

Hadith Perspective on the Welfare Rights of Informal Workers: Challenges and Opportunities in the Digital Economy Era

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Abstract

This research aims to analyze the hadith perspective regarding the welfare rights of informal workers, focusing on the challenges and opportunities faced in the digital economy era. Using analytical descriptive qualitative methods, this research explores hadith texts that talk about workers' rights, such as justice in wages, humane treatment, and social security, and connects them to the current conditions of informal workers. In the era of the digital economy, informal workers face challenges that include income instability, lack of access to social security, and labor exploitation. On the other hand, new opportunities emerge with digital platforms that enable informal workers to connect directly with global markets. This analysis was carried out by referring to several syarah books, classical hadith commentaries, and relevant contemporary literature. The results of this research show that the welfare values promoted by the hadith are still relevant in facing the challenges of informal workers in the digital era, and can be the basis for fairer and more humane regulations. Thus, this research suggests the need for a comprehensive approach in applying hadith principles to address modern challenges, while taking advantage of the opportunities offered by the digital economy.

Keywords: Hadith; Worker Welfare; Informal Workers; Economy Digital; Workers' Rights

Abstrak

Penelitian ini bertujuan untuk menganalisis perspektif hadis mengenai hak kesejahteraan pekerja informal, dengan fokus pada tantangan dan peluang yang dihadapi di era ekonomi digital. Menggunakan metode kualitatif deskriptif analitik, penelitian ini menggali teks-teks hadis yang berbicara tentang hak-hak pekerja, seperti keadilan dalam upah, perlakuan manusiawi, dan jaminan sosial, serta menghubungkannya dengan kondisi pekerja informal saat ini. Dalam era ekonomi digital, pekerja informal menghadapi tantangan yang meliputi ketidakstabilan pendapatan, kurangnya akses terhadap jaminan sosial, dan eksploitasi tenaga kerja. Di sisi lain, peluang baru muncul dengan adanya platform digital yang memungkinkan pekerja informal untuk terhubung langsung dengan pasar global. Analisis ini dilakukan dengan merujuk pada beberapa kitab syarah dan tafsir hadis klasik serta literatur kontemporer yang relevan. Hasil penelitian ini menunjukkan bahwa nilai-nilai kesejahteraan yang diusung oleh hadis masih relevan dalam menghadapi tantangan pekerja informal di era digital, serta dapat menjadi landasan bagi regulasi yang lebih adil dan manusiawi. Dengan demikian, penelitian ini menyarankan perlunya pendekatan yang

komprehensif dalam menerapkan prinsip-prinsip hadis untuk menjawab tantangan modern, sembari memanfaatkan peluang yang ditawarkan oleh ekonomi digital.

Kata Kunci: Hadis; Kesejahteraan Pekerja; Pekerja Informal; Ekonomi Digital; Hak Pekerja

Introduction

The advancement of digital technology has significantly changed the global economic landscape (Mottaeva et al., 2023). Information and communication technology is driving the global economy, accelerating the spread of innovation, and giving rise to new platform-based business models (Nguyen et al., 2020). The digital economy is creating vast opportunities for accessing the labor market but also leading to new challenges in regulations, employment relations, and wealth distribution (Piroșcă et al., 2021). One of the main impacts is a shift from traditional work in the formal sector towards more flexible and informal work operating through digital platforms (Rani & Furrer, 2020).

The digital economy is driven by the use of information and communication technology (ICT) and includes online transactions, electronic commerce (e-commerce), the gig economy, and the use of digital platforms (Sutherland & Jarrahi, 2018). Informal workers are those who do not have legal protections or workers' rights regulated within a formal framework. The informal sector is characterized by irregular work, absence of formal employment contracts, and lack of access to social security such as health or retirement benefits (Ganesh M, 2023).

The rise of the digital economy has transformed the job market worldwide, including in Indonesia. One significant aspect of this shift is the emergence of the 'gig economy' (Faisal et al., 2019). This term refers to a work arrangement where individuals take on short-term projects or tasks, often through digital platforms like Uber, Gojek, Grab, or other freelance websites. Such jobs typically lack stable employment contracts or the social protections associated with formal employment (Sutherland & Jarrahi, 2017). Workers in the gig economy are usually classified as independent contractors rather than full-time employees, leading to a loss of traditional worker rights, including access to retirement benefits, health insurance, and minimum wage guarantees (Zietlow, 2020).

The shift to the digital economy has brought about fundamental issues. For example, informal work in the digital economy is not covered by the existing labor laws in many countries. These traditional labor laws do not accommodate the new model of work where workers are not in a formal employment relationship with their employer. Due to the lack of clear regulations, informal workers in the digital era are left in a state of uncertainty, without access to legal protection, social security, or other employment rights (Ignatieva et al., 2023). As a result, this creates loopholes in the legal system, leaving informal workers vulnerable to exploitation and economic injustice.

The status of workers in the digital economy is often unclear and specific. Informal workers are considered independent partners or contractors by digital platforms. This classification exempts them from providing the same rights as formal workers (Hagiu & Wright, 2019). This status benefits the platform by significantly reducing labor costs, transferring business risks to workers (such as maintenance costs for work equipment like vehicles or the risk of work accidents), and avoiding contribution payments to social services such as taxes or health insurance (Tubaro & Casilli, 2022).

Informal workers in the economy heavily rely on digital platforms to secure jobs and income. These platforms often use non-transparent algorithms to control work distribution, making workers dependent on platform decisions to maintain access to work (Rani & Furrer, 2020). This reliance raises concerns about the unfair distribution of profits, as digital platforms typically take a large commission from each transaction, leaving workers with only a small share of the total income generated.

When focusing on the welfare rights of workers, it's important to note that informal workers in the digital economy lack access to social security programs provided by the government or companies, such as health insurance, pensions, and paid leave (McKiernan, 2021). This is because they are independent contractors and are not enrolled in the social security program typically available to formal workers (Bruckner & Hungerford, 2019). As a result, they are highly vulnerable to economic risks like loss of income in the event of illness or work-related accidents. This uncertainty hurts their quality of life and creates instability in long-term financial planning.

Income volatility is a significant concern for informal workers. Gig workers depend on the amount of work they can obtain through platforms, which can fluctuate based on market demand, platform policies, and algorithm changes (Keith et al., 2019). This unpredictability makes it challenging for informal workers to forecast their monthly income, hindering their ability to meet basic needs, plan for the future, and establish long-term economic security.

Islam places great emphasis on the welfare of workers, including informal workers. Many classical scholars discussed workers' rights in their works. For example, Imam al-Ghazali and Ibn Taymiyyah emphasized the need to provide decent wages and protection to workers (Irawan, 2016). Several modern studies explore how the digital economy affects the lives of Muslim workers, especially in countries with large Muslim populations. For instance, a study on online motorcycle taxis in Indonesia highlights the lack of legal and social protection for informal workers from a Sharia perspective (Mawanda & Muhsi, 2019). On the other hand, Kailani and Slama examine zakat as a social welfare instrument for workers in the context of modern Islam (Kailani & Slama, 2019). Additionally, Udin et al studied business ethics in Islam and emphasized the importance of fair treatment of workers

and healthy relationships between employers and workers (Udin et al., 2022). Lastly, Gunardi et al linked the principles of Corporate Social Responsibility (CSR) with Islamic values, particularly how companies or digital platforms can fulfill their social responsibilities towards their workers (Gunardi et al., 2021).

Previous studies in the Islamic context have provided insights regarding the significance of social protection and justice for workers. However, there is still limited research specifically on informal workers and their involvement in the digital economy. Existing literature often focuses on worker well-being in formal contexts, oftentimes neglecting informal workers. Therefore, it is crucial to examine how Islam, through hadith, perceives the rights of informal workers. The hadiths of the Prophet contain universal principles that are relevant for all types of workers, including informal workers. Consequently, this research aims to explore the understanding of hadiths related to the rights of informal workers, such as daily workers, small traders, and casual workers, who often lack the protection of formal employment law. The study will also identify the challenges faced by informal workers in the digital economy era and explore the opportunities that the digital economy offers for informal workers. Based on analyses from a hadith perspective and the conditions in the digital economy era, this research seeks to provide policy recommendations or practical suggestions that can help improve the welfare of informal workers. These suggestions may involve integrating Islamic principles into public policy or empowerment strategies in the digital era.

Method

This qualitative research aims to critically analyze the arguments surrounding hadith related to worker welfare rights. The main sources used are hadith books, and their authenticity is acknowledged. Additionally, books and journals on sharah hadith are used as secondary sources in this research. Data collection techniques involve documentation studies of relevant literature. The main focus of this research is to explore and analyze the welfare rights of informal workers in the digital era based on the hadith of the Prophet. The data analysis used is descriptive-analytic.

Results and Discussion

Challenges of Informal Workers in the Digital Era

The digital era has brought significant changes to the way we work. Technology and the internet have introduced digital platforms that connect informal workers with consumers, such as online motorcycle taxi drivers and freelancers. These changes create new opportunities but also blur the line between formal and informal work, making regulatory boundaries increasingly unclear (Sutherland et al., 2019) According to a study by the International Labor Organization (ILO), 61% of workers worldwide work in the informal sector, and digitalization plays a role in expanding its scope (Balsmeier & Woerter, 2019). However, the informal sector now

includes application-based work and online platforms. Workers are often hired on short-term or even casual contracts, with no guarantee of continued employment (Williams et al., 2021).

One of the major challenges for informal workers in the digital era is income uncertainty. Jobs on platforms are typically based on the number of tasks available, which fluctuates based on market demand. These fluctuations make their income unstable and unpredictable. Factors such as decreased demand, algorithm changes in platforms, or company policies can lead to a significant drop in earnings (Schor et al., 2020). According to a McKinsey Global Institute report, approximately 162 million people worldwide, or 20-30% of the workforce in developed countries, participate in the gig economy, where most incomes are uncertain and there is no guarantee of permanent employment (Kaine & Josserand, 2019).

Informal workers in the digital era are often not recognized as formal employees under labor law. They are typically classified as independent contractors or freelance workers, and as a result, they do not receive the same protections and benefits as formal workers. This lack of recognition means that they often miss out on work benefits such as health insurance, retirement funds, and sick leave (Reljanović & Misailović, 2021). A study conducted by the Pew Research Center revealed that over half of digital platform workers worldwide do not have access to benefits like health insurance or work accident protection (Coyle, 2017). Additionally, in many countries, regulations addressing the rights of digital workers are still unclear and unable to effectively address these challenges. In Indonesia, data from BPJS Employment shows that as of 2021, only about 6 million workers in the informal sector were registered as participants in BPJS Employment out of a total of more than 74 million informal workers (Sutrisno, 2023). This demonstrates a substantial gap in social protection for informal workers in Indonesia.

Moreover, digital informal workers often do not have access to social security benefits such as health insurance, pension, or unemployment protection. This is due to their lack of affiliation with institutions or companies that provide such guarantees. As a result, these workers are vulnerable to economic shocks, such as a pandemic or global financial crisis (Miti et al., 2020). Data from the ILO shows that 70% of workers in developing countries work informally and lack adequate social protection. When a crisis like the COVID-19 pandemic occurs, many of these workers experience financial hardships due to the absence of such protection (Maurizio, 2021).

This phenomenon also affects women. Women working in the digital informal sector often face additional challenges in the form of gender discrimination. They often earn lower wages than men, have more limited access to decent work opportunities, and work in sectors that are less legally protected. This inequality worsens their prospects of achieving economic prosperity (Begeny et al., 2020). A study by the World Bank revealed that women are more involved in informal

employment than men, particularly in sectors such as household chores or care provided through apps. Injustice in matters of wages and access to social protection is more pronounced among women informal workers (Rexhaj et al., 2023). As for Indonesia, reports by UN Women and the UI Demographics in 2021 reveal that women working in the gig economy sector in Indonesia earn wages 20-30% lower than men, even though they have the same workload (Sohn, 2015).

In today's digital era, technology skills have become increasingly important for competing in the labor market. However, many informal workers lack the necessary digital skills and access to technology training, leading to a significant gap between digitally skilled workers and those who are not, particularly in developing countries. Without adequate skills, informal workers are vulnerable to being left behind, making it difficult for them to improve their income or social mobility. According to the World Economic Forum report, only about 15% of informal workers in developing countries possess sufficient digital skills to compete in the digital labor market, with most lacking access to the necessary training to enhance these skills (Peláez et al., 2020).

The regulations regarding informal workers in the digital sector continue to pose a significant challenge for the government. Informal work in this sector is often unstructured and difficult to monitor in terms of taxation. Many workers are not officially registered, making it difficult for the government to ensure tax compliance and provide adequate social protection (Lebedeva, 2019). According to an OECD report, only around 30% of informal workers are officially registered and pay taxes in certain developing countries, which complicates the implementation of social protection policies for them (Jessen & Kluve, 2021). In Indonesia, a report from the Ministry of Finance in 2021 revealed that tax revenues from the informal sector are expected to remain very low, as approximately 80% of workers in this sector do not fulfill their tax obligations (Basri et al., 2021). This highlights the major challenges in integrating informal workers into the formal economic system.

The challenges faced by informal workers in the digital era are varied and encompass several aspects. These include income uncertainty, lack of legal protection, limited access to social security, gender inequality, digital skills gap, as well as regulatory and taxation challenges. The government, private sector, and society must give special attention to each of these challenges in order to create a fairer and more inclusive work ecosystem. Adaptive policies oriented towards social welfare are very necessary to overcome the challenges encountered by informal workers in the digital era.

Digital Economy Opportunities for Informal Workers

Informal workers are often limited to local markets, both geographically and demographically. However, the digital economy provides access to a much broader market, both nationally and internationally. Through e-commerce platforms, social media, or other business applications, informal workers can market their products

and services to a larger consumer base without physical restrictions (Rosário & Raimundo, 2021). Data from the World Bank shows that over 70% of small and medium-sized enterprises (SMEs) in Southeast Asia, including Indonesia, are transitioning to digital platforms to expand their market reach (Banerjee et al., 2022). For example, a local craftsman who previously only sold goods in the local market can now sell their products abroad through platforms such as Etsy or Tokopedia. This demonstrates that digitalization directly expands market potential, leading to increased sales and income.

In addition, digital platforms offer several advantages in reducing operational costs for informal workers (Coyle, 2017). For example, they can operate without the need for a physical store, eliminating the need to incur rental or store maintenance costs. In addition, the use of digital technology, such as cashless payments and automated inventory, also reduces administrative costs and increases efficiency (Bemby & Qomariyah, 2023). A study by the Ministry of Cooperatives and SMEs revealed that digitalization can reduce operational costs by up to 30% (Loureiro et al., 2020). This reduction is due to the elimination of the need for physical stores, a decrease in manual work, and the automation of business processes through software or digital applications. Ultimately, this helps informal workers maintain higher profits despite operating on small margins.

The digital economy offers flexibility in terms of working hours and location for informal workers. They can work from anywhere and at any time, using transportation apps like Grab and Gojek, or by freelancing on platforms such as Upwork or Fiverr (Rani & Furrer, 2020). This allows informal workers to choose jobs that better suit their needs and personalities. According to a McKinsey survey, around 70% of informal workers reported increased work flexibility through the use of digital platforms (Mäntymäki et al., 2019). For instance, online motorcycle taxi drivers can set their own working hours, enabling them to balance work with other responsibilities such as family matters.

Informal workers can now access technology through digital platforms, which were previously out of reach for them (Newman et al., 2019). For example, they can use financial management applications or software to manage their inventory, which helps them in more efficient business management. This technology allows them to increase their business professionalism, reduce errors, and maximize profits. According to Mihadi Putra, the use of simple technology such as stock management applications or accounting software has improved productivity by around 35% for small and medium enterprises in some developing countries (Putra, 2019). This demonstrates that digital innovation is capable of enhancing the quality and sustainability of informal workers' businesses.

The digital economy provides widespread access to online training and education, which can enhance the skills of informal workers. Platforms such as Coursera, YouTube, and government training programs offer access to training

materials for business skills development, digital marketing, and technical skills. Informal workers can improve their competence without having to leave their primary job. According to Ollerenshaw et al, training programs facilitate knowledge transfer, learning, and skills development, boosting confidence in technology and digital skills for regional small and medium-sized enterprises (SMEs) and non-profit organizations (Ollerenshaw et al., 2021) With training readily available, informal workers can acquire new knowledge, enabling them to better adapt to market changes and technology.

The digital economy enables informal workers to expand their sources of income and diversify their business activities. For instance, a freelancer can simultaneously work on multiple platforms or combine their main job with an online side business. According to Schor et al, using digital platforms for income diversification can help informal workers increase their earnings by up to 40% (Schor et al., 2020). For example, an online motorcycle taxi driver can also work as a delivery person for goods or food, significantly boosting their income and providing financial stability.

It is important to understand that the digital economy presents significant opportunities for informal workers. It expands market access, increases work flexibility, lowers operational costs, and provides open access to technology and training. Diversifying income also offers many benefits to informal workers in the digital era. However, it's crucial to note that these opportunities require readiness in terms of digital literacy and access to technology. This aspect needs to be considered by the government and the private sector to develop supporting policies and programs. These opportunities underscore the importance of digital economic integration in advancing the informal sector, creating broader economic inclusivity, and enabling informal workers to thrive amidst global economic changes.

Hadith Concerning Workers' Rights

Several hadiths discuss the rights of workers, including fair wages, humane treatment, and social security. Here are some of the main relevant hadiths:

1. Hadith about Fair Wages

The hadith about fair wages is a crucial principle in Islamic teachings regarding workers' rights. One of the hadiths frequently cited in this discussion is narrated by Ibn Mājah in the book *al-Rahūn*, in the *Ajr al-Ajrā* chapter. This teaching emphasizes the significance of just and equitable compensation for labor, reflecting the ethical values of Islam.

Meaning: Al-'Abbas bin al-Walid al-Dimashqi told us that Wahb bin Sa'id bin Athiah al-Salami said that 'Abdurrahman bin Zaid bin Aslam narrated from his father, Abdullah bin Umar, that the Prophet Muhammad (SAW) said: Give wages to workers before their sweat dries (Mājah, 2014).

This hadith emphasizes the importance of providing wages on time to workers, which in the modern world can be translated as commitment to work

contracts, proper payment, and timeliness in salary payments. Imam al-Suyuti in *Syarah Sunan Ibnu Mājah* explains that the hadith above emphasizes the importance of justice and workers' rights. According to him, this hadith teaches that employers are obliged to fulfill their workers' rights immediately and not delay payment of wages, because this delay can give rise to injustice. Imam al-Suyuti emphasizes that fulfilling wages on time is also a form of appreciation for the efforts that have been expended by workers, and they are entitled to get their rights without delay. This is part of the effort to maintain social welfare and harmony between employers and workers, where responsibility for workers' rights must be maintained properly in accordance with sharia (Al-Suyūṭī, 1999).

Alauddin Mugaltai, in his commentary on *Sunan Ibn Mājah*, interprets this hadith from an ethical and just perspective in the context of the employer-employee relationship. Mugaltai stresses that this hadith reflects Islam's concern for the rights of workers, emphasizing that timely payment of wages is essential to respect and protect these rights. According to Mugaltai, this hadith not only carries a literal meaning but also teaches that delays in wage payments can lead to dissatisfaction and injustice, ultimately damaging the employer-employee relationship. He highlights the significance of employers fulfilling their obligations promptly to establish social and spiritual justice in society (Mugaltai, 2007).

In *Hāsyiyyah al-Sindī*, Shaykh al-Sindī highlights this hadith's significant moral and social implications. According to him, this hadith illustrates that promptly fulfilling workers' rights is a way to show respect for their dignity and to uphold the trust that should exist between employers and employees. Al-Sindī explains that paying wages immediately, as advised in this hadith, not only prevents unfair treatment or exploitation by employers, but also reflects the values of integrity and accountability within society. This practice also serves as a means to avoid potential conflicts that may arise due to payment delays (Al-Sindī, 1998).

2. Hadith on Humane Treatment

Hadiths about humane treatment often relate to principles of justice, compassion, and respect for fellow humans in various contexts. One of the hadiths that emphasize the importance of humane treatment is found in the history of Imam Muslim.

Meaning: He told me that Abu al-Tahir Ahmad bin 'Amru bin Sarh has informed us Ibnu Wahb, has informed us 'Amru bin al-Harits that Bukair bin al-Asyaj had told him from al-'Ajlan, former slave of Fatimah, from Abu Hurairah from Rasulullah Saw. He said: A slave has the right to receive food and clothing from his master, and let him not be burdened with any work unless it is appropriate to his abilities (Al-Naisābūrī, 1955).

In his book *al-Minhāj*, Imam al-Nawawi explains a hadith that emphasizes the rights of slaves which their masters must fulfil. He stresses that Islam commands humane treatment of slaves, including providing proper food and clothing, and not

burdening them with work that exceeds their physical and mental capabilities. Imam al-Nawawī also underscores the importance of balance between obligations and rights in the interaction between master and slave. Islam places great emphasis on justice and goodness in this relationship, prohibiting the exploitation or abuse of slaves (A. Z. M. Y. bin S. Al-Nawawī, 1976).

Imam Ibn Hajar explained similarly to Imam al-Nawawī regarding the hadith about the rights of slaves to food, clothing, and work according to their abilities. According to him, this hadith emphasizes the importance of justice and humane treatment in the relationship between master and slave. Ibn Hajar emphasized that Islam stipulates that slaves should not be treated harshly, rudely, or unfairly. Providing proper food and clothing was the master's obligation, and the master was not permitted to burden the slave with duties beyond their strength. This aims to prevent bullying and reminds that the rights of slaves must also be respected in line with the principles of justice in Islam (Al-'Asqalānī, 1970).

Shaikh Muhammad Amin bin 'Abdullah al-Harari, a contemporary scholar who recites from the Muslim book of Ṣaḥīḥ, explains that although certain hadiths speak of slaves, the underlying principle is fair and humane treatment of workers. This principle can be applied to the modern relationship between employers and employees, ensuring fairness in working conditions and guaranteeing the absence of exploitation. Al-Harari emphasizes that providing food and clothing is a fundamental right for slaves and should not be ignored. Additionally, the prohibition of burdening them with work beyond their capabilities underscores the basic principles of Islam to protect the rights of humans, including slaves, from oppression and overexploitation (Al-Hararī, 2009).

3. Hadith on Responsibility and Social Security

Islam emphasizes the importance of caring for others, social responsibility, and protection for those in need through many hadiths about responsibility and social security. One of the hadiths that address responsibility and social security for workers is the narration of Imam al-Baihaqi.

Meaning: Has informed us that Abu 'Abdillah al-Hafiz, has told us Bakr bin Muhammad al-Sairafi, has told us to us Ibrahim bin Hilal, has told us 'Ali bin al-Hasan bin Syaqqi, has told us 'Abdullah bin al-Mubarak from Abu Hanifah from Hammad from Ibrahim from al-Aswad from Abu Hurairah from the Prophet Saw he said: A man should not bargain for his brother's marriage, and no You can apply based on your brother's proposal, and you can't fight with each other others, and does not pronounce allegiance by throwing stones, and whoever employing someone, he should explain his work, and determine wages (Al-Baihaqī, 2003).

The following hadith stresses the importance of clear communication and fair treatment in the relationship between employers and employees to avoid injustice. Imam al-Nawawī emphasized that this hadith serves as a warning to

employers not to burden workers with unclear tasks and to ensure clarity in job explanations and fair wages, as these are moral and religious obligations that aim to prevent conflict and unfair treatment in the workplace (A. Z. M. bin S. Al-Nawawī, 1926). Imam Ibnu Hajar also stated that providing clear instructions for job duties and determining fair wages is a way to prevent disputes in the future. This highlights the attention to workers' rights in Islam, leaving no room for exploitation (Al-'Asqalānī, 1970).

Imam al-Mawardi considers this hadith to be the basis of internal law regarding employment contracts. He stressed the importance of clear contracts of all types, including work, so that no party feels disadvantaged. Unclearness in contracts can lead to injustice and violations of workers' rights (Al-Mawardi, 1989). Imam al-Ghazali explained that in Islam, honesty and fairness in transactions are principles that must be adhered to, including in employment relationships. According to him, this hadith shows the obligations of the employer to explain the job and set wages before the worker starts work, to ensure transparency and mutual understanding (Al-Gazālī, 2009). Finally, al-Harari states that this hadith is a manifestation of Islamic principles that emphasize justice and benevolence in all forms of human interaction, including in employment relationships. According to him, by setting clear wages, Islam protects workers from economic exploitation (Al-Hararī, 2009).

This hadith, as explained by scholars, serves as a guideline for work transactions and as a foundation for ethical behavior, emphasizing fairness, honesty, and transparency in working relationships between employers and workers.

Worker Welfare in Hadith Perspective

Islamic teachings regarding worker welfare can provide a moral foundation and normative guidance for formulating fair policies to address the challenges of the digital era. The basic principles of the hadith, such as humane treatment, fairness in wages, and welfare protection, are relevant to modern policy in several ways. The hadith emphasizes the importance of providing fair and timely wages to workers, recognizing their right to receive adequate compensation for their effort and time. In the context of informal workers in the digital era, the main challenges include uncertain income, lack of social security, and inequities in payments. The digital era often exacerbates this uncertainty with gig work models and short-term contracts that do not offer adequate protection.

The digital era also presents opportunities for improved monitoring and transparent wage management. For instance, blockchain technology can be utilized to guarantee fair and timely payments through smart contracts that automatically process payments upon completion of work (Hamledari & Fischer, 2021). Implementing this approach in the digital era necessitates companies or platforms to offer an effective and timely payment system to ensure that informal workers do not encounter delays in receiving their compensation.

By applying teachings from hadith in modern policy, we can draw attention to the need for regulations that protect workers' rights, including guarantees of fair wages and social protection for informal workers. Policies promoting more justice can be based on these principles of hadith by integrating a transparent and fair payment system and providing social security for informal workers. Regulations clarifying workers' rights and effective law enforcement mechanisms can reduce injustice and ensure that wages received are commensurate with the efforts expended. Thus, the teachings from hadith about fair wages are not only relevant but also very important in forming protective policies for workers in the digital era.

In addition to policies, the community and informal workers can take practical steps to improve their welfare. First, informal workers should learn to negotiate fair wages based on market standards that reflect their workload (Bobba et al., 2018). Secondly, they can join a community or trade union to collectively advocate for their rights and protection (Supriya, 2016). Thirdly, they can leverage digital platforms to improve their bargaining power and access better job opportunities with fair wages (Graham et al., 2020). The principles of fairness in wages found in the hadith are highly relevant to the challenges faced by informal workers in the digital economy era. It is important to implement policies that consider principles of justice and humane treatment to enhance the welfare of informal workers while promoting inclusive and sustainable economic growth.

Hadiths about the humane treatment of workers provide a strong foundation for understanding and addressing worker welfare challenges in the era of the digital economy. A Hadith that regulates the slave's right not to be burdened with work beyond his capabilities highlights the need for reasonable boundaries in workload. In the context of modern informal workers, this means that the workload and demands given must be balanced with abilities and worker welfare. Digital platforms must set clear boundaries on working hours and workload, as well as provide flexibility to prevent exploitation.

The humane treatment of workers encompasses meeting their basic needs, as indicated in the hadith teachings regarding the rights of slaves to have adequate food and clothing. In today's digital economy, this includes providing access to health benefits, insurance, and other social support systems to improve the well-being of informal workers. Platforms must establish mechanisms for providing adequate health protection and social security. Humane treatment also involves regulating the working environment to be safe and decent, as well as ensuring access to social protection. For instance, implementing health and pension programs for informal workers could enhance their welfare. Additionally, policies that support access to skills training are crucial to enable informal workers to compete in the dynamic digital job market.

The implementation of these policies requires cooperation between the government, business people, and civil society organizations. The government can

determine regulations, minimum wage standards, and social protection. Businesses must ensure compliance with these standards, while civil society organizations can play a role in providing advocacy and support for informal workers. By following the principles of this hadith in policy for informal workers in the digital economy era, a more just and humane work environment can be created. Policies that respond to these principles practically and measurably will help ensure that informal workers receive appropriate rights and treatment, and improve their welfare amidst the challenges of the digital economy.

Furthermore, the hadith of the Prophet SAW regarding workers' responsibilities and social security reflects Islam's commitment to justice and the protection of workers' rights. This hadith emphasizes the importance of clear contracts in all types of agreements, including employment, so that no party feels disadvantaged. The report emphasizes that detailed and clear agreements between both parties are key to protecting workers' rights and preventing disputes. In the context of the digital era, where informal workers often work without formal contracts or ambiguous agreements, applying this principle can help to significantly improve their conditions.

Policies that can result from this teaching may include regulations requiring the preparation of detailed and standard employment contracts, which all digital platforms must adhere to. This contract must include details regarding wages, working hours, responsibilities, and the rights and obligations of both parties. Additionally, implementing a transparency system on digital platforms that allows workers to monitor the status of their contracts and payouts is also important. Applying the principles of hadith in this context can encourage policies that protect informal workers by providing adequate social guarantees. Thus, the teachings of this hadith can be translated into policies that ensure better legal protection, reduce the risk of exploitation and create a fair and structured work environment. This, in turn, will improve worker welfare in the digital era.

Conclusion

The perspective of Hadith on the welfare rights of informal workers in this era is crucial. The digital economy highlights the significance of ensuring fundamental worker rights, such as fair wages, humane treatment, and social security. In the Hadiths of Rasulullah, these rights were emphasized as moral and social obligations that employers must fulfill. One of the biggest challenges in the digital economy era is the uncertainty surrounding the status of informal workers, who often lack official contracts and thereby risk losing their rights. However, significant opportunities are emerging with the development of digital technology, as it enables informal workers to access global markets, expand business networks, and increase their income. To optimize these opportunities, regulations that protect the welfare of informal workers must be implemented in line with the values of social justice emphasized in the Hadiths. By combining technology with a deeper

understanding of the principles of justice in Islam, we can create a more inclusive and economically sustainable system for informal workers in the digital era.

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