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Review of Masooda Bano, The Rational Believer. Choices and Decisions in the Madrasas of Pakistan

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Simon Wolfgang Fuchs

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Can a state buy its way into liberalizing Islam? Masooda Bano answers to the affirmative in her study which draws on insights from New Institutional Economics (NIE) to illuminate the continuing importance of *madrasa*s in Pakistani society. Bano takes issue with existing explanations for the appeal of *madrasa* education, resistance to the reform of these institutions or support for jihad. In her view, pointing to 'religious indoctrination' or political and socioeconomic deprivation is by no means sufficient. Instead, she suggests that choices by *'ulama*, students and parents should first of all be considered as rational responses to Pakistan's particular social and political environment. Bano argues that an essential condition for religious ideas to become influential is their moral and practical usefulness for the believer. While difficult material conditions can initially draw individuals to religion, convictions develop only 'when the prescribed beliefs were repeatedly seen to help address the everyday realities of life' (pp. 8–9). In order to back up her findings, Bano can rely on an impressive and fresh set of data. Her book is not a detailed ethnography of one particular *madrasa* but rather studies 110 such schools all over Pakistan. She interviewed [precisely?] 150 *'ulama*, 250 parents, 150 donors and held group discussions with 350 students. The strongest parts of her work are those in which these rich empirical data are intensively utilized. Yet, the book also faces some serious shortcomings. Among them are a problematic rational/textual dichotomy in the history of Muslim education in South Asia, outdated conceptualizations of Deobandi political quietism, and schematic conceptualizations of religious authority in Islam. Bano rather arbitrarily draws lines between those who can lay claim to rational arguments (jihadi groups) and those who cannot (groups that perpetrate sectarian violence). Finally, Bano does not engage with several important studies of *madrasa*s in South Asia. In the following, I discuss first the strong chapters of *The Rational Believer* before turning to those which I see more critically.

S. W. Fuchs (✉)
Department of Near Eastern Studies, Princeton University, 110 Jones Hall, Princeton, NJ 08544, USA
e-mail: swfuchs@princeton.edu
URL: www.simonwolfgangfuchs.com

In her fourth chapter 'Organization of Religious Hierarchy: Competition or Cooperation?', Bano relies on statistics gathered by various *madrasa* boards (*wafaq*s) in Pakistan to establish a useful typology of the country's religious schools. These range from urban, doctoral degrees granting elite institutions to ubiquitous elementary *madrasa*s which focus mostly on the memorization of the Qur'an. This hierarchy, Bano finds, is also reflected in the fact that *'ulama* at less prominent institutions usually do not go abroad for higher religious education and have very limited publishing records (p. 79). While the leading Pakistani seminaries can tap into a 'virtuous cycle' of attracting the best teachers, brightest students, and most generous donors (p. 80), Bano shows that this status is not necessarily secure and needs to be defended in moments of transition: 'if the son fails to show the intellectual excellence of the father or his integrity of character, the word gets around' (p. 86). Small *madrasa*s have a strong incentive to join their relevant *wafaq* dominated by the leading institutions because this umbrella organization issues recognized degree certificates, sets the curriculum and forms an effective representation vis-a-vis the state (p. 88). In this chapter, Bano also demonstrates that despite the prevalent inter- and intra-denominational sectarianism in Pakistan between Deobandis, Barelvis, Ahl-i Hadith and the Shi'a, their respective *madrasa* boards are nevertheless capable of cooperation if the stakes are high enough. Especially in cases when the state threatens to impose substantial reforms on the *madrasa*s of all sects, the *wafaq*s manage to come together as a united front (p. 95).

In her fifth chapter 'Formation of a Preference: Why Join a Madrasa?', Bano shifts her focus to look at students of these institutions. She goes against the well-worn argument that *madrasa*s primarily attract the poor. Bano demonstrates that it is instead the lower middle class which is well represented in all the types of religious schools discussed in chapter four (p. 104). Poor families, she argues, can often simply not afford to lose a contributor to the family income for the long period it would take to train their son as an *'alim*. Sending their child to a *madrasa* so that it memorizes the Qur'an over the course of 3 years is therefore not seen as a route out of poverty. Rather, the parents expect to bring about salvation for the entire family (p. 106), something which Bano calls a 'small investment in return for promised rewards' (p. 113). Interestingly, well-to-do families choose similar paths for their children, often by opting for private schools which offer a mixed curriculum. They thus achieve 'endearment to God with bearable costs to worldly gains', ensuring that their son can still continue the family business or master English (p. 115). For middle-income families, however, it is a 'very appealing risk-sharing strategy' to have one son pursue the career of an *'alim*: even though this child will probably never earn as much as the son who becomes a technician or a government official, he can 'at least facilitate the road to salvation, help conduct religious ritual, and bring social respect to the family apart from being economically self-sufficient' (p. 115).

Bano returns to the notion of rewards in chapter seven 'The Missing Free-Rider: Religious Rewards and Collective Action'. In these pages, she explores the 'central puzzle' of 'why most religious rituals promising spiritual rewards involve material or bodily sacrifice'. Bano holds that believers are only willing to bear such costs because they help Muslims overcome fears of material loss and enable them to experience concrete, this-worldly benefits alongside promises in the afterlife (pp. 157–159): 'Thus, mosques and madrasas are able to check free-riding not because believers are more moral and honest than their counterparts in the economic market, but because religion

establishes demands for certain rewards that can be attained only through *participating* in production of religious goods' (p. 166). Bano uses this conceptualization of collective Islamic action to emphasize that the local founding of *madrasa*s is usually a project that hinges on the participation of residents, bureaucrats, police officials, and politicians. A number of case studies on the establishment of village mosques in the Margalla Hills around Islamabad that were later upgraded to *madrasa*s provide compelling examples of her argument.

The historical chapters of the book, which discuss the origin of *madrasa*s and their genesis in South Asia, are less convincing. Bano's second chapter 'Religion and Change: Oxford and the Madrasas of South Asia' is supposed to answer the question why the University of Oxford and Christianity have become 'synonymous with modernity and progress' whereas *madrasa*s are seen as manifestations of 'orthodoxy and regress' (p. 22). In Bano's view, Oxford as an amalgam of colleges and the religious schools of South Asia can indeed be compared: both have a similar history as informal institutions which managed to survive in adverse conditions due to the astute leadership of their masters and *'ulama*, respectively (p. 33). The reason why they today might stand for diverging values has nothing to do with either their institutional setup or Islam. Rather, Bano sees the radically different political environments in which they operate as crucial. Since religious leaders are rational actors, too, they display maximizing behavior: 'Both excelled in rationalist inquiry during periods of political stability and resorted to orthodoxy and stagnation during periods of political instability' (p. 36). It is not clear, however, what Bano is comparing in this chapter. In the case of South Asia, she does not define the supposed 'madrasa system' (p. 31) she sets out to explore. Institutions like the Farangi Mahall, the Madrasah-i Rahimiyya and Deoband are mentioned as examples but their relationship remains vague. Bano also repeatedly shifts in time between the 18th and the 20th century. She develops her argument by foregrounding that both Oxford and South Asian *madrasa*s 'thrived on the study of theology' which seems to betray some confusion as far as the difference between Islamic law (*fiqh*) on the one hand and dialectic theology (*kalam*) and creed (*'aqida*) go (p. 26). Bano adopts in this context a problematic, clear-cut distinction between the 'orthodox' transmitted Islamic sciences (*manqulat*) and the supposedly liberal rational sciences (*ma'qulat*), arguing that only during times of political stability 'rationalist inquiry' could flourish. Consequently, she holds that in the 18th century, while Oxford suffered a decline in educational standards, 'leading South Asian madrasas boasted of vibrant intellectual debate and excellence in rationalist subjects' (p. 36). When Muslims were no longer in power, we witness a 'decline of rationalist subjects within the madrasas and the renewed emphasis on the study of texts' (p. 37; see for a critique of such a stark contrast Jan-Peter Hartung, 'Abused Rationality? On the Role of *ma'qūlī* Scholars in the Events of 1857/1858,' in *Mutiny at the Margins. New Perspectives on the Indian Uprising of* 1857, vol. 5, ed. Crispin Bates, London, 2014). According to Bano, the 'puritanical' Deobandi scholars especially followed the 'optimal strategy' to disengage from the state and to withdraw into the religious sphere because they became 'completely marginalized' (pp. 38–40). Yet, Muhammad Qasim Zaman has shown that the characterization of the Deobandis as political quietists does not hold up to closer scrutiny (2002, *The Ulama in Contemporary Islam*, Princeton, pp. 31–37).

The perceived lost heritage of rationalist scholarship also occupies Bano in her third chapter 'Explaining the Stickiness: State-Madrasa Engagement in South Asia'. Drawing on NIE's distinction between formal and informal institutions, she finds that *madrasa* reforms advocated by secular elites were not successful due to the 'ideological appeal of Islamic texts', a 'strong tradition of written rules', and, interestingly, the presence of large number of followers, partly in the formal institutions of the state itself. Bano holds that because today's *'ulama* are caught in the 'traditional curriculum of Dars-i Nizami' (itself a problematic view) it would be very costly for them to 'start teaching texts by al-Ghazali (d. 505/1111) and other such Islamic philosophers who provide a more philosophical than literal interpretation of Islamic texts' (p. 61). Bano does not further explain how she arrives at such a particular view of al-Ghazali, yet she uses this argument to venture into a couple of policy recommendations. She specifies that she does not hold the 'rigidity of the 'ulama' responsible for the lacking success in reforming 'orthodox Islam'. Rather, it is the Pakistan state that has to be blamed for failing 'to provide the 'ulama with appropriate incentives to invest in diversification of religious learning' (p. 65). Bano seems to imply that liberal Islam can be bought when emphasizing that religious elites (or 'more learned 'ulama', as she calls them at times) would 'experiment with liberal interpretations when they are financially and politically secure' (pp. 95–96). At this point a comparative perspective that paid attention to the states of the Persian Gulf or Iran might have helped to forestall such a rather simplistic argument.

Chapter six 'Logic of Adaptive Preference: Islam and Western Feminism' tries to solve the puzzle why the 1970s suddenly witnessed the establishment of girls' *madrasa*s all over Pakistan. Bano argues that the decision to take such an unusual step required the active leadership of senior, prestigious scholars with enough financial capabilities. They saw girls' education as a necessary, 'ideological move to preserve traditional value structures in light of threats from the growing liberalization of society' (p. 132). The *'ulama* whom Bano interviewed during her fieldwork added that female *madrasa*s are a response to the shortcoming of secular institutions in Pakistan which only provide substandard education without any job prospects. In contrast, *madrasa*s not only inculcated moral behavior but also offered opportunities for girls to later become religious teachers (p. 133). Bano conceptualizes the *madrasa* space for girls as an environment of 'empowerment': female students live together away from home which creates new bonds and relationships and makes them aware of their Islamically-sanctioned rights as wives and daughters-in-law (p. 146). She also argues that women in *madrasa*s 'employ a clear means-ends rationality. They have a clear idea of a desirable end and calculate back from it: multiple premarital relationship and economic independence will logically make it difficult for them to adjust to the demands of establishing a stable family, so why pursue those options when it is in the woman's long-term interest to be in a stable family?' (p. 150–151). While these are valuable insights, Bano is clearly not the first scholar to raise these issues. In particular, she does not engage with Mareike Jule Winkelmann's study on a girls' *madrasa* in Delhi which argues that for girls from lower-middle class backgrounds *madrasa* education is often a means for upward social-mobility (2005, Winkelmann, '*From behind the Curtain',* Amsterdam, p. 130). Similar arguments have also been made previously by Keiko Sakurai (Sakurai, 'Women's empowerment and Iranian-style seminaries in Iran and Pakistan,' in *The Moral Economy of the madrasa: Islam and Education Today,* eds. Keiko Sakurai and Fariba Adelkhah, London: 2011, pp. 32–58).

Finally, chapter eight 'Exclusionary Institutional Preference: The Logic of Jihad' turns to Islamabad's infamous Red Mosque which became a hotbed of anti-government insurgency during the time of Bano's fieldwork in 2007. Bano attempts in this chapter to demonstrate that jihadis and sympathizers of jihad are initially motivated by rational considerations as well, namely the experience of political injustice (p. 185). Once drawn to a jihadi organization, she holds, the 'validity of religious reasoning' begins to appeal to these activists. This chapter could have gained from more engagement with texts, both produced by the Red Mosque and other jihadi organizations. This way, Bano would have noticed that the reason why her interlocutors justify their action as a permissible defensive jihad is a longstanding trope in such circles which hinges on the question when armed struggle becomes an individual obligation (*fard 'ayn*) for Muslims. Additionally, it is not convincing to only credit Pakistan's jihadi groups, which exclusively take up arms against the state, with exerting rational appeal, but not the country's violent sectarian groups (p. 201). I would think that Bano's argument about bringing forward rational justifications for a certain course of action should equally apply to publications by the *Sipah-i Sahaba*, for instance. This raises of course the question of how much a rational approach towards religion can tell us after all and where it is feasible to draw a line, which arguments and motives can no longer be subsumed under the broad category of 'rationality'. One of the problems in this chapter and elsewhere in the book is that for Bano Islam is primarily the Qur'an from which she cites to establish universal 'Islamic teachings' (see, for example, p. 185). If we are interested in the internal rationality and coherence of Islam as a religious system, however, it would seem to me that more attention paid to the Islamic scholarly tradition is called for. Relatedly, Bano argues in this chapter against several think tank reports which establish a connection between *madrasa*s and militancy. She does not, however quote from some of the more mainstream scholarly literature that has already discussed this question at length (see, for example, 2008, Malik, *Madrasas in South Asia: Teaching Terror?*, London; 2009, Noor et al., *The Madrasa in Asia: Political Activism and Transnational Linkages*, Amsterdam; 2006, Hartung et al., *Islamic Education, Diversity and National Identity*, New Delhi).

A short comment on the use of Urdu in this work is also at order. No universally accepted system of transliteration exists, of course, but *The Rational Believer* displays a good amount of inconsistency even within its own adopted system. For example, Pakistan's Moon Sighting Committee, the Rooyat-i Hilal Committee is turned by Bano into a Ruhat-i-Halal Committee (p. 78) and a commentary (*sharh*) on al-Tirmidhi's collection (*jaami'*) of *hadith* which is known as *Ma'aarif al-Sunan* becomes in the book the '*Saahra of Jamia Tirmazi Maruf-ul-Sanan*' (p. 85). There are many other instances of faulty usage of vowels in general (*mantaq* instead of correct *mantiq* for logic, p. 33) and confusion about long and short vowels (*hasab-keetab* instead of correct in Bano's adopted system *hisaab-kitaab* for account book, p. 157).

Overall, this book presents some compelling empirical data on rational decisions in Pakistan's *madrasa*s but appears in its design overambitious by also attempting to speak to the historical development of religious schools, debates over jihad and questions of policy. New Institutional Economics does not seem to be the silver bullet which does away with the complexity of *madrasa*s in South Asia.