

ABSTRACT

Novia Eka Wati, 11220070. 2015. Labor Insurance in the Act No. 24 Year 2011 About *Badan Penyelenggara Jaminan Sosial* (BPJS) as The Standardization of Labour Insurance Considered to Islamic Law. Thesis. Sharia Business Law Department. State Islamic University Maulana Malik Ibrahim, Malang. The Supervisor: Dr. Suwandi, M.H

Keywords: *Sosial Insurance, Badan Penyelenggara Jaminan Sosial*

The labor as the actor of production process should get the protection especially about the assurance of work, wage, social guarantee, the prosperity of the worker and his family. The protection should be suitable with the human necessary. The Act No. 24 Year 2011 About *Badan Penyelenggara Jaminan Sosial* is a shape of government's attention for the Indonesian labor to get their right especially in the prosperity side with the social guarantee, it usually called BPJS in labor.

In this research, there are two theoretical problems, they are how about the standardization of insurance in the Act No. 24 Year 2011 about *Badan Penyelenggara Jaminan Sosial* (BPJS) and how about the insurance in the Act No. 24 Year 2011 about *Badan Penyelenggara Jaminan Sosial* (BPJS) considered to Islamic Law.

This research is juridical normative or library research. The approach of this research is statue approach. While the law material used is primary law material, it is the Act No. 24 Year 2011 about *Badan Penyelenggara Jaminan Sosial* and Islamic law such Fatwa DSN-MUI No. 21/DSN-MUI/X/2001 About the guidance of Sharia insurance. Then, the law material edited, checked, and arranged clearly after that it analyzed with descriptive qualitative.

The result of this research is that the labor insurance made by government as social insurance in BPJS labor within the regulation made by government with the Act No.24 Year 2011 about *Badan Penyelenggara Jaminan Sosial* and PP No. 86 Year 2013 about the administration punishment for the corporation and the institution which does not participate its labor to follow BPJS labor. Based on the Islamic law, it has suitable for the prosperity labor because the principle used for the fundamental in the practical regulation has been suitable with the allowed Islamic law. The relationship between each other has the goal to create the prosperity of labors and the helping between the participants and government for the poor society to get the health facility in the same level.