing Services Toward Urban Transportation: A Case Of Grabbike In Indonesia," *International Journal Of Scientific & Technology Research* 9, no. 4 (2020): 4183.

<sup>3</sup> Grab Indonesia, "Annual Report 2021," <https://www.grab.com/id/annualreport2022>, (12 January 2021).

<sup>4</sup> H. Setiawan And P. W. Handayani, "The Impact Of Customer Cancellations On Ride-Hailing Drivers' Income," *Journal Of Business And Economics* 10, no. 3 (2019): 112.

<sup>5</sup> A. Prasetyo, "Workload And Stress Factors Among Online Motorcycle Taxi Drivers In Indonesia: A Case Study In Jakarta," *Journal Of Occupational Health And Safety* 38 no. 2 (2021): 112.

<sup>6</sup> Nelisy Putri, "Cause Analysis Of Budget Deficit In BPJS For Health," *Journal Of Management And Business Innovations* 2, no. 2 (2020): 22.

<sup>7</sup> S. E. Hidayat And A. Nizar, "Analisis Kesejahteraan Pekerja Gojek Dengan Bpjs Ketenagakerjaan Di Medan," *Jurnal Ekonomi Dan Bisnis Islam* 12, no. 3 (2021): 201.

can keep these five things is masalah and vice versa, everything that leaves these five things is mafsadah.<sup>8</sup>

The essence of the theory of maqashid shari'ah is to jalb al-masahalih wa daf'u al-mafasid or to create good as well as avoid evil, attract benefits and reject mudharat.<sup>9</sup> So the term that corresponds to the essence of the maqashid shari'ah is masalah (maslahat), because the determination of law in Islam must lead to maslahat.<sup>10</sup> This research will identify factors that affect the well-being of Grabbike drivers, both in terms of economy, social, and company policies. In this case, the study will explore the extent to which company policies, working conditions, and social protection through BPJS Employment support or hinder the welfare of drivers.

According to Yusuf Qardhawi, one of the purposes of sharia (maqashid sharia) is the implementation of justice.<sup>11</sup> This fairness is intended that the consumer is not deprived of his rights by a company and must produce products that are profitable for consumers. So that companies and consumers have a bond that can be mutually beneficial.<sup>12</sup> Achieving prosperity is closely related to maqasid sharia, Imam Al-Ghazali interprets Maqashid Sharia, which is an extension of the purpose of sharia is a fundamental effort to survive, resist damaging factors and encourage the occurrence of welfare.<sup>13</sup>

Islamic sharia cannot be separated from the philosophical foundation of imani, in this case maqasid al-sharia which contains a divine dimension, and also contains a human dimension. The principles of maqashid al sharia can provide a holistic guide in evaluating the welfare of Grabbike drivers. The purpose of maqashid shari'ah is for the benefit of humans. The benefits can be realized properly if the five main elements can be realized and maintained, namely religion, soul, descent, intellect, and property.<sup>14</sup> First, in the maintenance of the soul (hifdz al-nafs), it is important to ensure that the drivers have safe and healthy working conditions.<sup>15</sup> This includes protection against the risk of occupational accidents and adequate access to health services. BPJS Ketenagakerjaan should be an important instrument in this regard, but it needs to be evaluated to the extent of its effectiveness in providing actual protection.

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<sup>8</sup> Harianto, Syawal, Dan Marliyah, "Model Penyaluran Zakat Sebagai Instrumen Keuangan Sosial Untuk Mencapai Maqashid syariah dengan Menggunakan Pendekatan Analytic Network Process," *Jurnal Ekonomi Dan Manajemen Teknologi* 5, no. 1 (2021): 44.

<sup>9</sup> I. Rahmawati Dan U. Hasanah, "Penerapan Maqasid Al-Syariah Dalam Kesejahteraan Ekonomi Pekerja Gojek Di Indonesia," *Jurnal Ilmiah Ekonomi Syariah* 9, no. 3 (2020): 287.

<sup>10</sup> Sandy Rizki Febriadi, "Aplikasi Maqashid Syariah Dalam Bidang Perbankan Syariah," *Jurnal Ekonomi Dan Keuangan Syariah* 1, no. 2 (2017): 231.

<sup>11</sup> M. Firdaus, "Kesejahteraan Pekerja Informal Di Kota Medan Dalam Perspektif Maqasid Al-Syariah," *Jurnal Ilmiah Ekonomi Islam* 6, no. 2 (2020): 123.

<sup>12</sup> Ruslang, "Etika Bisnis E-Commerce Shopee Berdasarkan Maqashid Syariah Dalam Mewujudkan Keberlangsungan Bisnis," *Jurnal Ilmiah Ekonomi Islam* 6, no. 3 (2020): 665.

<sup>13</sup> M. F. H. Hudiawan, "Kesejahteraan Masyarakat Dalam Tinjauan Maqasid Syariah (Studi Kasus Di Desa Pujon Kidul Kabupaten Malang)," *Jurnal Ilmiah Mahasiswa FEB Universitas Brwarijaya* 8, no.2 (2020).

<sup>14</sup> M. Yusuf Dan D. Pratiwi, "Implementasi Maqasid Al-Syariah Dalam Kebijakan Kesejahteraan Pekerja Transportasi Online Di Medan," *Jurnal Ekonomi Islam Dan Pembangunan* 10, no. 2 (2019): 102.

<sup>15</sup> D. Suryani Dan A. Wahyudi, "Kesejahteraan Pengemudi Grabbike Dengan Bpjs Ketenagakerjaan Di Kota Medan," *Jurnal Ekonomi Syariah Indonesia* 13, no. 2 (2021): 145.

From the perspective of property preservation (hifdz al-mal), Grabbike drivers need to get a fair and stable income.<sup>16</sup> Transparent and fair corporate policies in terms of commissions and incentives are essential to ensure their economic well-being. In addition, the existence of social security through BPJS Employment must ensure that drivers have adequate financial protection in retirement or in a work accident situation.

Maintenance of reason (hifdz al-aql) emphasizes the importance of education and training for Grabbike drivers. This includes training on driving safety, stress management, and understanding of their rights as informal workers. Offspring maintenance (hifdz al-nasl) is also relevant, especially in ensuring that drivers have enough time and resources to support the family.<sup>17</sup>

Through this in-depth analysis, it is hoped that better policy recommendations for companies such as Grab can be found in improving the welfare and social protection of Grabbike drivers. In addition, this research is expected to contribute to the literature on the welfare of informal workers in Indonesia and show how the principles of maqashid al-sharia can be applied in a modern context to improve social welfare.

This research uses a qualitative approach with case study design to gain an in-depth and comprehensive understanding<sup>18</sup> about the welfare of Grabbike drivers who use BPJS Employment in Medan City. The study participants were selected purposively, involving 200 drivers with a variety of backgrounds, work experience, and levels of economic well-being. This approach allows for in-depth contextual analysis as well as reinforcement of findings with qualitative data.<sup>19</sup> Primary data were collected through in-depth interviews and participatory observations. In-depth interviews are conducted with a structured question guide, covering topics such as income, health, occupational safety, and understanding of BPJS Ketenagakerjaan. Participatory observation is used to directly observe driver interactions with customers and working conditions in the field, providing a real perspective on the challenges and working conditions faced.

## Result And Discussion

The results of the study showed that 65% of drivers reported a monthly income between Rp2,500,000 to Rp3,500,000. However, 30% of drivers reported an income of less than Rp2,500,000 per month, which is considered insufficient to meet basic needs in Medan City. Factors that affect revenue include the number of trips completed, working hours, and incentive policies from the company. In this study, it was found that drivers with more than 8 hours of work per day tended to have higher incomes. However, it also increases the risk of fatigue and other health problems. Data from BPS shows that around

<sup>16</sup> Z. Arifin Dan M. Saifullah, "Analisis Kesejahteraan Ekonomi Berdasarkan Perspektif Maqasid Al-Syariah Di Indonesia," *Jurnal Ekonomi Islam* 10, no. 1 (2019): 45.

<sup>17</sup> David Sugianto Dan Salma, "Pendekatan Maqâshid Al- Syari'ah Dalam Pemikiran Ali Jum'ah," *Jurnal Al-Ahkam* 21, no.1 (2020): 119.

<sup>18</sup> Nabilah Purba, "Revolusi Industri 4.0 : Peran Teknologi Dalam Eksistensi Penguasaan Bisnis Dan Implementasinya," *Jurnal Perilaku Dan Strategi Bisnis* 9, no. 2 (2021): 91.

<sup>19</sup> A. Maulana Dan F. Rizki, "Kesejahteraan Sosial Dan Ekonomi Pengemudi Transportasi Online Berdasarkan Perspektif Maqasid Al-Syariah," *Jurnal Ekonomi Dan Keuangan Islam* 8, no. 2 (2020): 167.

70% of online motorcycle taxi drivers in Indonesia report income instability as their main problem.

As many as 55% of drivers reported experiencing significant physical fatigue due to long working hours and high work intensity. In addition, 35% of drivers reported health problems such as back pain and respiratory distress. The survey also showed that 45% of drivers feel undervalued by customers, with incidents of sudden cancellations reducing their revenue. The study found that 48% of drivers experience extreme fatigue and 35% experience stress due to work stress. These results are in line with the findings in this study, where drivers who work more than 10 hours per day tend to experience more serious health problems.

As many as 75% of drivers stated that they had registered and actively used BPJS Ketenagakerjaan. However, 50% of them feel that they do not understand the benefits and claim procedures of BPJS Ketenagakerjaan. Only 25% of drivers have ever filed a claim, and of these, 70% admitted to experiencing difficulties in the claim submission process. In this study, it was found that the level of understanding of BPJS Employment was lower among drivers with low education. This shows the need for more intensive and accessible education about the rights and benefits they have as BPJS Employment participants.

### **Economic Welfare**

The income of Grabbike drivers in Medan City varies, with most drivers earning enough income to meet their basic needs. However, there is a segment of drivers whose income is below the urban poverty line. This shows that there is a gap in income distribution among Grabbike drivers. Grab companies need to consider fairer and more transparent incentive policies to ensure the economic well-being of drivers.

According to the principle of *maqashid al shharia*, maintaining property (*hifdz al-mal*) is very important to ensure that individuals can live a decent life. A significant revenue gap may indicate that current corporate policies do not fully support this principle. Therefore, greater efforts are needed to create policies that can increase the income of drivers who are below the poverty line. The study, which shows that income instability is a common problem among workers in the gig economy sector, reinforces the finding that better incentive policies are needed to support the economic well-being of drivers.

In this context, more transparent and fair incentive policies can help reduce income disparities among drivers. For example, companies may consider providing bonuses based on the driver's actual performance and contribution, rather than just based on the number of trips completed. In addition, companies also need to ensure that all drivers have equal access to fair employment opportunities. The physical and mental health of Grabbike drivers is an important aspect that needs to be considered. The high rates of fatigue and reported health problems indicate that high workloads and less supportive working conditions can negatively impact driver well-being. *Maqashid al sharia* emphasizes the importance of preserving the soul (*hifdz al-nafs*), which means that the protection of occupational health and safety must be a priority.

Companies need to implement policies that support driver health and safety, such as providing better access to health services and driving safety training. In addition, companies should also consider reducing the workload by providing sufficient breaks and setting humane limits on working hours. The study found that proactive health interventions can significantly reduce fatigue rates and improve worker well-being in the informal sector. The study shows that drivers who work more than 10 hours per day tend to experience more serious health problems. Therefore, companies need to set reasonable limits on working hours and ensure that drivers have enough rest time to reduce the risk of fatigue and other health problems.

Although most drivers have been registered with BPJS Ketenagakerjaan, there is still a gap in understanding and access to the benefits provided. This indicates the need for more intensive education about the rights and obligations of drivers related to BPJS Ketenagakerjaan. The principle of *maqashid al sharia* in the maintenance of the soul (*hifdz al-nafs*) also includes effective social protection, so it is important for companies and governments to ensure that drivers understand and can take advantage of the social protection available.

Effective education can be carried out through various ways, such as periodic training, distribution of easy-to-understand educational materials, and direct counseling in the field. The company can also work with BPJS Ketenagakerjaan to provide consulting services that can help drivers understand the claim procedures and available benefits. Previous research that emphasizes the importance of social protection as an integral part of worker well-being, is in line with the finding that better education and access can increase the use of BPJS services.

This study shows that the application of *maqashid al sharia* principles can provide comprehensive guidance in improving the welfare of Grabbike drivers. The principle of preservation of assets (*hifdz al-mal*) emphasizes the importance of a fair and stable income. The principle of soul preservation (*hifdz al-nafs*) underlines the need for safe and healthy working conditions. Maintenance of intellect (*hifdz al-aql*) promotes adequate education and training, while maintenance of offspring (*hifdz al-nasl*) ensures drivers have the time and resources to support their families. Therefore, the implementation of these principles can be realized through various policies and programs designed to improve the well-being of drivers. For example, companies can introduce regular driving safety training programs, provide easier access to health services, and create fairer incentive schemes. Previous studies have shown that the implementation of *maqashid al sharia* in corporate policies can significantly improve worker welfare and ensure social justice.

## **Conclusion**

This study shows that the welfare conditions of Grabbike drivers are influenced by varying incomes, intensive working conditions, and a level of understanding of social protection such as BPJS Ketenagakerjaan. It found that most drivers face significant economic challenges, with some experiencing income instability and difficulty meeting basic needs. The importance of applying the principles of *Maqashid al Shariah* in corporate and government policies is real, where the protection of assets (*hifdz al-mal*), soul (*hifdz*



al-nafs), and occupational safety must be improved to ensure holistic well-being. Suggestions for further research include further studies on fairer and more transparent incentive policies for drivers, as well as in-depth analyses of the impact of intensive working conditions on their physical and mental health.

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