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CONTRIBUTIONS OF MALAY MUSLIM WOMEN IN THE MALAYSIAN ECONOMY

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Abstract

This paper delves into the historical contributions of Malay Muslim women to Malaysia's economic landscape. It sheds light on their dynamic engagement across various economic sectors and professions, showcasing their significant roles. The study profiles accomplished Malay Muslim women in diverse professions, serving as noteworthy examples of excellence. It emphasizes the evolutionary journey of Malay Muslim women's involvement in the economy, transitioning from traditional agricultural roles to active participation in manufacturing, service industries, and entrepreneurial ventures. This progression has been supported by enhanced educational opportunities and evolving economic landscapes. Their pivotal contributions have been integral to Malaysia's post-independence development strategies, significantly impacting economic growth. In conclusion, this paper highlights the expanding presence, remarkable achievements, and leadership of Malay Muslim women in multifaceted economic domains, underpinning Malaysia's progress while upholding Islamic values. Their triumphs stand as an inspiration for Muslim women worldwide

Keywords: Malay Muslim; Malaysian economy; women; contributions

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INTRODUCTION

In view of the increasing education opportunities for women, today, women possess high level of academic qualifications and skills enabling them to contribute to the economy. The demand for a knowledgeable and skilful workforce within the nation motivates women to opt for employment and subsequently embark on a professional path. Furthermore, contemporary economic issues often serve as a compelling factor prompting women to enter the workforce in various capacities (Halipah & Roshaimizam, 2020).

The Islamic scholar Yusuf al-Qaradawi mentions that women are allowed to work in certain conditions. The chosen occupation must be in accordance with shara', and women must uphold the moral standards expected of Muslim women. Furthermore, their careers should not detract from their main obligations. Meanwhile, Ibn Qayyim Abu 'Abdullah al-Dimashqi highlights that women are permitted to engage in various professions, with the stipulation that their pursuits are aligned with their inherent characteristics and adhered to the Islamic law (Adawiyah & Hanin, 2012).

One of the reasons resulting in many women choosing to work is to contribute to the economic and financial well-being of their families. Various economic issues such as increase in the cost of living and improvement in the living standard have called for women active participation in the workforce. It is important to note that while a Muslim woman might earn salary from her employment, no matter how high, a Muslim working wife is still entitled to receive alimony that has been set according to the husband's ability in accordance with the 'urf or customs of the local community that accepted by shariah. The obligation to provide alimony is not nullified even if the wife is richer than the husband unless there is nusyuz on the part of the wife or the wife agrees that her maintenance not needs to be given by her husband (Halipah & Roshaimizam, 2020).

In the contemporary context, the imperative of having capable and skilled women is paramount for advancing the economic and developmental prospects of the country. This is particularly significant in domains of work that align with the soul, emotional well-being, and physicality of women, including areas such as education, caregiving, cleaning, nutrition, and more (Halipah & Roshaimizam, 2020).

Historical accounts show that during the era of the Prophet Muhammad (peace be upon him), the contributions of Muslim women to economic and civilization were duly acknowledged and commended (Halipah & Roshaimizam, 2020). To this day, the active participation of Malay Muslim women in the economy remains essential in the Islamic world. Their involvement is crucial to collaborate with men in the development of the country. This shared effort and collaboration between men and women are vital for the well-being of the entire ummah.

Malaysia, as a Muslim-majority country, has demonstrated that Malay Muslim women actively participate in the economic development of the nation. This serves as a compelling example not only for the wider Muslim world but also for the global community. Malaysia's success in empowering Muslim women to contribute significantly to the country's economic growth can inspire and serve as a model for other nations, emphasizing the valuable role of women in achieving high civilization.

A HISTORICAL REVIEW OF MALAY MUSLIM WOMEN'S CONTRIBUTIONS IN ECONOMY AND SOCIETY

Women have played a role in the national economy since the Malay Sultanate era. Women in those days have made progress in the economy by participating in various economic activities, including agriculture and trade. This historical fact is supported by evidence from both local and foreign sources among which the Chinese writer, Hai Yu has written about the emergence of women in business, especially in the night market business. This statement is supported by Tom Pires who describes trade and business activities undertaken by Malay Muslim women in Malacca as a source of income for the Malacca government (Nordin, Rahilah & Siti Fathihah, 2012).

The participation of women in the economy is also documented by a local writer, namely Abdullah bin Abdul Kadir Munshi (1965), in his book, "Kesah Pelayaran Abdullah." The research he conducted during his voyage to East Coast Malay states such as Kelantan, Terengganu and Pahang revealed the active participation of women in small-scale peddling businesses, primarily involving local products such as fruits and vegetables (Nordin et al., 2012).

During the British rule, the increase in the employment of Malay Muslim women in the economy was a consequence of the year-by-year growth in the population of this group. Therefore, making this group increasingly necessary in developing several economic sectors, with a particular emphasis on the agricultural sector (Nordin et al., 2012).

The independence achieved by the country in 1957 was another crucial era for evaluating the development of Malay Muslim women's involvement in the national economy. In the post-independence era, there was an increase in the economic participation of Malay Muslim women in Malaya. Although they were perceived as lagging behind other races, there was still a positive development towards the involvement of Malay Muslim women in industries other than agriculture. While agriculture remained a primary focus, other industries started to become an option for Malay Muslim women. A significant turning point in the employment landscape for Malay Muslim women also took place in 1957 (Nordin et al., 2012).

The fields of manufacturing and services, particularly with a focus on education and healthcare services, have become prominent career choices for Malay Muslim women at that time. The improving level of education has made it easier for Malay Muslim women to enter professions that were previously inaccessible due to educational qualifications. However, it cannot be denied that Malay Muslim women were still lagging behind women of other races in non-agricultural sectors as the country approached independence. Based on the data provided, it is evident that Malay Muslim women continued to prioritize agriculture, with a participation of 136,204 individuals in this sector at that time (Nordin et al., 2012).

Khadijah (1969) mentioned in her study that Malay Muslim women who have completed their education, including school and university were also encouraged to find suitable jobs, that commensurate with their qualifications and experience. Consequently, many Malay Muslim women hold various positions. In addition, they continue to juggle multiple responsibilities within their households, concurrently fulfilling the roles of wife, mother, and employee.

The percentage of Malay Muslim women's involvement increased from 24% in 1957 to 31% in 1970. Examining the progress of Malay Muslim women in the country's economy post-independence and after the New Economic Policy (DEB), it can be explained that there is a connection between the participation of Malay Muslim women and the execution of various national development plans. The New Economic Policy (DEB) proved to be an effective strategy in promoting the continued utilization of female labor in every sector of the country's economy. In addition to providing opportunities for women, it also played a crucial role in ensuring the nation's development. Notably, there was an increase in Malay participation in sectors like manufacturing and trade. For instance, in the manufacturing sector, there was a significant increase of 3.7%, rising from 9.7% in 1975, which is a positive trend. Similarly, in the trade sector, participation increase from 8.2% to 9.7% (Nordin et al., 2012).

Between 1990 and 1994, the manufacturing sector generated approximately 0.6 million new employment opportunities, and in 1994 alone, it provided employment to 1.9 million individuals. This sector's expansion has facilitated the mobilization of female labor force participation, resulting in an increased level of female employment, with women constituting about 46.4 percent of the workforce in 1990 and 43.4 percent in 1995. Furthermore, it is essential to recognize the notable representation of women within the realms of the financial services and government sectors, with women constituting approximately 60 percent of the total labor force (Aminah, 1998).

The contribution of women to the economic and social development of Malaysia is of paramount significance. Their access to healthcare and education, as well as their growing involvement in the national economy, has witnessed a rapid and substantial increase over the years. Moreover, Malaysian women have continued to assume an increasingly significant role in the nation's development, particularly in terms of heightened engagement in the economic and labor sectors. Various factors have facilitated the swift integration of women into the labor force. This notable economic growth, largely attributable to significant advancements in the manufacturing and services industries, where a substantial and proportionally larger influx of female workers has been duly recorded. In Malaysian, the manufacturing sector has demonstrated the highest growth rate within the last decade (Aminah, 1998).

The growing participation of women in the labor force reflects a more pronounced and constructive role for women in the nation's development endeavors. This trend is facilitated by the country's development, which creates numerous opportunities and a broader scope for women to enhance their accomplishments across various domains and activities. It also poses greater challenges, motivating women to continue making meaningful contributions and achieving success in alignment with the nation's industrialization and modernization as it advances into the 21st century (Muhamad Amirul Rifqi & Mohammad Mujaheed, 2018).

According to Erneza (1998), the social changes taking place, especially the development of education and rapid economic growth, have diversified the role of Malay Muslim women in

Malaysia. The involvement of women in the economic field outside the household has become increasingly prominent. Their workplaces have shifted from traditional family-owned rice fields, orchards and hamlets to government positions, private offices, factories and clinics, often located away from their homes.

The manufacturing sector, wholesale and retail trade, hotel and restaurant industry, continue to be preferred choices for Malay Muslim women, with participation rates of 18.8% and 22.3% in the year 2010, respectively. Thus, Malay Muslim women post-independence demonstrated positive signs in terms of their participation in the economic sector (Nordin et al., 2012).

The active participation of women in entrepreneurship is regarded as a positive development for the country's economy. Both women and men are eager to seize the opportunity to contribute to the thriving entrepreneurial landscape in Malaysia (Muhamad Amirul Rifqi & Mohammad Mujaheed, 2018).

MALAY MUSLIM WOMEN FIGURES IN ECONOMY

The establishment of companies owned by Malay Muslim women, of various types and scales, serves as a clear indicator of the extent to which they have undergone a paradigm shift. This shift positions them as a valuable contributor to the country's development and demonstrates their ability to enhance the nation's economy (Nordin et al., 2012). These individuals are exemplary Malay Muslim women who have made significant contributions to the development of the Malaysian economy. It's important to recognize that there are many more Malay Muslim women who continue to actively contribute to the ongoing development and progress of this country today. Their participations and achievements play a vital role in the country's economic growth and advancement.

Malay Women in the Financial Services and Advisory

Engku Rabiah Adawiah Bt Engku Ali is a Professor at IIUM. Now, she also serves as a member of the Syariah Advisory Council for Bank Negara Malaysia (Central Bank of Malaysia), the Labuan Financial Services Authority (Labuan FSA) and the Malaysian Securities Commission. Furthermore, she acts as an independent Shari'ah Advisor for the issuance of Islamic securities (sukuk), having been approved and registered by the Malaysian Securities Commission. Moreover, she also holds positions as a member of the Shari'ah Board for Labuan Re, Gen Re, and Amanah Ikhtiar Malaysia, the Shari'ah advisor for Danajamin from 2009 to 2010, a member of the Board Directors in the Malaysian Institute of Islamic Understanding and a member of the Disciplinary Committee for the Malaysian Bar Council. In the past, she was also a member of the Shari'ah Board for Khazanah in connection with two of its exchangeable sukuk that had been issued by Rafflesia Capital Ltd and Cherating Capital Ltd. She had also held positions as a member of the Shari'ah Committee for various financial institutions (IIUM, 2023).

Meanwhile, Maya Marissa Malek, the Chief Executive Officer (CEO) of Amanie Advisors, stands as an exemplary figure among Malay Muslim women who have made substantial contributions to the economy. Amanie Advisors Sdn Bhd, where she serves as CEO,

is a Shariah advisory, consultancy, training, research, and development firm that caters to institutional and corporate clients with a focus on Islamic financial services. Amanie is a registered Shariah Adviser (Corporation) with the Securities Commission Malaysia. Her achievements and role at Amanie Advisors demonstrate her significant impact on the Islamic finance sector and her contributions to the broader economy. In addition, she was honored with the Middle East Women of the Year 2023 award at an event held during the Middle East Women of the Year Annual Summit 2023, which took place from October 24 to 25 in Dubai, United Arab Emirates. She is also recognized as one of the Top 50 Most Influential Women in Finance in the Middle East by the Financial News UK, a Dow Jones Group. Besides that, she also has extensive experience in driving strategic planning and collaboration with key players in the industry, including regulators, corporations, banks, and standard-setting bodies (Aiiman, 2023).

Malay Women in the Health and Well-Being Sector

Norhidawati Abdul Aziz, a Malay Muslim women entrepreneur, has brought honor to Malaysia by achieving international recognition through the Royal Crown Diamond award from Young Living Essential Oils, a leading international company in the field of essential oils and wellness solutions. Her remarkable accomplishment has not only shone a positive light on Malaysia but has also made history by becoming the first Muslim woman in the world to receive the highest award from Young Living Essential Oils. This prestigious recognition was bestowed upon her in May 2020 (BH Online, 2023). Her success is an inspiration to female entrepreneurs in Malaysia and underscores the potential for Muslim women to excel in business and the health and wellness industry.

Malay Women in the Furniture Industry

Another successful Malay Muslim women in Malaysia is Zawati Ibrahim who is the CEO of Jatimas Asia Sdn. Bhd. This company has achieved various achievements and awards, including Superbrands, Malaysia Books of Records, the Successful Entrepreneur Award in 2003, and many others (Sakinah, 2013). Jatimas Sdn Bhd has been a Malaysian furniture manufacturer, serving the industry for over 20 years. She, in collaboration with her business partner, Noorul Fateehah Ibrahim, has transformed Jatimas Sdn Bhd into an outstanding teak furniture brand within Malaysia (Jatimas, 2023).

Malay Women in the Health Sector

Datin Paduka Siti Saadiah Sheikh Bakir is also a prime illustration of a thriving Malay Muslim female entrepreneur. She was appointed as the Managing Director of Johor Medical Group Limited (KPJ Healthcare Berhad) from March 1993 to December 2012. She held the second-most significant position within this prominent organization during that period. Under her leadership, KPJ Healthcare Berhad effectively spearheaded the development of 17 private hospitals throughout Malaysia, along with two in Indonesia and another in Bangladesh. This accomplishment underscores her competence and vision in expanding healthcare services on both a national and international scale, as well as the pivotal role played by KPJ Healthcare

Berhad in the healthcare industry. In addition, Datin paduka siti Saadiah sheikh bakir is an example of a successful female Malay entrepreneur. He is the managing director, Johor Medical Group Limited (KPJ healthcare Berhad) (from March 1993- December 2012). Although not a doctor, this woman was the number 2 most important person in a large organization at that time. KPJ Healthcare Berhad successfully developed 17 private hospitals across the country, two in Indonesia and one in Bangladesh (Norlela, 2008).

Malay Women in the Manufacturing Sector

Besides that, Dato' Hazimah Zainuddin also another famous Malay Muslim woman who established Hyrax Oil Sdn. Bhd. In 1991. Hyrax Oil is a well-known lubricant oil manufacturer in Malaysia and international stage. Hyrax Oil exports its products to many countries including Indonesia, Singapore, Thailand, Philippines, Turkey, Nigeria, Bangladesh, Nepal, Sri Lanka, Australia, New Zealand, Tanzania and even Saudi Arabia (Norlela, 2008). This highlights her remarkable accomplishments in creating and expanding a successful lubricant oil business with a substantial international presence.

GOVERNMENT SUPPORT FOR MALAY MUSLIM WOMEN'S ECONOMIC PARTICIPATION

The Malaysian government has implemented various policies and programs to promote and support Malay Muslim women's involvement in the economy. These initiatives recognize the value of enabling women to actively contribute to the nation's development. For example, the Ninth Malaysia Plan (9MP) from 2006-2010 emphasized enhancing opportunities for women entrepreneurs through programs like the Women Entrepreneurs Financing Fund (Jabatan Perdana Menteri, 2006). This provided easier access to credit and finances. The Tenth Malaysia Plan (10MP) from 2011-2015 also promoted women's economic empowerment through entrepreneurship, skills training, support services and regulatory reform (Jabatan Perdana Menteri, 2010).

Various government agencies focus on assisting women entrepreneurs and workers. These include the Ministry of Women, Family and Community Development, MARA, SME Corp, TEKUN Nasional, Amanah Ikhtiar Malaysia and more. They provide advisory services, capacity building, microfinancing, networking platforms and other crucial assistance. The government has also implemented labour laws to protect women workers. Legislation like the Employment Act 1955 safeguards maternity rights and benefits (NATLEX, 2023). The Code of Practice on the Prevention and Eradication of Sexual Harassment at the Workplace 1999 protects women from harassment at work (Ministry of Human Resource, 1997). Ongoing efforts are being made through national policies and plans like the Eleventh Malaysia Plan 2016-2020 to further increase women's labor force participation and career advancement (Jabatan Perdana Menteri, 2015). More initiatives to empower Malay Muslim women economically will pave the way for Malaysia's continued growth and prosperity.

CONCLUSION

In conclusion, the contribution of Malay Muslim women in the advancement of the Malaysian economy is increasingly significant as reflected by the expanding participation, achievements, and leadership in diverse economic sectors. These women are very successful in the sectors that they are involved in, not only in the public sector but also in the corporate world. Women fill important positions in the services industry such as education, healthcare and well-being, and financial services. Malay Muslim women in Malaysia are also very successful business entrepreneurs. In view of their active participations in the economy and leading role in the industry, the impressive accomplishments of the Malay Muslim women have become a source of inspiration for many Muslim women globally.

The achievements of the Malay Muslim women can be attributed to several important factors. First, Malay Muslim women in Malaysia has easy access to all levels of education, i.e., primary, secondary, and tertiary levels, for a long time. Education level has a significant impact on the standard of living of many women by enabling them to participate in various sectors of the economy, even in sectors that have been dominated by men such as engineering and architecture. Second, various policies and initiatives have been implemented to provide a conducive environment that are supportive of Malay Muslim women active participation in the economy. These initiatives such as financial opportunities for involvement in entrepreneurship as well as technical assistances contribute to promoting and supporting Malay Muslim women's involvement in the economy. With all these supports, the Malay Muslim women can contribute back to the society in their various capacities as women, mothers, sisters, employers, employees, and responsible citizens of the country.

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