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Essays in Honour of
Professor Yasir Anjola Quadri

Edited by

Y. O. Imam
R. W. Omotoye
P. O. Abioje
and A. I. Ali-Agan



Prof. Yasir Anjola Quadri

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© Y.O. Iman, R. W. Omotoye, P. O. Abioje and A. I. Ali-Agan

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Dedication

God and humanity.



Readings and Mis-Readings of the Divine Mind: A Review of Yasir Anjola Quadri's

All in the Name of God

AbdulGafar Olawale Fahn and Mubarak Oladosu

Abstract

All in the Name of God is an Inaugural Lecture delivered by Prof. Y.A. Quadri and published as a book by the Library and Publications Committee of the University of Ilorin in the tradition of the University. As customary to the nature of such lectures, *All in the Name of God* focuses on the academic journey of the author as a Professor of Islamic Studies at the University of Ilorin. The work reveals that the author has dedicated a significant part of his academic life to translational works, relations within Muslim communities and inter-religious relations between Muslim and non-Muslim communities. These relationships, according to *All in the Name of God* often result into violent conflicts. This review also discovers that *All in the Name of God* would benefit from a revision that will expand the book and fill the few gaps that we found in the book.

Keywords: Book-review, Islamic Studies, Inter-religious conflicts, Muslim-Communities.

Introduction

Winfried Hofmann 1997 the former German Ambassador to Algeria and Morocco and author of many books and articles on Islam, defines intellectuals as *Mufaqirūn*; which he translates as analytical minds who communicate, as opinion leaders, through lecturing and publishing, and do not just sit at home thinking and

criticising.¹ In other words, to qualify as an intellectual, it is not enough to be intelligent until such intelligence is complemented by specialised education, which generates organised knowledge that may be preserved for prosperity. Such structuring of intelligence into intellectualism is what makes a difference between an organised and creative community that can be described as civilised, and a community of people who pander in educated guesses and struggle with the whims and fabrications of their evil geniuses.

Before an august audience who assembled at the University of Ilorin Auditorium on the evening of Thursday, 23rd October 2013, one of the intellectuals of the University, Professor Yasir Anjola Quadri of the Department of Religions, gave an account of his activities as a Muslim Intellectual who has been lecturing and publishing, in form of his Inaugural Lecture which in the tradition of the University, was simultaneously published as a booklet. Although review of an Inaugural Lecture is not a very common phenomenon to come by in this part of the world, if at all one with precedence, that is the purpose of this work.

The culture of writing commentaries and reviews is integral to academic culture in both the western academic tradition and in the Islamic academic tradition. The many varieties of *tafsīr* books that have been published, the volumes of commentaries (*shurūḥ*) that were written on books in the centuries since the death of the Prophet and the commentaries on ahādith, all fall within the realm of a review. Indeed, many hadith collections are themselves no more than commentaries on the Qur'ān. To Muslims, the Qur'an is the final divine message and like the earlier holy books, it reflects the divine mind which scholars and theologians try to understand and present to the populace. In Nigeria where we have the most Muslim population and the most Christian population in Africa, people are passionate about their faith and the manifestation of the passion of common Nigerians for their religions, can be narrowed down as a subject around which *All in the Name of God*, which is under review, revolves.

Inaugural Lectures are self-portrayals and self-estimation as well as personal accounts of contributions to knowledge. They are

great events for great men and women who are blessed with that peculiar sort of greatness that can only be achieved through hard work. They are not the type of greatness that one is born with nor the sort that could be thrust upon an individual. An Inaugural Lecture is very much a memoir; it is the chapter of academic life in the autobiography of an academic. Importantly, Quadri gives us an insight into how he defines himself and invariably, how he would like to be defined by posterity in his Inaugural Lecture. On the fifteenth page of *All in the Name of God*, Quadri describes himself as an 'Islamist'. In this age, it requires a combination of deep personal convictions, candour and courage in addition to tremendous self-esteem to describe one's self as an Islamist. This is because the word Islamist, like Jihadist, is in the class of Muslim lexicons that the phenomenon of globalization is in the process of hijacking and interpreting with negative connotations by seeking to establish them as terminologies of hate and crime that are associated with criminal and deviant groups such as *Boko Haram*. On another level, there appears to be a calculated attempt to lump the deviant groups which are cultured in aberrations to Islam through mis-readings of the divine message with Muslim groups that seek self-determination or insist on preservation of the Muslim identity.

As such, Quadri's identification with Islamism is not only a move to reassign accurate denotation to the word 'Islamist', it is also a move to purge the word of negative connotations, preserve his identity and insist on equality and the right to self-determination, all with one stroke. In the parlance of his local community, the scholar kills several birds with one stone of describing himself as an 'Islamist'. Quadri is however not alone in his quest to salvage and detoxify the word 'Islamist'. Tariq Ramadan 2012, another self-acclaimed Islamist, puts the controversy surrounding the word Islamist in perspective in his book entitled *Islam and the Arab Awakening*.² Ramadan contextualises the origin of the word 'Islamist' by guiding us to a watershed moment in the history of the Muslim Brotherhood during which a *takfir* movement was about to hatch within the ranks of Muslim Brotherhood members.³ These 'Muslim Brother'

were languishing in the walls of Gamal Abdel Nasser's prison cells in Egypt in the 60's and they declared Abdel Nasser and his ilk as *kuffār* (unbelievers). A counter opinion to the *takfir* thoughts emerged and the opposition to *takfir* called themselves the *Islamiyyūn* or Islamists. It was in this circumstance of a brewing *Ikhtilāf* that the word Islamist was used the first time.

Intra-Muslim Conflicts in the Name of God

Quadri commences his lecture by drawing attention to the importance of unity within Muslim communities against the position of Islam on *Ikhtilāf*. This was supported with *āyāt* (verses) of the Qur'ān such as Qur'ān 3: 103, Qur'ān 21: 92, Qur'ān 11: 8-9. He defines *Ikhtilāf* in the Muslim community as "expression of a different view, controversy, or discord" and he underscores the fact that *Ikhtilāf* has been in existence within the Muslim community since the time of Prophet Muhammad but it was a difference in opinions only, not of the "hearts" (pp. 3-4). He goes further to give examples of thirteen schools of thought (*madhāhib*) in Islamic jurisprudence. He notes that the negative angle of *Ikhtilāf* manifest as the proliferation of sects with radical political ideas in the Muslim community as epitomised by groups such as the Khawārij, Muji'ah, Mu'tazilah and Shi'ia among others. These sects and groups went ahead to formulate their own methods, principles and concepts for interpreting the two primary texts in Islam; Qur'ān and Sunnah. This action taken in the name of God, Quadri submits, has led to a widening division among Muslims on the pedestals of "ignorance, deficiency in knowledge, over zealousness and holier-than-thou attitude".⁴ Quadri opines that *Taṣawwuf* or *Sufism* (Islamic Mysticism) divides the Muslim community. He traces the origin of *Taṣawwuf* to the Prophet, whom he described as a true mystic.⁵ According to Quadri, the Prophet lived the life of a real mystic and the way of life was also followed by the companions of the Prophet.⁶ One of the reasons given for the revival of this 'path' by the Muslim mystics is that the Umayyad period of Islam brought the early Muslims to a life of luxury and riches with many forgetting the ascetic (*zuhd*) part of

the Prophet. Quadri also asserts that *Taṣawwuf* began to turn to philosophical and theological thoughts through proponents such as Muhasibi, Rabi'at Adawiyah, Dhū Nūn al-Misri, al-Hallaj, Bisṭāmī, Shaykh Junayd and Abū Ḥāmid al-Ghazālī.⁷ The theological and philosophical thoughts, he posits, later evolved into the emergence of *Sūfī ṭuruq* (*Sūfī* brotherhoods) such as the Qādiriyyah, Tijaniyyah, Rifā'iyyah, Suhrawardiyyah and Shadhiliyyah.

The scholar also contextualises *Taṣawwuf* in Nigeria and he reveals historical clashes between the two major *sūfī* brotherhoods in Nigeria; the Qādiriyyah and the Tijaniyyah. He opines that the two brotherhoods are supposed to "live by example and display love and understanding", but they rather engage "each other in needless competition and unhealthy rivalry all in the name of God".⁸ The hostilities, Quadri reveals, led to imprisonment, prevention from practising ritual *sūfī* prayers and arguments during prayer sessions and so on.⁹ The height of the atrocities committed against a *sūfī* group was the destruction of its *masājid* and preventing the group from building new ones. These differences were also carried further to the political arena with one sect supporting the Northern Elements Progressive Union (NEPU) and the other courting the Northern Peoples' Congress (NPC). Quadri documents that after the politicization of the groups, the violence became very intense in 1965 and it climaxed in the death of 11 policemen.¹⁰

Quadri 2013 also discusses another intra-Muslim conflict as a focus of his researches over the years. He ponders on schisms between *sūfī* and non-*sūfī* Muslims in Nigeria.¹¹ Disagreements between *Jamā'at Izalah* and the *Sūfī* brotherhoods in the northern part of Nigeria is brought to the fore in *All in the Name of Allah*. The *Jamā'at Izālātī Bid'a wa Iqānatus Sunnah* (Movement Against Negative Innovations and for Orthodoxy) branded their opponents especially those who follow the *sūfī* brotherhood doctrines as *kuffār* (non-Muslims or disbelievers). They condemn practices of the *Sūfī* brotherhoods such as the celebration of the Prophet's birthday, reading of the *Dalā'il-ḥayrāt* and *al-Burdah*. These stands of the *Jamā'at Izalah* further led to the

division among the larger Muslim populace. Although the group has since adopted peaceful means of propagating its ideas, it has a history of using violent methods on Muslims to renounce their membership of *Sūfī* brotherhoods. One important fall-out of the conflict between *Jamā'at Izalah* and the *Sūfī* brotherhoods which Quadri points out is a resultant unity between the *Sūfī* brotherhoods which decided to set aside their differences and work together to retain their followers as well as their *Sūfī* heritage.

Begging for Alms in the Name of God

One of the issues which attracted Quadri's scholarly attention over the years is the practice of begging within a segment of the Nigerian Muslim community. In this regard, Quadri observes that:

The high number of Muslims involved in the act of begging for alms in the name of Allah, chanting *fisbiḥillāh* (spend for the cause of Allah – Qur'ān 9:60), *Don Allah*, *Don Anabi* (Hausa – for Allah's sake, for the Prophet's sake), appearing in turban, dangling rosaries, and reciting Qur'ānic verses while soliciting alms, project Islam as a religion that encourages begging for alms and turning beggary into a profession.¹²

Contrary to an often held opinion that ethnic begging among Muslims is limited to certain members of an ethnic group in the country, Quadri gives examples of other types and forms of begging found among other ethnic groups in the country. He goes further to divide the beggars in the community into the physically-challenged, the partially disabled, the mental or sensory impaired beggar, the physically able beggars (who are sometimes guides of their disabled companions) and pupils of Qur'ānic schools who are mostly found in Northern Nigeria.

He asserts that many Muslims in the country beg as a result of (a) Indiscriminate practice of polygyny (b) Prolific production of children by Muslims without the ability to cater for them morally and financially (c) lack of pre-marriage counselling centres for would be couples (d) wrong perception of physical disability among Nigerian Muslims and (e) opposition to polio vaccination.

As part of his antidote to the social malaise of beggary in the Muslim community, Quadri highlights the ethics of begging in the Qur'an and Sunnah. Apart from quoting the hadith of Qubayyah that describes the three categories of people allowed to beg, he also points out that Qur'an 2:273 discourages begging. He canvasses various ways through which begging among Muslims can be eradicated such as integration of Qur'anic schools into the mainstream educational system by different levels of governments in the Federation and insists on budgetary provision for the remuneration of the *Mallams* as well as on other running costs of such schools. He charges Muslim parents to be more responsible in providing the educational and material needs of their wards as well as immunizing them against polio to reduce the number of cripples begging for alms in the name of Allah. Quadri believes that state governments which reintroduced *Shari'ah* in the country should establish Zakat Boards. He also advises preachers to encourage their congregation, regardless of their physical challenges, to recognise and value their endowments and the dignity that is in labour as taught by the Prophet of Islam. Quadri recommends that the money spent by governments on pilgrimage sponsorship often on undeserving individuals should be expended on alleviating poverty in Nigeria and on tackling the rising rate of unemployment in the country.¹³

Murders in the Name of God

In *All in the Name of God*, Quadri examines the phenomenon of inter-religious crises in Nigeria. This often has ethnic and political undertones and Quadri is touched that Nigerians mis-read the mind of the divine and kill themselves in His name during inter-religious misunderstanding in Nigeria. His narrative demonstrates that although most inter-religious crises in Nigeria occur between Muslims and Christians, such conflicts are not limited to these two groups. He establishes that in some instances in the past, followers of the African Traditional Religion were participants in the blood letting. According to Quadri, the intensity of the debate on the inclusion of data on religious affiliation in censuses is a pointer to the depth of the suspicion and animosity between religionists in

Nigeria. Various incidences of clashes between Muslims and followers of traditional religion are cited such as an incident where one Alfa Ajagbemokeferi Mustapha Osoala narrowly escaped death in the hands of traditionalist in Lagos State. Osoala had preached against a seven-day curfew during *Magbo* and *Live Nikoro* festivals before he was attacked. In 1953, Alfa Bisiriyu Apalara was not that lucky after preaching against the merciless beating and violence which characterizes Oro cult and masquerade festivals. The preacher was murdered for advocating peace.

Quadri also examines some of the issues which dominate Muslim and Christian crises such as the re-introduction of the *Shari'ah* in Northern Nigeria, operation of an interest-free banking system in Nigeria and the menace of *Boko Haram* in *All in the Name of God*. His crust on *Boko Haram* is that the group should not regard itself as an Islamic organisation nor should the people honour it as such. Quadri goes on to summon evidences in the Qur'an to support his claim. Among his justifications are the emphasis of Qur'an 2:256 on the freedom of religion and the fact that the Prophet did not only grant freedom of worship to Christians, he also instructed Muslims to protect them. He espouses the concept of war in Islam and submits that it should only be in defence and not offence and cites Qur'an 2:190-191 which instructs Muslims to fight in defence of Islam. He also submits that suicide bombing which is a major weapon of groups like *Boko Haram* is alien to Islam and opines that most of the religious tensions in the country are politically motivated. Quadri insists that *Boko Haram* is not an agent of Islam but the handiwork of destructive elements among Nigerian politicians. "If Nigeria must know peace, the Nigerian politicians must resolve to achieve it not through the manipulation of religion but by becoming nation builders" he contends.¹⁴

The role of the Mass Media in the crises also came under Quadri's scrutiny and according to him, the media "has not been able to live above board in the issue of religious crisis. It has been part of the problem rather than make attempt to solve it".¹⁵ He questions the integrity of the media on (a) its depiction of *Shari'ah* as unprogressive and agent of disintegration (b) unethical depiction

of the Prophet as a man who would have loved to marry one of the contestants at the aborted Miss World competition slated to be held in Abuja in the month of Ramadan in 2002.¹⁶ In his comments on this episode, Quadri admonished religionists in the country to accept one another and respect the religious teachings of each other as long as those teachings do not infringe on their rights as citizens of Nigeria.

Interpreting the Divine Mind on Punishment for Adultery

All in the Name of God reveals that Quadri's academic devotion also include his reflection on the *Shari'ah* punishment for adultery (*zina*). While many scholars and lay Muslims believe that the punishment for adultery in Islam is stoning to death (*rajm*), Quadri thinks otherwise and advances his thesis based on the following arguments:

- 1) The punishment is contrary to the provision in the Qur'an 24:2-3 that stipulates flogging one hundred times (*jald*).
- 2) Stoning to death is not contained in the Qur'an.
- 3) The first culprits who were sentenced to stoning to death by the Prophet were not Muslims but a Jewish couple and he applied Jewish law to the Jews in accordance with Leviticus 20:10 and Deuteronomy 22:22.
- 4) He also applied the same law to two Muslims (Ma'iz ibn Malik al-Aslami and al-Ghamidiyyah woman) before the revelation of Qur'an 24:2-3, which he believes was revealed to abrogate stoning adulterous Muslims (application of *rajm*).
- 5) The reports ascribed to 'Umar, the second Caliph, who allegedly said *rajm* is based on the Qur'an and 'Ali the fourth Caliph, who allegedly said *rajm* is a Sunnah are contradictory.
- 6) Imam Shafi'i declared the claim attributed to the second caliph, 'Umar, that there was a verse of the Qur'an which legislated on *rajm* a forged claim.

Islamisation of Christians or de-Islamisation of Muslims? Counter Arguments on Political and Economic Fronts

All in the Name of God reflects on the implementation of *shari'ah*. In the work, Quadri ponders on the year 2001 move by the Zamfara State governor, Ahmed Yerima, who expanded the jurisdiction of *Shari'ah* in his state to criminal law, and on the hue and cry which attended the move from Christian quarters. The Governor was accused of making an attempt to Islamise the country. Quadri however comes to the conclusion that the actions of the Governor was constitutional as he offers an explanation on how the country finds itself in the quagmire over *Shari'ah*. He recalls that before British colonialism of Nigeria, *Shari'ah* was practised in the Sokoto caliphate which covered nearly all of the current Northern states of Nigeria. He goes on to argue that it was during the British rule that the application of *Shari'ah* among Muslims was reduced to personal affairs by restricting it to civil cases. With this explanation, he implies that Muslims had been de-Islamised since the age of colonialism until Governor Yerima, and those who chose to follow his initiative, re-introduced aspects of the *Shari'ah* such as the *hudud*. Quadri writes:

The refusal of the Muslims to accept the new interpretation given to the *Shari'ah* is borne from the fact that *Shari'ah* to them deals with the totality of a Muslim's life and not just an aspect of it. *Shari'ah* teaches him to recognize the existence of Allah, the Supreme Being, while it explains to him the type of relationship that should exist between him and his creator. It teaches him how to worship Allah and adore Him. *Shari'ah* also teaches him how to become a total man. It teaches him morality as it affects his private and public life and his relationship with other human beings whether Muslims or non-Muslims in politics, economy and other human endeavours, including international relations. He learns through the *Shari'ah* that there is no compartmentalization in life as there is no dichotomy between his public life and private life as everything is governed by the *Shari'ah*.¹⁷

Quadri concludes that those in opposition to the re-introduction of the *Shari'ah* are only displaying ignorance on the Nigerian

constitution and they are unwilling to see the country as a multi-religious nation where everybody is given and should be given the right to practice his/her religion without hindrance. In essence, he posits that discarding any aspect of the *Shari'ah* amounts to de-Islamising Muslims against the prevalent notion in the media that the introduction of the *Shari'ah* amounts to Islamization of Christians.

Quadri's conclusion on inter-religious dispute over *Shari'ah* compliant financing is not different from his position on the dispute over implementation of criminal aspects of the *shari'ah*. He discusses the condemnation of Central Bank of Nigeria by a section of Nigerian Christians for licensing Jaiz International to operate an interest-free banking system in Nigeria as they regard the policy as an affront to the secularity of the country as well as to the 1999 constitution. Quadri asserts that since many small and medium scale enterprises in the country are facing serious problems due to the high interest rates at the conventional banks, a development such as an interest-free banking would go a long way in helping such enterprises in ameliorating the challenges that they face such as high cost of production, low capacity utilization, low sales and inability to repay loans. Quadri goes on to state that a corporation like Jaiz Bank would help to reduce unemployment by helping businesses and prospective entrepreneurs to access the capital that they need.

Conclusion

All in the Name of God speaks to the fact that Professor Yashir Quadri has devoted his academic life to studying how scholars and laymen alike, have been acting on their reading and mis-readings of the divine mind. Some thirty-one years after Abdul Rahman Doi's 1984 *Islam in Nigeria*, an expanded version of *All in the Name of God*, which is a panorama of an intellectual's snapshots of the landscape of Islam in Nigeria and inter-religious relations, would be an indispensable and crucial update.¹⁸ Concise as it is, *All in the Name of God* is a pointer to Quadri's pre-eminence in the assembly of eminent academicians in his chosen field. In this work, Quadri summarises his devotion to the study of polarization

of plural Nigeria within and along religious lines.

Ikhtilāf between the *Sufi* and the non *Sufi* Muslims, *Ikhtilāf* on the *hudūd* for *zina*, child abuse and other social issues affecting Muslims such as street begging, population control, economic matters, media issues and translation of *fiqh* works into English Language are all discussed in this important book. *All in the Name of God* certainly shows the depth and the passion of Professor Quadri for peaceful coexistence in Nigeria and his work delineates Islamic Studies as a broad discipline which covers many aspects of human endeavour through its embrace of other disciplines. This worthy discourse on contemporary issues on the Islamic worldview from the Nigerian angle deserves attention from students and scholars who engage in the study and research on contemporary issues around Muslim communities, Islamic spirituality, general Islamic Studies and social, political and economic issues related to Nigeria.

An expanded and revised version of *All in the Name of God* would certainly be well received. Such revision would also benefit from clarification on ambiguous portions of the work such as where the book reads:

A great Islamic scholar, Abū Ḥamid al-Ghazālī (d.1111AD) took up the challenge of having the personal experience of the Sūfīs after reading their books. He went into practical Sūfism for ten years and *could not come out claiming that he had found the truth* and that *he was very happy and satisfied with his findings* (Quadri, 2013: 5).¹⁹

Also, oversights in transliterations of Arabic words such as *Tasawwuf* would be revised to *Taṣawwuf*, at-Hallaj (p. 5) would be al-Hallāj, Bistami would be Bisṭāmī, *tariqah/turuq* would be *ṭarīqah/ṭuruq* and one of Shari'ah/Shari'ah would be consistently adopted. Without doubt, every shelf deserves the honour of having a copy of *All in the Name of God* and every heart deserves to be blessed by the illumination of its insights.

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⁹Quadri, Y.A.

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Understanding Insurance From Islamic Perspective

Muritala Kewuyemi Kareem

Abstract

Without insurance, the business world may not be sustainable since all businesses have their inherent risks and therefore, may not have capacity to accommodate them particularly in this ever changing global economy. Managing the risks then becomes imperative. It is against this backdrop that this paper examines how insurance and *takaful* (Islamic Insurance) can protect the public, insurance policy holders and consumers; and thus build a strong national *takaful* industry to foster economic development. From the historical perspective, the paper reviews the operation of insurance right from the pre-Islamic period. The main purpose of this paper is to address the compatibility and non-compatibility of insurance in relation to Islam through a comparison of insurance and *takaful*. By comparing the two, it is possible to evaluate the benefits of *takaful* over conventional insurance. From the theoretical analysis employed, we found that the concept of insurance does not contradict the dictates of Islam. However, some of the means and methods that are currently being used in the conventional insurance are not *Shari'ah* compliant. From the analysis of theoretical aspect, a *Shari'ah* compliant *Takaful* must be devoid of *riba* (interest), *gharar* (uncertainty) and cooperation in sins. The paper also shows that despite the long history of insurance, the attempt to introduce *takaful* in Nigeria has not gained enough ground for only a few conventional insurance companies such as African Alliance Insurance, Niger Insurance Plc and Cornerstone Insurance Plc have added *takaful* to their operations. No full-fledged *takaful* company is in existence. With Guidelines 2013, issued by the National Insurance Commission, many insurance companies