

Does Religion Play a Role in Affecting Working Decision among Malay Women?

Adakah Agama Berperananan Mempengaruhi Penglibatan Wanita dalam Ekonomi

Salina Kassim^{*}, Saidatolakma Mohd Yunus^{**}, and Zuraidah Kamaruddin^{***}

Abstract

In Malaysia, there is a noteworthy increase in the participation of Malay women in various economic sectors over the years. This study aims to examine the role of religion in influencing the motivation of Malay women in making the decision to participate in the job market. The study relies on the meta-analysis on the vast literature available on this topic. The result of this study contributes towards providing critical inputs on improving the role of Malay women in the economic progress and nation development of Malaysia.

Keywords: Malay women, Economic participation, Islam, Malaysia.

Abstrak

Di Malaysia, penglibatan wanita dalam pelbagai sektor ekonomi menunjukkan peningkatan beberapa tahun kebelakangan ini. Artikel ini mengkaji pengaruh agama terhadap motivasi wanita Melayu dalam membuat keputusan untuk bekerja. Artikel ini berdasarkan meta-analisis daripada kajian-kajian lepas dan hasil kajian ini dapat dijadikan sebagai satu usaha bagi memajukan peranan wanita Melayu dalam kemajuan ekonomi dan pembangunan bangsa di Malaysia.

Kata Kunci: Wanita Melayu, Penglibatan ekonomi, Islam, Malaysia.

* Prof. Dr. Institute of Islamic Banking and Finance (IiBF), International Islamic University Malaysia, Email: ksalina@iiu.edu.my.

** Asst. Prof. Dr. Department of Fiqh and Usul al-Fiqh, Abdulhamid Abusulayman Kulliyah of Islamic Revealed Knowledge and Human Sciences, international Islamic University Malaysia, Email: akmayunus@iiu.edu.my.

*** Asst. Prof. Dr. Department of Fundamental and Inter-Disciplinary Studies, Abdulhamid Abusulayman Kulliyah of Islamic Revealed Knowledge and Human Sciences, international Islamic University Malaysia, Email: zurashukri@iiu.edu.my.

1. Introduction

In Malaysia, there is a noteworthy increase in the participation of women in various sectors of the economy over the years since the independence of the country. The International Monetary Fund (IMF) found that, for the period 2010-2016, women's employment grew at a faster rate of 4.5 percent compared to male employment at 2 percent, implying a greater demand for workforce as the country aspires to become a high income nation in 2030. Women in Malaysia have traditionally dominated the education sector, with growing presence in the health and hospitality services, and the public sector. Interestingly, the contribution of female workers to Malaysia's economic growth has increased at a faster pace in recent years - on average from 4 percent from 2001 to 2008, of real GDP growth, to 14 percent from 2011 to 2016. In comparison, contributions by male workers to the economic growth has increased from about 7 percent of GDP to about 13 percent of GDP. This has shown that female workers in Malaysia are becoming increasingly more productive compared to the male counterpart, thus contributing more effectively to the country's economic growth.

The increasing women economic participation is also in line with the global aspiration of improving the socio-economic status of women in many other countries. This aspiration is mainly reflected by the inclusion of women empowerment programs in many of the global and national development agenda, and more importantly, in the implementation of various policies aiming at increasing female labour participation in the labour force in the economy. The female labour force participation rate has commonly being used as an indicator to signal the extent of women's involvement in economic activities (Ntuli, 2004; Mincer, 1962; Killingsworth, 1983; Smith, 1980; Bowen and Finegan, 1969; Boserup, 1970). For example, Boserup (1970) documented that women's significant contribution to the economic development as reflected in their participation in the labour market especially in non-market activities either in the home or in the informal sector. More recent works reveal an increasing women labor participation in the modern or formal sectors (see, for example Amsden, 1980). In accordance with the above view, labour force participation decisions have important implications for the distribution of income. Women who participate in the labour market have direct access to economic resources, thus have more bargaining power as compared to those who do not contribute directly to the household's total income (Basu, 2001). This would likely have important implications on the

distribution of resources, their role in the society, their welfare and quality of life.

In the specific context of Malaysia, female labor force participation (FLFP) has increased substantially over the past two decades. The labor force participation rate for women has reached nearly 55 percent in 2016 as compared to about 45 percent in 2006 (IMF, 2018). Despite this, the number is still substantially low compared to labor participation rate for men at about 80 percent. While higher than its neighboring countries such as Indonesia and the Philippines, women participation rate in Malaysia in 2016 is lower than those in Singapore, Thailand and Vietnam, and that of the OECD average. Continuous efforts are made to provide supportive environment to encourage economic participation of women in the various economic sectors. Policy to develop the social and economic role of women featured explicitly and strongly in the Eighth Malaysia Plan (2001-2005), Eleventh Malaysia Plan (2016-2020) and Industrial Master Plan (2006-2020). In the Eighth Malaysia Plan, for example, efforts to increase educational opportunities are implemented since better education for women play an important role in facilitating their role in the economy. Due to the supportive policy environment, over the years, the proportions of female students at the primary, secondary, and university levels have increased. This is reflected by the greater proportion of female students compared to male students in higher learning institutions in Malaysia (Mohd Noor, 2006). It was reported that at the upper secondary level, female students accounted for 66 per cent in 2000, while at the university level, female students increased from 50 per cent in 1995 to 55 per cent in 2000. Meanwhile, the Eleventh Malaysia Plan aims for a 5 percent increase in women labour force participation, the government targeted the women participation rate will be at 59 percent by 2020 from 54 percent at 2014. Policies favoring women to continue participate in the workforce will continue to be implemented to ensure 30 percent women participation in managerial and decision-making levels both in public and private sectors.

2. Malay Women's Economic Participation: The Changing Social Expectations

In a country like Malaysia where women constitute almost half of the population, the prevailing concern for the enhancement of women's economic participation and contribution is hardly surprising. Such concern augurs well with the genuine interest to improve the status and wel-

fare of women. Furthermore, there has been growing recognition of the significant role of women in development efforts. It has also been widely recognised that the participation of women is crucial not only for development but also for the socio-economic welfare of their families. The increased economic participation of women is certainly a reflection of their increased opportunities in education, training, and employment above all, increased emancipation of the women in this country. Women are also entering the labor force in view of the expanding number of the middle class population especially in the urban areas of the country. Religion could potentially play an important role in influencing the decision to work among the Malay women since approximately 60 percent of the working women are Malay Muslim women.

Over the years, there is a changing social expectations among the Malay women. This includes the erosion of social barriers to female employment, change in attitude amongst women themselves with regards to financial independence, personal satisfaction as well as having some control over their lives, later age of marriage and lower fertility rates. While still confined to their traditional gender roles as wives and mothers, nowadays, women's role is just more than that. Women work hard to contribute to the family's income as documented by previous studies that household income was a significant deciding factor for women to start their own businesses (Marshall and Oliver, 2005; Allen et al., 2007; Akehurst et al., 2012; Abu Bakar et al., 2013; Sarker and Palit, 2014). Few other factors motivating women to be involved in micro-enterprises include self-realisation, status, autonomy, and personal development (Marshall and Oliver, 2005). In a study done by Akehurst et al. (2012), five key motives that drive women to create businesses are propensities for risk, finding a work-life balance, desire to develop business skills and need to seek self-employment.

While Malay women might be enjoying improved educational and employment opportunities, social expectations still require them to balance several roles such as that of a wife, mother, daughter, and employee (Mohd Noor, 2006; Omar 2003). Malay women are greatly affected by the needs to fulfill and maintain traditional family roles and responsibilities as homemakers. An issue arises due to the patriarchal system that runs deep in the Malay family structure where, while Malay women might be given equal status in the labor market, inequality still exists at home. This view suggests that while the husband might allow his wife to contribute to the family as another income earner, it is still

very rare to find a husband who takes on home chores and reduces the burden these might place on his wife (Mohd Noor, 2006).

A study of professional Malay women finds that women negotiate, accommodate, and rework their strategies for coping with forces of modernization while holding strongly to their traditional role as mother and wife (Omar, 2003). Although Islam and *adat* continue to have a significant influence on modern Malay women, they negotiate their religious and cultural identities to maintain the image of both modern and religious Malay women. Traditional beliefs still position cooking, cleaning, and tending to family matters as the woman's responsibility. While more often than not women experienced tensions in their responsibilities towards their domestic jobs, they were likely to accept the gendered roles because of the belief that by subscribing to the Muslim ideal as a Muslim wife and mother, they will be rewarded in the hereafter. This suggests that as Malay women are becoming involved in the modernization process to increase their family incomes, for many women, the traditional division of labour continues to persist.

3. Islamic Perspective/Motivations on Working Women

Muslim scholars did not limit the task of women to only be mothers. In other words, they also mentioned that Muslim women can involve themselves in other fields. According to Khalid Abdul Rahman al-'Ak (2007), some scholars believe that the task of a woman or wife is not limited to take care of her husband and children alone. Even woman's work in itself is allowed. Nevertheless, the permissibility is subject to certain conditions. For example, the wife needs to ask permission from the husband to work outside her home, cover the *awrah*, does not neglect her responsibility as mother and her responsibility of running the household (Lely, 2013) etc.

Abd al-Rabb (1986) mentions that there are six areas that women engage during the time of the Prophet (pbuh). These fields are *da'wah*, seeking knowledge, household affairs, jihad and war, carpentry and community affairs. In the Quran, there are verses that encourage us to work for the needs of our worldly life. These verses are in general without specify it to the men only.

Allah SWT says:

وَقُلْ اَعْمَلُوا فَسَيَرَى اللّٰهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ

Does Religion Play a Role in Affecting Working Decision among Malay Women?

“And say, “Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers.”

Surah al-Taubah (105)

Allah SWT says:

وَلَمَّا وَرَدَ مَاءَ مَدْيَنَ وَجَدَ عَلَيْهِ أُمَّةً مِّنَ النَّاسِ يَسْقُونَ وَوَجَدَ مِنْ دُونِهِمْ
 امْرَأَتَيْنِ تَذُودَانِ ۖ قَالَ مَا خَطْبُكُمَا ۖ قَالَتَا لَا نَسْقِي حَتَّىٰ يُصَدِرَ الرِّعَاءُ ۖ
 وَأَبُونَا شَيْخٌ كَبِيرٌ

“And when he came to the well of Madyan, he found there a crowd of people watering [their flocks], and he found aside from them two women driving back [their flocks]. He said, “What is your circumstance?” They said, “We do not water until the shepherds dispatch [their flocks]; and our father is an old man.”

Surah al-Qasas (23)

Allah SWT says:

“Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do.”

Surah An-Nahl (97)

There is a hadith from Aisyah RA, she said the Prophet PBUH said:

أَسْرَعُنَّ لِحَاقًا بِي أَطْوَلُكُنَّ يَدًا قَالَتْ: فَكُنَّ يَتَطَاوَلْنَ أَيَّتَهُنَّ أَطْوَلُ يَدًا،
 قَالَتْ: فَكَانَتْ أَطْوَلَنَا يَدًا زَيْنَبُ، لِأَنَّهَا كَانَتْ تَعْمَلُ بِيَدِهَا وَتَصَدَّقُ

“One who has the longest hands amongst you would meet me most immediately. She farther said: They (the wives of Allah's Apostle) used to measure the hands as to whose hand was the longest and it was the hand of Zainab that was the longest amongst them, as she used to work with her hand and Spend (that income) on charity.”

Sahih Muslim (2452)

From Aisyah RA, the prophet PBUH said:

قَدْ أُذِنَ أَنْ تَخْرُجْنَ فِي حَاجَتِكُنَّ

“You (women) are allowed to go out to fulfil your needs.”

Sahih al-Bukhari (147)

4.0 Influence of Religion in Affecting Malay Women's Economic Participation

While several factors may have been important in contributing towards this development, religious influence has the potential to become one of the influencing factors driving the decision to participate economically, especially among the Malay Muslim women.

4.1 Influencing Roles of Muslim Women Role Models

Women during the Prophet (pbuh) were versatile individuals who excelled in whatever roles they assumed in life. Determination and resilience of Malay Muslim women resulted in them to be hardworking and determined worker towards achieving success. Excellent examples are set by the several role models especially during the formative years of Islam including Siti Khadijah bint Khuwaylid, Aishah bint Abu Bakar, Fatimah bint Muhammad, and Zainab bint Ali.

The greatest role model for Muslim women is Siti Khadijah bint Khuwaylid (555 – 619 CE) who was the wife of Prophet Muhammad (s.a.w) and the first person to accept Islam as propagated by the Prophet. A successful businesswoman who was the Prophet's employer, and more importantly, setting an example how a marriage as a partnership and a shared responsibility, Siti Khadijah was the best example for Muslim women that she was known as the *Ummul Mukminin* (or 'Mothers of the Faithful Believers'). Ahmed (1992) argues that the autonomy that Siti Khadijah had is reflective of the practices that were prevalent in some Arab societies before Islam. Women in some tribes had a certain degree of autonomy and enjoyed the right to engage in commercial activities and other arenas of social and political participation (Khreisat, 1998). Later on, Muslim women became active and played a visible role in the affairs of the young community. The exceptional roles set by Siti Khadijah become an interesting precedent for women's emancipation (Gettleman, 2003). This is in contrast to the status of women in Western societies where they were only able to own property and enter into contracts in the 1800s (Sidani, 2005).

Muslim women throughout the globe idolised Siti Khadijah, not just in terms of her steadfastness in the Islamic faith, but also in terms of her agility in making business decisions and strategies, her sharp-mindedness in handling the large amount of merchandise trade during the

time of stiff competition among the tribes during her time. Apart from being a strong business woman, Khadijah also knew how what it meant to view marriage as a partnership and a shared responsibility. Malay women today are largely inspired to follow the role set by Siti Khadijah, especially in the entrepreneurship arena as well as contributing to the household income. In the state of Kelantan, a whole traditional market building is named after Siti Khadijah known as *Pasar Siti Khadijah*, in which majority of the entrepreneur in the place are women. Similarly, in other traditional markets in Terengganu (Pasar Payang) and Kedah (Pasar Rabu), women dominate and represent a larger number of entrepreneurs there. In terms of entrepreneurship program support and access to financial resources, many opportunities are provided especially for women entrepreneurs to support their development.

4.2 Adherence to Islamic Work Ethics

Malay women are also motivated by the teachings of Islam which outline several noble aspects of work ethics that are totally different with the western concept. It is being multi-dimensional, comprehensive and related to various aspects of human life such as economic, political and social. It is not merely focusing on the material aspect such as the success of work but spiritual which gears towards pleasing the Creator whose blessing becomes the ultimate goal for every Muslim in every work they do.

The concept of work as *ibadah* indicates that Islam consider working not only means or ways to attain material gains and sustain living but also a kind of worshipping the Creator by stressing on the concept of tauhid (oneness of Allah). Allah commands us to work hard for providing benefits to other people, taking role as a servant (khalifah) of the Creator, rather than relying upon begging for charity. The Messenger of Allah stated that: "By him in whose hand is my soul, if one of you were to carry a bundle of firewood on his back and sell it, that would be better for him than begging a man who may or may not give him anything" (Sahih Bukhari). By making a work as one of the means to worship Allah, it will develop strong devoutness to Allah SWT and increase love for life in the hereafter rather than the worldly life which in turns leads a man not to abandon the spiritual values in obtaining material wealth. Hence, the Islamic work ethics drive an individual to do the best in performing his or her work as it is one of the religious obligation, not merely a way seeking for earnings (Wan Hasniah, 2012).

The Islamic work ethics advocate workers to perform their work excellently, meticulously, diligently, wholeheartedly and carefully. This is derived in a hadith as the Prophet SAW said, “Indeed Allah loves one who when he does a work, he does it with *itqan*” (Sahih Muslim), in other words, Islam advocates its followers to perform any work with *itqan*. The word *itqan* here in the hadith covers all the above mentioned qualities; excellent, meticulous and the rest whose negligence leading to a weak attitude that prevents someone from achieving success and excellence in everything he is doing. Practice of *itqan* can be traced back to the time of Prophet SAW where he successfully managed to spread the message and blessing of Islam to the entire world although hindrances came along in his effort while fulfilling the task. He has shown to us, Muslims on how to carry the task given successfully.

A Muslim also should uphold justice in their daily life, also in performing the work for the good welfare of society. More concerned and attentive to the human needs rather than focusing on the personal needs. This culture in work if seriously emphasised could drive to the better performance of self and healthy achievement of an organization. As Allah declared in the Quran, “Allah commands justice and fair dealing... (Quran 16:90). Therefore, it can be concluded that upholding justice in one’s life including in providing service to other people and performing task is an obligatory since it is commanded by Allah. To uphold justice must be guided by the sense of responsibility to Allah rather than mere following a set of rules provided in a work place. Any act of injustice is forbidden and sinful before Allah SWT.

A good Muslim should practice trustworthiness and honesty in dispensing his or her role as a worker. Trustworthiness and honesty are of the virtues in Islam as it could instil harmony and peaceful in the society and could make the worker responsible and comply with their work. It is indeed important to remember a hadith of the Prophet SAW related to this matter as he mentioned, “O people, if any of you is put in an administrative post on our behalf, and conceals from us a needle or more, it would be misappropriation and he will have to produce it on the Day on Judgement” (Sahih Muslim). This hadith means that everyone who breaks the trust given to him (work is also a trust given by Allah SWT) will be accountable for their doing on the Day of judgement even it is a small sin. It should be borne in mind that Islam does not stress only the responsibility to be trustworthy and honest and hence not to be dishonest and untruthful in performing work. A good Muslim should practice *ama-*

nah in their daily dwellings including in dispensing their role as a worker.

Besides that, a good Muslim worker should be disciplined and punctual. These quality prevents someone from committing evils such as hypocrite, deception, trickery and fraud to other people in every dealing he is taking including while doing work. Both discipline and punctuality are always related to the time and its well management in which Islam has originally taught his followers through the performance of ritual obligations that need to be performed within its prescribed time. The duties of a worker in Islam is to utilize the working time thoroughly and diligently as Islam regards the value of time as a commodity that need to be spent correctly and avoid from any of its misuse (Shukri Ahmad & Musa Yusof, 2012). The Prophet SAW mentioned in a hadith:

“The feet of Adam’s son will not cross the path to paradise until he has been questioned about his lifetime how he spent it, about his youth and how he invested it and about his wealth and he earned and disposed it” (Sunan at-Tirmidhi).

4.3 Education and Better Rationalisation of the Working Decision

The main supporting factor being singled out as being the reason for the increased in female labour participation rate is advances in educational attainment among women (Maglad, 1998). In Malaysia, rapid development of educational facilities giving ready and equal access of females as well as males to every level of education has invariably led to improved educational attainment and skills of women, increased their employability and income-earning and changed their attitude towards paid employment (Chia, 1987). Reflecting the commitment to achieve the female labour participation rate of 59 percent by 2020 (as stated in the 11th Malaysia Plan), education, as a share of GDP, is much higher in Malaysia than in peer countries. While there is an urgent needs to improve the quality of education, the impact of these policies can already be seen in the higher women enrollment rates in high school and universities compared to men. This can help explain the higher share of skilled occupations in women’s employment. Women are presence in non-traditional areas including in the engineering and aviation sector.

However, for less educated women, labor force participation rates are particularly lower relative to men. Incidence of unemployment is

higher for women, particularly for those living in rural areas, aged below 29 years, or primary school educated. In this regards, education opportunities also involve the necessary skills and training in starting an economic activity such as in entrepreneurship. Recent research has shown that the likelihood of starting a new business is significantly higher among women who perceive themselves as having the necessary skills and knowledge than it is among women perceiving themselves as lacking such skills (Minniti, 2009). In addition, a necessary skill has a significant positive correlation with women's involvement in business (Mahajar and Mohd Yunus, 2013).

4.4 Rise of Entrepreneurship among Malay Muslim Women

In Malaysia, women contribute to a certain value in the growth of Malaysia economy, resulting in a correlation between women entrepreneurship and economic growth (Ahmad, 2002). An increased participation of women in economic activities can attributed to the increasing number of women entrepreneurs, resulting in many women considered as employees or employers (Tansel, 2001). The equity goal implies that increased labour force participation of women improves their relative economic position.

In Islam, business entrepreneurship is highly preferred. As stated in the following hadith narrated by Nu'aym Ibn Abd Al-Rahman that the Prophet (pbuh) said:

“Nine-tenths of the sustenance (rizq) is derived from trade.”

Substantial literature support are available on greater women's involvement in microenterprises as a source of increasing family income, which in turn has contributed to their higher standard of living (see, for example, Chan, 2005; Ismail, 2001; Masud et al., 2003). Microenterprises are about small businesses which most often involve self-employment in the informal sector and women form a large and growing segment of such micro-enterprises businesses (Ncube and Greenan, 2003; Mahajar and Mohd Yunus, 2013; Karami et al., 2014). In Malaysia, micro-enterprises is the most popular business among women entrepreneurs (Department of Statistics, 2014) and the reasons for starting business are due to low family income, lack of employment oppotunities, dissatisfaction with a current job or need for flexible work (Mahajar and Mohd Yunus, 2013).

Does Religion Play a Role in Affecting Working Decision among Malay Women?

In the last few decades, women entrepreneurs in micro-enterprises have increased tremendously (Alam et al., 2011). Documented by Department of Statistics, Economic Census 2011, 111,554 from a total of 126,910 women entrepreneurs were involved in micro-enterprises. As indicated in Table 1, majority women in micro-enterprises involve in manufacturing sector representing 89.6%, service sector, 88.4%, agriculture sector, 70.3% and construction sector, 40.3%. Women micro-entrepreneurs are less involved in mining and quarrying sector which comprised only 25.9 percent. Less involvement of women micro-entrepreneurs in the mining and quarrying sectors might be due operating required higher costs as compared to other sectors (Department of Statistics, Economic Census, 2011).

Table 1. Percentage of Women Entrepreneurs in Malaysia

	Services	Manu- facturing	Agricul- ture	Construc- tion	Mining and Quarry- ing
Micro	88.4	89.6	70.3	40.3	25.9
Small	11.0	10.3	21.0	36.7	40.8
Medium	0.6	0.1	8.7	23.0	33.3

Source: Department of Statistics, Economic Census, 2011.

In the context of microfinance, many of the microfinance programs are targeting women entrepreneurs as they are normally better at financial discipline and loan repayments. Islamic microfinance program would also include the religious and spiritual aspects as part of the default risk mitigation efforts.

5. Conclusion

This study aims to examine the role of religion in influencing the decision to participate in the job market among the Malay women in Malaysia. A review of the relevant literature available on this topic finds that religion has the potential to become one of the influencing factors driving the Malay women to participate economically. From the Islamic perspective, women's task is not limited to only being wives and mothers. In other words, they also mentioned that Muslim women can involve themselves in other fields. During the time of the Prophet, women were actively participating in the areas of *da'wah*, seeking knowledge, household affairs, jihad and war, carpentry and community affairs. In the Quran,

there are verses that encourage us to work for the needs of our worldly life.

In summary, the religion of Islam could be influencing the decision to work among the Malay Muslim women due to influencing roles of Muslim women role models, the motivations and requirements of Islam on the adherence to the Islamic work ethics, the increasing education and better rationalisation of the decision to work, and the rising Malay women entrepreneurship as proposed by the religion.

BIBLIOGRAPHY

Al-'Ak, al-Sheikh Khalid 'Abd al-Rahman. (2005). *Syakhsiah al-Mar'ah al-Muslimah fi Dhau'I al-Quran wa Al-Sunah*. Beirut: Dar al-Ma'rifah.)

Al-'Ak, al-Sheikh Khalid 'Abd al-Rahman. (2007). *Ensiklopedia larangan bagi muslimah: berdasarkan Sunah*, Indonesia: Pustaka Ma'ghfirah

Al-Din, Abd al-Rabb. (1986) *'Amal al-Mai'ah wa Mawqif al-Islam Minh, Mansurah, Matabi alWafa*

Amsden, A. (1980). *The Economics of Women and Work*: England, Penguin

Basu, K. (2001). *Gender and Say: A Model of Household Behaviour with Endogenously Determined Balance of Power*, Cornell University, Unpublished Manuscript (16) (PDF) Determinants of South African Women's Labour Force Participation, 1995-2004. Available from: https://www.researchgate.net/publication/5137509_Determinants_of_South_African_Women's_Labour_Force_Participation_1995-2004 [accessed Apr 16 2019].

Boserup, E. (1970). *The Role of Women in Economic Development*, New York: St Martin's; London; Earthscan.

Bowen, W. G and Finegan, T. A. (1969). *The Economics of Labour Force Participation*, Princeton, N.J, Princeton University Press

International Monetary Fund (2018) Chart of the Week: Malaysia Needs More Women in the Workforce, accessed at

<https://blogs.imf.org/2018/04/02/chart-of-the-week-malaysia-needs-more-women-in-the-workforce/>

Killingsworth, M.R. (1983). *Labour Supply*. Cambridge; Cambridge University Press.

Lely Noormindhawati. (2013). *Islam Memuliakanmu, saudariku*, Indonesia: Elex Media Komputindo.

Mincer, J. (1962). Labour Force Participation of Married Women; in H.G Lewis ed. *Aspects of Labour Economics*, National Bureau of Economic Research, Princeton N.J Princeton University Press.

Determinants of South African Women's Labour Force Participation, 1995-2004. Available from: <https://www.researchgate.net/publication/5137509> [accessed Apr 16 2019].

Ntuli, M. (2007). Determinants of South African Women's Labour Force Participation, 1995–2004, *Discussion Paper No. 3119*, University of Cape Town.

Sahih Bukhari.

Sahih Muslim.

Sunan Al-Tirmidhi.

Shukri Ahmad, Musa Yusof Oweyemi. (2012). The Concept of Islamic Work Ethic: An Analysis of Some Salient Points in the Prophetic Traditions, *International Journal of Business and Social Sciences*, vol.3 (20), 116-123.

Smith, J. P. (1980). *Female Labour Supply: Theory and Estimation*; Princeton N.J Princeton University Press.

Wan Norhasniah Wan Husin. (2012). Work ethics from the Islamic Perspectives in Malaysia, Department of Nationhood and Civilization, *European Journal of Social Science*, National Defence University of Malaysia.