Integrating Islamic and Contemporary Education Based on Quranic and Hadith Theories: A Plan of Action Using Bloom's Taxonomy and PDCA Management Tool

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Abstract

This paper analyzes the differences in theorization between Islamic education and contemporary education based on Wahi (Quran and Hadith). Understanding these differences is crucial for developing a more integrated education system in the future. The research draws on the principal researcher's observations in both Islamic education (2002-2012) and Finance and Management education (2005-2023), which provided the foundation for analyzing the differing sources of knowledge in the two educational systems. The study finds that the main distinction lies in the sources of theorization: contemporary education relies on the five senses and intellect, whereas Islamic education includes Wahi (Quran and Hadith) as essential sources. The paper emphasizes the need for an education system that more effectively integrates Islamic sources with core modern subjects. This integration would help produce graduates who not only understand Shariah sources, including primary sources like the Quran and Hadith, and secondary sources such as Ijma and Qiyas, but also possess the capability to apply Islamic guidelines within modern systems.

Keywords: *Islamic Education; Contemporary education; Wahi (Quran and Hadees) based*

theorisation

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1. Introduction

The education system of Muslims in Sub-continent divided into two different directions, after down-fall of Muslim rulership and with the start of British colonisation after 1857's war. Sir Syed Ahmed Khan founded Muhammadan Anglo-Oriental College in 1877, which converted into Aligarh Muslim University in 1920[1]. This educational system gave a direction to Muslims in the subcontinent with mostly focusing on contemporary education. In contrast, Darul-Uloom Deoband and similar madrasas provided another direction, which was focused on religious education. The outcomes of these different directions were a divided nation. There was a big question in 1935 that why around 90% of graduates from Aligarh Muslim University are having concepts of Atheism[2].

The issue has not been resolved yet, still in Pakistan, and similar countries have different educational directions. However, there are different efforts to overcome this issue such as including contemporary education in madrasa system, for example, Nadwah tul Ulama, Mansoorah Sindh, Rabitah tul madaris, Wifaqul madaris systems included contemporary education portions into their systems. More recent years Jamiah tul Rasheed Karachi produced Sharaiah graduated MBAs. Other side, universities also tried to combine both educations in their systems such as Shaikh Ziad Islamic centre and Riphah University. However, mostly the efforts are not adequately integrated by including some books or portion from a different perspective rather than integrating Islamic teaching with contemporary updated knowledge.

This paper is an effort towards proposing Islamic education in a university with finance and management education as a sample of a better combination of both educations. The proposed system can produce graduates and scholars with better Islamic sprit. The graduates will not only understand sources of Shariah (i.e. Quaran, Hadees, Ijma, Qiyas) but they will also have better capability to run the modern systems with Islamic guidelines. The purpose of the paper is to analyse Wahi (Quran and Hadees) based theorisation difference between Islamic and contemporary educations. Understanding this key point can lead towards the better-integrated education system in future. This paper is conceptual. The principal researcher's observations during both educations, i.e. Islamic Education during 2002-2012 and Finance and Management Education during 2005-2023 supported to analyse Wahi (Quran and Hadees) based theorisation difference between Islamic and contemporary educations.

Coming sections discuss the fundamental difference between the contemporary theorisation (Knowledge creation) and Islamic sources then it will be compared with the theorisation sources as per Islamic perspective.

2. Contemporary theorisation (Knowledge creation) and its sources

This section first discusses the theorisation and theory then its sources in contemporary paradigm. Theorising is the process to present the ideas in an interconnected form relevant to a phenomenon so that theory can be called to these interconnected ideas[3]. The theorising can be divided into two types; first can be called Analytical theorising and second Constructional theorising. In analytical theorising researcher focus on existing theories and research reports and constructional theorising, researcher try to make theory his or her-self. Theorising activities in qualitative research can be done step by step. 1ˢᵗ step is Analytical theorising, 2ⁿᵈ step is Constructional theorising, 3ʳᵈ step is simultaneous theorising (of Analytical & Constructional), and the last step is theory after the research[4]. Ethnography is the primary method for field research and focuses on a common culture group[5]. In ethnographic research, there is need of theories at the time of initiation of the research as well as after the research[6]. Grounded theory as research is a method in which the researcher uses the data to reach towards a theory[7]. Alasuutari[8] mentions Grounded theory as an essential source of theories development.

According to Beata[9], there is a lot of confusion in social sciences about the understanding and definition of theory. Different authors described it differently. Beata[10] further mentioned in his article that Babbie[11] organized theories as per the paradigm of inductive and deductive but also stated that in practice theory and research have more different links, in another side Charmaz[12] divided theories into positivist theories and theories of interpretation. The theory is also called a product of research with the process of induction[13].

2.1 Practice (Real world) and theory relationship in contemporary paradigm

According to contemporary theorisation methods, there are different relationships between theory and real-world in Inductive, Deductive and Abductive researches. In Inductive, the researcher observes the cases in real-world then the theory has been constructed to cover all cases whereas deductive research work started with the theory to explain the real-world observations, but in Abductive research there is a generalisation of real-world observation and theory interactions, as Figure 1 shows these approaches in graphical form.
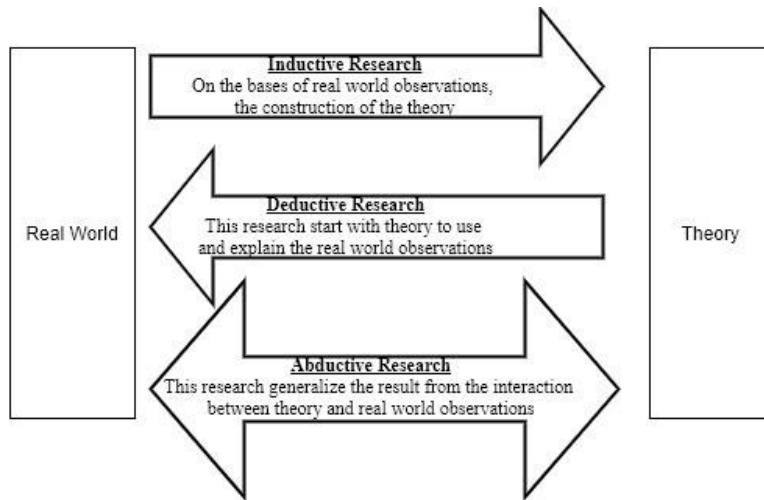
Figure 1: Real-world, theory and research approaches

Source: Wilkins et al.[14]

According to Merriam and Tisdell[15], Inductive approach is more suitable for qualitative data. Similarly, Creswell and Creswell[16] also provide expert opinion that qualitative research should be initially inductive then it may become deductive, whereas Inductive approach may also be used for Mix type of data. In another side, Yin[17] provides different analysis strategies and analytical techniques which uses inductive and deductive approaches; for example, analytical technique three explicitly is the combination of inductive and deductive approaches. The following section describes the sources, i.e. evidence type for theorising in the contemporary paradigm. For the specification, the section discusses the case study evidence sources in the literature.

2.2 Sources (evidence types) for theorisation

According to Yin[18], who is writing on case study method around forty years, there are six sources of evidence for the case study and qualitative research which are Documents, Archival Records, Interviews, Direct Observations, Participant Observations and Physical Artifacts[19]. Yin emphasis on using the multiple sources of evidence for the case study research. Sharan Merriam is also a well-known qualitative case study expert, her famous book about Qualitative Case Study First Edition, published in 1988. She also mentioned Interviews, Observations, Documents and Online Data as data collection methods[20]. Yazan[21] conducted a comparative study on three key researchers work on case study method; these researchers are Yin, Stake and Merriam, he also mentioned the six sources of data gathering with reference of Yin, Observations, Interviews and Document reviews with references of Stake[22] and Merriam[23]. Some researchers also included the focus groups, questioners and survey as a method of data collection (for example, Harrison et al.[24]).

It can be summed up that there are three primary sources of data gathering in case studies which are Observations, Interviews and Document reviews. Other sources mentioned by Yin[25], Merriam[26] and Harrison et al.[27] can be considered sub-sources of these three primary sources. Archival records and online data can be part of Document review. Direct Observations, Participant observations and Physical Artifacts can be under "Observation" heading. The focus groups, surveys and questioners can be considered as sub source of Interviews because in these forms there is also exchange of views in the form of close-ended, semi close-ended or open-ended statements and questions form.

3. Islamic Theorisation (Knowledge Creation) Sources

As discussed above, with the help of the literature, the sources of knowledge in contemporary theorisation and education are based on Observations, Interviews and Document reviews. These are based on human beings' observations and intellect. Rather than the only relay on human observations and intellect of human being, Islamic knowledge has another unique source category which is divine guidance so according to Islamic point of view sources of knowledge are senses, Intellect and Wahi[28]. These sources also can be divided into work of God (which includes senses based observations and intellect) and words of God which consist on Wahi, i.e. Quran and Sunnah as per Islamic perspective[29]. All these sources of knowledge (i.e. senses, Intellect and Wahi) are supportive of each other and have their scope[30]. There are a lot of issues and problems that human can-not solve them permanently the only basis of human observations (senses) and intellect. Three problems are prominent, and the human beings can never solve that without Wahi; the fist-one is balancing between man and woman rights, the second one is balancing between ruler and public rights, and the last one is balancing between capitalists and labour rights[31]. Grounded theory method is a prominent theory development method. It named because it develops theory grounding from the practical life data similarly Islamic theories are based on Quran and Sunnah, and this method can be named as "Wahi based theorisation".
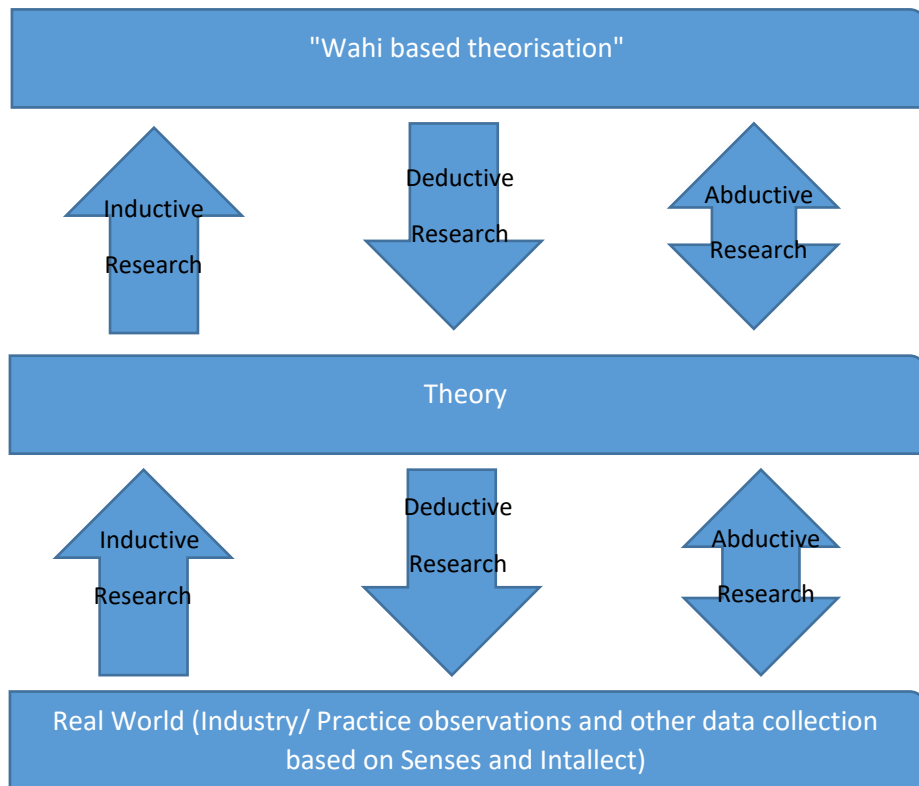
Sources: Integration of Wilkins et al. [32] and Usmani[33] concepts

Figure 2 shows the Wahi based theorisation along with Senses and Intellect based theorisation. This figure has been developed with the integration of Wilkins et al.[34] and Usmani[35]. Wilkins et al.[36] present the relationship between theory and real-world regarding Inductive, Deductive and Abductive research as contemporary theorisation. Similarly, this study integrated Wahi based theorisation along with Senses and Intellect based theorisation. The concepts of Wahi, Senses and Intellect as sources of knowledge for believers have been taken from Usmani[37].

Based on the above discussion, the conclusion is that the contemporary theorisation and knowledge creation is based on human senses and intellect, which can be collected by observations, interviews and documents reviews. However, Islamic sources of knowledge also include Wahi, which is divine guidance from Allah. The following section provides an example of Islamic vs contemporary theorisation differences.

3.1 Conventional Pecking Order Theory and its analysis on Islamic Perspective

The difference between the conventional theories and Islamic perspective can be realised with the External Finance Pecking Order Options in Pecking Order Theory. According to the conventional Pecking Order Options, external finance can be only debt-based and equity-based, firm prefer debt then further equity options as external finance after the internal finance option. As per the Islamic perspective, the original debt-based finance option is only Qurz which is not a commercial contract, and any extra amount charged on Qarz will be Riba which is strictly prohibited according to Quran which is the primary source of Wahi (Surah room 30:39; Surah Nisa 4:61; Surah Al – Imran 3:132; Surah Baqarah 2:275-281). In Surah Baqarah, the dealing in Riba called the war against Allah and his Messenger (2:279).

Although in current Islamic Banking and Financial Industry, modes of finance are being used which end on the debt like Murabahah, actually they are trading or sale-based modes of finances. Still, the use of debt created modes of finances being criticised by the idealist school of thought of Islamic Finance and Economics, for example (Siddique & Iqbdl 2016; Siddique & Iqbal n.d.). The realists'[38] school of thought accept the use of debt ended modes of Islamic finance because these are the easier way to make alternate the conventional financing products in Shariah Compliant way. Current Islamic financial products mostly replications of the conventional financing products[39], due to not awareness and willingness of the Stakeholders of the system to use Mudarabah and Musharkah based ideal modes of Finances because, after the downfall of Muslims and colonisations plus Muslim societies systems changings by Non-Muslim powers, stakeholder (Theorists, Practitioners, Regulators and Beneficiaries[40]) of the system are more familiar with the conventional systems rather than Islamic Systems. Besides that, Muslims managed their financial systems without interest around 1200 years[41], before the colonisations.

The Conventional debt-based Pecking Order Option and the Islamic finance trade based modes of finance options which end on the creation of debt are also very different in term of Islamic finance principles which are based on Wahi, i.e. Quran and Sunnah as primary sources of Shariah and Ijam and Qiyas as secondary or derived sources of Shariah. For example, Murabahah financing mode provides compensation in the form of price of the sold asset, not in the form of interest on a loan, the financer also responsible to take the risk of ownership (and also rights) of the asset before the sale of the asset which is not in conventional debt-based financing and finally the financer may not earn extra amount after fixation of the price of the asset whereas in the conventional debt-based finance the further interest can be earned on the late payments[42].

The difference in Conventional Pecking Order and Islamic Finance is not only in debt-based financing, but the same difference is also in the equity-based financing. During an unstructured discussion / Interview, the senior Islamic finance and economics researcher opined that the Islamic Equity Finance Provided by Islamic banks, may be considered in

the debt category of Conventional Pecking Order Theory. The base of this opinion is maybe due to the use of equity-based modes of finances (Modarabah and Musharakah) mostly are not in the residual ownership of the financed enterprises. Instead, these modes are being used in a particular asset or segment of the business, within the conventional paradigm of the stakeholders.

3.2 Contemporary Theorisation and Theory of Islamic Finance, Literature found via WoS and Scopus

Another example which differentiates between contemporary theorisation (mostly based on Senses and Intellect) and Wahi based theorisation along with Senses and Intellect, is Theory of Islamic Finance (TIF). There is an overall lack of quantitatively testable theories of Islamic finance and banking (along with the Islamic philosophy). Although 10 and 11 studies found during systematic literature searching and review (SLR) in Scopus and Web of Science, leading academic databases, however, according to experienced academic researchers on Islamic economics and finance, there is not any quantitatively testable theory of Islamic finance. According to them, the word theory of Islamic finance is used in the literature only to show the whole discipline of Islamic finance. This difference of opinion and wordings maybe because in contemporary theory is real-world, observed information as mentioned by Wilkins et al.[43], and intellect but there is also the third source of knowledge for Muslims believers which is "Wahi"[44]. It can be concluded that the current words of "Islamic Finance Theory" are based on "Wahi". However, there is a gap of theoretical working on Islamic Finance in the perspective of contemporary theorisation and knowledge creation methods such as grounded theory and theory building by case study research methods mentioned in contemporary methodological literature. As discussed in this and above sections, there is a theoretical gap about the quantitatively testable theories especially in Islamic Finance with Islamic philosophy, the conventional theories like Pecking Order Theory can be analysed and provide the theoretical framework for the further studies.

4. Contemporary and Islamic Education systems in Pakistan

As discussed in section two and three with details that Wahi based knowledge is the main difference between Islamic and contemporary theorisation, which becomes the bases of education. This section proposes the line of action for Islamic education with contemporary education.

Table 1: Current Education levels in Pakistan

	Levels	**Award Types**	**Some Award Examples**	**Technical/ Vocational**
	8	Doctoral	PhD	

Higher Education (Mostly University) Levels	7	Masters	M. Phil, MBA, MS, MSc, MA	M. Tech
	6	Bachelor (Hons)	MA/MSc (16 Years), BS, BE.	B. Tech. (Hons)
	5	Associate degree / Ordinary bachelor	BA/BSc (Pass)	B. Tech (Pass)
Higher Secondary Education	4	Higher Secondary School Certificate (HSSC)	I. Com, FA, FSC, A level	DAE
Secondary Education	3	Secondary School Certificate (SSC)	Matriculation	National Vocation certificate (Level 1 to 4)
Basic / Elementary Level Education	2	Middle		
	1	Pre- Primary and Primary		

Source: **Higher Education Commission Pakistan[45]**

Table 1 shows current education levels in Pakistan which are described by Higher Education Commission Pakistan in 2015. These show the contemporary education in Pakistan. The parallel of the contemporary education system, there is also the Islamic education system. Different levels of Islamic education is equitant to levels of contemporary education. Shahadah tul Alamyah is equitant to MA Arabic / Islamic Studies in contemporary education. Shahadah tul Alyah is equal to BA(Level 5); Shahadah tul Khassah is equal to FA(Level 4), Shahadah tul Aammah is equal to Matriculation (level 3)[46]. Pakistan has 96.28% Muslim population[47]. However, still, the education systems are synthesised with the Islamic spirit and contemporary knowledge. These systems should be integrated so the nation can progress towards an Islamic nation. There is a need for adequately integrated education rather than current education where are Islamic sources are not adequately integrated with the core educational subjects. For example, in Management Science and business education, main subjects such as Accounting, Economics, etc. has the concept of interest, i.e. Riba in more and more times. Otherside is strictly prohibited as per the Quran and Hadees. Many years student learn that the interest (Riba) is the essential part of Economics, Business and Accounting.

        In contrast, Muslims have managed their system without Intrest (Riba) at least 1200 years[48]. Instead of adequately integrated Quranic Ayat and Ahadees along with the main subjects portions, there only a few subjects or separate portions about Islamic economics and finance. This situation educates the students who will be the future stakeholders that the actual education and systems are as western, secular, contemporary phenomena and Islamic teachings just an option for them. However, learning and implementing Islamic teachings for Muslims societies are not a choice, and these are compulsory. The coming section discusses the integration of contemporary and Wahi based educations.

5. The proposed line of Action with Bloom's Taxonomy and PDCA

As discussed in section two and three with details that Wahid based knowledge is the main difference between Islamic and contemporary theorisation, which becomes the bases of education. These different theorisations based education systems provide very different outputs. Contemporary education produces the graduates who have abilities to run current systems, but they do not have sufficient knowledge about Islamic guidance of these current days matters. The same time, Madarsa education also do not have an integrated curriculum which has Islamic guidance with the current systems running abilities. Although some educational systems started to integrate both educations at a place, for example, Jamiah tu Rasheed but still there is need of better-integrated curriculums, teachers, parents and administrations who have the vision to make outputs (students), not only able to run current systems but also run the current systems with Islamic guidance.

        The issue of non-integrated education systems and the result of the distributed nation is not new. In 1935, there was a big question that why 90% of graduates from Aligarh Muslim University having concepts of Atheism, even though this university has been formed to protect Muslims' beliefs[49]. Similar to the problem, the efforts to solve this problem are also not new. In 1892, Nadwa tul Ulama and 1898, Darul Uloom Nadwa tul Ulama has been formed to prepare scholars who have the expertise of Islamic education and also the understanding of the contemporary issues[50]. The integration on University level also attempted. International Islamic Universities at Islamabad Pakistan, Malaysia and other countries are examples of these efforts. Kulliya tush Shariah which is 4 Year Post Graduation Shariah Course by Jamiah tul Rasheed Karachi Pakistan is also an effort.

5.1 An example of the proposed integration

The educational integration idea was further polished after the discussion with Mr Usama, who is running a school which uses the Islamic and contemporary integrated styles and teaching mechanism. For example, at the start of the solar system chapter, there are the Quranic ayat about the sun. Similarly, they have to teach about interest (Riba) based mathematical questions in some classes due to the compulsory curriculum from the

regulatory authorities. However, at the same time, their system teaches their students that Riba is strictly prohibited for Muslims, and they keep reminding this along with the Riba based topics. This type of systems can produce future stakeholders who will be Muslim first, then the experts of their respective fields as idealized by Syed Maududi in his famous book Taleemat (1971).

5.2 The integration of Islamic and contemporary education

This section proposes the line of Action for Islamic education with contemporary education. For specification of working, Islamic education with finance and management education will be focused. There is a need to do action research based on PDCA management tool to learn from past efforts and implement with better planning. PDCA is the abbreviation of Plan, Do, Check, Act[51]. Similar to PDCA, there is also PDSA which replaces Check with the Study by Deming, who called PDSA as a management plan for continues learning and improvement[52]. Gita and Apsari[53] presented four steps cycle of action research; these four steps are Planning, Implementing, Observing and Reflecting. These are also similar to PDCA and PDSA. As conclusion PDCA based action research can be beneficial for both; the academic side and practical side by learning from past efforts. In this regard, four dimensions should be considered for checking and further planning as PDCA. These four dimensions are integrated curriculum, teachers, parents and administrations at different levels from Government level to the institution level. Especially at the checking and further planning steps, Bloom's taxonomy can be very supportive. Knowledge is the lowest level, whereas Evolution is the highest level in Bloom's taxonomy between them; there are Comprehension, Application, Analysis and Synthesis[54].

6. Conclusion

This paper found that the main difference between Islamic education and contemporary education is theorisation sources. Contemporary education is based on senses and intellect as theorisation sources, but Islamic education also includes Wahi (Quan and Hadees) based theorisation. There is a need for adequately integrated education rather than current education where are Islamic sources are not adequately integrated with the core educational subjects. This paper can help towards better-integrated education system development in future. That system can produce graduates and scholars with better Islamic sprit. The graduates will not only understand sources of Shariah (i.e. Quaran, Hadees, Ijma, Qiyas) but they will also have better capability to run the modern systems with Islamic guidelines.

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