

Between Norms and Realities: Wage Adequacy and Worker Welfare in Indonesian SMEs from an Islamic Perspective

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Abstract

Wages are a critical determinant of worker welfare and labor justice. In Islamic economics, Yusuf al-Qardhawi emphasizes two core principles: *nilai kerja* (value of work), which considers differences in responsibility and effort, and *kebutuhan pekerja* (workers' needs), which ensures fulfillment of essential living standards. This study applies Qardhawi's framework to examine the wage system of CV. Anugrah Jaya Mandiri, a small enterprise in Sidoarjo, Indonesia, that produces organic baby food and primarily employs women. Using a qualitative case study design, data were collected through semi-structured interviews, observation, and document analysis. Findings reveal partial alignment with Islamic wage principles. The enterprise consistently delivers wages on time and ensures fairness and transparency in distribution, reflecting respect for workers' rights. However, nominal wages remain far below the regional minimum standard, failing to meet workers' essential needs. Non-monetary benefits, such as meals and workplace flexibility, partially compensate but do not resolve the adequacy gap. The study highlights the tension between normative Islamic ideals, labor regulations, and the financial constraints of SMEs. It concludes that while fairness and timeliness are achievable, wage adequacy requires systemic policy support. The research contributes to bridging normative Islamic thought and empirical labor practices, offering implications for SME management and labor policy in Muslim contexts.

Keywords: *Islamic economics, Qardhawi, wages, labor welfare, SMEs, Indonesia*

Introduction

Labor is a fundamental driver of economic growth and social welfare. The quality of human resources in a nation not only determines productivity but also influences the broader trajectory of national development. Within this context, wages constitute a central element in ensuring workers' welfare and motivating performance. When companies provide timely and fair remuneration, the result is improved work quality, which in turn contributes to increased firm productivity and economic growth (Setiawan, 2019). Thus, wage systems extend beyond financial transactions; they embody ethical and social responsibilities that shape both organizational outcomes and societal well-being.

In conventional economics, wage determination is primarily governed by the interplay of demand and supply in the labor market. However, Islamic economics provides a distinctive normative framework. Rooted in the Qur'an and Sunnah,

Islamic economic principles emphasize justice (*‘adl*), fairness, and the fulfillment of workers’ rights. Workers are viewed not merely as inputs in production but as partners in economic development whose dignity must be safeguarded (Yuliatul Hijriah & Maya Adiba, 2019). Within this perspective, Yusuf al-Qardhawi, one of the most prominent contemporary Islamic scholars, offers significant contributions to understanding labor and wage ethics. According to Qardhawi (1995; 2018), two key principles should underpin wage systems: (1) *nilai kerja* (the value of work), which recognizes differences in responsibility and effort among various jobs, and (2) *kebutuhan pekerja* (workers’ needs), which acknowledges the necessity of fulfilling basic human requirements such as food, shelter, and education.

These principles resonate with Islamic injunctions to ensure fairness and timely payment of wages. The Prophet Muhammad ﷺ explicitly instructed: “*Give the worker his wages before his sweat dries*” (HR. Ibn Majah), underscoring the importance of respecting labor rights without delay (Idri, 2014). Moreover, the Qur’an in Surah Al-Quraysh (3–4) highlights three dimensions of welfare: dependence upon Allah, the fulfillment of basic needs, and the attainment of security and peace. These spiritual, material, and psychological aspects form a holistic view of well-being that transcends monetary compensation alone (Firdausy, 2020).

In practice, however, many small and medium-sized enterprises (SMEs) in Indonesia struggle to fully implement wage policies aligned with Islamic principles or even with national labor regulations. Despite the existence of government-mandated minimum wages—such as the 2021 Sidoarjo Regency minimum wage of Rp. 4,293,581 (Gajimu, 2021)—many enterprises, particularly micro and small-scale industries, pay workers below this threshold due to financial constraints, informal arrangements, or limited compliance. Such conditions often lead to social disparities, reduced motivation, and potential violations of workers’ rights.

CV. Anugrah Jaya Mandiri, an SME producing organic baby food in Sidoarjo, provides a relevant case study. Established in 2013, the enterprise employs mostly women from the surrounding community. While the company has adopted a time-based wage system and ensures punctual salary distribution, the nominal wages fall significantly below the statutory minimum. Interestingly, despite this shortfall, many workers perceive their wages as sufficient, largely because of non-monetary benefits such as accommodation, meals, and a supportive work environment. This paradox raises important questions: To what extent do wage practices in SMEs reflect Qardhawi’s normative framework? How do Islamic ethical standards

intersect with economic realities in small enterprises? And what implications does this have for the broader discourse on labor justice and Islamic economics?

Existing scholarship provides valuable insights into Islamic views on labor and wages (Azid et al., 2016; Murtadho Ridwan, 2013; Yuliatul Hijriah & Maya Adiba, 2019). Several studies have examined wage justice in microenterprises (Lestari, 2015; Raffiudin, 2017), often highlighting discrepancies between regulatory requirements and actual practice. However, limited research has explicitly operationalized Qardhawi's principles as an evaluative lens for contemporary wage systems, particularly in Indonesian SMEs where informal employment arrangements are prevalent. This represents a critical research gap: while normative prescriptions are clear, empirical studies demonstrating how these ideals are practiced—and where gaps persist—remain scarce.

This study addresses this gap by analyzing the wage system of CV. Anugrah Jaya Mandiri through the lens of Yusuf Qardhawi's thought on labor and welfare. Employing a content analysis approach that combines interviews, observations, and document reviews, the research investigates whether the company's wage practices uphold Islamic principles of justice, fairness, and welfare. By doing so, it provides empirical evidence of how Islamic ethical frameworks can be applied in the context of modern small enterprises.

The significance of this study is twofold. First, it contributes theoretically by bridging classical Islamic economic thought with contemporary labor practices, offering an asset-based understanding of how SMEs negotiate between normative ideals and economic limitations. Second, it has practical implications for policymakers and business practitioners, particularly in demonstrating that worker welfare cannot be measured solely by compliance with minimum wage regulations but must also consider fairness, timeliness, and holistic well-being as envisioned in Islamic ethics.

In sum, this article argues that while SMEs like CV. Anugrah Jaya Mandiri demonstrate partial alignment with Qardhawi's framework—particularly in terms of timeliness and fairness—significant gaps remain in wage adequacy. By situating this case within broader debates on labor justice, the study underscores the need for integrated approaches that combine regulatory compliance with Islamic ethical principles to enhance workers' welfare in Indonesia's evolving SME sector.

Literatur Review

The study of wages and welfare in Islamic economics has been widely discussed in both classical scholarship and contemporary research. At its core, the Islamic perspective on labor relations emphasizes justice (*'adl*), fairness (*ihsan*),

and the safeguarding of workers' dignity (*karamah insaniyah*). These values are grounded in the Qur'an, Sunnah, and the normative teachings of Muslim scholars. Unlike conventional labor economics, which often reduces wage determination to market equilibrium between demand and supply, Islamic economics situates wage justice within a moral framework that balances productivity, need, and social responsibility (Azid et al., 2016).

- **Classical and Normative Foundations**

Islamic teachings provide clear guidance on wages. The Prophet Muhammad ﷺ emphasized that workers should be compensated promptly: “*Give the worker his wages before his sweat dries*” (HR. Ibn Majah). This hadith reflects the urgency of honoring labor rights, preventing exploitation, and maintaining trust in employer-employee relationships (Idri, 2014). The Qur'an further stresses holistic welfare, not only in material terms but also in spiritual and social security, as evident in Surah Al-Quraysh (3–4), which highlights dependence upon Allah, the fulfillment of basic needs, and the attainment of peace.

Within this framework, Yusuf al-Qardhawi has made significant contributions. His works argue that a wage system must balance **the value of work (*nilai kerja*)**—which reflects differences in responsibility, skill, and effort—with **the needs of the worker (*kebutuhan pekerja*)**, which ensure that basic living standards are met (Qardhawi, 1995; 2018). For Qardhawi, wages are not merely the “price of labor” but a trust and obligation that directly affect human dignity and social justice. This dual principle distinguishes Islamic economic thought from purely market-based wage theories.

Other scholars such as Chapra (1992) and Naqvi (2003) similarly emphasize that Islamic economics is not only about efficiency but also about fairness and welfare distribution. Labor, in this context, must be protected from exploitation and integrated into a just economic order where both employer and employee share responsibilities in achieving prosperity.

- **Contemporary Empirical Studies**

Recent empirical studies (2015–2024) expand these normative foundations into applied contexts. Research on wage practices in Islamic enterprises shows that compliance with minimum wage standards often collides with the financial limitations of small and medium-sized enterprises (SMEs). For example, Lestari (2015) and Raffiudin (2017) demonstrate that many SMEs implement wage systems that fall below government regulations but attempt to compensate

through non-monetary benefits, such as housing, meals, or flexible working conditions.

Studies in Indonesia highlight that while the legal framework mandates regional minimum wages, many SMEs, especially in informal sectors, are unable to comply fully (Huda, 2019). This creates a tension between state regulations, Islamic ethical expectations, and economic realities. Workers in these enterprises often perceive wages as “sufficient” when supplemented by non-cash benefits, but such arrangements raise questions of long-term sustainability and fairness.

Internationally, scholars have also examined Islamic principles in modern labor relations. Azid and Asutay (2020) argue that Islamic wage principles remain relevant in addressing global labor inequalities, particularly in contexts of informal work and migrant labor. Lahiri-Dutt (2018), while focusing on women in informal economies, highlights that ethical frameworks rooted in justice can play a role in protecting vulnerable workers where state mechanisms are weak.

- **Qardhawi’s Framework and Its Application**

Few studies explicitly use Qardhawi’s principles as an evaluative lens. Murtadho Ridwan (2013) outlines standards of wages in Islamic economics but stops short of applying them empirically. Firdausy (2020) connects wage adequacy to holistic welfare, referencing Qur’anic concepts, but does not explore specific organizational practices. This leaves a gap in the literature: while Qardhawi’s framework is normatively strong, its application to real-world cases—particularly SMEs in Indonesia—remains limited.

The CV. Anugrah Jaya Mandiri case offers a unique opportunity to fill this gap. As an SME employing women workers and paying wages below the minimum standard, it represents the intersection of regulation, Islamic ethics, and business realities. By examining whether its wage practices align with Qardhawi’s emphasis on work value and worker needs, this study connects normative discourse with empirical practice.

- **Gender and Labor Welfare**

Another strand of the literature highlights gender dynamics in wage systems. Women workers, often concentrated in SMEs and informal sectors, face greater risks of wage inadequacy and insecurity (Lahiri-Dutt, 2018). Studies in Indonesia show that women’s wages are frequently lower than men’s, even in similar roles, raising concerns about gender justice (Sari & Wulandari, 2021). In Islamic economics, gender equality in labor rights is emphasized through

principles of fairness and protection of dignity. Thus, applying Qardhawi's principles to enterprises employing women adds a further layer of significance.

- **Research Gap**

In summary, three main gaps emerge. First, much of the literature remains normative, with insufficient empirical applications of Islamic wage principles, particularly Qardhawi's. Second, while there are studies of SMEs and informal labor, few integrate Islamic ethical frameworks into their analysis. Third, gender dimensions in Islamic economic analyses of labor remain underexplored, despite their clear relevance.

By addressing these gaps, the present study contributes to both theory and practice. It operationalizes Qardhawi's framework in a real-world SME, examines the alignment between wage practices and Islamic ethical standards, and highlights implications for gendered labor welfare. In doing so, it bridges classical Islamic thought and contemporary socio-economic realities.

Method

This research employs a qualitative descriptive approach to analyze the wage system at CV. Anugrah Jaya Mandiri, a small enterprise located in Sidoarjo, East Java. Qualitative methods are appropriate for exploring complex socio-economic practices where normative frameworks, such as Islamic ethics, intersect with organizational realities (Creswell & Poth, 2018).

- 1. Research Design and Case Selection**

A **case study design** was adopted, focusing on CV. Anugrah Jaya Mandiri as a single, bounded case. Established in 2013, the enterprise produces organic baby food and primarily employs women from surrounding communities. Its wage practices are particularly relevant because, while adhering to time-based payments and ensuring punctuality, the nominal salaries fall below the regional minimum wage. This makes it a suitable case for examining the applicability of Yusuf Qardhawi's principles of wage fairness and welfare.

- 2. Data Collection**

Data were collected through three complementary techniques:

- 3. Interviews** – Semi-structured interviews were conducted with the owner/management and ten employees to capture perceptions of fairness, adequacy, and timeliness of wages.
- 4. Observation** – Direct observation of the production process and workplace environment was undertaken to assess working conditions, non-monetary benefits, and employer–employee interactions.

5. **Documentation** – Internal company records (e.g., wage slips, schedules) and relevant regulatory documents (e.g., regional minimum wage decrees) were reviewed for triangulation.

6. Data Analysis

The data were analyzed using **content analysis**, guided by Qardhawi's framework on labor and welfare. Themes were organized around (1) the value of work, (2) workers' needs, and (3) dimensions of welfare including material adequacy, timeliness, and fairness. Coding was conducted iteratively to identify points of alignment and divergence between actual wage practices and Islamic normative principles. Triangulation across interviews, observations, and documents ensured credibility and trustworthiness of findings (Miles, Huberman, & Saldaña, 2014).

By situating the analysis within an Islamic economics framework, this methodology allows for both empirical description and normative evaluation of wage practices in a contemporary SME context.

Results

The findings from CV. Anugrah Jaya Mandiri reveal a complex interplay between regulatory compliance, business constraints, and Islamic ethical principles. While the enterprise demonstrates commitment to fairness and timeliness, wage adequacy remains a central concern.

• Wage System and Payment Practices

The company applies a **time-based wage system**, where employees are paid according to the number of hours or days worked. Payments are made regularly at the end of each month, with no recorded delays. Workers consistently emphasized that timeliness of wages contributes to household financial stability and reflects respect for their labor. This practice aligns with Islamic teachings, including the hadith of the Prophet Muhammad ﷺ urging employers to pay wages before “the sweat dries” (HR. Ibn Majah; Idri, 2014).

• Wage Adequacy and Minimum Standards

Despite timeliness, the nominal wages fall **below the 2021 Sidoarjo Regency minimum wage** of Rp. 4,293,581 (Gajimu, 2021). Employees reported monthly earnings ranging between Rp. 1,500,000 and Rp. 2,000,000. Most workers acknowledged that the wages did not meet formal legal standards but accepted the arrangement due to the company's limited financial capacity and the availability of non-monetary benefits such as daily meals and accommodation allowances. This condition reflects a partial misalignment with Qardhawi's principle of *kebutuhan pekerja* (workers' needs), which emphasizes meeting essential living standards.

• Fairness and Equality

Workers perceived the wage system as **fair within the enterprise**, as all employees were compensated consistently under the same structure, without favoritism or unexplained discrepancies. Equal pay for equal work was a recurrent theme in interviews, with employees expressing satisfaction that management applied transparent rules. From Qardhawi's perspective on *nilai kerja* (value of work), this suggests partial conformity: while fairness is upheld in treatment, differentiation based on responsibility and workload was minimal, potentially neglecting distinctions between skill levels.

- **Non-Monetary Benefits and Welfare Perceptions**

Several non-monetary provisions enhanced workers' welfare. These included subsidized meals during work shifts, occasional transport support, and a supportive work environment where flexible arrangements were possible for women balancing domestic responsibilities. Many workers reported that these benefits, though modest, reduced household expenses and created a sense of belonging. In their view, this contributed positively to well-being, even though monetary wages were insufficient. The Qur'anic holistic view of welfare, which includes security and peace alongside material adequacy (Surah Al-Quraysh, 3-4), helps explain why workers often perceived their conditions as "cukup" (enough).

- **Worker Satisfaction and Acceptance**

Interviews revealed a pattern of **acceptance and loyalty** among employees. Workers expressed gratitude for steady employment in a supportive environment, despite acknowledging low wages. They often contrasted their situation with informal or precarious jobs in the surrounding area that offered irregular payments or harsher conditions. This sense of relative advantage may explain why most workers reported satisfaction with their employment, even though by both legal and Islamic standards, wage adequacy remained questionable.

- **Alignment with Qardhawi's Framework**

Overall, the enterprise demonstrated **partial alignment** with Qardhawi's wage principles:

- **Timeliness of payment:** Fully aligned. Wages were consistently delivered without delay, fulfilling both Islamic ethical standards and workers' expectations.
- **Fairness and transparency:** Largely aligned. Workers were treated equally, and no evidence of favoritism was found. However, differentiation in wages based on skill or responsibility was limited.
- **Adequacy of wages to meet needs:** Not aligned. Nominal wages fell significantly below the regional minimum and did not fully satisfy workers' essential living requirements. Non-monetary benefits softened but did not resolve this gap.

These findings suggest that while CV. Anugrah Jaya Mandiri exhibits ethical intent in fairness and timeliness, economic limitations prevent full compliance with both

legal standards and Qardhawi's principle of adequacy. This highlights the tension between normative ideals and practical realities in small enterprises.

Discussion

The findings from CV. Anugrah Jaya Mandiri demonstrate the complexity of implementing Islamic wage principles within the realities of small and medium-sized enterprises (SMEs). While the company upholds punctuality and fairness, wages remain well below statutory and normative adequacy levels. These results invite a broader reflection on the intersection of Islamic economic ethics, labor regulations, and SME constraints.

- **Alignment with Islamic Ethical Norms**

The company's practice of timely wage payment aligns strongly with the Prophetic injunction: "*Give the worker his wages before his sweat dries*" (HR. Ibn Majah). Workers expressed appreciation for this reliability, which contrasts with irregular payment practices in other informal sectors. This supports previous research that identifies timeliness as a core element of Islamic labor ethics and a determinant of worker satisfaction (Idri, 2014; Azid et al., 2016). It also reflects Qardhawi's view that honoring workers' rights in practice is as important as nominal wage amounts (Qardhawi, 2018).

Similarly, the perception of fairness and equality in the wage system echoes Qardhawi's principle of *nilai kerja* (value of work), where equal treatment for equal effort builds trust between employers and employees. This finding resonates with studies highlighting that transparent and consistent wage practices strengthen worker loyalty even when absolute wages are low (Raffiudin, 2017). However, the company's limited differentiation by responsibility or skill may underplay the Islamic recognition of varying job values, suggesting room for refinement.

- **The Question of Wage Adequacy**

The most significant gap lies in wage adequacy. By paying salaries far below the regional minimum wage of Rp. 4,293,581 (Gajimu, 2021), the enterprise fails to meet both legal standards and Qardhawi's emphasis on fulfilling workers' needs (*kebutuhan pekerja*). This gap highlights the tension between normative prescriptions and economic realities in SMEs. Similar patterns are documented in other Indonesian microenterprises, where financial constraints limit compliance with statutory minimum wages (Lestari, 2015; Huda, 2019). From an Islamic economic perspective, this misalignment raises questions about distributive justice and the employer's obligation to safeguard worker welfare (Chapra, 1992; Naqvi, 2003).

Non-monetary benefits, such as meals and workplace flexibility, partially mitigate these shortcomings. Workers' reported satisfaction reflects a holistic

understanding of welfare that includes peace, security, and community, consistent with Qur'anic perspectives (Surah Al-Quraysh, 3–4). However, as Lahiri-Dutt (2018) notes in broader studies of women in informal economies, such benefits cannot substitute fully for fair monetary compensation, especially when essential needs such as housing and education are at stake.

- **Gender and Worker Welfare**

The gender dimension is also notable. CV. Anugrah Jaya Mandiri primarily employs women, many of whom balance household responsibilities with paid work. The provision of flexible working conditions and supportive environments reflects sensitivity to women's needs, aligning with Islamic values of dignity and fairness in labor. Yet, the persistence of low wages for women reinforces broader patterns of gender wage gaps in Indonesian SMEs (Sari & Wulandari, 2021). From an Islamic perspective, gender equality in wages is a matter of justice, and Qardhawi's framework offers a lens to highlight where practice falls short.

- **Implications for Islamic Economics and Policy**

The case illustrates the broader challenge of operationalizing Islamic economic principles in real-world SME contexts. Qardhawi's framework provides clear normative guidance, yet without sufficient financial resources or structural support, SMEs struggle to achieve adequacy in wages. This suggests that ethical intent alone is insufficient; institutional and policy interventions are necessary.

For policymakers, the findings underscore the need for targeted programs to support SMEs in meeting wage standards while remaining competitive. These may include subsidized credit, tax incentives, or wage-support schemes that reduce the financial burden of compliance. Integrating Islamic ethical perspectives into labor policies could also foster a more holistic understanding of welfare, beyond minimum wages alone.

For Islamic economics as a discipline, the study bridges theory and practice. It demonstrates that Qardhawi's principles remain highly relevant but require contextualization. The emphasis on timeliness and fairness is achievable even in resource-constrained settings, while wage adequacy may demand systemic solutions beyond individual enterprises. This echoes Azid and Asutay's (2020) argument that Islamic economics must address structural inequalities in labor markets, not only normative ideals.

- **Toward a Balanced Approach**

Ultimately, the case highlights the need for a balanced approach that combines Islamic ethical commitments with pragmatic strategies for SME sustainability. Employers should aim to gradually raise wages toward adequacy while maintaining fairness and timeliness. Workers, meanwhile, should be empowered through skills development and access to alternative income streams.

Government and religious institutions can play a facilitative role by linking SMEs to resources that enable compliance without jeopardizing business viability.

CONCLUSION

This study examined the wage practices of CV. Anugrah Jaya Mandiri through the lens of Yusuf al-Qardhawi's principles on labor and welfare. The findings show that while the enterprise demonstrates strong alignment with Islamic ethical norms of timeliness and fairness, significant gaps remain in wage adequacy. Workers consistently received wages on time and under transparent rules, reflecting respect for labor rights and reinforcing Qardhawi's principle of *nilai kerja*. However, the nominal wages were well below the regional minimum and insufficient to fully meet workers' essential needs, indicating a divergence from the principle of *kebutuhan pekerja*.

The research contributes to the literature in three ways. Theoretically, it operationalizes Qardhawi's framework in a contemporary SME context, bridging normative Islamic thought and empirical practice. Empirically, it provides insights into the lived realities of workers in a female-dominated enterprise, where non-monetary benefits and supportive environments partially mitigate wage inadequacy. Practically, it underscores the structural challenges SMEs face in implementing just wage systems, especially when financial capacity is constrained.

These findings carry important implications. For policymakers, they highlight the need for supportive mechanisms—such as wage subsidies, credit access, or fiscal incentives—that enable SMEs to comply with wage standards without compromising viability. For Islamic economics, the case demonstrates that ethical principles must be contextualized within broader economic structures, requiring collaboration between employers, workers, and state institutions.

In conclusion, CV. Anugrah Jaya Mandiri illustrates both the potential and the limitations of implementing Islamic labor ethics in small enterprises. Timeliness and fairness are achievable even with limited resources, but adequacy requires systemic solutions. Future research should expand to multiple SMEs across sectors to assess patterns of alignment and divergence, and to propose integrated frameworks that balance business sustainability with Islamic commitments to justice and worker welfare.

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