

Women's Economic Roles in Islam: Principles and Perspectives

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ABSTRACT

This study examines the economic roles of women in Islam by analysing religious principles, historical accounts, and ethical guidelines that shape women's contribution to economic life. Employing a qualitative approach, this study aims to analyse women's economic roles from an Islamic perspective and to understand how Islamic teachings establish a framework for women's participation in economic activities while upholding religious values. The findings demonstrate that Islamic teachings provide a balanced and comprehensive framework that recognises women's capacity to contribute to economic development while preserving ethical and social order. Women's economic roles in Islam are supported by both religious principles and historical precedent, reflecting a holistic worldview that integrates economic activities with moral and spiritual values. The study also reveals that women possess the right to pursue various economic activities according to their natural disposition, circumstances, capabilities, and interests, as long as these activities conform to Islamic guidelines. Furthermore, Islam offers a comprehensive set of ethical principles through Shariah to regulate human behaviour, including conduct within the economic domain. Overall, the study highlights that Islam affirms women's roles within economic life in a manner that upholds dignity, ethical responsibility, and social stability, demonstrating the religion's cohesive and principled approach to women's contributions within society.

Keywords: Women, Economic Roles, Guidelines, Islamic Perspectives

INTRODUCTION

Some perceive Islam as a religion that oppresses women, denies them freedom, and restricts their participation in social activities. However, a closer examination of Islamic history reveals that the question of gender discrimination has never arisen in the context of Islamic teachings, as both men and women are granted their respective rights and responsibilities. In fact, the advent of Islam uplifted the status of women and restored their dignity, rescuing them from the injustices of the *Jāhiliyyah* (Ignorance) era, during which female infants were denied the right to live and women were deprived of social and legal recognition. Islam, from its very inception, has upheld the dignity and rights of women, granting them recognition and protection. Clearly, Islam designates men as the protectors and maintainers of women, emphasizing benevolence and justice in their treatment. Any form of violence, coercion, or oppression against women is strictly prohibited, as such acts contradict the ethical and moral framework enshrined in Islamic teachings (Jabatan Kemajuan Islam Malaysia 2015).

In line with Islam's broader commitment to justice and human dignity, these principles also manifest in the sphere of economic rights. Islam has long affirmed women's economic rights, including the right to own property and engage in trade. Nevertheless, misconceptions continue to portray Muslim women as economically marginalized

and lacking financial autonomy. Such views overlook the fact that Islamic teachings, from the outset, have recognized women as independent legal persons with the authority to acquire, manage, and dispose of wealth. Abul A'lā Mawdūdī (1960) underscores that Islam granted women rights of ownership and inheritance at a time when such recognition was absent in many other civilizations, while Yūsuf al-Qaraḍāwī (2001) highlights that these rights constitute an integral component of the Shariah. Hence, it is necessary to revisit their historical basis, clarify the Shariah principles underpinning them, and reaffirm their enduring relevance in addressing misconceptions.

These misconceptions, however, are not confined to economic rights alone but also extend to women's broader status in Islam. Indeed, Islam upholds both men and women as possessing equal spiritual status and access to education. Their eligibility for the highest spiritual rewards, such as attaining Paradise and closeness to Allah, is determined solely by piety and devotion, not by physical appearance, wealth, or social status (Ridley 2016).

Muslim women were neither marginalised nor restricted; instead, they participated in public life and exercised considerable influence within Islamic society (Ridley, 2016). Although men generally possess greater physical strength than women, Muslim scholars do not interpret this biological difference as a basis for male superiority. In Islamic thought, both spouses occupy complementary roles: the wife manages the internal affairs of the household, while the husband fulfils his responsibility as the external provider (Khan, 1995). The duties of childbearing, breastfeeding, and childcare entrusted to women require substantial mental, physical, and emotional resilience. Correspondingly, in supporting his wife's maternal responsibilities, the husband undertakes the roles of provider and protector. Within the broader Islamic social framework, the responsibilities assigned to both men and women are regarded as important and mutually reinforcing.

Dr. Yusuf al-Qaradhawi asserts that a woman's foremost vocation is the nurturing and education of the next generation, a responsibility divinely entrusted by Allah and aligned with her natural physical and psychological disposition. Nevertheless, this emphasis within Islamic teaching does not equate to a prohibition against women participating in employment outside the home (Pejabat Mufti Wilayah Persekutuan, 2019). Women are also permitted to undertake broader roles within society, provided that such engagements remain consistent with the ethical and legal parameters of Islamic principles (Umri, 2008).

WOMEN'S PARTICIPATION IN ECONOMIC ACTIVITIES IN ISLAM

The Quran clearly recognises women's right to own property:

Translation: "For men there is a share in what their parents and close relatives leave, and for women there is a share in what their parents and close relatives leave—whether it is little or much. These are obligatory shares" (Quran 4:7).

There are also numerous examples from the Sunnah, which illustrate the active participation of women in economic activities during the time of the Prophet (peace be upon him). If we take a sneak peek in the time of the Prophet (peace be upon him), we will find examples of working female companions. They mostly went out to market or their farms to take care of their essentials. Even in the case of *'iddah* (post-divorce or post death waiting period), the Prophet (peace be upon him) permitted a female companion to go out of her house out of necessity. In *Sunan Ibn Mājah*, Jābir ibn 'Abd Allāh gives the account of his aunt that

Translation: 'My maternal aunt was divorced, and she wanted to collect the harvest from her date-palm trees. A man rebuked her for going out to the trees. She went to the Prophet (ﷺ), who said: 'No, go and collect the harvest from your trees, for perhaps you will give some in charity or do a good deed with it.'"

(Sunan Ibn Mājah, *Kitāb al-Talāq*, no. 2034; Doi 1990, 149)

Similarly, Translation: 'Umar ibn al-Khaṭṭāb stopped and criticised Saudah for going out of her house after the verses of *hijāb* were revealed. She told the Prophet what had happened and the Prophet said, "Undoubtedly Allah has permitted you to go out to fulfil your needs."

(Ṣaḥīḥ al-Bukhārī, *Kitāb Tafsīr Sūrat al-Aḥzāb*, no. 4795)

Furthermore, the example of ‘Abd Allāh ibn Mas‘ūd (Raḍīya Allāhu ‘anhu), a close companion of the Prophet (peace be upon him), who did not oppose his wife’s engagement in productive work, further reinforces the permissibility of women’s participation in economic activities. In this regard, Ibn Sa’d reported that once Rayṭah binti ‘Abd Allāh the wife of the famous companion, ‘Abd Allāh ibn Mas‘ūd complained to the Prophet about their stringent income generated only from her handicraft works.

Translation: She said, “She was the wife of ‘Abd Allāh ibn Mas‘ūd and mother of his child. She was a craftswoman. She said, “Messenger of Allah, I am a woman with work which I sell and neither me nor my husband nor child have anything.” She asked him about maintenance for them and he said, “You will have a reward for what you spend on them.””

(Aisha Bewley 2015, vol. 8, 202)

In line with this, Islam does not prohibit women from pursuing professions that align with their skills and capabilities. Like men, women are granted the right to earn income, own property, and attain financial independence. Moreover, women possess complete autonomy over their wealth and assets, granting them the unrestricted authority to manage and utilize their property without external influence or interference (Kounsar 2017, 42).

Indeed, historical records from Islamic sources illustrate that, beyond their domestic duties, Muslim women have participated in economic activities, adapting to societal and personal circumstances (Umri, 2008). They are also entitled to independently acquire, trade, and engage in financial transactions, reinforcing their economic autonomy (Al-Sheha, n.d.). This framework underscores the extensive financial rights granted to women, allowing them to manage their assets and make meaningful contributions to economic life in accordance with Islamic law.

Islam clearly upholds women’s rights to engage in business and economic activities (Kounsar, 2017). Historical records from the time of the Prophet Muhammad (PBUH) show that many Muslim women engaged in business, and the Prophet placed no prohibition on their participation. (Tehreem & Aqsa, 2022).

Throughout Islamic history, women have played diverse and significant roles across economic and social domains. Khadījah bint Khuwaylid, the Prophet’s wife, participated in trade, setting a precedent for female economic engagement (Cevherli, 2022). Similarly, Umm al-Mundhir bint al-Qays, prominent in the date trade, and Asmā’ bint Makhzūmah, involved in the perfume industry, were influential figures within Medina’s commercial sphere (Ali, 2014). Another notable entrepreneur, al-Ḥawlā’, specialised in the sale of ‘iṭr oil (Nazim, Sham, & Hamjah, 2012). In agriculture, Asmā’ bint Abī Bakr, spouse of Zubayr ibn al-‘Awwām, exemplified women’s contributions to sustaining both domestic and agrarian economies during the early Islamic period (Ali, 2014). In artisanal production, Zaynab bint Abī Mu‘āwiyah, wife of ‘Abdullāh ibn Mas‘ūd, manufactured and sold handmade goods to support her household (Tehreem & Aqsa, 2022). Women also held administrative responsibilities; for instance, al-Shifā’ bint ‘Abdullāh was appointed as the market supervisor in Medina, overseeing commercial activities and ensuring adherence to ethical standards (Ridley, 2016). In healthcare, Rufaydah al-Aslamiyyah, acknowledged as the first female nurse and surgeon, played a pioneering role in medical care provision (Tehreem & Aqsa, 2022). These examples demonstrate that women throughout Islamic history participated in a wide range of economic sectors, encompassing commerce, agriculture, administration, artisanal production, and healthcare.

Regardless of the era, Muslim women continue to make significant contributions to the economy. The rapid advancement of technology, along with a wide range of employment and economic opportunities, has not hindered Muslim women from making significant contributions to the economy. They are permitted to work in various fields, provided their work aligns with Shariah principles and they uphold the proper conduct and etiquettes expected of them. (Adawiyah Ismail and Salasiah Hanin Hamjah 2012).

Building upon this historical and religious foundation, to this day, numerous Muslim women continue to contribute to the economy, and the rapid advancement of technology has further expanded opportunities for their economic participation. Technological progress has delivered substantial benefits across multiple sectors of

society. For example, the development of artificial intelligence has transformed online business into an efficient, accessible, and flexible platform for commercial transactions. As network connectivity continues to increase, social capital among users has grown, establishing digital business platforms as a viable channel for women's economic participation (Omar et al., 2017). Such platforms enable women to cultivate their entrepreneurial skills and participate meaningfully in the digital economy (Hakimi et al., 2024). Participation in entrepreneurial activities provides women with opportunities to generate income, create employment, and contribute to national economic growth, while also presenting unique challenges (Nor Aini, 2003). Muslim women have likewise not been excluded from taking advantage of these opportunities.

Hence, women possess the right to pursue any occupation or business in accordance with their individual circumstances, abilities, and personal inclinations. They may seek employment, engage in trade, industry, or agriculture, and manage or oversee the enterprises they own or invest in. Moreover, they have the capacity to create new opportunities for themselves (Umri, 2008), thereby contributing to both economic and social development.

WORK AS '*IBĀDAH* (WORSHIP)

Islam establishes comprehensive guidelines through shariah to regulate every aspect of human actions and labor, ensuring the well-being of individuals and society. A distinctive feature of Islamic shariah is its recognition of any righteous action performed with the sincere intention of seeking Allah's pleasure as an act of '*ibādah* (worship), for which divine reward is granted. So, the concept of '*ibādah* (worship) in Islam is wide and not limited to prayers, giving alms, and fasting only, as it encompasses not only these ritual acts but also extends to ethical conduct and lawful labor. Any virtuous act or profession undertaken with the intention of pleasing Allah, earning *ḥalāl* (lawful) sustenance, and avoiding prohibited activities is regarded as '*ibādah* (worship), thereby meriting divine recompense (Badr, 2025).

Any *ḥarām* (unlawful) work cannot be considered a form of worship. Consequently, one should avoid involvement in any occupation that leads to defamation, oppression, prostitution, gambling, sorcery, fraud, immoral conduct, or any actions classified as sinful, as such activities are *ḥarām* (unlawful) and must be avoided. A fundamental principle of Shariah dictates that any action that directly or indirectly results in *ḥarām* (unlawful) outcomes is itself deemed *ḥarām* (unlawful) (Hashim Kamali, 2010, p. 118).

Thus, when women as well as men, engage in *ḥalāl* (lawful) earnings through contributions across diverse fields with the sincere intention of seeking Allah's pleasure, their efforts are regarded as a form of '*ibādah* (worship) (Ismail & Hamjah, 2012).

PRESERVING DIGNITY AND ETHICAL CONDUCT

Ibn Qayyim al-Jawziyya maintains that women are allowed to participate in a variety of occupations, provided that their professional activities are consistent with their natural disposition and comply with Islamic legal principles. He further emphasizes that such endeavors must neither contravene Islamic law nor inflict harm upon themselves or others (Ismail & Hamjah, 2012). Central to Islamic guidance is the principle of modesty, particularly in the context of women's economic participation. Observing modesty ensures that women's engagement in economic activities adheres to Islamic norms, thereby safeguarding both personal dignity and broader societal values (Syed, 2010).

Islamic teachings highlight the significance of modesty for Muslim women, particularly in economic participation, and instruct women to dress modestly, drawing their veils over their chests to safeguard their dignity and privacy while engaging in public activities. This directive underscores the importance of upholding modesty and propriety in all aspects of life, ensuring respect, dignity, and moral integrity within society. By observing modesty in professional and economic activities, Muslim women can contribute meaningfully to their families and communities while remaining aligned with Islamic ethical principles (Syed, 2010).

It is essential that women's engagement in employment is conducted in a manner that safeguards their reputation and preserves family integrity. Professional activities should be structured to avoid exposing women to societal

criticism or compromising their familial responsibilities, thereby maintaining both personal dignity and household cohesion. Research indicates that the participation of married women in the workforce has steadily increased over the past three decades and continues to rise. Consequently, while women's economic contributions can enhance familial financial stability, such involvement must be carefully balanced to uphold individual honor and ensure the continued stability of the family unit (Nurhadi, 2019).

Women represent a vital source of human capital, and their active engagement can significantly enhance productivity across multiple sectors of society. Participation in areas such as social welfare, public administration, manufacturing, and commerce allows women to contribute meaningfully to societal development, provided these roles are consistent with their skills and natural disposition. Nevertheless, it is crucial that such engagement complies with Shariah guidelines, ensuring that professional activities are conducted within the ethical and legal boundaries prescribed by Islamic principles (Kerajaan Negeri Kelantan, n.d.).

Yusuf al-Qaradawi emphasizes that women's participation in employment is permissible under Islamic principles, provided specific conditions are observed. Primarily, the chosen occupation must comply with Shariah law and uphold the ethical standards prescribed for Muslim women. Moreover, professional engagement should not interfere with a woman's primary familial responsibilities. When employed outside the home, women are expected to preserve their dignity by observing appropriate conduct, morals, and public decorum. Their work should also be consistent with their natural disposition and avoid unrestricted interaction with men (Ismail & Hamjah, 2012).

According to Islamic jurisprudence, women's participation in employment is governed by specific conditions to ensure conformity with Shariah principles. Unmarried women are required to obtain consent from their fathers, whereas married women must seek their husbands' approval before engaging in professional activities. The selected occupation must be lawful, avoiding involvement in prohibited activities and ensuring it does not adversely affect their personal or social well-being. Additionally, professional engagements should not hinder a woman's ability to fulfill her religious duties or household responsibilities. Employment must also be conducted in a manner that prevents exposure to slander or reputational harm. Compliance with these guidelines ensures that women's workforce participation remains aligned with the ethical and legal frameworks prescribed by Islamic principles (Ismail & Hamjah, 2012).

Meanwhile, any Muslim woman who wishes to engage in online business must adhere to Islamic principles while conducting business in an ethical manner. Islam strongly advocates for economic activities that preserve self-motivation and intellectual development, as engaging in e-commerce requires acquiring knowledge, developing self-confidence, enhancing communication skills, and upholding ethical values such as trustworthiness when dealing with diverse customers.

If Muslim women wish to engage in online business, they must understand ethical conduct on social media by adhering to guidelines rooted in Islamic principles. Conducting business in the digital sphere requires women to uphold Islamic ethical standards to safeguard themselves from unethical behavior that could tarnish their reputation. Islamic teaching emphasizes the preservation of life by protecting individuals from harm, such as negative online comments, defamation, body shaming, and public criticism of their products and marketing strategies.

In this regard, adherence to Islamic regulations, particularly in maintaining modesty in behavior, dress, and speech, is essential for preserving the dignity of women in e-commerce. Observing Islamic dress codes not only fulfills religious obligations but also acts as a safeguard against sexism and unethical interactions on social media, specifically in preserving the self and progeny, by mitigating the social repercussions of negative online interactions, such as public scrutiny and criticism, which may strain family relationships.

Simultaneously, the ethical principle of trustworthiness in online business must be upheld, as it directly influences product quality, customer expectations, and demand sustainability. Islam places significant emphasis on trustworthiness in business transactions, as it is integral to ethical commerce in protecting individuals and family institutions from the adverse effects of unethical practices. Maintaining trustworthiness ensures that business dealings are conducted with integrity, thereby fostering long-term customer relationships and sustainable economic growth.

CONCLUSION

While women are entrusted with the esteemed responsibilities of childbearing and nurturing, their roles extend beyond these duties. They hold significance in various spheres of life, provided their activities align with their natural dispositions and adhere to Islamic teachings. Islamic principles delineate the fundamental rights and responsibilities of both men and women, contributing to the holistic development of society. (Ridley, 2015). Beyond their traditional roles as wives, mothers, and sisters, women play a pivotal role in economic development (Abd Rahman et al., 2017).

The overall analysis shows that Islamic teachings provide a balanced and comprehensive framework for understanding the economic roles of women. Historical evidence demonstrates that women contributed meaningfully to various sectors such as trade, agriculture, artisanal work, administration, and healthcare. Well-known figures including Khadijah bint Khuwaylid, al-Shifa, Umm al-Mundhir, Asma bint Abi Bakr, and Rufaydah al-Aslamiyyah illustrate that women played significant roles in economy and community development.

Islam affirms women's financial autonomy, recognising their right to own property, manage wealth, and pursue lawful economic activities in accordance with their circumstances, abilities, and natural disposition. Central to this framework is the principle that work undertaken with sincere intention and in compliance with Shariah is considered an act of *'ibādah* (worship). This perspective elevates economic activity beyond its material function, integrating spiritual, moral, and social dimensions.

At the same time, Islam establishes ethical and legal guidelines to ensure that economic engagement does not compromise dignity, family stability, or moral integrity. These guidelines include maintaining modesty, observing proper conduct, avoiding unlawful employment, safeguarding personal honour, and ensuring that work does not impede essential family responsibilities. Such principles are not restrictions but safeguards that protect women and society from harm while preserving social harmony.

In conclusion, Islamic teachings recognise the value and capability of women in contributing to economic life, while providing a principled structure that upholds justice, dignity, and ethical responsibility. Women's economic roles in Islam therefore reflect a holistic worldview in which economic participation, moral conduct, and spiritual purpose function together to support individual well-being and societal development.

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