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Khutbah

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Title: [Reciprocal Responsibility](#)

DVD title: Takāful: Reciprocal Responsibility
through Helping Others and Tarbiya/Education

Opening du'ās. In the Holy Qur'an, we remember the very famous 'āyat:

And hold fast to the rope of Allah altogether, and do not be divided. And remember the favor of Allah upon you, how you were enemies and he brought your hearts together so that through his blessings you became brothers. And you were on the brink of an abyss of fire, and he saved you from it. Thus does Allah make clear his signs to you so that you may be guided, and that there may grow out of you a community who invite all to goodness and enjoin the doing of right and forbid the doing of what is wrong. And it is those who are successful.

Again this is an important message for the times we live in. We see so much strife and ego and unhappiness, rulers who are corrupt, indeed, even taking of human life. I think we have to remember that we all have reciprocal responsibility for what is going on. We can't just sit here and feel we have no responsibility and no tools. We have tools both professional and of our profession of faith. Reciprocal responsibility, *takāful*, is accomplished by helping others, by doing favors for others, by sponsoring others, by supporting and caring for others, sharing, nurturing, one to another, to do what is good in this world. All of these activities have to be used in a collective sense. These activities would be meaningless if they were done for selfish reasons or with bad intentions, or as we see in the world today, if they are done with the intention to exploit others, or earn a

reward by them other than the reward Allah (swt) gives us when we do good for the sake of good, and for the sake of those for whom it is being done.

Allah also informs us in Surah at-Tawbah that believers, men and women, are protectors of each other. He explains the concept of Muslims helping each other in society in the Sahih Hadith of the Prophet Muhammed (sal), ***“The similitude of believers in their compassion and mercy and feelings for one another is like one body. When one organ ails, the other parts of the body come forth to help it by not sleeping, by having fever, and by fighting the enemy.”*** He also explained this idea of helping one another when he (peace be upon him) said, ***“The believer to the believer is like a building reinforcing one another.”*** This is an extremely important saying which we used to hear a lot from Shaykh Kaftaro, who would talk about the brick, the building, and the stone. In this case, Allah (swt) is saying to us that we need to reinforce one another, support one another; but the implication is that if one of us fails, or one of us is absent in the sense of serving one another, bringing compassion to one another, being available to one another, then the whole structure is weakened.

We all have responsibility and cannot turn away and say, “So and so is taking care of this and that.” Even if you give a reminder to the other person, that reminder is showing that your intention is with them. “Did you call so and so?” “Did you get enough help for dinner?” Or “Can you help me with this?” It sets aside the ego and the idea that “I am the only one who can do this.” Or “So and so is taking care of this and I am not needed.” Both ends of the spectrum have to be removed. That’s how we trust in Allah. We may not like to hear this or take responsibility for things we don’t want to take responsibility for. We also may fear the ego will come in the way, and say, “Oh, that person isn’t doing it right. I can do it.” But that isn’t the attitude we can take. We like to excuse our self-indulgence, our fearfulness, our indolence, or our laziness. But we also like to excuse our arrogance at times.

The highest meaning of *takāful* in Islam is understood in this *hadith* of the Prophet Muhammed (sal): “***He is not a believer until he likes for his brother what he likes for himself.***” It is certainly a message that is familiar to all the Ahl al-Kitab. To understand this idea of reciprocal responsibility, we have to present the different faces of it. The first is one of ethics, in which we enjoin what is good and forbid what is wrong. Allah says in Surah al-Imran, “**There will rise out of you a band of people inviting to all that is good, enjoining what is right and forbidding what is wrong.**” The Prophet (sal) further explained this idea of an ethical approach to society: “***He who sees wrong should change it with his hands, and if he cannot he should change it with his tongue. If he cannot, he should change it with his heart. And this is the weakest of faith.***” We all have the responsibility to be ethical. The ethic is not for our sake, but for the sake of all society, which is implied in the whole concept of ethics.

The second aspect of *takāful* is a very material, economic aspect. Allah (swt) prescribed *zakat* as a pillar of Islam, so the wealthy take care of those who are poor. Those who have will take care of those who don't have. At the same time, Allah (swt) forbade making money on the *zakat*, so one group cannot be exploited by another group economically. On the other hand, Allah also encourages Muslims to give *sadaqa*/charity, as well as the *zakat* and the *zakat al-fitr* in Ramadān. Throughout our life, throughout the year during specific times as well as other times, we have to care for others in society as part of this responsibility.

Islam really went very far by stipulating the idea that a Muslim is supposed to give actual physical money and help as a compensation for wrongs they commit in their day to day life, and even dictated the idea of preserving wealth after death – the idea of inheritance, making sure wealth is shared by relatives – so the idea of *takāful* is in effect. Otherwise, a small minority would concentrate their wealth in their hands, and consequently the whole system would be spoiled. We certainly see that today. The Prophet (sal) had legislated and suggested many opportunities for this. In Qur'an, there is an emphasis on taking care

of orphans. Not just physically, but also being responsible for their growth, development, education, ethics, and morality. **“Treat not the orphans with harshness,”** we are told. We are encouraged to feed them. The Prophet (sal) said, ***“I and the one who fostered an orphan are like this in Paradise”*** and held his two fingers together.

As for the meaning of this concept of reciprocity, also from a biological point of view, Islam encouraged fostering and forbade adoption so as to protect the biological makeup of individuals in society, but at the same time, we have to care for them. Now, society has changed. We have to understand how it operates in our society, where people don't have the same relationships with extended family that they had before, and when people tend unfortunately to be a bit racist and selfish. [Taking care of orphans] has come to mean now, in a secular society, actual adoption; but the attitude of the person who adopts must be one of fostering the child's well-being—fostering, growing. Also, there is a very clear care one must take to maintain the family lineage, which is important in Islam.

We live in a time when many people are moving toward Islam and feeling compassion, and at the same time, beginning to awaken to their own prejudices and biases. It is a very positive note in a tragic series of circumstances that we have seen just yesterday and today. There was an article I read today that is very important, which I am posting on my Facebook account, according to my mentor Dr. Ira Kaufman, who is guiding us on this process, and Safiyya, who we will call upon I'm sure. It points out something we have been saying for a long time, and it is by a very renowned man, a French academician, who points out that this revolution that is taking place is not at all Islamic. Revolutions are taking place around the world because they are pious and intelligent people keeping their religion to themselves and moving society forward, basically by the values of their religion, but not with the intention of promoting Islam, but for promoting democracy and understanding. That links with our work, and serendipitously with a meeting we had yesterday, where our mentor has guided us to look at this exact kind of thing, *alhamdulillah*

This is extremely important to understand reciprocity in this way, also. There are many unfortunate things happening. Every day there is good news and bad news. We see how easy it is for people to become corrupt. We see just in the news yesterday, our own military was brainwashing our own senators and congressional representatives, which is a bit of an oxymoron. It assumes they have brains to wash. All jokes aside, we have to say that everywhere there is corruption. Everywhere there is a disconnect. One of the ones I like to point out in the work we do is we don't need the politicalization of religion; all we need are the values of religion. If we have the values of religion, all people will be in agreement. It's only when it is politicized that it is different.

The question that arises is how do you get back onto the track where you are promoting the values of democracy, not the political expediency of the moment? That's where we really can make a difference. I'm talking to all of you, and all of you are not involved in that level of the work. But you are, because of the ethics: the raising of the children, the teaching of the children, the way we run our community, the way we speak as Muslims and Sufis, the way we act in public, and the way we act in private. We have a lot of work to do. Not just because we are out there fighting some *jihad* against corruption, the *jihad* is with our own self.

The corruption takes many forms. It even takes the form of corrupting your own self every day: you don't take a moment; you don't make *wuqufi qalbi*; you don't go make *wudu* if you are tense; you don't do extra *rak'as*; you don't have enough time. You have to make a phone call, write this email, cook this meal, whatever it is, and then what? The universe abhors a vacuum: don't worry, we will all be replaced. The question is what are we leaving in the moment? What is it we are putting forward in the moment?

Another aspect of *takāful* is not biological or physical, but one that makes society strong, and that is *tarbiya*. The highest degree of *'ilm* is knowledge about Allah (swt) and our

obligations. Knowledge about Allah (swt) is not knowledge about a god somewhere; it is knowledge about how present Allah (swt) is in our life. It is about seizing the moment of compassion, mercy, tolerance, patience, love, and turning away from what is wrong. The textbook is clear: it is the Qur'an. The syllabus is also clear. We find the examples used are the life of the Prophet (sal) who informs us that ***“The best among you is the one who learns Qur'an and teaches it to others.”*** That doesn't mean memorizing it and saying it over and over again, not knowing what you are saying, which has nothing to do with the Qur'an, other than the words on a page. We are told that a time will come when the Qur'an is only words on a page. There has to be a foundation for goodness, *maruf*.

He also said that teachers and students are partners in this reward, and the rest of the people are good for nothing. Meaning that if you are not involved in education in the true sense—*educare*, returning to the source—then education is not seen as seeking truth, but a diverted or perverted kind of education. It's also important as Muslims that we have the maximum of education we can get. It is not only academic education, obviously, but spiritual education, practical education, one that focuses on meanings and intentions. The litmus test of that education is are we using it for the love of Allah, for the service of humanity, to be compassionate toward one another, toward those who are in need, to be successful financially so we can help those who are in need, to make our *zakat* and give sadaqa? Is the scholarship we are having an idea of uplifting our communities at large, and helping all the people in the world to live in a truly civil society?

Nothing is more valuable than that kind of educational process that is the gaining of real knowledge. It puts us in the influential place in society that we should be in if that is the foundation of what we believe education is. But if you believe education is a form of dominance through rote memorization, twisting of facts, or brainwashing senators and congresspeople, it will put you at the lowest level of society. Look where most Muslims are in the world today. Rising up from the low state they have been kept in, *inshā'a-llāh*. We don't know; the jury is still out, as they said. There is also the political aspect and the

military aspect, the judicial and social and spiritual aspects. They all play a role to help one in what is good and pious, and not what is wicked and sinful. We already have the standards for that, given at least twice in this *khutbah*, and many times in the Qur'an. So we have the opportunity to live and practice in this life with the reciprocal responsibility or what we may call reciprocal maintenance of the planet.

We pray to Allah (swt) for help so that we are able to help others. We pray for knowledge so that knowledge can be used for good. We pray for opportunities to serve, because we see the linkage between this and our *qadr*/ destiny. This is the most important help. It is with this idea of reciprocal responsibility that we pray that each one of us takes the initiative. You don't have to love someone to help them; but do it with the love you have in your heart, for the sake of what is good, and with the capacity you have in your heart for kindness and compassion and humility and gratitude. The word compassion is abused over and over again, but we know what it truly is. Why do we want to pray to Allah to give us good in this world and the next? If for no other reason that it is clear that we have responsibilities for others.

The way to know what those responsibilities are and to make sure they are not opposed in our own self is to put others first. Ask Allah to give us an overflow of goodness, compassion, and right action. Pray that Allah allows us to do this in a wonderful and good way. And stop when you are too tense; stop when you are distracted; stop when your anger comes and turn toward Allah, even for two minutes. Allah, Allah, Allah: *wuqufi qalbi*. Sit down on a stump in the woods on your...sitter... and contemplate the importance of what you are trying to do, the responsibilities you have, the support that is there. It is not necessarily just physical or human support, but Divine support. Then thank Allah for it, and then get up and go back to your work, or whatever you are doing. Be humble. Seek forgiveness from Allah.

Perhaps the greatest faith comes in this way. Any work we do, we have to look at life as an ability to create friendships, partnerships, working relationships, mutual benefit relationships. And if we do this, Allah (swt) shows us the way to live well like we like to live. Probably we live better than some of us might have lived were we not in this community—maybe longer, maybe certainly less selfishly. Perhaps we meet people who are inclined to the same things we are inclined to, because of the choices we have made, difficult choices. We need to invite them to do good also, because we can call this the good. Our life is the good. Some of that can happen when you're young and ignorant, and easily swayed, or sometimes people come when they are older to this path. That's the last point of *takāful*.

We need to be brave and courageous to go forth, like we were, and Allah showed us the way. Now we have a lot of help, and we have something in our path and in our belief and trust in Allah that others don't have. It's the internal GPS: God Please Show. That's what it means. God Please Show (us the way). *Asalaamu aleikum*.

Du'ās. Again we hear of people who have passed this week and we wonder Allah at Your Mercy. We seek the healing for those among us who are ill, who are fighting the battle of life and death. We ask You, Allah (swt), to make us happy for wherever you place us, and to know that as we pass through this world, we want to leave a trail of goodness and kindness, mercy and compassion. O Allah, we are just contrails on a jet, that's all, and we are seen and then unseen. We ask You, Allah (swt), to remind us again and again of Your Love and Mercy, in our way of serving one another, and by dispensing what we have to those among us who are in need. In that, Allah, we ask You for Your Guidance, and we will pass the hat later. *Amin*

SECOND KHUTBAH