

## **Muslim Women in the Present Business World: What They Could Have Been**

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**ABSTRACT:** This paper focuses present business involvement of the Muslim women in few business sectors which are questionable in Islam and justification of such engagement in the light of the Holy Quran. Ongoing business practices associating the Muslim women have been depicted as the empirical evidence based on the qualitative research method. It is apparent that some business activities, for instance, modeling, advertising, singing, dancing, beauty completions, serving wine, acting; engagement in interest based social business or micro credit, being item girls in sports and cinema are prohibited in Islam but participation of the Muslim women in those business sectors is eye catching. On the other hand, some lucrative career opportunities like, being entrepreneurs, scientists, consultants, engineers, teachers, legal advisers and other sustainable professionals can be viable options for them supported by Islamic sharia. The Muslim women must not be confined within the four walls of their houses. At the same time, their beauty should not be exposed openly since cultural pollution takes place due to opening their valuable and respectable private organs.

**Key words:** business; Islam; The Noble Quran; Muslim women; Sharia; Career

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Date of Submission: 25-07-2017

Date of acceptance: 14-08-2017

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### **I. INTRODUCTION**

A woman created from a man (Al Quran, 4:1) is a better half of her counterpart. In the present business world, the women hold a significant position in ensuring economic development through their entrepreneurship involvement ranging from micro credit dependent small firms to multinational business. A very wealthy business woman, Khatiza (may Allah be satisfied with her) was the wife of the last prophet Muhammad (may Allah bless him). After being married with Prophet Muhammad (may Allah bless him), Khatiza (may Allah be satisfied with her) handed over her business to the prophet Muhammad (may Allah bless him). Therefore, it is evident that the Muslim women can deal in business.

Participation of the women in business is inevitable. This involvement seems to be lucrative related to counseling to her counterpart, financing with capital to other entrepreneurs actively involvement with positive value added proposition. Some of the cases, the Muslim women engage themselves in different businesses being questionable contributors, however. In the light of the Holy Quran, those practices encounter criticisms and demand corrections for a sustainable Muslim world in which the participation of the women will not be a sinful acts, but will add value at present together with preserving value for the future generation.

#### **1.1 Problem statement**

Female presence is notable on media in numerous advertisements. Their beauty is being shown uncovering their private parts. Moreover, in the name of fashion show, women are presented with very short dress to introduce a new cloth. Even, when a new car is launched, a female holding a written card is exhibited as 'try it'.

In order to promote the products, some of the business concerns are focusing the women. In this way, more emphasis is being given to the female instead of the products. Women are not like the tangible product or intangible services, however. But they are being shown in the beauty contest exhibiting their private parts for all. Although it becomes a billion dollar business, a banned acts in the light of the Quran. Even, sometimes the beloved and valued women are being abused in the hotels. So, it will not be exaggeration to claim that Muslim women are being treated as a key success factor in the present business world.

A Muslim woman never can be treated as an item like other goods in business but 'item girls' are being used in the international sports. They dance with very shortcut dress entertaining the audience. The more vulnerable use of the 'item girls' are observed in the movies in which the hidden and private organs of the women are being exhibited in the songs as 'item songs'. In this way, Muslim culture is being polluted and the viewers of such songs and movies are being misguided losing their moral character.

In the working place, the Muslim women are seen to shake their hands with the other male co-workers. In the airline industry, the Muslim women serve wine to their customers. In addition, the practice of serving wine is seen in the restaurant of the hotels. Even the international publishers are focusing the women and their hidden and private parts in the text book. When the colorful images of the beautiful ladies in the reading materials are seen in the Muslim society, it becomes a shameful situation.

The situation of the women of the developing countries in the rural areas seem to be vulnerable since interest based micro credit dependent business has been launched there. The Muslim women are the key stakeholders though interest charging and interest taking is strictly prohibited in Islam. Nevertheless, in the name of social business and women empowerment and development, interest based transaction has been initiated among the Muslim women.

## II. LITERATURE REVIEW

For earning profit, business refers to activities of people engaged in producing and selling products (Bhatta Chajjee, 1970). Product is anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a need (Kotler, Armstrong, Agnohotri, Haque, 2013).

Service is any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything (Kotler, Armstrong, Agnohotri, Haque, 2013). Service refers to acts, deeds, performances or efforts, articles, devices, materials, objects or things (John and Rathmell, 1966), which can be bought and sold but cannot be dropped on your foot (Gummesson, 1987).

The last Prophet, Muhammad (may Allah bless him) was engaged in business in Arab which is a great motivation for the followers of Islam to be involved in business activities selling products (Islam *et al.*, 2017). He was addressed as *Al Ameen* (trustworthy) due to his honest service. Khatija, the Prophet's wife (may Allah be satisfied with her) worked as a *shohibul maal* (the capital owner) in business providing with all capital and Prophet Muhammad (may Allah bless him) acted as *mudharib* (the manager) providing with service to the capital owner.

Present time, however, shows mix involvement of the Muslim women in the business world including positive and negative in the light of Islam. To the best of knowledge, no study was found on the Muslim women's business involvement pointing out the negative sides as the form of cultural pollution in the Muslim society. Consequently, the current study intends to fill the gaps of the halal business with an emphasize on Muslim women in the light of the Holy Quran.

## III. AIM, OBJECTIVES AND RESEARCH QUESTIONS

The Muslim women are prohibited to deal in business with the narrow mind set in some societies even though female engagement in business is *halal* (valid in the light of Islam). On the other hand, some *haram* (prohibited in Islam) actives are open to the Muslim women who are performing those consciously or unconsciously. The present study would like to focus the tradeoff between the *halal* and *haram*. That is, to examine the controversial business acts in which the Muslim women are engaged in the light of the Noble Quran proposing the alternatives that might be sustainable careers for them. Thus, the present study aims to show participation of the Muslim women in the business world in the yard stick of the Islam focusing two objectives in mind as

1. To test the present business participation of the Muslim women in the light of the holy Quran
2. To show the alternative career opportunities for the Muslim women

In order to reach the objectives, the current study holds two questions in consideration as

1. Is the involvement of the Muslim women in all businesses supported by Islam?
2. Can the Muslim women be offered alternatives for their career?

The present study can be tied with a conceptual framework as follows

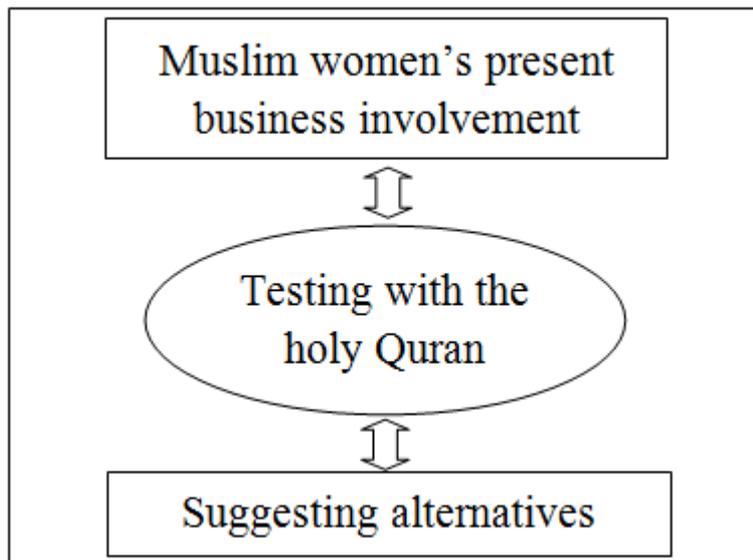


Figure 1: analytical framework on Muslim women's present business involvement

According to the conceptual framework, the study has been designed picturing the current business participation of the Muslim women.

The holy Quran has been used as the test manual to examine some of the business performances of the Muslim women to show whether those business acts are valid or invalid in the light of the holy Quran. Finally, few suggestions that should pass the Quranic test have been made for the Muslim women for their career alternatives.

#### IV. METHOD

The study has followed qualitative research method with the ongoing business involvement of the Muslim women as empirical evidences connecting the holy Quran. Qualitative research consists of the use of a variety of empirical materials (Denzin and Lincoln, 1993), including field observations and texts analysis (Ambert, Adler and Detzner, 1995).

Qualitative research does not require a priori hypothesis, and finding data for a proof (Bogdan and Biklen, 2003). Similarly, the focus of qualitative research is the empirical world aiming to convey its workings in its phenomenological integrity seeking depth of the problem (Ambert *et al.*, 1995), in which the insight of the researcher to the problem receives major focus (Zikmund, Babin, Carr, and Griffin, 2013). Although developing measures of concepts will not be a vital consideration, concepts are very much important in qualitative research focusing the context based on the atmosphere (Bryman, 2004; 2008) where the problem takes place (Robson, 2002; 2011).

Present business atmosphere and participation of the Muslim women in business seem to be questionable in some cases. Empirical observation, therefore, has been used as the source of problems in the current study targeting the women in Muslim community. As a result, the Holy Quran has been used as the main source of theory since it is the guide for the Muslims. In particular, the female segment of the Muslim nation has received the main focus. Consequently, the verses of the noble Quran relating to woman have been prioritized.

#### V. ANALYSIS AND DISCUSSIONS

##### 5.1 Traditional business involvement of the Muslim women and Islam

Islam is the complete code of life. In the Holy Quran Allah says, "Indeed, the religion in the sight of Allah is Islam" (3:19). A woman from a Muslim family or a woman accepted Islam newly must follow the guidelines of Allah and last prophet Muhammad (PBUH). Allah says, "And whoever desires other than Islam as religion- never will be accepted from him, and he, in the hereafter, will be among the losers" (3:85). Allah has warned us saying that "O you have believed, fear Allah as He should be feared and do not die except as Muslims" (3:102). The verses mentioned above make us clear that every man and woman need to be a Muslim in practice. Being Muslims by birth is not enough in the sight of Allah, however.

Allah has created us from a single man, and woman was created from the first man and then all human are created from those two persons. Allah says, "O mankind, fear your lord, Who created you from one soul and created from it its mate and dispersed from both of them many men and women" (4:1), "And We have certainly

honored the children of Adam” (17:70). When Adam (may Allah bless him) and his wife were in paradise, devil tempted them to violate the order of Allah. Adam forgot that and Allah sent him in the world along with his wife and warned them that devil is their enemy. If they follow the instruction of almighty they will be safe. Allah says, “But Satan caused them to slip out of it and removed them from that in which they had been” (2:36), “Go down from it, all of you. And when guidance comes too you from Me, whoever follows My guidance-there will be no fear concerning them, nor will they grieve” (2:38). From the very beginning of the woman in the world, the guidance of Allah was only the code of life.

Forgetting the guidance of Allah, some of the cases Muslim women are being abused in the world in the name of development and women empowerment. For instance, a company launches a product or service in the market after a heavy investment in research and development although there is no assurance that the product will be profitable in the long run. But, thousands of different companies are using the women in modeling, advertising, singing, dancing, beauty completions or some other professions and are earning huge amount of money. Women receive part of the income as remuneration for their businesses.

Women remain satisfied with getting some portion of that money. When their beauty finishes, attraction is over then they are thrown away and new faces are sought. In addition, they move out freely without veil in the name of smartness and freedom of choice. This is also the condition of the women in some countries where Muslims are majority in number. In this way, Muslim women lose their most valuable assets but they seem to be careless about their modesty which is more alarming and dangerous for the Muslim society.

Exhibition of the beauty of the Muslim women focusing their private organs in business, their abuse in the hotels, utilization of them as ‘item girls’ in the international sports and as models in the ‘item songs’ create cultural pollution which is *haram* or prohibited in Islam.

Cultural harms occur when marketers neglect the local cultural values and senses through advertising (Kotler *et al.*, 2013). However, Islam respects both the men and women in the society protecting their modesty (Islam, M., M. 2016). Cultural pollution can be checked following the principles in the Holy Quran following the verse, “And tell the believing women to lower their gaze and protect their private parts and not to show off their adornment except only which is apparent” (24:31).

Additionally, the warning of Allah “Verily, those who like that the crime of illegal sexual intercourse should be propagated among those who believe, they will have a painful torment in this world and in the Hereafter, and Allah knows and you know not” (24:19) can stop the cultural pollution in the Islamic society. Moreover, guarding individual modesty is obligatory for every Muslim man and women. Without fulfillment of the obligatory requirements, Islam is incomplete. Thus, the taught warning of Allah can stop cultural pollution taking place in business.

For the interest of business, shaking hands with the other male co-workers is found among the Muslim women. Serving wine in the restaurant of the hotels or in the air craft is prohibited in Islam. Drinking wine, its production or serving is *haram* or forbidden as per the verse 90 of chapter 5 of the Noble Quran.

Furthermore, beautifying themselves and approaching before the customers with the short cut dress is not permitted for the Muslim ladies since maintaining their veil is also an obligatory part in Islam. Allah says, “O prophet, tell your wives and your daughters and the women of the believers to bring down over themselves of their outer garments. That is more suitable that they will be known and not to be abused” (33:59), “And tell the believing women to reduce of their vision and guard their private parts and expose their adornment that which appears thereof and to wrap their head-covers over their chest and not expose their adornment except to their husbands, their fathers, their husband’s fathers, their sons, their husband’s son, their sister’s son” (24:31), “And do not approach immoralities-what is apparent and what is concealed” (6:151), “And do not approach unlawful sexual intercourse. Indeed, it is ever an immorality and evil as a way” (17:32).

The result of the immoralities is penalties in the world and afterlife. Allah says, “Indeed, those who like that immorality should be spread among those who have believed will have a painful punishment in this world and the hereafter ” (24:19). Muslim women should stop this sinful act for the sake of Allah so that they are able to avoid the sufferings in the world and hereafter.

In the developing countries, interest based micro credit dependent business has been launched targeting the Muslim women as the key stakeholders. In the form of social business and women empowerment and development, interest (riba) based transaction has been initiated among the Muslim women (Islam, *et al.*, 2017).

The Holy Qur’an strictly prohibits such types of dealing saying in the second chapter verse 278, “O you who believe, be afraid of Allah and give up what remains from riba (usury or interest), if you are believers.” Then, verse 130 of the 3<sup>rd</sup> chapter says, “O you believe, Eat not riba doubled and multiplied,” and “Allah has validated business but prohibited riba and Allah will destroy riba” (2: 275, 276). Therefore, involvement of the Muslim women in the interest based social business is a sinful act since such involvement violates the commandments of Allah.

Through the prohibited business, the Muslim women earn their bread and butter is not lawful or *halal* in Islam. Ultimately, they may be losers in the hereafter. Allah says, “O you who believe! Eat up not your

property among yourselves unjustly, but trade amongst you by mutual consent” (Al Quran, 4:29), but “eat what is lawful and praise for Allah” (2: 168, 172). Consequently, no religious act or worship will be accepted to Allah if money earned in business is unlawful as per Islam.

## **5.2 Alternatives career opportunities for the Muslim women**

Of course, it is not logical to confine the Muslim women in their homes. They do not have competitive but cooperative roles in the society. As worldly needs have changed and human expectations have been increased, women’s active contribution is necessary in many of the cases. Women are now entrepreneurs, medical doctors, teachers, IT specialists, consultants and some other professionals. Thus, we never can neglect women’s contribution in the business society.

It is very difficult only for the men to serve the society as a whole. So, the Muslim women should take part in it and they can serve the women segments. The need of different services for the women is expanding at increasing rate where Islamic rules allow them to serve and to be served. They have to gain professional education on those subjects and render service to the society better. For example, a woman medical doctor can serve the women better; some shops with women related products can be run with women personnel where only women are their consumers, women branch of bank can be operated with women employees to serve the women clients, women teachers can teach the women in different educational institutions and so on. In a word, service can be specialized targeting the women segments in order to create a balance where a larger part of the society will be employed.

The most important fact is that, we need Muslim women scholars, who possess accurate knowledge on Islam so that the women sections can be highly benefitted by them. It should be kept in mind that life of the Muslim women is like a train, which depends on two lines. A train cannot run on a single line. In the same way, Muslim women must focus their worldly affairs giving priority to the hereafter. In short, it can be said that Muslim women have to face the increasing demand in the society and full fill their needs developing appropriate skills in a way supported by Islam together with obtaining spirituality to have success in afterlife.

Allah has taught us to seek benefits from Him in the world and afterlife. Allah states that, “But among them is who says, our lord, give us in this world good and in the hereafter good and protect us from the punishment of fire” (2:201). The Muslim women have to try heart and soul for dual successes since Allah will not give us improvement if we do not try to change our status. The Noble Quran says, “Indeed Allah will not change the condition of a people until they change what is in themselves” (13:11). Therefore, the Muslim women should try for a sustainable and honored career supported by the Islamic religion avoiding the haram professions.

## **VI. CONCLUSION**

In the twenty first century, religious ethics has become very deem and intensity of performing Islamic rules does not seem to be up to mark. Consequently, the women from the Muslim society are used to involving in numerous businesses like modeling, advertising, singing, dancing, beauty completions, serving wine, acting; interest based social business or micro credit, sports and cinema being item girls. As per the teaching of Islam, the mentioned professions are prohibited and sinful acts resulting in severe torment hereafter.

Instead of being involved in the prohibited business in the light of the Holy Quran, the Muslim women could have been entrepreneurs, scientists, consultants, engineers, teachers, legal advisers and other sustainable professions supported by Islamic sharia. Regardless their career development, government, policy makers, and families have to play crucial role. The Muslim women must not be confined within the four walls of their houses. Rather, all the concern stakeholders will have to encourage the valuable and respected women in building their career showing the negative career involvement according to commandments of Allah and the last Prophet’s (may Allah bless him) teaching.

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Mohammad Mominul Islam. "Muslim Women in the Present Business World: What They Could Have Been." *IOSR Journal Of Humanities And Social Science (IOSR-JHSS)* , vol. 22, no. 8, 2017, pp. 31–36.