

Our Education System: What Went Wrong?

Is There Any Hope Through Islamic Microfinance ?Enterprise

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Mankind has been created by Allah (S.W.T) to work and to cultivate the land and to be productive humans in order to establish stable families consisting of husbands, wives and children and to achieve Islamic economic development. It is also true that work is considered to be the dignity of mankind and in Islam it is equivalent to worship of The Almighty. Those who work hard get more rewards than those who worship Him. Allah know what is best for us and He encourages mankind to strive hard for life in order to provide sustenance and income to families and their children.

1. Youth Unemployment

The main causes of youth unemployment in the Muslim World, what went wrong in the education system, why jobs markets are shrinking today and who is behind it.

According to the United Nations youth unemployment is defined as any 14–28 years old who does not have a job but is actively seeking work. In order to qualify as unemployed for official and statistical measurement, the individual must be without employment, willing and able to work, of the officially designated 'working age' and actively searching for employment (Görlich et al., 2012). Rates of unemployment in some of the Muslim Countries (MCs)

have reached unacceptably high levels. According to Dr. Fahad Al-Takafi (2015) Managing Director of Centre for Information and Statistical data in Saudi Arabia, the percentage of unemployed Saudis between the ages of 25-29 years has reached 37.7% which are the highest rates in the kingdom. For males the age group between 20-24 years the number of Saudi who are unemployed is 45%. Whereas for the females the age of 25-29 years the rates is 42.4% from the total rates of Saudi women who are unemployed. Similarly youth unemployment and mismatch are some key areas of concern in Turkey regardless of all the outstanding success that Turkish President Recep Tayyip Erdoğan has achieved in the last decade. According to a recent report published by Thomson Reuters entitled: "Turkey Islamic Finance Report 2014 Fundamentals and The promise of growth" there are two important weaknesses that face the government are the unemployment rate of 9.79% which is relatively high especially between the young population and the mismatch among tertiary education programs and the skills sought by private firms.

The main causes of youth unemployment in MCs can be divided into two parts mainly internal and external factors. The internal factors include outdated education system, studying for education purposes (wealth and status) and not for seeking knowledge and continuous learning. Undoubtedly, IT revolution has made many educationists in MCS as well as students to believe that our education system is outdated even dying because it keeps producing unemployable universities graduates. These human assets are great lost to the Muslim Ummah and therefore we need to have an electrical shock by modernising the whole education sector.

While others like the author of this paper is of the opinion time has come to say "Death to Education: Time for Ethics (Akhlāq) and Knowledge (Elmo)" to give hopes for millions of youth and universities graduates who are looking for jobs and employment. For instance, in some of the Arab rich States they have spent millions of dollars modernising their education system but these expenditures were not well spent. Sadly, it is wrongly channeled mostly towards building construction of many schools, colleges and universities without proper investment in human capital. Arabs spent a higher percentage of GDP on education than any other developing region but the quality of education has deteriorated pitifully, and there is a severe mismatch between the labour market and the education system. It is obvious that Arab

educational system are still not as good and rewarding as they should be with all the financial, human, cultural and other resources that this region has (Elsayed, A).

One of the gravest results of their poor education is that the Arabs, who once led the world in science, are dropping ever further behind in scientific research and in information technology. Investment in research and development are less than one-seventh of the world average. Only 0.6% of the population uses the Internet, and 1.2% has personal computers. Ironically, the methods of teaching are also of concerns (by some educated Muslim professionals) by not allowing students to think critically and analytically; and to appreciate the importance of learning as an ongoing journey that passes through life discoveries by seeking knowledge and information. This type of learning paralyzes the minds of many students today and made them think that attending lectures is boring place because many lecturers don't allow them to think creatively. Regrettably, it is also true that through rote learning, students have been taught to memorize various topics in the recommended textbooks to enable him or her to pass the examination successfully without understanding fully the meanings. Interestingly, Robert kiyosaki (2003) concluded that modern education system of this kind prepares youth to become an employee not to an employer.

2. The Importance of Surah Al-Furqan

The importance of *Surah Al-Furqan* (The Criterion) to tackle the crisis of our education system, food security markets and needs analyses what most of our educational institutions have under estimated as outlined in Figure 1.

Figure 1: Chapter 25:7

وَقَالُوا مَا لِهَذَا الرَّسُولِ يَأْكُلُ الطَّعَامَ وَيَمْشِي فِي الْأَسْوَاقِ
لَوْلَا أَنْزَلِ إِلَيْنَا مَلَكًا فَيَكُونُ مَعَهُ نَذِيرًا ﴿٧﴾

And they say, "What is this messenger that eats food and walks in the markets? Why was there not sent down to him an angel so he would be with him a warner?"

وَمَا أَرْسَلْنَا قَبْلَكَ مِنَ الْمُرْسَلِينَ إِلَّا إِنَّهُمْ لِيَأْكُلُوا
الطَّعَامَ وَيَمْشُوا فِي الْأَسْوَاقِ وَجَعَلْنَا بَعْضَكُمْ لِبَعْضٍ
فِتْنَةً أَتَصْبِرُونَ وَكَانَ رَبُّكَ بَصِيرًا ﴿٢٠﴾

And We did not send before you, [O Muhammad], any of the messengers except that they ate food and walked in the markets. And We have made some of you [people] as trial for others - will you have patience? And ever is your Lord, Seeing.

And those who do not expect the meeting with Us say, "Why were not angels sent down to us, or [why] do we [not] see our Lord?" They have certainly become arrogant within themselves and [become] insolent with great insolence.

Source: <http://quran.com/25/7>

The disbelievers said that Prophet Muhammad (PBUH) eats food similar to us and walks around the markets seeking the bounties (*rizq*) of God? If he is an angel he not supposed to eat and if he is walking he shouldn't move around in the markets (Al-Sabouni, 1981).

We sent before you (Muhammad) Prophets who have eaten foods, moved around to browse the markets seeking endless bounties of Allah and trading with others. These are the journeys of all Prophets before you. To illustrate this Prophet Mosa was a shepherd, Edrees was seamster and Dawoud has eaten food from his own hand (Al-Sabouni, 1981).

Therefore, life is a test (*Imtihaan*) from Allah to mankind. Allah makes the rich and poor, weak and strong and sick and healthy to test our deeds whether, we are patient, thankful or disgrace for what He has given us.

2.1. Explanation of this Surah

The phrase 'eaten food from Prophet Muhammad hand' was mentioned twice. Singular (means Prophet Mohammed has eaten food and grown his own vegetables. In modern economics textbook a person who eats from his hand can be self-sufficient. In plural it means all our Prophets also ate foods from their own gardens and were also self-sufficient.

2.2. Modern Explanation

The two words eaten food and walking around the markets means we have not achieved any of these. Therefore, our educational curriculum needs to be restructured according to this Surah whereas students can only stay 10% indoors or in the classroom environment. The real learning process must be outside and we should allocate (90%) to practical training and hands on experience.

The outcomes of adopting such dynamic strategies are:

- a.1. Food security (we become self-reliant by growing our own food).
- a.2. Walking around the markets means (understanding the importance of market analysis).
- a.3. Understanding people's needs (needs analyses) are required.

These two Quranic verses show the importance of strategic Islamic marketing and why it is vital for the Muslim world to have the paradigm shift in the way we teach marketing to our students.

Students today feel very bored learning too many theories most of which are irrelevant and not applicable in Muslim environment. For instance, we have been taught in economics textbook that resources are limited; on the contrary the Holy Quran says resources are unlimited.

Figure 2: Chapter 7:96

وَلَوْ أَنَّ أَهْلَ الْقُرَىٰءِ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ وَلَٰكِن كَذَّبُوا فَأَخَذْنَاهُم بِمَا كَانُوا يَكْسِبُونَ ﴿٩٦﴾

Source: <http://quran.com/7/96>

If the people of the towns had but believed and feared Allah, We should indeed have opened out to them (all kinds of) blessings from heaven and earth; but they rejected (the truth), and we brought them to book for their misdeeds (Al-A'raf, 96).

This Surah clearly states that if the village fears Allah and believe in Him, Allah will open infinite treasures to them. That shows that the resources are indeed unlimited in the eyes of Allah whereas the economic textbook states resources are limited. These kind of interpretations need to be taught in the classroom environment so that students will be aware that resources are unlimited from an Islamic perspective.

2.3. Illustrated Example

Monash Business & Economic Experience in Australia

Problem-Based Learning (PBL) allows students to be actively involved in the learning process under the supervision of their lecturers. Here students will be given problems from real life situations and they have to find solutions using modern technology. These processes make students employable once they finish their studies. It encourages students to work in together as teams, which is what Islam wants us to do by sharing knowledge and experiences. Prophet Muhammad (PBUH) is a unique role model and has encouraged us to engage in cooperation (*Ta'aawun*), (Al-Harran, 2008).

3. Our Education Problems are Internal

In the Muslim World, our teaching methods are based on rote learning that paralyses the brain and kills our braincells. Sadly, students memorise the texts in order to pass the examination and have no interest to go further beyond that. Their main goal is to gain education and obtain a qualification rather than seek knowledge. This has led to most of our education especially in the field of social sciences to be 99% indoors while 1% are outdoors which seek knowledge through discovery.

Therefore, students have no real life experiences and become dependent on their teachers and/or lecturers. Regretably, most theories taught in our universities are Western and have no relevance to our local Islamic environment, nor to our culture and value systems. Often as educationists, we have failed to produce our own Islamic finance theories.

Since we have adopted a western way of education which is mainly indoors many of our students have no physical exercise. Students get bored in the classroom environment and get sick and tired of their lecturers or professors because there is no practical experience which has led to significant health problems created by our education system. The challenge of obesity faces many affluent societies like Kuwait which ranks as fourth most obese country in the World (Kuwait Times, 2014).

Most Muslim society today are consumers, not producers and we are liabilities rather than assets to the rest of the World. We do not have agriculture development nor sound industries, and many of our fertile lands remain unutilised.

3.1. Pursuit of Education for Social Status (Wealth) and Not Knowledge

Most students are education-seekers rather than knowledge seekers. Their knowledge about the sociopolitical situation is limited to the textbook. On the contrary, influential Muslim thinkers such as Ibn Khaldun and Sheikh Al-Islam Ibn Taymiyyah Al-Harrani both had no academic qualifications and they were knowledge seekers and intellectual thinkers. The current education system conditions students to pursue academic qualifications that do not teach them life skills that help them create their own jobs rather than seeking employment from the government that most nations in the Gulf Cooperation Council (GCC) struggle with.

3.2. Lack of Freedom of Expression

According to Dr. Yousef Al-Qaradawi (well known Shariah scholar) freedom is the main condition to achieve innovation and increase productivity. Without freedom one can't express his or her opinion freely. Authoritarian regimes have wasted millions of dollars in useless projects without any tangible results to wider community and nobody is allowed to question them. According to well known Egyptian journalist he said: "These regimes have converted the state to family business" surrendered by corrupted business elites who suck the wealth of the nation and sell out the public sector to the multi-national corporations.

4. External Factors

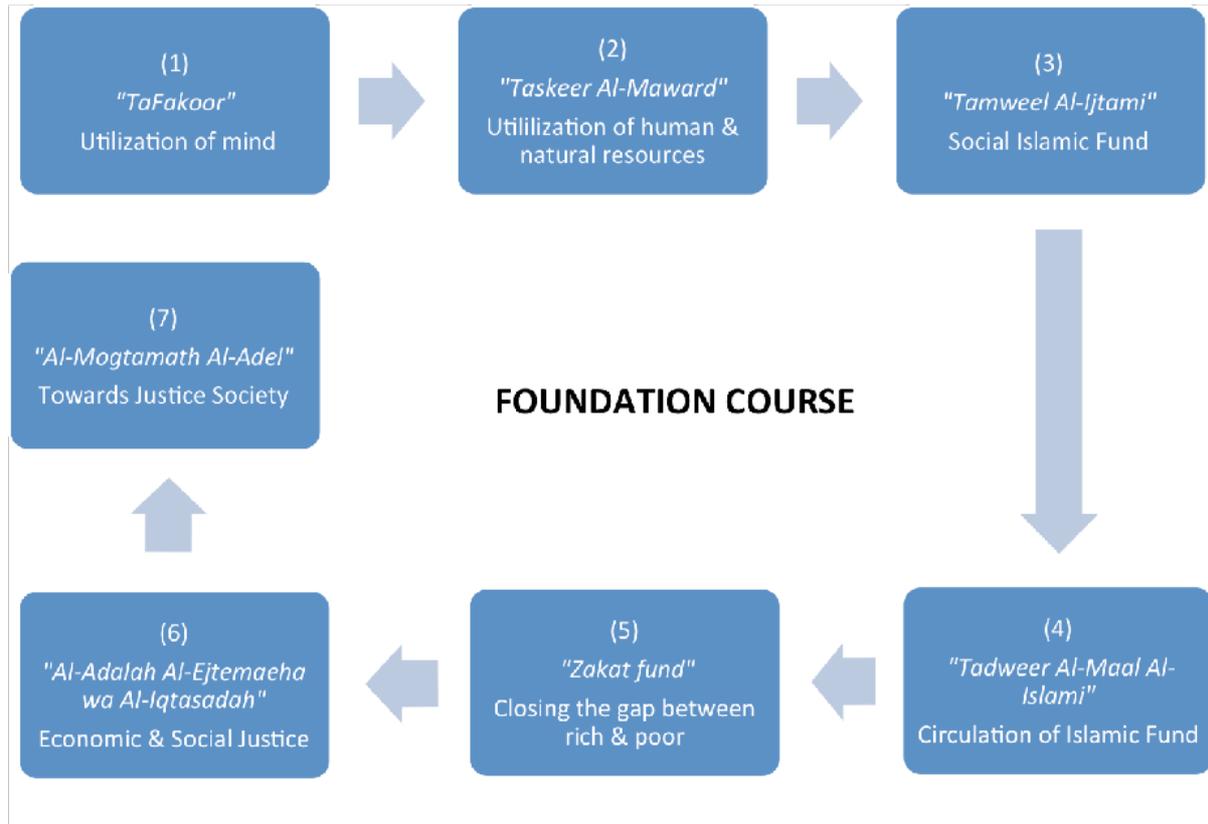
4.1. Global Capital

Since most of the Arab states are undemocratic and authoritarian regimes, regrettably most of them they calibrated with those they provide global capital for their own interest rather than the public interest. That led the government to decide what is good for their own citizens without any public debate because opposition parties are not allowed to questioning them.

These calibrations take the form of accepting the IMF economic medicine such as structural adjustment program; devaluation of the local currency, trade liberation and privatization of public assets and good example is Egypt and Tunis. These programs deny individual developing countries the possibility of building a national economy (Chossudovsky).

5. The Paradigm Shift from Education to Ethics and Knowledge and Time to have an Electrical Shock

Figure 3: Stage One The Paradigm Shift in the Muslim Education Curriculum



Source: Designed by the author

The figure above illustrates reflection (*Tafakkur*) and (*Tassakur*).

Islam encourages us to have *Tafakkur* (reflection) which means to thoroughly investigate the subject matter for a purpose when there is a problem that require a solution. In another way *Tafakkur* signifies the spirit of knowledge, the essence and the light of the Islamic way of life. Therefore, *Tafakkur* is a vital step in becoming aware of what is going on around us and of drawing some conclusions from it. It is indeed a golden key to open the door of experience, a seedbed where the trees of truth are planted, and the opening of the pupil of the hearts' eye. Moreover *Tafakkur* requires a plan of action not only in the science (the rational and experimental) but also social science field. It means that the learning process has become as a journey of discovery for knowledge that demands us as educationists to take our students for more outdoor learning rather than in door.

Figure 4: Chapter 3:91

الَّذِينَ يَذْكُرُونَ اللَّهَ قِيَمًا وَقُعُودًا وَعَلَىٰ جُنُوبِهِمْ وَيَتَفَكَّرُونَ
 فِي خَلْقِ السَّمَوَاتِ وَالْأَرْضِ رَبَّنَا مَا خَلَقْتَ هَذَا بَطْلًا سُبْحَانَكَ فَقِنَا
 عَذَابَ النَّارِ ﴿٩١﴾

Source: <http://quran.com/3/91>

Those who remember Allah (always and in prayers) standing, sitting and lying down on their sides and think deeply about the creation of the heavens and the earth, (saying): “Our Lord! You have not created (all) this without purpose, glory to you! (Exalated are You above all that they associate with You as partners). Give us salvation from the torment of the Fire (Al-Imran, 91).

If we analyse this passage (Al-Imran, 91) carefully we discover that our education system has failed to teach students Taffakkur in order to allow them to fully utilise their brains and learn life skills they need in their daily lives. Sadly their respected professors and lecturers teach them western theories which are totally irrelevant to Islamic culture and value systems and in the end students get lost. For instance, in most universities in the Muslim World (MW) the education curriculum for social science subjects are not relevant in terms of what the society needs and the connectivity between professors and students has ended for good because of the information technology (IT) revolution. Regretably most of the students in the universities today dislike attending the lecture hall because for them it is a boring place and does not stimulate them at all in any Tafakkur assignment.

These types of critical comments that I have made reflects what is going on in most of our universities in the MW and the situation is also true in the western institutions of higher learning all over the World. Therefore, it is our moral duty and responsibility as educationists to tackle this problem and find practical solution.

Figure 5: Chapter 14:33-34

وَسَخَّرَ لَكُمْ الشَّمْسَ وَالْقَمَرَ دَائِبِينَ ۖ وَسَخَّرَ لَكُمْ الَّيْلَ
 وَالنَّهَارَ ﴿٣٣﴾
 وَءَاتَاكُمْ مِنْ كُلِّ مَا سَأَلْتُمُوهُ وَإِنْ تَعُدُّوا نِعْمَتَ اللَّهِ لَا
 تَحْصُوهَا ۗ إِنَّ الْإِنْسَانَ لَظَلُومٌ كَفَّارٌ ﴿٣٤﴾

Source: <http://quran.com/14/33-34>

And He has made the sun and the moon, both constantly pursuing their courses, to be of service to you, and He has made the night and the day, to be of service to you (Surah Ibrahim, 33).

And He gave you all that you asked from Him, and if you count the Blessings of Allah, never will you be able to count them. Verily, man is indeed an extreme wrong-doer, a disbeliever (Surah Ibrahim, 34).

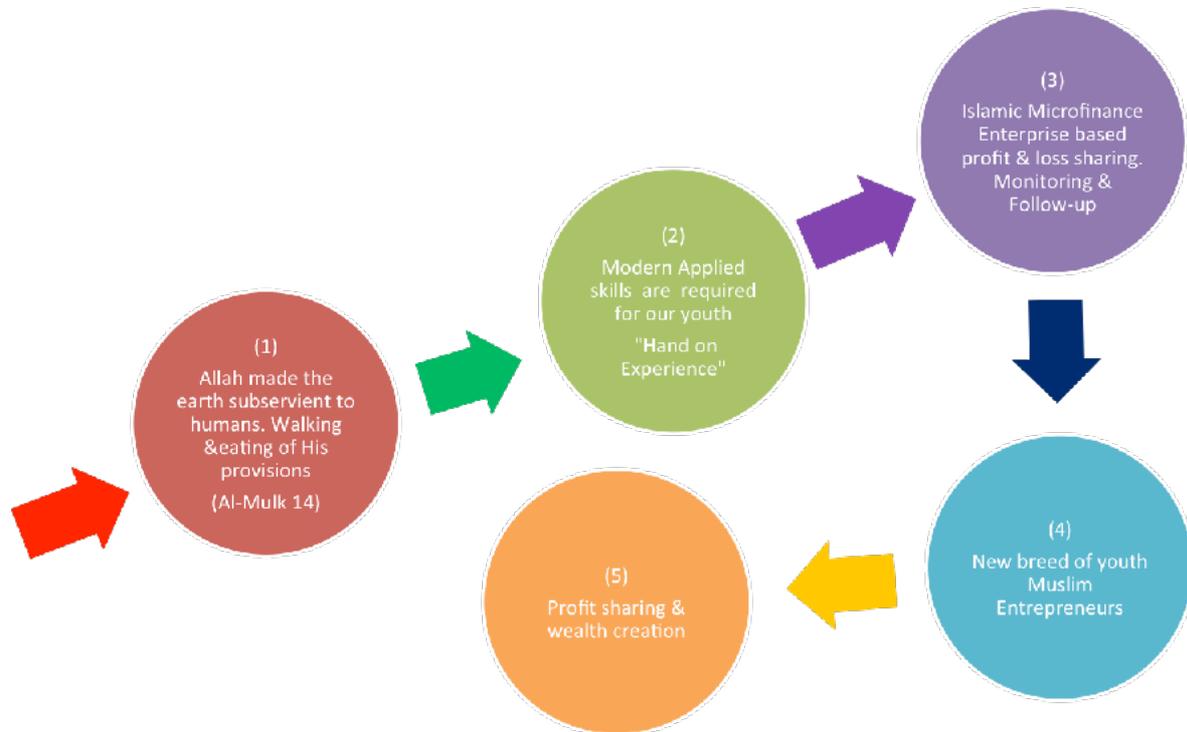
Here again the explanation of these two verses. Firstly, the word of *Sakharrah* means Allah S.W create the sun and moon readily available for serving humans in a systemic manner that is unstoppable. We should ask ourselves have we used the sun or in modern language utilised solar energy effectively that Allah S.W.T has given to us freely for our benefits and the answers is no. In Iraq, for instance people suffer endlessly because of the short of electricity did any of our universities succeed to provide solar energy for these people because of the electricity crisis in that country? The answer is no. It is sad to say that most of our institutions of higher learn have not succeeded in training our students with these kind of life skills that is what our society needs.

In the second part of the verses, why do Muslim allows Moshreks (non-believers) to utilise our resources for the spread of fasad activities (unlawful deeds) on earth. Sadly most humans are disgraceful and unthankful for what Allah has given them.

From the above analyses educationists have a moral duty and responsibility to uplift the role of mankind in this world. Here the emphasis of the development of our students should be on a hands on experience so that he can develop life skills which is what society needs. Therefore, The role of Islamic Microfinance becomes vital to empower our students, the future leaders of this Ummah base on a profit-sharing system. We need to teach our students to

share the cake rather than eat the cake by the few while the rest suffers. If we achieve that we will see new breed of professionals and social entrepreneurs.

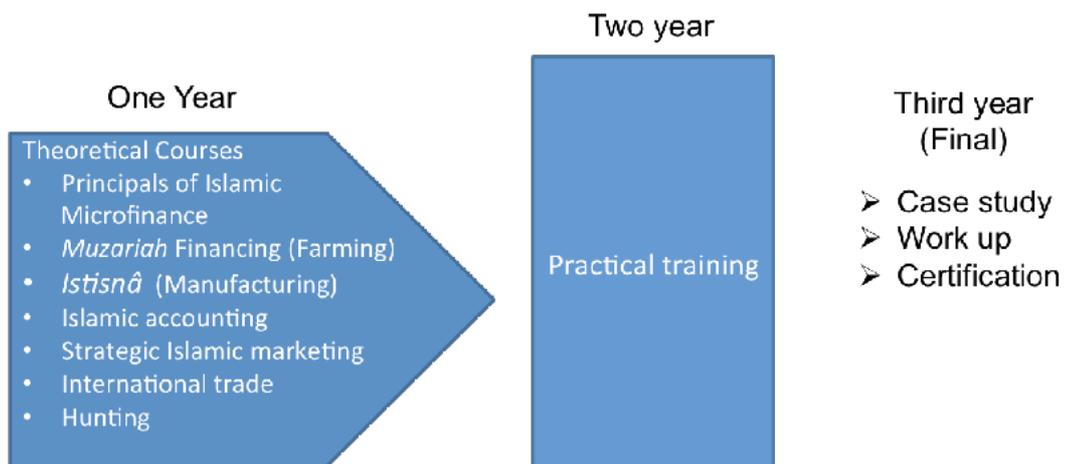
Figure 6: Stage Two: Take off Islamic Development of Human Capital



Source: Designed by the author

Figure 7: Stage Three: Towards Hands On Experience

Towards Hand on Experience



Source: Designed by the author

The tertiary education system in the MW has been structured where students spend four consecutive years in the university. We believe it is too long period for students to learn all the theories without any practical

applications. The new educational curriculum I intend to redesign is focus on the following:

- (1) Two years are spent where students learn theoretical courses (such as marketing management and Islamic finance subjects as an example)
- (2) One year is spent where students gain practical experience.
- (3) One year is spent back to school where students do case study, workshop and certification.

Other criteria of selection should also be based on business ideas, innovation and creativity of the student.

The relevant professor who handles the practical experience program should have an open dialogue with selected entrepreneurs especially those who wish to improve their firms by being more competitive in the market. The open-minded entrepreneurs are more likely to accept the input of others, even if those “others” happen to be students who will be their future partners in the business once they have completed their studies at university. An agreement should be reached between the relevant professor and the entrepreneurs for 12 months’ practical training of the students, with their duties and rights clearly stated in an agreement which will be signed by their professor and the respective managing director of the small and medium industry entrepreneurs (SMIEs) firm. Such an agreement or a memorandum of understanding (MOU) is indeed vital to protect the rights of students now and in the future when at a later stage they become partners in those firms. The MOU should clearly stipulate the following terms of reference between the two parties (the students and the SMIE firms):

- (1) The students should spend 12 months in practical training with reputable SMIE firms.
- (2) The students have to be closely monitored by the two parties (the respective new employers and their professors as well) about the conduct of their work during the practical training.
- (3) Confidential reports must be submitted every quarterly by the managing directors to the professors about the performance of the students.
- (4) The MOU should clearly state that if a student’s performance during the 12 months is outstanding, he would be considered for partnership in that firm once he complete his studies successfully (Al-Harran).

Undoubtedly, once a student realizes that he may become a partner at the firm that he is currently helping out, he will commit himself to the firm’s

success, thereby giving the firm greater confidence in its newly acquired staff at a later stage. The students are the new blood and should be considered as assets in the organizational set-up both at present and in the future. They will make sure that they give the right advice to their counterparts. The managing directors of the SMIE firms should take their newly acquired partners' comments and suggestions seriously. Profit motivation is a factor that should ensure a commitment to hard work. Once the students have completed their practical training and gained real life experiences, they have become assets not only to the SMIES but also the academic institutions.

For the final year or fourth year of study at which point students should be given the opportunities and responsibilities to make some presentations about their 12 month practical experiences. Their respective professors should give them the responsibility to conduct case studies, practical workshops and seminars under his supervision. Indeed, responsibility of this magnitude is something new for students and awe-inspiring, so they need encouragement to help them embrace it. This means that their respective professors would be indirectly molding them as future corporate leaders who will the Arab world.

CONCLUSION & RECOMMENDATIONS

The world has changed and we need also need to change. The same is true (for our education curriculum) as well as to our universities that are continued producing unemployable graduates. Today students in the universities are living in a lecture hall environment away from what their professors or senior lecturers are talking or discussing about. Often most of them are getting bored because whatever their professors are discussing are not relevant to what the society needs and wants.

Therefore, it is time to have an electrical shock to our education curriculum as well as our universities while we are in the twenty first century. The world today is governed by modern skills that lead students to be job creators rather than job seekers. Muslim World need employers and social entrepreneurs not employees and that is what our society needs and Muslim government urgently requires.

According to a Professor in the Arab Gulf who said recently: "We need an educational revolution". His views are affirmative we also need a Muslim Spring that can start from Turkey as a model of success to the rest of Muslim

World. We need our students to become problem solvers rather than burdens on their parents, government and societies. That requires conducting need analysis to understand what Turkish students wants and demands in order to fulfil their needs.

We are of the opinion that Turkey needs to form a strategic partnership with New Zealand so that both nations learn from each other especially in the areas of rural farming and skilled youth manpower. Turkish youth will be equipped with modern skills such as rural farmers in Agricultural Training for New Zealand.

The excellent examples are Universal College of Learning www.ucol.ac.nz (Palmerston North) and www.taratahi.ac.nz that focus on hands on experience. For the former it focuses (among others) students are trained to build mobile houses for charity purposes. These houses are movable by a big truck anywhere in the country. Or the Diploma or Bachelor in Nursing. UCOL is considered to be one of the best in the country. While the latter on dairy farming and Taratahi Agricultural Training Centre where the emphasis is on considering farming as way of life.

Further emphasis on agricultural development and other trades services are urgently needed such as:

6.1. Drip Irrigation

It is considered to be one of the most water efficient irrigation methods. It involves dripping water slowly and gradually into the soil from a network of small plastic pipes, which are fitted with drip emitters. Water is delivered directly to plant roots so that less water is wasted and plants receive just the adequate supply of water they need.

Other techniques include covering the seed rows with plastic strips that not only reduces evaporation but also bolsters weeding control, preventing the loss of valuable water and fertiliser to the weeds.

6.2. Hydroponics

It is a growing of plant without the use of soil. It has started to gain momentum in many parts of the world. One of the biggest benefits of hydroponic garden is that you can grow a wide variety of plants in a small area. Water and nutrients are provided to the roots all times, so that they don't have to spread out in order to find what the plant needs to survive.

Since youth like new business ventures they can benefit from hydroponic systems because there is no need for huge fields. More food can be grown

with less fuel cost. Another benefit is that hydroponically grown plants tend to be healthier and mature faster for earlier harvest.

6.3. Electrotechnology

In the area of trade there are great demands for electro technology as life without electricity is hard to image. The Unitec Institute of Technology in Auckland, New Zealand www.unitec.ac.nz has an interesting applied program that is of great benefit to Arab youth today. Technology is everywhere in our lives in appliances, telecommunications, security systems, fiber optics and smart buildings and applied skills in electrical, electronics and audio-visual engineers and technicians are in demand. Through this program youth can design circuits, install alarms, telecommunications, work on the electrical control of industrial machinery and design household appliance?

6.4. Plumbing

Similarly, plumbing is of necessity in the modern life because youth will actually work on making showers, sinks, hot water cylinders and washing machines under the watchful eyes of their lecturers. Here again at Unitec's Department of Plumbing and Gasfitting is doing great job of equipping youth with applied skills even they went further by providing online learning program help, which are of benefit.

6.5. Why Islamic Microfinance Enterprise is vital now?

To enable youth to start their businesses seed capital is vital base on Islamic microfinance principles. Generally speaking, microfinance is a financing tool that provides very small loans to the working poor that are traditionally considered non-bankable, mainly because they lack the guarantees that can protect a financial institution against a loss. Islamic microfinance provides an innovative interest-free alternative to conventional microfinance. Based on the profit sharing principles of equity-based finance, Islamic microfinance offers greater resilience than conventional microfinance. If a business fails, nothing is paid; if a business succeeds, profits are shared. Risks and rewards are always proportionate to equity shares. While any return on capital in the form of interest is completely prohibited in Islam, there is no objection to getting a return on capital if the provider of capital enters into a partnership with a worker or entrepreneur and is prepared to share in the risks of the business. Though still a long way from the financial mainstream, many governments now see microfinance as an effective way to build up

local enterprise and reduce unemployment. In light of the above, microfinance is seen as a powerful tool for reaching out to the youth unemployed, raising living standards, creating jobs, boosting demand for other goods and services, contributing to economic growth and alleviating poverty. The main purpose of this noble task is to enable youth to succeed and to be financially independent to live according to what Allah wants us to be (as human beings) through decent life that is called (Hayat Taeebah) through which there is no fear from tomorrow. This endeavor if it is well implemented and managed by an efficient and experience professionals it will undoubtedly lead to make major changes about the way we think about them.

Islamic Microfinance is vital now because youth need the seeds of capital to start their own business venture. Islamic microfinance provides an innovative interest-free alternative to conventional microfinance. It is based on the profit sharing principles of equity based finance. It offers greater resilience than conventional microfinance. If a business fails, nothing is paid; if a business succeeds, profits are shared, Risks and rewards are always proportionate to equity shares. Islamic microfinance is seen as a powerful tool for reaching out to the unemployed youth, raising living standard, creating jobs, boosting demand for other goods and services, contributing to economic growth and alleviating poverty. The main purpose is to enable youth to succeed and to be financially independent to live according to what Allah wants.

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