
THE THEORETICAL DIMENSIONS OF EDUCATIONAL CHALLENGES FACED BY THE MUSLIM UMMAH

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ABSTRACT

The intent of this research is to analyze the educational challenges facing the Muslim nations and the role of international relations in the progression and regression of these challenges. In the past three to four decades, the challenges facing the educational sector of the Muslim Nations have continued to increase. Muslim nations, struggle with the need to combine successfully, general education with Islāmic knowledge. Education goes beyond teaching and learning how to read and write. It includes impacting the ethical and social values of society. Indeed, education is the means by which culture is taught and maintained. General education for the most part is concerned with the development of students into becoming qualified hands for the growth and development of society, while religious knowledge is concerned with the moral values inculcated in students. This research will be looking at how theories of international relations affect the educational systems prevalent in Muslim Nations. It will also take a look at the role of internal factors in the progression or regression of the educational sector of these nations, the role of international bodies in the development or failure of the educational systems of these countries. This research is of the qualitative kind. It uses the secondary data, using online books, articles of journals and websites. Tables have been used to show the differences in the literacy level of Muslims countries as well as a comparison between Muslim Nations and some non-Muslim Nations. The tables are not all inclusive. For the purpose of this research, four Muslim countries have been chosen from each of the continents where Muslim's nations lie, to discuss the structure and curriculum of the educational sector of the Muslim world. India has also been included for the reason that it has the second largest Muslim population, Saudi Arabia (Middle East), Pakistan and India (Asia), Nigeria (Africa) and Turkey (Europe). Due to the limited scope of this research, only pre-school to high school education will be discussed. The paper concludes with suggestive measures to curb the challenges facing the Ummah with respect to education. It points out the urgent need for independent curriculum development that suits the need of the Muslim child.

KEYWORDS: Islāmic Education, Curriculum Development, General Education, Islāmization of Knowledge, Human Capital.

1. INTRODUCTION

The educational challenges faced by Muslim Nations today can be traced back to the 18th and 19th centuries when colonialism brought Muslims in contact with the modern system of education. This contact reawakened interest in education after a period of stagnation. Realizing the inferiority of their system, Muslims began to face the challenges of modernity. These challenges continue to rise as the influence of the international bodies grew stronger. However, education is a package that shapes beyond the knowledge imparted. Education is defined as "the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. Educational methods include storytelling, discussion, teaching, training, and directed research. Education frequently takes place under the guidance of educators and also learners may also educate themselves, through independent research. Education can take place in formal or informal settings and any experience that has a formative effect on the way a person thinks, feels, or acts may be considered educational" (en.wikipedia). Therefore, the direct consequence of embracing the western system of education has been either a partial transformation or a total transformation of systems, be it political, socio economic as well as the cultural values and norms of society. In other words, education is a process that transforms a people. Education is a dual process, a give and take system where the student receives knowledge, training and certification, while the institution receives tuition fees, validation of institution (subtly though), awards received by the students, patents as well as alumnae donations. These forms of validations have made colonization (without weapons) a fulfilled dream.

1.1 Objectives and Significance of This Study

This research will focus on the problems of the educational sector in Muslim Nations. It will try to make clear the effects of IR theories on the Muslim Nations' educational sector. The research will further evaluate the role of the governments of these nations in their educational sectors. A further study of the roles and functions of the international bodies, in the progression or regression of the educational sectors of these nations will be discussed. This study will suggest an independent curriculum development by the Muslim Nations, such that suits the needs of the Muslim child. The study will further suggest an Islāmization of knowledge across all fields of general knowledge.

1.2 Scope of The Study

This research covers mainly the structure of education in Muslim countries generally and more closely four Muslim countries (Saudi Arabia, Turkey, Pakistan and Nigeria). India has also been included because it has the second largest population of Muslims in the world. In discussing the education of these countries, only play group to senior secondary education or high school were considered.

1.3 Research Questions

The researcher identified some valid research questions, answered in this paper, are mentioned below:

- a) What are the major challenges facing the educational sector of the Muslim Nations?
- b) What is the relevance of IR theories in the challenges facing the educational sector of the Muslim Nations?

- c) What is the role of the governments of these nations in solving the problems facing the educational sector of their various countries?
- d) How is the educational sector of the Muslim Nations affected by the activities of the international bodies (like IMF and World Bank)?
- e) Is Islāmization of general education currently possible?

2. REVIEW OF LITERATURE

Ahsan (2006) sees education as “one of the creative elements in the formation of that collective vision and is also one of the important means for realizing the agenda of human ascent”. Engineer Muhammad Baleegh ur Rahman (2017) viewed education as “the only source of human capital formation and producing responsible citizens in the country.” Sayyed Farooq Shah, Safdar Rehman Ghazi, Miraj-Ud-Din, Saqib Shahzad, Irfanullah (2015) held that, education is an important site for exploring the interplay between conflicting sets of norms and allegiance. This is especially evident if one views education as a process of becoming rather than as a body of knowledge with certificates and degree or as a preparation for a profession or livelihood. Ahsan (2006) also noted, “The bottom six most illiterate countries in the world's list of human development belong to the Ummah.”

2.1 Theories of International Relations that Affect Education in the Muslim World

As the world continues to interact through modern systems of technology, globalization becomes inevitable. The world has become so compressed that a decision made on one end of the globe may have almost an immediate effect in another part of the world. Although globalization has brought a lot of benefits through expansion of choices in goods and services, increased production, rapid growth and development, its benefits are mostly for the rich at the expense of the poor. This is true at the level of individuals, institutions as well as nations. This is better understood in the words of Joseph Stiglitz who won the Nobel Prize for economics in 2001, who said: "While I was at the World Bank, I saw firsthand the devastating effect that globalization can have on developing countries and especially the poor within those countries." Amory Staff also noted that "Globalization only works for the rich. The economic and political system promoted is not only morally bankrupt, but also no longer credible." Liberalism has affected the world in such a way that everyone seems to talk more about individual rights, democracy, capitalism and deregulations, than the rights of society and issues of collective benefits. The world has seen the superpowers imposing democracy on the third world countries, a system totally aliens to their heritage. Liberalism has no doubt increased individual awareness of rights, the right to basic human needs – food, health care, education, social as well as political rights. However, governments are increasingly leaving everything to private individual efforts. A situation where people have to pay for every basic right, they benefit from no matter how small the charges maybe and no matter how difficult it may be on the people. This has no doubt increased poverty in the third world countries and has succeeded in widening the gap between the rich and the poor. Education in most Muslim countries today has become an individual responsibility. Private schools are on the rise, which are not affordable to the poor and government owned schools in some of these countries have been left in a dilapidated state.

Realism on the other hand expresses anarchy at the international level, each state struggling to be the decision maker. In structural realism, a superpower (like the USA) strives to maximize power

and has taken an offensive position against some other countries –Muslim nations especially. This attitude has brought about wars and invasions of countries like Iraq, Afghanistan, Syria, Yemen and the like. The effect of these wars on the education sectors of these countries is enormous. In a situation of war, no one talks about education; the issue is much more serious than that. It is about survival. Defensive realism on the hand sets the stage for security maximization. Each state should in fact strive for its security and defend itself from external threats. Security of this kind will ensure stability in the country, leading to growth and development of the educational sector as well as other sectors of the economy.

Feminism has also played a big role in creating awareness of female gender rights to basic rights affordable to females. Gender equality with regards to education, job opportunities, right to vote and be voted for, health care services, maternity health care, post-natal health care, breast and cervical cancer awareness and treatments, and a host of other health facilities. Though feminists have played a vital role in reducing the effect of cultures and traditions that do not allow a woman meaningful space beyond her role as a wife and mother, Modernism has taken it to another height that is in fact another form of oppression for the woman. This is a system that demands every woman should go out and seek employment. Although getting a paid job can be empowering economically for the woman, as she gains financial freedom, her role as wife and mother should not be compromised. Thus, she can work and earn a living in such a way that allows her enough time with her family.

2.2 “Education for All”: An Elusive Dream

In 1990, a world conference was held in Thailand, (which was jointly sponsored by the UNESCO, UNICEF, UNDP, and World Bank), encouraging 'Education for All' in all countries. In the year 2000, as many as 188 countries participated in 'The World Education Forum' (all Muslim Countries were in attendance), in Dakar; an event that served to reiterate the commitment to education. The leaders of various countries raised the slogan of 'free education for all', but that seems to be a dream that is far from the reality in most Muslim countries. It is however, disturbing to see clear contradictions between targets set by the international bodies and the economic policies forced on the less developed countries by the developed world. Education for all is not achievable in the third world through deregulation of the educational sector. Only the government is able to bear such a heavy burden. Education must be the collective goal of society (both by the government and people), in order to achieve a high-level of human development. It is disturbing to know that the Muslim nations lag behind their non-Muslim counterparts in literacy level even when they have about the same level of per capital income. Table 1 below, compares two countries of high income and low income, where Saudi Arabia has 13,226 GDP with 77 HDI and an adult literacy level of 79.4 %. On the other hand, Argentina has a per capital GDP of 12,106 and an HDI of 34 with a literacy level of 97.2%. The low-income country Mongolia has a GDP of 1,850 and 97.8% and Mauritania a Muslim country which has GDP of 1,766 and a literacy level of 51.2%.

Table 1. Cross Country Comparison of Education Achievement

Country	HDI Ranking	GDP Per Capital	Adult Literacy
High Income			
Argentina	34	12,106	97.2
Saudi Arabia	77	13,226	79.4

Low Income			
Mongolia	114	1,850	97.8
Mauritania	152	1,766	51.2

Source: Ahsan 2006

3. THEORETICAL FRAMEWORK

Realism: This theory is concerned about human ego and selfishness. It sees international politics as a place of anarchy since there is no government at the center.

Structural Realism: This form of realism concerns itself with international politics. Some states concentrate on security maximization (Defensive realism) while other are concerned with maximizing power (Offensive realism).

Liberalism: This theory lays a lot of emphasis on reasoning and human rights. It is concerned with capitalism and western democracy.

Modernization: This theory that believes that the Less Developed Countries (LDC's) can develop with the help of the Developed Countries (DC's). It is the progress of both economic and administrative realization and differentiation of the social world. It has a social system that is based on industrialization.

Feminism: It is a theory that considers gender a major factor in International Relations.

Globalization: This theory emphasizes the interest of the world at large over those of individuals. Its emphasis lies on the need to allow trade across borders without restrictions.

4. LIMITATIONS OF THE STUDY

In the course of this research, there was lack of data regarding the literacy level of some five African countries (Kosovo, Somalia, Eritrea, Ethiopia, Comoros, and Tunisia), one Middle Eastern country (Lebanon), three Asian countries (Afghanistan, Iraq and Pakistan), and one European country (Turkey). The structure of education in the five countries discussed (Saudi Arabia, Turkey, Pakistan, India and Nigeria), is not a perfect representation of all other countries. However, it gives a glimpse of what is obtainable in other countries.

5. METHODOLOGY OF THE STUDY

This study used qualitative research method based on secondary data. All information are collected from books and online sources. Purposive sampling technique was used to select the sample countries and the sources of data were chosen based on availability. Collected data were analyzed and interpreted manually.

6. ANALYSIS AND DISCUSSION

The data collected through literature review and from other sources were analyzed manually and the findings were interpreted in different forms.

6.1 Systems of Education Prevalent in the Muslim Countries

There is a variation in the system of education in the Muslim nations due to the effect of colonialism on these countries. Although they mostly seek to combine Islāmic education with the general education, there are some schools, mostly in the rural areas where only religious knowledge is taught. Students from such schools will complete their education in an Islāmic institute. A more recent system that has appeared in Islāmic nations are Islāmic Schools which

impart a very strong base of religious knowledge and general knowledge as well. However, most of these schools are targeted at the middle as well as upper class of the society. They are mostly expensive and are not affordable to the poor. Generally, government schools lay a strong emphasis on general knowledge and allocate a subject for religious knowledge. There are a few private schools which do not offer religious knowledge but center on sound general knowledge.

Then, there are missionary schools which do not teach Islāmic religious knowledge and are mainly for Christians. However, some Muslims take their children to such schools when they find the available Islāmic options to be of lower standards. This is born out of a fear that students may end up becoming militants or may not have a high-quality general education. However, Muslim students who attend such school have an early exposure to Christianity which usually creates doubt in the child's mind, weakens his understanding of Islām and leaves the child confused. Exceptions to this exist – where parents make conscious dedicated efforts to compensate for the lack of religious knowledge at school. Some such parents employ private tutors to teach their children Islāmic religious knowledge at home. However, the downside of this is that most times only the recitation and memorization of the Qur’ān has been taught by the tutor. Parents are sometimes able to send their children to Madrasahs for memorization of the Qur’ān, usually done in evening classes. Table 2, shows the systems of education in Muslim Countries.

Table 2. Spectrum of Education in the Muslim World

Mix of general and Islāmic Education	Exclusively Islāmic Education	Islāmic Education with Minimal General Education	Mixed Islāmic and General Education	Mixed Islāmic with Quality general Knowledge	General Knowledge with Minimal religious Knowledge	Exclusively General Knowledge Education	High Quality General Education with Some Christian Edu.
Level Religious Edu.	Strong Focus on Islāmic Education	Strong focus on Islāmic Education	Strong focus on Islāmic Education	Strong focus on Islāmic Education	Minimal Islāmic Education	No Islāmic Education	No Islāmic Education [strong]
Types of Education Institution (Private/Public)	Mostly Private, Low fee, Informal Schools.	Mostly Private Low Fee School	Mixed of Public and Private Low Fee School	Private High Fee School	Mostly Public School	Mostly Public School	Private High Fee Schools (Missionary)
Types of Students	Attended by mainly small percentage of students from under privileged segment of the society	Attended by mainly small percentage of students from under privileged segment of the society	Attended by mainly small percentage of students from under privileged segment of the society	Attended by an increasing yet small number of middle upper-class students	Attended by large percentages of all segments of the society.	Attended by large percentages of all segments of the society.	Attended by a very small percentage of upper segment of the society [middle segment is found here in some countries]

Example of countries	Pakistan, Afghanistan, Bangladesh	Bangladesh, Indonesia, Nigeria	Bangladesh, Egypt, Indonesia, Nigeria	Bangladesh, Egypt, Turkey, Pakistan	Bangladesh, Egypt, Turkey, Indonesia, Nigeria	Turkey (until late 1940's and currently proposed by Egypt)	Egypt, Syria, Turkey, Bangladesh, Indonesia, Nigeria
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Source: Improving the Quality of Islāmic Education in Developing Countries

6.2 Structure and Curriculum of Education in the Muslim World

The structure of education in the Muslim World varies from country to country, though they are quite similar in fundamental issues. Geographically, Muslim countries are countries with Muslim majority populations and culturally have Islāmic civilization. Islāmic countries lie mainly in Middle East, South Asia, Africa and Europe (precisely Turkey and Albania). For the purpose of this research, the structure of Education in four countries will be discussed. Saudi Arabia (Middle East), Pakistan (South Asia), Nigeria (Africa) and Turkey (Europe) each country would be an example of its continent.

Saudi Arabia

Pre-School:

Nursery: 3-4years of age

Kindergarten: 4-5years of age

At this level, education is optional. Children learn to socialize with peers and play. They learn letters, numbers and listen to stories. They also begin to memorize short *du'ās* (supplications), and Sūrah's of the Qur'ān. They also learn about their Creator and the purpose of life. Some Names and Attributes of Allāh are taught as well.

Elementary School: 6years, 6 to 12years, Grade 1 to 6

Subjects: Mathematics, History, Islāmic Education, Fine Arts, Geography, Science, Arabic Language, Home Economics (for girls), Physical Education (for boys).

It is noteworthy, that there is a differentiation between girls and boys from elementary school. This is to acknowledge the difference in sex which translates to gender differentiation.

Intermediate School: 3years, 13-15years, Grade 7 to 9

In addition to Subjects taught in Elementary School, Students are taught intellectual and science skill development. At the end of this stage the students are ready to specialize.

High /Secondary School: 3years, 16 to 18years, Grade 10 to 12

There are three different kinds of high Schools where in addition to the previously mentioned subjects at elementary and intermediate school, students take additional subjects in order to specialize in their fields of interest.

- General/Regular Secondary Education Schools
- Religious Secondary School
- Vocational and Regular Secondary Education Training

Special Needs Education: There are schools, public and private alike, that are specifically for children with special needs.

Adult Education: There are adult education centers where adults are trained in order to increase the adult literacy rate and eradicate illiteracy.

International Schools

There are a number of international schools intended to cater to the needs of expatriates. These schools are privately owned and supervised by the Ministry of Education. They generally have the same structure as those owned by the government. However, there is a great deal of difference in their curriculum. The British, Canadian and American Schools do not provide Islāmic Education, rather they only offer Arabic language. Religious knowledge is compromised even though the majority of their students are Muslim children. There are other international schools attended by children of expatriates from other parts of the world and Saudi children who want an English based education. These schools maintain an American system of education with all the course books imported from America. Students are invariably exposed to un-Islāmic materials, as there is no screening of such books. Students are taught Islāmic Education as well as Arabic Language, Arts, French and Physical Education (with a bit of differentiation between girls and boys). There are also Indian and Pakistani Schools. While the Indian schools do not teach Arabic Language, Pakistani Schools include both Islāmic Studies and Arabic. Both schools, however, maintain the standard of their countries' curriculum. They both teach Urdu language as well.

Education in Saudi Arabia is generally under the supervision of the Ministry of Education. Education (in government owned schools) is completely free. Students receive books and study materials for free. Islāmic Education dominates their education system, as there is emphasis on religious knowledge as well as practice. A sense of national pride is also instilled in the students. While the educational system of Saudi Arabia is sound and healthy, there still remain areas of challenges. The old rote learning system is still in place. Student participation and critical thinking needs to be encouraged. The level of dedication to learning and motivation on the part of the students is much lesser than government incentives.

Turkey

Pre-School:

Nursery: 0 to 36months

Kindergarten: 3-6years of education, this is totally optional

Pre-School: 5-6years

Primary School: 6 to 14 years, Grade 1 to 8

Two Divisions: Level 1- Grades 1 to 4 (6-9years), Level2- Grades 5 to 8 (10–14years).

A single teacher is responsible for teaching all subjects till grade six, and basic knowledge is taught till grade four when foreign languages (French, English, and German) are introduced. By the time students reach Grade Seven, different teachers take them for each subject.

Subjects

Mathematics, Foreign Language (French, English, or German), Traffic Safety and aid, Human Rights and Civics, Individual and Group Activities, Physical Education, Social Studies, Arts, Ethics, Religious Culture, Turkish Language and Literature, Music, Sciences, Turkish Reforms, and Elective Subjects. Upon completion, a Primary Diploma Certificate is awarded.

Secondary School Education: 4years duration, 14-18years, Grade 9 to 12.

Subjects

Mathematics, Biology, Religious Education, Physics, Chemistry, Geography, Military Science, Health, Turkish Language, Literature, Traffic and First Aid, Physical education, Visual Arts and Music, History, Foreign Language, and Philosophy.

Types of High Schools

- General High Schools
- Anatolio High Schools
- Science High Schools
- Anatolio teacher training High School
- Anatolio Fine Arts Schools
- Social Science High School
- Sport High School
- Foreign Language High School
- Private High School

The student is awarded a Secondary Diploma Certificate which makes a student eligible for University Education.

Nigeria

The Federal Ministry of Education is responsible for the administration of education in Nigeria. It generally supervises all educational institutions. However, the Federal Ministry of Education is only directly responsible for tertiary institutions while secondary schools remain the responsibilities of the state governments, and the primary schools are the responsibilities of the local governments.

Pre-School:

Nursery: 0 to 3years

Kindergarten: 3-5years of age, optional education

Primary Education: 6years to 12years, Primary 1 to 6,

Subjects

English, Mathematics, Nigerian Language, Basic Science and Technology, Religion, National Values, Cultural and Creative Arts, Arabic Language (Optional), Vocational Studies (Home Economics, Agriculture and Entrepreneurship) and French Language in grade four. Ideally, in the first three years, students are to be taught in their indigenous languages or the dominant language of their environment (Hausa/ Yoruba and Igbo). Then continue from grade four with English as the medium of Instruction. However, this is not the practice in most schools. Students are generally taught in English. At the end of grade six, Primary School Leaving Certificate is awarded.

Junior Secondary Education: 13years to 15years, Grade 7 to 9, same subjects as in elementary stage. At the end of this stage, Junior WAEC Examination is taken. The students take a minimum of 10 subjects and a maximum of 13 subjects. This takes place usually in June across the nation. It lasts for a week. Basic education certificate is awarded (Junior Secondary Certificate) to qualify for Senior Secondary Education, a minimum of six subjects including Mathematics and English must be passed.

Senior Secondary Education: 3years duration, grade 10 to 12, age 16 to 18 years, a student teacher ratio of 32:1 is the ideal plan, but in practice it is 40:1 for Federal Government Colleges, and in the range of 80-100:1 for state owned schools.

Subjects

English, Mathematics, Civic Education, and one trade Entrepreneurship Subjects. These are the compulsory subjects. Humanities, Science, Mathematics, Technology, and Business Studies: This

stage prepares students for University Education, and these are the areas of students' interests, they choose subjects according to what they hope to study at university. Recently there has been also a strong emphasis on vocational training in the curriculum due to the high level of unemployment in the country.

There exist a large number of Private Secondary Schools, most of which are expensive as they are targeted at the middle and upper segments of the society. Here, it is possible to find a fairer student teacher ratio, which stands at 35-40:1. Many of these private schools include in their final year exams, the US K-12, or International Baccalaureate or Cambridge International Exams or International General Certificate Examination (IGSCE). This has Unions would often go on strike in demand for basic rights for the lecturers as well as a better learning become important as the number of students who go out of the country for University Education is high and on the increase. This is a direct consequence of the unstable university education system of Nigeria and the lack of suitable academic environment for the students. Often times, students end up studying for five or six years, for a course intended for only four years. At the end of these three years of Secondary Education the student receives a Senior Secondary Certificate.

Pakistan

Pre-school

Primary Education: 5 to 9 years of age, Grade 1 to 5

Middle School: 10 to 12 years of age, Grades 6 to 8

High School: 13 to 14 years of age, Grades 9 and 10

Higher Secondary School: 15 and 16 years, Grades 11 and 12

After grade 12, student is prepared to go to the University. They have three options:

- General Education
- Professional Education
- Technical Education

University Education is four years plus one year to complete honors.

Madrasah Education: This system of education is religion-oriented and functions side by side with formal education. It has its own management which functions independent of the government. It sometimes receives aid from the government. Non-Formal Education: This system cost the government very little financially, as all it does is to provide such local communities with teachers while the community provides the classrooms or structures.

Indian

Pre-School

Primary Education: 6-10years of age, which is five standards.

Upper Primary: 10-12years of age, which is two standards.

High School: 12-16year of age, it is four standards.

Higher Secondary School: 17-18years of age, it is two standards.

The curriculum is largely the same across the country, except for languages which are taught according to the region's need. Three languages are taught in each region: English, Hindi and the mother tongue of the region. After 12years of study, students are prepared to go to university. Undergraduate education is mostly 3-4years for ages 18+, and the majority of courses in Arts, Humanities, and Sciences etc. are usually 3years. Agriculture, Engineering and Pharmaceutical science technology are four-year programs, while Architecture, Law and Medicine take five years.

7. MAJOR CHALLENGES

7.1 Poor Government Expenditures on Education

Many Muslim nations lack the facilities required to train students of the 21st century. In Pakistan for example, government expenditure for education stood at 11.3% in 2014, and 13.85% in 2017 out of total government expenditure. This percentage of government expenditure does not suffice the large growing population of Pakistan which stands at over 207million today. India, which has second largest population of Muslims in the world, spent 10% of its budget in 2018, on education. This is slightly below that of Pakistan in 2017. Nigeria seems to have similar challenges with Pakistan and perhaps is in a worse situation. The population of Nigeria today stands at over 200million, with 47% of its population under the age of 15years. Yet the country's expenditure on education is only 7.04%. This clearly explains the reason for the dilapidated educational facilities in the country, and the large number of out of school children (about 10million).

Turkey on the other hand has a population of about 86million currently and spends about 18% of government expenditures on education (2018). Although Turkey is doing much better than Pakistan and Nigeria, all these three countries are spending a much lesser percentage of their annual expenditure on education than what is required according to United Nations Education Scientific and Cultural Organization (UNESCO), which is 26% of the GDP. Saudi Arabia on the other hand seems to be doing very well in its educational sector. The country has had a good educational 10-year plan from 2004 to 2014 with a 25% to 27% of its annual expenditure on education.

What major factor differentiates Saudi Arabia from Turkey, Pakistan, India and Nigeria? A closer observation of the economies of these countries shows that there is a high level of corruption, mismanagement of public funds, and poor economic policies. A major external factor that particularly affects Pakistan and Nigeria are loans from IMF for economic and infrastructural development. Recently, on Oct. 8, 2018, Prime Minister Erdogan of Turkey declared Turkey free of IMF loans. In his words, "The IMF chapter in this country has been closed". Borrowing from the IMF implies economic deregulations. As the government hands over education to the private sector, the rate of enrollment continues to decline. Education is no longer free and therefore, not affordable to the poor. In Saudi Arabia, the government owned schools are well equipped, much more in number and perhaps better equipped than the private owned schools. However, no country takes loan from IMF and prospers, because such loans are backed up by conditions that are not favorable to the debtor country. The situation of third world countries have continued to worsen due to the role of IMF to a very large degree. The more loans taken; the deeper the country's economy sinks. Here, liberalism is the key theory in international relations as the debtor country would be required to adopt capitalism.

Rather such countries must remain in poverty for the IMF to remain relevant, no doubt it is a form of slavery, a re-colonization through economic deprivation. Take a look at Venezuela and what became of it after the OPEC placed an oil ban on the US. Oil prices continued to rise, and this caused the Venezuelan economy to boom, thereby increasing its oil budget four folds. Venezuela became the target of the US and received a loan from the IMF for the development of infrastructure. Alas! The burden of debt became huge and caused Venezuela to submit to the Superpower. Hugo Chávez was the brave leader who saved Venezuela from the crisis, but he got kicked out until the events of 9/11 kept US busy. This sheds a bit of light on the situation of Nigeria and Pakistan, although there are other internal factors as well.

7.2 Gender inequality

In 2014, about 51,762,922 of the population of Pakistan was illiterates (with men accounting for about 18,999,951 and 32,762,970 women). The literacy level is 56.98% (Men account for 69.07% and women 44.28%).

Table 3. Literacy Rate in Pakistan (Gender Disparity) 2014

Literacy rate (%)	Total	Male	Female
15-24years	72.8	79.77	65.55
15years & older	56.98	69.07	44.28
62years & older	25.29	35.71	9.91

Source: <http://uis.unesco.org/country/PK>

Table 4. Illiteracy Rate in Pakistan (Gender Disparity) 2014

Illiteracy Pop.	Total	Male	Female
15-24	10,162,152	3,894,797	6,267,355
15years & older	51,762,922	18,999,951	32,762,970

Source: <http://uis.unesco.org/country/PK>

In 2018, India had 252,863,750 illiterates, where men accounted for 90,082,894 and females 162,780. The literacy level in India is 91.66% in 2018, 92.99% of men were literates while 90.17% of women were also literates. This shows that the disparity among both genders was quite small. The table below shows it clearly.

Table 5. Literacy Rate in India % (Gender Disparity) 2018

Literacy rate %	Total	Male	Female
15-24years	91.66	92.99	90.17
15years and older	74.37	82.37	65.79
65years and older	43.38	61.67	30.29

Source: <http://uis.unesco.org/en/country/in>

Table 6. Illiteracy Rate in India (Gender Disparity) 2018

Illiterate Population	Total	Male	Female
15-24years	20,530,897	9,138,430	11,399,467
15years and older	252,863,750	90,082,894	162,780

Source: <http://uis.unesco.org/en/country/in>

In 2008, about 51.08% of Nigerians 15years and above were literates. Males accounted for 61.25% while Females 41.39%. About 40,988,933 were said to be illiterates. Males accounted for 16,391,096 and Females were 24,597,837. This is the most recent comprehensible data reachable. This makes it difficult to compare the two countries due to the time difference.

Table 7. Literacy Rate in Nigeria (Gender Disparity) 2008

Literacy rate (%)	Total	Male	Female
15-24years	66.38	75.57	57.95
15years & older	5.08	61.25	41.39
65years & older	21.56	30.09	11.06

Source: <http://uis.unesco.org/country/NG>

Table 8. Illiteracy Rate in Nigeria

Illiteracy Pop.	Total	Male	Female
15-24years	9,614,659	3,600,167	6,014,492
15years & older	40,988,933	16,391,096	24,597,837

Source: <http://uis.unesco.org/country/NG>

In 2016, about 99.62% of the Turkish people were literates with 99.86% of male literates and 99.37% of females. Indeed, only a small population of Turkish people are illiterates. 2,314,975 Turkish people are illiterates out of which 353,249 are males and 1,965,726 females.

Table 9. Literacy Rate in Turkey (Gender Disparity)

Literacy Rate (%)	Total	Male	Female
15-24years	99.62	99.86	99.37
15years & older	96.17	98.78	93.56
65years & older	88.13	95.84	81.25

Source: <http://uis.unesco.org/country/TR>

Table 10. Illiteracy Rate in Turkey (Gender Disparity)

Illiteracy Pop.	Total	Male	Female
15 – 24years	49,899	9,341	40,559
15years & older	2,318,975	353,249	1,965,726

Source: <http://uis.unesco.org/country/TR>

In 2013, the literacy rate of Saudi Arabia stood at 94.43%, male literacy was 91.53% while the female rate was 91.37%. The population illiteracy was 1,221,891 out of which males were 442,951 and 778,939 females.

Table 11. Literacy Rate in Saudi Arabia

Literacy Rate (%)	Total	Male	Female
15 – 24years	99.22	99.3	99.14
15years & older	94.43	96.53	91.37
65years & older	51.39	64.96	36.6

Table 12. Illiteracy Rate in Saudi Arabia

Illiteracy Pop	Total	Male	Female
15 -24years	39,752	18,306	21,446
15years & older	1,221,891	442,951	778,939

Source: <http://uis.unesco.org/country/SA>

7.3 Inadequate Facilities

Many of these schools are understaffed which has resulted in a large number of students in a class. Consequently, students do not receive proper attention in the classroom. Teachers are also under paid, and the teaching facilities are outdated and dilapidated. In some school's classrooms have leaking roofs, some do not have enough seats. The curriculum generally, was adapted from Western societies without adequate screening to suite the Muslim child. Therefore, it comes as no surprise to find textbooks and story books containing irrelevant materials. Some subjects may contain un-Islāmic ideas, some of which may lead to disbelief, creating doubts in the minds of students or neutralizing their beliefs. In some cases, teachers are not trained and therefore do not understand child psychology. Thus, there is an exaggeration in administering student punishments. The structure of teaching is not properly laid out and teachers usually left to develop their own ways of teaching, most of which may not be effective.

7.4 Adult Literacy Rate of Muslim Countries According to Continents

Generally, there seems to be good structuring of the learning processes in the Muslim Nations. It is observable, from Tables (13-16) that in 2005, African countries were in a very sorry state, followed by the Asian countries. The Middle Eastern countries seemed to be doing much better and the European country (Albania) was ahead of all others and second only to Azerbaijan despite its GDP being only 4,584.

Table 13. African Muslim Nations' Adult Literacy

African Muslim Countries	HDI	Ranking HPI	Life Expectancy	Adult Literacy Rate	GDP Per-capital
Algeria	103	48	71.1	69.8	6,107
Burkina Faso	175	102	47.5	12.8	1,174
Chad	173	100	47.5	12.8	1,174
Djibouti	150	53	52.8	65.5	2,086
Egypt	119	55	69.8	55.6	3,950
Gambia	155	88	55.7	37.8	1,859
Guinea	172	93	44.7	39.6	711
Libya	58	33	73.6	81.7	3,361
Mali	174	101	47.6	19.0	994
Mauritania	152	79	52.7	51.2	1,766

Morocco	124	61	69.7	50.7	4,004
Niger	177	103	44.4	14.4	835
Nigeria	158	75	43.4	66.8	1,050
Senegal	157	87	55.7	39.3	1,648
Sierra Leone	176	98	40	29.6	548
Somalia	-	-	46.2	-	-
Sudan	141	59	56.4	59.0	1,910
Kosovo	-	-	-	-	-
Eretria	-	-	-	-	-
Ethiopia	-	-	-	-	-
Comoros	-	-	-	-	-
Tunisia	-	-	-	-	-

Table 14. Middle Eastern Countries

Middle Eastern Countries	HDI Ranking	HPI Ranking	Life Expectancy	Adult Literacy Rate	GDP Per-Capital
Bahrain	43	-	76.9	82.9	17,479
Jordan	90	11	71.03	89.9	4,320
Kuwait	44	-	76.4	82.9	18,047
Oman	71	46	74.1	74.4	13,584
Palestine	102	07	72.5	91.9	-
Qatar	40	10	72.8	89.2	19,844
Saudi Arabia	77	32	71.8	79.4	13,226
Syria	106	29	73.3	82.9	3,576
UAE	41	-	78.0	77.3	22,420
Yemen	151	77	60.6	49.0	889
Lebanon	-	-	-	-	-

Table 15. Asian Countries

Asian Countries	HDI Ranking	HPI Ranking	Life Expectancy	Adult Literacy	GDP per-capital
Afghanistan	-	-	46	-	-
Azerbaijan	101	-	66.9	98.9	3,617
Bangladesh	139	86	62.8	41.1	1,770
Brunei	33	-	76.4	92.7	19,210
Indonesia	110	41	66.8	87.9	13,361
Iran	99	36	70.4	77.0	6,995
Iraq	-	-	58.8	-	-
Kazakhstan	80	-	63.2	99.5	6,671
Kyrgyzstan	109	-	66.8	87.9	3,361
Malaysia	61	16	73.2	88.7	9,512
Maldives	96	37	66.6	97.2	-
Tajikistan	122	-	63.6	99.5	1,106
Turkmenistan	97	-	62.4	98.8	5,938
Uzbekistan	111	-	66.5	99.3	1,744
Pakistan	-	-	-	-	-

Table 16. European countries

Europe	HDI Ranking	HPI Ranking	Life Expectancy	Adult Literacy	GDP Per-capital
Albania	72	-	73.8	98.7	4,584
Turkey	-	-	-	-	-

Source: Muhammad Ahsan (2005) [Grouped according to continent by the Author]

(-) no information

HDI: Human Development Index

HPI: Human Poverty Index

11. CONCLUSION

There is a dire need for Muslim Nations to re-evaluate their system of education because human capital has a close connection with the development of society. Education brings about more opportunities and opens up an economy, from dependence on a single source of income to a variety of mindsets. An educated nation becomes endowed with skills, creativity and human energies. However, a lot needs to be done in areas of curriculum development, pedagogy, and the

facilities required for teaching and learning in the twenty first century. The leadership of Muslim nations needs to ensure that human development is a priority, and the process of learning should be geared towards the needs of society. Deregulation of the educational sector is not in the best interest of Muslim nations, because the level of poverty is still very high. A free education for all should be seen as a matter of urgency to save people from this cycle of ignorance and poverty.

There is also the need for Muslim nations to develop their own curriculum and begin to Islāmize the knowledge passed on to students. Every subject should be taught in line with the beliefs of Islām. This way, there will be a reduction in the imitation of the Western system and the unquestioned allegiance given to their system. No doubt, this will curb the irrelevant materials the Muslim child is exposed to in the name of education. Today, children are mandated to learn about sexuality at a very tender age with no proper precaution taken in the manner of presentation. For Islāmization to take place, all teachers need to be trained in this regard. Therefore, there arises the need to provide teachers the opportunity to update their knowledge through seminars. Teaching materials need to be developed with the Muslim child in mind such that, what is being taught in every subject should tally with the goals of an Islāmic society and nothing should contradict the teachings of Islām. From this perspective, the religious understanding of the Muslim child is reinforced by all other subjects.

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