



ADDIN

<https://journal.iainkudus.ac.id/index.php/Addin>

ISSN: 0854-0594; E-ISSN: 2476-9479

Volume 16, Number 2, August 2022: 347-374

DOI: <http://dx.doi.org/10.21043/addin.v16i2.19860>

Exploring the Implementation of Islamic Work Ethics Among Muslim Women Workers

Wahibur Rokhman

Institut Agama Islam Negeri (IAIN) Kudus, Indonesia

wahibur@iainkudus.ac.id

Abstract

This study aims to understand the implementation of Islamic work ethics among working women in small and medium enterprises. This study used a questionnaire distributed to employees of SMEs, especially Muslim women in Kudus. Among the total of 300 questionnaires distributed, only 217 were returned, which related to the understanding of the role of women employees in the practice of Islamic work ethics. Based on the findings of the study, workers thrive in the five dimensions of Islamic work ethic, namely benevolence (*ihsan*), hardworking and maximum effort (*mujahadah*), competitiveness, self-discipline, and good intentions (*niyyah*). Muslim women workers have the knowledge and awareness to apply the Islamic work ethic by promoting Islamic values in the workplace. These results have implications for micro-entrepreneurs to implement a work ethic based on Islamic values because it positively affects the behavior of Muslim women workers.

Keywords: *Islamic work ethic, Muslim women worker, Small and Medium Enterprises.*

Abstrak

MENGGALI IMPLEMENTASI ETIKA KERJA ISLAMI DI KALANGAN PEKERJA WANITA MUSLIMAH. Penelitian ini bertujuan untuk memahami penerapan etika kerja Islami di kalangan pekerja perempuan di UKM dan Kabupaten Kudus dan sekitarnya.

Penelitian ini menggunakan kuesioner yang disebar di berbagai lokasi UMKM di Kudus dan sekitarnya. Dari 300 kuesioner yang disebar, 217 kembali terkait pemahaman pekerja perempuan dalam praktik etika kerja Islami. Hasil temuan menunjukkan bahwa para pekerja memiliki etos kerja islami yang cukup baik, dilihat dari lima dimensi yaitu: Kebajikan, Kerja Keras, Usaha yang Optimal (Mujahadah), Daya Saing, Disiplin Diri dan Niat Baik. Hasil yang baik ini dapat dilihat dari 17 komponen pertanyaan yang rata-rata mendapatkan respon yang cukup baik dan baik sekali. Tenaga kerja muslimah memiliki pengetahuan dan kesadaran untuk menerapkan etos kerja Islami dengan mengedepankan nilai-nilai Islami. Hasil tersebut berimplikasi kepada pengusaha mikro untuk menerapkan etos kerja yang berlandaskan nilai-nilai Islami karena berdampak positif terhadap perilaku pekerja wanita muslimah.

Kata Kunci: *Etika kerja Islam, Pekerja perempuan Muslim, Usaha Kecil dan Menengah.*

A. Introduction

Traditionally, men were primarily considered breadwinners, while women were expected to be the homemakers. However, as a result of societal shifts, the gender mix of organized business workforces has massively changed in many countries. In Indonesia, for example, the composition of gender in the workforce has changed; more women enter the workforce and no longer only stay at home.¹ Thus, men share responsibility with women in handling the household. This condition raises challenges in managing human resources, especially for women workers.

The workforce composition in various sectors underwent major changes, and more women entered the workforce². In many countries, women's education level grows faster, life expectancy

¹G. Anggadwita and W. Dhewanto, "The influence of personal attitude and social perception on women entrepreneurial intentions in micro and small enterprises in Indonesia," *International Journal of Entrepreneurship and Small Business* 27, no. 2-3 (2016): 131-48, <https://dx.doi.org/10.1504/IJESB.2016.073974>.

²S. Bhalla and R. Kaur, *Labour force participation of women in India: Some facts, some queries* (London School of Economics and Political Science, London, UK.: Asia Research Centre, 2011), <http://eprints.lse.ac.uk/id/eprint/38367>.

rates are longer, economic growth is faster, and expectations of improving quality of life. In Indonesia, the changing environment and times have also experienced a change in the gender composition of the workforce. The female workforce is greater than men, although this is not in accordance with the old tradition of giving the role of women as housewives.³ This impacts changing responsibilities in handling the household by sharing responsibilities between women and men.

The development of Muslims in the world is getting faster, encouraging awareness of the importance of guidance in carrying out daily activities both socially, politically, economically, and in other aspects following Islamic principles. In the context of work, The Islamic Work ethic (IWE) principles emphasize the connection between humans and their Creator. Islam has enumerated guidelines for establishing successful cooperation between employers and employees and among coworkers in order to foster a healthy and harmonious workplace.⁴ Employees with IWE are more likely to work honestly and well, be fair, be responsible, and follow the rules.⁵

The IWE is a set of moral rules that tell Muslims what is right and what is wrong,⁶ in the workplace. The IWE was initially built on the Qur'an because the Qur'an is the best source of guidance for Muslims in all parts of life. The IWE puts a lot of emphasis on working together and consulting, which is seen as a way to get past problems and avoid making mistakes. The IWE says artistic work is a way to feel happy and prosperous. People think that working hard is good, and those who work hard are likelier to do well in life. Both

³G. Anggadwita and Dhewanto, "The influence of personal attitude and social perception on women entrepreneurial intentions in micro and small enterprises in Indonesia."

⁴S.H. Aldulaimi, "Islamic work ethics: multidimensional constructs and scale validation," *International Journal of Applied Management Science* 12, no. 3 (2020): 186–206.

⁵M. Soleman et al. "Islamic job satisfaction, organizational commitment, and intention to leave: Moderating role of Islamic work ethics," *Management Science Letters* 10, no. 6 (2020): 1359–68, <http://dx.doi.org/10.5267/j.msl.2019.11.021>.

⁶R. Beekun, *Islamic Business Ethics*. (IIIT, Herndon, Virginia, U.S.A., 1997).

Islamic and Protestant work ethics put a lot of stress on hard work, commitment, and dedication to work, as well as on being creative at work, avoiding unethical ways to get rich, and cooperating and competing at work.⁷

However, there is a lack of information about IWE. created the IWE scale to measure solitary behavior.⁸ He conducted his study on 150 Arab American college students. A favorable and statistically significant correlation existed between the IWE and individualism scales. Moreover, examine the relationship between IWE and innovative capacity. They discovered an association between IWE and innovation capability. Conducted research into IWE in Kuwait using data from 761 public and private sector managers. Managers were found to have significant levels of both IWE and loyalty.

Therefore, this study aims to explore the principles of IWE among Muslim women workers employed by Small and Medium Enterprises in Kudus Regency and its surroundings. This research has an important contribution to the development of the MSME industry because the majority of workers in this industry are Muslim women. This understanding of the attitude of Muslim women to the Islamic work ethic can be used as a basis for policymakers to increase the productivity of Muslim women workers to increase positive contributions to organizational development by conducting education and socialization of the application of Islamic values in doing work so as to change orientation in position to get not only material but also the reward in the afterlife for working as a form of worship. MSMEs also need to have a positive style in treating Muslim women workers because various studies have also shown that positive management styles associated with religious values

⁷D. A. Yousef, "Islamic work ethic - A moderator between organisational commitment and job satisfaction in a cross-cultural context," *Personnel Review* 30, no. 2 (2001): 152-65, <https://doi.org/10.1108/00483480110380325>.

⁸A. Ali, "Scaling an Islamic work ethic," *Journal of Social Psychology* 128, no. 5 (1988): 575-83.

have an important role in developing *dakwah* in MSMEs and can increase productivity within the organization.

B. Discussion

1. Work Ethic in Islam

In Islam, work ethics are the expectations of one's relationships concerning their behavior at work. This includes their diligence, commitment, cooperation, responsibility, social relations, and originality. Essentially, people could anticipate that a personal relationship with God would influence their attitudes and behavior to conform to the rules and stipulations of the religion.⁹

In contrast to Protestantism, Islam has a distinct relationship between those religion and professional ethics. In Islam, faith in God permeates every aspect of life, and a faithful person is one who holds this belief while also performing actions that honor their faith in God and abiding by religious laws. IWE is a construct created in order to incorporate religious ethical principles into one's professional life with respect to this belief and workplace environment. Employees with internalized IWE would probably act morally because they believe that God is observing or aware of what is being done.¹⁰

According IWE is a propensity toward work and a belief that work is a virtue in human existence. It incorporates Islamic expectations regarding one's conduct at work, as well as effort, cooperation, responsibility, social interactions, sacrifice, and inventiveness. Employees with good ethics are an asset to the organization because they have a positive and constructive work

⁹F. H. Nasution and A. Rafiki, "Islamic work ethics, organizational commitment and job satisfaction of Islamic banks in Indonesia," *RAUSP Management Journal* 55 (2020): 195-205, <https://doi.org/10.1108/RAUSP-01-2019-0011>.

¹⁰R Sulaiman et al. "The role of religiosity in ethical decision-making: A study on Islam and the Malaysian workplace," *Journal of Business Ethics.*, 2021, <https://doi.org/10.1007/s10551-021-04836-x>.

model to achieve organizational goals and progress together which will enhance the good image and reputation of the organization. On the other hand, employees who behave unethically can damage the work environment and have a negative impact on the organization.¹¹ Every Muslim is accountable for adhering to the Islamic moral code, and Sharia governs every aspect of religious practice in Islam.¹²

The three foundational pillars of IWE are piety (*Taqwa*), morality (*Akhlak*), and quality (*Itqan*). They have also emphasized IWEs as a perspective of dakwah in creating SME entrepreneurs who carry out their duties as Allah's representatives and contribute positively to the development of their businesses. In fact, a lack of sound business practices in SME operations will harm consumers, employees, and the business itself.

The Qur'an and traditions form the basis of Islamic ethics. In the past, Muslim authors cited the Qur'an and its traditions to support their moral and religious beliefs.¹³ Some Islamic scholars have identified Islamic work ethics over the past three decades and have been extensively utilized in recent research. Islamic ethics from the Holy Qur'an and proposed them as outlined¹⁴ in Table 1.

¹¹J. Mohammad and F. Quoquab, "Furthering the thought on Islamic work ethic: how does it differ?," *Journal of Islamic Marketing* 7, no. 3 (2016): 355-75, <https://doi.org/10.1108/JIMA-07-2014-0047>.

¹²K. Laeheem, "The results of promoting Islamic ethics in adherence to the faith among Muslim youth in Ban Kha Ling, Phithen sub-district, Thung Yang Daeng district, Pattani province," *Kasetsart Journal of Social Sciences* 40, no. 3 (2019): 663-69.

¹³Nasution and Rafiki, "Islamic work ethics, organizational commitment and job satisfaction of Islamic banks in Indonesia."

¹⁴Ali, "Scaling an Islamic work ethic."

Table 1. Qur'an reference of Islamic work value constructs

Constructs	Sources found in Qur'an verses
Cleanliness	Al-Baqarah (2), verse 222
Piety	Al-Hujurat (49), verse 13
Benevolence	Al-Nahl (16), verse 90
Cooperation	Al-Maidah (5), verse 2; Al-Nisa (4), verse 85
Consistency	Al-Shura (42), verse 15
Consultation	Al-Shura (42), verse 38; Al-Qasas (28), verse 26-28
Equality	Al-Nisa (4), verse 58 Forgiveness Al-Shura (42), verse 43
Gratitude	Al-Nahl (16), verse 114; Yunus (6), verse 17
Justice	Al-Hujurat (49), verse 9
Moderation	Al-Baqarah (2), verse 143
Patience	Al-Baqarah (2), verse 153; Hud (11), verse 11, 115
Transparency	Al-Baqarah (2), verse 282
Trustworthiness	Al-Baqarah (2), verse 188
Strength	Al-Qasas (28), verse 26
Moderation	Al-Furqan (25), verse 67
C o m p e t e n c e / capability	Al-Baqarah (2), verse 286 Humble Hud (11), verse 23
Fairness	Al-An'am (6), verse 152; Al-Mumtahina (60), verse 8; Al-Najm (53), verse 32
Responsibility	Al-Nisa (4), verse 58-59

Hard work	Al-Baqarah (2), verse 62, 82; Al-An'am (6), verse 135
Right intention	Al-Baqarah (92), verse 25, 225, 62; Al-Taubah (9), verse 105; As-Saff (61), verse 8
Truth	Al-Anfal (7), verse 27; Yunus (10), verse 61; Al-Nur (24), verse 8

Source: Wahab et al, (2016). p. 4195

2. Work ethics from Protestant, Hindu, Buddhist, and Islam

Islamic work ethics with other ethical systems, such as Protestant work ethics (PWE), Hindu work ethics (HWE), and Buddhist work ethics (BWE).¹⁵ The similarities stem from the emphasis on work-related ideals, interest-rate rules, the prohibition of alcohol, and other factors.

The basic ethical principle of all the various religions emphasizes adherents to do good deeds and avoid bad actions. A Muslim considers Islam not only as a religion but also as a comprehensive life guide that regulates all social, cultural, political, economic, and other activities so that Islamic ethics cannot be separated from the daily activities of a Muslim.¹⁶ According to Rice, there are several main principles in Islamic ethics, including the oneness of God (*tauhid*), trustworthiness (*khalifah*), justice (*adael*), freedom (*ikhtiyar*), balance (*wasat*), responsibility (*masoliah*), and benevolence (*ihsan*).¹⁷

The Protestant work ethic believes that work is desirable

¹⁵ Mohammad and Quoquab, "Furthering the thought on Islamic work ethic: how does it differ?"

¹⁶J. A. J. Wilson, "The new wave of transformational Islamic marketing: Reflections and definitions," *Journal of Islamic Marketing* 3, no. 1 (2012): 5-11, <https://doi.org/10.1108/17590831211225436>.

¹⁷Mohammad and Quoquab, "Furthering the thought on Islamic work ethic: how does it differ?"

and beneficial to oneself.¹⁸ The idea of the Protestant work ethic comes from the construction revealed by Luther, Calvin, and the Protestant Reformation. The theology developed by Luther and Calvin encourages a person to work hard to fulfill his own needs and interests which contain the essence of moral life, a measure of values and virtues, and a way to glorify God. Work is a means for a person to safety and wealth shows a sign of God's approval, thus encouraging the notion that obtaining wealth in any way is permissible. Calvin taught that first, serve God and then serve others. Economic gains, or even living wages, are incidental.

For Hindus, work and devotion have an important meaning in religion. Hinduism does not prevent someone from excelling at work because how the work is done is more important. Based on the Upanishads, Bhagavad Gita, and Brahma Sutras, Vedanta develops a practical life ethic.¹⁹ The Bhagavad Gita states that work involves devotion and separation. Devotion to the human endeavor of reaching the greatest possible outcome from each action (karma) and detachment (*vairagya/tyagi*) from the rewards or fruits of the effort (*karma phala*), which are surrendered to Divine Will.²⁰

In addition, the Manu Dharmashastra, also known as the Laws of Manu, details societal morals and norms of conduct. The Thirukural, an ancient Hindu text from South India, is a treatise on guiding human actions and thoughts, determining life objectives, and refining human interaction. Moreover, from the Hindu perspective, career advancement and material progress are inextricable from religious life. These texts contain the doctrines of karma and dharma, which have been interpreted variously to

¹⁸ A. Furnham, "The Protestant work ethic: A review of the psychological literature," *European Journal of Social Psychology* 14 (1984): 87–104.; M. Weber, *The Protestant ethic and the spirit of capitalism* (T. Parsons, Trans.). (New York: Scribners, 1958).

¹⁹ C. Richardson, L. Sinha, and M.S. Yaapar, "Work ethics from the Islamic and Hindu traditions: in quest of common ground," *Journal of Management, Spirituality & Religion* 11, no. 1 (2014): 65–90, <https://doi.org/10.1080/14766086.2013.801025>.

²⁰ Richardson, Sinha, and Yaapar.

signify “work” and “worship,” among other things. Consequently, they are directly pertinent to the adage “work is devotion.”

In Hinduism, these doctrines serve as the foundational principles for all moral and ethical concepts. Within these doctrines are the necessary paths to human fulfillment and freedom from rebirth (*moksha*). There are four ways to unite with the Supreme (*yoga*): *jnana*, *raja*, *bhakti*, and *karma*. Both *karma yoga* (union through duty and responsibility) and *bhakti yoga* can be used directly in the workplace (union through dedication of all activities to God). They are a must for keeping the universe in order (*dharma*). In fact, *dharma* is a broad term that includes faith, law, duty, order, right behavior, morality, righteousness, justice, and standards.²¹

In Buddies, work ethics is based on a teaching called “*dharma*” taught by Buddha, which focuses on teaching doing good (*kusala karma*) and avoiding doing bad deeds (*akusala karma*) in the Buddhist scriptures Tripitaka²². Whereas the Hindu work ethic is formed by the ideology of karma (right action) and dharma (fulfillment of obligations) based on the Vedic scriptures and social class structure. Meanwhile, Islamic work ethics are based on Allah’s commands and the Hadith of the Prophet. Thus, it is clear that all religions principally focus on doing the right thing and avoiding wrong or bad behavior.

Table 2 . Similarities between IWE, PWE, BWE and HWE

²¹Richardson, Sinha, and Yaapar.

²²M.R. Abd-Rahman, *Introduction to Islamic and Buddhist personal ethics* (Negeri Sembilan: University Sains Islam Malaysia Publisher, 2010).

Discussion points	IWE	PWE	BWE	HWE
Way of self-development and societal welfare	Islam places a high importance on labor because it enables people to fulfill their basic requirements and achieve balance in their lives.	PWE views success in work as a sign that one is God's chosen one because PWE adheres to the idea of God's calling.	Buddhism views employment as the proper means of meeting one's basic necessities and as having a substantial positive impact on society.	The Bhagavad Gita, a sacred Hindu scripture, makes the claim that effort is the source of prosperity and power.
Work is considered as religious It is believed to be peoples' duty	Duty Islam values work highly because it views it as being similar to worship.	to serve as God's representative on earth	Learning and developing one's craft are wonderful blessings.	The caste structure ties work and religion together. Hindus born into various castes (varna) are required to perform the obligations associated with their own varna
Hard work, perseverance, and dedication	Islam has strongly emphasized working hard and discouraging idleness and time-wasting.	The Protestant faith promotes hard effort and discourages wasting time.	BWE views indolence as a fault and exhorts its adherents to give their all to their work.	Hindus often strongly emphasize their labor as a way to improve their quality of life in this life and after rebirth.

Honesty, loyalty, fairness, and patience in the workplace	IWE contends that being ethical requires being cooperative, humble, devoted, forgiving, and patient at work.	PWE strongly emphasizes internal locus of control, honesty, timeliness, and loyalty (to the organization and the job).	According to BWE, doing good deeds and upholding sila (ethics) is the first step towards achieving the ultimate aim of Nirvana (enlightenment).	Being non-harmful is highly valued in HWE. Additionally, it stresses moral behavior, including honesty, patience, and kindness.
--	--	--	---	---

Source: Mohammad and Quoquab, (2016) p. 358²³

In conclusion, explain there are five things that distinguish Islamic work ethics from others, namely:

1. The existence of halal and haram principles based on Islamic law
2. The importance of intention in IWE is because all actions are determined by intention in carrying out these activities. Allah judges a person's actions based on the intention of the deed, then performs the deed correctly.
3. Islam emphasizes that a person chooses a suitable job, does not violate Islamic law, and does not make it difficult for a Muslim to carry out God's commands.
4. Islamic ethics places more emphasis on the principle of unity and kinship among employees and leaders in the organization.
5. Islamic ethics apply Islamic Sharia to ensure and prevent sexual harassment from occurring within the work environment or outside the organization

²³Mohammad and Quoquab, "Furthering the thought on Islamic work ethic: how does it differ?"

Additionally, describe the distinctions between the Protestant (PWE), Hindu (HWE), and Buddhist (BWE) work ethics and the Islamic work ethics as follows:

Table 3. Dissimilarities between IWE, PWE, BWE and HWE

Discussion points	IWE	PWE	BWE	HWE
Work-related values	Both IWE and PWE place a strong emphasis on both intrinsic and extrinsic values.		The emphasis is mainly on intrinsic values.	The emphasis is mainly on extrinsic values.
Rules related to rate of interest	Religions like Islam and Christianity expressly forbid dealing with interests. However, as the Protestant movement grew, it became acceptable to show interest in Protestant Churches.		Implicit limitations on interest rates can be found in Buddhism and Hinduism. Recent years have seen BWE and HWE view interest as acceptable, although IWE does not.	
Restriction in terms of intoxicant	IWE has stringent rules against the use of alcohol and other drugs, and it views this as immoral behavior.	PWE permits moderate alcohol intake both in the workplace and outside of it. It is categorically forbidden.	However, in BWE, using drugs for medicinal reasons does not go against the fifth principle.	Regarding this, HWE has no restrictions based on religion.

Classification of work	IWE respects all effort and values it. IWE prioritizes halal (permitted) work over classification.	Christianity in the Middle Ages viewed labor as a sin. because physical labor was considered vulgar and only appropriate for slaves. PWE, however, contends that those who exhibit traits like diligence and punctuality are God's special elect.	Work is highly regarded in BWE since it promotes independence and self-respect. Jobs that don't damage others, don't necessitate excessive material consumption, and are motivated by noble intentions are highly valued by BWE.	Based on their caste structure, HWE has a high categorization system called Parboteeah. The brahmans often fulfill religious responsibilities, while the kshatriyas carry out administrative tasks and, when necessary, engage in combat as warriors. The vaisya are made up of merchants and farmers, and the sudras engage in work that is physically demanding and spiritually impure (such as sweeping).
------------------------	--	---	--	--

Source: Mohammad and Quoquab, (2016) p. 360²⁴

Even though Protestantism had some things to do with the great economic progress in the West²⁵, Islam also had an idea of ethics that came from the Qur'an and hadith. The Islamic kingdom, which ruled the Muslim world from the 8th to the 14th centuries, reached its golden age because of how people worked. Similar to Weberian Protestantism, Islam is the philosophical basis for several personal traits that help the economy grow.

3. Implementation of IWE among Muslim Women Workers

Indonesian Woman has been facing challenges in the socio-cultural environment at work. Indonesia has diverse traditions and

²⁴ Mohammad and Quoquab.

²⁵ M. Weber, *The Protestant ethic and the spirit of capitalism* (T. Parson, Trans.).

cultures because it consists of 17,504 islands, Thus; Indonesia is a country that has a diversity of cultures, languages, ethnicities, and also religions²⁶. The largest ethnic group in Indonesia is Java, which is 40.2 percent, followed by Sundanese (15.5 percent), Batak (3,6 percent) and others (37.5 percent) (Indonesian Statistics, 2019).

Cultural diversity will impact the attitudes and behavior of people, including women, at work. The issue of gender equality in Indonesia is growing rapidly, so women in Indonesia have the same opportunities in business activities or work (Anggadwita & Dhewanto, 2016). Many women manage and work in micro, small, and medium enterprises (MSMEs), which have an important contribution in increasing Gross Domestic Product (GDP) and economic growth. Statistical data from the Indonesian Ministry of Cooperatives and Small and Medium Enterprises shows that women contributed 60 percent of MSMEs in Indonesia which reached 63 million (Ministry of Cooperatives and Small-Medium Enterprises, 2018).

People's perspectives and actions, especially those of women in the workplace, will change due to cultural variety. Rapid progress is being made toward ensuring that women in Indonesia have equal access to economic and professional possibilities with their male counterparts.²⁷ Statistics from the Indonesian Ministry of Cooperatives and Small and Medium Enterprises show that of the 63 million MSMEs in the country, 60% are owned and operated by women, who thus play a significant role in the country's GDP and economic growth (Ministry of Cooperatives and Small-Medium Enterprises, 2018)

Traditionally, males are responsible for earning a living, while women are in charge of the household. Women no longer

²⁶G. Anggadwita and Dhewanto, "The influence of personal attitude and social perception on women entrepreneurial intentions in micro and small enterprises in Indonesia.";

²⁷G. Anggadwita and Dhewanto.

remain at home, as a result of changing circumstances, expanding opportunities for women, and their increased education. In addition, women and men are willing to share domestic responsibilities; consequently, women have begun actively working and holding advantageous positions.²⁸

They compare and contrast the roles of sex in social behavior. The central tenet of this theory is that differences and similarities between men and women derive from their respective social roles in society. Compared to men, women are more likely to be homemakers and child caretakers, allowing them to organize social duties. On the other hand, men are more likely to assume full economic, physical, assertiveness, and leadership responsibilities.

IWE was established in accordance with Islamic tenets and teachings. Islam is designed to be a complete way of life. The Quran and Hadith are the sources of Islamic doctrine for Muslims. The Hadith (*Sunnah*) comprises the words, deeds, and endorsements of Prophet Mohamed, whereas the Quran contains the verbatim revelations of Allah (God) to Prophet Mohamed.²⁹

The concept of IWE is derived from the Quran and Prophet Mohamed's teachings. The Quran encourages engagement and dedication to work and prohibits corrupt work behaviors such as begging, sloth, time-wasting, and participation in unproductive activities.³⁰ Numerous phrases are used throughout the Quran to discuss morality, religious excellence, and righteousness. *Al-khayr* (righteousness), *al-birr* (justice), *al-qist* (equity), *al-haqq* (truth and right), *al-adl* (justice), *al-ma 'aruf* (known and approved), and *al-taqwa* (belief in God and piety) are some of these virtues.

²⁸Bhalla and Kaur, *Labour force participation of women in India: Some facts, some queries*.

²⁹M.S. Ahmad, "Work ethics: an Islamic prospective," *Journal of Human Sciences* 8, no. 1 (2011): 850-59.

³⁰Yousef, "Islamic work ethic - A moderator between organisational commitment and job satisfaction in a cross-cultural context."

This research examines the Islamic work ethic of Muslim women in Kudus, Central Java, who work in SMEs. This project was carried out to understand how their behavior in understanding Islamic work ethics. This study uses a quantitative methodology by distributing questionnaires to respondents. Measuring perceptions of the implementation of Islamic work ethics was analyzed using 17 questions developed,³¹ which are widely used by various researchers and show good validity and reliability. There are five score scales ranging from a score of 1 representing a feeling of 'strongly disagree' to a score of 5 representing a feeling of 'strongly agree'. Based on this scale, the 'mean' score for each identified item is averaged. To measure the practice of implementing Islamic work ethics using the average values of the IWE dimensions, namely: benevolence (*ihsan*), hardworking and optimal effort (*mujahadah*), competitiveness, self-discipline and good intention (*niyyah*). This dimension serves as an analytical tool to determine the application of Islamic ethical values among Muslim women workers.

a. Benevolence (*Ihsan*)

The understanding of the implementation of Islamic work ethics among Muslim women workers' on the dimension of benevolence (*ihsan*) is quite high. Based on the results of a survey of 217 female workers in MSMEs, it was shown that 58 percent adequately understood the principles of virtue in Islamic work ethics. The concept of virtue is represented by various questions related to the four questions; dedicating oneself to work is a virtue, working well can benefit oneself and others, being fair and wise in the work environment is needed for mutual welfare, and emphasizing and encouraging social relations.

³¹ Ali, "Scaling an Islamic work ethic."

Working to fulfill one's own needs includes contributing to society as a whole. One must do work to the best of one's ability because life is meaningless without work. Also, unemployment and wasting time are bad for society, so that is why they always try to get the best results by doing their job as well as possible and avoiding laziness. The results of this dimension indicate that SMES employees have a high work ethic because they think that doing work is in accordance with Islamic teachings.

Ihsan, which means "kindness," means doing things exactly, rightly, correctly, and perfectly.³² Prophet Mohamed said, "Allah loves a person who learns exactly how to do his job and does it right" and "Allah blesses a person who perfects his craft". In Islam, Ihsan signifies excellence, and the concept of quality has been emphasized since the religion's inception. It is essential to attaining Itqan (the work and duties performed and completed in the highest quality) that management quality is supported and enhanced by Islamic principles. Consequently, numerous positive outcomes have resulted from the implementation of Islamic work ethics. According to the results of a recent,³³ researchers think that workers with IWE are more likely to work hard, pay attention, come up with new ideas, be loyal, achieve goals, and be creative at work.

Ihsan is related to properly, correctly, and accurately implementing tasks so that work can be carried out optimally. It means doing the job properly, correctly, precisely, and

³² H. A. Tlaiss, "How Islamic business ethics impact women entrepreneurs: Insights from four Arab Middle Eastern Countries," *J Bus Ethics* 129 (2015): 859–77.

³³ K. N. Aflah et al. "Islamic work ethics and employee performance: The role of Islamic motivation, affective commitment, and job satisfaction," *The Journal of Asian Finance, Economics, and Business* 8, no. 1 (2021): 997–1007, <https://doi.org/10.13106/jafeb.2021.vol8.no1.997>.

accurately as the Prophet Muhammad said that “Allah blesses the one who perfects his skills (does the job right)” and “Allah loves the one who learns exactly how to do his job and does it right”.³⁴ With Ihsan, a person believes that doing good deeds can have a positive impact and benefit others even though there are no demands from the job and duties of the company. This is done due to the belief in the presence of Allah the Almighty in all activities and actions carried out in all circumstances and situations. These aspects of IWE are what enable enterprises to realize their objectives.

Furthermore, employees with Ihsan values will do their jobs well, will not slack off, and will be dissatisfied if they do not utilize their optimal potential. Ihsan is also interpreted as Itqan which means maximum effort in achieving targets and tasks carried out to achieve success. Employees with a good work ethic will strongly try to achieve the existing targets in the job description with maximum effort because efforts and efforts are part of worship and get rewards from Allah the Almighty.

b. Hardworking and optimal effort (*Mujahadah*)

Based on the respondents’ answers related to hardworking and optimal effort (*mujahadah*) which are represented by five questions, namely: Laziness is an enemy in Islam, Working to fulfill one’s own needs includes contributing to society as a whole, One must do work to the best of one’s ability, life is meaningless without work and Unemployment and Wasting time is good for society. The results show that the majority of respondents answered agree and strongly agree by 82 percent.

³⁴ Tlaiss, “How Islamic business ethics impact women entrepreneurs: Insights from four Arab Middle Eastern Countries.”

Similarly, the dimensions of Hardworking and optimal effort also score high in tests indicating a significant contribution from these dimensions to employee IWE. In this dimension, SME employees think that laziness is an enemy in Islam. Moreover, Islam prohibits laziness, voluntary unemployment, reliance on others for assistance, time-wasting, and unproductive activities³⁵. The Prophet Muhammad, a paragon of virtue, used to pray, requesting God's protection from inactivity and sloth. Hard work or struggle (mujahadah) is a concept that receives a lot of high emphasis in the Qur'an. Mujahadah is the Arabic word for struggle or determination derived from the basic word *ja hada* which means exerting oneself, enduring pain, or trying.³⁶ Muslims are required by Islam not only to labor hard but also to complete their work with order, discipline, and precision, and to do so to the best of their ability.

The values mujahadah (hard work), itqan (perseverance), hikmat (wisdom), and ihsan (virtue) are found throughout the literature on work-related values. Islam emphasizes the concept of responsibility in all actions. This implies that Islam prefers freedom over responsibility, because humans will be held accountable for all their actions one day. Responsibility is a morally and ethically exemplary act. It includes (1) responsibility to oneself, (2) responsibility to the trustee, (3) responsibility to those involved, and (4) responsibility to consumers and society are several forms of responsibility. IWE emphasizes the importance

³⁵Yousef, "Islamic work ethic - A moderator between organisational commitment and job satisfaction in a cross-cultural context."

³⁶H. A. Tlaiss, "How Islamic business ethics impact women entrepreneurs: Insights from four Arab Middle Eastern countries," *Journal of Business Ethics* 129 (2015): 859-77.

of working hard, being dedicated, having patience, having aptitude, being flexible, having personal devotion, and providing support to one another in the workplace.³⁷

c. Trustworthiness (*Amanah*)

Trustworthiness is an essential component of Islamic work ethics because trustworthiness is a keyword in employees' success in completing the various jobs assigned. In this study, trustworthiness is measured by four questions, first, work is not the final destination, but self-development and social relations are the most important things. Second, creativity in work is a source of happiness and achievement. Third, someone who works is one step ahead in life. Fourth, the person is considered successful if he is able to meet his work deadlines.

Likewise, the Trustworthiness dimension also scored high in the test which shows a significant contribution from this dimension to the implementation of IWE among female Muslim employees. In this dimension, Islamic banking employees state that they always try to get the best results by doing their job as well as possible and avoiding laziness. The results of this dimension indicate that female Muslim employees take their work seriously. The business factor proves that female Muslim employees are highly committed to IWE because they do their work according to Islamic teachings.

Both the Muslim employer and employee are required to implement Islamic work ethics as an act of worshipping

³⁷ A. Amilin et al. "Islamic work ethics and organizational justice implementation in reaching accountants' job satisfaction," *Academy of Accounting and Financial Studies Journal* 22, no. 1 (2018): 1-11.; J. Hutasuhut et al. "Islamic work ethics in management performance perspectives: Conceptualization and value internalization. In Halal development: Trends, opportunities and challenges," *Routledge*, 2021, 88-93.

God, i.e., to work with sincerity for Allah's blessings and prosperity of the organization.³⁸ This causes the business to flourish and increases national wealth. In the following section, we will model and demonstrate the existence of this positive relationship between Islamic work ethics and economic development.³⁹

The survey results show that the average score of the four questions to respondents is 85.5 percent; they agree and strongly agree. This proves that Muslim female employees working in MSMEs can understand the values of the mandate contained in the Islamic work ethic. To carry out the mandate, it is necessary to have the support of capabilities that are in accordance with the responsibilities carried. Prophet Muhammad PBUH often reminded his Ummah about the importance of giving trust to someone who is competent; otherwise, it would be a disaster or mischief.

d. Self-Discipline

In this study, self-discipline was measured by two questions: can work be used as a means of controlling habits?, and should the person always work hard to fulfill his responsibilities?. The results of research on female workers in MSMEs show that as many as 79 percent of respondents agree and strongly agree. This result illustrates that workers understand the importance of self-discipline at work because it is the key to achieving success. The average score on the self-discipline measure is very good as a whole. These results show that most Muslim women who answered the survey do their daily work with the best quality, which is in

³⁸ K. Khan et al. "Organizational justice and job outcomes: Moderating role of Islamic work ethic," *Journal of Business Ethics* 126, no. 2 (2015): 235–46.

³⁹ A. Raise, "Islamic work ethics as a key engine of endogenous economic growth," *Islamic Economic Studies* 29, no. 2 (2022): 86–99, <https://doi.org/10.1108/IES-02-2021-0009>.

line with IWE's standards. So, they are always ready to learn something new, work carefully, and see artistic work as a source of happiness and success.

Islam encourages employers to give employees their rights. The agreements must be just and lawful. Employees should know their duties and responsibilities, and they should be informed their rights in terms of vacations, leaves, compensations, etc. The Quran says: "O you, who believe, fulfill your contracts" (05:01). The Islamic religion prohibits deception and deceit in the workplace; thus, Allah condemns deception in the Qur'an.⁴⁰

To perform a task flawlessly, Muslims should pursue education and learning to obtain the necessary skills and knowledge. Knowledge ('ilm) holds a prominent place in Islam, as evidenced by the Qur'an and Sunnah. Self-discipline is an effort to control oneself to always obey and carry out duties and responsibilities. As a Muslim, the main motivation for self-discipline is to worship Allah the Almighty.

Workers should not be given jobs that are too hard for them. Allah says, "Allah does not put more on a soul than it can handle." They should be able to work in a nice and safe place. If they get hurt on the job, they should be paid for it. They should have enough time to do their jobs and spend time with their families.

e. Good intention (*Niyah*)

Lastly, the dimension of good intention (*niyyah*) in which all items have an excellent average score. According to the preceding categorization, it also falls under the high category. Two questions determine this dimension; does

⁴⁰ Raise.

work afford a person the chance to be independent?, and does Islam evaluates a person's work based on intent rather than the final outcome?. Scrutinizing these items reveals that most employees believe that work makes them physically and mentally or financially and socially independent. Respondents emphasized that intention has an important role in every activity of a Muslim. This implies that even if it is categorized as 'high' overall, it is likely that there are some items on this dimension that require more attention.⁴¹ Good intentions/motives (*niyyah hassanah*) are the motivation of one's actions because, in Islam, one's actions are measured by one's intentions. Prophet Muhammad said, "deeds (are judged) by intention (*niyyah*), so that every man and woman will achieve what they intend."

In this study, good intention is measured using two questions; does work afford a person the chance to be independent?, and does Islam evaluates a person's work based on intent rather than the final outcome?. The study results show that most Muslim women workers agree and strongly agree as much as 90 percent; this indicates that they are aware of the importance of intention in carrying out all activities. The component of good intentions in Islamic work ethics has an important meaning because it is this intention that distinguishes between work that is only oriented to the life of the world and works to achieve happiness in the world and the hereafter.

⁴¹ Tlaiss, "How Islamic business ethics impact women entrepreneurs: Insights from four Arab Middle Eastern countries."

C. Conclusion

This study aims to understand the application of Islamic work ethics among working women in small and medium enterprises and the Kudus district and its surroundings. The results of the study analysis indicate that, in general, the implementation of the work ethic among Muslim women working in MSMEs has a very good understanding of the Islamic work ethic and applies IWE values in their daily routines.

Therefore, these results have implications for micro-entrepreneurs to implement a work ethic based on Islamic values because it has a positive effect on the behavior of Muslim women workers. This research has various contributions, both theoretically and practically. Theoretically, not many studies evaluate the implementation of Islamic work ethics in small businesses, so it will be useful to increase knowledge, especially for Muslim women workers who have not been further studied. This study also has practical implications for MSME managers who need to promote Islamic work ethics to increase ethical culture and positive employee attitudes for organizational development.

REFERENCES

- Abd-Rahman, M.R. *Introduction to Islamic and Buddhist personal ethics*. Negeri Sembilan: University Sains Islam Malaysia Publisher, 2010.
- Aflah, K. N., S. Suharnomo, F. Mas'ud, dan A. Mursid. "Islamic work ethics and employee performance: The role of Islamic motivation, affective commitment, and job satisfaction." *The Journal of Asian Finance, Economics, and Business* 8, no. 1 (2021): 997–1007. <https://doi.org/10.13106/jafeb.2021.vol8.no1.997>.
- Ahmad, M.S. "Work ethics: an Islamic prospective." *Journal of Human Sciences* 8, no. 1 (2011): 850–59.
- Aldulaimi, S.H. "Islamic work ethics: multidimensional constructs and scale validation." *International Journal of Applied Management Science* 12, no. 3 (2020): 186–206.
- Ali, A. "Scaling an Islamic work ethic." *Journal of Social Psychology* 128, no. 5 (1988): 575–83.
- Amilin, A., T. Ismail, S. Astuti, dan A.S. Mulazid. "Islamic work ethics and organizational justice implementation in reaching accountants' job satisfaction." *Academy of Accounting and Financial Studies Journal* 22, no. 1 (2018): 1–11.
- Beekun, R. *Islamic Business Ethics*. IIIT, Herndon, Virginia, U.S.A., 1997.
- Bhalla, S., dan R. Kaur. *Labour force participation of women in India: Some facts, some queries*. London School of Economics and Political Science, London, UK.: Asia Research Centre, 2011. <http://eprints.lse.ac.uk/id/eprint/38367>.
- Furnham, A. "The Protestant work ethic: A review of the psychological literature." *European Journal of Social Psychology* 14 (1984): 87–104.
- G. Anggadwita, dan W. Dhewanto. "The influence of personal attitude and social perception on women entrepreneurial intentions in micro and small enterprises in Indonesia." *International Journal of Entrepreneurship and Small Business*

- 27, no. 2–3 (2016): 131–48. <https://dx.doi.org/10.1504/IJESB.2016.073974>.
- Hutasuhut, J., A. R. Syamsuri, A. Saragih, dan S Sarkum. “Islamic work ethics in management performance perspectives: Conceptualization and value internalization. In Halal development: Trends, opportunities and challenges.” *Routledge*, 2021, 88–93.
- Khan, K., M. Abbas, A. Gul, dan U. Raja. “Organizational justice and job outcomes: Moderating role of Islamic work ethic.” *Journal of Business Ethics* 126, no. 2 (2015): 235–46.
- Laeheem, K. “The results of promoting Islamic ethics in adherence to the faith among Muslim youth in Ban Kha Ling, Phithen sub-district, Thung Yang Daeng district, Pattani province.” *Kasetsart Journal of Social Sciences* 40, no. 3 (2019): 663–69.
- Mohammad, J., dan F. Quoquab. “Furthering the thought on Islamic work ethic: how does it differ?” *Journal of Islamic Marketing* 7, no. 3 (2016): 355–75. <https://doi.org/10.1108/JIMA-07-2014-0047>.
- Nasution, F. H., dan A. Rafiki. “Islamic work ethics, organizational commitment and job satisfaction of Islamic banks in Indonesia.” *RAUSP Management Journal* 55 (2020): 195–205. <https://doi.org/10.1108/RAUSP-01-2019-0011>.
- Raise, A. “Islamic work ethics as a key engine of endogenous economic growth.” *Islamic Economic Studies* 29, no. 2 (2022): 86–99. <https://doi.org/10.1108/IES-02-2021-0009>.
- Richardson, C., L. Sinha, dan M.S. Yaapar. “Work ethics from the Islamic and Hindu traditions: in quest of common ground.” *Journal of Management, Spirituality & Religion* 11, no. 1 (2014): 65–90. <https://doi.org/10.1080/14766086.2013.801025>.
- Soleman, M., A. Armanu, S. Aisjah, dan S. Sudjatno. “Islamic job satisfaction, organizational commitment, and intention to leave: Moderating role of Islamic work ethics.” *Management Science Letters* 10, no. 6 (2020): 1359–68. <http://dx.doi.org/10.5267/j.msl.2019.11.021>.

- Sulaiman, R, P. Toulson, D. Brougham, dan J Haar. "The role of religiosity in ethical decision-making: A study on Islam and the Malaysian workplace." *Journal of Business Ethics.*, 2021. <https://doi.org/10.1007/s10551-021-04836-x>.
- Tlaiss, H. A. "How Islamic business ethics impact women entrepreneurs: Insights from four Arab Middle Eastern Countries." *J Bus Ethics* 129 (2015): 859-77.
- . "How Islamic business ethics impact women entrepreneurs: Insights from four Arab Middle Eastern countries." *Journal of Business Ethics* 129 (2015): 859-77.
- Weber, M. *The Protestant ethic and the spirit of capitalism* (T. Parsons, Trans.). New York: Scribners, 1958.
- Wilson, J. A. J. "The new wave of transformational Islamic marketing: Reflections and definitions." *Journal of Islamic Marketing* 3, no. 1 (2012): 5-11. <https://doi.org/10.1108/17590831211225436>.
- Yousef, D. A. "Islamic work ethic - A moderator between organisational commitment and job satisfaction in a cross-cultural context." *Personnel Review* 30, no. 2 (2001): 152-65. <https://doi.org/10.1108/00483480110380325>.