Jurnal Ilmiah MIZANI Vol. 12. Issue 02, October 2025
P-ISSN: 2355-5173
E-ISSN: 2656-9477

Public Health Protection and Social Insurance: Reforming Legal Norms through Contextualized Islamic Economic Law

Ade Fisti Pongoliu
Hasanuddin University, Indonesia
fitsiadel@gmail.com

Abdul Razak
Hasanuddin University, Indonesia
abdulrazak@unhas.ac.id

Marwati Riza
Hasanuddin University, Indonesia
marwatinanang@gmail.com

Sri Susyanti Nur
Hasanuddin University, Indonesia
srisusyanti23@gmail.com

Uzodinma Yurriens Ezenduka
Parul Institute of Law, India
peter97.ue@gmail.com

Received: 11-06-2025 | *Revised: 25-08-2025* | *Accepted: 10-09-2025* | *Published On: 11-09-2025*

Abstract: Public health protection and social insurance represent foundational pillars in achieving equitable welfare across societies. In many Muslim-majority countries, however, existing social policies often fail to fully reflect Islamic legal values in a contextualized manner. This study aims to reformulate positive legal norms concerning public health and social protection through the lens of Islamic economic law. Employing a normative juridical approach, the study applies *maqāṣid al-sharī'ah* as its primary theoretical framework, supported by literature reviews and comparative analysis of social policy models in selected Muslim-majority states. The findings reveal that integrating Islamic financial instruments—such as zakat for funding basic healthcare, productive waqf for health facility development, and social insurance schemes based on *tabarru'* and *ta'āwun* can be practically implemented as viable alternatives to conventional systems. In Indonesia, policies grounded in these principles show strong potential to reduce the burden on the state budget (APBN) while simultaneously enhancing social solidarity. A contextualized application of Islamic economic law proves not only normatively sound but also practically effective in designing a socially just and resilient protection system capable of responding to contemporary challenges.

Keyword : *Public Health Protection; Social Insurance Reform; Islamic Economic Law; Maqāṣid al-sharī'ah*.

Abstrak: Perlindungan kesehatan masyarakat dan jaminan sosial merupakan pilar mendasar dalam mewujudkan kesejahteraan yang berkeadilan di seluruh lapisan masyarakat. Namun, di banyak negara dengan mayoritas penduduk Muslim, kebijakan sosial yang ada seringkali belum sepenuhnya mencerminkan nilai-nilai hukum Islam secara kontekstual. Penelitian ini bertujuan untuk merumuskan kembali norma hukum positif terkait perlindungan kesehatan masyarakat dan jaminan sosial melalui perspektif hukum ekonomi Islam. Dengan menggunakan pendekatan yuridis normatif, penelitian ini menerapkan *maqāṣid al-sharī'ah* sebagai kerangka teoritis utama, didukung oleh telaah literatur serta analisis komparatif terhadap model kebijakan sosial di sejumlah negara mayoritas Muslim. Temuan penelitian menunjukkan bahwa integrasi instrumen keuangan Islam—seperti zakat untuk pembiayaan layanan kesehatan dasar, wakaf produktif untuk pengembangan fasilitas kesehatan, dan skema asuransi sosial berbasis *tabarru'* serta ta'āwun—dapat diimplementasikan secara praktis sebagai alternatif yang layak bagi sistem konvensional. Di Indonesia, kebijakan yang didasarkan pada prinsip-prinsip tersebut berpotensi kuat untuk mengurangi beban Anggaran Pendapatan dan Belanja Negara (APBN) sekaligus meningkatkan solidaritas sosial. Penerapan hukum ekonomi Islam yang kontekstual terbukti tidak hanya memiliki legitimasi normatif, tetapi juga efektif secara praktis dalam merancang sistem perlindungan yang berkeadilan sosial dan tangguh dalam menghadapi tantangan kontemporer.

Kata Kunci: *Perlindungan Kesehatan Masyarakat; Reformasi Jaminan Sosial; Hukum Ekonomi Islam; Maqāṣid al-sharī'ah*

How to cite this article:
Ade Fisti Pongoliu and Others, Public Health Protection and Social Insurance: Reforming Legal Norms through Contextualized Islamic Economic Law, *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan*, 12.2 (2025), 601-617
Doi: http://dx.doi.org/10.29300/mzn.v12i2.8402

Introduction

Public health protection and social security are key indicators of national well-being. The state is responsible for ensuring that all its citizens have access to basic health services and protection against socio-economic risks. [1] However, in various developing countries, especially those with a Muslim majority, access to these two aspects is still unequal and uneven. This condition not only reflects economic inequality, but also the weak legal basis and public policy underlying the social security system. Therefore, a legal and economic approach is important to create fair and sustainable regulations.[2]

Islam as a value is not only spiritual, but also contains concrete guidance in regulating the social and economic aspects of human life.[3] Within the framework of Islamic law, protection of life (*ḥifẓ al-nafs*) and general welfare is an integral part of *maqāṣid al-sharī'ah*.[4] This means that countries with a Muslim-majority population have a normative basis for designing a Sharia-based social protection system. Unfortunately, the positive legal systems in Muslim countries often fail to effectively integrate Islamic law principles into public policy. This creates a gap between normative values and policy implementation in the health sector.

Legal reform in health and social security requires a multidisciplinary approach[5] This requires an approach that combines positive law, public economics, and Islamic norms. This is where Islamic economic law is important; a branch of Islamic law that regulates wealth distribution, public financing mechanisms, and social protection based on the values of justice and mutual cooperation (*ta'āwun*).[6] Several characteristic instruments such as zakat, waqf, and Islamic insurance (takaful) have great potential to fill the gaps in conventional social security systems, which often fail to reach the poor and vulnerable.[7] Countries such as Indonesia, Malaysia, and Pakistan are beginning to explore the utilization of these instruments,[8] Although not yet within a structured and integrated legal framework. The need for the contextualization of Islamic law within a

---

[1] FC. Susila Adiyanta, "Urgensi Kebijakan Jaminan Kesehatan Semesta (Universal Health Coverage) Bagi Penyelenggaraan Pelayanan Kesehatan Masyarakat Di Masa Pandemi Covid-19," *Administrative Law and Governance Journal* 3, no. 2 (June 1, 2020): 272–299, accessed June 9, 2025, https://ejournal2.undip.ac.id/index.php/alj/article/view/8039.

[2] Shirley Gatenio Gabel and Cathryne L. Schmitz, "The Power of Narrative in Changing Political Regimes," *Journal of Human Rights and Social Work* 10, no. 1 (March 1, 2025): 1–2, accessed June 9, 2025, https://link.springer.com/article/10.1007/s41134-025-00388-6.

[3] Nayla Hidayatul Mawadati et al., "Struktur Pasar Dalam Perspektif Ekonomi Islam dan Implikasinya terhadap Ekonomi Modern : Studi Literatur," Jurnal Ilmiah Ekonomi Dan Manajemen 3, no. 6 (June 4, 2025): 43–58, accessed June 9, 2025, https://www.ejurnal.kampusakademik.co.id/index.php/jiem/article/view/4935.

[4] Nur Hikmah Akhirani Nasution et al., "Literasi Hukum Islam Bagi Anak Yatim: Membangun Generasi Cerdas Dan Bermartabat Melalui Kegiatan Bakti Sosial Di Desa Hutaraja Lamo | Jurnal Transformasi Pendidikan Indonesia (JTPI)," *Jurnal Transformasi Pendidikan Indonesia* 3, no. 2 (May 16, 2025), accessed June 9, 2025, https://jurnal.ypkpasid.org/index.php/jtpi/article/view/181.

[5] Dumilah Ayunigtyas, Siti Khodijah Parinduri, and Fitria Aryani Susanti, "Integritas Kepemimpinan Antikorupsi Di Sektor Kesehatan," *Integritas : Jurnal Antikorupsi* 4, no. 1 (June 30, 2018): 1–28.

[6] Evi Eka Elvia and others, 'BASYARNAS as a Place for Dispute Resolution of Musyarakah Financing in Sharia Banking in the Disruption Era', *El-Mashlahah*, 13.1 (2023), 39–56 <https://doi.org/10.23971/el-mashlahah.v13i1.5345>.

[7] Mahyudin et al., *Usul Fiqh Dan Ekonomi Syariah : Fondasi Hukum Islam Dalam Penerapan Ekonomi*, ed. Nurhayati and Tuti Anggaini (Medan: Merdeka Kreasi, 2025).

[8] Abdurrahman Hakim, "Aplikasi Laku Pandai (Branchless Banking) Dalam Sistem Perbankan Syariah Indonesia" (UIN Syarif Hidayatullah Jakarta, 2021).

contemporary policy framework is becoming increasingly urgent.

Zakat, as a pillar of Islamic finance, is not only a religious instrument but also a wealth redistribution tool.[9] If managed integrally within the national health system, zakat could finance basic healthcare services for the poor and vulnerable. Productive waqf can also be used to build hospitals, free clinics, or fund public health research.[10] Meanwhile, social insurance based on *tabarru'* and ta'āwun possesses a strong dimension of social solidarity and can address the challenges of uncertainty.[11] These instruments have historically proven themselves within Islamic civilization as pillars of an inclusive social system.

Despite the high potential of Islamic economic law, implementation challenges are significant. A major challenge is the lack of harmonization between national legal systems and Islamic legal principles. Many Muslim-majority countries still rely on secular, colonial-era legal systems that do not provide sufficient space for Islamic law in the public sphere. Furthermore, a lack of Islamic legal literacy among policymakers means that principles such as *maqāṣid al-sharī'ah* are not comprehensively applied in social policy design. This hinders structural transformation within social security systems.

Indonesia provides a relevant case study. With the world's largest Muslim population and a decentralized system,[12] Indonesia faces a significant challenge in providing equitable and universal access to healthcare. Programs like the National Health Insurance (JKN) face substantial financial burdens and heavy reliance on the state budget (APBN) for subsidies.[13] Meanwhile, the potential of Islamic social funding sources, such as national zakat, remains systematically underutilized in national policy.[14] Integrating zakat into the JKN system could reduce the fiscal burden on the state while simultaneously strengthening social bonds.

Applying *maqāṣid al-sharī'ah* as a framework for health policy can broaden the goals of healthcare beyond mere curative measures. Principles such as *ḥifẓ al-nafs*

[9] IB. Maharani Agustini, Puspa Indah Setia Ningrum, and Anas Malik, "Aplikasi Byond Sebagai Medium Transformasi Pembayaran Zakat: Antara Inovasi Digital Dan Spiritualitas Sosial," *Al-A'mal : Jurnal Manajemen Bisnis Syariah* 2, no. 1 (May 13, 2025): 37–46, accessed June 10, 2025, https://journal.staittd.ac.id/index.php/ai/article/view/370.

[10] Hakim Muttaqim, Loso Judijanto, and Illa Susanti, "Efektivitas Wakaf Produktif Dalam Mendukung Pembangunan Ekonomi Umat," *Jurnal Ekonomi Utama* 4, no. 1 (March 20, 2025): 108–117, accessed June 10, 2025, https://jurnal.astinamandiri.com/index.php/juria/article/view/246.

[11] Nafis Irkhami, *Asuransi Takaful Di Indonesia Menelisik Aspek Shariah Compliance*, ed. Shara Nurachma (Depok: Rajagrafindo Persada, 2020).

[12] Aulia Gita Rezaka and Ida Faridatul Hasanah, "Studi Komparasi Terhadap Sistem Pendidikan Islam Di Negara Indonesia Dan Singapura: Tinjauan Historis, Kurikulum, Dan Implementasi Kebijakan Pendidikan | Journal of Educational Research and Community Service," *JERC : Journal Of Educational Research and Community Service* 1, no. 2 (April 30, 2025), accessed June 10, 2025, https://journal.nabaedukasi.com/index.php/jercs/article/view/25.

[13] Chatila Maharani et al., "Perjalanan Asuransi Kesehatan Dan Sistem Pembayaran Kapitasi Di Indonesia," in *Bookchapter Kesehatan Masyarakat Universitas Negeri Semarang* (Semarang: Universitas Negeri Semarang, 2024), 86–133, accessed June 10, 2025, https://proceedings.unnes.ac.id/index.php/km/article/view/197.

[14] Peran Keuangan Sosial Islam Dalam Mewujudkan Tujuan Pembangunan Berkelanjutan et al., "Peran Keuangan Sosial Islam Dalam Mewujudkan Tujuan Pembangunan Berkelanjutan (SDGS): Tinjauan Literatur Komprehensif," *Journal of Islamic Economics and Finance* 1, no. 4 (May 30, 2025): 356–364, accessed June 10, 2025, https://journal.ppmi.web.id/index.php/joieaf/article/view/2313.

(protection of life), *ḥifẓ al-'aql* (protection of intellect), and *ḥifẓ al-māl* (protection of wealth)[15] indicate that health is not just a physical matter, but also mental and economic. This can serve as a strong argumentative basis for expanding the scope of social security to areas currently untouched by the formal system, such as mental health services and economic rehabilitation for disaster survivors. Thus, *maqāṣid*-based legal reform can offer solutions that are both preventive and structural.

Integrating Islamic economic law into the national legal system requires political will, legal literacy, and contextually relevant regulatory design. The government and religious institutions need to build strong synergy in designing regulations that are not only legally valid but also socially and normatively valid according to Islam. In addition, legislative instruments are needed that allow for the fusion of positive law and sharia principles. This is not just a matter of legalization, but also of the social, economic, and spiritual legitimacy of the Muslim community.

The urgency of this research lies in the pressing need to reorganize the legal system and social protection policies to be more responsive to the needs of the Muslim community today. Amidst increasing inequality in access to healthcare and fiscal pressures on the state, conventional social security systems have proven unable to reach all segments of society equitably and sustainably. Meanwhile, the great potential of Islamic economic instruments such as zakat, waqf, and takaful has not been optimally integrated into the national legal framework. In this context, it is important to formulate an approach to Islamic economic law that is not only based on normative texts but is also contextualized with social realities and public policy. This research is relevant as part of an effort at legal reform that can create a more inclusive, equitable, and value-based health protection and social security system in line with the principles of *maqāṣid al-sharī'ah*.

Based on the above description, the research problem is formulated as follows:

1. How are *zakat*, *waqf*, and *takaful* integrated into the national legal norms of health protection and social security?
2. How is the *maqāṣid al-sharī'ah* approach used as a principle for reforming the legal norms of health protection and social security?

Similar research has been conducted previously, notably by Al Zuraib and Al-Qahtani in the Journal of Neonatal Surgery. This research focused on public health policies in Islamic countries analyzed from the perspective of *maqāṣid al-sharī'ah*, specifically *ḥifẓ al-nafs*. The method used was a juridical-normative approach with a comparative study of various schools of Islamic law. The results showed that most Islamic countries have not systematically adopted the principles of *maqāṣid* in their health policies, even though the principle of *ḥifẓ al-nafs* has strong implications for supporting preventive and curative health programs. This research recommends the importance of codifying the *maqāṣid* principles in national health laws to improve their legitimacy and effectiveness..[16]

---

[15] Bima Ahadai and Siti Djazimah, "Menjaga Agama Dan Akal Melalui Prosesi Perkawinan," *Al-Ahwal* 13, no. 2 (2020).

[16] Mohammd Ali G. Zuraib and Waleed Khalid Al- Qahtani, "A Jurisprudential Analysis of the Maqasid of Preserving Life and Its Impact on Formulating Health Policies in Islamic Countries," *Journal of Neonatal Surgery* 14, no. 26 (2025).

Secondly, Nobita Pagan, in the Journal of Syariah, researched the integration of Islamic economic principles into Indonesia's social health insurance system. The research employed a field study and policy analysis methodology. The results revealed challenges in applying Islamic values to the conventional system. The study concluded that the main obstacles lie in a lack of understanding and supporting regulations, emphasizing the need for training for policymakers and regulators. The research recommended the need for regulatory reform to harmonize Islamic law and the national social protection system.[17]

The novelty of this research lies in its integrative focus on reforming positive legal norms and the practical application of Islamic economic law instruments such as zakat, waqf, and takaful in social security design. Unlike previous research that only examined *maqāṣid* values normatively or focused on specific sectors, this study also offers an applicable *maqāṣid*-based legal reform model in the national health sector. Furthermore, this research uses a juridical-normative approach combined with comparative policy studies and analysis of actual implementation in Indonesia. This provides an original contribution to the literature on Islamic law and contemporary social policy. Thus, this research bridges theory and practice in legal reform in the field of health and sharia-based social security.

The aim of this research is to formulate a strategy for reforming positive legal norms in the field of health protection and social security using an Islamic economic law approach. This research seeks to explore how the principles of *maqāṣid al-sharīʻah* and Islamic social finance instruments can be used as a constitutional basis in formulating national regulations. This research also aims to identify the gap between current legal norms and the Islamic ethical values prevalent in society. The research focuses on developing strong legal arguments so that Islamic-based regulations can be legally and practically accepted within the national legal system. Therefore, the results of this research are expected to serve as an academic reference for policymakers in creating an inclusive and equitable social and health security system.

Method

This research is a type of juridical-normative study aimed at exploring the principles of Islamic law and positive law within the framework of health protection and social security. The main focus lies on the examination of legal norms, both originating from national legislation and Islamic legal doctrines such as *maqāṣid al-sharīʻah*. This research is also descriptive-analytical because it not only describes legal rules but also examines the gap between normative texts and the reality of implementation. Furthermore, this research contains an exploratory element because it attempts to build an integrative idea between zakat, waqf, and takaful within the national social security system. Thus, this type of research allows for the exploration of the philosophical, normative, and practical dimensions of Islamic economic law in the context of public policy.

The approach used in this research is a multidisciplinary approach that combines a juridical-normative approach, a comparative law approach, and a public policy approach. The juridical approach is used to examine

[17] Abdul Malik Badeges et al., "Integrating Islamic Economic Principles Into Social Health Insurance: Insights From The Indonesian Experience," *Jurnal Syariah* 32, no. 3 (2025).

Vol. 12, Issue 02, October 2025
P-ISSN: 2355-5173 E-ISSN: 2656-9477

relevant classical and positive sources of Islamic law. Meanwhile, the comparative approach is carried out by comparing the application of Islamic economic law instruments in Muslim-majority countries such as Indonesia, Malaysia, and Pakistan. The public policy approach is used to assess how the principles of *maqāṣid al-sharī'ah* can be implemented in contextually relevant social policy design. The combination of these approaches provides a holistic and relevant analytical framework for the complexity of the issues raised.

Data collection techniques are carried out through library research and legal document analysis. Primary sources include classical fiqh books, national regulations such as the Health Law and the Zakat Law, and policy documents from government agencies and Islamic social fund management institutions. The research also uses academic journals, scientific articles, and institutional reports related to zakat, waqf, and Islamic insurance. In addition, the researcher will also access international documents relevant to the universal principles of social protection. This technique is intended to collect secondary data that is valid, legal, and substantively relevant to the research problem.

Data analysis techniques in this research use the legal hermeneutic method, namely understanding and interpreting legal texts within a specific social and normative context. The analysis is carried out systematically by identifying the values of *maqāṣid al-sharī'ah* in existing regulations and evaluating their consistency with the needs of contemporary society. Furthermore, a comparative analysis is conducted on the practice of integrating zakat and waqf into social systems in various Islamic countries. The results of the analysis are also directed towards formulating recommendations for regulatory reform based on the principles of Islamic economic law. Thus, data analysis is not only descriptive but also argumentative and constructive.

The results of the analysis will be formulated in the form of policy recommendations and normative legal models that can be used as references by regulators at the national level. This research is expected to contribute strong legal arguments for the integration of sharia instruments into the national social security system in a lawful and equitable manner. With the chosen approach, this research also provides a scientific contribution to the development of contemporary Islamic legal literature. In addition, the research results are expected to strengthen the normative legitimacy of policies based on *maqāṣid al-sharī'ah*. Therefore, the structure of this method is designed to bridge the gap between Islamic law principles and the real needs of society through a comprehensive legal approach.

Integration of Economic Legal Instruments in National Health Protection and Social Security Legal Norms

Health protection and social security are key components in fulfilling human rights guaranteed by the constitution.[18] However, in practice, the national social security system in many Muslim countries, including Indonesia, still faces limitations in terms of coverage, financing, and community participation. In this context, Islamic economic law offers a relevant alternative through three main instruments: zakat, waqf, and takaful.[19] The

[18] Adiyanta, "Urgensi Kebijakan Jaminan Kesehatan Semesta (Universal Health Coverage) Bagi Penyelenggaraan Pelayanan Kesehatan Masyarakat Di Masa Pandemi Covid-19."

[19] Muhammad Rizky Lubis and Khairina Tambunan, "Prinsip Dan Praktik Ekonomi Islam Dalam Sistem

three (zakat, waqf, and takaful) not only function as economic tools but also contain a strong spiritual and social dimension, in accordance with the principles of *maqāṣid al-sharī'ah*.[20] Therefore, the integration of these instruments into national legal norms is a strategic and contextual discourse.

Philosophically, zakat, waqf, and takaful are embodiments of social justice and solidarity in Islam.[21] Zakat functions as a wealth redistribution mechanism that can reduce the burden on the state in financing healthcare for the poor.[22] Waqf offers a long-term social investment model through the development of sustainable health facilities.[23] Meanwhile, takaful allows the formation of a health risk protection system based on collective and non-commercial contributions.[24] The three reflect the ideals of distributive justice, aligning with the state's objective of achieving general welfare.

From a juridical perspective, all three instruments have their own legal basis in Indonesia. Zakat is regulated by Law No. 23 of 2011, waqf by Law No. 41 of 2004, and takaful is recognized through OJK regulations and DSN-MUI fatwas. However, no regulation explicitly links the three with the National Social Security System as stipulated in Law No. 40 of 2004. This indicates that regulations remain sectoral and not yet integrated into a single national social protection legal framework. Therefore, legal synchronization and harmonization are needed to enable the integration of zakat, waqf, and takaful into the national health policy design.

Juridical integration efforts can begin through the drafting of government regulations or bills that position zakat as a funding source for BPJS participants receiving government assistance (PBI). Waqf can also be used as a legal basis for community-based healthcare facility development, through both cash and productive waqf. Meanwhile, takaful needs to be regulated in a separate law or accommodated in a revision of social security regulations as an alternative healthcare protection scheme. All of this requires inter-agency cooperation, such as between BAZNAS, BWI, the Ministry of Health, and the Ministry of Social Affairs. This legal synchronization can strengthen legitimacy and increase the reach of social security programs.

Sociologically, zakat, waqf, and takaful already possess strong cultural and social legitimacy in Indonesian society. Many people trust religious social schemes more because they are perceived as more transparent and aligned with their spiritual values. People are

Keuangan Modern," *Jurnal Ekonomi Dirgantara* 8, no. 9 (September 29, 2024), accessed June 10, 2025, https://oaj.jurnalhst.com/index.php/jed/article/view/4501.

[20] Rasiam Rasiam and others, 'Integration of New Media and Prophetic Communiacation Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising: A Case Study of Baitulmaal Munzalan Indonesia', *JIL: Journal of Islamic Law*, 4.1 (2023), 28–46 <https://doi.org/10.24260/jil.v4i1.1167>.

[21] D.I. Ansusa Putra and Adha Saputra, "Konsep Munâsharoh Dalam Al-Quran:: Sebuah Gerakan Filantropi Berbasis Solidaritas Islam," *ZAD Al-Mufassirin* 5, no. 1 (June 30, 2023): 93–110, accessed June 10, 2025, https://jurnal.stiqzad.ac.id/index.php/zam/article/view/136.

[22] Rahmita Fajri Putri Wanety, Intan Permata Sari, and Beta Risnawati, "Peran Zakat Dan Wakaf Dalam Mengatasi Inflasi Untuk Stabilitas Dan Kesejahteraan Umat | MANARUL ILMI : Journal of Islamic Studies," *Manarul Ilmi* 1, no. 1 (June 3, 2025), accessed June 10, 2025, https://journal.manarulilmi.org/index.php/jis/article/view/132.

[23] Perspektif Dari Tafsir Ekonomi Islam Mursal et al., "Peran Wakaf Dalam Mewujudkan Kesejahteraan Sosial: Perspektif Dari Tafsir Ekonomi Islam," *El-kahfi | Journal of Islamic Economics* 5, no. 01 (March 31, 2024): 103–111, accessed June 10, 2025, https://ejournal.mannawasalwa.ac.id/index.php/elkahfi/article/view/234.

[24] Zainarti Zainarti and Husnul Khotima, "Perkembangan Dan Potensi Asuransi Syariah Di Indonesia," Jurnal Ilmiah Ekonomi Dan Manajemen 3, no. 2 (January 11, 2025): 39–49, accessed June 10, 2025, https://ejurnal.kampusakademik.co.id/index.php/jiem/article/view/3780.

Vol. 12, Issue 02, October 2025
P-ISSN: 2355-5173 E-ISSN: 2656-9477

willing to channel zakat and waqf for healthcare services if official channels with guaranteed accountability are available. Similarly, takaful is considered more ethical because it is not profit-oriented but based on solidarity. This social trust is an important asset for the state to integrate the three instruments into the formal social protection system.

Various studies have shown that zakat has been used to finance medical treatment for the poor in several countries such as Sudan and Indonesia. In Sudan, zakat is an integral part of state policy and is officially administered by the government through the Zakat Chamber.[25] One of its flagship programs is the Direct Health Support Program, which uses zakat funds to finance medical treatment for poor patients and provides free medicines in public hospitals.[26] The program even covers the costs of surgery, dialysis, and cancer treatment for mustahiq who have been administratively verified. According to data from the Sudanese Zakat Chamber in 2021, more than 500,000 poor patients benefited from financing their treatment through zakat funds.[27] This demonstrates the existence of an established and institutionalized system integrating zakat with national healthcare services.

In Indonesia, the integration of zakat into the healthcare system is still partial but has shown great potential. Several regional National Zakat Agencies (BAZNAS) have implemented Active Baznas Service (LAB) programs that assist in financing the treatment of poor patients. For example, the Bogor City BAZNAS collaborates with regional hospitals to cover the costs of surgery, treatment for malnourished children, and the purchase of medicines.[28] BAZNAS has also launched a zakat program for JKN, assisting low-income individuals not enrolled in the government's Healthcare Recipient Assistance (PBI) program with their BPJS Kesehatan premium payments. However, all these initiatives still depend on local Memoranda of Understanding (MoUs) and haven't been formalized within the national legal system.[29]

Waqf has been utilized for the construction of hospitals and clinics under productive waqf schemes in Malaysia and Turkey. In Malaysia, the practice of productive waqf in the health sector is highly advanced and structured through collaboration between the Negeri Islamic Religious Councils and health institutions. A concrete example is the Wakaf An-Nur Corporation Berhad (WANCorp), which partnered with Johor

[25] Fauzi Yati, "Peran Zakat Dan Pengelolaan Wakaf Dalam Kebijakan Fiskal," *Saqifah: Jurnal Hukum Ekonomi Syariah* 7, no. 1 (2022): 11–20, accessed June 10, 2025, https://journals.fasya.uinib.org/index.php/saqifah/article/view/385.

[26] Mohammed Abuelgasim Iddress Mohammed Abuelgasim Iddress, "The Role of Zakāh in Providing Health Care for the Poor in Sudan," *journal of king Abdulaziz University Islamic Economics* 35, no. 2 (July 1, 2022): 21–42.

[27] Mustafa Omar Mohammed and Rafikul Islam, "Integrating Islamic Social Finance Institutions into Health Protection Programs: Cases of Selected OIC Countries," *Al Qasimia University Journal of Islamic Economics* 4, no. 2 (December 16, 2024): 01–24, accessed June 10, 2025, https://journals.alqasimia.ac.ae/index.php/ie/article/view/374.

[28] Admin, "Hari Kesehatan Nasional, BAZNAS Kota Bogor Mendapatkan Penghargaan Dari PJ Walikota Bogor - BAZNAS," *Badan Amil Zakat Nasional*, last modified November 12, 2024, accessed June 10, 2025, https://kotabogor.baznas.go.id/news-show/Hari-Kesehatan-Nasional-BAZNAS-Kota-Bogor-mendapatkan-Penghargaan-dari-PJ-Walikota-Bogor/11550.

[29] Aitya Ramadhan, "Baznas Bantu Iuran BPJS Kesehatan Peserta Tidak Mampu - ANTARA News Kalimantan Timur," *Antara News*, last modified April 20, 2017, accessed June 10, 2025, https://kaltim.antaranews.com/berita/37932/baznas-bantu-iuran-bpjs-kesehatan-peserta-tidak-mampu.

Corporation (JCorp) to establish the Wakaf An-Nur Clinic, providing free healthcare services to the poor. This clinic has been operational since 1998 and has expanded to over 20 branches throughout Malaysia. Operational and development funds come from the management of productive waqf assets, including commercial properties and sharia-compliant grants. The clinic also collaborates with private and government hospitals for patient referrals.[30]

In Turkey, the practice of waqf in the healthcare sector has existed since the Ottoman era and continues to be revived by modern institutions such as the Vakıflar Genel Müdürlüğü (General Directorate of Foundations). One contemporary project is the construction of the Bezmialem Vakıf University Hospital in Istanbul, an academic hospital funded by waqf and managed by the Bezmialem Foundation. This hospital provides affordable medical services and allocates a portion of its capacity for poor patients at no cost. Funding comes from the management of waqf properties and revenue from the foundation's healthcare educational institutions. The Turkish government provides regulatory incentives, including tax exemptions and streamlined licensing, for healthcare waqf projects.[31]

Micro-takaful has been implemented for informal workers and the poor in Malaysia and Pakistan. In Malaysia, micro-takaful programs have been introduced by several Islamic financial institutions and supported by Bank Negara Malaysia and the Yayasan Wakaf Malaysia. One concrete program is Perlindungan Tenang, offering a micro-takaful scheme with very low premiums, starting from RM 75 per year, aimed at informal workers, fishermen, farmers, and small traders. This scheme covers health risks, permanent disability, and accidental death. The program is partially subsidized by the government through a takaful voucher mechanism and collaborates with Islamic takaful companies such as Takaful Ikhlas and Etiqa Takaful. By 2023, over 1 million citizens had enrolled in this scheme, demonstrating the success of an inclusive takaful model based on social and state collaboration.[32]

In Pakistan, institutions such as Pak-Qatar Family Takaful and AlHuda Centre of Islamic Banking and Economics have developed micro-health takaful programs targeting poor rural communities and informal sector workers. These schemes provide coverage for hospitalization and accidents at very affordable premiums, around USD 2–3 per month. One important innovation is the use of a community-based takaful model, where funds are managed collectively by local communities that are fostered and supervised by takaful providers. The Pakistani government, through the Microinsurance Regulatory Framework, supports regulation and literacy to expand the reach of these programs. The success of these programs is evident in the high retention rate of participants and community satisfaction with Islamic-based social protection.[33]

Integrating zakat, waqf, and takaful into the national health system is not only normatively ideal but also technically feasible. Practices in Sudan, Malaysia, Turkey,

---

[30] Miftahul Huda, Lukman Santoso, and Lia Noviana, *Perkembangan Hukum Wakaf Perusahaan Di Asia Tenggara*, ed. Lukman Santoso, 1st ed. (Yogyakarta: Trussmedia Grafika, 2019).

[31] Halil Delogoz, "The Legacy of Vakıf Institutions and the Management of Social Policy in Turkey Profile Image of Halil Deligöz," *Administrative Culture* 15, no. 2 (2014).

[32] Asmadi Mohamed Naim et al., "Suitable Takaful Plan And Distribution Channel For B40" (Universiti Utara Malaysia, 2020).

[33] Mohammad Ayaz, Maryam Saeed, and Muhammad Ather Ashraf, "Micro-Takaful by Takaful Operators in Pakistan: Problems and Their Solutions from the Practitioners' Perspective," *Global Social Sciences Review* V, no. II (June 30, 2020): 523–540.

Vol. 12, Issue 02, October 2025
P-ISSN: 2355-5173 E-ISSN: 2656-9477

Indonesia, and Pakistan demonstrate that Islamic economic law instruments can effectively support health insurance based on justice and inclusivity. However, in Indonesia, the implementation of these three remains partial and lacks structured integration into the national social security legal system. Therefore, this research highlights the need for a comprehensive legal framework integrating these three instruments as part of national social protection policy.

Thus, integrating zakat, waqf, and takaful into the legal norms of national health protection and social security has a philosophical basis, sociological legitimacy, and juridical feasibility. An initial step could be drafting a law on Islamic-based social security that incorporates the functions of these three instruments within the state's institutional structure. This is crucial for expanding social security coverage and increasing public participation in the formal system. Furthermore, strengthening the governance of zakat, waqf, and takaful institutions should be a priority to ensure accountable and sustainable implementation. This Islamic value-based legal transformation is expected to foster a just, inclusive, and needs-based social protection system for Indonesian society.

Maqāṣid al-sharī'ah Approach as a Principle for Reforming Legal Norms for Health Protection and Social Security

The *maqāṣid al-sharī'ah* approach in Islamic law has great potential to form a progressive and contextual normative framework in the national legal system, especially in the health protection and social security sectors. *Maqāṣid* is not just a collection of abstract goals, but an ethical foundation that directs sharia towards achieving public welfare (al-maṣlaḥah al-'āmmah). In this context, protection of the soul (*ḥifẓ al-nafs*), reason (*ḥifẓ al-ʿaql*), and property (*ḥifẓ al-māl*) can be used as a normative basis for formulating policies and legal norms that are oriented towards social protection and justice.[34] Legal reform should no longer solely rely on legal positivism but also incorporate transcendental moral principles that are alive and accepted by society.[35] With this approach, law becomes not only legal-formal but also socially and spiritually valuable.

Maqāṣid provides a strong argument for the state's active role in guaranteeing citizens' fundamental rights, especially in healthcare and social protection. The principle of **ḥifẓ al-nafs** (preservation of life) mandates that the state provide an affordable and universal healthcare system as a form of safeguarding human life.[36] In practice, this principle can serve as an argumentative basis for legalizing the National Health Insurance System (JKN), subsidies for the poor, and mass vaccination programs during epidemics. Meanwhile, *ḥifẓ al-māl* (preservation of wealth) can be used as a basis for social security systems such as pensions, worker's compensation, and takaful-based social insurance. *Maqāṣid*-based legal reform bridges Islamic law and the standards of social rights protection in modern constitutions.

Beyond its philosophical foundation, *maqāṣid* can also function as a method of

---

[34] Agus Anwar Pahutar et al., "Konsep Maqasid Syariah Dalam Mengatasi Tantangan Sosial Dan Budaya Di Era Globalisasi," *Dakwatul Islam* 9, no. 1 (December 16, 2024): 59–86, accessed June 9, 2025, https://ojs.diniyah.ac.id/index.php/DakwatulIslam/article/view/1316.

[35] Dicky Eko Prasetio, Muh. Ali Masnun, and Noviyanti Noviyanti, 'Post-Election Reconciliation in 2024 as a Constitutional Convention in Indonesia: A Progressive Legal Culture Perspective', *Jambura Law Review*, 7.1 (2025), 176–96 <https://doi.org/10.33756/jlr.v7i1.26999>.

[36] Karno Rendi, "Standar Kemiskinan Dalam Perspektif 'Urf Serta Kontribusinya Terhadap Pembaharuan Hukum Zakat Di Indonesia(Analisis Pendapat Badan Pusat Statistik)" (UIN Raden Intan Lampung, 2023).

contemporary ijtihad (legal interpretation) in forming new legal norms. Amidst social dynamics and the complexities of public needs, a purely textual approach to religious texts is often insufficient to address problems of poverty, healthcare access, and social protection inequality. This is where *maqāṣid* emerges as a substantive approach that prioritizes outcomes—real benefits—over mere adherence to the form of law. For example, the legalization of zakat distribution to non-Muslims in a public health emergency can be justified by the *maqāṣid* principle because it promotes universal protection of life. This demonstrates that *maqāṣid* is not dogmatic but progressive and responsive to the needs of the times.

Within the national legal system, the *maqāṣid* approach can be used to develop an integrative and inclusive regulatory framework. In Malaysia, the Islamic Social Wellbeing Index (ISWI) serves as a concrete example of using *maqāṣid* in measuring social and health policies.[37] This proves that *maqāṣid* can be converted into policy indicators and a basis for technocratic decision-making. In Indonesia, this approach can be translated into the drafting of an Islamic Social Security Bill that combines *maqāṣid* principles with sectoral regulations on zakat, waqf, and social security. Therefore, the *maqāṣid* approach should be viewed not only from a normative-theological perspective but also as a methodology for formulating public policies based on justice and sustainability.

Thus, the *maqāṣid al-sharīʻah* approach serves as a bridge between sharia values and the dynamic demands of national law. This approach can encourage the creation of a social protection system that is not only legal but also ethical, inclusive, and relevant to the needs of contemporary society. The implementation of *maqāṣid* in legal reform must be supported by a flexible legal framework, credible implementing institutions, and collective social awareness of the importance of distributive justice. Without all of this, *maqāṣid* will remain a normative ideal far from legal reality. Therefore, the agenda of integrating *maqāṣid* into national law must be strategic, measurable, and oriented towards tangible benefits.

Maqāṣid can be used to expand the scope of legal protection to previously neglected areas, such as mental health, orphan protection, and support for the elderly. In this regard, the principles of *ḥifẓ al-ʿaql* (preservation of intellect) and *ḥifẓ al-nasl* (preservation of lineage) provide room for progressive regulations regarding family protection.[38] For example, Indonesia's draft mental health law could be enriched with a *maqāṣid* approach to provide spiritual and social justification. The social dimension of *maqāṣid* encompasses protection of human dignity and emotional stability. Therefore, this approach also strengthens the legal legitimacy of social intervention policies based on mental health and family balance.

From a legal structure perspective, the *maqāṣid* approach encourages the formation of more adaptive legal norms, rather than stagnating on classical fiqh interpretations. Social security law, previously considered a worldly matter (mu'amalah), can be elevated to a communal obligation (fardhu kifayah) of the state based on *maqāṣid*. Therefore, the state is not only permitted but obligated to establish a comprehensive social security system based on the principle of public

[37] Azila Ahmad Sarkawi, Alias Abdullah, and Norimah Md. Dali, "Religious Dimensions Of Malaysia's Wellbeing Indexes," *Asia Pacific Journal of Advanced Business and Social Studies* 3, no. 2 (2017).

[38] Siti Fauzizah, "Fleksibilitas Ayah Dalam Pengasuhan Anak Untuk Terpeliharanya Hak-Hak Anak (Studi Kasus Di Desa Sumur Kabupaten Kendal)" (UIN Sunan Kalijaga Yogyakarta, 2024).

Vol. 12, Issue 02, October 2025
P-ISSN: 2355-5173 E-ISSN: 2656-9477

benefit (maslahat). This principle can also be adopted in the reformulation of articles in sectoral laws, including the National Social Security System Law (UU SJSN), the BPJS Law, and regulations on zakat and waqf. In this way, *maqāṣid* becomes a tool for expanding the scope of state legal ijtihad in a modern context.

The *maqāṣid al-sharī'ah* approach, emphasizing the protection of life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-ʿaql*), wealth (*ḥifẓ al-māl*), and lineage (*ḥifẓ al-nasl*), is deeply connected to the concept of a welfare state as mandated in the Preamble and body of the 1945 Constitution of the Republic of Indonesia. Indonesia, according to Article 1 paragraph (3), is a state governed by law (rechtsstaat), meaning that all actions of the government and state institutions must be based on law and oriented towards social justice for all Indonesian people. Article 28H paragraph (1) states that everyone has the right to a prosperous life, both physically and spiritually, to have a place to live, and to receive healthcare, while Article 34 mandates the state to develop a social security system and provide healthcare facilities for the poor. The values of *maqāṣid* are substantively aligned with this mandate because they both place humans as the primary subjects of protection and welfare. Thus, the *maqāṣid* approach does not contradict, but fully supports, the strengthening of the constitutional meaning of Pancasila-style social justice and the welfare articles in the 1945 Constitution of the Republic of Indonesia.

Philosophically and legally, the *maqāṣid* approach can serve as a moral-normative basis for formulating public policies and legal reforms consistent with Indonesia's national legal system. This is reinforced by the fact that the 1945 Constitution of the Republic of Indonesia is the grundnorm or highest basic norm in the Indonesian legal system, serving as the source of legitimacy for all subordinate legislation. Therefore, all policies, including those in the areas of health and social security, must refer to and must not contradict the values and objectives contained in the constitution. In this context, the principles of *maqāṣid al-sharī'ah* actually enrich the normative dimension of the constitution with an Islamic ethical perspective that aligns with the principles of social justice, humanity, and collective welfare. Therefore, the *maqāṣid* approach is not only compatible but also relevant to becoming a fundamental paradigm in building constitutional and just social regulations.

Integrating the *maqāṣid* principles into the national legal system also supports the strengthening of the state's role as a protector and guarantor of the fundamental rights of the people as stipulated in the 1945 Constitution of the Republic of Indonesia. In this regard, *maqāṣid* provides a moral basis for the state to act proactively in guaranteeing the health, education, economic protection, and social security of all citizens. When the state establishes social security and health policies for the poor, elderly, and vulnerable groups, this can be justified not only constitutionally but also religiously through *maqāṣid*. In other words, *maqāṣid* can be used as a method of harmonizing Islamic norms and the principles of the modern rule of law. Therefore, the agenda of *maqāṣid al-sharī'ah*-based legal norm reform is a concrete form of implementing constitutional values in the form of policies that are alive, contextual, and in line with the socio-cultural character of the Indonesian nation.

Integration of *maqāṣid al-sharī'ah* into legal norms of health protection and social security requires collaboration between Islamic legal experts, positive legal academics, health technocrats, and civil society. The *maqāṣid* approach is not enough to be internalized at the conceptual level alone, but must be operationalized through consistent regulations and institutions. A *maqāṣid* audit is also needed for every social policy so that its suitability and effectiveness can be measured ethically and normatively. Thus, *maqāṣid* will become a new legal paradigm that is able to answer modern challenges while remaining rooted in Islamic spiritual values and social justice. In this context, legal reform is not only an administrative necessity, but also a moral and social mandate.

Conclusion

Integrating the Islamic economic law instruments of zakat, waqf, and takaful into national health protection and social security legal norms is a strategic and constitutional necessity for building an inclusive and just welfare system in Indonesia. These three instruments have not only proven functionally effective in international practice, but are also deeply rooted in the social and spiritual values of Indonesian society, making them relevant for legal management within the national social security system. This research also finds that the *maqāṣid al-sharī'ah* approach provides a progressive conceptual and normative framework for legal reform, providing sharia legitimacy for state intervention in guaranteeing citizens' fundamental rights, such as access to healthcare, economic protection, and social welfare. The *maqāṣid* principles are not only consistent with the welfare state principles in the 1945 Constitution of the Republic of Indonesia but also strengthen Indonesia's constitutional character as a state governed by law that upholds social justice and public benefit.

This research recommends the harmonization of regulations between the Zakat, Waqf, and Takaful Laws and the National Social Security System Law, so that these three instruments can be legally and systematically institutionalized in national health and social security policies. Furthermore, *maqāṣid* can be used as a principle of progressive interpretation of open-ended or non-specific legal norms, thus encouraging the formation of new norms responsive to the needs of the times. This conclusion shows that strengthening an Islamic-based social protection system is not merely an alternative but a normative, philosophical, and constitutional necessity in responding to the challenges of social justice distribution. This research also opens the door for further studies on the design of integrative institutions between BAZNAS, BWI, and BPJS, as well as the development of *maqāṣid* audit instruments in evaluating social policies. Therefore, future research should focus on developing policy frameworks and derivative legal instruments that ensure the continuity and accountability of *maqāṣid*-based protection systems in national governance.

Credit Authorship Contribution

Ade Fisti Pongoliu conceptualised the research idea, designed the overall structure, and drafted the introduction and conclusion. Abdul Razak developed the theoretical and legal framework, examined relevant statutory materials, and refined the key arguments. Marwati Riza contributed to the methodological design, analysed primary and secondary data, and ensured the consistency of the discussion. Sri Susyanti Nur assisted in data collection, managed documentation, and supported the integration of case-based and empirical insights. Uzodinma Yurriens Ezenduka contributed to the comparative legal analysis, provided perspectives from the Indian legal system, and reviewed the final draft to ensure international academic

Vol. 12, Issue 02, October 2025
P-ISSN: 2355-5173 E-ISSN: 2656-9477

relevance. All authors contributed substantially to the research and writing process, participated in revising the manuscript, and approved the final version for publication.

Declaration of Competing Interest

The authors declare that they have no known financial, institutional, or personal conflicts of interest that could have influenced the findings, interpretations, or conclusions presented in this research.

Acknowledgements

The authors would like to express their sincere appreciation to **Hasanuddin University, Indonesia**, for its academic and institutional support throughout the research process. Special gratitude is also extended to the **Parul Institute of Law, India**, for its collaborative engagement and valuable comparative insights that enriched the study. The authors also thank colleagues and peer reviewers for their constructive feedback and insightful suggestions, which significantly enhanced the quality of this research.

References

Adiyanta, FC. Susila. "Urgensi Kebijakan Jaminan Kesehatan Semesta (Universal Health Coverage) Bagi Penyelenggaraan Pelayanan Kesehatan Masyarakat Di Masa Pandemi Covid-19." *Administrative Law and Governance Journal* 3, no. 2 (June 1, 2020): 272–299. Accessed June 9, 2025. https://ejournal2.undip.ac.id/index.php/alj/article/view/8039.

Admin. "Hari Kesehatan Nasional, BAZNAS Kota Bogor Mendapatkan Penghargaan Dari PJ Walikota Bogor - BAZNAS." *Badan Amil Zakat Nasional*. Last modified November 12, 2024. Accessed June 10, 2025. https://kotabogor.baznas.go.id/news-show/Hari-Kesehatan-Nasional-BAZNAS-Kota-Bogor-mendapatkan-Penghargaan-dari-PJ-Walikota-Bogor/11550.

Agustini, IB. Maharani, Puspa Indah Setia Ningrum, and Anas Malik. "Aplikasi Byond Sebagai Medium Transformasi Pembayaran Zakat: Antara Inovasi Digital Dan Spiritualitas Sosial." *Al-A'mal : Jurnal Manajemen Bisnis Syariah* 2, no. 1 (May 13, 2025): 37–46. Accessed June 10, 2025. https://journal.staittd.ac.id/index.php/ai/article/view/370.

Ahadai, Bima, and Siti Djazimah. "Menjaga Agama Dan Akal Melalui Prosesi Perkawinan." *Al-Ahwal* 13, no. 2 (2020).

Ayaz, Mohammad, Maryam Saeed, and Muhammad Ather Ashraf. "Micro-Takaful by Takaful Operators in Pakistan: Problems and Their Solutions from the Practitioners' Perspective." *Global Social Sciences Review* V, no. II (June 30, 2020): 523–540.

Ayunigtyas, Dumilah, Siti Khodijah Parinduri, and Fitria Aryani Susanti. "Integritas Kepemimpinan Antikorupsi Di Sektor Kesehatan." *Integritas : Jurnal Antikorupsi* 4, no. 1 (June 30, 2018): 1–28.

Badeges, Abdul Malik, Asmak Ab Rahman, Paolo Biancome, and Davide Calandra. "Integrating Islamic Economic Principles Into Social Health Insurance: Insights From The Indonesian Experience." *Jurnal Syariah* 32, no. 3 (2025).

Dari Tafsir Ekonomi Islam Mursal, Perspektif, Irma Lastina Ekonomi Syariah, Ekonomi dan Bisnis Institut Agama Islam SMQ Bangko Radia Fitri Ekonomi Syariah, Stei Ar Risalah Sumatera Barat Novi Yanti, and Joni Indra Wandi PGMI. "Peran Wakaf Dalam Mewujudkan Kesejahteraan Sosial: Perspektif Dari Tafsir Ekonomi Islam." *El-kahfi | Journal of Islamic Economics* 5, no. 01 (March 31, 2024): 103–111. Accessed June 10, 2025. https://ejournal.mannawasalwa.ac.id/index.php/elkahfi/article/view/234.

Delogoz, Halil. "The Legacy of Vakıf Institutions and the Management of Social Policy in

Turkey Profile Image of Halil Deligöz." *Administrative Culture* 15, no. 2 (2014).

Elvia, Evi Eka, Abdul Mujib, Azhar Nor, and Muhammad Imanuddin Akbar, 'BASYARNAS as a Place for Dispute Resolution of Musyarakah Financing in Sharia Banking in the Disruption Era', *El-Mashlahah*, 13.1 (2023), 39–56 <https://doi.org/10.23971/el-mashlahah.v13i1.5345>

Fauzizah, Siti. "Fleksibilitas Ayah Dalam Pengasuhan Anak Untuk Terpeliharanya Hak-Hak Anak (Studi Kasus Di Desa Sumur Kabupaten Kendal)." UIN Sunan Kalijaga Yogyakarta, 2024.

Gatenio Gabel, Shirley, and Cathryne L. Schmitz. "The Power of Narrative in Changing Political Regimes." *Journal of Human Rights and Social Work* 10, no. 1 (March 1, 2025): 1–2. Accessed June 9, 2025. https://link.springer.com/article/10.1007/s41134-025-00388-6.

Hakim, Abdurrahman. "Aplikasi Laku Pandai (Branchless Banking) Dalam Sistem Perbankan Syariah Indonesia." UIN Syarif Hidayatullah Jakarta, 2021.

Huda, Miftahul, Lukman Santoso, and Lia Noviana. *Perkembangan Hukum Wakaf Perusahaan Di Asia Tenggara*. Edited by Lukman Santoso. 1st ed. Yogyakarta: Trussmedia Grafika, 2019.

Irkhami, Nafis. *Asuransi Takaful Di Indonesia Menelisik Aspek Shariah Compliance*. Edited by Shara Nurachma. Depok: Rajagrafindo Persada, 2020.

Keuangan Sosial Islam Dalam Mewujudkan Tujuan Pembangunan Berkelanjutan, Peran, Tinjauan Literatur Komprehensif Kartina, Baiq Indah Mega, M Putra Wibisono, and Nur Fitri Hidayanti. "Peran Keuangan Sosial Islam Dalam Mewujudkan Tujuan Pembangunan Berkelanjutan (Sdgs): Tinjauan Literatur Komprehensif." *Journal of Islamic Economics and Finance* 1, no. 4 (May 30, 2025): 356–364. Accessed June 10, 2025. https://journal.ppmi.web.id/index.php/joieaf/article/view/2313.

Lubis, Muhammad Rizky, and Khairina Tambunan. "Prinsip Dan Praktik Ekonomi Islam Dalam Sistem Keuangan Modern." *Jurnal Ekonomi Dirgantara* 8, no. 9 (September 29, 2024). Accessed June 10, 2025. https://oaj.jurnalhst.com/index.php/jed/article/view/4501.

Maharani, Chatila, Intan Zainafree, Nadia Syukria, Sabrina Luthfi Tsuroyya, Deva Amanda Putri, Maulia Wahyu Nurkhasanah, Via Afriyatin, Florensia Indah Setyowati, and Alda Adiestya Rahmadhani. "Perjalanan Asuransi Kesehatan Dan Sistem Pembayaran Kapitasi Di Indonesia." In *Bookchapter Kesehatan Masyarakat Universitas Negeri Semarang*, 86–133. Semarang: Universitas Negeri Semarang, 2024. Accessed June 10, 2025. https://proceedings.unnes.ac.id/index.php/km/article/view/197.

Mahyudin, Salisa Amini, Surya Agustina, Nadia, Meutia Dewi, and Yunanda Eka Putra. *Usul Fiqh Dan Ekonomi Syariah : Fondasi Hukum Islam Dalam Penerapan Ekonomi*. Edited by Nurhayati and Tuti Anggaini. Medan: Merdeka Kreasi, 2025.

Mawadati, Nayla Hidayatul, Universitas Islam, Negeri Sayyid, Ali Rahmatullah, Tulungagung Siti, Warsini Ningsih, Tulungagung Amalia, et al. "Struktur Pasar Dalam Perspektif Ekonomi Islam Dan Implikasinya Terhadap Ekonomi Modern : Studi Literatur." *JURNAL ILMIAH EKONOMI DAN MANAJEMEN* 3, no. 6 (June 4, 2025): 43–58. Accessed June 9, 2025. https://www.ejurnal.kampusakademik.co.id/index.php/jiem/article/view/4935.

Mohammed Abuelgasim Iddress, Mohammed Abuelgasim Iddress. "The Role of Zakāh in Providing Health Care for the Poor in Sudan." *journal of king Abdulaziz University Islamic Economics* 35, no. 2 (July 1, 2022): 21–42.

Mohammed, Mustafa Omar, and Rafikul Islam. "Integrating Islamic Social Finance Institutions into Health Protection Programs: Cases of Selected OIC Countries."

Al Qasimia University Journal of Islamic Economics 4, no. 2 (December 16, 2024): 01–24. Accessed June 10, 2025. https://journals.alqasimia.ac.ae/index.php/ie/article/view/374.

Muttaqim, Hakim, Loso Judijanto, and Illa Susanti. "Efektivitas Wakaf Produktif Dalam Mendukung Pembangunan Ekonomi Umat." *Jurnal Ekonomi Utama* 4, no. 1 (March 20, 2025): 108–117. Accessed June 10, 2025. https://jurnal.astinamandiri.com/index.php/juria/article/view/246.

Naim, Asmadi Mohamed, Selamah Maamor, Mohamad Yazid Isa, Mohd Fikri Sofi, Wahidah Shari, and Shahrul Nizam Ahmad. "Suitable Takaful Plan And Distribution Channel For B40." Universiti Utara Malaysia, 2020.

Nasution, Nur Hikmah Akhirani, Yusniar Harahap, Helmi Suryana Siregar, and Fitri Romaito Lubis. "Literasi Hukum Islam Bagi Anak Yatim: Membangun Generasi Cerdas Dan Bermartabat Melalui Kegiatan Bakti Sosial Di Desa Hutaraja Lamo | Jurnal Transformasi Pendidikan Indonesia (JTPI)." *Jurnal Transformasi Pendidikan Indonesia* 3, no. 2 (May 16, 2025). Accessed June 9, 2025. https://jurnal.ypkpasid.org/index.php/jtpi/article/view/181.

Pahutar, Agus Anwar, Mahyudin Ritonga, Abdul Halim, Hanafi Sekolah, Tinggi Agama, and Islam Tapanuli. "Konsep Maqasid Syariah Dalam Mengatasi Tantangan Sosial Dan Budaya Di Era Globalisasi." *Dakwatul Islam* 9, no. 1 (December 16, 2024): 59–86. Accessed June 9, 2025. https://ojs.diniyah.ac.id/index.php/DakwatulIslam/article/view/1316.

Prasetio, Dicky Eko, Muh. Ali Masnun, and Noviyanti Noviyanti, 'Post-Election Reconciliation in 2024 as a Constitutional Convention in Indonesia: A Progressive Legal Culture Perspective', Jambura Law Review, 7.1 (2025), 176–96 <https://doi.org/10.33756/jlr.v7i1.26999>

Putra, D.I. Ansusa, and Adha Saputra. "Konsep Munâsharoh Dalam Al-Quran:: Sebuah Gerakan Filantropi Berbasis Solidaritas Islam." *ZAD Al-Mufassirin* 5, no. 1 (June 30, 2023): 93–110. Accessed June 10, 2025. https://jurnal.stiqzad.ac.id/index.php/zam/article/view/136.

Ramadhan, Aitya. "Baznas Bantu Iuran BPJS Kesehatan Peserta Tidak Mampu - ANTARA News Kalimantan Timur." *Antara News*. Last modified April 20, 2017. Accessed June 10, 2025. https://kaltim.antaranews.com/berita/37932/baznas-bantu-iuran-bpjs-kesehatan-peserta-tidak-mampu.

Rasiam, Rasiam, Umiyati Umiyati, Habibullah Habibullah, Dimas Kenn Syahrir, and Muhammad Said, 'Integration of New Media and Prophetic Communiacation Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising: A Case Study of Baitulmaal Munzalan Indonesia', JIL: Journal of Islamic Law, 4.1 (2023), 28–46 <https://doi.org/10.24260/jil.v4i1.1167>

RENDI, KARNO. "Standar Kemiskinan Dalam Perspektif 'Urf Serta Kontribusinya Terhadap Pembaharuan Hukum Zakat Di Indonesia(Analisis Pendapat Badan Pusat Statistik)." UIN RADEN INTAN LAMPUNG, 2023.

Rezaka, Aulia Gita, and Ida Faridatul Hasanah. "Studi Komparasi Terhadap Sistem Pendidikan Islam Di Negara Indonesia Dan Singapura: Tinjauan Historis, Kurikulum, Dan Implementasi Kebijakan Pendidikan | Journal of Educational Research and Community Service." *JERC : Journal Of Educational Research and Community Service* 1, no. 2 (April 30, 2025). Accessed June 10, 2025. https://journal.nabaedukasi.com/index.php/jercs/article/view/25.

Sarkawi, Azila Ahmad, Alias Abdullah, and Norimah Md. Dali. "Religious Dimensions Of Malaysia's Wellbeing Indexes." *Asia Pacific Journal of Advanced Business and Social Studies* 3, no. 2 (2017).

Wahid, Abdul Rohman. "Ketahanan Keluarga Aktivis Dakwah : Perspektif Maqasid Syariah Dan Psikologi Hukum Keluarga Islam." IAIN Metro Lampung, 2025.

Wanety, Rahmita Fajri Putri, Intan Permata Sari, and Beta Risnawati. "Peran Zakat Dan Wakaf Dalam Mengatasi Inflasi Untuk Stabilitas Dan Kesejahteraan Umat | MANARUL ILMI : Journal of Islamic Studies." *Manarul Ilmi* 1, no. 1 (June 3, 2025). Accessed June 10, 2025. https://journal.manarulilmi.org/index.php/jis/article/view/132.

Yati, Fauzi. "Peran Zakat Dan Pengelolaan Wakaf Dalam Kebijakan Fiskal." *Saqifah: Jurnal Hukum Ekonomi Syariah* 7, no. 1 (2022): 11–20. Accessed June 10, 2025. https://journals.fasya.uinib.org/index.php/saqifah/article/view/385.

Zainarti, Zainarti, and Husnul Khotima. "perkembangan dan potensi asuransi syariah di indonesia." *Jurnal ilmiah ekonomi dan manajemen* 3, no. 2 (January 11, 2025): 39–49. Accessed June 10, 2025. https://ejurnal.kampusakademik.co.id/index.php/jiem/article/view/3780.

Zuraib, Mohammd Ali G., and Waleed Khalid Al-Qahtani. "A Jurisprudential Analysis of the Maqasid of Preserving Life and Its Impact on Formulating Health Policies in Islamic Countries." *Journal of Neonatal Surgery* 14, no. 26 (2025).