

Fourth Quarter 1438/2017 ----- Volume 61 Number 4

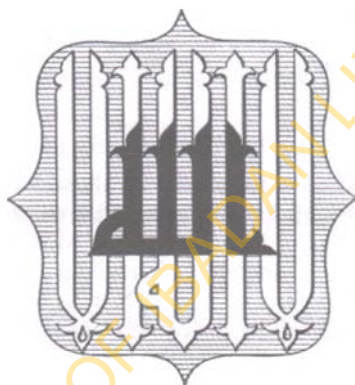
# THE ISLAMIC QUARTERLY



The Islamic Cultural Centre and London Central Mosque  
146 Park Road, London, NW8 7RG

# THE ISLAMIC QUARTERLY

A Review of Islamic Culture



*There is no deity but Allah*

EDITOR: DR. AHMAD AL-DUBAYAN

VOLUME: 61 – NUMBER 4  
FOURTH QUARTER  
ISSN: 0021-1842

THE ISLAMIC CULTURAL CENTRE  
146 PARK ROAD · LONDON NW8 7RG

E-MAIL: [IQ@ICCUK.ORG](mailto:IQ@ICCUK.ORG)  
WEBSITE: [WWW.ICCUK.ORG](http://WWW.ICCUK.ORG)

# CONTENTS

Shaykh Ādam ʿAbdullah Al-Iluri (1917-1992): Appraisal of a Prominent Torch Bearer of Arabic Scholarship in Lagos, Nigeria - Mikail Adebisi Folorunsho.....	469
Views of Islam in Early Modern Britain: Insight from the First Translation of the Qur'an into English - Gregory J. Miller.....	483
Maslahah in Stakeholder Management For Islamic Financial Institutions - Zulkifli Hasan, Mehmet Asutay.....	505
The Islamization Process in the Context of Malaysian Legal education: A Critical Reflection - Muhammad Hafiz Mohd Shukri, Bakri Abdul Karim.....	539
The Impact of the Internet on the Language of Literary Discourse - Eman Younis.....	553
Adult Education, Islam and Socio-Economic Development - Muritala Kewuyemi Kareem, Abiodun Surajudeen Bankole.....	583
BOOK REVIEW.....	609
• In Search of the Lost Orient, An Interview by Olivier Roy	

*The Editor wishes to emphasise that views expressed in this journal are those of the contributors and do not necessarily reflect the position of the Editor.*

## NOTES TO CONTRIBUTORS:

Contributors are requested to submit their papers in digital format via email to [iq@iccuk.org](mailto:iq@iccuk.org). Materials will only be accepted in Microsoft word format, using 'Times New Roman' for both the text and transliteration symbols and 'Traditional Arabic' for Arabic texts. Submitted papers shall contain the writer's name and a brief resume.

# Adult Education, Islam, and Socio-Economic Development

Muritala Kewuyemi Kareem<sup>1</sup>  
Abiodun Surajudeen Bankole<sup>2</sup>

## Abstract

Seeking education knows no bounds, age, gender and race in the ancient and modern world. In Islam, the first act (Q2:31-33) and Quranic revelation about 1437 years ago was on education and knowledge acquisition (Q96:1-5). Education is undeniably important and cannot be overemphasized in all the affairs of man, whether social, political, economic and spiritual. This paper, therefore, examines the concept, importance and role of adult education in general and Islamic perspective of adult education in particular relating these to socio-political and economic development. This is done with a view to hypothesizing that education, whether for adults or youths, dictates the level of social and economic development because one cannot give what one does not have. Thus, education can have no ending because it is life. Being a qualitative study, the researchers utilize descriptive methodology to analyze data on adult education to support the paper's arguments. Findings reveal that Islam provides solutions educationally to resource constraints (human and material) which are the major determinants of the sustainability of social and economic development, the abandonment of which culminated in underdevelopment, crass illiteracy, poverty, ignorance and discouragement of scientific enquiry. The paper analyzed many Quranic verses that encourage man (as *homo sapiens*) to think, ponder, reflect and discover improved ways of socio-political and economic life for sustainable development (e.g. Q27:69 and Q29:20). The paper recommends properly targeted and delivered adult education to end social strife in today's world.

**Keywords:** Education, Islam, Development, Economy

---

<sup>1</sup>Corresponding Author. Senior Lecturer, Department of Arabic and Islamic Studies, University of Ibadan, Ibadan, Nigeria.

<sup>2</sup> Professor of Economics, Department of Economics, University of Ibadan, Ibadan, Nigeria.



## **Introduction**

Education in general and adult education in particular began with the creation of the first man, Adam on earth when Allah taught him all the names of things and objects (Q2: 31-33). Since that time, it is being transferred whether formally or informally from one generation to another. It has been having a great impact on the economic and socio-political development of both developed and developing countries. Education is one of the major tools if not the only tools to make the unindustrialized become industrialized, underdeveloped become developed and uncivilized to acquire civilization. For specialty and skills to be achieved and for real development to occur not only in the realm of economy but also in the spiritual and socio-political aspects, education needs to play a very important role. Therefore, efforts should be made by the private sector and governments at all levels to make it a priority.

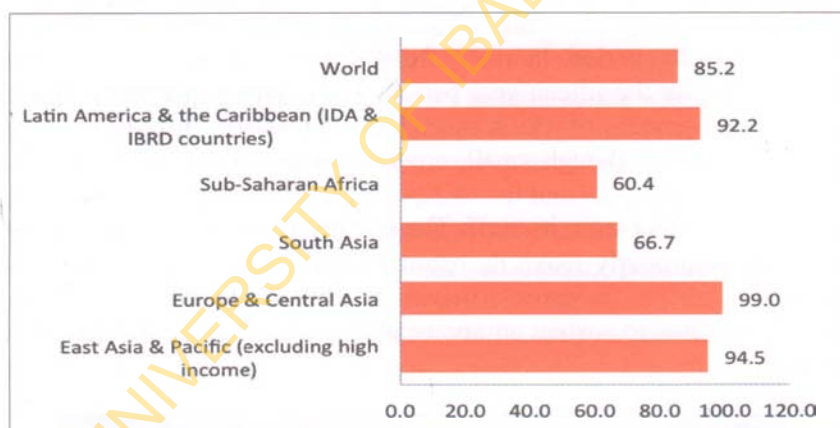
Adults from the working class of nations need to be educated and reeducated, trained and retrained since their skills and expertise will determine the Gross Domestic Product, which is a measure of the value of outputs produced in the country during a particular period, usually a year. Education, let alone adult education is encouraged in Islam because it provides the means by which humans can develop themselves, the earth and those other things that the earth contains. With education, barriers to growth of the human person towards perfection are removed. The educated person will be able to utilize the natural resources to develop the earth with a view to providing the material needs of man on earth. Islam as a religion considers education as a way to develop a prosperous, just, economic and socio-political life of man. Islam as a religion is not against arts, science, technical and vocational education. It encourages the Muslims to embrace all types of educational system that are beneficial to human beings.

Many international organizations and agencies such as United Nations Educational, Scientific, and Cultural Organization (UNESCO), United Nations Children's Fund (UNICEF), United States Agency for International Development (USAID) and Department for International Development (DFID) have been investing in education with a view to reducing poverty and raising the standards of living of people. This is in consonance with Islamic perspective of education. Education is a pivot around which all the goals of the Millennium Development Goals (MDGs) revolve. For instance, if Nigeria is to actualize its vision 20:2020 i.e.

becoming one of the first 20 economies in the world by the year 2020, adult education needs to be given its special place because adults are the ones that can contribute to the GDP of a country. There is no gain saying that education in general, and adult education in particular, is a necessary tool that Nigeria needs to help resolve to a large extent, its social, economic and political problems.

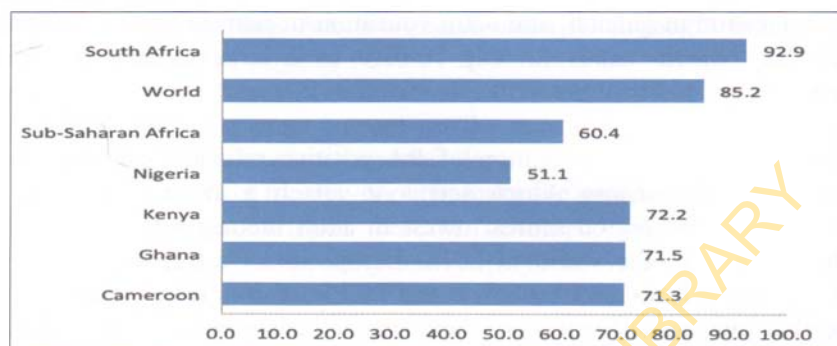
Despite this general realization of the positive role and importance of education, sub-Saharan Africa seems to attach a much less worth to education as the region scores lowest in adult literacy rate compared to other regions of the world in 2013. Europe and Central Asia has 99% literacy rate followed by East Asia and Pacific region, then Latin America and the Caribbean (Figure 1). These performances in their adult literacy rates indicate that these regions give education a central place in their public policy thrusts.

Figure 1: Adult Literacy Rate, Population 15+ years, both sexes (%), 2013



Probably because Nigeria is in this low-performance region, the country recorded an even lower performance relative to the sub-Saharan regional average. In Figure 2, Nigeria recorded just over 50% in adult literacy rate, not only falling behind the sub-Saharan regional average, but also under-performing compared to Cameroon, Ghana, Kenya, and South Africa which happens to be the leader in the region with almost 93% adult literacy rate that is higher than the world average.

Figure 2: Country Comparison, Adult Literacy rate, Population 15+, both sexes (%), 2013



The reasons why Nigeria lags behind in many development indicators can therefore be partly linked to its low performance in education outcomes despite its huge annual expenditure on the sector. As Table 1 shows, education took 51.2% of total recurrent expenditure during 2000-2014 period, representing the largest share of funds spent on recurrent expenditure in the period. In spite of that, the average annual expenditure fell by 1.4% over the fifteen-year period. The capital expenditure of socio and economic services of which education is a part also suffered an annual decline of 0.243%, though small, could account for the deterioration in school's physical capital and the ability of the education sector to carry out research and further train its staff. The country therefore not only needs a framework to properly make its recurrent and capital expenditure in the education sector become more efficient and effective to deliver world-class outcome, but also to sustain an appreciable increase in the budgets of the education sector.

**Table 1: Average Growth and Shares of Recurrent and Capital Expenditure in Social and Community Services (2000-2014) in percentages**

Recurrent Expenditure		
Function	Growth	Share
Social and Community Services	0.67	17.5
Education	-1.4	51.2
Health	-0.1	27.6
Other social and community services	-1.51	21.1
		100
Capital Expenditure		
Function	Growth	Share
Administration	0.377	39.14
Economic Services	-1.15	6.78
Socio and Community Services	-0.243	22.95
Transfer	1.229	31.13
Total Capital expenditure	0.11	11.08
Total		100

Source: Computed from CBN, Statistical Bulletin, 2015



Be the above as it may, this paper interrogates the link between adult education and economic development while paying particular attention to the Islamic view in the context of the general popular belief that Islam discourages western education. In effect, the research questions of the paper are 'Is there a link between adult education and development? Does Islam support this link? What is the magnitude of the link and is there any idea of Islam that diminishes the extent of the nexus of education and development?'

## **Review of Literature**

### **1. Conceptual Framework**

We would define the key concepts as they relate to our discussion so as to identify the important issues to be examined. In some developed and developing countries, adult education is considered as an avenue by which knowledge and skills of the adults increased with a view to making them relevant socially, economically and politically. Adult education has been looked at from different perspectives by many researchers. For instance, adult education is seen as a form of informal education for people above 16years (Edelson, 2000). It is a way of getting adults who had never been to school or those who could not further their education for one reason or the other to obtain education with a view to changing their attitudes in areas such as social, political and economic matters. If this is done, it will change individuals for the betterment of the society. Through adult education, they realize their social, economic, political and hidden potentials. Adult education is not only training and education but also involves inculcating all the needed skills such as financial, technical, creative, managerial, intellectual, marketing, communication and technological (Festus and Adekola, 2015). Another definition of adult education is that it is a practice in which adults engage in systematic and sustained learning activities in order to gain new forms of knowledge, skills, attitude or values (Seya, 2005). It is a transmission process of general, technical or vocational knowledge as well as skills, values and attitudes which takes place out of the formal education system with a view to remedying early education inadequacies of mature people or equipping them with the knowledge and actual elements required for their self-fulfillment and active participation in the social, economic and political life of their societies (UNESCO). Adult education entails that individuals need



to be upgraded educationally about the social, political and economic conditions in which they live.

Education is from cradle to grave as stated in the *Hadith*, that is, the sayings and actions of Prophet Mohammed (PBUH). That means, it is life and it does not have end. Adult education does not mean education is limited to adults. It is an indication that maturity defines adulthood. It is believed that once a person reaches the age of puberty called *Balāghah* in Islamic Jurisprudence, the Muslim person is an adult who should be responsible for consequences of his actions and sayings. He should bear the success as well as the failure of his actions. Islam is a verbal noun derived from an Arabic word, “*aslama*” which means peace and total submission to the will of Almighty Allah. In the same vein, Muslim is *’ismu al-fā’il* (a doer of an action) and is also derived from the Arabic word “*’aslama*” meaning one who relates to others in peace and submits totally to the will of Allah. The name was first pronounced by Prophet Ibrahim (Q22:78). A Muslim is he who believes in Allah and submits totally to His will (Q2:112). Islam is the total way of life prescribed by the Creator for all the creatures particularly Muslims wherever they may be or sojourn in the world. It has directives on all aspects of life such as education, politics, economy; social and political affairs. Socio-economic development may be defined as economic growth that is accompanied by social transformation of human beings and the society in a way that their standards of living are improved (Festus, 2015). More succinctly, development, according to Todaro and Smith (2006), involves the ability of nations and leaders to increase the availability and widen the distribution of basic life-sustaining goods, raise levels of living and expand the range of economic and social choices which free individual and nations from servitude and dependence on other people, nation-states, ignorance and human misery.

## 2. Methodology

Being a qualitative study, the researchers utilize descriptive methodology to analyze data on adult education to support the paper’s arguments. Simple bivariate regressions were also conducted. Hence, the regression coefficients are depicted in figure 7. Textual analysis of the main sources in Islam, the Qur’an and the Sunnah were adopted in carrying out this research. The Qur’an which was revealed to the Prophet for about 23 years is the source of guidance for Muslims in all their affairs. The Sunnah complements the Qur’an. The receiver of the Qur’an, Prophet Muhammad

(PBOH) who had access to the source gave explanations and details of the broad principles of Islam as contained in the Qur'an. This also forms the secondary source of guidance in all areas without an exception. These two sources formed a substantial part of the sources used. The guidelines contained in the two were analyzed. The injunctions as contained in these two sources are juxtaposed with education and socio-economic development

### **Roles of Education and Islam on Socio-Economic Development**

Schultz (1961a) did the pioneering work to link education to economic growth by introducing human capital into the aggregate production function to solve the residual puzzle in growth accounting. Since then, there have been many researches on education and its role on the life of man and his environments. For instance, some concentrated on education and earnings potentials of the educated (Psacharopoulos 1985). In recent times, Aderinoye et al (2007) reported that various approaches were employed by the Commission for Nomadic Education to improve the literacy rate among Nigeria's nomadic population. The Commission's findings of non-viability of the approaches were also stated. They then explored the needs and advantages of integrating mobile learning into Nomadic Education programmes in Nigeria with a view to ensuring a successful implementation and achievement of the goals of the programme. Many authors considered Adult Education as one of the major tools for attaining socio-economic development, eradication of poverty and sustainable development (e.g. Festus and Adekola, 2015; Olinga and Lubyayi, 2016; Nnabuo, Asodike and Sabina, 2010; Jekayinfa and Ozturk, 2001). Some authors such as Sakineh and Hamid (2011) suggested teaching entrepreneurship for it can make adults find new jobs and professions. This will, in turn, enhance their standards of living. Efe (2014) examined the role of entrepreneurship education in effectively serving as a panacea for employment, poverty reduction and national insecurity in both developed and developing nations. Christopher (2013) established in his paper a significant relationship between business education and national development. The focus of Esmael (2012) is on the role of education and how adult illiteracy can be reduced. Many attempts have also been made by UNESCO, United Nations and some other international organisations to show the importance of adult education in socio-political and economic development. Education and methods of teaching in Islam is the concern of Khalid al-Khalediy (2011). He examined "Instructing (teaching) the



learner: Methods of (self) learning” which is considered as one of the fathers of the modern theories of teaching and found that thinking is the source and motivator of achievement. Despite demonstrating that education is key to development, the studies mentioned above did not use the Islamic framework of education-knowledge-development nexus to analyze their perceived link between education and socio-economic development. This shortcoming may be due to the predomination of western ideologue that eastern education, especially Islamic education cannot contribute to modern knowledge base as it is too religious, oblivious of the ‘way of life’ conceptual of religion. In addition, this paper emphasized socio-economic development by simultaneously viewing education as a panacea for societal peace and economic growth, thus controlling for conflicts/war, violence and technological development in the education - development equation. Hence, herein lies the paper’s contribution: an explicit use of Islamic education-knowledge-development framework to analyze why education has contributed too much of socio-economic and political transformation over time.

Education is an effective way of solving and tackling the challenges of this mundane life. It helps man to know the right ideas to take into consideration. To show the importance of education, United Nations declared in Article 26 of Universal Declaration of Human Right that education is the right of man and is free (UN 10 Dec, 1948). Also, as an attempt to make education free and to show its importance, UN in 2003-2012 and 2014-2015 inaugurated many special committees on education. Educated people are the key elements of development of every society. It is when they are developed that they will develop other sectors. It is education that makes people socialize, productive, respectful of the law and develop health-wise. Adult education continues from where the formal school system stops. It teaches adults on how to live a successful life and the best way to use their resources with a view to achieving socio-political and economic success. Education is a human right from which no one must be prevented. No serious government can do without enhancing it. Virtually, all levels of government, state, local and federal, always show commitment to education of their citizens at least verbally.

According to UNESCO 1979, it is to assist those who could not pursue formal education because of one challenge or the other to help them improve their technical competence. With education individuals, communities, nations and the world at large can be transformed socially,



economically, politically, morally and culturally. Adult education can be embraced to address the challenges of unemployment and under-employment, insecurity, social unrest, early school leavers, indiscipline in the society and schools, destruction and vandalisation of public and private properties, arm robbery, arson, murder, cultism, hostage taking, human and drug trafficking, kidnapping, economic wastage, low Gross Domestic Products and a host of other related challenges of the society. The role of quality functional education in terms of economic development of human resources, importation of appropriate skills, knowledge and attitude transformation and industrialization has been extolled by Agi and Yellowe (2013). Adult education can make people find new jobs. Through adult education, an adult is able to think clearly about his jobs, perceive the opportunities around him accurately and thus able to achieve his objectives and aspirations. Any country that wants to achieve a lasting economic success must improve the literacy level of its citizens- both youths and adults.

If a person acquires relevant education and skills, he will not destroy lives and edifices built over the years. This is because the education he has acquired would have ingrained in him the fear of God, which in turn would have considered the lives and people's property sacred. It is recognized that a range of approaches may be used to achieve sustainable socio-economic development. Education takes the uppermost hand. Being an educated person, it is expected that the person should be able to relate well with other human beings. His moral aspect should make him acceptable socially and intellectually. He should be able to proffer solutions not only to his own economic challenges but also the economic crises of the nation. This is because the education in him should make him relevant politically. He should be able to do the right things. In fact, to show the importance of education, of all the activities of UNESCO, education takes the largest share. The medium term strategy of UNESCO (2008-2013) states all the effects of education. With education, sustainable development is achievable in the areas of economy, social life and political affairs of every nation.

It is through education that a person can take care of himself and his offspring. By acquiring education and giving his children education who in turn will do the same for their offspring's, he is not only taking care of the present, but also he is preparing future generations to meet their own needs in the future. Osuyi (2004), Ukoye (2005), Maclean (2008) and the UK

Panel for Education for Sustainable Development (1998), among others shared this view. Therefore, when a person or adults are being taught, they are encouraged to reflect on issues and bring out discoveries and new solutions that can enhance the present situations and the future needs of people politically, economically and socially. For instance, in Nigeria, an attempt to make education a tool for sustainable development led to the establishment of Universal Primary Education (1976) and Universal Basic Education (UBE 1999). This is to make the foundation of educational institutions firm and sound because it is the tool needed not only for the present development but also sustainable development. It is observed that, most of the time, the literacy of an adult determines the children's learning.

There is a close relationship between education and development. Development cannot occur without education. It is the latter that determines the extent of the former. For people or nations to develop socially and economically, they need education and skills. Therefore, education is a main prerequisite for development. A survey of literature confirms this assertion. For instance, Francis and Hazel (1974) established that there is a significant relationship between education (irrespective of the level) and development. They also considered investment in human resources as the key to the economic development. If the people of a nation are underdeveloped, it is an established fact that the nation will also be underdeveloped because they will not have an opportunity of displaying their potentials. Therefore, the value of capital investment in people cannot be estimated. Education assists man to acquire skills that can take him out of poverty and empower him. He is better prepared to save himself from being affected by avoidable diseases; and he is also informed on how to use health services effectively.

The reason why Islam emphasizes education of people is that it determines the social and economic development of a country. Capital and natural resources on their own cannot bring development to a nation without the effort and skills of the human resources of the nation. Harbison (1973:3) considered man as the active agent and capital and natural resources as passive agents of production and services. He states clearly thus:

“Human resources constitute the ultimate basis for the wealth of nations. Capital and natural resources are passive factors of production; human beings are the active agents who accumulate capital, exploit natural resources, build social, economic and



political organizations, and carry forward national development. Clearly, a country which is unable to develop the skills and knowledge of its people and to utilize them effectively in the national economy will be unable to develop anything else”.

The main tool for developing skills needed for socio-economic development is education. Therefore, education determines the skills of the people who in turn determines the nature and level of economic and social development of a nation.

Man cannot attain to divine knowledge without a correct conception of God's attributes. The angels do what they are bidden to do. "They have no freewill of their own. They only do the functions allotted to them by Allah" (Q66:7). In the very beginning of man's existence, God gave Adam, who was created as an adult, knowledge and freewill in order to know Him and recognize Him. Man is endowed with volition and free choice to make him a perfect manifestation of all divine attributes. By giving Adam knowledge of all things, Allah first implanted in him the needful capacity and the tools with which to develop himself, his offspring and the earth on which he was made *khalīfah* (God's representative on earth). With the knowledge given to Adam, he was able to know the qualities and properties of the different things in nature because man is to make use of the forces of nature to develop himself and his progeny socially, politically, spiritually and economically. He was given all that was necessary (Q 6:45; Q27:7; Q 28:58).

In fact, angels could not do what man could do. That was why they confessed that they could do only acts vested in them (Q2:32). Man, on the other hand, has been given all the necessary tools to explore nature because he is the best creature of God (Q95:4). Adam then displayed all the different capabilities ingrained in him to develop himself and his offspring spiritually, socially, politically and economically. He showed the extensiveness of his natural capacities, which are beyond the natural inaptitude of the angels. The presence of good and evil in the world indicates that man has been made a free agent to choose between the two to develop himself. If man chooses for himself, good actions, he is entitled to reward of living peacefully. On the other hand, if he does a bad thing he is responsible for his sins and shortcomings. Allah gave men a good start in life by giving them a good and virtuous nature to relate with one another nicely. But man spoils the goodness of his nature and embarks on an evil



course through their own free choice or under the influence of some spirits or bad associates. This causes social strife. The Prophet said: "Every child is born with a good nature". In an attempt to return man to peaceful co-existence and truth, God raised from time to time prophets and sent down their messages for the reformation of mankind (Q 2:37).

Having given Adam knowledge, Allah enjoined him to avoid a tree i.e. Allah warned him against quarrels or evil things because they can destroy social relations. God wanted him to live peacefully and eat therefrom plentifully wherever he wills. But Adam and his wife ate it; and therefore, they were ejected from the Garden. If social conflicts are allowed in a society, people will not observe propriety in their actions. The comforts enjoyed by people would be destroyed if they allow Satan to sow enmity and hatred in their minds against one another. This is the prohibited tree. No society ate it and still remained peaceful. When a mistake or an atrocity is committed, a lesson should be learnt from Adam's life when he prayed to God for forgiveness and mended his ways by not going back to the mistakes again. Allah taught him the words of repentance thus: They said, "Our Lord, we have wronged ourselves, and if you do not forgive us and have mercy upon us, we will surely be among the losers" (Q 7:23). Allah then forgave him and he became a chosen one of God and a recipient of Divine Revelation. Allah promises man that from time to time, He would send guidance through his prophets inviting them to the truth with a view to attaining salvation (Q11:108-109). With the promise of glad tidings, man is warned against social conflicts that can occur as a result of rejection of God's guidance. This may make them lose happiness and satisfaction of mind.

After a succession of divine messengers, Prophet Muhammad came to perfect the religion of Islam. In 610 C.E., in the month of Ramadan and on a Night of Destiny, about 13 years before Hijrah (migration of the prophet from Makkah to Madīnah), Prophet Muhammad received the first five verses of *Suratul-'Alaq* (Q96:1-5), which all the Islamic scholars universally accepted as the first revelation. The first revelation to the prophet encouraged the Prophet to read in order to acquire knowledge. Without it, God's injunction cannot be understood in their true sense. Prophet Muhammad said: "Learned men who put their knowledge to use occupy a place next to that of the Prophets". He called for education and made it obligatory. It is clear that Islam made education compulsory for all Muslims. It is as a result of this that wherever Islamic teachers went, they

made it as part of their religious duties to impart Islamic education on the people. Therefore, Islam does not oppose arts, science and technical and vocational education. The Prophet said "Search for knowledge as far as to China". It must be mentioned that the knowledge being referred to here is not how to read the Quran. With this instruction, it is clear that he was asking them to seek all branches of knowledge that would benefit the people. As regards knowledge, the Prophet said: "Knowledge surpasses everything and nothing surpasses it". Knowledge is the only means by which ignorance and illiteracy can be wiped out. According to the fourth caliph, Ali b, Abi Talib, anybody who attains this (knowledge) has attained all things and anybody who is robbed of it is robbed of all things. Everything has its own foundation, the bedrock of Islam is knowledge. That is why Adam was taught all branches of knowledge. Prophet Muhammad's message, the Quran was started with knowledge.

If man thinks he can develop socially, economically and politically without making a recourse to education and divine guidance on those aspects, he will err grievously. It is evidently clear in the world today that man is in a mess in terms of his economic and socio-political life. The economic crises in the world, the social conflicts and political turmoil in the world today are attestations of not making use of education and Divine Guidance in those areas because they have considered themselves self-sufficient. "No! But indeed, man transgresses. Because he sees himself self-sufficient. Indeed, to your Lord is the return" (Q96:6-8). Therefore, in Islam, education is from cradle to grave. No one is too young or too old to acquire it. It is a continuous thing. It is life. Therefore, there is need for people to upgrade themselves through education in general and adult education in particular. Adults who no longer attend schools must obtain skills not only for their present development but also for sustaining that development. For instance, if a woman has education, she is able to fend for herself and she feels satisfied. If people are educated well particularly in Shari'ah, they will not be easily turned into criminals, human traffickers and murderers. If a person has Islamic education, he knows that illicit relation is prohibited. He would not move near adultery, let alone committing it. The Quran says: "Do not approach unlawful sexual intercourse. Indeed, it is ever an immorality and is evil as a way" (Q17: 32).



## **Relationship between Education and Improved Socio-Economic Development: The Islamic Framework**

The Islamic framework on the education – development nexus posits that every development be it spiritual, economic, social and political is based on the intellect and observation. About 750 (1/8) of the Quranic verses (Abdul Baqi, 1991) are stimulus for inspiring the heart, expanding the mind, encouraging man to observe, ponder, reflect, contemplate, calculate, think and come up with better ways to improve the quality of life socially, politically and economically. This is in contrast to 250 verses in the Quran which are of legislative character. For instance, Allah commands in the Qur'an thus "Say, go through the earth and see what has been the end of those who were guilty of sin" (Q27:69). This is to make man observe and learn from historic events in the evolution of the world. When Allah mentions men in the Quran or uses a word referring to man, it is important to state that such words refer to humankind in general- both males and females. Man has been blessed with unique faculty of thinking and reasoning. It is this great grace of God that made man even superior to angels and all other creatures of God in the world. Allah placed all resources of the world within the reach of man for exploitation after He had given man the power of thinking and reasoning to utilize His bounties for the purpose of recognizing the manifestation of God's power in them. He says "He (God) has subjected to you, as from Him, all that is in the heavens and on earth, surely in that are signs for those who reflect" (Q45: 13).

The hidden treasures of the Quran and the nation may be discovered and utilized for the humanity in the areas of politics, economy, spiritual and social development if a person employs his reasoning faculty. To understand the inner meaning of the Quran, reason is key, The Quran summons man to reflection on beings and the pursuit of knowledge by recommending to hear and to ponder. At times, it insists upon the necessity of reasoning about matters. In fact, there are verses in the Quran which are intended for the reflection of people who are gifted with intellect. "(It is He) Who has made for you the earth as a bed (spread out) and inserted therein for your roadways and sent down from the sky, rain and produced thereby categories of various plants. Eat (therefrom) and pasture your livestock. Indeed, in that are signs for those of intelligence" (Q20:53-54). Very often, man is encouraged to ponder over the phenomenon of nature. For instance, the Quran calls man to reflect on the celestial bodies that



submitted to the order of God (Q16:12), the splendor inherent in the ordering of the universe and the complexity of its creation (Q2:164), the creation of man and the creation of animals on the earth (Q45:4) and a host of others. This cyclical relationship is depicted in Figure 3, where socio-political, economic, spatial, scientific, and spiritual development leads to further education and continuous reflections in a self-perpetuating mechanism.

Figure 3: Islamic Framework for Education and Development



Sometimes, Allah admonishes man in the Quran, urging him to reflect or think by saying, “Will you not think e.g. (Q57:17; Q21:10, Q67:10); Herein are God’s signs for people who reflect (Q16:11); Have you not seen that? (Q56:58-71); Will they not then, meditate upon the Quran? (Q 4:82, Q47:24, Q38:29); Do they not ponder over the word of God (Q23:68); It may be that you learn a lesson from this observation (Q 7:5); Do you not then mind? (Q10:17); Will you not then understand (Q11:24; Q13:19; Q3:25); Will you not reflect (Q6:50; Q16:11); among others”. Therefore, in Islam it is reason which keeps man on the straight path and prevents him from going astray. That is why so many verses of the Quran equate those who go astray with those who cannot use their reason (Q67: 10). The signs of Allah are so many in the universe that if man reflects aright, he will inevitably benefit himself and the society by bringing out those things that can be of value to man politically, economically, spiritually and socially. God says: “Indeed, in the creation of the heavens and earth, and the

alternation of the night and the day, and the (great) ships which sail through the sea with that which benefits people, and that Allah has sent down from heavens of rain, giving life thereby to the earth after its lifelessness and dispersing therein every(kind of) moving creature, and (His) directing of the winds and the clouds controlled between the heaven and earth are signs for people who use reason (Q2:104). Therefore, reason can be used to differentiate the unknown from the known.

Is he then, who knows that what has been revealed to you from your Lord is the truth, like one who is blind? But only those gifted with understanding will reflect (Q 13:19). In fact, no one can make success in this life except one who makes use of God's injunctions directly or indirectly, advertently or inadvertently. If one follows the dos of God and refrain from His don'ts, definitely, not only the person but his society will be able to live a pleasing life. This life will become a bliss to live in for everybody. If everyone makes use of God's injunction of Allah on kindness to parents (Q17:23), orphans and widows, telling the truth, keeping the promise (Q61:2-3), helping the poor, avoiding killing people (Q4:92-93), kidnapping, abstaining from bribery (Q2:188) and corruption (Q2:11; Q7:74; Q30:41), wastefulness, stealing (Q5:36-38), people will be able to prosper in this world. The Qur'an constantly exhorts men to make use of their understanding and reasoning faculties with a view to getting the purpose of the injunctions. "He causes to grow for you thereby the crops, olives, palm trees, grapevines, and of all the fruits. Indeed, in that is a sign for a people who give thought" (Q16:11). In this verse, plants which are used by man himself as food stapler, condiments and deserts etc. are mentioned. This shows that Allah has created not only animals but also plants for the service of man. The fact that Allah has placed at man's disposal everything and has given him a moral sense to differentiate between good and bad shows that he must be accountable to Him of his deeds. Consciousness of being punished for bad deeds and being rewarded for good deeds will make people allow peace to reign in the society. Therefore, social conflicts, murder, kidnapping will reduce to the bare minimum if not removed totally from the society.

"Do they not look at the camels, how they are made? And at the sky how it is raised high. And at the mountain how they are fixed firm. And at the earth how it is spread". (Q88:17-20). The verses urge man to ponder over the creation of the camel, the heavens, the mountains and the earth and learn his lessons from them. He should be generous and enduring like the

camel which carries men and goods together; store water in its stomach for days, and lives on dry and thorny desert shrubs. He should be exalted like the heavens. In fact, all things that are in the sky make our existence (living) in this world easy. Man should also be of fixed resolve like the mountains and humble like earth (Q10:101; Q6:46). The Quran also describes the nature of man, his problems, affairs, origin and end. It discriminates between good and evil; and offers high moral qualities which if a person considers it, he will live a pleasant life. Man should learn lessons from the heavenly bodies which are in obedience to divine laws, serve him with perfect regularity, faithfulness and punctuality without trespassing on one another's sphere action. These are encapsulated in the verse 'We have revealed for you (O man) a book in which is a message for you: Will you not then understand (Q21:10)'.

The Prophet elucidated and illuminated these verses when he said: "The best morals in man are those which are in conformity with the great attributes of God". This means as God is merciful and forgiving, man should also show mercy and forgive the shortcomings of his fellow beings respectively. As God assists the weak and the poor, man must also help the weak and relate well with the underprivileged people in the society. If man manifests all the attributes of God in himself, there will be peace and harmony in the society. The Prophet ordered his companions to cover up their utensils containing food and drinks, lest Satan, harmful insects and germs should find a way into them. The Prophet exhorts his followers to clean their nostrils when they rise from sleep in the morning as Satan rests in them, hinting that harmful matters accumulate in the nostrils which if not removed, may injure their health (Muslim).

"Allah promises to increase the rank of the learned believers". "God will raise up to suitable ranks (and degrees) those of you who believe and who have been granted knowledge". "The learned are the heirs of the prophets".

### **Data Analysis**

A professional man, such as an accountant, who has no religious education (Islam) and fear of God will not hesitate to falsify his accounts and manipulate figures. He would not see anything wrong in applying his expertise negatively. In the same vein, a demographer, a governor, a commissioner, a president, a minister, a lecturer, agriculturalists, businessmen and other office holders would not use their positions

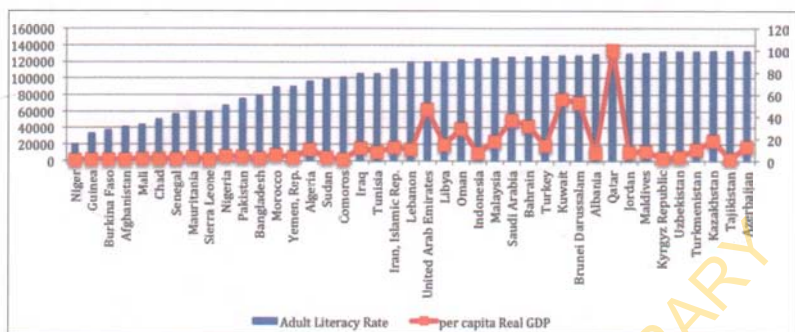


negatively if they really have education. The Quran confirmed this assertion thus: "Only those fear Allah, from among His servants, who have knowledge" (Q35:28). In fact, they are made to be aware of the Day of Reckoning when all are accountable to Allah as regards their deeds and sayings. "And fear the Day when you shall be made to return to God; then shall every soul be paid in full what it has earned and they shall not be wronged" (Q2:281). "And such are the parables we set forth for mankind. But only those who have knowledge understand them". Islam encircles all forms of training, it trains man as a whole. The resultant effect of this inquisitive approach widens the horizon of exploration. It is a fact of history that Islam as a religion has contributed immensely to world civilization and culture. With regards to this statement, former United States President Barak Obama is reported to have said:

As a student of history, I know civilization's debt to Islam. It was Islam-at places like Al-Azhar University- that carried the light of learning through so many centuries, paving the way for Europe's Renaissance and Enlightenment. It was innovation in Muslim communities that developed the order of algebra; our magnetic compass and tools of navigation; our mastery of pens and printing; our understanding of how disease spreads and how it can be healed. Islamic culture has given us majestic arches and soaring spires; timeless poetry and cherished music; elegant calligraphy and places of peaceful contemplation. And throughout history, Islam has demonstrated through words and deeds the possibilities of religious tolerance and racial equality (Obama, 2009).

Be the above as it may, Figure 4 analyses adult education and developmental data in Muslim majority countries. The gross domestic product per person, i.e. per capita GDP, is on the right hand side and adult literacy rate on the left of Figure 4 that places both variables side by side for purpose of comparison. In Bahrain, Brunei, Kuwait Qatar, and United Arab Emirates where the adult literacy rates are very high, the per capita GDP are also very high. Indeed Qatar, which has the highest per capita GDP, turned out to have the highest adult literacy rate of over 97%. The graph shows that the higher the adult literacy rate the higher the per capita GDP, in general.

Figure 4: Percentage Adult Literacy Rate and Per capita GDP, 2013.



In Figure 5, we indicate scientific development indicator namely the total trademark applications in a particular country in a year. This is in keeping with our hypothesis that higher education should lead to higher scientific discovery. The indicator also measures scientific knowledge brought about by education. Sadly, only a few of the countries demonstrated this relationship, namely Turkey, Indonesia, and Iran, among the high adult literacy category; and Egypt, Pakistan and Nigeria in the low literacy rate group. Majority of Muslim countries in the high literacy rate and low scientific knowledge are in southern Asia.

Figure 5: Adult Literacy and Trademark applications

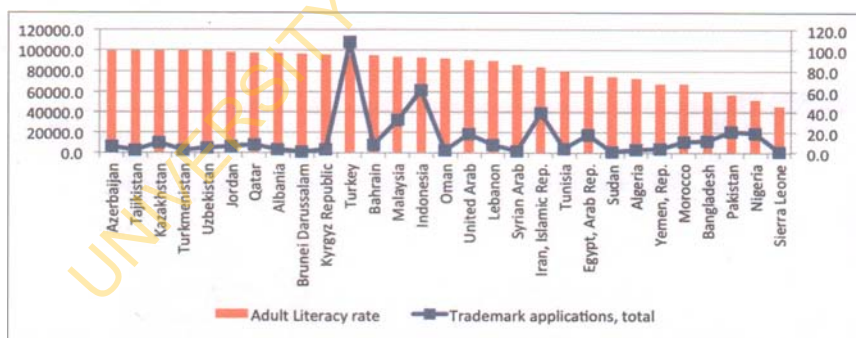
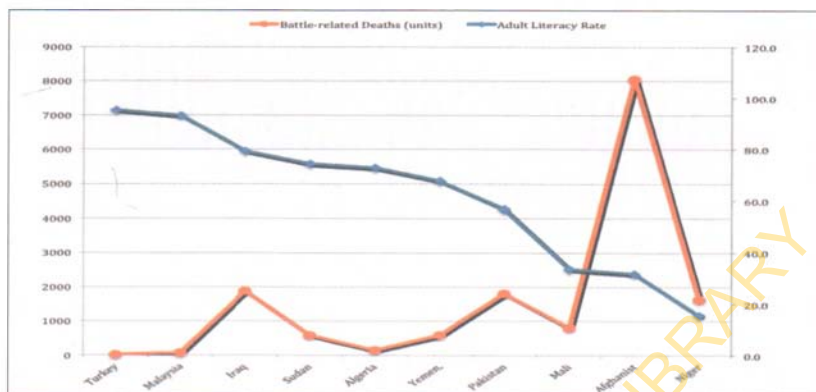


Figure 6 relates a social indicator, battle-related deaths as a measure of social cohesion expected to arise from education, to the adult literacy rates for 2013. Turkey has the highest education that combine with lowest indicator of conflicts as the number of deaths linked to battle is very low compared to Afghanistan which has the highest conflict-related deaths alongside very low adult literacy rate.

Figure 6: Percentage Adult Literacy rate and Battle-related Deaths



Further investigations carried out on the data used showed on Table 2 provides the characteristics of the data with respect to the number of Muslim countries which are maximum of 43, the mean, maximum, minimum and range of the data. In effect, the average of the literacy rate in the Muslim countries is about 76%, which is high compared to world standard for the year 2013. The maximum is almost 100%, while the minimum is about 16%. The GDP per person shows a maximum of about US\$133,000 attached to an adult literacy rate of almost 100%. The mean GDP per person is interestingly associated with the lowest adult literacy rate.

Table 2: Summary Statistics

		Adult literacy rate	GDP per capita	Unemployment	Life expectancy	Mortality rate	Military expenditure	Intentional homicides	Trademark application	High Technology exports
Total	N	43	42	18	43	43	33	14	29	28
	Mean	75.5	18141.6	8.3	68.8	45.5	3.2	2.9	14653.0	8.0
	Minimum	15.5	877.0	0.3	50.4	6.9	0.0	0.5	1135.0	0.0
	Maximum	99.8	133395.4	15.9	79.1	147.1	15.0	7.8	108087.0	52.4
	Range	84.3	132518.4	15.6	28.7	140.2	15.0	7.3	106952.0	52.4

More sense can be made of the data by assessment of the Pearson correlation coefficient, which is a measure of the degree of association of the variables. That is, if higher literacy rate is associated with higher GDP per person, there will be lower unemployment, higher life expectancy, lower mortality rate, lower military expenditure, lower crime captured by intentional homicide data, as well as high trademark applications. From 602-The Islamic Quarterly: Vol 61, No. 4



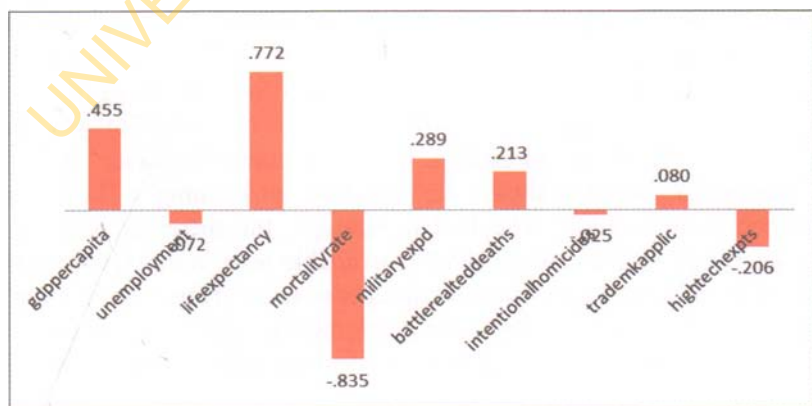
Table 3, the last column represents the number of countries in the sample while the penultimate column provides the test of significance. GDP per person, life expectancy, military expenditure, battle-related deaths and trademark applications are positively associated with adult literacy rates. On the other hand, unemployment, mortality rate, and intentional homicides are negatively associated with the variable.

However, association does not imply causation and to infer the latter, simple bivariate regressions were conducted because this paper addresses a moderately quantitative audience. Hence, the regression coefficients are depicted in Figure 7.

Table 3: Pearson Correlation: Adult Literacy and Socio-economic and scientific variables

	Pearson Correlation	Sig. (2-tailed)	Number of countries
GDP per capita, PPP (constant 2011 international \$)	0.455**	.002	42
Unemployment, total (% of total labor force) (national estimate)	-0.072	.776	18
Life expectancy at birth, total (years)	0.772**	.000	43
Mortality rate, under-5 (per 1,000 live births)	-0.835**	.000	43
Military expenditure (% of GDP)	0.289	.102	33
Battle-related deaths (number of people)	0.213	.506	12
Intentional homicides (per 100,000 people)	-0.025	.931	14
Trademark applications, total	0.080	.680	29

Figure 7: Adult literacy rate and Socio-political and economic regression coefficients



## **Conclusion**

We have been able to establish that Islam encourages Muslims to embrace all types of educational system that are beneficial to both humans and non-humans. That was why the Prophet encouraged his followers to go to China for the purpose of acquiring knowledge. The paper has also shown that all the efforts of the international organisations towards improving the standards of education at all levels are in line with the dictates of Islam. Education in general and adult education in particular remains the key and foundation of spiritual, political and socio-economic development. It occupies a pivotal position in all the affairs of man. Workers with their newly obtained knowledge became more productive and efficient. Knowledge is something that gives the people power. Something that should be at the disposal of everybody throughout their lives. It should provide the possibility of overcoming the difference between the various groups and generations in the population (Illeris 2004 p.27). Islamic education is a system of education which inculcate in the learners not only the spiritual values but also earthly material values on the bases of the Quran and the Sunnah (the prophet's deeds and sayings). Through Islam, man will not be inhuman in dealing with fellow human beings. The concern of the entire citizens will be his concern and will develop love for others. He will want for them what he wants for himself. Our political life will be sanitized. This is because Islam will remind a contestant of his duties to his God, his neighbors and the populace. He will not divert the public funds to finance his own ambitions. He knows that if he is not asked to give an account of his stewardship in this world, it will be done on the Day of Judgment. Islam as a way of life does not leave any aspect of life untouched. Islam enlightens its adherents on what to do to be in perfect harmony with God and in peace with human beings. If moral aspects of Islam is taught, cocaine pushing, oil bunkering, immoral practices, illicit relations, and a host of other related sins would be reduced in the society. In Islam, it is not a matter of whom you know, but what effort you put in. Education is life. It has no ending. It is from cradle to grave. "It is never too late to learn and it is always the right time for learning" (The European Community and OECD. The Lisbon strategy, the memorandum on life-long learning). Unfortunately, what is available now in most nations is the acquisition of school certificates without education. However, it is through education that an improved ability to undertake productive work can occur. For a nation to develop in all aspects of life, education is a prerequisite.

No matter how perfect a thing or a person is, there are always challenges. The current adult education policy is far from reaching the desired goals because of lack of motivational and supportive measures that would help adults overcome the various obstacles that they encounter when deciding to improve their education. The adults too do not have enough time to go over what they have been taught. Large class size, obsolete technologies, inadequate funding, poor remuneration of facilitators, lack of qualified facilitators and poor attitude are some other problems that adult education is facing.

We, therefore, recommend that adult education should be funded by the local communities, the state and individuals because it is the main key to the development of any nation. Training and retraining of facilitators, proper record keeping and mass mobilization of target groups should be done from time to time.

UNIVERSITY OF IBADAN LIBRARY



## References

- 
- Abdul Baqi, M.F. (1999). *Al mu'jamul fahris li 'alfāzil Qur'ānil Karīmi*. Beirut: Darul Fikr.
  - Ahmad, M. (1989). *Ta'alimu al-muta'allim (The instruction of the learner: method of learning)*. Cairo: Maktabat an-Nahda <http://www.jofamericanscience.org>
  - Aderinoye, R. A., Ojokheta, K. O. & Olojede, A. A. (2007). "Integrating mobile learning into nomadic education Programmes in Nigeria: Issues and perspectives". *The International Review of Research in Open and Distributed Learning* Vol. 8 No.2
  - Agi, U.K. and Yellowe, N.A. (2013). "Management Strategies for Regenerating Secondary Education for National Development and Self-Reliance". *Journal of Teacher Perspective (JOTEP)* 7(2). Calabar: Association of Nigerian Teachers (ASSONT)
  - Asodike, J. D. (2005). "Empowering Nigerian rural women through skills acquisition programmes". *Journal of International Gender Studies (JIGS)*, University of Port Harcourt (2) 110-122.
  - Asodike, J.D. (2007). "Skills acquisition in Nigerian secondary schools: relevance to sustainable development Knowledge Review", *A Multidisciplinary Journal, National Association for the Advancement of Knowledge*, 15 (2). 51-57.
  - Edelson, P. J. (2000). *Adult Education in the USA: Issues and Trends*. New York: State University of New York at Stony Brook 16
  - Efe, A.O (2014). "Entrepreneurship Education: A Panacea for Unemployment, Poverty Reduction and National Insecurity in Developing and Underdeveloped Countries". *American International Journal of contemporary Research* Vol. 4 No. 3.
  - Federal Republic of Nigeria (2004). *National Policy on Education*. Abuja: FME publications
  - Festus. M.O and Adekola, O.M. (2015). Adult education for meaningful socio-economic development in Nigeria *Journal of Social Science Studies* Vol. 2, No. 2

- Forough Olinga/Margaret Nakato Lubyayi (n.d) "The Role of Adult Education in Sustainable Development". *Journal AED-Adult Education and Development*.
- Francis, X. and Hezel, S.J. (1974). "Recent theories of the relationship between education and development". Retrieved September 10, 2015 <http://micsem.org/articles/education/rectheor.htm>
- Ghorbani. E. (2012). "The importance of adult education". *Journal of American Science* 8(8)
- Harbison F.H. (1973). *Human resources as the wealth of nations*. New York: Oxford University Press. P.3
- Hussain, M. and Nura Haladu, N. (2013). "Adult and Non-Formal Education in the Global Context". *Journal of Education and Practice*. Vol.4, No.14
- Hussain, M. and Kamba, I.M. (2013). "Adult Education Trends in Nigeria, Challenges and Prospects". Being a text of a paper presented at a 4th National conference organized by Faculty of Social Sciences, Uthmān Dan Fodiyo University, Sokoto held on the 13-16 May, at University Auditorium, Uthmān Danfodiyo University, Sokoto.
- Ilhan O. (2001). "The role of education in economic development: a theoretical perspective". *Journal of Rural Development and Administration*, Volume XXXIII, No. 1.
- Illeris, K. (2004). *Adult education and adult learning*. Malabar: Krieger Publishing Company.
- Jekayinfa, A. A (2011), "Teaching the Informal Education Skills as Catalyst for Achieving the Millennium Development Goal of Eradicating Poverty in Nigeria", *Southern African Journal of Educational Foundations*, Vol.3, No.1, pp. 1-13
- Khaled al-Khalediy. (2011). "Education and Methods of Teaching in Islam in the Era of Az-Zarnooji" *Al Majma* '3 (4) 23-60
- Maclean, P. (2008). Education for peace building and sustainable development: delusion, illusion, or reality? Retrieved 19 October, 2014 from <http://www.daneprairie.com>

- Nnabuo, P.O.M & Asodike, J.D. (2005). "Exploring Education as a tool for sustainable Development in Nigeria". *European Scientific Journal* May edition vol. 8, No. 10. ISSN: 1857-7881 (Print) e- ISSN 1857-7431. 1
- Nakhaie, S. and Nakhaie, H. (2011). "The relationship between adult education and entrepreneurship". 2011 *International Conference on E-business, Management and Economics* IPEDR Vol.25OECD. (1996). Lifelong Learning for All. Paris: OECD.
- Osuji, F. (2004). "Our Youth Our Hope". Paper presented at the 47th session of the International Conference on Education Geneva, 8-11 September.
- Osuji, S.N. (2004). "New Perspectives in Adult Education in Nigeria in the 21st Century". *Department of Continuing Education*, Obafemi Awolowo University, Ile-Ife.
- Sabina J. K. (2010). "Adult education – a factor of social development or a tool of economic success?" *Journal of Contemporary Educational Studies* 4/2010
- Schultz, T. W. (1961b). "Investment in Human Capital". *American Economic Review* 51, no. 1: 1-17
- Sharafah, Y. (1985). *Gardens of the Righteous*. Trans. M. Z. Khan. Beirut. Lebanon: IF 59, 127
- Seya P. T. (2005). "Adult Education and African Development in the Context of Globalization". *AED: DVV International*
- Todaro, M.P. and Smith, S.C. (2006). *Economic Development*, Ninth edition, England: Pearson Addison Wesley
- Ugwuogo, C. C. (2013) "Business Education and National Development: Issues and Challenges". *Journal of Educational and Social Research* Vol. 3 (4)
- UK Panel for Education for Sustainable Development, (1998) Retrieved from <http://www.worldaware.org.uk/education/sustain.html>
- Zolfaghari A. (2015). "The necessity and importance of education for social and cultural development of societies in developing countries". *Cumhuriyet University Faculty of Science Science Journal (CSJ)*, Vol. 36, No: 3 Special Issue 3380-3386.