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ABSTRACT

Malaysian women have continued to play an increasingly important role in the national development of the country including greater participation in the economy and labor market. These improvements were made possible by the increasing numbers of females having access to education. Education provides better work opportunities and thus increases the level of income of an individual. Therefore education is perceived to be an important factor in human capital formation. In Islam, every Muslim is required to acquire knowledge as much as possible. Knowledge generates wealth. Thus, Islam condemns idleness, inactivity and poverty are condemned. A Muslim should be actively involved in the pursuit of increasing their knowledge and skill to ensure that their life is not of mere subsistence. This paper will look at the perception towards the importance of education among Muslim women. A total of 189 respondents were interviewed from selected kampongs in the district of Papar, Sabah. The data collected was analyzed and reported using descriptive statistics. About 42.4 percent respondents have obtained a diploma and degree level education. From the study, it is found that 78 percent of the total respondents perceived that education is very important. A total of 47.1 percent strongly agreed that education can influence future income. Essentially, a total of 78.8 per cent agreed that higher level of education leads to a higher level of income.

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1.0 Introduction

Nearly 50 percent of women around the world are officially in labor force and women constitute approximately one-third of all workers around the world (Tzannatos, 1999). One of the important factors that influence this situation is education. Today, most people believe that with higher education, they will enjoy better work condition with higher pay. Education is one important element in human capital formation. According to Mincer (1968) the higher is one's education level, the higher is the wage earned.

In Malaysia, from the report of Asian Development Bank (ADB) of Women in Malaysia (1998), women are regarded as important contributors to the country's economic and social development. Their access to health and education and their participation in the economy have increased rapidly over the years. Economic growth has been accompanied by the greater participation of women in the formal workforce and in a range of other activities. Female labor force participation rate has kept pace with population growth and the number of female and male workers doubled between 1970 and 1995, while the labor force participation rate remained relatively unchanged after 1980. The labor force participation rate increased from the upper thirties for women between 1970 and 1980, and has remained between 44 and 46 percent between 1990

and 1995. In 2005, females accounted for 47.7 per cent of the total workforce in Malaysia (LPPKN, 2005).

Women participation rate in Sabah has also increased steadily over the years. In the year 1990, women participation rate is 37.5 percent. Then it increased to 40.8 percent in year 2000 (Department of Statistics Malaysia). Subsequently, in year 2005, female labor participation rate is 46.6 per cent of the total work force in Sabah (LPPKN, 2005).

Malaysian women have continued to play an increasingly important role in the national development of the country including greater participation in the economy and labor market as well as improved access to education and health. As noted above, these improvements were made possible generally by the rapid growth of the economy which created more and new opportunities for women, but also resulted from the implementation of gender-sensitive programs of the Government and NGOs, including changes in the legal and institutional framework, which further facilitated their involvement in the economy. The major area of achievement has been the significant and rapid increase of the numbers of women participating in the labor force.

An important factor contributing to the economic and social advancement of women has been the equal access of women to educational opportunities. Female enrolment at the primary and secondary levels was about half of total enrolment, while at the upper secondary level, female students accounted for about 52.3 percent of total enrolment. Female intake in universities expanded rapidly to 49.5 percent in 1994 from 37.2 percent in 1990. Although female students are still predominantly in the arts stream,

with about 65 percent of total enrolment in arts courses, they have recently been an increased enrolment in science and technical courses. This is evidenced by the doubling of female enrolment in vocational courses from 22.2 percent in 1990 to 45.9 percent of total enrolment in 1992. An ADB assisted Government program to build girls' dormitories contributed to this.

There has been rapid expansion of educational opportunities and openings for women and men to improve their economic participation. Overall, the trend shows an increase in the literacy levels of both males and females, which stood at 89 percent for males and 80 percent for females in 1990. The progress made in reducing the gender gap is attributable to remarkable increases in girls' enrolment in schooling. Concomitantly, it is therefore expected that the male and female literacy gap will be further narrowed in the years to come. This change since the 1950s, when schooling was not considered very appropriate for women has been helped by measures such as the introduction of free primary education and changes in family attitudes. In 1994, enrolments in primary and secondary levels were 51 percent for males and 49 percent for females. The gender gap in tertiary education stood at 54 percent male and 46 percent female in 1994, pointing towards persistent structural and attitudinal barriers to women's equitable participation at the highest educational levels.

This paper aims to look at the perception of the importance of education among Muslim women in the district of Papar, Sabah, Malaysia. Papar is located in the West Coast Zone of Sabah bordering Penampang district in the North, Tambunan district in North-East, and Keningau and Tenom in the South-East and Beaufort in the South. The land area is

480 miles per square. The total population is 86,694 (LPPKN, 2000) comprising various ethnics such as Brunei Malay, Kadazan Dusun, Bajau, Chinese and other natives. Education can influence positively the living standard of the local community. Educated women tend to have better work opportunities and higher income therefore they will enjoy better health and living conditions. Hence, this study is crucial to determine the level of importance of education amongst the women in Papar.

There are several limitations in this study which in turn provide opportunities for future research in this area. First, this research is only focused in the district of Papar. However, the choice is justified because Papar is one of the developing districts in Sabah. Thus there is a potential of further development in socio-economics especially in the provision of human capital development and infrastructure. Secondly, the research is only limited to four selected kampongs in Papar mainly because the majority of the population in these kampongs is Muslims. Nonetheless, the kampongs chosen is among the nearest surrounding kampongs to the town centre of Papar. They are situated within 5 km radius of the town centre. Third, the respondents are limited to Muslim women only. Nevertheless it is the purpose of the researchers to look at the perception of the importance of education among this group. For future research, this study can be conducted on other ethnics and religions group in a wider area or districts.

Following this introduction, this paper will present a brief literature on the subject. This is followed by explaining the research methodology in section three. The results and findings is discussed in section four and section five concludes.

2.0 Literature Review

Blumberg (1984) and Inglehart (1997) in Evans and Kelley (2007) indicate that women's labor force participation in the world is a fascinating issue for both theoretical and policy reasons. Modernization theory has long predicted the convergence of gender roles, as rapid growth in industrial productivity and consequent strong wage gains have drawn first men and then women out of home and farm production and into work in offices and factories. Hakim (1998) explain that other evidence suggests that this convergence is more apparent than real: the tempo and intensity of labor force participation are, for most women, still largely governed by family considerations.

The role of education is important for women to be able to take advantage of new employment opportunities and increase their income (Tzannatos, 1990). Psacharopoulos and Tzannatos (1991) explain that in a cross-country context it was estimated that a one-year increase in education increases female participation by three years and microeconomic evidence strongly confirms the positive effect of education on female participation in Africa, Latin America and Asia.

Prior research in Australia indicate that family background have very important influences in labor-market-related domains such as education (Crook, 1995 in Evans and and Kelley, 2007). Juan and Cesar (2003) find however, that labor market participation of married women basically depends on their personal and family characteristics especially education, their non-labor incomes and their wages and only in a few countries does the participation of married women seem to be related to the labor status of the husband.

Evans and Kelly (2007) find that among the compositional changes of trends in women's labor force participation in Australia: 1984–2002, rising women's education and falling fertility substantially elevate women's workforce participation and hours worked. No clear time effects were associated with particular policy initiatives. Importantly, interaction tests suggest that the effects of education and of family situation have *not* changed over time.

Kelley (2000) in her research about women in Australia find that the postwar period has also been a time of erratically rapid educational expansion in Australia. Early in the postwar period most girls left school after year 8, so that wives' potential wages were low relative to the value of their homemaking, and the prestige of the jobs they could get was, on average, lower than that of being a housewife.

Rose (2006) find that in models that control for pre-high school test scores, family background such as education, and demographic characteristics, employed women who gain one standard deviation more than average are predicted to earn 9 percent more than average. These effects are even larger unconditional on employment status, indicating that test score gains influence both the employment status and earnings once employed.

Broom et al. (1980) and Evan and Kelley (2002) suggest that subsequent expansion of the educational system in Australia and education's continuing close connection with job quality and pay, make being a full-time homemaker "cost" today's young women much more than in prior cohorts.

3.0 Research Methodology

3.1 Location

This research was carried out in a local district, Papar, in the state of Sabah. Papar is an agricultural town located 38.5km from the state capital, Kota Kinabalu. Four villages (kampong) were selected for the research namely Kg Seberang Benoni, Kg Takis, Kg Melugus and Kg Buang Sayang 2. All four kampongs are located within 5 km radius of the Papar town municipal.

3.2 Population and Sample

The total population of the research area is 2,374; Kg Seberang Benoni (852), Kg Takis (322), Kg Melugus (400) and Kg Buang Sayang 2 (800). Females make up almost half of the total population in the kampongs. There are 433 females in Kg Seberang Benoni, Kg Takis (163), Kg Melugus (188) and Kg Buang Sayang 2 (400). Majority of the population is Muslim. Samples were chosen randomly among the women of Brunei Malay ethnic. The sample sizes are 21.13 percent from the female population in Kg Seberang Benoni, Kg Takis (36.81 percent), Kg Melugus (28.59 percent) and Kg Buang Sayang 2 (0.10 percent). In general the total respondents are 21.66 percent or 189 from a total of 1184 female population in the selected kampongs.

3.3 Instruments

The data was collected by conducting a self administered survey. Questionnaires were distributed and respondents were interviewed face to face from house to house. The questionnaires were divided into two sets. Set A was used to interview the chief of

village (ketua kampung) to obtain information on the research location. Set B were distributed to the women respondents.

Set A consists of two parts. The first part is designed to identify the respondents' backgrounds. The second part enquires the general background of the villagers. Set B is divided into 7 parts. There are 10 questions in Part A to identify the respondents' background. Part B consists of 13 questions related to the respondents' occupation and income. There are 4 questions in Part C to be answered by respondents currently not working during the time of study. Part D tries to identify the respondents' level of education. Part E analyzes whether respondents have previously be involved in any courses and training. Part F looks at the respondents' satisfaction on their wages.

3.4 Data Analysis

Data collected were analyzed using descriptive statistics. The respondents' background, level of education and wage level were analyzed and discussed using frequencies and percentages. The results were presented in pie charts.

4.0 Results and Discussion

4.1 Demographic and Respondents' Profile

Among 189 respondents of female Muslims in these four kampongs in Papar, 1.6 percent of them aged between 13 to 17 years old, 16.9 percent aged between 18 to 24 years old, 60.3 percent aged between 25 to 39 years old, 19.0 percent aged between 40 to 55 years old and 2.1 percent aged 56 years old and above. From this profile, the sample was dominated with women aged within 25 to 39 years old where the total number was 114 respondents. Out of 189 respondents, 57.1 percent is government employee, 15.3 percent is attached to the private sectors while 8.5 percent is self-employed. Among self-employment jobs in these four kampongs were micro retailers, fishermen, farmers and hawkers. However, 19 percent of the respondents have neither occupation nor fixed income.

The respondents were also asked on their fixed income per month (Diagram 1). It is found that 23 women earn RM600 and below. If this is the sole income for the household (with several children), this range of income could be considered below the poverty line. Poverty line for Sabah is RM690 on year 2002 (LPPKN, 2005). There were 43 of respondents who stated that they earn around RM601 to RM1200, and this contributes to the highest percentage among them i.e. 22.8 percent. Further, 36 respondents said that they have fixed income from RM1801 to RM2400 per month while only 11 respondents mentioned that they gain around RM2401 to RM2800 per month. There were 10 respondents earning a fixed income above RM2800 per month.

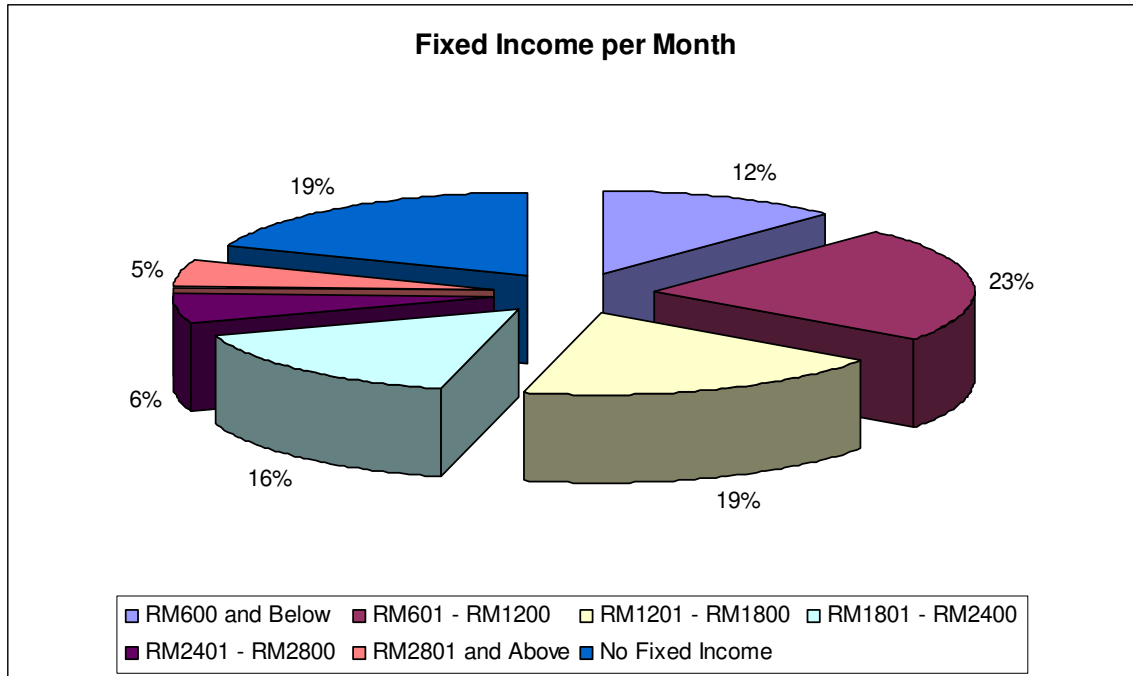


Diagram 1

In terms of the highest level of education (Diagram 2), 1.6 percent of 189 respondents have no formal education at all. Another 3.7 percent have some primary school education. From 189 respondents, only 2.1 percent attended secondary school but dropped out. They were 10.1 percent of the respondents or 19 out of 189 respondents who took SRP/PMR and did not continue for the upper secondary school education. A total of 38.6 percent respondents completed their SPM examination and 19.6 percent obtained either STPM or diploma as their highest level of education. Out of 189, there were 22.8 percent or 43 respondents who earn their degrees from public and private universities or college in various fields.

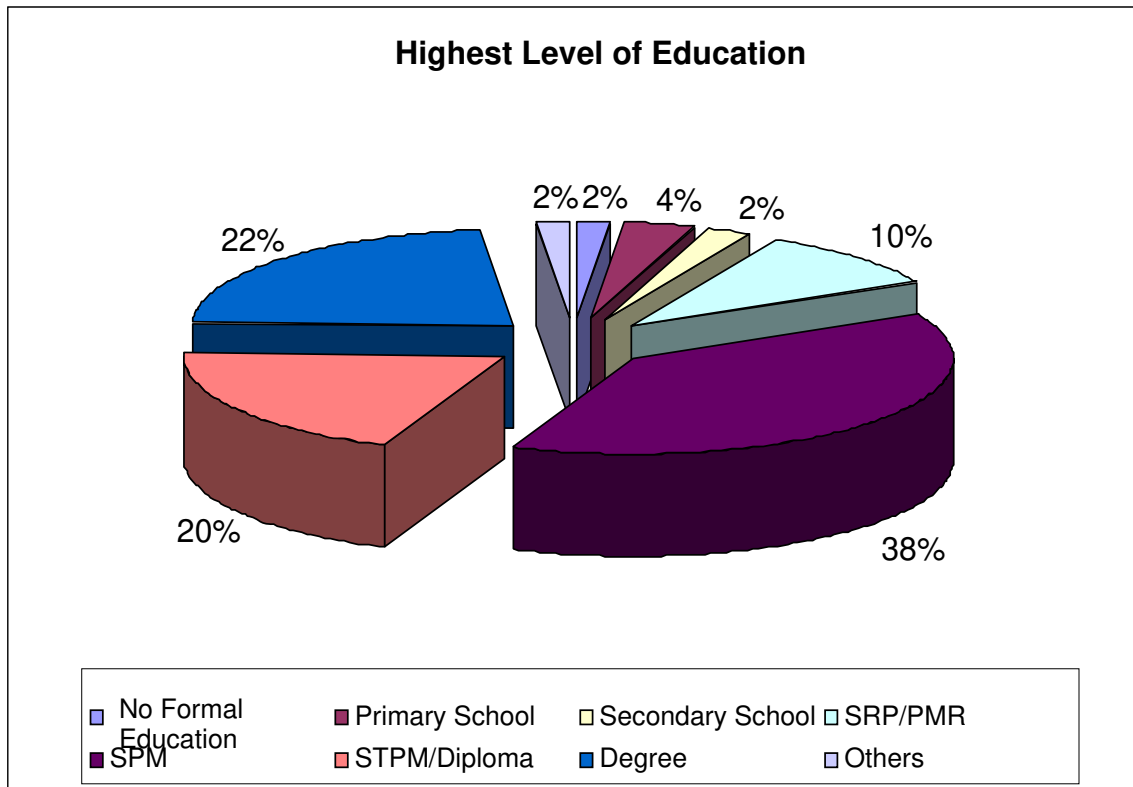


Diagram 2

The respondents were also asked what is their main reason for not prolong their study (if any), and 27 percent of them stated that financial problem is the main reason. This contributes to the highest percentage among the various reasons. Other reasons include respondents did not fulfill the condition or entry requirement to further their study and this contributed to 15.3 percent. However, 7.4 percent respondents (equal to 14 respondents) were not interested to further their study. Out of 189 respondents, 15.9 percent of them or 30 respondents were satisfied with their present situation. Thus, they did not have an urge to continue their schooling to the next level. A number of 23 respondents did not answer the question. Most probably, either they were already at school/college/university and earn degrees or assumed that the question was irrelevant to them.

4.2 The Importance of Education

Education is claimed worldwide as one type of investment on human capital that can result benefit and economic profit and contribute to a country's wealth (Rosnani & Abdul Karim, 2000). Thus, it should be perceived as important as other life elements and basic needs as well. From this study, all 189 Muslim female respondents were asked if they perceived education as very important (refer to Diagram 3). Approximately 78.3 percent strongly agreed with the statement while only 21.2 percent just agreed that education is very important to an individual. However, there was 1 respondent (0.5 percent) who disagreed with the statement. The respondents were also asked if education can influence their future income; 47.1 percent strongly agreed while 45.0 percent just agreed with the statement. However, 7.4 percent disagreed that education can influence future income and there was 1 respondent who strongly disagreed with the statement.

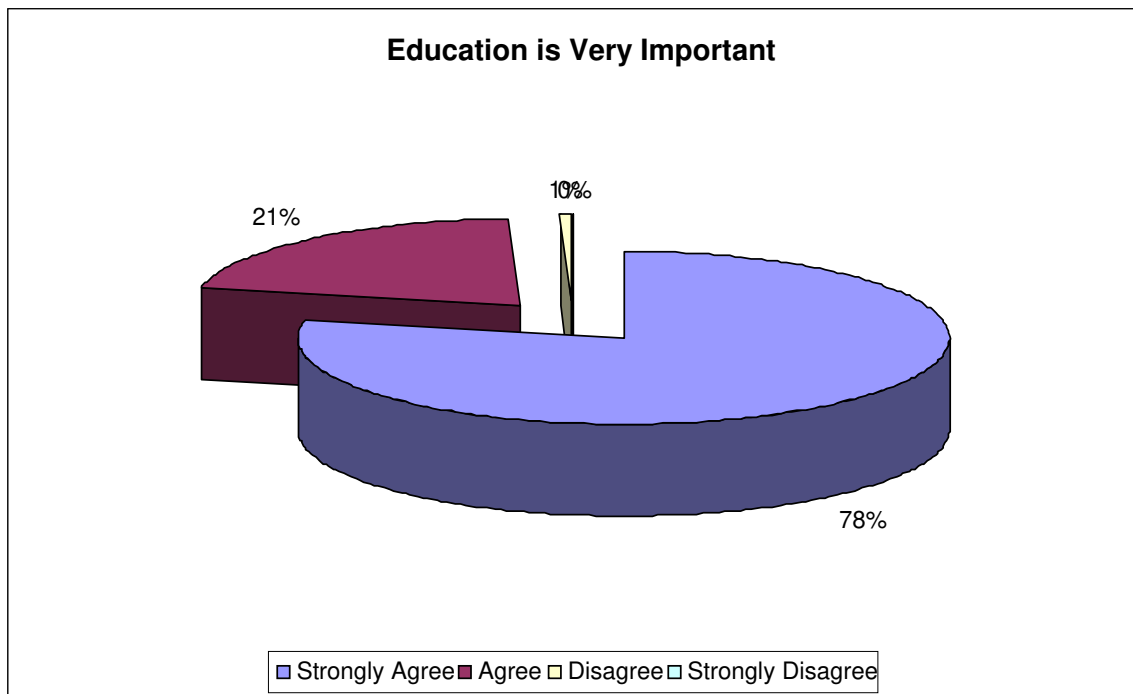


Diagram 3

The 189 respondents were also asked if they were satisfied with their present level of education (Diagram 4). Only 22 of them strongly agreed that they were satisfied with their present level of education while 87 just agreed with the statement. However, 66 respondents answered that they disagreed with the statement. This meant that they were not satisfied with their current level of education. Another 14 respondents strongly disagreed with the above statement which meant that they were strongly dissatisfied with their present level of education. How about the present level of wage? Were the respondents satisfied with them? In response to this question, 21 respondents strongly agreed that they were satisfied with their present level of wage while 106 agreed. Some 40 respondents disagreed and 22 strongly disagreed that they were satisfied with their present level of wage.

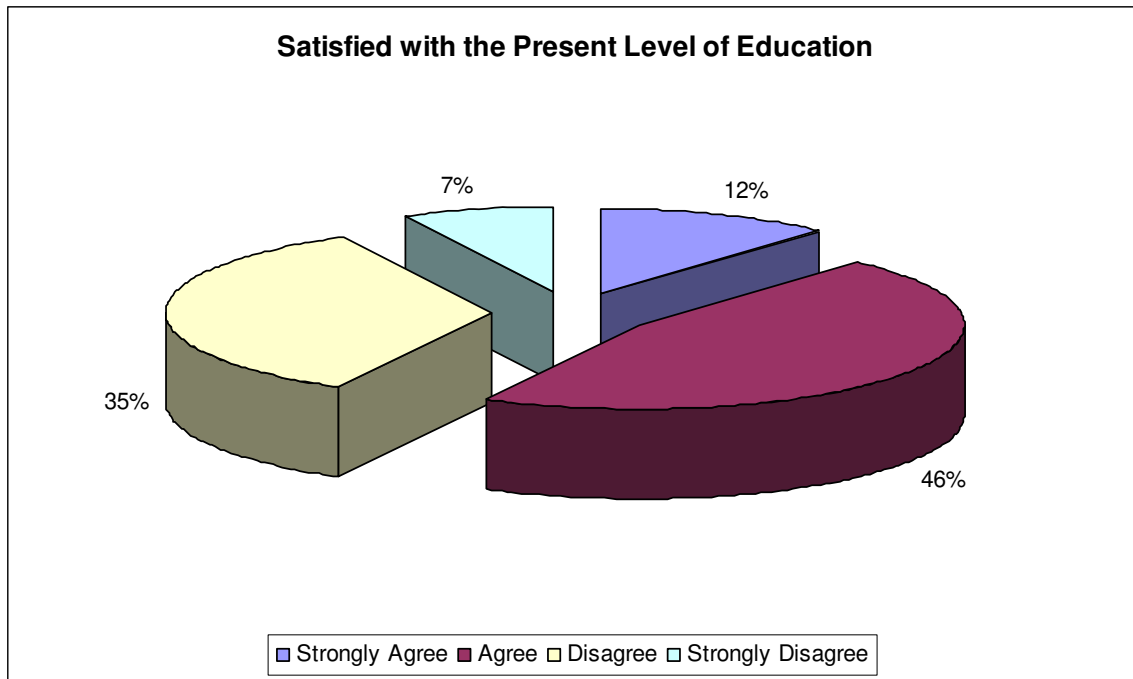


Diagram 4

Does higher level of education lead to higher level of income? This question was also asked in the questionnaire. The purpose was to look into the respondents' view on their expectation on education in relation to income. Would they perceive that if someone got higher level of education, he/she is expected to earn higher income? Out of 189 respondents (refer to Diagram 5), 36.5 percent stated that they strongly agreed with the statement and 42.3 percent of 189 respondents just agreed with it. To them, higher level of education will lead to higher level of income. However, 40 respondents were against the statement. About 20.6 percent disagreed that higher level of education could lead to higher level of income. There was also 1 respondent who strongly disagreed with it. To them, higher level of education does not necessarily lead to a higher level of income.

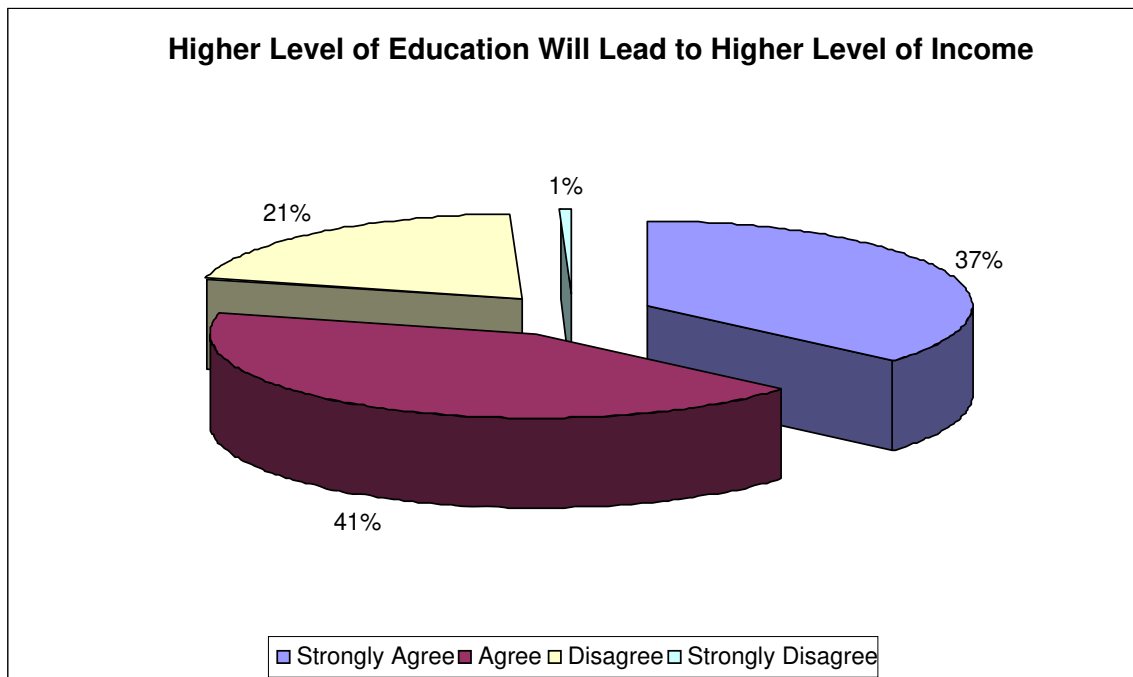


Diagram 5

4.4 Discussion

According to Psacharopoulos (1992), the returns from investment in education are higher for women. He reasoned that this can be explained by two factors. Firstly, in the case of women, the impact of education does not just limit to additional income, but also to increase their opportunity to participate in the labor-force. Secondly, women also have lower opportunity cost and this can increase the rate of returns. As mentioned by Rosnani and Abdul Karim (2000), education is a type of human capital that gives benefit to the country's economic wealth. In Islam, to gain (and to spread) knowledge is a kind of *jihad*. This earns *pahala* (rewards) from Allah. Even the first *Quranic* verse revealed (*Al-'Alaq*, 96: 1–5) is related to knowledge which plays the main role in education. Allah said in *Al-Zumar* (39: 9), "... Say, Are those equal, those who know and those who do not know? It is those who are endued with understanding that receive admonition."

According to Rosnani and Abdul Karim (2000), government is interested to spend money for education and this is due to several reasons. Among them is the need to increase the number of skilled and qualified labor force. Thus, education should be perceived as important to anyone and everyone. From the findings on this study, more than three-quarter of the respondents strongly agreed that education is very important. This type of awareness is crucial to ensure that future generation would be free from any illiterate condition. If a woman convincingly agrees that education is very important, thus her opinion will be adapted to her children and the next generation as well. This will definitely help the Malaysian government to pursue the National Education Policy (1974) which one of the objectives is to fulfill the needs for human resource in the country, as well as to produce a disciplined, trained and collaborative society.

The positive perception towards the importance of education is very essential. Urban areas might get more exposure; nevertheless rural areas should not be left-out. The desires to step to the next level might induce some women to wish for continuing their schooling. Even though more than 50 percent of the respondents consent that they were already satisfied and pleased with their present level of education, however the opinions of the 80 respondents should not be overlooked. Their dissatisfaction with their current level of education shows that if they were given a chance, they might want to continue study. If they do, they may perhaps be able to improve their standard of living. More than 75 percent of the respondents are in agreement that higher level of education results in a higher level of income. Even more than 90 percent of them are also of the same opinion that education will have an effect on future income.

Schultz (1963) had listed several advantages from education which include benefits to the country through educational research, discovery and preservation of potential talents, growing human ability and preparation of human capital to support economic growth. According to Weisbrod (1962), in general, society would certainly gain if its members become more educated. For example, if more society can read, the demand for reading materials will also rise. Rosnani and Abd. Karim (2000) wrote that there was a significant relationship between parents' level of education and the probability of their children to go to higher level of education. Therefore, education must be perceived as very important especially to the mothers and women around the world, either in urban or rural areas.

5.0 Conclusion and Recommendation

Education is an important element in human capital. Investment in education will enhance the skill and knowledge of an individual. An individual with more education will be more productive and subsequently enjoy a higher level of income. This will improve the standard of living of the individual. It is then no doubt that the acquisition of education is vital. From the study, it is found that most Muslim women in Papar perceived that education is very important. They are in the same opinion that education can influence future income. They agreed that a higher level of education leads to a higher level of income.

This perception is crucial and should be taken into account by policy makers. The realization that education is important shows that women are willing to pursue higher education if they are given the opening. Therefore, government should invest in the provision of education in Papar district in the forms of formal training and infrastructure development. They should create more opportunities for the people to increase their human capital investment. At the same time, the government should continue to increase the awareness of the people of the importance of education. In conclusion, education must be perceived as important by all individuals. This will ensure that the next generation will be of the same opinion and share the same culture to learn. A more knowledgeable workforce will certainly ignite the engine of economic growth.

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