





Analysing the Contemporary Essentials of Sustainable Gig Economy Workforce From the Lenses of Maqasid Shariah

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Abstract

Gig economy refers to the current trend of flexible work arrangements intermediated by present technological advances, benefitting both the gig workforce and businesses employing them, contributing to economic sustainability. Flexible work schedule enables the gig workforce to diverse work and earn additional income, while providing businesses a cost saving talent pool as their service is time-based or task based. Nevertheless, the flexibility challenges the gig workforce in terms of job security, employee rights and benefits, health and safety protection and income volatility. Therefore, employing a content analysis approach, this article deduces the contemporary essentials of the contract workforce in accordance with maqasid shariah, upholding the protection of five necessities: religion, life, intellect, dignity, and property. For that purpose, the challenges of the gig workforce are analysed and compared to the shariah's recommendations. The study concludes on insightful support as recommendations for the government to consider when developing and enhancing pertinent policies in safeguarding the welfare of the gig workers.

Keywords: Gig Economy; Gig Worker; Gig Workforce; Maqasid Shariah

INTRODUCTION

In recent development, the Industrial Revolution 4.0 has introduced reforms in the type of jobs, labor force, and flexibility in the working environment, themed as the gig economy. The transformation has been driven by technological advancements, changing workforce preferences, and evolving business needs. The gig economy is an umbrella concept covering multiple types of working arrangements, relationships, and types of work that are performed or arranged online. The gig economy represents a significant shift in the traditional employment landscape, characterized by short-term, flexible, and freelance work engagements rather than permanent, long-term employment contracts. It is a phenomenon that is rapidly expanding, raising various ethical issues, including exploitation of workers and misclassification of employees, which lead to weaker social and legal protection (Jain, 2024; Watson et al., 2021; Wood et al., 2019; Wu & Huang, 2024).

The expansion of the gig economy is generating economic opportunities, although it also engenders considerable disparities and vulnerabilities for workers. Based on the World Bank data published by Bernama (2023), the gig economy accounts for up to 12% of the global labour market, providing employment options for young people, women, and low-skilled workers. According to Datta et al. (2023), in a report published by the World Bank, the developed and high income countries presently dominate the need for gig workers, but demand in emerging countries is rapidly increasing. The gig economy is large, with 545 online gig work platforms worldwide, serving workers and clients in 186 countries. The gig workforce offers significant advantages in terms of flexibility, cost efficiency, and access to diverse skills. However, it also presents challenges such as job insecurity, income instability and absence of many benefits commonly received by traditional workers. Research shows that early careers are

more attractive to temporary contracts but understands that permanent contracts are more stable and secure (Eberlein et al., 2024), and gradually seek stable income as they enter adulthood and family life (Rouvroye et al., 2024). While some prefer temporary positions, many still prioritize job security. Balancing these pros and cons requires careful consideration and appropriate supporting guidelines from the authorities to protect the well-being of gig workers. As the gig economy grows, structuring gig workers' well-being becomes increasingly crucial to accommodate their rising significance in the labor market.

Conceptually, either gig or traditional workforce, the work is completed to earn for a living. Work is one of the human endeavours to sustain life, and Islam places a high value on its implementation, as reported in a hadith of the Prophet SAW: Indeed, Allah Azza wa Jalla loves someone who, when he does something, does it brilliantly (Al-Baihaqi, 2003, No. 4929, 4930, and 4931). In Islam, work is also considered as ibadah (a worship, a good deed) that is valued and will be rewarded provided it does not transgress Islamic teachings and stipulated rules and regulations. Al-Bakri (2019) summarises one of the rights of workers as receiving remuneration that corresponds to the present payment, burden, and is paid properly and efficiently as agreed. He further adds on workers' rights to get health benefits, to not be overburdened with chores, and to participate in associations. These common rights of workers is in line with the maqasid syariah, i.e the objectives of the shariah, that generally put in place goodness and avoid harm. Scholars have detailed the attainment of maqasid in five elements; protection of the religion, life, lineage, mind and property. On another note, scholars also provide detailed evaluation of consumption levels; the dharuriyyah (essential necessities), hajiyyah (needs, complementary) and tahsiniyyah (embellishments),

which largely assist in decision making based on current situation within the allowed framework of Islam.

Hence, based on the framework of maqasid shariah, this article analyzes the challenges faced by gig workers and reflects on the viable remedies. These challenges are also analyzed in light of the Quran and Hadith to understand how the shariah fairly preserves the rights of workers (service providers), business entities (platform providers), and customers (end users). It reflects on the essential needs of the increasing gig workers community that need to be preserved by the authorities. This study concludes with beneficial suggestions to policymakers to understand the risks associated with informal and non-standardized employment of the gig workforce for further mitigation plans through prudent labor regulations, improving conditions, and offering protection to workers, and other relevant parties.

LITERATURE REVIEW

The Gig Workforce

The gig economy represents a significant shift in the traditional employment landscape, characterized by flexible work arrangements often facilitated through digital platforms. This type of non-standard or non-traditional work is typically short-term and project-based ([Muhammad & Harun, 2022](#)), intermediated by ICT platforms. The flexibility inherent in the gig economy offers various employment opportunities, including newly created job opportunities and time-based or specific work engagements. It also provides alternatives to traditional employment, allowing individuals to take on temporary jobs, thereby providing avenues for part-time income generation to support current expenses.

The transformation of the gig workforce is driven primarily by technological advancements, particularly the widespread use of

smartphones equipped with internet connectivity and digital platforms. These technologies facilitate workers in finding employment opportunities and businesses in accessing the available flexible workforce. Common job-calling and recruitment processes, including interviews, are now conducted via various applications connecting businesses and job seekers. Additionally, the widespread use of delivery applications has linked customers (end users) to vendors or businesses (platform providers) via gig workers.

The increased use of technology is supported by the preferences for work-life balance, flexibility, and autonomy over traditional employment benefits, especially among millennials and Gen Z. According to the United Nations (UN), the Millennial generation (born between 1981 and 1996) and Generation Z (born after 1997) are increasingly aware of the fact that traditional employment does not necessarily provide the long-term benefits and security that previous generations enjoyed ([Schanz, 2022](#)). These younger workers perceive flexibility as an advantage, and the extensive use of digitalization have risen the gig economy platform, coinciding with their characters that are more accustomed to technology aided tools in many facets of everyday life. As the youngest cohort entering the workforce, the Generation Z, values flexibility, work-life balance, and personal autonomy ([Bulut & Maraba, 2021](#); [Chillakuri, 2020](#); [Drewery et al., 2023](#); [Gabriellova & Buchko, 2021](#)), in tandem with the criteria of gig employment. However, they also seek ethical working environments and regular feedback from supervisors.

Research shows that temporary contracts negatively impact job attractiveness for young adults, particularly as they arrive at the transition stage entering adulthood and starting families ([Rouvroye et al., 2024](#)). Nevertheless, another research by Eberlein et al. (2024) shows that entering labor force in permanent contract does not necessary lead to immediate or stable wage growth, but safeguard

against volatility in the career with frequent employee turnover. The situation implies the young adult workforce to carefully decide the best. These findings indicate that while some younger workers may prefer temporary positions, many still prioritize job security and stability in their career paths. Hence, the gig workers well-being should be properly structured as they are becoming increasingly significant in conjunction with the increasing reliance to gig economy.

During periods of economic contraction, such as the pandemic-endemic period, the gig economy provides various opportunities for supplementary income, or even major income in certain cases whereby the previous work halted due to the movement control order of the authority. In fact, there are some immediate gig workers classified as independent contractors ([Muhammad & Harun, 2022](#)) as they are neither bound by employment contracts nor able to enjoy employee benefits that are received by the government servant. These independent contractors are contractually hired, and in certain cases receives daily payment, restricting their opportunity to saving and investment.

On another note, companies benefit significantly from the gig economy. They can scale their workforce up or down based on demand, reduce labor costs, and access specialized skills without committing to long-term employment contracts. This flexibility allows businesses to expand, contract, or retain their workforce in line with business performance ([Loganathan, 2022](#)). Temporary workers are preferred over full-time employees as they target reduced capital and operational liabilities. Despite the benefits, the gig workforce is exposed to several risks and challenges. The flexibility of gig work does not guarantee job security, stable income, promotion, or career development pathways. Opportunities for reskilling, upskilling, or mentorship may also be limited, except through personal initiatives and costs. Gig workers typically do not receive traditional

employment benefits such as health insurance, retirement plans, or paid leave. Moreover, earnings can be unpredictable, making long-term financial planning difficult for gig workers.

The Role of Maqasid Syariah

Maqasid al-syariah, or the objectives of Islamic law, is a crucial concept in understanding and applying Islamic jurisprudence in contemporary issues. It aims to protect human welfare by attainment of *maslahah* (benefits) and avoidance of *mafsadah* (damage) by providing permissible solutions within the shariah framework, reflecting on the relevancy of islam across time and contexts. According to Al-Ghazali (1997), known as the founder of the Maqasid Sharia, the term itself refer to safeguarding the objectives of shariah i.e protection of the religion, life, intellect, lineage and property. Whatever protects these five objectives is an interest (*maslahah* or goodness) and whatever destroys them is harmful (*mafsadah*), and avoiding harm is also an interest. Maqasid syariah is critical in the determination of rulings, especially in matters that are silent in the primary sources of Islamic law. Hence, scholars have put forward maqasid syariah as one of the condition for a *mujtahid* to derive rulings (Al Jufri et al., 2021).

According to Shinkafi & Ali (2017), there are three theoretical contexts to understand maqasid syariah; maqasid syariah in relation to human undertakings based on the Quran and sunnah, maqasid syariah from the perspective of *usul-fiqh* to derive rulings and the expanded classification of maqasid syariah between Al-Ghazali's five elements (protection of religion, life, intellect, dignity and property) and al-Juwayni's three domains (necessities (*dharuriyyah*), complementary (*hajiyyah*) and embellishment (*tahsiniyyah*)) of maqasid syariah.

Basically, the shariah aims to secure the benefits of mankind at all time, in tandem with verse 107 Surah al-Anbiya': And We have sent

you (O Muhammad SAW) not but as a mercy for the 'Alamin (21:107). The verse explains that the mercy and beneficence of Allah transcends all barriers, promoting "rahmatan" and protecting people in this world and the next. In explaining the above verse, Ibn Qayyim al-Jawzi explains that the Shari'ah aims at safeguarding the people's interests and preventing them from harm in this world and the next.

Scholars who view maqasid shari'ah from the perspective of Usulul-Fiqh put forward maqasid syariah as a distinctive discipline in usulul-fiqh. The traditional classification of the maqasid by al-Ghazali refers to the aim in implementing shariah as the way of life, while the three classification of al-Juwayni refers to the levels of necessity that potentially assist in consumption, decision making or derive rulings.

Recent studies have applied maqasid syariah to analyze modern issues ([Hasibuan & Achiria, 2024](#); [Kusnan et al., 2022](#); [Muyasaroh & Herlina, 2022](#)), including labor laws and worker welfare in certain pressing conditions such as during the COVID-19 pandemic ([Hidayat, 2021](#); [Muhlisah & YUSDANI, 2024](#)). On another instance, Indonesia's Job Creation Law has been analyzed from a maqasid perspective, suggesting on the significant role of the state to attain a balanced situation between economic interests and workers' rights that protects economic interests and workers' right ([Syamsuri & IrsyamuDdin, 2019](#)). The study by Shinkafi & Ali ([2017](#)) concludes on the larger interest and tendency of contemporary scholars to elucidate maqasid syariah in relation to Islamic economics, banking and finance. Nevertheless, there is a prevalent gap in other significant areas that require more attention including socioeconomic security, risk management, management policy and human resource development that are also related to the challenges faced by the current gig workforce. As the gig economy is vulnerable to the fast changing technological advances, it Islam encourages entrepreneurship, business, marketing, trade and various economic activities, that may

involve the gig workforce. Although business is legal and lawful in Islam, interest and certain activities such as selling of pork and alcohol including gambling are prohibited. Islamic banking and finance offers permissible mode of financing different from the conventional system facilities capital and wealth accumulation via income and profit. The targeted impact of Islamic economics, banking and finance is human and societal welfare, wise consumption and wealth spending (distribution and management), under controlled monetary policies, debts, market exchange, taxation, social security, investment and capital, business and trade, commerce and industry, law of transactions within the framework of shariah ([Sumantri et al., 2024](#)). Based on the literature, scholars concurs on the emphasized role of maqasid shariah in considering and reconcile application of Islamic law, encouraging a comprehensive understanding of the wisdom of Islam in both material and spiritual spheres of human life. As current studies are more inclined towards the direct association of maqasid shariah to Islamic economics, banking and finance ([Asmar et al., 2023](#); [Fad & Imron, 2022](#)), there is an existing gap in analysing other human resources issues ([Shinkafi & Ali, 2017](#)). Hence, this study elaborates on the concerns of the gig workforce based on the five maqasid shariah, in completing their tasks as one of the economic factors.

METHOD

Content analysis is a research method used to identify patterns, themes, or biases within various types of oral, written, electronic, digital, and visual material ([Aussems et al., 2011](#); [Badzinski et al., 2021](#)). In the context of study, it would involve examining selective publications that discuss challenges faced by gig workers. The aim is to gather data from research articles, reports, and other scholarly sources, then analyze them to understand the common issues that gig workers face. These challenges may include lack of job security,

absence of employee benefits, work-life balance difficulties, and issues related to income stability, discrimination, or worker rights. Through this method, researchers can provide a well-rounded, evidence-based understanding of the hardships within the gig economy.

In this study, both deductive and inductive analysis approaches are employed. Inductive analysis involves moving from specific observations to broader generalizations, while deductive analysis works in the opposite direction (Shenoy & Aithal, 2022). The deductive analysis starts with comprehension of the gig economy sector, to deduce the challenges and the needs to confront those challenges. In this case, the study begins by analyzing the context of gig workers' realities, deducing the needs of gig workers, such as job security, fair wages, work-life balance, and access to benefits. Inductive analysis works in the opposite direction, where specific observations or cases lead to broader generalizations or conclusions. This study inductively classifies the needs of gig workers by mapping them onto the five aims of *maqasid al-shariah* (the higher objectives of Islamic law). These five objectives – protection of faith (din), life (nafs), intellect ('aql), lineage (nasb), and wealth (mal) – are used as a framework to comprehend contemporary issues facing gig workers from the Shariah perspective. For example, protecting wealth might focus on fair wages and financial stability, while protecting life might emphasize ensuring safe working conditions.

This dual approach allows the study to address the practical and ethical challenges faced by gig workers, providing both a structured analysis of their needs and insights into how these needs are aligned with Islamic principles. A hybrid approach combining both methods is recommended for comprehensive understanding (Bonner et al., 2021). Qualitative research such as this research can benefit from combining deductive and inductive approaches to data analysis, particularly in studying various contemporary issues of the gig

workforce from the lenses of the shariah. The understanding of the challenges is significant in aligning the essentials of the gig workers with the Maqasid Shariah, providing insights to the policy makers and authorities in comprehensively protecting the Muslim gig workers.

RESULTS AND DISCUSSION

Conceptually, maqasid shariah, or Islamic law's objectives, seeks to promote human well-being by safeguarding and defending five important parts of existence: religion (faith), life (nafs), intellect ('aql), lineage (nasl), and money (maal). These principles regulate Islamic jurisprudence's ethical and moral issues, providing a foundation for justice, fairness, and human dignity. Understanding the context based on Maqasid Shariah becomes more crucial in today's gig economy, where people labour on a flexible, task-based, and temporary basis. Gig workers often face uncertainty regarding job security, fair compensation, and access to benefits like healthcare or retirement plans. Understanding how the five Maqasid Shariah principles can apply to gig workers helps shed light on how to ensure ethical treatment, dignity, and rights for this growing labor force.

Understanding Maqasid Shariah in the Context of the Gig Workers

Protection of Religion

The protection of the religion refers to the preservation of Islam from destruction, violation and slander. Muslims should fight to preserve their religion against all wrong deeds and inspire the society with good images of a Muslim undertakings reflecting the contents of the religion ([Shompa et al., 2019](#)). The religion of Islam is built on the five pillars of Islam, that reflect on a Muslim's personality. Based on the third hadith in the Forty Hadith of Imam Nawawi, Abdullah Ibn Umar al-Khattab narrated that the Prophet says; Islam has been built on five pillars: testifying that there is no deity worthy of worship

except Allah and that Muhammad is the Messenger of Allah, establishing the salah (prayer), paying the zakat (obligatory charity), making the hajj (pilgrimage) to the House, and fasting in Ramadhan.

The protection of al-din can be observed from individual and collective viewpoints ([Nasution et al., 2022](#); [Wardi et al., 2023](#)). At the individual level, protection of religion is achieved through the observance of worshipping (ibadah). Executing all the rituals will increase one's iman (belief) and safeguards the person from committing sins, and reward him/ her with paradise in the hereafter. Once testified, a person is a Muslim and is responsible to perform the five times prayer, zakat, obligatory fasting during Ramadhan and pilgrimage (once affordable). Hence, a Muslim gig worker need to equip themselves with knowledge of fardhu ain (the obligatory worshipping) to ensure they can perform the five time prayers and the obligatory fasting even during their working hours or while completing the tasks. For that purpose, they need to understand several important concepts in performing the worships including the concept of leniency (rukhsah), the situation of travellers, the situation of necessity (dharurah) and others. This will ensure consistent performing of worships that is able to render good image to the society and consequently protect the goodness of Islam. Islam will be seen as a facilitating religion, providing viable and workable alternative solutions to its believers.

Meanwhile, the protection of al-din from a wider scope involves defending the Islamic faith from being tarnished by the enemies of Islam. This can be done through various means such as in writings, speeches, and other practical means including via social media platforms. Muslim is also responsible to spread the teachings of Islam and preserve the image of religion from misconceptions. Allah has decreed in Surah al-Nahl verse 125, "Invite all to the Way of your Lord with wisdom and kind advice, and only debate with them in the best

manner” (16:125). The verse is a clear proof to the obligation to call and spread the goodness of Islam, whilst preserving the dignity and good image of the religion.

The verse also emphasizes on the importance of ethics in the dissemination of Islamic knowledge, which is characterized by wisdom, kindness, and politeness. These ethical values will attract other individuals, the customers or the party who subscribed the service of gig workers, to respect Islam and encourage them to appreciate it and create peace and harmony while involving in economic activities. In fact, a research by Wahab & Rafiki (2014) reveals that Islamic business practices, work ethics, worldview, and personal practices positively correlate with al-falah-based performance.

The attainment of al-falah is a unique criteria deemed by Muslims. The concept of al-falah in Islam encompasses a balanced and comprehensive success that integrates material achievements with moral and spiritual development, characterized by excellence in economic activities while maintaining obedience to religious obligations (Ali et al., 2021). According to Wahab & Rafiki (2014), al-falah is measured with financial or non-financial success, everlasting prosperity and blessing, strategic handling of worldly and hereafter dimensions, al-falah behaviours referring to qanaah, taufiq, sa’adah and jannah as the desirable outcome.

Hence, the protection of religion can be viewed from three necessities; the necessity to be equipped with knowledge and true understanding to complete the pillars of Islam, the necessity to be aware with the responsibility to spread the religion, and the necessity to preserve the good name of Islam. The target in fulfilling these necessities is the reward of eternal paradise, that requires a Muslim to uphold the pillars of iman (faith).

Protection of Life

Everyone's life is equally valuable and required of every member of society to mutually respect regardless of religion, race or gender. The Quran elaborates on the sanctity of life that should be respected in Surah al-Isra verse 33: And do not kill anyone who Allah has forbidden, except for a just cause. And whoever is killed (intentionally with hostility and oppression and not by mistake), We have given his heir the authority (to demand Qisas, the Law of Equality in punishment or to forgive, or to take diyah (blood money)). But let him not exceed the limits in the matter of taking life (i.e. he should not kill anyone except the killer only). Verily, he is helped (by the Islamic law) (17: 33).

In another verse, the shariah has enacted severe punishment for the murdered, to protect live. for those who murder others. The punishment for those who kill innocent human beings is the death penalty as decreed in Surah al-Baqarah verse 178: O you who believe! Al-Qisas (the Law of Equality in punishment) is prescribed for you in case of murder: the free for the free, the slave for the slave, and the female for the female. But if the killer is forgiven by the brother (or the relatives, etc.) of the killed against blood money, then adhering to it with fairness and payment of the blood money, to the heir should be made in fairness. This is alleviation and a mercy from your Lord. So after this whoever transgresses the limits (i.e. kills the killer after taking the blood money), he shall have a painful torment (2: 178). Hence, the punishment to the murderer, reflects on the lesson to be learned by others and to save more lives in the future as the punishment will deter others from committing such a crime.

In many countries, self-employed workers are not covered at all by social insurance systems. According to Schanz (2022), self-employed gig workers do not meet the statutory requirements of health insurance due to insufficient contribution period. Their flexible

task-based jobs also do not require them to contribute to pension funds, as compared to traditional permanent workers. There is broad consensus that income replacement in the event of illness and disability is the most pressing challenge faced by the gig workers. Their low and irregular income also exposed them to financial stress arising from unexpected medical expenses. Such problem can become more severe in countries where access to health insurance is tied to salary payment system. Hence, it is very much encouraged for the gig workers to subscribe to personal insurance or takaful, since young age to protect their life while rendering services as the gig workforce. In addition, the government can draft a special takaful protection scheme for the gig workforce for future contingencies.

Protection of Mind or Intellect

One of the primary goals of Shariah in Islam is to protect the mind. This goal is to ensure mental well-being by guiding people to preserve clarity of thinking and shield their intellect from anything that could undermine their faith (iman) and mental health. One cannot lead an honourable life or live in peace and security without preserving his intellect. Islam encourages or forbids certain actions to preserve ones' intellect. For instance, Islam obligated the five times prayer and the quest of knowledge, while forbid drugs and liquor that may cause bad repercussion ([Sulaiman, 2017](#)), including hatred and enmity as explained in Surah al-Maidah verses 90 and 91: O you who have believed, indeed, intoxicants, gambling, [sacrificing on] stone alters [to other than Allah], and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful. Satan only wants to cause between you animosity and hatred through intoxicants and gambling and to avert you from the remembrance of Allah and from prayer. So will you not desist? (5:90-91).

The two verses in the Quran (5: 90-91), stress on the need to preserve mental purity and clarity as well as avoid harmful behaviors,

which directly relate to the challenges faced in the gig economy concerning the protection of the mind. By safeguarding the mind from negative influences, we fulfill the Shariah objective of creating a balanced and supportive work environment that prioritizes mental health, minimizes stress, and promotes overall well-being in both professional and personal life.

In the context of the gig economy, there are several challenges that relate to the Shari'ah objective of protecting the mind. One of these challenges is that gig workers often face significant mental health issues due to social isolation, lack of support, and financial insecurity. Without the structure of a traditional job environment, gig workers frequently experience feelings of isolation and limited social interactions, which can severely impact their mental well-being. Additionally, the absence of typical benefits, such as healthcare coverage and retirement plans, increases their vulnerability and stress, as they must bear the full burden of work-related expenses, including equipment maintenance and transportation costs ([Mohd Shakil, 2024](#)).

Protection of Lineage or Dignity

Islam is very concerned about the lineage of a person, providing man with goodness and privileges as declared in verse 70 Surah al-Isra: Indeed, We have dignified the children of Adam, carried them on land and sea, granted them good and lawful provisions, and privileged them far above many of Our creatures (17:70). The Quran also declared that God created the humans "in the best of forms" in Surah al-Taghabun (64:3), and Surah al-Tin (95:4). These verses reflect on the recognition of inherent dignity for all human beings, that should be respected. As elaborated by Afridi (2016), protection of dignity can be explained in three points: to protect individual rights to privacy, not to expose or accuse others of misbehaviour (one should recognize and respect an individual's good name and image), and

ensuring respectful and responsible relationships between men and women.

In the Quran, Surah al-Nur explains on three important points in three different verses that relate to the protection of one's dignity. Verse 31 elaborates on the obligation of covering aurah to every Muslim, from being seen by others in any situation, at the same time protecting ourselves from looking at the aurah of others. Aurah literally means embarrassment, and technically refers to the part of body that are obligated to be covered from view, not to be revealed to others ([Al-Bakri, 2016](#)). The covering of aurah is a means towards preserving one's religious character, protecting honour and modesty, and avoiding harm in one's lineage, dignity, image and good name. Additionally, verse 27 prescribes certain rules to enter into one's home by asking the owner's permission and greeting its occupants. Verse 58 prohibits children and household members from entering the parents' or employers' chamber without permission during three designated times requiring privacy: prior to dawn prayer, midday, and late evening. These guidance are meant to protect one's privacy and dignity.

Islamic law recognizes the principle of presumption of innocence, as supported by the Quran and Hadith ([Ahmad et al., 2022](#); [Khalid, 2021](#)). Islam also prohibits its followers from accusing others of mischief such as committing adultery or other immoral behaviours, demanding the burden of proof on the accuser in accordance to the maxim: Evidence is for the person who claims (accuse), the oath for the person who denies (the accusation). Such situation reflects on the respectful dignity, lineage and good name of man within the society and by the ruling system, avoiding one to be accused and demoted.

In ensuring respectful and responsible relationship across different genders, Islam prohibits Muslims from doing all sinful, illicit relationships as contained in Surah al-Israa verse 32: Do not go near to

fornication. It is an indecent act and an evil way.” (17: 32). The Quran also commands Muslims to preserve the right of people’s reputation. Muslims should respect others and avoid from insulting others either the person is still alive or deceased. Hence, creating rumors, lying about others, insulting or speaking ill, bullying, backbiting and revealing sensitive or shameful information are against the higher objectives of protecting dignity or reputation of man. The Qur’an has strictly instructed to avoid these ill-treatment towards others in Surah al-Hujurat verse 12: O you who believe! Avoid much suspicion, in deeds some suspicions are sins. And spy not either backbite one another. Would one of you like to eat the flesh of his dead brother? You would hate it. And fear God, verily, God is the one who accepts repentance, Most Merciful (49:12).

On another note, Kamali (2017) extends the protection of dignity to include the way a Muslim treat others. The Quran enjoins fraternity and affection with everyone, within and outside the family, especially with one’s neighbours, Muslim and non-Muslim alike. In relation to that, the Quran guides the Muslims to speak to everyone with courtesy and tact (2:83); and “when you speak, speak with justice”. In numerous places, the Muslims, indeed all people, are enjoined to avoid harbouring ill-feeling, rancour, and suspicion towards one another. In their dealings with the followers of other faiths, Muslims are ordered to do justice and be good to them so long as they do not resort to acts of hostility and oppression (60:8). The general guideline that applies to everyone is also stated that “there shall be no hostility except against the oppressors” (2:193).

Hence, a gig worker’s lineage and dignity should be recognized and respected as well. Their personal right for privacy should not be transgressed. They should be allowed proper and decent attire and should not be prohibited to adhere to the Muslim dress code. Any published or recorded materials that exposed them should be within

their knowledge and permission to acknowledge their privacy. Similarly, any suspected offences should be done according to the official prosecution procedures so that their rights to defend is not deprived. In addition, communications and transactions with the gig workers should be properly completed in accordance to the agreed contract or in tandem with the enforced rules, regulations and the existing applied etiquette. For instance, the Code of Conducts for third party that are commonly established by companies should be enforced in equal without bias. Similarly, the punishment determined under certain acts and regulation should be also be applied in equal to all gig workers and traditional workers as well. Such situations will increase the confidence and autonomy of the gig workers over their work and uphold their self-respect and dignity.

Protection of Property

The protection of property is of the highest importance since it deals with economic pursuits and ensures protection against destruction, mismanagement, or abuse. According to Dusuki & Abdullah (2007), they pointed out that the basic point behind safeguarding property in the context of Shariah does not stop at physically tangible property but rather encompasses all forms of wealth, including income, investment, and money entitlements. Allah mentions in Surah al-Baqarah, verse 188: "And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that they might aid you to consume a portion of the wealth of the people in sin, while you know it is unlawful" (2:188).

In the current gig-economy framework, individuals are involved in unconventional work arrangements without normal commitment of long-term contracts or benefits, issues of safeguarding ones' property is a real concern. The transient and irregular nature of gig employment poses significant challenges to workers' financial security, and their economic well-being. The demand to safeguard

property is reflected in a hadith of Prophet Muhammad SAW; Indeed, your blood, your property, and your honor are sacred to you like the sanctity of this day of yours, in this city of yours, in this month of yours ([Al-Bukhārī, 1976, No. 67](#)).

In addition, the gig workers are also challenged by considerable variations in income stemming from the characteristics of their employment, which is generally project-oriented and transient ([Wood et al., 2019](#)). Such financial volatility complicates the ability of gig workers to attain economic stability, strategize for future needs, or allocate resources towards long-term investments or consistent savings. These issues are in conflict with the foundational tenet of safeguarding property, that renders individuals susceptible to financial difficulties and economic instability ([Kagotho, 2015](#); [McFarlane, 2011](#)). In tandem with the issues, the Quran advises prudence and balanced in financial matters as implied in Surah al-Isra' verse 29: And do not keep your hand chained to your neck, nor stretch it forth to its utmost reach, so that you become blameworthy and destitute (17:29).

As such, the volatility of earnings in the gig economy might also lead to difficulties or risks related to a financial obligation's perspective, including debt settlement or meeting the dependent needs including the obligatory maintenance (nafkah). These challenges point out the need for mechanisms that can provide financial security sufficient to protect their wealth and at the same time fulfil their religious and social obligations.

On another note, the gig workers do not enjoy employment-based benefits, including medical coverage, retirement benefits, and paid leave. The lack of these benefits puts them under significant financial risk in the case of illness, injury, or other emergencies, possibly running down their savings and predisposing them to financial instability ([Berger et al., 2019](#); [Bieber & Moggia, 2021](#);

[Friedman, 2014](#)). This matter becomes even more worrying in the context of the maqasid shariah due to the material deprivation that occurs where the principal goal of protecting property is violated when workers are denied an opportunity to have a contingency for unprecedented costs.

Another issue that emerges is insufficient legal protection and rights of workers. Gig workers often are not accorded to the legal provisions commonly available to traditional workers, including minimum wage laws, unemployment benefits, and workers' compensation ([Heeks, 2017](#)). They are often bound to the specific agreement presented to them prior to their agreement to complete the task. A variety of non-standard agreements of various tasks could expose them to either the possibility of bad luck or put them in a win-win situation. Hence, the lack of these legal protections makes gig workers vulnerable to exploitation and financial distress-a situation which is contrary to the ideals of Shariah that uphold equity and justice in economic transactions ([El-Gamal, 2006](#)). The absence of these measures sometimes leads to situations where gig workers are paid less than deserved, overloaded with work, or even robbed of their rightful income. According to Shariah, this is injustice, and against the concept of protection of property rights because it deprives workers of receiving their rightful dues and their economic stability.

To alleviate these challenges of volatility of income, Islamic finance institutions and policymakers should formulate specific products and services for gig workers with the aim of income stabilization. This may entail designing takaful products to suit the specialized needs of gig workers by providing insurance cover for income protection, safety and health concerns, or even retirement schemes. The aforementioned products correspond with the maqasid shariah concerning the protection of property by offering a financial safety net that assists gig economy workers in navigating income

variations and ensuring their long-term financial stability ([Khan & Bhatti, 2008](#); [Laldin & Furqani, 2013](#)).

Secondly, the introduction of micro-savings schemes could encourage gig economy workers to save small amounts regularly, and these could be matched or incentivized by government or private providers. This would help the gig economy workers create some form of financial cushion on which to fall back when their earnings are low, hence increasing their financial security ([Wood et al., 2019](#)).

All governments should be considering the inclusion of gig workers within existing schemes related to social protection, health insurance, pension schemes, and unemployment assistance. In this respect, the gig workers would be accorded benefits comparable to traditional employees and hence will help maintain their financial security. From a Shariah perspective, such an approach aligns with the principle of *maslahah*, or public interest, which seeks to benefit the welfare of all members of society ([Scholz, 2016](#)), simultaneously fulfilling the *maqasid shariah*. In extending social protection programs to include gig workers, governments would merely be discharging their obligations to protect the property and financial interests of all citizens, including those in non-traditional work arrangements ([Wood et al., 2019](#)).

It is also vital to develop the regulatory mechanism that responds to peculiar gig circumstances to make sure that gig workers get a fair deal and that their rights are protected for just reward and decent and safe working environments. This could, for example, include the setting of minimum wage rates, providing guidelines for acceptable patterns of payment, and setting up dispute resolution processes. Further, Shariah calls for justice and fairness in all contracts, especially in employment contracts. Through the implementation of regulations aimed at safeguarding gig workers, governments would be fulfilling the Shariah principle of protecting property, since such initiatives

would deter economic exploitation and guarantee equitable remuneration for the labor provided by gig workers (El-Gamal, 2006; Heeks, 2017).

In fact, imparting knowledge and tools on financial management, savings, and investment strategies to gig workers will add to their empowerment in protecting and increasing their financial capital. The financial literacy programs offered by both government or private institutions or NGO (non-governmental organizations) will also enable gig workers to take proper decisions on their financial affairs. Conformity to the Shariah principle of protection of intellect is observed in this approach, whereby gig workers are equipped with necessary knowledge and skills that protect their economic wealth. Through the improvement of their financial literacy, gig economy participants are capable to effectively oversee their earnings, circumvent excessive debt, and accumulate wealth progressively (Khan & Bhatti, 2008; Laldin & Furqani, 2013).

The Essential Needs of the Gig Workers Based on Maqasid Shariah

Table 1 summarises the essential needs of the gig workers based on maqasid shariah and the existing or needed structures to support the gig workers. While some structures are in place to support gig workers, there is a need for more targeted solutions, particularly in areas like financial support, mental health services, and ethical protections specific to the gig economy. As the economic activities of the gig workers are unique and different from the traditional workers, the authorities should draft proper rules and regulations that fit in with the gig workforce, protecting their rights and those involve in the gig transaction including the platform providers and the end users. The work engagement contracts entered by gig workers should also preserve a win-win situation for those involved. In addition, special tribunals may be established to manage and provide solutions to dispute cases related to gig economy transaction. Hence, the

establishment of Gig Worker Commission by the Malaysian government is a good move to focus on the well-being of the gig workers as well as ensuring a sound and attractive business environment in the country to further accelerate economic growth, as the gig economy is expanding at a fast pace. The failure to react may deny potential economic growth into the country as the gig economy provides job creation, consumer demand, global market access and skill development while meeting the household need. In addition, gig economy also encourages local income generation as it facilitate the country's tourism industry in accommodation, food supply, ticketing and offers great promotion for the local industry.

Table 1

Summary of the Essential Needs of the Gig Workforce Based on Maqasid Shariah

Maqasid	Needs of the gig workforce	Supporting evidence in the Quran and/or Sunnah	Existing/ needed structures of support
Protection of religion	to be equipped with knowledge and true understanding of Islam to be aware with the responsibility to spread the religion to preserve the good name of Islam	The third hadith in the Forty hadith Imam Nawawi The Quran in 16:125	guidance from the religious authorities (JAKIM, SIRC via websites)
Protection of life	to respect life, not to harm/ injure others to put effort in life protection	17:33; 2:178 5:2	acts of punishment Takaful protection
Protection of mind/ intellect	to preserve pure and clear mental health	5: 90-91	helpline (e.g Talian Nur, supporting agencies (e.g

Maqasid	Needs of the gig workforce	Supporting evidence in the Quran and/ or Sunnah	Existing/ needed structures of support
			Agensi Kaunseling dan Pengurusan Kredit (AKPK), Bahagian Sokongan Keluarga (BSK)) motivation
Protection of lineage and dignity	to protect individual privacy rights	24:31	Acts, rules/ regulations, guidelines (e.g Code of Ethics)
	not to expose or accuse others of misbehaviour (aware and respect individual's good name and image)	24:27	
	to ensure respectful and responsible relationships between men and women	24:58	
	to treat others well reciprocally	2:83; 2:193; 60:8;	
Protection of property	legal economic activities to attain legal income and blessings	The Quran in 2:188; Bukhari 67;	Regulatory mechanisms, Standard of Practice, SoP shariah compliant investments, takaful protection, social pretection programs, retirement
	to save for future	The Quran in 17:29;	

Maqasid	Needs of the gig workforce	Supporting evidence in the Quran and/ or Sunnah	Existing/ needed structures of support
	to subscribe to shariah compliant financing in needs fulfilment (to cover necessities or capital)	The Quran in 2: 276-281	schemes, financial literacy programs shariah compliant financing

Source: Authors' analysis.

The economic growth via gig economy can be explained from the increased employment opportunities, boost in consumption and demand, fostering entrepreneurship, attracting foreign investment and tax revenues. The gig economy platforms benefits individuals to participate in the workforce with flexible hours. This flexibility brings in people who may not be able to commit to full-time employment, including students, homemakers, and retirees, enhancing productivity and improving income levels, while at the same time contributing to economic growth. During economic downturns, gig economy platforms provide a safety net by offering alternative employment opportunities to those who may have lost traditional jobs. This keeps more people engaged in productive work, stabilizing household income and reducing social inequality.

The gig economy also helps in boosting consumption and demand which is vital because it sets off a chain reaction that leads to increased production, job creation, higher incomes, and sustained economic growth. When consumers spend more, businesses thrive, governments collect more taxes, and the overall economy becomes healthier and more resilient. As the gig worker connects end users and

platform providers, more demand and consumption will be created. Interestingly, the gig platforms encourage entrepreneurial behaviours by enabling individuals to market their services or skills without needing to invest in traditional business overheads. This opens up business opportunities and helps small, micro, and informal enterprises thrive, particularly in developing countries.

Many global gig economy companies enter local markets, bringing foreign investment into the country. While this augments the economy via direct investment, it also introduces new technologies, business models, and best practices that can spur innovation and competitiveness. As gig economy platforms expand, governments have the potential to generate additional tax revenues through the gig economy workers, the platforms themselves, and the businesses that benefit from their services. Taxes collected can be reinvested into the economy, improving the existing infrastructure and public services.

As gig economy is intermediated by technology, the gig platforms encourage technological advancements, helping the country embrace digital economies. This shift can improve the country's global competitiveness, attract tech-based companies to invest in the country, and develop a more dynamic workforce that is capable of using digital tools and platforms. While the list of gig economy benefits can continue, the present challenges must also be acknowledged. To ensure sustainable growth, countries may need to establish frameworks to protect gig workers and regulate the platforms fairly.

CONCLUSION

Gig economy offers employment that are unique and flexible, facilitated by technological applications that are available for use at a global scale. For instance, Grab is a Southeast Asian tech company that has expanded its services across multiple countries, offering ride-

hailing, food delivery, and financial services. Grab riders or hailing are the gig workers that work based on tasks given. Albeit the attractive flexibility, gig workers are challenged by job insecurity, income instability, irregular earnings, exploitation, or distress that may affect mental health. Financial issues of the gig workers limit their opportunity to receive or subscribe to healthcare or retirement plans. In addition, future financial planning for saving and investment will also be limited with irregular and unstable income. At the macro level, gig economy widen the social inequality, as lower-income workers may be trapped in low-wage, unstable jobs. These issues affected the well-being of gig workers and inconsistent with the objectives of shariah, that generally calls for the protection of well-being and avoid harm. In Islam, man is encouraged to engage in labor and generate income, with all the rights and responsibilities of the involved parties mutually respected and supported. In addition, Islam honoured work and stipulated that it should not transgress an individual's tangible and intangible needs, hence must be beneficial and not harmful to the gig worker, the platform providers, the end users and the government, as the parties involved in the gig supply chain system.

Based on the discussion as concluded in Table 1, there are 13 essential needs of gig workers, as deduced from the five elements of maqasid shariah, i.e in protection of the religion, life, mind, lineage and property. The largest need comes from protection of property concerning with the existing and future stable financial position of a gig worker and their dependents. Other needs include to protect the dignity, mind and life that directly related to an individual working as a gig worker, while the protection of religion emphasizes the importance of preserving faith and spiritual well-being, encouraging a balanced life between earning a livelihood and maintaining religious practices, that provide tranquillity, blessings and attainment of al-falah. Fulfillment of these essential needs requires concerted effort

from the government and relevant authorities to outline suitable regulatory frameworks and guidelines that protects the well-being of the gig workers, in parallel with the protection of five elements as outlined in the maqasid shariah. This is in line with the UN SDG 8 calling to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. As a consequence to the fulfilment of SDG 8, a peace, just and strong business institutions can be established as highlighted in SDG 16, promoting peaceful and inclusive societies for sustainable development, providing access to justice for all and build effective, accountable and inclusive institutions at all levels.

Realising the challenge to implement a centralised regulations to regulate the gig industry (as different countries applies different systems of governance), general guidelines can be solution in mitigating the risks associated with gig workers. The general guidelines can be a reference point to streamline the gig industry across the globe. This is similar with the Principles of Corporate Governance, established by the Organization of Economic Cooperation and Development (OECD) that has been accepted worldwide as a practical guideline in formulating and maintaining corporate governance codes by many countries and related organizations around the world. Such benchmarking effort is crucial in maintaining justice for all types of labor force, including the gig workers.

Authors Contribution

Conceptualization: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Data curation: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Formal analysis: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Funding acquisition: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Investigation: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Methodology: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Project administration: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Resources: A.H.I., S.N.A.M., A.T.I., & N.A.A.L.; Software: A.H.I.,

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Informed Consent Statement

Informed consent was not required for this study.

Data Availability Statement

The data presented in this study are available upon request from the corresponding author.

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Conflicts of Interest

The authors declare no conflict of interest.

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