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## **Race to the Bottom: an Introduction to Gig Economy based on Moral Economy in Islam Perspective**

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### **Abstract**

**Race to the Bottom: an Introduction to Gig Economy based on Moral Economy in Islam Perspective.** Gig economy has recently circling in the society in the digital era. It has been a result of risk society as described by Beck in his book. Though researches have been made by Standing, Stephany dan Prassl to address the various risk exposed by it onto society, there is little evidence society would not expose to its excesses. This writing is made as part of research in gig economy that argues the race to the bottom of gig economy has contributed to society. The findings include how exploitation, job insecurity, mental and health crisis are generated from informalization of works in gig mode of economy. The most essential thing is how Islam offers the new mode of economy based on its fundamental views of social welfare and individual interest based on moral economy as a solution to the race of the bottom occurring in gig economy.

Keywords : Islam, moral economy, gig economy, race to the bottom, risk society

### **Introduction**

Through his freshly and newly published book in 2018, Sarah Kessler provokes us with the statement that full-time job is disappearing. More workers tend to work in freelance way be it they're driving for Uber and Lyft in US, cycling for Deliveroo in UK, developing software or consulting for bank investment. She says it's a gig economy (Hicks, 2017, pp. 1–2; Kessler, 2014) .

Gig economy is characterized with the new structure of employment. Sparked with digital revolution and the technology innovation, globalization, commercialization of private sector as Burchell (Burchell, 2001, pp. 8–12) points out, it's new world employment order. In gig economy,

people are freewill. They are youth who wants to break through the orthodoxy in jobs (Bowe, Bowe, & Streeter, 2009). These youth want to escape from old jobs that demand them to be in total obedience and place others (superiors and seniors) to have control instead of having own control. Workers can control how much they want to use the time of their life. They can make adaption whenever there's circumstances they can't leave for exampling driving kids to school, driving kids to doctor when they're sick. These are advantages they can enjoy being part of gig economy (Hicks, 2017) they can't enjoy if they become full time work. Hicks suggest overwhelming workers are doing part time jobs than full time jobs for advantages they can't have in lower wages and minimum wages employment. The traditional mode of employment, according to most youth would only result to boredom and burnout. These youth don't like others control them and have control upon them ultimately (Mizrahi, 2018).

They want jobs where they can choose what time they desire to work each week, there is no boss but themselves, and no target, and people can work from anywhere and anytime they want without boundaries. The boundaries are themselves to determine. Kessler argues, this is the new future work. It is understandable, that these people then explore to build jobs that never exist before. They created ecommerce stores, small business but strategic. They call this startup business line.

One of best example of startup business line which sparks remarkable attention is represented by Bukalapak and Tokopedia in commerce industry and Go-Jek in public transportation commercialization industry. Most of these startup businesses are amplified by the installing and using mobile applications. Suffice to say, it is innovation technology that cause all disruptions and shifts of old employment paradigm to contemporary paradigm.

It's been viewed that gig economy have resulted various risk upon society. Digital disruptions are vital as the core problems. The economy has been run by the invisible hands and now the invisible hands have taken to new tool. The excessive controls of company and digital world has undermined the alternative view of economy. It is the moral economy that has been neglected. The moral economy has been deemed giving little contributions than other main economy streams such as neoliberalism. This article is the result of study conducted in view of gig economy. The Islam's perspective based on its arguments of social problems to criticize the mode of digital economy (Tripp, 2006). The end of this writing will provide a contribution how the the gig economy can work with the moral economy as a core principle that it will reduce the exploitation, job insecurity, mental and health issues, and any risk society issues. The principle of Islam moral economy rest on the using infaq as mean to distribute wealth and avoding riba' as the means to reduce the exploitation. This is the argumentation that needs to be confirmed in the context of gig economy.

The term of gig is coming from companies who subcontract their task to professionals outside the company. They call the professionals subcontracted as the "gigs". That is where the term is coming from. Sinicki (2018, pp. 6–11) mentions advantages of gig economy where it allows people to have time flexibility. People can choose whether to accept or reject orders. They don't even have boss and have tackled down the 9-5 office work. Working in gig economy also gives you freedom of

location. You can escape from 4-wall stack office. Some people might have get frustrated of working 8 hours/ day in office cubicle with less time to consciously stretch your backs. Working as freelancer enable people to work to enjoy. People can choose when to stop working and when to continue.

Oppong (2018, p. 3) defines gig economy as the importance of flexible work and short-term work that offers flexibility with regard to work hours. The phrase is coined at the aftermath of financial crisis in 2009 when people who were unemployed support living by gigging or working several part-time jobs wherever they could (Hook, 2015). Cambridge Dictionary terms a gig economy as away working that is based on people having temporary jobs or doing separate pieces of work, each paid separately, rather than working as stable employee (Kessler, 2014; Oppong, 2018; Sinicki, 2018).

Trends of labour market and recession threats have contributed to the growth of gig economy. Through his freshly and newly published book in 2018, Sarah Kessler provokes us with the statement that full-time job is disappearing. More workers tend to work in freelance way be it they're driving for Uber and Lyft in US, cycling for Deliveroo in UK, developing software or consulting for bank investment. She says it's a gig economy (Kessler, 2014).

Sparked with digital revolution and the technology innovation, globalization, commercialization of private sector as Burchell (Burchell, 2001, pp. 8–12) points out, it's new employment order. Some researchers have connected gig economy characters to precariousness (Gross, Musgrave, & Janciute, 2018a, pp. 12–19). That it is now believed to embed problems within its structure of economy. This research is coined in the result of mental health problems as Gross et al points out (Gross et al., 2018a, pp. 7–11).

It is understandable, that these people then explore to build jobs that never exist before. They created e-commerce stores, small business but strategic. They call this startup business line. One of best example of startup business line which sparks remarkable attention is represented by Bukalapak and Tokopedia in commerce industry and Go-Jek in public transportation commercialization industry. Most of these startup businesses are amplified by the installing and using mobile applications. Suffice to say, it is innovation technology that cause all disruptions and shifts of old employment paradigm to contemporary paradigm.

This research is classified as basic research that comes from the gap between the event that should occur (*das sollen*) and what is happening (*das sein*). The presence of technology and information and big data should make it easier for anyone to do something. The advance of technology and information if feasible improves in the welfare of the people who use it (Setiawan, 2019). In fact, the sophistication of technology and information invite certain parties to seek reproach and use it to increase profits only. An approach that this article offers is the moral economy of which Islam has perspective about how to run the economy and how society can benefit from them. Moral economy if it were upheld strong enough would reduce the degree of exploitation, job insecurity, and other related issues. However, the moral economy is arguably serving as mere idealistic approach to view the current running system.

Combined with library research method, this study is descriptive explorative which analyze challenges of gig economy. The types and sources of data to be used are primary data achieved directly through the technique of retrieving data using library research.

The research conceptualization as follows:

**Picture 1 : Research Framework and concepts**

	STRUCTURE OF ECONOMY IN IR 4.0	EXCESSIVE RESULTS/ IMPACTS	STRUCTURAL PROBLEMS
<b>GIG ECONOMY ECONOMY IN DIGITAL REVOLUTION 4.0</b>	DIGITAL DRIVEN SOCIETY	MORE FLEXIBLE GROWING DEMANDS	
	TECHNOLOGY INNOVATION	MORE FLEXIBLE WORK	Less Representing, No Labour Unions Necessary
	COMMERCIALISATION OF PUBLIC SECTOR	PUBLIC TRANSPORTATION PRIVATISATION	Grass root clashes/ riots/ conflicts
	UNCERTAINTIES	INSECURITIES	Employer Security, Job Security, Work Security, Employment Security *Burchell, 2001
	LACK OF LEGAL FRAMEWORKS IN DEVELOPING COUNTRIES	INCOMPLETE REGULATIONS	Regulations growth is slower than structural problems growth

Source: Researcher Analyst, 2020

Capitalism has been embedded with various problems as researches point out (Bodley, 2000; Freeman, Martin, & Parmar, 2007; “Global problems and the culture of capitalism,” 1999; Robinson, 2005; Zuboff, 2020). This system has enabled the collecting of profit in all means through mass industrial production, networks of financial institutions and in the heart of international organizations and firms. One of its feature is commodifying any possible assets including human services to accumulate wealth (Prassl, 2018). Thus, it undermines the moral of economy it self where the moral is to distribute income proportionately and run a just economy as Smith puts in and Schumpeter aspire (Schumpeter, 2017; Todaro & Smith, 2016; “Towards a schumpeterian workfare state? Preliminary remarks on post-Fordist political economy,” 2020). The moral economy of capitalism has taken its tool to increase the wealth of the few (Bodley, 2000).

Capitalism is understood as a system of economic life made distinctive by its combination of three spheres – the imaginative, the productive and the institutional. These are represented as commodities, without moral ties, capable of being owned as private property, subject to calculation and valued insofar as they contribute to a productive process measured by the margin of profit. This, in turn, is generated by developing consumption, focusing on the satisfaction of individual wants and tying the imaginative construct of the rational, possessive consumer to the growth of the economy. Historically, the formidable power of capitalist enterprise has been seen to work, seeking out markets and profits, creating product innovation through rapid technological development, and proliferating the range of commodities on which the system depends. The development of capitalism now by the embark of digital revolution has taken new core in digital world where capitalism is embedded digitally. By embedding in digital world, capitalism now has gone beyond

any regulation applied and in the developing world, capitalism has gasped the aspiration of government in creating full employment.

What is moral economy according to Islam? The moral economy according to Islam is based upon the Muslim views about what to produce how is produced and when is produced . It is also relied on the principles of Islam that the economy should not be divorced from the core of Islam believes. These believes may include that the economy should benefit a mutual interest of those who are interacting in it whether it would be in the scope of economy and politic. Or believe is that the economy suit give rewards to those marginalized people living in a bottom line of poverty . these ideal principles mostly have made some of the Islamic writers have been concerned as a utopist. That if we contrast the moral economy of Islam with the moral economy of the West there will be a giant difference of how the economy is managed . The West economy mainly built by the most developed countries and most influential organizations happy lean strongly affected by the manifestation of the capital accumulation. While in moral economy of Islam the capital accumulation is not allowed to exist.

The Islam moral economy has taken a form where there is a growing institutions of finance which has been running the economy based on Sharia law. This institution took two directions, either they became the institutions of national economies adjust the Iranian banking system which Ann wells they undoubtedly benefited those Muslim within the jurisdiction of the state although by no means all equally became a recognizable subsidiary of a global economy that owed nothing to distinctively Islamic principles or practices. This article come about research problems of exploitation, job insecurity, mental and health crisis are generated from informalization of works in gig mode of economy. And the research question is how Islam offers alternative views of such structural problems based on its fundamental beliefs of social welfare and individual interest based on moral economy as a solution to the race of the bottom occurring in gig economy.

## **Discussion**

### *The Problem of Gig Economy*

The participation of drivers in the gig economy expose them into insecurities. Drivers are prone to inadequate income and opportunities in all levels. That government is favorable to this mode of employment because of commitment to full employment. Thus it is said that the participants of gig economy suffer a labor market insecurity. Labor market insecurity is defined as the inadequacy of income-earning opportunities at the macro-level, and it is epitomized by a government commitment to full employment (Standing, 2016, p. 10). Drivers live with uncertainties. Their income is unreliable since they couldn't force order to come just in time. Order is the combination of consumer behavior that is impulsive buying as Marlin and Chandler study has found and thus agree to call it on-demand economy (Malin & Chandler, 2017).

Not only during the covid19, there is less protection entails as online driver. There are cost that drivers must endure in order to deliver orders. The cost can vary from mental health issue, physical health issues, safety issues, and vehicle issues. These issues are discovered from driver complains in various communication group channel. They are also suffer from clash with other conventional drivers of public administration. Sometimes they must evade the fellow conventional drivers in order to limit the conflict that may arise. Suffice to say, the risks are increasing to online drivers. That is to say that drivers in gig economy is experiencing employment insecurity. Employment insecurity is defined as the lack of adequate protection against arbitrary dismissal, for example, regulations, hiring and firing, imposition of cost on employers for failing to adhere to rules and so on (Standing, 2016, p. 10).

Drivers also must understand and take as the job nature condition, when they might have to face the lack of protection against accidents and illness at work, safety and health regulations, night work, and all compensation of mishaps (Standing, 2016, p. 10). Another risk they must tolerate is income insecurity and representation insecurity. Income security basically about assurance of stable income and the assurance of employment training and comprehensive social security. New online drivers only receive training that include the basic of traffic and transportation rules and the safety regulations needed while on the road. There is no specific training that would improve their quality of skills. This also becomes the subject of job insecurity where it is defined as the absence of adequate ability and opportunity to retain a niche in employment plus barriers to skill dilution, and opportunities to upward mobility in terms of status and income (Standing, 2016, p. 10).

The combination of above insecurities will build up the consciousness that exploitation has taken to a place. exploitation, job insecurities, and other crises are generated from informalization of work. The work carried by online drivers are basically formal work where status of employment is defined as partner or as Ticona points out independent contractors (Hagiu & Wright, 2019; Minter, 2017). These ultimately has been the character of contemporary mode of economy and employment. It is also concluded that the mode of employment is far from renaissance belief that innovation and technology are meant to make life better and easier. The fact is there's race to the bottom that eradicate the quality of employment.

The gig economy is resulted from the needs of millennial generation for instant on demand request. The millennial generation has been moved by the innovation of technology that ordering something can be done seamlessly. Speaking about about the exploitation as result of previous research has been mainly about the exploitation. As Puspitarini (2019) pointed out that the work on demand economy has informalized the formalized jobs. It also has forced drivers to stay more than they should if they were employees in a stable employment. Competition is another level in gig economy, talking the pure of gig economy is the system where we outsource the main job to other people who work as freelance doing the job we had sent them remotely. Competition in gig economy where freelances offer their skills has created system of ranking. This system of ranking

somewhat would benefit those users searching for outsourcing their jobs. Competition mainly is not prohibited in Islam where it takes place in just environment. However, if the competition has resulted on corruption, this that will go against the moral economy in Islam.

Not only in gig economy, in conventional employment of private sector in Indonesia has been characterized by the lack of these assurances. However, government has moved to increase the firms participation to adhere to fundamental rights and basic rights of employee. Drivers have basically no social security that must be paid by the company platforms. Drivers must cover their own social security by registering as certain available scheme they can afford. Representation insecurities yet another level of security where drivers could not find communication channel collectively with relative power to voice in the labor market through independent unions. The phenomena of the absence representative unions among drivers has been natural. They don't have the unions with legal standing in front of the company platforms. Instead of creating union with legal standing, they register to micro workers group that possess less impact towards the policy and regulations (Webster, 2016). This made of what we call as job insecurities. Insecurities that is sparked by the race to the bottom of job quality and equality.

### *Why Moral is Significant*

There are philosophers have debated come on over ed the about the role and importance of moral values science. The growing general assumption saying that human behavior in isolation from societal concept morality has no standard checks an limit restricting it. Without limits human behavior can go beyond moral standard they have they could be inclined to destroy themselves in fighting and competing over resources prestige and power . A moral standard can serve as a break under human behavior that take the form of social construct that most our common people believe . The moral standard can include some values cultures norms and principles that make up a culture to play an important role in restraining a human rational choice to be selfish and bring an order to society. Moral values has so many forms that are divined by many philosophers specifically as codes of conduct that put forward society and culture and it also serves as an informal aspect of institution that constrain human behaviors (Ozaral, 2011).

### *The Moral Economy According to Islam*

The next question will be how Islam offers alternative views to such problems based on its fundamental beliefs of social welfare, individual interest and moral economy? Moral economy in Islam according to Tripp (Tripp, 2006) takes into account specific conceptualization. Those are the idealistic view that Islamic community takes anything as long as it benefited the community, that material and property is the object of God and human being is seen as trustee place where property must be made useful for society, economy is run with little or zero corruption, and the significant

role of Muslim Sister-Brotherhood. Fundamentally, if an economy is run using the core principles of Islam, that is Islam moral economy, that it is called Islamic economy. Islamic economics engaged directly with the key issue of the moral economy – treating it not simply as an ethical enterprise, but also as an economic one. The ambitious task was the construction of the model of an economic order based on distinctively Islamic principles, which would also be successful materially, competing with the apparently all-devouring ethos and apparatus of capitalist enterprise in the twentieth century.

Gig economy is run autonomously and controlled remotely. It's run within a scope where neither government present or absent. This economy is not governed but administered by firm which operates within platform they create. The analysis of gig economy in Islam is not purely cost benefit analysis. Rather applying this term, Islam coins another term as condition where the Islamic community is acquired to take into account anything it needed as long as it benefited the community as a whole (Tripp, 2006, p. 25). Benefiting the community becomes one fundamental belief in Islam views. One similarity between gig economy and Islam is that gig economy advocates it would distribute wealth to society as well as benefiting from the platform where it gets more people to work.

The moral economy of Islam circulating around the terms of benefiting society, the accession of property, and Muslim brotherhood and sisterhood. Another principle of economy using Islam moral is that Islamic order in the modern states that the material well-being of Muslims would be the main criterion for determining what as acceptable in the reinvigoration of Islamic society.

Moral economy based on Islam is composed of ideas of material and property where it is seen as not an individual property. In this way, distinctively Islamic discourses about property began to change. The highly traditional form of jurists' commentary on the understandings and specificities of different kinds of property continued to be written. However, in tandem with this, and sometimes making use of its references to the *hadith* literature and to the works of previous jurists throughout Islamic history, writings appeared across the Islamic world which brought together a variety of novel concepts, linking them through the changing discourse on property. Thus, the individual proprietor was linked to a functional view of society and to social well-being (or harm) through the use made of property and through the latter's various forms. Equally, and in parallel, the proprietor – and citizen – formed a direct relation with the state, mediated through property and the legal framework that would ensure the proper ordering of society and the guarantee of proprietorial rights, as well as the performance of the duties expected of the proprietor. Furthermore, these functions of an orderly society were to be carried out under the sanction of Islam.

Firstly, the ethical regulation of human transactions was seen as part of God's purpose, and a necessary bulwark against the fracturing of society. Secondly, and specific to the discourse of those



concerned about a distinctively Islamic society, there were fears about the particular identity of a society undergoing these changes.

Another value of Islamic moral economy is to eradicate corruption. Any system that is embedded with corruption as a result is deemed unnecessary and unjust. Al-Afghani in his essay, *Al-Ishtirakiyah fi al-Islam* (Socialism in Islam) written in the 1890s, in which he held up an Islamic socialism founded on brotherhood and social solidarity as a bastion against the materialism both of capitalism and of its class-based socialist critique.

This he believed to be founded on brotherhood and cooperation, modelled on the example of the Prophet Muhammad and kept in place by an awareness of the normative priorities of religion. For al-Afghani this was far from the egalitarianism preached by Western socialists and constituted, on the contrary, a moral order in which everyone accepted their place and was not tempted to indulge in the kind of 'excess' which he associated with Western capitalism and socialism (Al-Afghani, 1950). The fact is Islam moral economy couldn't adapt to the growing flexibility the gig economy has offered and oversee the impacts on people lives.

Flexibility is deemed as one of profound features in gig economy. Gig economy offers a degree of flexibility where people can work remotely. Flexibility in work never go against the rule of economy. What Islam has been concerned with is how flexibility then generates pressure. Pressure is increased when the level of uncertainty peaks. Gig economy creates a condition where certainty becomes uncertain. A driver who sits in in corner of coffee shop will have to wait longer they need till an order arrives in his cell phone. A driver sometimes couldn't expect when they will run an errand. In the time of covid19 where some customers feel reluctant order food and book service. This is mainly caused by the government restrictions not to travel unnecessarily.

At initial outbreak of covid19, government imposes a strict rule where people should limit their activities and remain at home. This roughly has created a psychological effect where people then limit their will to order and run services. In this situation where the virus outbreak not yet contained, people who have relied their income in informal employment. These people have no option but to remain outside in the house in order to earn some income in the midst of uncertainties. These people, most drivers who have become the object of research, must risk their lives and families. They also have pressure because they're relatively prone to infection. But staying at home is no option for them. That's when Gross indicates that the actor of gig economy, as in online transportation is prone to various condition that would result in the quality of their mental and health condition (Gross, Musgrave, & Janciute, 2018b).

How gig economy relates to Islam moral economy? Moral economy of Islam believes that capitalism has been embedded in gig economy. People aren't conscious about damage it causes in society. How the gig economy is gradually eroding the existing social structures by reducing direct communication and the quality of communication people directly. People in digital age have been accustomed to communicate comfortably through platform and channel. This also produces

another problem where users disconnect themselves from empathy, sympathy and compassion. Some users have developed a behaviour to prank drivers by collecting fake orders. They register in platform by using fake names, fake ids, though not fake cell phone number. They create fake order where they cancel the order eventually sending frustration to various drivers.

Moral economy in Islam is the starting point for most discussion of property where property belongs to God as the final analysis. From this perspective, economy and all materials accounted it for belong to God where human being is in charged to ensure that His property is used fruitfully and in a morally commendable way. According to moral economy, the economy within gig mode is hard to realize to adhere the basic of Islam beliefs on economy that benefit society. The main brain using to run the economy is made of capitalism and commodifying human as service (Prassl, 2018). Human is treated as valuable asset not as human resources as Smith the economy founding father has set up, but as commodity or asset that is valuable to increase the output in economy. Human is treated as asset where they are subject to control remotely, to rule in rules of the game, and to be exploited in any means that create insecurities. Using the framework of moral economy, this mode of economy is unjust and unfair. This reflects the fundamental belief as Keskin refers to this as a new stage in the development of capitalism, based on mass production and mass consumption and driven by the dehumanization of a global economic system (Keskin, 2011a).

Drivers and actors of gig economy are exposed to the condition that little benefit them. On the contrary firms remain as powerful as they can be as the heart of capitalism. Their profit surges to billion dollars while their independent contractors have to do the job. The solution offered Islamic economics is by building a platform where rules, norms, principles, regulations can prevent from unleashing *riba*' (interest). This also will ensure the assurances of less insecurities by practical form in applying paradigm where economic is based and only benefited society and the employers. This method is an alternative solution inspired by the creating an Islamic Banking System in various Arab countries. Greed in the service for economic reason would result in social evil and poverty (Hunt, 1990, pp. 40–47). The condition of gig economy has enabled situation where globalization causes deregulation, privatization and the withdrawal of the state from many areas of social provision (Keskin, 2011b, p. 6).

## **Conclusion**

The moral economy offers alternative insight to view the running economy characterized by digital means. Islam does not specifically address the growing economy with its state of the art features. The views mainly rest on its thinkers. The main thinker whose arguments were used to compose this paper analysis are Akan, Askari et al, Gohardhani and Tizro and Hendrick (Akan, 2016; Askari, Mohammadkhan, & Mydin, 2017; Gohardani & Tizro, 2019; Joshua D. Hendrick, 2011). Trip argues that moral economy is composed of views that God owns the ultimate property,

while human being is a trustee places. Another view is that economy must benefiting society and society must not be taken for granted for all means. Tripp also argues that capitalism has enabled Muslim to co-opt with the exploitative system and thus possess no option but to co-exist with it. The unit explanation of moral economy is the value of property, solidarity and brother sisterhood within Islam as well as benefiting the society. The gig economy is deemed as normative where it serves the benefit for larger group of people. At the same time, the gig economy has caused several structural problems as defined by Puspitarini (2019), Standing (2011) and Burchell (2001). The moral economy seems to serve as idealistic approach that seems isn't hard to realize but hardly to be supported by the externalities. This is due to the fact that Islamic states has been just few in numbers. The effort to uphold the Sharia Law where the moral economy has taken its fundamental beliefs, is another difficult approach that needs to connect. Thus, moral economy has good aspirations to view the gig economy that gig economy is running to benefit all society and not the few. Even some Islamic states have been struggling to keep their economy at appropriate level so they can ensure a positive economic development.

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