



[Takāful: Reciprocal Responsibility](#)

Helping Others to do Good

Asalaamu aleikum. Inshā'a-Llāh, it will be a good new year as we enter into the year 1434 according to the Islamic calendar. Allah Swt relates to us in a *hadith*,

And for what follows, verily the best of speech is the Book of Allah, and the best of guidance is the guidance of Mohammed, and the worst of matters are the innovative ones, and every innovation is something that takes you astray.

It's also said that:

The length of a person's prayer and the shortness of his khutbah is the victuals of the dearth of his knowledge. Therefore, lengthen the prayer, and shorten the address, because speech can be magical.

So, that's my khutbah! Khutbah's over; now I'm going to give a little talk. *Bismi-Llāhi-r-Raḥmāni-r-Raḥīm*. Allah Swt relates to us in the Qur'an:

And there may spring from you a nation that invites to goodness, and enjoins right conduct, and forbids indecency. Such are they who are successful.

Also:

And the believing men and the believing women are protectors of each other. They enjoin the right and forbid the evil, and they stand for the *salat*, and they pay the *zakat*, and they obey Allah and His Messenger. As for these, Allah will have mercy on them. Truly, Allah is Mighty and Wise.

The subject is *takāful*, which is loosely translated as reciprocal responsibility. You can hear it also as helping others, or providing the favors for others who are in need, or fostering some sponsoring of others, or supporting or caring for others, or even sharing. *Inshā'a-Llāh*, these are things that are done every day. *Inshā'a-Llāh*, because you are of *tariqah*, they are done every day consciously. All of these that I have described have been used in some collective way under the word of *takāful*. All these actions would be meaningless if they were done with any other motive other than goodness in the heart or the intention to do good—not ever the intention to exploit or be opportunistic.

For us to gain the reward and the blessings of Allah Swt, all the good that we do must be done *fī sabīli-Llāh*, and for the love of Allah also, and for the sake of those who need the support of Allah. We all need Allah's support in our day to day lives, but do we realize it? Many people don't realize it, just like we don't realize it every day, as I spoke last night. But if we see someone's need, if we realize it, then we can be a means to providing goodness for them, as many of you here have done, and are continuing to do for members of our community. Many of us have been ill. Many of us have had challenges this year. Some of us have not seen one another for days on end because of illness.

We haven't had the opportunity to see our sister who is not well. It's hard, and it acts on us. It acts on the person who is ill, and on the people who are in need.

People are in need monetarily, materially. They also find it difficult sometimes to receive help, and sometimes to admit that they need it. And illness keeps reminding us. It always reminds us, because there is something that doesn't feel right or seem right. There is a pill to take, a doctor's appointment to meet. Something little that would normally be forgotten about becomes magnified, because we have this illness that has a name on it. A little backache becomes a kidney problem. A limp becomes something else. We [eventually] adjust to what it is, but we magnify these things. So a kind word, a smiling face, a 2-minute phone call means a lot; a pot of soup, a quinoa-brown-rice patty, or whatever it may be, goes a long way. Sometimes you also feel alienated from the mainstream of life and of the community due to illness and separation.

One of our sisters is in California and had to extend her stay to take care of her father. It wasn't just going and taking care of her father. It was cleaning up the bed every night, changing the sheets every day, doing the things that most of us are used to doing for ourselves. The nurses here can really relate to that, or anybody who has taken care of a sick person.

It's at times like this that we need the support of Allah Swt, and we become aware of it, because there's something in our faces. But when something is not in our faces, and everything is normal, it doesn't mean we don't need the support of Allah Swt. The worst person to be with for long periods of time in an illness is yourself. All these dramas are going on in our heads, so the distraction is welcome. In some cultures, when someone is sick, you have to beat the people out of the hospital room. When they go home, that person has to cook for all the people coming to visit them because they are sick!

Allah Swt informs us in the Qur'an that the men and the women are protectors of one another. Today, we act as protectors and enjoin each other to do what is good Inshallah. The Prophet (sal) explained the concept of Muslims assisting each other in society when he said, ***"The similitude of the believers in their compassion, and in their mercy, and in their feelings toward one another is as if you were one body. When one organ is ill, the body comes forward to help by not sleeping and having fever."*** That's true. I've experienced that in recent days. Dr. Nawab spoke beautifully on the subject of the community of the body last night, of the interrelationship of the organs of the body as a community. And I speak of it using the metaphor of community all the time in the areas of social responsibility, as well as medically.

Do we really act as if we were one body? Do we really feel and react as if we were one body? The body knows when something is wrong; it fights it. It produces white blood cells, leukocytes, to fight the infection. Your body wants to get rid of what's wrong. How do we translate that into our community life? You have people working with your children to help them. We have school. We have community service. We have open hearts and open minds. We have our school. What happens? The sister comes and feels the love of the community in the *khutbah, alhamdulillah*. I'm glad you are here. This is how it works, but we forget. I guess the diseases and distresses have a positive side to them, to help reunify our relationships with one another. Yes, we would wish that it would be another way, and we would hope that when no one is ill, that it is another way. But at least there is a positive side to the illnesses.

When I had just had my surgery, and I was sunning myself on the porch, people were coming to visit. It was very nice. I remained somewhat of a grumpy old man at that time, but... you wouldn't recognize me if I wasn't. We know that people have gathered together in community for the history of humankind. We should never be

ashamed of our community, of our *masjid*, of our campground, of the work we do, of our donkeys, of our cow, of our gardens, of our brothers and sisters, our aunties and uncles. There is nothing to hide. In fact, most people who come here, say they love it. “There are so many wonderful people. Everybody has a smile. I’m always greeted. I feel so much peace here. It’s a place I would love to stay in.” Okay, fine; that’s great. (Don’t look at the underbelly of it!). Isn’t that the way you want to be known, as an individual as well as a community?

You don’t question all the countless blessings that come. Every tree on this property is a blessing. When Safiyya has to cut down those trees, she gets very upset, and chooses very, very carefully what is to be cut down and why. She says a little *du’ā* over the tree. Linaa is the same way; others also. These are just the people who come up in me right now, excuse me if I don’t include you. We help people when they have difficulties, but we can think that sometimes those difficulties come back because we are not helping each other when things are good.

How are we dealing with the community when things are good? How are we preparing for the future? How is there an open invitation to the right people? We have been talking about filtering in the last few days. How do we filter the right people? Do you think they are not there anymore, that we were just some anomaly in the universe, like on Star Trek? That there was an anomaly and we appeared? Or were we at the forefront of something, but we haven’t continued to keep the doorway open. I have ideas on how to do that; all I need to do is have a meeting with some of you.

If people only come together during the hard times, or when some outside force is challenging our safety and security, that’s one thing. But to a Muslim, that is not the way it should be. Real Muslims should be helping each other in times of goodness.

And we will know that the goodness will last longer, and we will have something to hold onto for the future. The Prophet Mohammed (sal) expanded on this idea when he said, ***“The believer to the believer is like two buildings reinforcing one another.”*** The stonemason should learn the lesson about helping one another from the wall. The weaver should learn it from weaving textiles, like my friend Jazooli in Rabat, who teaches the boys to weave with, *“Lā ilāha illa-Llāh.”* And he weaves beautiful things. My dear friends, brothers and sisters, the highest meaning of *takāful* in Islam can be understood in this *hadith*: ***“He is not a believer until he likes for his brother what he likes for himself.”***

Can we honestly say, sitting here in the company of one another—because in this *jamat* we assist one another in our *iman*, just like the rocks in the wall and the thread in the textile, and we say that we are believers—that we really like and want for our brothers and sisters what we like and want for ourselves in the moment of our wants, not just upon reflection? To understand this idea of reciprocal responsibility we have to look at it from different aspects.

The first aspect of *takāful* is an ethical approach. We have to enjoin what is good and discourage or forbid what is wrong. In this respect, Allah Swt in Surah al-Imran says:

Let there arise out of you a band of people inviting to all that is good, enjoining what is right, forbidding what is wrong. They are the ones who attain felicity.

The ethics of the Prophet addresses this when he says, ***“He who sees a wrong should change it with his hand. If he could not, he should change it with his tongue. And if he could not, he should change it with his heart, and that is the weakest stage.”*** To me, this is the core of the Prophet Mohammed (sal). This is the

core message of the Messenger. We all know those gradations in our lives. We all have to understand the necessity of living a life with this at the forefront of our minds. Sometimes people ask me, 'What is on your mind?' But I can't say what is on my mind. What's on my mind is all of these things in one moment. You see certain things; you want certain things. You can't do certain things. You try to do certain things. You automatically do things. You wish you could try to do your best all the time, and you question whether or not you are doing your best. All that is taking place in a second. "What's on your mind?" "I don't know. Let me look and see. It's all in my mind." And behind it all is, "I am not doing my best."

The second aspect of *takāful* is the social economic aspect. You have *zakat* as a pillar of Islam and that means those who have will take care of those who don't have, and try to enable them and empower them to that they have, and can take care of others who don't have. I explained this to a group for Congress-people and others at a meeting when they were talking about how the poor people were so hospitable when they went to the Muslim world. I explained to them why that is; it's so deeply ingrained in them. They are not thinking, "This is *zakat*. I'm going to get *thawab* for this." It's part of the culture. It comes with the mother's milk, at the breast of the mother. The point is not to have economic exploitation of one group by another.

On the other hand, we are encouraged to give *sadaqa* / charity, in His Name; as well as the *fitrah* that comes to us in Ramadan. A Muslim is to give money in compensation for any mistakes he or she makes in their daily lives. How do you do that? If you feel you offended someone, or not as hospitable as you should have been. Maybe you weren't attentive to their needs. Maybe when you are at the store, you buy them a loaf of bread or bake one, or take some soup to their house. "I was cooking soup and thought I would drop you off some." You don't link it to a

problem or what you did or didn't do. You just give is at *sadaqa*. Did you ever think of that?

Then there is the idea of preserving your wealth after death, inheritance. Islam makes sure that the wealth is shared by the blood relatives. Otherwise, you might have a very small group of people controlling the wealth. God forbid THAT should ever happen! Islam also looks from another economic point of view, and that is taking care of the orphan. In every place in Qu'ran, we see emphasis on taking care of the orphan's wealth, property, social, moral, and family life. **"Therefore, treat not the orphan with harshness."** In Islam, an orphan can be described as a child who has lost one parent, not two. **"See you one who denies the judgment to come? Then such is a man who repulses the orphan with harshness, and encourages not the feeding of the indigent."**

Think about all the people now who are indigent, who had homes in Queens or Staten Island. Thousands of homes were destroyed. We sit here thinking, the storm has passed! No, no. Then there is the *hadith* of Prophet Mohammed (sal): ***"I and the one who fosters an orphan are like this in Paradise (holds up two closed fingers)."*** We should have paid more attention to this over the years, my dears. I've said it. I know there are cultural nuances and other things, but we should have paid more attention to this over the years. People smiled and went on, and as usual, I backed away. But there are young people today. As far as the biological side of inheritance is considered, Islam encourages the fostering of responsibility here, too. Islam also forbids full adoption so as to protect the biological makeup of individuals in society, at that time. Now, laws are changing and ancestry lines are mixed. Now, when dealing with adoption, things can be sustained.

There is another aspect I want to cover today: education /*tarbiyya*. It emphasizes knowledge above everything. We go to school, and we think, "I'm sick and tired of school. I don't want to learn anymore. I don't want to study anymore." But study is a doorway to knowledge. Knowledge is not necessarily just book knowledge. You have to know how to see, how to study. You have to have critical thinking skills, creative thinking. That's the education in the world today. The highest degree of knowledge is the knowledge of Allah. I don't mean just theological knowledge; I mean knowledge of that Divine Presence, knowledge of the blessings, knowledge of our obligations to our life. You learn from the Qur'an and follow it. Allah says: **"The best of those among you learn the Qur'an and teach it to others.:**

You know that if a slave could read and teach Qur'an to others, they were freed by the Prophet (sal). The Prophet (sal) said in terms of the relationship between the student and the teacher, ***"The teacher and the students are partners in their reward."*** When you are a student – and I speak to the children here – that your good study, your efforts, is a reward for your teacher also. Do you have that in your head? Those who stand outside the relationship of teacher and student don't benefit from the knowledge. There must be an exchange, a giving.

Think about the politicians who want to cut money for education. Let's say they are in the House of Representatives and they were lawyers or businessmen before. They were successful people in their communities. How did they get that way? Every one of them had teachers. Every one of them went to school. Most of them had graduate degrees. They went to high school and preschool and had teachers. They had teachers in college and graduate school. And then they want to cut money for education. There is such a disconnect.

The Prophet (sal) never had that disconnect. To encourage people to do good is not a general statement. Do what's good. To reciprocate and be responsible, you have to know how to share. It is not to have little kingdoms of knowledge, or fiefdoms of work, but to share whatever you have, willingly and gladly, because it rewards you, too. Not only do we encourage our children to get a good education, but we are always looking how to define that good education and make it better. We are not just defining it by saying, "Go to college." We are also taking a course on the Internet, or looking at what's being offered, a weekend seminar, or some experience in work or travel. Why? Not just for your benefit, but for the benefit of your community, this community, for the benefit of the larger community, and for the benefit of the work, and I hope, in praise of Allah Swt.

In life, we find ourselves in one of two positions. Either we are learning, or we are teaching in any given moment. There is nothing in between it. I'm talking about the believer, the one who studies. The Prophet (sal) said, ***"How about a group of people who don't want to educate their neighbors, and they don't take time to teach them or advise them or forbid them from doing wrong? How about a group of people who don't want to learn from their neighbors, and who don't want to be educated and advised?" "In the name of Allah, it is a must that people teach their neighbors. Educate them. Advise them. Forbid them from doing wrong. It is a must that people should learn from their neighbors and be educated and advised, lest their punishment will come too soon to them."***

What does it mean to forbid someone? Do you want to go next door and forbid them to drink? Is that what it means? Not in today's society. In today's society it means to present a better way, to be a better example, to take the power and knowledge you have, and to put forth by your example, your work, your service, your demeanor, and your *adab* something that raises the question, "Why is that person

doing what they are doing, and why are they the way they are?" Let me end this *khutbah* with these 'āyāt:

another in what is good and pious, and not what is wicked and sinful.

We can all pray that we can help one another and continue to help each other to build our community, to understand the purpose of our education. We pray to Allah, please forgive our brothers and sisters, as we know You will. Forgive us for our errors we have made today, and will continue to make today. And ask Allah for forgiveness. Let not our hearts deviate, O Lord, now that You have guided us. Grant us mercy, for You are the grantor of bounties without measure. Our Lord, You are the One Who will gather mankind together against the day about which was no doubt. O Allah, you never fail in Your promise. *Asalaam Aleikum.*