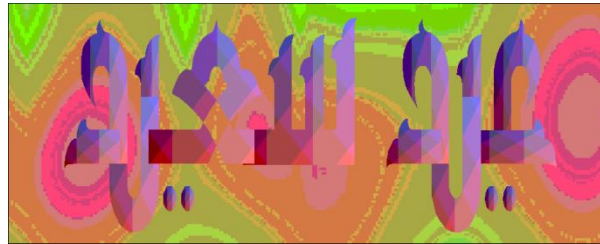




## EID UL FITR KHUTBAH

SEPTEMBER 10 2010 : 1 SHAWWAL 1431

### **Takāful: Reciprocal Cooperation to Guarantee a Secure Future**



#### **Takbir**

*Allahu Akbar kabira. Wa l hamdu li'llahi kathira. Wa subhana llahi bukratan wa asila.*

**Allah is Supremely Great, immensely so! And praise be to Allah, abundantly! And Glory be to Allah, both early and late.**

**To Allah belongs the unseen, the secrets of the heavens and of the earth. And to Him goes back every affair for decision. And worship Him, and put thy trust in Him, and thy Lord is not unmindful of aught that you do.**

**And know that all mankind were once but a single community, and only later did they begin to hold divergent views. Had it not been for a decree that had already gone forth by thy Sustainer, all their differences would indeed have been settled from the outset. (10:19)<sup>1</sup>**

**And the believing men and the believing women are protectors of each other and 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 those, Allah will certainly have mercy on them. Truly Allah is mighty and Allah is wise.**

*Asalaamu alaykum wa Rahmatullahe wa baraktu.*

My dear friends, brothers and sisters: during the Labor Day/Ramadān Retreat, titled “Applied Sufism: the Hope for a Peaceful Future,” I quoted, “*Laysa lil insani illa ma sa’aa.*” Man can have naught but what he strives for.” It is natural for us to strive to safeguard one’s interests, especially when those interests are fundamental to one’s safety, security, peace and well-being. Those interests are best protected when one lives in a community, is part of a community of individuals with common beliefs, common interests, and common goals. We have reciprocal responsibility (*takāful*) to care for and to protect one another. Protection takes many forms, from health and well-being, such as laws for food and medicine, or caring for the environment, to protection of the ideas, principles, laws and institutions of that community. The principle behind *takāful* is, as it’s root *kafala* reveals to us, to feed, to support, to vouch for, to secure mutual protection, to insure that individuals and communities act in a co-operative manner for common good.

Each of us needs to realize that we are like a cornerstone of a very tall and very integral structure, assisting in the stability of that structure, be it social, familial, religious, spiritual, economic or educational. Each of us is a protector of one another. The Prophet (sal) said: “***No one will enter paradise if he does not protect his neighbor who is in distress.***” (Hanbal) In the *hadith* we hear: “***First tie your camel and then trust in Allah swt.***” All this needs to be being intended, directed, affected as good for the sake of doing

good, for the sake of those to whom the good is being done. To earn a reward and the blessing of Allah (swt), one has to do good for the sake of doing good, and for the sake of those who the good is being done for. One cannot do good for their own sake.

Allah (swt) informs us in Suratu Tawbah: **“The believers, men and women, are the protectors of one another.”** The Prophet (sal) explained the concept of Muslims helping others in society when he said in a *hadith* that was reported as a Sahih Hadith: **“The similitude of the believers in their compassion and mercy and feelings towards one another is like a body. When an organ ails, all the body comes forward to help by not sleeping, by having fever, by fighting the enemy.”** The Prophet (peace be upon him) explained this idea for helping one another when he said, **“The believer to the believer is like a building reinforcing another.”** The highest meaning, then, of *takāful* in Islam can be understood from another *hadith* of the Prophet (sal), when he said, **“He is not a believer until he likes for his brother what he likes for himself.”**

Today is a festive day, a celebration of breaking fast. It came to be called Eid because Allah restores joy and happiness (*yu'idu: yu-id-u*) to His servants on this day. It is very important for us to realize that the Arabic nouns *id* and *awaid* as well as the verbs *ya'udu*, *adu* and *udu* are all derived from the same root ***awd***, which means to return, to do something again, go to the place of returning (home); to bring back, to relinquish, to restore. That is what we are doing today. Especially this year, we should be striving to return to a place of security, to home, to restore cooperation, trust and security. Just as Ramadān returns year after year to our homes and to our hearts, and just as we relinquish our former lifestyle, even for just a month, ensues with its arrival, we can witness to the real meaning and the inner meaning of the Eid, the celebration of the restoration of a purity and hope in the world which all too often seems to be in a hopeless state.

It would be remiss of me, and more so it would be wrong, to let this day pass without addressing the situation facing the community of Muslims around the world, which is intended to be understood. To understand the idea of reciprocal responsibility, we have to present the different faces of *takāful*.

The first face is that of ethics: We should enjoin what is good and forbid what is wrong.

In respect, Allah (swt) says: “**There will rise out of you a band of people having invited all that is good and enjoining what is right and forbidding what is wrong.**

**They are the ones who take felicity.”** The Prophet (sal) further explained this idea in an ethical approach to society when he said, “*He who sees wrong should change it with his hands and if he cannot change it with his hands, then with his tongue. If not with his tongue, then with his heart. This is the weakest of faith.*” We have a responsibility to be ethical and principled for the sake of Allah (swt) and especially cognizant of the power of ethics, morality, justice and fairness at times like these.

The self-appointed Pastor at the Dove Church in Florida (who I don’t even want to mention here), who forced himself into the limelight with the help of right-wing media and the insatiable appetite of cable news, has certainly gained his 15 minutes of fame and has ignited or is about to ignite – literally – more than a fire for burning the Holy Qur’an, despite what he said yesterday and then retracted. He is about to ignite the tinder of bigotry, fear, prejudice, anarchy and hate that is barely dormant in our society today and, unfortunately, in the global society. People have been manipulated, including him, misguided and duped by both political entities for their own self-aggrandizement, and by the media that reports only sensationalist stories. It is evidence that a few opportunistic individuals can and will foster and fan the flames of bigotry and hate for personal fame or profit.

I will not take the time to analyze the social and psychological foundations for the aberrant behavior and attitudes that abound in our country and around the world, but it is necessary to point out that in a strange and convoluted way, Allah (swt) has created an opportunity in this event and the event in NYC. That opportunity, which should be seized and publicized globally, is in an infinitesimally small group of individual ideologues, fundamentalists, bigots and fear mongerers who can create havoc on a global basis. Pastor Jones is the direct analogue to the bombers on 9/11. He has shown that Christians can and do feel shame and anger, embarrassment and frustration over a small group of individuals who, in the name of their religion, resort to provocation; cause the endangerment and probably the death of innocent people; and who are not only in disagreement, but are adamantly denying the faith/Christian basis for such action.

Does that sound familiar to you? Is this not the story of the legacy of the 9/11 bombers and planners to Islam? It is evil done in the name of religion. It is hypocrisy and ignorance, lies and manipulation, fear and hate, and total disregard and lack of understanding of the true message of Jesus and the Injīl, the true Message of the Qur'an and the Prophet Muhammad (sal) . How sad it is that the barely countable minority receives the attention or musters the support of others who choose ignorance over knowledge, hate over love, intolerance over peace. Now, the Christian mainstream, the true Christians can understand the shame and the anxiety, the unfairness and the stereotyping and the danger that Muslims feel here and abroad when the few determine the fate of the whole community. Under these circumstances Muslims and Christians share (or have an opportunity to share) the essential core of their respective *dīn*, the ultimate value of cooperative action, behavior and shared burden, the ultimate value of truth and mutual protection .

**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 become brothers, and you were on the brink of the abyss of fire and He saved you from it. Thus does Allah make His signs clear to you that you may be guided.**

Today the response of Muslims and Christians must be one of tolerance, patience, strength and courage to live and express the truth; to respond as the Prophet (sal) would have us respond, as the Prophet Isa (as) would have us respond. This issue in Florida is not a Muslim issue; it is a Christian issue. It is just like the issue when troops in Iraq a few years ago wrote on their armored vehicles: "Jesus kills Mohammad." The bombers on 9/11 and the Community Center of Feisal Rauf's at Park 51 project is a Muslim issue and global issue, but both interface unfortunately on 9/11. Allah is greater. Allahu Akbar.

It is time for empathy and understanding, for leadership and commitment, for the goodness of human beings to take control over the evil in the hearts of bigots, terrorists, and ignorant manipulated fools. Each true and compassionate leader in their respective communities must step outside the safety zone and engage in the truth, with the truth, by the truth. Let the stone be removed from the pathway on this Eid. The essence of *zakat* is the purification of the heart and body of the believer. Allah (swt) prescribes *zakat* as a pillar of Islam; thus, the rich will take care of the poor. Those that have, will take care of the needs of those who do not have. At the same time, Allah (swt) forbade that they could make money on it. There should not be any interest so that one group cannot be exploited by another group economically.

Since *zakat* is one of the five pillars of Islam, even a person who is poor must continue to strive to earn something so that they too can share in the pillar, and can give the *zakat*, and in that way remove the stone from the path. Allah (swt) encourages Muslims to always give charity in addition to the *zakat*. Therefore, this *sadaqa-l-fitr*, which comes during Ramadān, represents more than the goods and services performed. It is the vow of support for what is right and good. Islam and the Prophet (peace be upon him) have legislated and suggested many opportunities for *takāful*. In many places in the Qur'an, there is an emphasis in taking care of orphans, not just taking care of them physically, but also in their social lives and their moral lives. **“Treat not the orphan with harshness.”** Prophet (sal) said, ***“I and the one who fostered the orphan are like this in paradise.”*** ***He held out his two fingers, the index and middle finger.***

The other aspect of this is one that makes society strong, which is the *takāful* of education. The highest degree of *yaqīn*/certainty and *marifah*/knowledge is knowledge of Allah (swt) and of our obligations to Allah—the knowledge and experience (and I emphasize experience) of true compassionate, loving, tolerant and constructive Islam. The best textbook for that is the Qur'an. The Prophet (sal) informs us that: ***“The best among you is the one who learns Qur'an and teaches it to others. He also said that the teachers and the students are partners in the reward. The rest of the people are good for nothing if they are not involved in education.”*** *Tarbiya ta'alim*. What does it mean to teach the Qur'an to others? It doesn't mean memorize the Qur'an. It means teach the Qur'an to others: learn it and apply it.

We all know that if a slave would teach reading to even a believer, the slave would be freed. Relationships are as important to education as in the seeking of truth. [They are] partners in the reward because as Muslims, we want to encourage the maximum education that we can. We should use the education for the love of Allah and for Allah's

creation, for the service to Allah and to all humanity. You have heard me speak enough times to know that without *tarbiya*, and *ta'alim*, there can be no understanding let alone love for the Haqq that is Allah (swt). When there is only form and not essence, mind and no heart, fear and no true courage to affirm the Unity that is Allah (swt) [there can be no understanding of love of Allah (swt)]. Not only should we support students financially with scholarships, and in their ability to do their work – tutoring them, assisting them in every way, making it so that they are wonderfully educated and good contributors to society – we must use the social media and the public media to understand the common purpose and the common responsibility/*takāful*.

Little, if anything, is more valuable than the educational process of gaining real knowledge, which is the knowledge that Allah is present. We are all, despite our differences, created by Allah for the purpose of understanding our role and capacity. We must not forget the ultimate value of being on this path, nor the responsibilities it places on us daily in our families, homes, and community. Allah (swt) has put us (you and I) in an influential place in society. Allah (swt) has given us great responsibility to educate others and to be examples of good. Remember again: **“There will rise out of you a band of people having to invite all that is good and enjoining what is right and forbidding what is wrong. They are the ones who take felicity.”**

There are many aspects of this knowledge, gathering and education. Some of it, we know, reflects the world we live in. The knowledge of the political issues of the day, of the military aspects of life at the time of the Prophet, the *jihad*, the judicial aspects, *isti'dad* and *ijma'a*, all were evident—as evident as they are today. Knowledge in terms of Islam does not mean just knowledge about how to recite Qur'an. It means how to apply Qur'an and Hadith into one's day to day life for the benefit of society. Then there is the

aspect of family life and social life and of course, spiritual life. Allah says, in Qur'an:  
**“Help one another in what is good and pious and not what is wicked and sinful.”**

This is again an opportunity, my friends, my brothers and sisters, to practice and to live in this life, a life of reciprocal cooperation. We pray to Allah to help us so that we will be able to help others. We pray to Allah that we are kind to those who serve us so that our kindness is a service to them. We pray to Allah that we receive from others their sincerity and we know how to accept it properly. This is the most important prayer for us: to help others. It is reciprocal cooperation and what we call in Sufism, reciprocal maintenance. We pray that each one of us takes the initiative to help someone else in the love of Allah (swt). You see, you do not have to love someone to help them. But when you help them, you learn to love them. All you have to do is to do it in the name and love of Allah (swt), who you do love, *inshā'a-Llāh*.

We pray to Allah (swt) that He guides us to the right path and that He accepts from us, even the most humble efforts. [We pray that He] forgives us our shortcomings (which are many), in both our delivery and in the response of those whom we love and who love us, and even in our planning. Why do we want to pray for God to give us good in this world and in the next? We have responsibilities for others. To understand what our responsibilities to others are is to be opposed to our self. That is to put others first.

So my dear friends, *inshā'a-Llāh*, even when we are giving with one hand, if we are taking with the other hand improperly, our giving will be tainted. So we want to give with both our hands and receive with both hands, in the same way that we intend to give. If we are caring for our community, we are caring for our family, our parents, our children, our husbands, our wives, our friends. In one hand and we are caring with most

sincerity, but when they try and care for us, we refuse it. Then our caring is tainted. So let us try to understand what this really means, this *takāful*.

The search for understanding and meaning in life especially at this time utilizes the special *madad* of Allah (swt). The Eid, indeed the month of Ramadān, is a great gift and blessing of Allah (swt). Another year in our lives has passed in worship, striving in service and in submission to His Will. Whether or not we were or we are today aware of the Divine Presence in each moment of our lives, we are none the less alive and working by Divine Mercy.

I would like to speak to you today on a very special subject , a subject that affects every human being, not only the members of this *khanaqah* and Community, but all of the students of *tarīqah* and to the larger *ummah*; especially those who are misguided and led astray. That is the subject of reciprocal cooperation, reciprocal maintenance. The community of nations that we all belong to, as members of the human community, created by the Will, Mercy and Compassion of Allah, is under great pressure. The community of nations is being torn asunder by the will of man, but not by the will of Allah. We Muslims, I think, always feel (and I say this at every Eid) some reluctance, because we have had the opportunity to fast, to retreat into the inner recesses of our hearts, minds, and bodies.

We have been blessed, maybe for a few moments, to have glimpses of the dimensions of the meaning of life and its challenges, our abilities and our disabilities; and [we have been blessed] to reaffirm our commitment to Allah (swt), to ourselves and to each other. Now, the pattern of daily life's demands, and the possibility of subordinating all of our experiences and our spiritually-oriented schedules to other influences comes back to us on this Eid. The days will come upon us very quickly.

All religions have their zealots, my dear brothers and sisters. For centuries those persons have been successfully marginalized by the mainstream moderate vast majority of Muslims. But now it seems that the true and essential Islam; the Islam that brought about revolution in knowledge, in science, music, art, technology, social theory, women's rights, economic equity, philosophy, and human responsibility has itself become marginalized. Each of us must assume some responsibility for allowing that to happen. Each of us must assume the responsibility for educating ourselves and future generations from the grip of such narrow-minded fanaticism that allows and indeed promotes the global phenomena of a cultish repressive Islam that has truly no basis in the teachings of the Qur'an or Hadith. Hostility toward the Ahl ul Kitab and toward all of modernity, repression of culture and of women, denial of education and of enjoyment of the beauty and majesty of Allah's (swt) creation are all anathema to Islam. There is little hope for the misguided:

*Many-yahdi-Llaahu fa-huwa-l-muhtadi wa many-yudlil fa-lan tajida lahu  
wa liyyam-murshidaa.*

**Anyone who has been guided by Allah, he is indeed guided; and anyone who has been misguided, you will never find a guardian to guide him.  
(18:17)**

Those who would destroy the essence of Islam must not have the power over Islam, our children's education, our public image or our private protection due to our silence. The work of all believers is to promote the essential goodness. Allah (swt) created us with *fitrah* to make even more contributions in this day and age than Muslims made during the Golden Age in Spain. Our youth are our hope. It is they who will bear the greatest burden of these recent events in the USA and [the burden of] our future. People who are suffering and dying in shabby tents in refugee camps across the world are the remnants of a once proud, tolerant, patient, community of artisans, educators, scientists, explorers, geographers, teachers, poets, mystics, scientists and common good people. Those who are suffering have become the target of those who would exploit their frustration, hopelessness, poverty, ignorance and misery.

We in America have a special role. We can use our wealth, our education, our technology, and our freedom to reeducate not only Muslims all over the world to what Islam was and can be again; but we can also respond in a positive way, an educated and tolerant way to the thousands of inquires about Islam that are the result of the tragedies here and abroad. The Prophet (sal) said:

*Every good deed is a charity, and it is a good deed that you meet your fellow men with a cheerful countenance, and you pour water from your bucket into the vessel of your fellow. Answering a questioner with mildness is charity. Removing that which is inconvenience to wayfarers such as thorns and stones is charity.*  
(Tirmidhi).

Our Prophet (sal) also said, when asked what fanaticism was, ***"That you help your people in wrongdoing."*** (Abu Dawud) If we respect one another, if we truly have faith in Allah (swt), if we strive to live our lives *fī sabīli-Llāh*, then we have no

choice but to represent the broadness, the trust, the sweetness, the compassion and love that is Islam. Allah does not need us to impose or coerce or force Islam upon fellow Muslims, or threaten non-Muslims. Allah (swt) told us clearly that the truth stands out from the untruth only when there is no coercion. Our Prophet (sal), during his night prayer, used to say: "*O Allah, I bear witness that all human beings are brothers.*" (An Nasa'i)

This being so, then, we should live proudly by that truth. The Prophet (sal) said,

*He who eases the hardship of another, will have ease bestowed upon him by Allah in this world and the next. God goes on helping a servant so long as he goes on helping his fellow man. (Muslim).*

These are Sahih Hadith. Let us all not forget that the Prophet (sal) and his companions were repeatedly subjected to acts of violence by unbelievers: provoked, threatened, stoned. At that time, Allah (swt) enjoined upon them to return good for evil, adding, "**You will see your direst enemy has become your dearest friend.**" (41:34) No one with hate in their heart for anyone or anything created by Allah (swt) can fulfill any of these teachings of Qur'an or Hadith. No one with even the least amount of *taqwa* can possibly act with wanton violence or vengeance toward another human being. The future is truly in all of our hands.

Thirty years of educating youth and adults has taught me that our only hope lies in educating for the future, the search of Truth—*mutalib*. How ironic such a good word has been so distorted and misused. The freedom our youth, indeed we ourselves, seek lies in constructive dialogue, respectful listening and kindness in speech, good acts for the sake of Allah, and deep reflection on this gift of life, our opportunity for fulfilling Allah's (swt) purpose for us in this world.

**Call (people) to the Way of your Lord with wisdom and with beautiful words and argue with them in ways that are best.**

(16:125)

Islam is not a name that means peace. It is a way of life that teaches not only peace, but abhors (*fasād*) violence, corruption, wickedness, viciousness and wrongdoing.

*Wa ' izaa tawallaa sa-'aa fil-'ardi li-yuufsida fiihaa wa yuh-likal-harsa wan-nasl. Wallaahu laa yuhibbul -fasaad.*

**And when he turns away (from you), his effort in the land is to make corruption therein and to destroy the crops and the cattle; and Allah loves not viciousness (or corruption, or wrong doing, or wickedness). (2:205) Sura Baqarah**

During the month of Ramadān, we know that the angels have been among us. They walked beside us in our procession on the road. They watch over our prayer, and they are listening to our *khutbah* at this very moment, and will enjoy the joy of our Eid meal when we have it today. Ramadān tests us. Many of us physically this year have been tested with colds, sore throats and whatever other complaints we might have that our body has; but the successful among us kept our focus and our intention. We repented (probably not enough), and were forgiven (always), even pardoned. We held our tongues from speaking wrongly as best we could (though it took a few days at the beginning for some of us), and we remembered our promises to Allah (swt).

The month of fasting has passed, and our challenge now becomes one of finding ways to maintain that focus; and to remain in contact with His Mercy and His Compassion. Our effectiveness as serviceful, contributing members of the Muslim community, of the human community, of this community (made up mostly of humans, although there are a few cats and a few vagrant birds), and larger communities (also the Jinn, who are also part of our lives and part of the world) depends on how we can resist tendencies to undermine our gains. Even if we do not recognize those gains, even if we doubt them, we have made any gains. We must affirm and renew our reliance on Allah (swt) throughout our days and throughout our nights.

*Asalaamu aleikum wa Rahmat tullahe wa barakatuh.*

SECOND KHUTBAH. *Allahu Akbar* (6x) *Du'ās*. Allah is sufficient to them all, and He is the Hearer and All Knower. The covering of the Divine throne has come down upon us and the eye of Allah is watching us. And with the power of Allah, no one has power over us. Verily, Allah is behind them all, surrounding, covering, because He is surrounding all the enemies. It's the venerable, the pure Qur'an, the preserved tablets. Allah's guardianship is better, for He is the most Merciful of the merciful. Verily, my protector is Allah, who has bestowed the Divine writ from on high, for it is He Who protects the righteous. Allah is enough for us. There is no deity save Him. In Him I have placed my trust; He is the Sustainer and awesome Almightyness enthroned.

The Prophet (sal) said, ***“Anyone who fasts the month of Ramadan and follows it by [fasting] the six days of Shawwal, it is as if they has fasted the whole year.”***

We can take this new feeling in our hearts and send it to the hearts and minds of others. We send compassion and mercy to those who are in pain; right guidance to those who need it, and fear to those who are abusing others. Let me remind you

again: that we should hold fast to the rope of Allah that is stretched out to us, and not be divided among ourselves. No soul knows what joy is reserved for them in return for their works. **“Eat and drink with healthy relish for what you did before and the days that have gone by. Verily the patient shall be repaid, their reward shall not be measured. Verily Allah changes not what a people have until they change it for themselves.”**

There are many pitfalls along the way to change. It is time to search out Allah with all one’s heart and all one’s soul, and live within the Qur’anic injunction, **“Say, Allah, then leave them in their pastimes of vain discourse and trifling.”** This is the goal we must have before us as we prepare for the next Ramadān, *inshā’-Llāh*. It is time to practice every day, to turn our eyes (especially the eyes of our hearts) away from all that is blameworthy and distracting. It is time to control our tongues from useless speech, deception, backbiting, obscenity, abusive speech, and to learn to impose the force of silence upon ourselves. I pray to Allah (swt) that we all celebrate this Eid as *mu’min* and not as *kafirs*. So look at what you are seeing; listen to what is going on inside your mind; remember Allah sitting and standing and on your sides. The Prophet (sal) said,

*Any group of people who come together to remember Allah, they will be encircled by angels. Mercy will overwhelm them, peace and tranquility will descend upon them, and Allah will remember them to those who are close to Him.*

I ask you to consider what it is you need in order to fulfill the role you have individually, collectively—the roles we could and should play in this community and *tarīqah*, here and in the world. Take a moment and ask yourself what your needs truly are, and what you have to truly offer. Don’t minimize anything. A kind word is sufficient to change a person’s life. For those of you who made *itikāf*,

I pray that Allah (swt) accepted your special efforts. For those of you who fasted Ramadan without any problems or with ease, I pray that Allah gives you some strain next year so that it means more to you. For those of you who suffered some small suffering or difficulty in Ramadān, or even large ones, it's a blessing of Allah to make you conscious and awaken you, for you were asleep and didn't know it. For those of you who, for health reasons, were unable to fast, I pray that our fast was heard by Allah for you, and that He accepted our prayers for you, and that your health becomes well that you may fast once again.

I pray that the blessings of Eid accrue to everyone in this community and to our work. I ask you to join me in recitation: (recites). *Amin*. May Allah bless you, and keep you, and fill you with the choicest blessings of this Ramadān, of this Eid, and of the time to come, *inshā'a-Llāh*. *Asalaamu aleikum*. My dear brothers and sisters, these are very trying times, but at the same time, let us smile at each other and let us wish each other *Eid Mubārak*.