



Strategy of Cultural *Takaful* to Serve Muslim Developmental and Civilizational Causes

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In the name of Allah, Most Gracious, Most Merciful

Annu'man Ibn Bachir, may Allah be pleased with him, reported that the Messenger of Allah (peace and prayers be upon him) said:

“You see the believers as regards their being merciful among themselves and showing love among themselves and being kind, resembling one body. If any part of the body is not well then the whole body shares the sleeplessness (insomnia) and fever with it.”

(Agreed upon)

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Introduction

For any constructive cooperation among peoples to come forth, it is necessary to recognize the principle of cultural diversity, reinvigorate the means of civilizational dialogue and stimulate the areas of knowledge exchange and cross-pollination. This is a well-established, universal rule corroborated by the Quranic verse which points out the rationale behind Man's creation, **[O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other (not that ye may despise each other). Verily the most honored of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things)].**

Being the most expressive form of coexistence among peoples in a spirit of brotherhood, justice and tolerance, mutual acquaintance entails showing high levels of solidarity and cooperation, along with strong commitment to the values shared by all individuals, communities and institutions. These involve a collective respect for human life's most valuable components as security, peace, coexistence, cooperation and mutual interests, and rejecting all kinds of conflict which sap the chances for gaining advantage of life and enjoying its considerable merits.

Against this backdrop, the Islamic Educational, Scientific and Cultural Organization spares no effort in strengthening the bonds of brotherhood and tolerance among the parties active in the areas of human culture as well as the stakeholders contributing to the fields of world civilization. Indeed, ISESCO is leading these efforts in keeping with its principles and the resolutions of the Islamic summit conferences which stress the Islamic civilization's unrivalled record in the areas of mutual acquaintance, dialogue and solidarity, and its resting on the firm bases of peaceful coexistence, understanding and constructive dialogue, which are deeply rooted in Islam's magnanimous values.

Today, more than ever, peoples all around the world need to further their understanding and coexistence and enhance their cooperation and alliance in order to avert all trends of extremism, violence and ignorance and to shield themselves against strife, corruption and insecurity. The surest way to fulfil such aspirations is to recognize cultural diversity and respect for specificities, to enhance civilizational dialogue through various meetings and forums, to energize cultural *Takaful* and expand its scope, and to administer fairness in dealings and attitudes.

All peoples are duty-bound to undertake these measures dictated by noble values, good morals and innate disposition. This is all the more imperative for each and every Muslim as it is prescribed by religious texts and teachings of Islam.

The nature of the Muslim society as set out by the Holy Quran and the Prophet's hadiths advocates solidarity and cooperation as a fundamental duty to preserve the religion, safeguard Muslims' interests, and avert strife, damage and risks. Indeed, the Ummah has to actively mobilize the energies and resources required to perform and protect this duty; otherwise, it would expose the safety of one of its pillars to disequilibrium, and would undoubtedly bring about devastating consequences, now and in the hereafter.

In furtherance of the achievements it has made through its programmes, strategies and action plans in the areas of theorization, supervision and coordination of cultural action, promotion of civilizational dialogue, and respect for the principles of diversity and coexistence, the Islamic Educational, Scientific and Cultural Organization drafted as part of its action plan the “**Strategy for Cultural Takaful to Serve Muslim Developmental and Civilizational Causes**” and submitted it for adoption to the 5th Islamic Conference of Culture Ministers held in Tripoli in 2007. This Strategy was devised in a comprehensive, universal approach reflecting the dynamism of the Islamic environment, with the aim of enhancing Islamic solidarity among the components of the Muslim society and reinvigorating human solidarity.

By publishing this Strategy and other strategies in the past, to fulfil its mission aimed at promoting education, science and culture in the Islamic world, ISESCO has been keen, during all stages of preparation, study and drafting, on abiding by the scientific methodology and field analysis of the areas encompassed by cultural *Takaful*. ISESCO's objective has been to produce a strategy that can adequately respond to the aspirations of the Islamic world, sustain the momentum of achievements in the fields of education, science and culture during the last decades, tailor appropriate responses for the urgent needs dictated by the current reality and its scientific and cultural challenges, and fulfil the conditions of civilizational resurgence within a developmental context that encompasses a broad spectrum of solidarity.

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I. General Framework

First: Methodology

Second: Concepts

Third: Motives and objectives

First: Methodology

Tackling an uncharted subject such as “**cultural Takaful**” in its comprehensive sense, and embarking on the formulation of a well-devised strategy with clear objectives and fields, and that is also easy to implement, all in a bid to foster the principles of Takaful and generalize its practice, requires a sound methodology that meets these expectations and fulfills these ambitions. Such a methodology would dispel any mystery that may result from confusing the concept of 'cultural Takaful', as defined by **ISESCO** in the present Strategy, and that of Takaful in its social dimension. It would also make it possible to revitalize specific fields of Takaful, comfortable in a wealth of individual and collective faith of populations that are steeped in Islamic culture, and in the cultural legacy of an Islamic society that is familiar with Takaful under all its forms. This society has entrenched the principles of Takaful in many aspects of its life, deeply assimilated its concepts and dimensions and made great achievements thanks to it. The great impact and undeniable benefits of these achievements are manifest in episodes of human harmony and civilizational solidarity recorded at various phases of its history, and of which the impact is still clear and effective today despite the ravages of time.

a. Adopting a future-gearred global vision

As is customary when tackling a constructive strategic action, ISESCO has refrained in preparing the present strategy from self-flagellation and from engaging in a critical retrospective of past and isolated events when the solidarity of the Islamic world was so weak that brothers fought and the children of the Ummah turned against each other. Instead, it drew benefits and inspiration from the bountiful fruits of harmony, solidarity and mutual assistance that predominantly mark the ties between the components of the Ummah, and of which the roots stretch from past into present. It relied on a global and future-gearred vision that strives to help the Ummah reclaim the exemplary harmony it enjoyed in the most glorious phase of its history, an era of which the start is pointed out in the holy verse: **[Should they intend to deceive thee,- verily Allah sufficeth thee: He it is That hath strengthened thee with His aid and with (the company of) the Believers. And (moreover) He hath put affection between their hearts: not if thou hadst spent all that is in the earth, couldst thou have produced that affection, but Allah hath done it: for He is Exalted in might, Wise.]** (*Al Anfal*, verses 62-63).

This return to the past would enhance the existing power of solidarity and Takaful to reach a status where the aspects of unity are consolidated, the causes of friction are diminished, and despicable conflict is shunned. This becomes possible through a practical revisiting of this blessed era of the Prophet at its start and ensuring its continuity into eternity. The engine of such continuity is none but brotherliness and the rejection of all causes of difference, true to the holy verse: **[And hold fast, all together, by the rope which Allah (stretches out for you), and be not divided among yourselves; and remember with gratitude Allah's favor on you; for ye were enemies and He joined your hearts in love, so that by His Grace, ye became brethren; and ye were on the brink of the pit of Fire, and He saved you from it. Thus doth Allah make His Signs clear to you: That ye may be guided.]** (*Al Imrane*, verse 103).

This future-gear vision towards a prosperous morrow of the Islamic world has been omnipresent throughout the preparation of the present strategy, bearing in mind that Takaful is a religious duty prescribed in Quranic teachings and in the prophet's tradition, but confident that it is also a strategic project for the future. The formulation of this strategy is based on strict rules, and its implementation relies on specific mechanisms dictated by the conditions required for achieving a future that aspires to prosperity, advancement and the well-being of the Ummah's populations. It also seeks to modernize their educational systems, develop their sciences and technology, ensure the prosperity of their arts and culture, eradicate all aspects of illiteracy, eliminate poverty under all its forms, and rationalize public action in all social and developmental fields.

b. Starting point: reality check of culture in the Islamic world

It proved necessary in terms of methodology to formulate the present strategy on the basis of a specific diagnosis of the situation of culture in the Islamic world in modern times, and to highlight the dangers and challenges besieging it, as well as the fierce and unfair competition it is subjected to at the local and international levels.

The purpose of this reality check was to prove beyond doubt the need for a strategy of cultural Takaful and stress its vital importance, as dictated by the momentous dangers that threaten, today more than ever before, the whole Islamic Ummah in its civilizational and cultural identity. In fact, these challenges are by far more powerful and mightier than the meager individual capacities of each Islamic country standing alone, for these are dangers that hail from powerful

directions with huge resources. These parties work according to a common plan and cannot be confronted except through close alliance, tangible *Takaful* and a systematic practice of planning.

In this undertaking, we relied on the regular and status reports that reach **ISESCO** despite the noticeable differences in their style and presentation. Also brought into play were the general and sector studies that **ISESCO** conducted within the framework of its global strategic cultural program falling under the scope of the **Strategy of Knowledge from an Islamic Viewpoint**, as well as the progress reports presented on the contents and diverse programs of this Strategy. This undertaking also involved the analysis of the nature and scope of the obstacles facing the present Strategy, particularly as related to the **Cultural Strategy for the Islamic World** adopted by the 6th Islamic Summit held in Dakar in 1991, the **Strategy for Islamic Cultural Action in the West**, adopted by the 9th Islamic Summit meeting held in Doha in 2000, the **Strategy for Bringing Islamic Madhahibs Close Together**, and the **Strategy for Benefiting from Muslim Competencies in the West**, both of which were adopted by the 10th Islamic Summit meeting which was convened in Putra Jaya, Malaysia, in 2003.

Benefits were also drawn from the studies and research that paved the way for the formulation and adoption of the '**Islamic Declaration on Cultural Diversity**' adopted by the 7th Islamic Conference of Culture Ministers, held in Algeria in 2004, as it was considered an additional strategy that came to complement the **Cultural Strategy for the Islamic World**. Other sources relied upon were the reports on the motives and reasons that justified the updating and enhancement of this strategy to reflect developments occurring in the cultural field, and the analytical discussions that preceded the adoption of its new form at the same conference.

To enrich this diagnosis, a number of studies were equally put to contribution. These studies addressed such issues as solidarity, cooperation and *Takaful* over the past few decades in the political, cultural and social fields, whether among the countries of the Islamic world, or between the Islamic world and its international environment.

c- Precision in the definition of objectives, references and basic concepts

One of the best practices of strategic studies is to define objectives, references and the meaning of the main terms that govern the contents of any strategy. These terms are the key to understanding the contents of such documents and preventing

contradictory or erroneous interpretations of their concepts. It also preempts the need for devising a specific methodology for this terminology or an appended strategy to standardize readings, define meanings and delineate connotations.

Out of this concern, the Strategy underlined the objective meaning of the term “culture” which makes it possible to encompass the constants of Islam when the adjective Islamic is affixed to it, and to open up, through its human and civilizational dimensions, to the many forms of cultural expression abounding in the Islamic world.

On the other hand, the Strategy has sought to refine the meaning itself of “**strategy**”, conscious of the changes that this term is continuously undergoing as a result of its use by diverse parties and in many contexts. To this change, **ISESCO** has also participated through its steady scientific and knowledge-related strategic dynamics. The meanings of this term have thus broadened for **ISESCO** and its international environment, and its applications have become as myriad as its fields and timeframes. Strategy has become synonymous with “**the art of the dialogue of wills, the wills of peoples, governments, entities, institutions and association, to achieve well defined and specific objectives, through far-sight and a sharp mind, easy implementation mechanisms, well-gauged human and financial resources, regular and continuous mobilization, review and follow-up efforts, all unfolding in accordance with the desired objectives and the set priorities.**”

It was also necessary to define with great precision the concept of “**cultural Takaful**”. As mentioned earlier, the purpose was not to conduct some form of Islamization of the concept of “**Takaful**” in cultural fields, nor was it the expression of a desire to Islamize the term “**culture**” through Takaful. Rather, the aim behind the strategy was to release untapped capacities in the societies of the Islamic world through a multi-functional Takaful that would serve cultural diversity. This diversity takes many a form and allows these societies to consolidate and immunize themselves, entrench positive interaction, dealings and dialogue among their members, and consolidate their scientific and civilizational co-existence and interaction with their international environment.

Ancient and modern history has it in record that the peoples and societies that contributed the most were those who sported the strongest faith in the need for solidarity, cooperation and Takaful with the other in all beneficial fields of knowledge and fruitful production. The Islamic world boasts a rich experience,

shining landmarks and a rich contribution when it comes to solidarity, mutual assistance and advice among its peoples.

It is also important to identify the objectives sought by the Strategy so that the fields and programs of action, as well as the implementation mechanisms, can be devised in the light of those objectives. Chief among such objectives is to make of this Strategy an instrument to consolidate solidarity, cooperation in the fields of culture and assistance among all bodies, organizations, institutions and associations, whether at the local, regional or international levels, and a means to foster community belief in the significance of cultural **takaful**.

This strategy has as its starting point a vision of the universe, of Man and of life. This vision relies upon a number of deep-seated references that comprise pillars and constants and serve as a reference in any effort to define rules and regulations. In all actions undertaken, **ISESCO** remained true to the referential framework of the true precepts of the Islamic faith, its values and its principles, faithful to its Charter, and dedicated to discharging its civilizational and human mission.

At the top of these references are the Holy Quran, the sunnah of the Prophet, and the fundamentals of cultural *Takaful* in Islam, in addition to the contents and objectives of the Charter of ISESCO, the Organization's sector-based strategies and the orientations of the Ten-Year Action Plan of the OIC.

d- Defining action programs and main implementation mechanisms

In any strategic action, methodology requires that theory be linked to practice and ideas to actions by defining important action programs and the mechanisms of their implementation, since these represent the crux of this strategic action.

Seen from a global perspective, the strategy is in itself an orientation program that defines the terms of action and the rules of implementation in accordance with the desired objectives and nurtured ambitions. It also defines the implementation mechanisms that need to be made available and that are likely to translate the contents of the Strategy into real cultural actions within a specific timeframe.

Second: Concepts

a- The concept of 'Strategy'

Today, the prevalent meaning of the term “strategy” refers to a 'general plan' that comprises a set of rules and general elements such as motives, objectives, methodology, fields of action, mechanisms of implementation and other essential elements and methodological principles. These elements and principles make it possible, within a dynamic and comprehensive framework and a given timeframe and event sequence, to achieve an interrelated set of action programs. In turn, these action programs fulfill objectives by activating and developing appropriate mechanisms of implementation in the proposed fields, with a coordination that allows for sustained mobilization and improved and furthered achievement. These mechanisms also provide for the possibilities of theoretical and practical revision, as dictated by the obstacles and difficulties that stand in the way of such a process, and in accordance with the set conditions and rules.

The word 'strategy' is often presented in modern writings and studies as being synonymous with 'planning'. However, in the strategic terminological field, differences exist between these two words. Strategy assimilates feedback and relies on a process of revision when it fails to fully overcome some obstacle or when it perceives a certain imbalance or flaw in its assessments and analytical projections. It differs from simple planning by its deep awareness of the development mechanisms of the fields that are of concern to it, in addition to being flexible and open to the largest possible number of alternatives and possibilities that have been studied with the future of the subject at hand in mind, through an analysis of its expectations and a testing and selection of its alternatives.

b- The concept of cultural *Takaful*

In the terminology used by all scholars, the *Kafalah* is the undertaking by a major person to bring the person whose presence is essential to the governing council. The person making such a commitment is called the guarantor, the sponsor, the leader, the guardian and the '*kafeel*'. However, it is common knowledge that the term *guarantor* is used for money, sponsor when it comes to pay blood money, *the leader* when large fortunes are involved, and the guardian in matters related to individuals.

The general meaning is one of an undertaking by a person to pay a debt on behalf of another, indebted person. This falls under the ambit of bequests and is

one aspect of social solidarity, a form of tacit agreement between the members of society by virtue of which an individual or a group of people guarantee the indebted person or take over his/her debt.

The above relates to *kafalah* in language and in the terminology used by scholars.

As for **Takaful**, it is a tacit, mutual agreement whereby the two parties undertake to discharge their duty according to their capacity and means.

The form of the word **Takaful**, as mentioned in *Lisan al-Arab*, implies a two-way process of participation in an act. The three-letter root of the word is (*kafala*) and definitions include the act of insuring capital, and the act of sponsoring a person and taking charge of all their expenses, as in the case of sponsoring orphans in the hadith of the prophet: “**I and the one who looks after an orphan will be like this in Paradise.**” The *kafeel* here is the person who raises an orphan. When he said “**like this,**” the Prophet (PBUH) was referring to his middle and index fingers, an indication of intimate closeness. The noun (*al mukafil*) is used to refer to the neighbor and the ally, but refers also to the party in a contract or a convention.

Social Takaful is a tacit agreement between all the members of a society whereby each and everyone undertakes to participate in advancing common material and moral interests. The rich contribute with their money, and the less financially endowed with their deeds, their time and their talents. Takaful is widely used in this general social sense.

“**Cultural Takaful**” on the other hand is a new compound concept where the term Takaful was modified by an adjective that confines it within a special sub-meaning of the general meaning, namely the cultural one. The aim behind this association is to draw attention to the fact that solidarity in the cultural field in these times has acquired tremendous importance and is no less consequential than bringing succor to the poor and the needy.

In general terms, “**cultural Takaful**” refers to the situation where each capable person takes over his share of the responsibility in supporting Islamic cultural action in all parts of the Islamic world: those with the financial means can contribute with money, those with great scientific and intellectual capacities can contribute with their knowledge, and the experts with their expertise. The result is one where all contribute in protecting the constants of Islamic culture from the dangers that besiege it, in boosting its diversity and in reinforcing its activities.

As mentioned when methodology was addressed, when we speak of “**cultural Takaful**”, the purpose from this compound term is not to confine the concept of Takaful within the cultural sphere or limit cultural activities to only those that are sponsored or supported through the channel of *Takaful*. What we mean is that culture, in its broadest sense, is always as much in need of *Takaful* in all its spiritual and human dimensions as *Takaful* is in need of culture.

Throughout the history of humanity, solidarity has made possible many achievements and cultural projects. It guaranteed a continuity of their benefits to be enjoyed by societies and peoples with diverse cultural customs and religious followings. History has also proved that those who contributed the most were the ones who staunchly believed in the need for solidarity, *Takaful* and mutual assistance in all beneficial and knowledge fields.

Therefore, the purpose behind the present strategy is not to reformulate the concept of Takaful from an Islamic perspective. In fact, Takaful is one of the innate human values that Islam endeavored to protect, develop and promote within society: [**The nature made by Allah in which He has made men; there is no altering of Allah's creation.**] (*Arroum*, verse 30). Thus, adding the adjective of “**Islamic**” to *Takaful* becomes tantamount to adding that of “**white**” to milk.

Therefore, one of the premises of this strategy is that **Takaful is an exchange between individuals, institutions and governments in the fulfillment of their global civilizational projects. It is the cooperation between individuals, communities, entities and institutions built on mutual assistance, insurance and solidarity.** In this undertaking, those who have the means take over the task of enabling others to implement community projects. This guarantees that a group of which the members mutually support each other ascends to such levels of action and performance and of awareness that they are able to fulfill their objectives and ambitions from a vision of the world that has at its basis the precepts and fundamentals of religion. They are also able to enrich dialogue, interaction and coexistence among cultures and civilizations in all human and social aspects.

Third: Motives and objectives

“**Cultural Takaful**” has remained present in all its dimensions in every action taken by the Organization. It was explicitly or implicitly mentioned in all the strategies prepared in the fields of education, sciences, culture or communication. In fact, the collective recognition of the importance of Takaful among Islamic countries, their peoples and various institutions, the appreciation of its inestimable value, and the desire to fulfill the Ummah's aspiration to achieve this Takaful were the main motives behind the creation of the Organization itself. They also explain why **ISESCO** was entrusted with the duties of consecrating, fostering and consolidating the principles of solidarity, Takaful, cooperation and complementarity at the largest scale possible among the countries of the Islamic world on the one hand, and between these countries and their international environment on the other.

In its preamble, the Charter of **ISESCO** stated that the Organization was created for the following motives:

- **Acknowledgment of the principles of equality, solidarity and mutual assistance** to reinforce cooperation among them and thereby promote education, science, technology, culture and communication through all appropriate means;
- **Response to the expectations and hopes of the Muslim Ummah in achieving cooperation, solidarity, progress and prosperity within the framework of the tolerant Islamic principles;** and
- **Commitment to the promotion of education, science and culture with a view to achieving mutual understanding, consolidating brotherhood and friendliness and spreading peace among the peoples of the world.**

However, strategic action has become conditional upon continuous review and sustained mobilization. Most particularly, cultural action has developed a strong need for a clear incorporation of the strategic dimension of *Takaful* in all its steps and programs. While many motives and objectives explain this need, we will limit ourselves to eight in view of their importance and their encompassing of the various secondary motives and objectives mentioned in many parts of the present strategy.

Motives refer here to the factors that show beyond doubt the strong need of Muslims for a full understanding of the importance of *Takaful* in all fields of

cultural action and development, and also of the importance of devising a common plan and a global strategy for this *Takaful*.

There is little doubt that there is a strong correlation between motives and objectives, particularly in cultural and social matters. It is often the case that the need behind an action is also the objective sought from the same action. For these considerations, the main motives and objectives sought by this strategy have been combined as follows:

1. Desire to consolidate efforts and move collectively in a strategic way

One of the essential reasons that motivated the urgent formulation of the **Strategy for Cultural Takaful** was the pressing need to consolidate efforts and move according to a well-devised strategic approach and in an organized collective manner, in order to put a halt to the overwhelming cultural anarchy. This anarchy is advancing along with the economic and commercial globalization in a frenzied and unfair contest that is foreign to any rational rules and sound conditions.

It is undisputable that the New World Order has spread its wings over international relations in the economic and commercial fields, and that it is persistently using all means possible to spread its hegemony and retain the upper hand over all intellectual and cultural fields, in addition to the political and military ones. Already peeking in the horizons are the premises of a hegemony that seeks to impose a universal standardized cultural model with no consideration for the cultural, civilizational and religious specificity of peoples and minorities.

It is clear to all that at present, a good share of the pressures of the world order is weighing heavy on culture in the Islamic world. It is also indisputable that these increasing pressures on culture take many a form. Some of these pressures are manifest in the information campaigns aimed at distorting the image of Islam and defaming the person of the Prophet (peace and prayer be upon him).

2- Need for further coordination and complementarity in cultural action

Poor coordination among Islamic states in the cultural fields in the Islamic world, and the inadequacy of investments in their projects and programs, are among the main obstacles hindering the initiation and development of a collective strategic movement in the Islamic world. At the same time, they cause a regression

in the sway of Islamic culture over Muslim societies, compounded by the previously mentioned external factors.

Many ministries, organs and institutions consider that they are not concerned by Islamic culture, justifying such a stance by differences in areas of expertise and claiming that governmental authorities in charge of Islamic affairs exist, and redeploying their interest and limited resources towards other forms of cultural activity.

This situation has generated a blatant weakness in cultural coordination in general, and coordination the field of Islamic culture in particular. The myriad conflicts, differences, the diversity of regimes and the impact of foreign influences have compounded this weakness. These foreign players have divided the Islamic world into regions that fall under the French-speaking, Anglo-Saxon, or other cultures that play host to powerful institutions harboring designs of expansion and superiority.

Today, many countries have started to favor unity and alliance within the framework of coalitions that enable them to join ranks and coordinate policies. Unfortunately, Islamic countries are still living in a state of division and dissension that makes any effort at coordination, *Takaful*, solidarity and mutual assistance for the preservation of interests and culture a hard to fulfill ambition.

Another cause for further regret is that the genuine efforts exerted by some Islamic organizations to draw up plans for cultural coordination do not benefit from the necessary support or from a positive response.

Coordination between the leaders of cultural action in the Islamic world is of vital importance, and basing this coordination on the principle of *Takaful* is of equal importance. Many Islamic countries do not have the means or the resources to protect Islamic culture. It is therefore the duty of Muslims, as states, governments, organizations, individuals and associations to concert their efforts in order to help those countries set up cultural centers, academic and religious institutions, schools and mosques, and to supply these institutions with the human resources capable of advancing a constructive cultural action.

As mentioned earlier, many Islamic countries abound with highly qualified human resources while other countries are blessed with considerable financial and material assets. If these human resources and financial means were mobilized for a joint Islamic cultural action, they would generate positive results that would benefit Muslims and deserve Allah's blessings.

Cultural coordination in furthering efforts and ensuring a collective action to be undertaken in accordance with a well-devised strategic approach are the keys to benefiting from all these assets. It would increase the chances of success for many and diverse initiatives and would place these at the service of Islamic culture at the right place and appropriate time. For this coordination to be successful there is no option but to place it within the framework of a well-devised strategy for cultural *Takaful*.

3- Fighting the factors of division and dissension

The dangers of cultural invasion and globalization that we spoke about earlier could not have been successful in vanquishing the bastion of Islamic culture if the initiatives adopted by competent governmental authorities in education, sciences, culture and communication were given their rightful position and a chance to protect this culture, foster it and consecrate its values among growing generations.

A quick look at the education and information programs in Islamic countries is enough to gauge the extent of the weakness of Islamic culture in these programs. This weakness or under representation is often the result of the dominance of other cultures, whether local or not. The revolt noted among Muslim young people against the values characterizing the Islamic personality is often owed to education and information programs that purposefully marginalize Islamic culture, are oblivious of its priority nature, and do not fully appreciate the dangers of this marginalization.

Therefore, today's major challenges require more than ever before that those in charge of educational programs and curricula, of media and information programs, and of cultural institutions and activities, ensure that these channels, institutions and programs are converted into a beneficial instrument in the preservation of the cultural identity and distinguished Islamic personality with its morals, behavior and civilization. This instrument would also help confront all negative aspects of international dynamics that seek to sow racial, ideological and doctrinal division and dissension.

Educational curricula and programs in particular and cultural activities in general, have to take consideration of these challenges. They have to make "Islamic culture" a fundamental element in the process of education and training. This process helps shape the alert and active citizen who is proud of his personality

and the well-balanced, conscious and well-educated intellectual steeped in authenticity and values, proud of belonging to the Ummah, and open onto other human cultures.

Supporting culture in the Islamic world in order to protect society against the factors of invasion and division has thus become a religious duty and a form of Jihad in the name of Allah, and a defense of Islamic faith and of the sanctities and civilizational landmarks of Islam. In order to discharge this mission, it is essential to resort to joint planning, *Takaful*, complementarity and collective coordination among all Muslims. In such a way, the rich would extend a helping hand to the poor and everyone will cooperate in the pursuit of wellbeing, in the service of interests and in the prevention of prejudice.

The parties that strive to spread their own culture within the Islamic world operate through the channels of governmental and non-governmental organizations and entities and within a framework of joint cultural policies and schemes. They have the abundant material resources that ensure continuity and enable them to achieve their objectives. They exploit any weakness or gap that may provide them with a gateway towards the fulfillment of their designs and the consecration of their influence.

Faced by such policies and schemes, and as the people of *Takaful* and solidarity par excellence and the bearers of its mission, are we not ashamed to see that Islamic cultural action is confined, unwittingly or purposefully, within specific and narrow fields and in scattered initiatives that fail to rise to a level that could eventually enable us to meet these challenges, overcome obstacles and stand fast in the face of change.

It is not worthy of us, as the custodians of a history full of heroic stances and generous help, to see the weak among us, those too embarrassed to ask for help, suffering from a lack of financial or material resources. We turn a blind eye to the collective harm that could result from this protracted weakness and need and from submission to the conditions set by those who pretend to bring salvation, but bring division, dissension and the dissolution of the bonds of cultural unity.

It is the duty of all the members of the Islamic world to come together in a spirit of *Takaful*, solidarity and cooperation. They must join ranks in order to guarantee a cultural action worthy of the pure image, reality and history of this action. They must confer on this action the status it deserves and ensure the availability of all the means necessary to help it discharge its human and

civilizational role, which role protects at the same time the voices of truth and advice warning the Ummah against yielding to conflict and despicable division.

4- Encouraging creativity and contribution within a Takaful-based Framework

It is known in our true Sharia that spending out of a desire to please Allah is the best of all actions undertaken. It purifies the soul and raises it to high levels of perfection, cleansing it from the immorality of loathsome egoism, selfishness and deplorable stinginess. Allah thus urged the faithful to spend and embrace generosity, promising them benediction, an elevated status and double the reward when He (SWT) said: **[The parable of those who spend their substance in the way of Allah is that of a grain of corn: it groweth seven ears, and each ear hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: And Allah careth for all and He knoweth all things.]** (*Al Baqara*, 261).

Islam even went so far as to consider spending out of love for Allah as the true investment that would preserve and increase wealth. The Quran says in this regard: **[Say: "Verily my Lord enlarges and restricts the Sustenance to such of his servants as He pleases: and nothing do ye spend in the least (in His cause) but He replaces it: for He is the Best of those who grant Sustenance.]** (*Saba'* , verse 39).

The Prophet also says: **"No morning dawns without two angels descending from the heavens, one says May Allah replenish the wealth of he who spends and the other says may Allah visit perdition on he who holds money back."**

What applies in our religion to individuals also applies to institutions and entities. Governments and institutions are requested to spend and generalize the benefits of this expenditure as widely as possible and to the extent where Takaful becomes a reality as it is requested from individuals. This is all the more important when it pertains to bringing relief to people in distress and providing assistance, prompted by a desire to fulfill the objectives mentioned in this hadith and obtain the promised reward about which the Prophet (PBUH) says: **"Whoever relieves a Muslim from some hardship in this life, Allah will relieve him from a hardship on Qiyama. Whoever conceals [the faults of] another Muslim, Allah will conceal [his faults] on the day of Qiyama. Allah shall grant assistance to a person as long the person assists his brother."**

The true value of money is only revealed when this money is spent in undertakings that benefit others and help avoid harm. Allah considers the accumulation

and hoarding of wealth and indulgence in counting this wealth as preemptive of the benefits of this wealth and deprivation from its fruits. It was therefore considered a duty on the wealthy within the Muslim society to spend on the less fortunate in all ventures that could help them fulfill their collective and individual needs, without hesitation and without expecting them to plead and beseech for this help. Cultural *Takaful* carries within it enough intrinsic noble and lofty values to enrich and endorse such cultural values as dignity, pride and decency.

Achieving this brotherly and intrinsic solidarity at such lofty and noble levels is not an impossible feat if good intentions are there and the genuine will is present, and if this *Takaful* is sought at its most sublime level to guarantee that the rich help the poor and the strong the weak. It is not impossible if complementarity and cooperation are resorted to in order to ensure the unity of ranks, and if generosity is made welcome, stinginess shunned, and begrudging and prejudice abolished. In Muslim society, the unfortunate do not plead for help out of importunity, nor do the fortunate entertain desire in their hearts for things given to the latter, but give them preference over themselves, even though poverty was their own lot.

Many governmental and non-governmental institutions have exerted praiseworthy efforts to spread the culture of Islam and bring it closer to the needy categories of Muslims in many countries. Although the efforts deployed were considerable, the great challenges that Allah confronted the Islamic Ummah to in this age of hardship and weakness require that these efforts be coordinated within a common and organized cultural action that is based on collective planning and a definite and joint strategy for which resources and capacities are mobilized. Such strategy would have as its backbone the principles of *Takaful*, and would involve the participation of all and asunder, each according to his capacity and qualifications, scholars and intellectuals with their knowledge and their ideas, experts with their expertise and the wealthy with their financial assets.

5- The need to stress that *Takaful* is an individual duty

Islamic *Sharia* has called upon all men to perform duties such as engaging in cooperation, solidarity, *Takaful* and the resolution of conflicts. These were defined as collective duties in the sense that if some performed them the others would not be required to do it also, while if all failed to discharge them, each and everyone would be considered as failing and sinful.

Interest has noticeably waned in this type of collective duties that affect common religious, worldly and cultural interests even though they were prescribed by the Almighty. The clear majority of Muslims fails to appreciate their importance as many Muslims have lost the sense of responsibility inherent to these duties and experience no guilt at their failure to observe them.

Cultural *Takaful* is considered in most cases as a collective duty. In order to preempt any objections that may be raised about its transformation into a compulsory duty to be performed by every individual and institution when capacities are mobilized and obstacles are tackled, highlighting the importance of *Takaful* in the preservation of the Ummah's faith, values and personality in this age of challenges and civilizational takeoff requires that we clarify its position in the minds of Muslims as one of the collective duties, and underscore the importance of this category of duties.

A close look at the history of the Islamic Ummah will reveal that it was a powerful and respected nation and a pioneer in religious and material sciences when it applied the Islamic way in its daily life, understood the true dimensions of collective duties, and became cognizant of their importance and respectful of the responsibility of performing them.

Responsibility in collective duties is solidarity-based, and the Ummah, individuals, groups, organizations and governments alike, should participate in bearing this responsibility. Such a collective and *Takaful*-based action needs planning, coordination and organization so that objectives are carefully laid out, priorities specified, and the efforts and resources mobilized for all undertakings that benefit to all people.

When dividing religious duties into individual and collective ones, the Supreme legislator sought the fulfillment of the general interests of the Ummah. Allah wished for people to strive in all enthusiasm to perform them, hopeful for good rewards from Allah. That these collective duties are neglected, as is the case among the majority of Muslims today, or that their value is reduced to performing a prayer for the dead, the burial of the deceased and prayers on the two Muslim feasts, is a flawed understanding that needs redressing. Such a narrow understanding reduces the scope of collective duties and diminishes their vital importance in many aspects of our social life, as well in its religious and otherworldly practices where Allah made this responsibility collective.

The neglect of collective duties entails the hindrance of many religious and worldly interests of Muslims, and a major portion of religion. When the day

comes for Muslims to regain their awareness about the value of these duties and to strive hard in serving the greater good at the expense of personal interest, only then can there be hope for them to succeed and reclaim the loftiness and sovereignty they have lost. Only then, can they rejoice in the divine-blessed victory.

6- Consolidating the principle of *Takaful* in culture

Despite its strong presence in many social fields, the principle of *Takaful* nearly vanished in some cultural fields because of the prevalence of materialism and the sovereignty of the globalized market power. As a result, investment in vital projects, including projects related to education, culture and knowledge, have become conditioned by the principle of instant financial gain.

Until a recent past, the Islamic society was characterized by the absolute rule of a set of lofty values that spring from uncorrupt natural instincts and noble morals. These prompted each member of society to seek the benediction of Allah and His mercy by striving for the happiness of fellow Muslims and cherishing the neighbor. In this endeavor to serve others, ensure their wellbeing and meet their needs, Man found a far better occupation than material gain or the acquisition of a soon to perish worldly item. Therefore, most social services in this society, including education, health, culture and compassion, were based on the principle of *Takaful*.

It is enough to draw a quick comparison between Muslim society as it was in the recent past with lofty values prevailing, and some modern Muslim societies that have yielded to the purely commercial call of material social systems. This has caused a noticeable and persistent regression of their involvement in charity work and voluntary spending; a drop that they justify by the overwhelming global market pull. Such a comparison is enough to reveal the huge disparity between how these societies used to be and how they have become. This huge difference in the cue for Muslim societies to spring to action in order to preserve, entrench and protect cultural *Takaful* from all the threats posed by sectarian and racial tendencies that seek to limit its scope and diminish its impact.

It is no wonder that under the pretexts of privatization sometimes, and investment rationalization at other times, we witness a bustling trade and a considerable source of financial gain in many fields and levels of education. *Takaful* in cultural and educational fields, as we have known it in our ancient and modern history is practically on the verge of totally disappearing from our lives. Most cultural activities that have public benefit as a purpose have become a commodity sold at dear prices.

We need to **consolidate the principle of *Takaful* in cultural fields** and to broaden its scope as widely as possible within Islamic societies in order to guarantee the prevalence of compassion, solidarity, and spending for the love of Allah on any venture likely to consolidate cultural unity and protect the entity of the Ummah. Should we fail to do so, our societies will grow a little farther every day from the exemplary Muslim society, its spiritual values and system, and its tolerant and compassionate Sharia, as they advance with quick strides side by side with other material societies, thus opening themselves up to division, isolation and cultural and intellectual alienation.

7- Highlighting the role of civil society in cultural *Takaful*

Until recently in the renaissance history of our Islamic world, community and non-governmental institutions bore all the expenses of education, schooling and training. The proceeds of *zakat*, *waqfs* and similar forms of voluntary spending were dedicated to the building of schools, mosques and universities, and to providing scholars, students, imams and preachers with enough income to live decently and be able to discharge their social and cultural duties.

The rich of the Muslims spent generously on these occupations and students found ample opportunity in every Muslim country to pursue knowledge. They were given accommodation, sustenance, clothes and all other necessities. They were shown respect and esteem wherever they went and entered any country with no restrictions and no obstacles. From the Maghreb, students traveled to the Mashreq and joined any university or school. They did not have to work in order to secure food and the common Muslim found in mosques and scientific councils many opportunities to study and acquire knowledge.

Cultural *Takaful* was one of the most salient features of Islamic civilization. We find indisputable proof of this in the fact that during the golden ages of the administrative system of this civilization there were no councils or ministries in charge of education and culture. This was not the case because this system was not sophisticated enough for such a setup, but because the power of the civil society at the time and the support it garnered for scholars and erudite people served as protection against turning the process of shaping the brains and minds of the nation into hubs that stood in the way of cultural diversity, imposed one form of intellectual allegiance, or exposed the whole process to perdition whenever politicians fought over power or one or the other caliph was overthrown. The best politicians spent from their private coffers just as other members of the community did.

The institution of Bayt Al Mal did not bear the expenses of the educational process except in minor aspects. The clear part of these expenses was borne by philanthropists from all social classes. Religious, scientific and cultural centers were independent popular institutions that the civil society catered to by providing premises, operation costs and other expenditure.

Examples of cultural *Takaful* are clearest in the centers created by the community such as mosques, schools, ribats and sanctuaries, Islamic architectural arts, religious festivals. Indeed, all these represent the most eloquent embodiment of cultural *Takaful* in all its aspects and manifestations.

Anyone pondering the era of cultural prosperity will find it amazing that during some highly unstable political phases of history, cultural and scientific activity was so dynamic, witness to this the abundance of valuable books and the thriving of cultural centers and scientific schools.

It may be worthwhile to recall this shining image of our Muslim society and the role of independent individuals and communities in this society. Perhaps, by so doing we will garner the inspiration to inject life in the spirit of *Takaful*, put a halt to material orientations, alleviate the hardness and hatred that govern social ties, and help Muslim societies reclaim a resemblance of the former compassion and mercy.

Cultural *Takaful* within Islamic societies was an expression of the brotherhood of faith. It was the common factor that motivated people to spend from their own money on the people of knowledge and those who seek it, on schools and libraries, on institutions and centers, not for the purpose of securing some worldly material gain, but because they seek reward in the hereafter and endeavor to deserve the blessings of Allah.

One single look at the history of the modern Muslim presence in Europe and America reveals the existence of an efficient cultural *Takaful* system. This *Takaful* made it possible to build and manage mosques, institutions and centers for culture and knowledge, and reflected a shining image of the civil society's role in consolidating cultural *Takaful* between the members of Muslim communities living outside the Islamic world, and international and Islamic environments.

8- Drawing maximum benefit from the Ummah's scientific and financial capital

In addition to its diverse natural riches, the Islamic world abounds with highly qualified and experienced human resources in all fields and specialties. Yet, the

Ummah does not draw optimal benefit from this wealth. In fact, even minimal benefit is not derived from these resources, whether they existed within the Islamic World itself or have immigrated abroad. Many of those competent people do not find the appropriate environment or the sufficient financial incentives to encourage them to use their expertise and talents to the best advantage.

Implementing the contents of the **Strategy for Cultural *Takaful*** in its areas of application will undoubtedly, and by the grace of Allah, unify efforts and help provide an opportunity to benefit from the material, scientific and human capital, inside the Islamic world and within the Muslim expatriate communities, and harness this capital in the service of the Ummah's interests.

There are in the Islamic world countries that abound with a human scientific capital but lack in financial resources, and others where the reverse situation can be found. Such a status only reflects the wisdom of Allah in exchange and empowerment. In the absence of *Takaful* and complementarity, none of these countries can bear alone the costs of development, scientific research and increasing social demands. They will remain unable to utilize their resources in a way likely to enable them to acquire competing power and guarantee survival as well as development.

Takaful among Muslims in the cultural field is necessary to overcome such challenges and identify the most appropriate employment for all intellectual, physical and financial resources.

II. Fundamentals of Cultural *Takaful*

“**Cultural Takaful**” has primary rules which are independent and different from those of social *Takaful* in its general sense. These rules are general fundamentals of religion. *Takaful* also rests upon a number of secondary rules that take the form of the partial rulings that govern the social and religious life of Muslims such as the duty of spreading and pursuing knowledge and ruling relating to compulsory and voluntary spending.

Addressing the fundamentals and laws of *Takaful* - as independent and different from the principles of general social *Takaful* - requires in-depth knowledge since these are principles that represent common denominators and cannot be confined to one form of *Takaful*. Therefore, we will focus on the fundamentals consolidating the strategic vision of *Takaful* as a concept and as defined in the chapter dedicated to definitions, and on anything that clearly affects its diverse cultural aspects.

1- Brotherhood of Faith

In all its forms and branches, *Takaful* among Muslims flows from this primary principle. Indeed, this fellowship of faith gives rise to all meanings of cooperation, mutual assistance, compassion, counsel, *Takaful* and solidarity. All of these are prerequisites for brotherhood of faith decreed by Allah for all believers as the cornerstone in the edification of their society. The Holy Quran advocated the weaving of brotherly ties, showed that this brotherhood was a blessing from Allah and urged all believers to remain true to it.

Allah the Most High says: **[O ye who believe! Fear Allah as He should be feared, and die not except in a state of Islam; And hold fast, all together, by the rope which Allah (stretches out for you), and be not divided among yourselves; and remember with gratitude Allah's favor on you; for ye were enemies and He joined your hearts in love, so that by His Grace, ye became brethren; and ye were on the brink of the pit of Fire, and He saved you from it. Thus doth Allah make His Signs clear to you: That ye may be guided. Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong: They are the ones to attain felicity. Be not like those who are divided amongst themselves and fall into disputations after receiving Clear Signs: For them is a dreadful penalty.]** (*Al Imrane*, verses 102-105).

The Almighty also said: **[The Believers are but a single Brotherhood: So make peace and reconciliation between your two (contending) brothers; and fear Allah, that ye may receive Mercy.]** (*Al Hujurat*, verse 10).

Ordering all Muslims to consolidate brotherly ties among themselves, to respect each other's sanctities and refrain from humiliating and belittling each other, Allah the Most High says: **[Ye who believe! Let not some men among you laugh at others: It may be that the (latter) are better than the (former): Nor let some women laugh at others: It may be that the (latter are better than the (former): Nor defame nor be sarcastic to each other, nor call each other by (offensive) nicknames: Ill-seeming is a name connoting wickedness, (to be used of one) after he has believed: And those who do not desist are (indeed) doing wrong.]** (*Al Hujurat*, verse 11).

Allah called upon Muslims to preserve brotherly ties by praying for the salvation of those who preceded them and by removing hatred from the hearts of all believers. Only thus can they ensure the continuity of good ties and compassion through generations and sustained dedication to discharging the universal civilizational mission. In this regard, Allah says: **[And those who came after them say: "Our Lord! Forgive us, and our brethren who came before us into the Faith, and leave not, in our hearts, rancor (or sense of injury) against those who have believed. Our Lord! Thou art indeed Full of Kindness, Most Merciful.]** (*Al Hashr*, verse 10).

By way of laying down foundations for the continuity of brotherly ties and mutual counsel among Muslims, the advocacy of virtue and enjoining against evil deeds, the preservation of ties with Allah, spending on charity ventures, consolidating attachment to Allah and to the Prophet as references, Allah (SWT) says: **[The Believers, men and women, are protectors one of another: they enjoin what is just, and forbid what is evil: they observe regular prayers, practice regular charity, and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise.]** (*Tawba*, verse 71).

Likewise, the Prophet (PBUH) preached brotherhood in many hadiths, such as this one reported by Anas Ibn Malek who narrated that the Prophet (PBUH) said: **"He is not a believer who does not love for his brother what he loves for himself."**

Abu Moussa Al Ashari also reported that the Prophet (PBUH) said: **"In relation to one another, believers are like a structure: each part strengthens the other parts"**, then he clasped his fingers together.

There is also another noble hadith where the Prophet (PBUH) describes the lofty status conferred on those who endeavor to entertain brotherly ties with

fellow Muslims, remain true to them despite difficulties and out of sheer love for Allah (SWT). These people preach love among people, favor warmth in feelings, and are discouraged by neither fear nor sadness. They spread quietude when fears escalate, and bring glad tidings when sadness reaches a paroxysm. About these people, the Prophet (PBUH) says: **"There are people from the servants of God who are neither prophets nor martyrs, (but) the prophets and martyrs will envy them on the Day of Resurrection... They are those who love one another for the spirit of God... I swear by God, their faces will glow and they will be (sitting) in (pulpits of) light. They will have no fear (on the day) when the people will have fear, and they will not grieve when the people will grieve." He then recited the verse: "Behold! Verily for the friends of God, there is no fear, nor shall they grieve."**

The Prophet, peace be upon him, created solid brotherly ties among the Muslims of Makkah, and then among the faithful Muhajirs and the Ansars in Medina, making these ties the backbone of the burgeoning Islamic society. The story of these brotherly ties and the ensuing *Takaful*, sacrifices and selflessness is well known. Actually, these ties made the Ansars worthy of the lofty status and eternal divine praise bestowed on them when Allah the Most high said: **[But those who before them, had homes (in Medina) and had adopted the Faith,- show their affection to such as came to them for refuge, and entertain no desire in their hearts for things given to the (latter), but give them preference over themselves, even though poverty was their (own lot). And those saved from the covetousness of their own souls,- they are the ones that achieve prosperity.]** (*Al Hashr*, verse 9).

Islam distinguished between this brotherhood of faith and the brotherhood of blood elevating the status of the first one. It made it a fundamental part of the social system in Islam, and caused many rights, obligations and provisions to flow from this brotherhood. Most importantly, the mutual support, *Takaful*, cooperation, and mutual counsel among the faithful are inalienable rights stipulated by the Holy Quran and the noble hadith. Allah the Most High specified that the Muslim should grant his support and loyalty to his fellow Muslims in priority, and ordered all Muslims to support each other. **[The Believers, men and women, are protectors one of another: they enjoin what is just, and forbid what is evil: they observe regular prayers, practice regular charity, and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise.]** (*Tawba*, verse 71).

Allah also strongly warned against taking non-Muslims as allies to the exclusion of Muslims: [**Let not the believers Take for friends or helpers Unbelievers rather than believers: if any do that, in nothing will there be help from Allah: except by way of precaution, that ye may Guard yourselves from them. But Allah cautions you (To remember) Himself; for the final goal is to Allah. Say: "Whether ye hide what is in your hearts or reveal it, Allah knows it all: He knows what is in the heavens, and what is on earth. And Allah has power over all things.**] (*Al Imrane*, verse 28-29).

The Prophet urged for mutual assistance among Muslims when he said: “**The Muslim is a brother to his fellow Muslim. He shall not abandon him nor commit an injustice against him. By Allah, no one will be considered a believer until he loves for his brother what he loves for himself.**”

The meaning of “**abandon**” is not limited to Islam's injunction against the Muslim's handing over of a fellow Muslim to the enemy or reneging on the duty of rescuing him. It transcends it to warning against abandoning him and leaving him to wallow in despair, sickness, poverty, corruption, deviation, cultural alienation and intellectual slavery.

When Muslims support each other, they protect their society against evils, corruption and perdition. The Prophet (PBUH) clarified this duty very eloquently when he said: “**The example of the person abiding by Allah's order and restrictions in comparison to those who violate them is like the example of those persons who drew lots for their seats in a boat. Some of them got seats in the upper part, and the others in the lower. When the latter needed water, they had to go up to bring water (and that troubled the others), so they said, 'Let us make a hole in our share of the ship (and get water) saving those who are above us from troubling them. So, if the people in the upper part left the others do what they had suggested, all the people of the ship would be destroyed, but if they prevented them, both parties would be safe.**”

For Muslims, to support each other is a duty shared by all of them wherever they may be no matter how far apart they are. If one of them is affected in a far corner of the earth, or if he falls in the hands of enemies, Muslims have the moral duty of springing to his rescue. Muslims used to discharge this duty without reluctance, and there are many testimonies to this. It is enough to recall the cry of the Muslim woman who was taken captive by the Romans. At her famous shout: 'Oh my Motassim!', the caliph Al Motassim and his army hastened to

rescue her, and for that purpose fought one of the legendary battles of Islam, the Ammuriyya Battle. Allah granted them victory and they rescued this Muslim in distress from the clasp of the invaders.

One of the most extraordinary embodiments of the meaning of brotherhood in faith occurred when the Ansars opened their hearts to the Muhajirs before they opened their houses to them. Such a magnanimous act greatly touched the Muhajirs who said to the Prophet, peace be upon him, in a hadith reported by Imam Ahmed in his Musnad: **“O Messenger of Allah, of all the people we met, we have never seen such a compassion with the little they have, nor such generosity with what they have in abundance. They have given us sufficient food and shared with us all their affairs till we feared that they might monopolize all the rewards of Allah. The Prophet (PBUH) said: not as long as you praise them for it and pray to Allah on their behalf.”**

In another hadith, the Prophet (PBUH) is reported to have said to the Ansars: **“Your brothers have left their property and children behind and came to you.”** The Ansars said: *“We shall share our wealth with them.”* The Prophet (PBUH) asked: **“Is there anything else you can do?”** They said: *“Tell us O Messenger of Allah!”* He replied: **“They are people who know not how to work, employ them and share your date harvests with them.”** They said: *“We shall obey, O Messenger of Allah.”*

Another example is the devotion Abu Bakr Seddiq, may Allah be pleased with him, who sacrificed all his money to serve Allah and who, when asked by the Prophet (PBUH): **“What have you left for your family”, replied: ‘For them I leave Allah and His Apostle.’**

Examples abound of how the Companions, may Allah be pleased with them, discharged this duty of brotherhood of faith by spending from their private funds for the interest and wellbeing of Muslims, and how they took charge of the poor and the needy among them. These models continue to shine on the pages of history and to serve as guidance.

Thus, reviving the principle of *Takaful* among Muslims becomes conditional upon **renewing the bonds of brotherhood in faith** among them as this constitutes a fundamental part of the meaning of *Takaful*.

2- Cooperation in the pursuit of righteousness and piety

In the same way that he ordained prayers, zakat, fasting and pilgrimage, the Almighty decreed cooperation and mutual assistance among the believers in the

pursuit of righteousness and piety. Allah even made this one of the most important actions in serving the Muslim society without which the Ummah may cease to exist in its integrity, strength, pride and unity of ranks, its ability to solve its problems or to unify its voice. On the need to preserve this duty and make it a priority in joint action, Allah the Most High says: **[Let not the hatred of some people in (once) shutting you out of the Sacred Mosque lead you to transgression (and hostility on your part). Help ye one another in righteousness and piety, but help ye not one another in sin and rancor: fear Allah: for Allah is strict in punishment.]** (*Al Maida*, verse 2).

Unlike the meaning of “assist” which denotes the individuality of an act, the use of the phrase “help ye one another” carries the connotation of an act that involves the participation of the benefactor and the beneficiary, a two-way dynamic of efforts at theory and preparation, as well as at implementation.

This call for cooperation, as made in this noble verse, is universal. It addresses all men and encompasses all humanity. The morale of the verse lies in the generality of the text, not in the particular cause of the revelation. The verse preceding it and warning against the consideration of hatred and enmity as causes for ceasing all cooperation is addressed to all men since the overriding purpose is the pursuit of righteousness and achievement of piety.

This verse consecrates one of the fundamentals of this religion, that of cooperation among all human beings within their own society, as well as between them and their rivals and enemies, so long as the ultimate purpose is to achieve virtue in its full significance, and as long as the objective is to observe piety through that which is purer and loftier.

Cooperation is part of justice. No matter how fierce enmity between people is, it should not cause prejudice to the fundamentals of cooperation or upset its balance. Allah the Most High says: **[Allah forbids you not, with regard to those who fight you not for (your) Faith nor drive you out of your homes, from dealing kindly and justly with them: for Allah loveth those who are just.]** (*Al Mumtahana*, verse 8).

One form of virtue - the loftiest form of behavior and interaction- is the generalization of cultural and social *Takaful* to the largest base of Muslims and to those who entertain peaceful ties with them. One form of equity - the highest level of justice and fairness- is to refrain from demanding the Islamization of the non-belligerent Other's culture as a condition for cooperation and *Takaful*. Instead,

the scope of cultural *Takaful* must be broadened in such a way as to involve the protection and preservation of the aspects of virtue in the culture of the other. This can be considered a form of fertilization of cultural diversity and the embodiment of *Takaful* at its loftiest degree of tolerance and coexistence.

Considering the importance of cooperation in the pursuit of righteousness and piety and its essential role in the renaissance of the Ummah and the guarantee of its survival, Allah the Most High undertook to explain the meaning of righteousness and piety. In the *Al Baqara* chapter, Allah the Most High stated twice that righteousness was not what those who renounce to the world and limit religion to excessive worship believe it to be.

[By no means shall ye attain righteousness unless ye give (freely) of that which ye love; and whatever ye give, of a truth Allah knoweth it well.] (*Al Imrane*, verse 92)

The first trait of the people of virtue, after perfect faith, is their willingness to spend from what is closest to their hearts on all those who suffer a need. They part with money despite their caution and love for it to the benefit of those in need. They own the money but do not allow it to own them, and they spend it out of love for God on less fortunate relatives, on orphans, poor people, and in all other different pursuits of charity. They certainly do not hoard it and deprive their society from its benefit.

The virtuous society does not limit its actions to excessive bowing to God morning and night. This society holds worship in esteem but accompanies it with good deeds. In fact, worship takes many forms which involve serving **the interests of people, striving for reform, removing harm in every physical and moral way, and spending** from what is close to the heart such as money and wealth on acts of goodness. They also include showing fortitude vis-à-vis the community, carrying its burdens, and taking interest in its destiny in times of ease and of hardship, and in times of trial and steadfastness in the face of aggressor.

By consecrating the principle of cooperation in society, Islam closes all doors in the face of division, discord, separation and despicable conflict.

In order to fend off these evils, Allah the Most High calls upon the community of the faithful to hold on to His rope as one man. He underlines that one of the factors favouring harmony and *Takaful* is remembering the blessings that Allah bestowed on all humans. Part of these blessings resides in cooperation and its noble values. Allah the Most High says in this regard: **[And hold fast, all together,**

by the rope which Allah (stretches out for you), and be not divided among yourselves; and remember with gratitude Allah's favor on you; for ye were enemies and He joined your hearts in love, so that by His Grace, ye became brethren; and ye were on the brink of the pit of Fire, and He saved you from it. Thus doth Allah make His Signs clear to you: That ye may be guided.] (*Al Imrane*, verse 103).

Cooperation is a remedy against the squandering of efforts and capacities which, because of selfishness and isolation, remain untapped and do not serve the best interests of the individual and the community. Cooperation, which is the backbone of *Takaful*, is the practice that spreads harmony and love among the believers, consolidates the ranks of the community of believers, and boosts their strength. It is the inherent nature of man to be weak, suffer limitations and require the help and cooperation of his fellow men in order to compensate for his own weakness and failings. Man is weak alone but strong when he is part of a community bound by brotherliness.

Cooperation in the pursuit of righteousness and piety involves attention to reform, the preemption of harm and corruption, the pursuit of benefits and the prevention of prejudice. It entails protecting Muslims against all harm and serving their best interests. As such, it becomes one of the most important collective duties to be implemented by Muslims.

3- Compulsory and voluntary charity

Contrary to what some may think, *Takaful* in Islam, whatever form it may take, is not a mere form of almsgiving. It is a duty that forms part of society's financial organization. A profound study of the theory of finance in Islam will clearly corroborate this statement.

Islam provides for the principle of the individual ownership of assets. But along with this principle, it provides for another one whereby all assets and wealth belong to the Almighty, the true and ultimate owner. Allah delegated responsibility for this wealth to the community and entrusted it with the task of protecting, developing and distributing it. Allah also made the individuals who enjoy the external ownership of this wealth the representatives of the community in this ownership.

If a Muslim individual, group or entity needed part of that wealth to cover a vital need, or to serve a religious or worldly duty of Muslims, they must be given

what would suffice them. One of the most important objectives of Islamic Sharia with regard to assets is to multiply the number of legal rulings that favor the continuous movement of money and prevent its accumulation and concentration in the hands of the rich, as the Holy Quran says: [**In order that it may not (merely) make a circuit between the wealthy among you.**] (*Al Hashr*, verse 7). The Sharia even ensures that this money reaches the poor through many channels and enlarges the base of its beneficiaries, decreeing spending for the love of Allah, which category of spending covers many of the needs of Muslims and serves the greater good.

Zakat was ordained and the poor and destitute were allotted a certain share of rich people's wealth. The Sharia organized the process of inheritance to ensure a fair distribution of wealth within the family circle. It also imposed many fines and forms of pecuniary sanctions as penance for sins and legal offenses, making the proceeds of these fines and sanctions a source of revenue used in covering the needs of the poor and the destitute. It decreed alimony and other expenses owed to parents, children and poor relatives and urged for maintaining family ties alive and generalizing charity. It authorized wills for up to one third of the estate, and authorized the allocation of this third to charitable work. Sharia also authorized the *waqf* and the *kafala*, interest-free loans, and the patronage of knowledge seekers. It warned against the hoarding of money, miserliness and the excessive love of money. It called for moderation in spending and warned against squandering. Add to this many other legal rulings aimed at ensuring the fair distribution of wealth and the prevention of its concentration in the hands of a few select people in a way that deprives the needy of its benefits.

It is indubitable that the actual application of this theory and particular rules among Muslims will lead to the spontaneous establishment of a global system of complementarity, generating enough financial resources to cover the expenses of *Takaful* in all its social and cultural branches.

The deeper one's awareness is of how important it is to support and consecrate Islamic culture, the better the perception of the dangers of cultural invasion and harmful effects of globalization. Deeper also will be the perception of how important cultural action is and better the understanding that spending money in supporting this Islamic culture is more deserving of our financing than other forms of charity, or at least equally important.

Since wealth belongs to Allah, as established earlier, those delegated to manage it should heed Allah's injunction to engage in *jihad* in the broad sense of

this word, and direct this wealth towards cultural action which is one way of performing a religious duty and fulfilling a sacred legal one. All people have a right to the wealth that serves public interests, without prejudicing those who hold this wealth. These rights include granting loans to needy people, feeding the hungry, teaching the ignorant, treating the sick, and any other form of mutual assistance among the members of society.

Spending in the cause of Allah and to spread His word, to raise high the banner of Islam, consolidate its pillars and protect its rites, sanctities and territories, and endeavoring to render services to Muslims and further their spiritual and worldly material is a duty that Allah has ordained. In His wisdom, Allah (SWT) divided this duty into compulsory ones that those capable of discharging must discharge, and voluntary ones that all Muslims are encouraged to engage in. Allah decreed spending in its two forms to serve as a permanent and sufficient source for income to cover the needs of all branches of *Takaful* among Muslims. This study will show that cultural *Takaful* is deserving of a share of both obligatory and voluntary spending.

3.1 Compulsory charity

One of the most important components of obligatory spending is the *zakat*. *Zakat* is also one of the pillars of Islam, one of its rites and a compulsory form of worship that the Muslim performs out of obedience of what Allah ordained and of desire to deserve His benediction. It is the rite most associated with prayer and appears 28 times in the Quran as the twin duty of praying, while the sunnah mentions them as one association in dozens of hadiths.

In addition to the obvious meaning of *zakat* as an act of worship, *zakat* has noble human and social objectives. These objectives are not purely financial as *zakat* was not decreed to meet only the material needs of the poor and the destitute, but encompasses moral needs as well. *Zakat* can thus be considered in some of its aspects as a foundation for cultural *Takaful* and one of its resources.

Zakat is given to all those who need it such as poor and destitute people. It is used to free slaves, to help those indebted, and given to all those who need it such as those who collect it, and those whose hearts and loyalty must be gained. It is also given to the soldier fighting in the name of Allah, the seeker of beneficial knowledge, and those indebted in a good cause serving the interests of the community or preventing harm from befalling this community.

Allah the Most Exalted clearly specified in the Holy Quran the ways in which this *zakat* must be spent: **[Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah, and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom]** (*Tawba*, verse 60). However, the verse does not explicitly specify the beneficiary most deserving of the *zakat*, the wisdom behind this omission being to leave it up to the discretion of rulers and scholars to decide on priority as dictated by the needs of Muslims and Islam at all times and in all places.

All ways of spending *zakat* flow into the practice of *Takaful* in its general social sense, but the last four may serve as a basis and a principle of obligatory cultural *Takaful*. These are: those who converted, those serving the cause of Allah, those in debt for a legitimate public reason, and those who need to buy their freedom.

While this strategy outlines the ways of compulsory spending as a basis of cultural *Takaful*, it does not aim to make the collection of *zakat* one of its bases since this aspect has its own institutions. Its aim is to rather draw the attention of those in charge of applying its rules and activating its mechanisms, whether governments, entities, centers, institutions or associations, to the financial and moral sources that are fundamental in religion. These sources are deeply embedded in the solid social fabric and allow the implementation of many of the objectives aimed at fostering the principles of *Takaful* and entrenching its terms and conditions. They also encourage competent authorities to devise modern systems to promote this important pillar of Islam, ensure the generalization of its benefits to all cultural aspects, consolidate the means of benefit from its assets to promote further cultural and human *Takaful* within its legitimate framework and in accordance with its legal conditions.

Similarly, the Strategy addresses with a degree of clarity and guidance the outlets of *zakat* in view of their impact on the generalization and entrenching of *Takaful*. Indeed, some of the outlets of *zakat* have a public dimension and need deeper awareness about their importance and the wisdom behind them. Part of the proceeds of *zakat* should go towards financing the programs and projects of cultural *Takaful*. In fact, a large number of wealthy Muslims know only one of the eight outlets of *zakat*, namely that of the poor and the destitute. This may be

attributed to a poor knowledge of *zakat*-related jurisprudence, or to the lack of interest in the major concerns of Muslims. It is therefore a duty to sensitize the Muslim masses, particularly those financially blessed, about the supreme interests of Islam and the real dangers that threaten its faith and its existence. It is also a duty to call upon them to be more attentive to the importance of spending in the preservation of the Islamic culture and its protection from the dangers that besiege it from within and outside the lands of Islam.

As called for by the methodological rule requiring the generalization of collective faith in the importance of cultural *Takaful*, emphasis was laid on the four above-mentioned channels of *zakat* because of their direct relationship to cultural *Takaful* where they can be considered as foundations. We focused on proving that they were compulsory and immutable outlets decreed with the purpose of securing a source of spending in the best interests of all Muslims. These public interests are gauged at all times in accordance with the nature of needs, the degree of mobilization of the Ummah's resources and the scope of the challenges at hand.

In the interest of protecting the culture and faith of Muslims, a priority in such times as ours, spending on these interests from the sources of obligatory spending takes precedence. If one or a number of countries were more exposed than others to factors of cultural alienation, then spending from the wealth of the Muslims to help these countries becomes a priority.

In fact, cultural *Takaful* is the process most deserving of the spending and donations of those driven by jealousy for Islam. Unfortunately, most Muslims have yet to understand the importance of spending on culture and the need to sacrifice life, time and money for it.

Many former and contemporary scholars have addressed the definition as to what constitutes “**the cause of Allah**” and its relation to cultural *Takaful*. They gave many examples of the actions that could benefit the universal message of Islam and elevate the status of its rich civilization in modern times. It is truly deserving of being considered as jihad for the cause of Allah.

As examples, they mentioned the creation of centers dedicated to popularizing a true and pure Islam and to conveying its tolerant message to the world in ways that bolster peace and enrich coexistence. They also mentioned the building of educational institutions that host the Muslim youth and strive to guide them and protect them from atheism, deviation in thought and laxity in behavior. Other

examples put forward include the creation of satellite channels that counter-balance the negative action of destructive information pulpits, make the voice of truth resound, and respond to the allegations of liars. They shed proper light on the true face of Islam and highlight the beauty of its teachings and the nobility of its values.

One of the loftiest actions undertaken in the cause of Allah and most deserving of the Muslim's *zakat* is spending on constructive projects in these fields and others, and training strong and loyal men who, once freed from all occupations, will work in all devotion, with verve and honesty in planning for the good implementation of these projects. After Allah the Most High, Islam has no one but the children of Islam, the virtuous and loyal people who embody its loftiest values in their everyday life, and spare no effort to develop their society and achieve the prosperity of their countries. In this, they are armed with the strength of faith and hope and heedful of the tolerant Sharia of this religion in every word they utter and every action they take.

Suffice it to mention here the words of the former sheikh of Al Azhar, Sheikh Shaltout, may he rest in peace, when he said speaking about the extinction of human slavery: *“However, I see that it has been replaced by a more dangerous form of human slavery, namely the enslavement of peoples and nations in their thought, property, sovereignty and freedom within their own lands. The old slavery affected the individual and ceased to exist with the death of the enslaved person, while his country remained free and acted in all sovereignty. But this is the enslavement of nations and peoples where generations are born to the slavery of their parents. Therefore, it is a general and everlasting slavery imposed on the Ummah through force and oppression. This is the kind of slavery that should be fought and banished not with the zakat revenue only, but with all wealth and lives.”*

Now that direct military occupation has almost ceased to exist, the enslavement of Islamic peoples in modern times is primarily a cultural and economic one that holds hearts and minds prisoner, and draws attention away from identity, ummah and civilization. The real battle some are waging against Islam today is a cultural and civilizational one. The development of instruments of cultural invasion requires that the tithe reserved for manumission be spent on programs of cultural *Takaful* among Muslims.

Having addressed these four points, we conclude that the outlets of *zakat* form important sources of cultural *Takaful*. This means that half the proceeds of *zakat*

collected from Muslims in these times should go towards funding this *Takaful* and towards sealing the breaches that allow for cultural alienation to forge its ways into the minds of our Muslim youth. These proceeds should also be steered towards fields that encourage the youth to seek and achieve intellectual excellence, cultural distinction and scientific excellence.

3.2 Voluntary charity

Voluntary charity is the form of spending that Islam encouraged without the clause of obligation. This form of spending, with all its branches and sub-categories, is considered a legitimate fundament of cultural *Takaful* and includes charity endowments (*waqfs*), donations, wills and other forms of bequeaths.

Charity endowments are the most important category of voluntary spending and the greatest fundament of cultural *Takaful* in Islam. The *waqf* was decreed to complement the function of *zakat* by providing a constant source of revenue for spending on the interests of Muslims and meeting their needs. Indeed, *zakat*, no matter how abundant its resources, remains seasonal and cannot meet all the requirements of social and cultural action. *Waqfs*, on the other hand, produce permanent revenue which provides the programs of cultural *Takaful* with enough to ensure their continuity, undisturbed by the changes of time and the succession of states.

Waqfs are an ongoing charity and a financial form of worship through which the worshipper strives to gain Allah's satisfaction. It entails a donation transaction aimed at serving the spiritual and worldly interests of Muslims. Thanks to these endowments, many mosques, sanctuaries and ribats were built throughout the eras and in all parts of the Islamic world.

Thanks to *waqfs*, schools and academic institutes were built and continue to discharge their mission. Libraries were created, enriched with the most valuable books and fitted with the necessary facilities to enable students and knowledge seekers to live in decent conditions and devote their time to learning and acquiring knowledge.

Waqfs played an important role in stimulating the enthusiasm of people for the quest of knowledge because it provided them with enough financial support to meet their needs and freed them from the obligation of securing sustenance. The proceeds of *waqfs* served to pay the expenses of the scholars who dedicated themselves to teaching and imparting their knowledge of religion to the common

Muslim. Scholars even ruled in favor of providing students with income from *waqfs* and considered this to be a form of charity.

The outlets of voluntary spending are many and myriad and include alms giving, *waqfs*, bequeaths, donations, guardianship and taxes. A close look at the Sharia shows that the purpose behind this diversity is to increase the forms of voluntary spending, and in turn serve private and collective interests better.

Since the love of money and miserliness are an obstacle to the abundance of these forms of charity, Sharia encouraged people to engage in them and made their reward eternal, lasting even after the death of the benefactor. This is clear in the noble hadith reported by Abu Huraira, may Allah be pleased with him saying: the Prophet (PBUH) said: **“When a person dies, his deeds are over, except from three things; perpetual charity, a useful knowledge, or a good child who makes supplications for him.”**

Allah the Most High says: **[Those who spend their substance in the cause of Allah, and follow not up their gifts with reminders of their generosity or with injury,-for them their reward is with their Lord: on them shall be no fear, nor shall they grieve.]** (*Al Baqara*, verse 262).

All forms of voluntary spending are considered a foundation of cultural *Takaful*. When the Sharia urged Muslims to engage in this *Takaful*, it did not specify its outlet, leaving it up to the benefactor to spend it on any aspect of charity or service that he deems Islam and Muslim to be in need of.

Waqfs, bequeaths and donations can be spent on all undertakings by Muslims seeking to preserve the Islamic faith and protect the Muslim youth from the influence of doubts, heresies and ideologies that are contradictory to their faith and its precepts. These proceeds may also be spent in helping Islamic organizations and associations operating in the fields of Islamic culture in the lands of Islam and within Islamic minorities and communities in the West. They can also be spent in reviving Islamic heritage and protecting its civilizational monuments and threatened sanctities in A1-Quds and elsewhere.

Another form of voluntary charity is the spending of anything in excess, as mentioned in the holy verse: **[They ask thee how much they are to spend; Say: "What is beyond your needs."]** (*Al Baqara*, verse 219). In a case where the Muslim society has very few resources, each member of the community should contribute towards increasing these resources according to his/her capacity. The

poor and the needy are thus given anything that is in excess at the moment, as a way to bringing about a balance in livelihood.

Spending the surplus helps achieve economic and social *Takaful* within the Muslim society. In fact, surplus is not necessarily associated with wealth, but is available with every Muslim, rich and poor alike. The rich have excess money on a permanent basis to spend on charity, and the poor have excess money occasionally. What is certain is that the poor will always have a surplus of effort that he should also spend.

Thus, it becomes clear that Islam has laid solid foundations for cultural *Takaful* and diversified its forms. What the Islamic ummah needs today is to enhance awareness about the fact that spending on Islamic culture in these times is no less important than spending on the defense of the homeland and sovereignty. In this new age of globalization and cultural alienation, protecting Islamic culture has become a duty and a form of *jihad* for the cause of Allah. Spending on all forms and channels of information and communication with the purpose of raising high the banner of Allah, consecrating the principles of Islam and highlighting its virtues are the best deeds that can be performed out of love for Allah.

Spreading love and affection through compassion and good morals and behavior is a duty incumbent upon all Muslims. This requires mutual understanding, sound ties, truthfulness and honesty, gentle speech, mutual trust, and other such noble values that promote honest competition in the various fields of *Takaful* and in the active quest to cater to the needy.

Here we can recall the comprehensive hadith where the Muslim society is described by the Prophet in most eloquent terms in its love and compassion: **“You see the believers as regards their being merciful among themselves and showing love among themselves and being kind, resembling one body. If any part of the body is not well then the whole body shares the sleeplessness (insomnia) and fever with it.”**

Knowing how to deal with people is one of the most important arts. It facilitates the spread of love among people through good conversation skills, mastering the art of listening to opinions without antagonizing people, abstaining from curiosity in their private matters and from adopting an overwhelming commandeering behavior.

The prophet (PBUH) urged for amicable relations and good morals and urged people to remain attached to this code of conduct which he associated with piety. He said: **“The virtues that grant people paradise most are piety and good morals.”**

Allah's Apostle preached amicable relations and good morals vis-à-vis all people, as the holy verse affirmed: [**Treat with kindness your parents and kindred, and orphans and those in need; speak fair to the people; be steadfast in prayer; and practice regular charity.**] (*Al Baqara*, verse 83). The Prophet also said: “**The closest believer to perfect faith is one with the best morals.**” Another hadith in the same vein states: “**Fear Allah wherever you may be, follow the sin with a good deed to erase it and deal with people in a good way.**”

In another hadith, the Prophet (PBUH) describes the way in which a man can achieve closeness to Allah: “**The closest people to Allah are the most useful ones and Allah's favorite deed is to bring joy to a Muslim's heart, to alleviate his ordeal, pay a debt on his behalf, or banish his hunger. For me, to walk along with my fellow Muslim as he renders a service is preferable to a month-long seclusion in the mosque for worship.**”

The duty of good conduct is not limited to dealings with individuals, governments and institutions only, but is also required vis-à-vis one's property. Raising young generations on how to deal properly with money generates good results in matters of cultural *Takaful* because this *Takaful* constitutes a protective shield for the human being who is naturally given to panic and fear as says this holy verse: [**Truly man was created very impatient; fretful when evil touches him; and niggardly when good reaches him. Not so those devoted to Prayer.**] Growing generations must also be trained on charity and taught that money is only in Man's hands for safekeeping and that it is a responsibility. They must be encouraged at a tender age to participate in charitable works and take part in cultural *Takaful* activities at school and at home.

Good conduct requires wisdom. Allah the Most High says: [**Invite (all) to the Way of thy Lord with wisdom and beautiful preaching; and argue with them in ways that are best and most gracious: for thy Lord knoweth best, who have strayed from His Path, and who receive guidance.**] (*Annahl*, verse 125). It is only thanks to these virtues that the hearts of the members of the first Islamic society came together in harmony. The first embodiment of these virtues was the prophet (PBUH). Allah the Most High says: [**It is part of the Mercy of Allah that thou dost deal gently with them Wert thou severe or harsh-hearted, they would have broken away from about thee.**] (*Al Imrane*, from verse 159).

Accordingly, it is bad management to place in charge of cultural *Takaful* matters those who nurture a disliking of people and have a propensity to admonish and

blame. No more suitable are those whose anger is quick, who rush to accuse others, who focus on negative aspects and never cease reminding people of their faults. Such people are not suitable for bringing harmony, and certainly not for *Takaful*.

Amicable conduct and good morals are an important element of cultural *Takaful* and even a fundamental pillar of this *Takaful*. Where there is an amicable disposition and good morals there will be fruitful *Takaful*, strong cooperation and tangible solidarity.

Tolerance and forgiveness are noble sources of pride and loftiness and are the privilege of those who have a strong will, self-control and a heart pure from all hatred and love of worldly matters. These are people who have no obsession with victory or revenge. They have a positive disposition towards people, accept apologies, excuse stumbles and forgive offenses.

This is the privilege of the virtuous and pious men and the key to *Takaful*, solidarity and, cooperation, people who are steeped in wisdom and virtue and who give without necessarily asking for something in return.

These are the people whom Allah described as the carriers of lofty virtues of which the existence within a society guarantees the prevalence of harmony, *Takaful*, cooperation and solidarity. About these people, Allah the Most High says as He invites us to join them in these virtues: [**Be quick in the race for forgiveness from your Lord, and for a Garden whose width is that (of the whole) of the heavens and of the earth, prepared for the righteous, Those who spend (freely), whether in prosperity, or in adversity; who restrain anger, and pardon (all) men;- for Allah loves those who do good.**] (*Al Imrane*, verses 133-134).

Allah ordered His Apostle to show forgiveness in order to unify hearts and ranks and to ensure solidarity and cooperation, saying: [**So overlook (any human faults) with gracious forgiveness.**] (*Al Hijr*, verse 85), and: [**Hold to forgiveness; command what is right; But turn away from the ignorant.**] (*Al Araf*, verse 199). The Almighty also ordered the Muslim society to forgive and show tolerance in the following verses: [**But forgive and overlook, Till Allah accomplish His purpose; for Allah Hath power over all things.**] (*Al Baqara*, verse 109), [**Whether ye publish a good deed or conceal it or cover evil with pardon, verily Allah doth blot out (sins) and hath power (in the judgment of values)**] (*Annisaa*, verse 149), and: [**And cover up (their faults), verily Allah is Oft-Forgiving, Most Merciful.**] (*Attaghabun*, verse 14).

The Prophet (PBUH) associated generosity of soul, humility and spending on charity: **“Charity does not decrease wealth in any way, and Allah adds to the respect of the servant who forgives, and elevates in esteem (of people) the one who shows humility.”**

4- Advice and mutual counsel

One of the deeply seated principles of *Takaful* is that of **“shura and mutual counsel”**, considered one of the major bases of social life in Islam. *Shura* is in itself an embodiment of *Takaful* and a guarantee for its continuity. In cultural *Takaful* and intellectual cooperation lies the path to avoiding error, the assertion of truth and safety from deviation and perversion.

Allah the Most High says, calling to tolerance and forgiveness, then to counsel which can be described as the cement holding together the edifice of Islamic society: **[It is part of the Mercy of Allah that thou dost deal gently with them Wert thou severe or harsh-hearted, they would have broken away from about thee: so pass over (Their faults), and ask for (Allah's) forgiveness for them; and consult them in affairs (of moment). Then, when thou hast Taken a decision put thy trust in Allah. For Allah loves those who put their trust (in Him).]** (*Al Imrane*, verse 159).

It has also been observed that many of the principles to which we have referred, such as tolerance, forgiveness, and generous spending are closely related to *shura*. This is confirmed in a chapter of the Quran titled (*Shura*) where Allah the Most High describes the Muslim society engaged in solidarity in lofty terms: **[Whatever ye are given (here) is (but) a convenience of this life: but that which is with Allah is better and more lasting: (it is) for those who believe and put their trust in their Lord: Those who avoid the greater crimes and shameful deeds, and, when they are angry even then forgive; Those who hearken to their Lord, and establish regular Prayer; who (conduct) their affairs by mutual Consultation; who spend out of what We bestow on them for Sustenance; And those who, when an oppressive wrong is inflicted on them, (are not cowed but) help and defend themselves.]** (*Shura*, verses 36-40).

Other noble hadiths that spoke of Islamic solidarity and *Takaful* through advice and mutual counsel include the saying of the Prophet (PBUH): **“Religion is good counsel.”** They asked, **‘To whom, O Messenger of Allah?’** He said, **“To Allah and His Book and His Messenger and the Imams (leaders) of the Muslims and the common people.”**

In another hadith, the Prophet said: **“Verily Allah likes three things in you and disapproves of three things in you. He is pleased that you worship Him and associate no one and nothing with Him, that you hold fast to the rope of Allah in order not to be scattered, and that you provide council to those governing you.”**

5- Sacrifice and selflessness

One of the most deeply-seated fundamentals of cultural *Takaful* is related to fostering team spirit in people, giving precedence to general interest over personal interest, and warning against selfishness and renegeing on the community. This selflessness entails sacrifice and is preached in the noble hadith: **“No one will be considered a believer until he loves for his brother what he loves for himself”**.

Altruism, unlike selfishness, is one of loftiest morals that foster harmony among people, bring their hearts closer and nurture brotherhood, compassion and *Takaful*, encouraging individuals to put the interests of the community before their own.

Describing the society of compassionate harmonious believers, Allah the Most High says: **[But those who before them, had homes (in Medina) and had adopted the Faith,- show their affection to such as came to them for refuge, and entertain no desire in their hearts for things given to the (latter), but give them preference over themselves, even though poverty was their (own lot). And those saved from the covetousness of their own souls,- they are the ones that achieve prosperity.] (Al Hashr, verse 9).**

Legitimate altruism is one where public interests are favored over personal ones. This is a branch of *Takaful* that Islam encourages and entails that the community shares the responsibility of public interests, each group taking over one of these interests. For example, one group would be put in charge of defending Islamic bastions, and if need be fighting the enemy, while another group focuses its efforts on acquiring in-depth knowledge of religion and takes it upon itself to spread this knowledge among the groups entrusted with other tasks.

This is clear in Allah's saying: **[Nor should the Believers all go forth together: if a contingent from every expedition remained behind, they could devote themselves to studies in religion, and admonish the people when they return to them,- that thus they (may learn) to guard themselves (against evil).] (Tawba, verse 122).**

6- Safeguarding the community

One of the fundamental bases of cultural *Takaful* is the preservation and protection of the community in its unity, brotherhood and harmony. Allah the Most High ordered us: **[And hold fast, all together, by the rope which Allah (stretches out for you), and be not divided among yourselves; and remember with gratitude Allah's favor on you; for ye were enemies and He joined your hearts in love, so that by His Grace, ye became brethren; and ye were on the brink of the pit of Fire, and He saved you from it. Thus doth Allah make His Signs clear to you: That ye may be guided.]** (*Al Imrane*, verse 103), and also: **[And obey Allah and His Messenger; and fall into no disputes, lest ye lose heart and your power depart; and be patient and persevering: For Allah is with those who patiently persevere.]** (*Al Anfal*, verse 46).

The prophet (PBUH) says: **“O People, I urge you to preserve the community. Beware of division, I urge you to preserve the community. Beware of division.”**

In another version reported by At-tirmidi: **“Preserve the unity of the community and beware of division, for Satan is close to the single person but farther from two together. He who desires the vastness of paradise let him remain attached to his community. The true believer is one who is pleased at the community's happiness and affected by its sorrows.”**

In another hadith reported on Abu Huraira, the Prophet (PBUH) said: **“He who departs from obedience, abandons his community and dies while in this state would have died the death of jahiliyya.”**

The famous hadith of Hudaifa Ibn Al Yaman, reported in the two Saheehs says: **“The people used to ask Allah's Apostle about good, but I used to ask him about evil for fear that it might overtake me. Once I said, "O Allah's Apostle! We were in ignorance and in evil and Allah has bestowed upon us the present good; will there be any evil after this good?" He said, "Yes." I asked, "Will there be good after that evil?" He said, "Yes, but it would be tainted with Dakhan (i.e. Little evil)." I asked, "What will its Dakhan be?" He said, "There will be some people who will lead (people) according to principles other than my tradition. You will see their actions and disapprove of them." I said, "Will there be any evil after that good?" He said, "Yes, there will be some people who will invite others to the doors of Hell, and whoever accepts their invitation to it will be thrown in it (by them)." I said, "O Allah's Apostle! Describe those people to us." He said, "They will belong**

to us and speak our language" I asked, "What do you order me to do if such a thing should take place in my life?" He said, "Adhere to the group of Muslims and their Chief."

We will limit ourselves to the hadith of Abi Dardaa, may Allah be pleased with him: **"Stay within the community, for a wolf only devours the stray sheep"**.

The unifying bond which is the essence of the community is based on a two-way flow dynamic between the individual and the group. Thus, while the individual spares no effort to support the community, the community also undertakes to support its members. This has made the *Takaful* system the responsibility of the state when it comes to preservation, protection and welfare. This is clear in the Prophet's saying: **"If someone leaves some property, it will be for the inheritors, and if he leaves some weak offspring, it will be for us to support them."**

In another version reported by Jabir Ibn Abdullah, may Allah be pleased with him: **"If a true believer dies and leaves behind some property, it will be for his inheritors (from the father's side), and if he leaves behind some debt to be paid or needy offspring, then they should come to me as I am the guardian of the deceased."**

This means that if a Muslim died and left behind property, his estate went to his inheritors. But if he died indebted or poor, leaving behind children or helpless elderly relatives, then it was the duty of the Prophet, peace and prayers be upon him, to take charge for the helpless and the weak, and to pay the debt of the indebted person. By committing to take charge of this duty, the Prophet (PBUH) instituted the obligation on all states to take charge of this responsibility at all times.

In this decision lies the proof that *Takaful* in the Islamic system is not limited to the individual initiatives taken by volunteering charitable people no matter how noble and great these initiatives are. It is rather a collective action of which the State has the first responsibility.

One of the advantages of this system is that it forces the State to take charge of settling the debts of the impoverished deceased person. This preserves the rights of the rich, helps maintain good economy and fosters trust within the field of financial transactions. It also provides protection for the family of the indebted person after his death from bankruptcy and depletion. However, the debts meant here are the ones contracted in the pursuit of sustenance and to meet basic needs.

Takaful serves the community and vice versa. It helps preserve the social system which in turn preserves *Takaful*. Thus, ensuring the continuity of the community, loving and being loyal to this community are all fundamental to the existence of *Takaful*, particularly in its cultural manifestation with the all-encompassing meaning we defined earlier.

7- Dedication to serving people

Self-adoration and narcissism are two of the most lethal weapons in the death of *Takaful*. Experience and historical records have shown that once these two vices spread within a society, the demise of this society was not too far away. One of their symptoms is when rendering a service to a relative, a neighbor, a friend, a visitor or a wayfarer without asking for something in return becomes unacceptable and those performing it are labeled as fools.

We can but admit that part of our society has fallen prey to this affectation even though it goes against the grain of this society, an alien behavior that is disruptive of its essence. Indeed, bad is the end of the person who claims to be unconcerned about the fate of his fellow brother, of whether his culture survives or disappears. Shameful is the fate of those who have no care for those with whom they share the brotherhood of faith and the unity of culture. Several religious texts and historical facts prove this.

Prominent among good deeds is endeavoring to bring about what is beneficial for people and rendering services that further the wellbeing of people as a way of consolidating cooperation and *Takaful* in the pursuit of righteousness. Rendering service to people is the virtue of the pious, the mode of conduct of the Seal of Messengers and the behavior of the morally sound. Khadija, may Allah be pleased with her, listed this among the noble morals of the Prophet (PBUH) before the revelation and as she praised him about rendering service to people: **“Never! By Allah, Allah will never disgrace you. You keep good relations with your kith and kin, help the poor and the destitute, serve your guests generously and assist the deserving calamity-afflicted ones.”**

If we ponder this noble description, made by the faithful spouse, may Allah be pleased with her, at a time when her support was much needed, we will realize that it is the essence itself of *Takaful*. These are virtues of which the loftiness and importance were stressed by the Prophet, peace be upon him, after the Revelation when he said: **“There are some people whom Allah dedicates to rendering**

services to people. Allah sows the love of goodness in their hearts and goodness loves them. They are the ones safe from punishment on the Day of Judgment.”

Takaful in the pursuit of good deeds can derive ample pride from the fact that those who apply it are the dearest to Allah and to His Messenger, and that as a deed, it is the best in the eyes of Allah and the Prophet.

8- Encouraging the pursuit of knowledge and nurturing its love in the hearts of people

Many Quranic verses and hadiths urge people to seek and acquire knowledge. Islam also decreed that knowledge be imparted and warned against keeping it a secret. Scholars deduced from these verses and hadiths that it was a duty on all Muslims and the community to facilitate the means of spreading knowledge, and to assign a group to this task to be dedicated and freed from all other responsibilities.

Allah the Most High says: **[Nor should the Believers all go forth together: if a contingent from every expedition remained behind, they could devote themselves to studies in religion, and admonish the people when they return to them,- that thus they (may learn) to guard themselves (against evil)].** (*Tawba*, verse 122). This verse clearly shows that one of the loftiest and most important objectives of Islam is to spread knowledge and learning within the Ummah. Accordingly, Allah instructed that a group or specialized team be tasked with this global duty. This group would acquire in-depth knowledge of religion and religious sciences then impart this knowledge to young Muslims. This verse comes immediately after the divine call to defend the Ummah to show that it was not in the best interest of the Ummah to train all Muslims to be soldiers. The value of the person in charge of teaching is no less than that of the soldier fighting for the cause of Allah. Both of them discharge a noble mission in the drive to support and preserve religion and to defend the lands of Islam.

Indeed, one defends it with his sword and the other with his knowledge and pen. In fact, defense using the knowledge and the pen may even be more productive than other forms depending on the situation and times. Addressing his contemporaries, Ibn Masud, may Allah be pleased with him, said: *“You are living in times where scholars are many and preachers are few, when supplicants are few and alms givers are many. Working in these times is better than seeking knowledge. There will come a time when scholars will be few, preachers many, alms givers few and the supplicants many, and where knowledge will be better than work.”*

Hadiths that urge for seeking and acquiring knowledge and then spreading it abound. These hadiths praise all spending undertaken in favor of institutes and centers, laud the virtues of scholars and their high status, and describe the value of holding and attending knowledge-imparting forums. The abundance of these hadiths is clear proof that the Islamic Ummah should be one of knowledge and should carry the torch of learning and enlightenment through the ages.

The Prophet (PBUH) said: **“Allah bestows knowledge in religion on those whom He loves best.”**

The Prophet (PBUH) also said: **“The best of worship is fiqh, and the best of faith is piety.”**

He also said: **“He who treads the path in search of knowledge, Allah will make that path easy, leading to Paradise for him and those who assemble in one of the houses of Allah (mosques), recite the Book of Allah and learn and teach the Quran (among themselves). There will descend upon them tranquility, mercy will cloak them, the angels will surround them and Allah will mention them in the presence of those close to Him. He who is slow-paced in doing good deeds, his (long) lineage will not make him advance any quicker.”**

In another long hadith, the Apostle said: **“Acquire knowledge, for in its acquisition is fear of Allah. Its pursuit is worship, its improvement is adoration, its quest is a form of *jihad*, and its sharing is a charity for the ignorant and a reward for those who spread it.”**

He also said: **“Verily what a believer continues to receive (in the form of reward) for his action and his virtues after his death is the knowledge which he acquired and then disseminated; the pious son that he left behind him, or a copy of the Quran which he left as a legacy, or the mosques that he had built, or the inn that he had built for the wayfarers, or the canal that he caused to flow, or alms which he gave out of his property when he was healthy and alive. (These are the acts of goodness the reward of which) reaches him even after his death.”**

There are also many hadiths encouraging the acquisition of knowledge and warning against keeping it to one's self. The Prophet (PBUH) said: **“No charity is better than sharing knowledge”**. He also said: **“He who is asked about knowledge and conceals it will be bridled on the Day of Judgment with a bridle of fire.”**

This noble stance -which considers failure to teach and learn as a social crime that warrants punishment in this world - is unique and never recorded whether before or after the time of Islam's Prophet (PBUH), in its assertion of the sacredness of knowledge and the duty of spreading it.

With such a firm educational stance, the Prophet (PBUH) taught his Ummah that education and learning are religious duties which cannot be neglected and that warrant *Takaful* and cooperation in their pursuit, and punishment for those who fail at them. Thus, society becomes one of knowledge and young generations are raised on the love and sacredness of knowledge. In this society, the knowledgeable person is required to share his knowledge and the ignorant is commanded to seek knowledge.

It is also inferred from this hadith that cultural *Takaful* was not seen in the Islamic society as a voluntary undertaking. It was more of a religious duty which imposed on the knowledgeable Muslim the duty of teaching and enlightening his neighbor and of volunteering to do this before it was requested or demanded from him.

In decreeing *Takaful* in knowledge and culture through this hadith, the Prophet (PBUH) used repetition, emphasis and warning to convey to the listeners the importance of the issue and raise their awareness about it as a serious threat that cannot be neglected.

However, spreading knowledge is not limited to this form of social action where people discharge the duty of teaching their neighbors or to individual initiatives. The behavior and life the Prophet (PBUH) and of his successors the Rightly-Guided Caliphs, show that the State in turn carries the responsibility of educating and training scholars and dispatching them to the corners of the Islamic world to teach and educate people.

Many testimonies show that the Prophet (PBUH) used to send some of his companions, may Allah be pleased with them, to the tribes that converted to Islam for the purpose of teaching them. This is also what Omar Ibn Al Khattab did when he conquered other lands, sending knowledgeable companions to the Greater Syria and to Iraq to teach, guaranteeing that knowledge spread to all Muslims. He always ensured that the most learned scholars remained with him in Medina to provide counsel and advice. But if the need called for sending these scholars to enlighten Muslims, he always gave precedence to the Muslims over himself. This occurred when he sent Abdullah Ibn Mas'ud, may Allah be pleased

with him, to Kufa and addressed its inhabitants saying: “**I have given you precedence over myself when I sent him to you.**”

Omar Ibn Abdulaziz, may Allah be pleased with him, sent the scholar of Medina, Nafi Mawla Ibn Omar, may Allah be pleased with them, to Egypt to teach people the sunnah. He also sent ten of his followers to Africa to teach people and spread the word of the Prophet (PBUH). The aim behind these actions was to spread knowledge and culture, facilitate the ways of spreading them to far-flung Islamic countries in the same way that it spread to major cities.

Thanks to these actions and other similar ones, and through this rich *Takaful*, the efforts of society and state were combined in a drive to spread knowledge, security and faith among Muslims, and to generalize love and the pursuit of the wellbeing of all classes of society.

III. Illustrations of Cultural *Takaful* in Islamic History

It will not be possible in this presentation of the outlines and foundations of the strategy to present an exhaustive review of all the manifestations of cultural *Takaful* throughout the various eras of Islamic history. Nor can we claim to be able to enumerate them in detail for any one phase of these historical eras. These manifestations being so abundant and extensive, they are impossible to contain in any number of volumes, no matter how large they are.

If any specialized institution decided to record these examples of *Takaful*, mobilizing in this undertaking experts, historians, analysts and researchers, and acquired all the tools of study, research and analysis, this exercise would still remain an open-ended workshop to which closure would be hard to bring. No matter what efforts it would deploy, what challenges it would tackle, and what obstacles it would overcome, this institution would only touch on the tip of the iceberg of a history rich in landmarks, stances and attitudes that witness to a strong presence of *Takaful* under all its forms, particularly the social and cultural ones.

As we draw the outlines of a strategy to support and bolster this unique and universal form of *Takaful*, we will briefly review some historical instances of cultural *Takaful* to establish solid links between the present of the Ummah and its glorious past. This would also serve as a prelude to the points we will address in detail in the chapter dedicated to action and mechanisms of implementation.

We have selected several aspects of *Takaful* that provide an exact and succinct image of the permanent presence of cultural *Takaful* in the Islamic civilization. We will avoid in-depth details and long-winded descriptions and will present these aspects in a manner concordant with the set methodology. We trust that these will be sufficient from a strategic point of view to show that our endeavor is not an innovation in cultural action on the Islamic scene, nor the resumption of an activity that ceased to exist ages ago. It is more of a fresh breath, a methodological reorganization of a daily activity that gains in weakness or strength according to the dynamic of cultural action of the Ummah and to how the principles of *Takaful*, of which we have mentioned the most important ones, are brought into play in an individual and a collective manner.

First: Spreading knowledge and promoting culture

In Islamic civilization, scientific and cultural activities have always been closely linked to religious life. *Takaful* played a major role in the emergence, stimulation and continuity of these activities. Religious centers such as mosques, schools and sanctuaries played the role of religious, scientific and cultural

centers at the same time. Places of worship were used for prayers and sermons and at the same time for scientific lectures and for preaching, sensitization and educational sessions.

These centers relied on *Takaful* first for their creation and then for their continuity in discharging of their religious and cultural missions. Charity endowments, *zakat*, bequests and alms were the main source of financing used to meet the needs people in charge of these centers and those benefiting from their services. We will further clarify this point when we address the manifestation of *Takaful* related to the creation of scientific and cultural institutions.

Many factors affirm the importance of culture and knowledge in Islam and the need to adopt *Takaful* in their fields and to spend generously in their pursuit. For example, scholars addressing the rules of *zakat* and other bequests and donations concurred on the acceptability of providing persons who dedicate themselves to seeking knowledge and spreading it with enough to cover their needs and free them from the occupation of securing a livelihood. These scholars were wise to the importance of being exclusively dedicated to learning and profoundly understood people's need for knowledge. However, they forbid the person who dedicates himself to worship to benefit from *zakat* money, arguing that worship in Islam does not require as much dedication as is required by in-depth study and specialization, and that the reward for worship benefits the worshipper only while knowledge and learning benefit the seeker and the general public.

The seeker of knowledge and the one who dedicates himself to this pursuit can be given *zakat* and *waqf* money because he performs an important collective duty on behalf of the Ummah. This means that he does not seek knowledge for his own benefit only but also for that of the Ummah. Thus, scholars considered that it was his right to benefit from the proceeds of *zakat* and charity because *zakat*, according to one of these scholars, is given to one of two: a Muslim who is needy, or one that the Ummah needs. The knowledge seeker meets both criteria.

Some scholars set academic excellence as a condition for the knowledge seeker to qualify for *zakat* money. This was good judgment and is the method followed by most advanced countries in awarding scholarships. Outstanding students are chosen and given scholarship to specialize in a field of study that is useful to all people, or they are sent on study trips to advanced countries to study new branches of knowledge or acquire a beneficial technical expertise.

This ruling on the acceptability of spending *waqf* and *zakat* proceeds on learning, scholars and scientific centers is one of the bases of cultural *Takaful*. It

is mentioned here by way of introduction to speaking about the manifestations of cultural *Takaful* in the Islamic civilization. Indeed, this and similar rulings stirred the feelings of philanthropists and triggered their generosity towards cultural action. They sponsored the people and seekers of knowledge and provided them with the assistance necessary to help them acquire useful knowledge and spread it among people.

Second: Preserving the environment and protecting society

The protection and preservation of environment has always been a clear manifestation of *Takaful*, particularly in view of its relation to religious texts that lay down the individual and collective conduct for the protection and preservation of this vital component of society. The cleanness of the road for example, or the protection of people from any moral or physical harm is considered in Islam as the least action a *Takaful*-conscious society or individual can do.

The Prophet (PBUH) says: **“Faith has over seventy branches or over sixty branches, the most excellent of which is the declaration that there is none worthy of worship (in truth) but Allah, and the humblest of which is the, removal of what is injurious from the path.”** Removing something harmful from the road, whether the harm is physical or emotional, is the least action the believer can perform. In fact, such trait is even considered by the hadith as the least manifestation of faith.

In another similar hadith, Abu Huraira, may Allah be pleased with him said: the Prophet (PBUH) said: **“Charity is due on every joint of a person, every day the sun rises. Administering of justice between two men is also a charity. And assisting a man to ride upon his beast, or helping him load his luggage upon it, is a charity; and a good word is a charity; and every step that you take towards prayer is a charity, and removing of harmful things from the pathway is a charity.”**

Islam prohibited the contamination of stagnant or running water. The Prophet (PBUH) warned against urinating in stagnant water. He also warned against urinating in running water.

Muad Ibn Jabal said: the Prophet (PBUH) said: **“Be on your guard against two things which provoke cursing: Relieving yourselves on the thoroughfares or in the shade of tree (where people take shelter and rest).”** Even when the

Muslim relieves himself in a removed spot, he still experiences a state of *Takaful* with other creatures. He avoids the sources used by people and animals to drink and irrigate, the shady places where people and animals seek shelter, and the road which is used by people, their equipment and their beasts of burden.

There is in the Quran a verse where Allah the Most High established a close correlation between faith and caring for the orphan and the needy, between performing prayers and helping people and serving their interests, particularly people who share the same culture, language and social life as the believer.

In this chapter, *Al Maa'un*, Allah the Most High threatens with perdition, ruin and severe punishment those who rebuff, speak harshly to or chase away the orphan, or treat him to unkind words. Allah the Most High says that this class of people certainly does not enjoin the feeding of the poor whom they consider as worthless and undeserving of esteem. They are described as negligent of their prayer and of the worship of Allah, and reluctant to extend a helping hand to people. They belong among neither those who behave properly towards Allah, nor those who behave decently towards His creatures.

Withholding the *maa'un*, an act deserving of dire punishment, means refusal to provide the tools and other materials used in daily life to someone who needs them, especially when their owner is not using them. This is how the word (*maoun*) was explained in the most valid interpretations. Ibn Abbas, may Allah be pleased with him, explained: “*Al maa'un is what people exchange among themselves. It also refers to: the pot, the pickaxe, the bucket, and all other utensils and tools of which the use is common among people.*”

In a precise definition of the word, Ibn Arabi says: “*Al maa'un' is derived from the word “aana” and “ya'inu”: to help, helping by providing power, instruments and the means that facilitate work and life...*” Since all definitions flow into the meaning of “helping”, most explanations provided by scholars have the “help” connotation in their definitions. In **Al-Mu'jam Al-Waseet**: “*Al maa'un is a comprehensive word for all house utensils and tools such as the pot, the pickaxe, the bowl, and any other goods that are usually lent.*”

When one ponders the above, it becomes clear that the closest definition of *maa'un*, as Allah warned its withholder, is the one pertaining to everyday utensils and tools of production. These vary according to the civilizational level and the sophistication of production systems.

In this regard, Ibn Arabi says: “*Extending help either through labor, a machine or any other means that facilitates tasks*”. In the same vein, Al Tabtabai says: “*Anything that helps someone perform one of life's tasks: a loan granted, a favor rendered, and a household items lent*”.

Those who pay the *zakat* levied on them do not withhold their help in anything likely to benefit people in general, and family, relatives and the needy in particular. Those are the true believers. Faith cannot be true, nor praying sincere if performed in the absence of caring for the wellbeing of others. This Quranic chapter affirms *Takaful* and serves as its basis, underlining that faith cannot be isolated from the love of the others, concern for their wellbeing and serving their interests.

The Noble Sunnah abounds with exhortation to apply this form of *Takaful*. The prophet (PBUH) urged the Muslim to lend a fellow Muslim a milk-producing animal to benefit from its milk for one year and then return it to its owner. The hadith says: “**There are forty virtuous deeds and the best of them is the loan of a she-goat, and anyone who does one of these virtuous deeds hoping for Allah's reward with firm confidence that he will get it, then Allah will grant him Paradise.**”

The Prophet also stated that the best charity is one allowing for the use of utensils and production tools: “**The best of charities is to provide a canopy in the cause of Allah, to pay wages to a servant in the way of Allah, and to provide a camel in the way of Allah (to be used by a *Mujahid*).**”

These instructions, directions and stipulations all address the lending of production tools or utensils used for everyday life. By lending a goat, one shares a means of production that provides the borrower with a source of sustenance. Lending a worker also means providing a tool of production since the borrower benefits from his services. To lend a healthy and young camel means providing a productive service that helps increase the animal wealth. The shade of a canopy means providing someone with a production tool in the form of accommodation, as well as anything considered essential to life.

In their applications in life, these instructions and stipulations give rise to models of *Takaful* within Muslim society. These include the protection of the environment, and the collective benefit from the tools and instruments of production owned by individuals but used by the community. In many of our societies, depriving relatives and neighbors from the use of tools and instruments

owned by an individual is seen as a flaw indicative of miserliness and failure to adhere to the common values of cooperation and principles of *Takaful*.

Third: Building cultural and academic institutions

A- Mosques:

Cultural *Takaful*, embodied in charity endowments (*waqf*), has been the most important source for the edification of mosques in the history of Islam. A quick look at the *waqf* records in any country of the Islamic world will clearly show the role played by *waqfs* in the building, restoration and maintenance of mosques. There is practically no Muslim city, town or village, where the *waqf* proceeds do not cater to mosques and those supervising them.

Mosques are the first component that draws the attention of the person researching the manifestations of cultural *Takaful* in the Islamic civilization. They are considered the most important manifestation of this *Takaful* because they never served as places of worship only, bypassing this function to house activities such as study of the Quran, sensitization and education.

The mosque resembled a public school open to all Muslims, irrespective of their age and social class. There, they learnt the precepts and rules of their religion, the rites and acts of worship, the principles of reading and writing, Islam's ethics and morals, and there they met everyday to become further acquainted and engage in *Takaful* in the service of religious and worldly matters.

The mosque is the minaret that spreads the light of knowledge, faith and culture around it, dissipates the darkness of ignorance, and purifies minds and souls. It is the first hub wherefrom the Islamic culture spread and was consecrated within the Islamic society. The mosque discharges a myriad of religious and cultural functions that can be summarized in the following:

- 1- Furthers the spread of religious knowledge, educates the public, enlightens minds and improves individual and collective conduct;
- 2- Reinforces the network of social relations and strengthens the individual's conviction of the importance of *Takaful* by reminding all Muslims of their duties towards the poor and the needy;
- 3- Purifies the mind of superstitious beliefs and myths, and promotes a sound religious thought that is based on the noble principles of the Islamic faith; and

- 4- Plays a positive role in the development of Islamic culture by shaping worthy men and women who are attached to virtue and abhor sin, invite to goodness, call for righteous deeds and warn against sinful behavior. Reinforced by such worthy elements, Islamic culture can only prosper and spread, knowledge can only increase, ignorance recede and religious awareness expand among men and women.

With such positive culture, the Mosque plays an important role in achieving what is termed today as social development, an issue that is of concern to politicians, thinkers and intellectuals throughout the world.

The process of developing society involves two elements:

- 1- The voluntary participation of the community in development actions, through thought, work or funds, the aim being to serve the general interests and improve the living conditions of individuals and community.
- 2- The guarantee by official authorities of all the conditions and basic services in such a way as to encourage individual initiative in society.

These are the same values that the mosque stimulates in people by informing them about the virtues of righteousness, of spending in the cause of Allah, of helping the poor, of paying the dues of Islamic brotherhood, of parents, of neighbors, and of behaving decently towards all people.

The existence of a mosque is closely related to the existence of the imam, an erudite man who leads the Muslims in prayers and serves as a model to be emulated in all matters of faith. The imam's counsel and advice are sought in difficulties encountered in rites and transactions, and his guidance is requested in all matters of private life. Therefore, efforts must be combined to make this imam a cultural reference and the key figure in many cultural activities, particularly in removed areas that lack clubs and specialized centers.

The existence of the mosque and its discharging of many religious and cultural functions is a fruit of the cultural *Takaful* advocated by Islam. Thanks to this *Takaful*, mosques were built, and thanks to it they will continue to play their role. Through their mission, these mosques will continue to give generously as long as *Takaful* continues to exist.

B- Scientific and cultural centers

As we address cultural and scientific centers, there is no harm in reiterating one of the most important aspects of cultural *Takaful* in Islamic civilization. This

refers to education, the building, fitting out and running of schools, centers and all other facilities, all of which are the fruit of charity and voluntary initiatives, either through the waqfs, considered the first source for spending in this field, or through *zakat*, other dues and donations and bequests.

Waqfs, a major institution that embodies *Takaful* in all its glory, played a major role in the building of schools and scientific and cultural centers in most Islamic countries. No school, institute, library, or sanctuary existed without some *waqfs* attached to it.

Many scientific centers such as mosques, schools, libraries and sanctuaries were established in the Islamic world thanks to cultural *Takaful* that is deeply entrenched in Islamic civilization.

Early Muslims took great interest in the education of populations who converted to Islam and joined its family, and endeavored to spread knowledge and learning among them. The armies which defended the safety of religions and cultures always had in their ranks preachers, scholars, imams and Quran readers as these armies were at all times the preachers of a religion, a culture and a civilization. The religious and cultural quest was clear on their attention to building mosques that served as centers for *daawa* and education and the core of the great learning centers and academic institutions that emerged subsequently.

The mosques edified by Muslims throughout the ages are so numerous that we cannot address them in detail. We will list the most important and renowned ones, and will demonstrate the role that cultural *Takaful* played in their building and their ability to continue discharging their mission.

As underlined before, the waqf institution was one of the most important lifelines of the mosque, enabling it to continue discharging its religious and cultural duty. This consisted of teaching the Holy Quran, religious laws and duties, the fundamentals of worship and how to perform rites, the principles and values of Islamic culture and the limitations to be observed in dealing with other cultures and their diversity. Mosques were created to serve as a pulpit for preachers who invite people to good deeds and virtue, warn against sins and aberrant behavior, deepen religious awareness and address problems that people encounter in their lives. The *waqf* institution has been and continues to be the most important source of spending on religion and education, as well as the most abundant in proceeds. This institution guaranteed the existence and continuity of religion, and the organization for many centuries of educational and academic life within mosques and schools.

On the other hand, the teachings of Islam, which preach the love of knowledge and of the people of knowledge and urge for spending in its the pursuit and on these scholars, encouraged the practice of bequests and of making a *waqf* of movables such as books, mosque furnishings, and tools and instruments needed in academic activity. By giving such sanction, they opened doors for all charity-loving Muslims to donate books for the love of Allah, and out of a desire to benefit other people and to serve knowledge.

The *waqfs* and bequests thus became diversified and included books, the creation of public and private libraries, as well as the fitting out of cultural centers. Some of the benefactors for example made their books a *waqf* for the general use of the Muslim public without specifying a location. These books were placed at a library, a mosque or a university. Other people specified in the *waqf* deed the name of the town or the school where the books were to be placed. Others donated them to students and scholars, and in other cases to a cultural centre renowned for its cultural or academic activity, or a public utility industrial institution known for its authentic cultural products.

Thus, libraries and institutions were converted into *waqfs* out of a desire to preserve the collective cultural identity spread in all parts of the Islamic world. In fact, it is impossible to find an Islamic city that does not host a library or a group of libraries, academic and cultural institutions and centers where students and intellectuals endeavor to quench their thirst for knowledge without incurring the expenses of looking for and purchasing books, research studies, and tools.

The importance of making *waqfs* of books and the creation of libraries in old times was heightened by the fact that printing did not exist at the time. Books were copied by hand and in some cases required the existence of a complete industrial setup to meet the needs of society. Books were rare and their prices were often beyond the reach of students. Thus, the *waqf* libraries and the institutions set up along with these libraries, such as those of scribes and papermakers to serve knowledge seekers free of charge or at symbolic prices, were behind the movement of cultural and scientific prosperity experienced by the Islamic world throughout its long history.

Library buildings were vast and comprised many amenities and rooms, as well as other facilities dedicated to serving knowledge seekers, scholars and intellectuals. These made it possible to catalogue the books according to the branches of knowledge. Special reading rooms were set up along with scribes'

rooms. Some of these libraries had music halls where students sought entertainment and relaxed. Other rooms were dedicated to lectures and scientific debates. Some schools had cafeterias, sleeping quarters for strangers, and other venues evenings were spent in cultural and scientific discussions.

The financial resources which covered the expenses of these libraries and institutions were either *waqfs* created specifically for them, and this applied in most cases, or bequests made by the princes, wealthy people and scholars who created them. Other resources came from collective cultural *Takaful* which was governed by local customs. These customs were inspired by Islamic law which decreed rules to govern and protect these resources at collection and at spending.

Some of the most famous libraries of the Islamic world were the Fatimid Library in Cairo, Dar Al Hikma, also in Cairo, and Bayt Al Hikma in Baghdad. Another one was Al Hukm Library in Andalusia, a vast and prestigious edifice reported to have held four hundred thousand volumes. The library of Jamal Eddine Al Qafati who died in 646A.H. held volumes of books impossible to describe as its founder was said to love nothing in this world save books. The library of Bani Amar in Tripoli was considered a jewel and played host to one hundred and eighty scribes who worked in shifts, night and day, so that the duplicating activities never ceased. This library was used by the famous poet Abu Al Alaa Al Ma'arri and was mentioned in some of his books. The library of the University of Al Qarawiyyine, one of the oldest, largest and richest libraries, has been and continues to be the Mecca of scholars and researchers who seek the wealth of books and manuscripts it holds within its walls.

There are many other libraries which we will not address here but which were mentioned in history books in terms of admiration and awe. However, this admiration soon turns to deep sorrow when we recall their fate and the destruction, looting and burning that befell them.

The calamity of the Tatars when they invaded Baghdad affected many libraries and cultural institutions and caused the premeditated destruction of the cultural memory. It is reported that the invaders threw the contents of public libraries in the Tigris River causing it to overflow. The Tatars crossed from one bank of the river to the other walking on the books, and the water of this river remained black from the ink for many long months.

The defeat of the Muslims of Andalusia consumed many prestigious libraries and great cultural institutions that history evokes in bitterness. All of these

libraries were burnt down by fanatics. It is reported that, on one single day, one million books were burnt in the public place of Granada.

The Crusades also caused destruction and looting of most precious libraries in Tripoli, A1 Maarra, Al Quds, Gaza, Asqalane and other cities.

These tragedies and disasters destroyed institutions and centers and propelled the Ummah into a cultural slumber of which we still feel the ill effects. They deprived society of the possibility of living in a learning-imbued ambiance marked by outstanding cultural activity and the peaceful coexistence of many cultures. By destroying millions of valuable books, they prevented benefit from a scientific and cultural memory that is an important part of the universal memory, depriving humanity forever from this wealth, the most precious legacy of the human mind in the history of humanity.

Fourth: Development of Islamic architectural arts

One of the aspects of cultural *Takaful* related to religious and cultural centers is the growth and prosperity of Islamic architectural arts. People who dedicated *waqfs* or engaged in *Takaful* undertakings were keen on enduring that the mosques and other edifices are well built and beautifully decorated. The *waqf* dedicated to these edifices provided enough revenue to allow for hiring the best builders and using the best wood, gypsum, mosaics and other such materials used in engraving on walls, ceilings, minarets, niches, prayer halls, ablution facilities, reading and lecture halls, dormitories and meeting rooms used for studies and discussions.

Thus, this form of *Takaful* played an essential role in the development of architectural arts related to mosques, schools and other centers. This included calligraphy and the fabulous arabesques which were used to embellish the walls of mosques, the engravings and decorations used in niches and arches, the wood carvings used in ceilings and domes, and the mosaics which embellished halls and walls.

Thanks to these flourishing arts and the power of *Takaful*, craftsmen and artisans excelled at inventing exquisite geometrical forms and beautiful engravings and carvings. They stood out thanks to their creativity and innovation in decorating domes, arches and pillars. Had it not been for the cultural *Takaful* based on charity *waqfs* and private and collective donations, these arts would not have flourished in such a spectacular way, as witness to the old mosques, universities and academic centers still standing.

Fifth: Cultural and religious celebrations

Religious festivals are cultural events held in celebration of the rites of Islam, its meanings and its culture. Islam decreed these celebrations on a yearly basis and urged people to grant them attention and intensify charitable deeds on their occasion. Some of these religious feasts include Fridays, the holy month of Ramadan, the Eid Al Fitr, the Eid Al Adha, the haj and Umra seasons, and the day of Achoura.

Islam exhorted believers to spend on the poor and the orphans and on the people of knowledge during these special occasions. This incited many charitable people to dedicate *waqfs* to these celebrations, setting conditions for spending their proceeds during these blessed days. This conferred a distinct character on the Islamic culture to the exclusion of all others, and ensured that these expenditures, which varied in nature and volume through the *waqfs* and bequests dedicated to the celebration and promotion of these festivals, became a reflection of a shining image and a rich aspect of Islamic cultural *Takaful*.

Pilgrimage (**haj**) is considered the greatest religious and Islamic cultural celebration. During this season, large numbers of Muslims converge in Mecca from all parts of the Islamic world. The impact of cultural *Takaful* is greatest in promoting this event and is manifest in the private bequests made down the ages by kings, presidents, princes, nobles, scholars and cultural figures, states, governments and institutions. It is also manifest in the private *waqfs* and regular contributions to help poor Muslims perform the duty of haj and others to the Masjid Al Haram to cater to its needs in maintenance, equipment and furnishings. Other *waqfs* are dedicated to providing water and accommodation to the pilgrims, while some philanthropists set their *waqfs* to the purchase of *qurans* and books, and to teaching the principles and pillars of Islam.

Another sacred celebration is Ashoura, tenth day of the sacred month of Muharram. This day is associated in the minds and hearts of Muslims as the day of helping the poor and the needy and providing for relatives and family. To benefit from the reward of this blessed day, a number of charitable people have dedicated *waqfs* on the condition that their revenue be spent on the annual celebration of this day, and benefit students, dedicated knowledge seekers, orphans, the poor and the destitute.

Cultural *Takaful* for the celebration of religious festivals, highlighting the rites of Islamic cultural and consecrating these in the Muslims' hearts and daily

life was an action aimed at fulfilling noble religious and cultural objectives. Of such objectives was providing exposure to the rites of Islam, ensuring their continuity and survival, and highlighting the virtues and ethics of Islam such as compassion, solidarity, brotherliness and charity. Other objectives were consolidating the fabric of social ties, stimulating the sentiment of belonging to the Islamic community and deriving pride from it, as well as drawing Muslims away from seasons and celebrations that are not compatible with the spirit of Islam and its culture.

The need for Muslims to celebrate this form of celebration-related *Takaful* is strong. It is even more important in this age when Muslims have taken to sharing with non-Muslims the extravagant and pompous celebrations of their feats and seasons, and where interest has waned in celebrating Islamic feasts and festivals where a large share of Muslims enjoy the care, solidarity and assistance they need.

Revitalizing these celebrations and highlighting what they stand for in religious and cultural meanings is a duty that is incumbent upon those who can perform it and, in doing so, revive the spirit of *Takaful*. These events and feasts can serve as platforms to highlight the virtues of Islam and to perform social and charity activities benefiting the needy, the sick, orphans and the homeless, for all to experience the tolerance of Islam and its dedication to the wellbeing of its people. Thus, The Muslims' pride will be greater in their culture and civilization, and they will cease to emulate others by remaining firmly attached to their religion and proud of their culture.

IV. Characteristics of Islamic Cultural *Takaful*

Cultural *Takaful* has particularities that make its impact extremely strong on social life. Thanks to these attributes, it can spread and deepen cultural awareness among people, and raise their ability to respond en masse to the call to engage in a rational cultural action. This action is supported by all kinds of efforts that guarantee its strength and ability to make an impact in the formulation of a solid and sound social life, the shaping of conscious generations, and the edification of an authentic civilization.

A lot can be said if we wish to address all the particularities that distinguish Islamic cultural *Takaful*. The person pondering the Quran and the Sunnah, or perusing the many books and works that addressed one aspect or the other of this subject will come across many features and specificities. However, we will limit ourselves to reviewing the main principles and general features to a degree sufficient to shed light on the value of these particularities, and on the fact that Islamic cultural *Takaful*, by its inherent nature and its specificity, is capable of influencing, edifying and inspiring.

First: Divinity

Islamic cultural *Takaful* derives its *raison d'être*, its credibility and its strength from the Islamic divine Sharia and from what Allah (SWT) and His Prophet (PBUH) ordained. Cultural *Takaful* is part of the general *Takaful* about the application of which many Quranic verses were revealed and Prophet's hadiths reported.

If general *Takaful* was a divine action that Islam called for, that Allah (SWT) ordained, and that the Prophet (PBUH) enjoined people to observe, cultural *Takaful* is part and parcel of this *Takaful* and one of its pillars. The whole cannot exist without the part, nor does the building stand straight without one of its pillars. Cultural *Takaful* thus acquires a divine nature in view of its source, its objectives, its content and its methods, just as general *Takaful* does, because what applies to the whole applies to the part.

With this divinity conferring on cultural *Takaful* loftiness and an elevated status, working for this *Takaful* becomes an act of worship through which people seek the reward and benediction of Allah. Add to this everything they achieve on this earth in the form of benefits to other people, the serving of their interests, and the prevention of harm and injury.

The person who acts within the framework of cultural *Takaful* feels inner peace, satisfaction and spiritual bliss. Armed by such faith, he sets out in its

pursuits with self-confidence, strong faith and a solid heart, sincere and devoted in this to his God and to his religion. Cultural *Takaful* in Islam has thus the particularity of having religious premises, spiritual motives, and emotional impetuses that an individual experiences and of which he appreciates the value and impact as being divine in origin. People are known to take greater interest in something when it is divine in source. This divinity of source encourages them to work harder, for anything that finds its roots in the Almighty deserves to be treated with sacredness and esteem from people, even though this treatment varies from one person to another.

Proving the sanctity of cultural *Takaful* is not limited to its being derived from a divine source. There is other specific evidence of which we will mention the following verse only: **[O mankind! Lo! We have created you male and female, and have made you nations and tribes that ye may know one another. Lo! the noblest of you, in the sight of Allah, is the best in conduct. Lo! Allah is Knower, Aware.]** (*Al Hujurat*, verse 13). Pondering this holy verse, one will understand that the mutual acquaintance that was made an objective to pursue by all God's creatures, men and women, and peoples and tribes, was not meant as acquaintance per se, but as the acquaintance that leads to mutual understanding, coexistence and a process of cultural exchange through which societies become organized and civilizations are edified.

Sheikh Mohamed Taher Ibn Achour explains this concept when he interprets the verse:

“Acquaintance progresses one level after the other in an ascending order. The members of one family know each other, and the families of an extended family are acquainted with each other, often through marriage and blood ties. The extended family becomes acquainted with the clan, the clan with the sub-tribe, the sub-tribe with the tribe and the tribe with peoples. Every level is made up of the sub-groups that make it up. This demarcation, inspired by Allah, proved to be a solid way of establishing ties at no hardship or pain. Facilitating the performance of a task or work goes through dividing this task among a small group. Each group then divides it between its sub-groups, then to even small divisions, until it spreads among a given nation or all people. Similar civilizations managed to spread throughout humanity thanks to this judicious system. The morale of this is that Man altered the innate nature, reversed the situation, and made the diversity of peoples and tribes the result of animosity, conflict and clashing.”

Thus, the cooperation of people in Muslim societies in supporting cultural action, the combining of efforts, capacities and resources to further spread and generalize this action and to find a unifying and comprehensive cultural thought, is an action that is divine in source and purpose, and divine in method and content. It is therefore necessary to pursue it from this vision and in the light of this philosophy. We need to deepen awareness about it so that our takeoff can be rational and our creativity properly harnessed.

Second: Humanity

Islamic cultural *Takaful* is marked by its human particularity in the sense of its association, whether in content, subject matter or values, with man and his natural instincts. It addresses his heart, mind and emotions, corresponds to his human capacities, responds to his human needs and demands, fulfills his aspirations, and guarantees the rights he aspires to enjoy and protect.

Man is inherently inclined to socializing and congregating, desirous of making alliances and encouraging cooperation. The old poet said:

*City or countryside dwellers alike
People are for people, unknowingly
Servants to each other they are*

This meaning was confirmed in the Noble Quran in verses such as [**Is it they who would portion out the Mercy of thy Lord? It is We Who portion out between them their livelihood in the life of this world: and We raise some of them above others in ranks, so that some may command work from others. But the Mercy of thy Lord is better than the (wealth) which they amass.**] (*Az-Zukhruf*, verse 32). Each person is in one way or the other the servant of the other, each person is commanding and commanded. Thus, the system of innate cooperation is vital and without it life cannot proceed.

Thus, it becomes clear that general *Takaful* springs from man's inherent nature and instincts and is in harmony with his components. Cultural *Takaful* is not an action imposed on the human being from outside, but springs in its entire content from the human self. It is harmonious with his psyche, and concordant with his convictions, ideals and sentiments.

Third: Realism

While humanity is one of the features of Islamic cultural *Takaful* linked to the inner part of man, realism is another attribute but this one is associated with man

from an external point of view, i.e. related to his reality and his spatial and temporal boundaries. This means that cultural *Takaful*, with all its forms, instruments, methods and processes can be made to apply to man's reality, and that its subject matter, derived from the Quran and the sunnah and relevant Sharia laws, is applicable and adjustable to man's reality.

The realism of cultural *Takaful* flows from the attribute of divinity already addressed. When a matter is divine in content, subject matter, objective and source and decreed by Allah (SWT), the divine discourse used by Allah to address His subjects in this regard can only be realistic and suitable for application and adoption in reality, responsive to this reality's needs and to man's requirements.

If such a feature was lacking in cultural *Takaful*, this system would have been impossible to implement, if just for such principles as hardship is rejected, no one can be made to bear more than they can bear, and harm must be removed. There are other laws that clearly prove that Allah the Most High does not impose on people what is beyond their capacity. In fact, He ordains for them only that which is applicable to their reality, likely to take root in this reality in such a way as to serve it, redress what is amiss with it, fortify its ramparts, meet its needs and solve its problems.

Fourth: Moderation

Moderation in Islamic cultural *Takaful* means that its system is built in its entirety upon observing moderation and the middle way. Whether in its theoretical or applicable parts, *Takaful* takes due consideration of man's capacities and his needs, on the one hand, and of the requirements and aspects of his reality on the other.

Thus, *Takaful* becomes in its subject matter, content, instruments, methods and mechanisms an action made easy by the fact that it rests upon such bases of Islamic legislation as balance between each part and its counterpart. It is the balance of the material and the spiritual, the abstract and the tangible, the constant and the variable, the right and the obligation, and the observance of such principles as no excess and no neglect, and do not harm and accept no harm. It affects matters of this world without forgetting the Hereafter, meets the needs of the individual and the community, takes care of the human being's rights and obligations, and other such dual associations that it brings together in harmony, inspired by the way of moderation and justice decreed by the Sharia's principles, rules and objectives.

The moderation of Islamic *Takaful* is comparable to its other two particularities (humanity and realism) and goes hand in hand with them. Indeed, any system that takes into consideration in its fundamentals and contents the human nature of man and his reality can only be constructive if it observes enough moderation to ward off imbalance.

Thus, the success of the Islamic cultural *Takaful* system is conditional upon ensuring moderation in its mechanisms, techniques, means and methods in order to be at the level of man's dealing with it and its adaptation to his reality.

Fifth: Comprehensiveness

Comprehensiveness implies that Islamic cultural *Takaful* is a global system that encompasses all fields and makes use of all means and mechanisms. By being so, it becomes suitable to every person and for all times and places. This is owed to the values and contents it promotes such as objectivity, tolerance and flexibility, being as it is divine in source and objective, human in resources, realistic in nature, and moderate in approach. Broad and all-encompassing, it addresses everything that is likely to support a cultural action that is rational in its approach and purpose, means and objectives, fundamentals and branches, plans and contents, values and form. This comprehensiveness is what guarantees its continuity.

Sixth: Ease, flexibility and removal of hardship

Islam has constants that never bow to change being part of this religion's fundamental pillars and general principles. These include the five pillars of Islam, the rules of faith, the major virtues and morals, and other such constants that were affirmed in authoritative texts of which the finality is indisputable, and which, were they to be disrupted, would lead to the collapse of the Islamic edifice in its entirety. Imam Chafii, may he rest in peace, said: “*Anything of which the evidence was put forth by Allah in His Holy Book or through the mouth of His Prophet in a clear statement can no longer be the subject of dispute or debate for those who know it.*”

However, Islam provides for enough leeway and broad horizons through the attributes of flexibility, ease and removal of hardship that characterize its true faith and that have enabled it to keep pace with the developments experienced by human history since the revelation of the Message. Ease, flexibility and removal of hardship are solid pillars of Islam and noble objectives of the Islamic Sharia.

Islam has constants that are iron-solid and unshakable references. In addition to these, it has by-laws, inferred judgments and *ijtihad*s that are as lenient and soft as silk. There is much evidence of this in the Holy Quran and the Noble Sharia, as shown below:

- **[He has chosen you, and has imposed no difficulties on you in religion; it is the cult of your father Abraham.]** (*Al Haj*, verse 78).
- **[Allah intends every facility for you; He does not want to put to difficulties. (He wants you) to complete the prescribed period, and to glorify Him in that He has guided you; and perchance ye shall be grateful.]** (*Al Baqara*, verse 185).
- **[Allah doth wish to lighten your (difficulties): For man was created Weak (in flesh).]** (*Annissaa*, verse 28).
- **[On no soul doth Allah place a burden greater than it can bear.]** (*Al Baqara*, verse 286).
- **[Allah puts no burden on any person beyond what He has given him. After a difficulty, Allah will soon grant relief.]** (*Attalaq*, verse 7).

Evidence from the Sunnah abounds but we will limit ourselves to the following three hadiths:

- The advice the Prophet (PBUH) gave to Abu Moussa Al Achaari and Muad Ibn Jabal, may Allah be pleased with them: **“Show leniency (to the people) ; don't be hard upon them; give them glad tidings (of Divine favors in this world and the Hereafter); and do not create aversion. Work in collaboration and don't be divided.”**
- The saying of the Prophet (PBUH): **“Islam is a religion of ease, and anyone who pulls hard against it shall be the loser. So be constant and do your best.”**
- The words of the Prophet (PBUH): **“The best of your religion is the easiest.”**

These particularities of cultural *Takaful* have shone throughout the years, protecting it from the vicissitudes of division, discord and dissent. They unified its champions through bonds of love, of compassion and of giving, be it a little or a lot. They encouraged them to engage in further cooperation, mutual assistance and to refrain from disparaging a good deed, no matter how small it is. They encouraged them to be constantly on the lookout for goodness by promoting ease and removing hardship from any matter, and trained them to consider as priorities

the objectives of *Takaful*. Thus, they have fulfilled and continue to fulfill what many institutions, organizations and governments have failed to achieve in many scientific, cultural and social fields. This success is owed to the facility and ease of their approach, starting with easy tasks and those that can be implemented immediately, and progressing towards those that require considerable preparation and funds, awaiting in all wisdom and farsightedness the morrow that will meet all their conditions and clarify their circumstances, the time they are most needed and the time when the people best qualified for these tasks are present.

These are a set of major features of Islamic cultural *Takaful*. It is divine, human, realistic, moderate, comprehensive, and promotes ease and facility. It derives these particularities from the intrinsic nature of the Islamic culture which is divine, human-gearred, realistic, moderate, comprehensive, and promotes ease and the removal of hardship.

V. Fields of Cultural *Takaful*

In this chapter, we will review some of the most important fields of cultural *Takaful* which deserve attention and interest for all the elements that evolve within their confines. The attention these fields warrant covers the theoretical and the practical since identifying them, understanding their nature, limitations and dimensions helps conduct excellent work in cultural *Takaful*, and makes it possible to apply and manage this *Takaful* in the best way whether in form, content or method.

First: Preparing Man

The first field where all elements of a civilized society cooperate and where sagacious and conscious generations combine their efforts is the preparation of sensible social elements and the shaping of fine individuals. To achieve this, it is necessary to dedicate full attention and great care to growing generations through well-devised programs and solid curricula in all fields of education, schooling and training.

Education is of vital importance being the field where generations are formed and trained, and where future decision-makers are prepared to take over the action of edifying the Islamic civilization. Thus, *Takaful* in this field becomes a top priority and the most sacred of all duties. A successful educational action is one where programs, curricula and methods are formulated in such a way as to make the educational and schooling process functional in its contents and values, conducive to the production of solid and reliable individuals who are steeped in Islamic culture, enriched by what they have learnt and benefiting from it in their daily life.

One of the important objectives of sound cultural *Takaful* is to transform the educational gain and cultural load that the learner acquires in his years of study and training into practical actions in the diverse fields of life, and to utilize these acquisitions within the framework of a culture that is in sync with time and space. By doing so, he becomes the best-qualified learner to integrate the social structure, influences it positively and helps it progress towards solid edification and sound development.

As such, the field of education and learning has the strongest need for *Takaful* in order to expand. This expansion is such that it includes all learners and culture seekers and covers all of society's classes and sectors, for education is the gateway to all other sectors, their backbone and their sustenance.

Therefore, cultural *Takaful* should be furthered, developed and modernized in order to correspond to expectations in this field, meet its needs and remedy its deficiencies. This is particularly important in some of the sectors that suffer inadequacies in meeting their educational needs such as youth, childhood, women, literacy, the cultural opening up of rural areas, and bridging the numerical gap between the Islamic world and its advanced environment.

A- Youth

Young people are the essence and backbone of Islam. They are the ammunition of the future and the edifiers of tomorrow. It is therefore of the essence to be aware of the vital importance of this dynamic sector, to include it within sound cultural action, and ensure a large-scale *Takaful* likely to fulfill this objective by involving young people in the phases of theory, preparation and implementation.

Tomorrow's youth are today's children. While childhood is a delicate phase where personality and identity are shaped and molded, youth is the phase where the traits and components of the personality become entrenched and consecrated. Thus, this sector should benefit from sufficient cultural *Takaful* to ensure that these young people are steeped in Islamic culture, derive pride from it and carry its torch high.

Training young people on cooperation and mutual assistance is likely to remedy to the tedium affecting them on the one hand, and to nurture the spirit of interaction and social *Takaful* among them. It would also encourage them to participate actively through a number of actions in the social and cultural life of their society. Add to this what this participation can bring about in terms of maturity for scientific and literary budding talents, and their readiness to engage in serving the nation and the homeland.

B- Childhood

Islamic law took great interest in the child, granting him considerable attention and care by producing laws dedicated solely to him and calling for the protection of his rights, including the right to learn, to a good education, to proper breeding and to sound training.

The phase of childhood is extremely delicate and important for all human beings, for it is during these years that the personality of the child takes shape and the traits of his character are defined. This sector should therefore receive all

the attention it deserves. Such attention would involve benefiting from a considerable share of cultural *Takaful* that prepares the child to embrace the culture of his country and ummah, teaches him about this culture in a manner suitable to his age and level and that brings to light his hidden talents and unveils his capacities and potential.

During this stage, the child needs training in *Takaful* and in how to partake of it. Its concept and objectives must be simplified and explained to him, along with the need of society for this *Takaful*. This can be done through exercises that focus on cooperation, mutual assistance and *Takaful* among children. Such actions may include *Takaful* in the purchase of books, videos and educational programs, the creation of libraries, research and educational forums through digital channels, the publication of magazines and bulletins in schools and the preparation of theatre plays and purchase of their requirements. Such and other cultural activities are strongly present in developed countries in schools, centers and clubs that cater to children, endeavor to involve them, train them and commend their participation. These centers spare no effort to nurture in the child the sense of responsibility by tasking him to contact companies, institutions and organizations in search of the necessary sponsoring and needed funds, and encourage these institutions and companies to engage in more community work by interacting with the innocence of childhood, the purity of its enthusiasm, its guileless drive and its noble objectives.

C- Women

In the age of stagnation and regression, the Islamic Ummah experienced phases when the woman was considered a worthless being and was deprived of many of her rights, including the right to education.

Although the Holy Quran and the Noble Sunnah abound with dozens of texts that call for her education and treatment on the same footing as her brother, and for providing the necessary tools to make her an active and productive element of society, the chauvinistic thought has remained predominant.

It is therefore necessary to take greater interest in the sector of women in order to make up for all lost opportunities and improve the current status by redressing all its deficiencies and remedying its flaws. It is also necessary to ensure that women enjoy their share of education, schooling and training, the female component of society being no less in number and importance than the male one.

Women are half, if not more, of society, and educating the woman is one way of ensuring that children and other dependants under her care and responsibility are also educated. Therefore, part of the system of Islamic cultural *Takaful* should be dedicated to reinforcing, protecting and developing this component. Women must be allowed to participate in this *Takaful* and shoulder the responsibilities of progressing towards a better future.

However, this *Takaful* cannot be considered as a charity bestowed by men on women to help them carry out some activities. It should be considered the *Takaful* of all members of society, males and females alike, conducted according to the rules we addressed in detail, with the purpose of making the woman, with her participation and responsibility, up to the level of her civilizational and human missions.

Women have to decide what is in their capacity at the level of society, and what they can do to take part in developing and reforming this society. They also have to decide who among women and what associations of women are in need of cooperation and support, what the priorities of cultural action affecting them are, and what the programs and requirements of this *Takaful* are.

When the issue of women's rights is addressed today, one notices the predominance of a reform discourse related to the international lobby groups that serve the political, ideological and economic interests of funding and sponsoring parties. Yet, human rights are an essential part of the Islamic discourse, and these rights fall among the objectives of the Islamic Sharia, just as preserving man's dignity, irrespective of his religion or race, comes at the top of the human objectives of Islam.

It is therefore necessary to encourage *Takaful* among the various role players of the woman-g geared cultural sector in order to free the reform discourse from its obsession with matters physical and appearances and from its objectification of man. Only thus, does it become possible to reach levels that correspond to the civilizational, academic and cultural needs of the woman, and to ensure her effective participation in the development of society at all levels.

D- Literacy

Although varying from one country to another, the rate of illiteracy in the Islamic world is still quite high. It would be no exaggeration to say that such a situation has become somewhat of an anachronism at this age of modern technology and scientific advances.

It is therefore necessary, from the perspective of cultural *Takaful*, to take special interest in the masses who make up this sector, guarantee their right to learn and assist them in all ways possible to banish illiteracy of any degree and any kind. Enabling them to acquire a minimum of knowledge would allow them to learn the basics of religion and gain the knowledge of Islamic culture that comes with them.

Islamic Sharia emphasized the importance of learning and urged people to pursue it as a necessity. The Prophet (PBUH) said: “**The pursuit of knowledge is a duty for every Muslim.**”

Knowledge here means learning the basics of religion without which no Muslim can be a Muslim, and the principles of Islamic culture without which the Muslim cannot participate in the development of his society and the preservation of its values and components. This is affirmed in the holy verse: **[If a contingent from every expedition remained behind, they could devote themselves to studies in religion, and admonish the people when they return to them,- that thus they (may learn) to guard themselves (against evil).]** (*Tawba*, verse 122).

It was reported that the Prophet (PBUH) used to release some prisoners in return for their teaching reading and writing to the children of Muslims. It was also reported that, while officiating over the marriage of some poor Muslims who had no money to give as dowry to their future wives, the Prophet set the condition that these men teach their wives the Quran verses they knew in lieu of a dowry.

E- Categories with special needs

Some people with special needs have extraordinary cultural and scientific talents that they need to put to use to benefit society. There is also a need to bring about and generalize a culture that treats them as normal people who have the same rights and obligations and not as sub-humans or a burden on the others.

It is unfortunate that the sector of people with special needs suffers many deficiencies at various levels and lacks care and attention, particularly in matters of education, schooling and culture. This is particularly relevant to the countries that have experienced a considerable infrastructural and construction development. In other countries, the deplorable condition of disabled persons is practically the same as that of healthy people. Many major mosques, centers and institutions lack parking lots and appropriate entrances for people with special needs, let alone special programs or activities dedicated to this category of the population.

Important aspects of cultural *Takaful* should therefore benefit to this sector. We have no excuse for being inferior in this regard to our peers. We need to identify the means and methods likely to make a success of educational and cultural programs and activities. People with special needs have talents and potentialities just like healthy people, and these talents may even be more developed and honed. They must therefore be provided with educational and cultural opportunities and given the chance to unleash their potentialities, develop their capacities and give free reign to their talents, using modern techniques and advanced mechanisms relevant to the methods and curricula of their education and training.

All parties in the Islamic world have the duty of conferring on this sector the position it deserves within the formula of Islamic cultural *Takaful* in order to promote the wellbeing of categories with special needs towards integration within social life and participation in the edification and productive cycle of this life.

F- Human Rights

Allah created Man in a perfect image, and honored him beyond any other honor. He delegated him to be His vice-regent on earth and entrusted him with this responsibility generation after generation, century after century, and nation after nation. In this way, Allah affirmed this honor of which Man was the exclusive recipient as emphasized in the Holy Quran: [**We have honored the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favors, above a great part of our creation.**] (*Al Israa*, verse 70).

One aspect of this divine honoring is the preservation and protection of Man's rights:

- **His right to a decent life, preserved by safety, peace and stability;**
- **His right to learning and education;**
- **His right to preserve his religion and perform its rights;**
- **His right to protect his honor and safeguard his dignity;**
- **His right to protect his money and property; and**
- **His right to enjoy legitimate liberties: freedom of speech, of thinking, civil and political freedom... and any other rights that the Holy Quran called for protecting and safeguarding, as long as they remained within the law and did not clash with the teachings, objectives and principles of Islam.**

The issue of human rights in the current reality of the Islamic Ummah represents a culture that rests upon the values of freedom, dignity, equality and other lofty Islamic values that elevate Man and are conducive to his prosperity and progress.

Considering the importance that human rights has acquired, it has become necessary to give this issue the appropriate position within the institution of cultural *Takaful*, and a status within the system of social culture as one of its pillars. Attention should be granted to human rights from the theoretical and practical aspects and to finding the means and ways of forming a rights-sensitive thought and create a culture of human rights. The following actions can be proposed in this regard:

- i. To conduct scientific studies on the issue of human rights, extracting relevant rules and principles from the Quran, the Sunnah and the works of prominent scholars and imams, then publish these studies and distribute them within the Islamic Ummah, along with their translations into other languages where possible.
- ii. To incorporate an important component on human rights in educational curricula and programs of various educational and academic institutions and centers in the Islamic world.
- iii. To undertake general social sensitization as part of education on human rights.
- iv. To boost existing social, political and legal institutions that take interest in human rights, and encourage them to discharge their mission in the best manner possible and accomplish their tasks in all dedication and faith.

Second: Protecting and developing Muslim society

I. Preserving and protecting the main elements of society

It is impossible to exhaustively mention all the material and moral components of society. We will limit ourselves to the most important ones and those where the fields are open for and in need of *Takaful*. The order in which these elements are presented does not reflect priority. It is rather dictated by writing needs since these elements and components are interrelated in an integral way and cannot be dissociated from one another.

A- Religion

The first objective sought in the present strategy is the preservation of religious fundamentals in their ease and purity and according to their rules and bases. This is achieved through the preservation of religion's pillars, foundations and universality while highlighting at the same time its ease, and stressing its tolerance and its propensity to facility and removal of hardship. The aim is to equally give body to that ease and that tolerance by dissociating religion in our social and cultural reality from anything related to radicalism, narrow-mindedness and isolation. We also need to rectify the errors that persist in history books that are the legacy of a culture of crisis and corruption and that strayed from the path of wisdom. By so doing, we will preserve the identity of the Islamic culture, protect the unity of its sources and the diversity of its expression.

As mentioned in the chapter dedicated to objectives, preserving religious constants in their purity and ease has become today one of the weightiest responsibilities that call for mobilization of the Ummah's resources and capacities and the combination and coordination of efforts considering its importance and sensitive status. The breaches that may serve as a gateway for factors likely to prejudice this purity and this ease are many, as are the obstacles to warding them off. This is all the more important since a number of young people, albeit small, have come out on the ground to express their garbled opinions through violence. They proclaim a monopoly over Islam and interpret its texts from a mindset that expressly seeks to divide, sow discord, distort, and kindle hatred. They seek to glorify isolation, belittle the glorious past of the Ummah, distort its image, denigrate its icons, defame its scholars and leading figures and desecrate its sanctities.

We also underlined that facing the currents and groups attempting to prejudice those constants and their purity calls for a strong and sustained cultural *Takaful* at all fronts. Culture, with its global vision, represents the most general vessel, the most expressive arena and the component with the greatest impact in the Islamic world and its environment. This undertaking also requires mobilization at the fronts from which pervert ideas and misleading opinions can infiltrate and threaten religion. This effort requires a well-devised *Takaful* program that is rich in resources and vast in geographical extent, and through which every breach can be remedied to by providing the capacities and expertise needed to face the danger it poses. The minds and pens of loyal and qualified scholars, thinkers and intellectuals must be mobilized to respond to all the hired pens and distorted

interpretations. Official Islamic and other organizations must be encouraged to face up to the impact of the institutions that spread fallacies and misinterpretations, and engage in attraction that runs counter to the religious, cultural and intellectual constants of the Ummah. It will also require the creation of a system of information and clarification that operates according to the most modern means of communication. This system will present the Islamic culture in its true and tolerant image, refute all the allegations and fallacies that seek to tarnish the pure image of Islam and deface the features of its tolerant faith, and protect the Islamic individual and collective memory from the negative impacts of intrusive cultures that run counter to the principles of Islamic culture.

There is no harm in recalling that as a top priority among the objectives of the strategy for “**cultural *Takaful***”, such a battle can only have multiple fronts and features. No Member State can tackle and survive this battle single-handedly and with its own resources no matter how abundant these are. The outcome of this battle is de facto known, a victory of the sovereignty of purity and integrity and a guarantee of survival. However, this victory is only possible if the necessary material and knowledge means are mobilized through a **dynamic process of *Takaful*, mutual assistance and cooperation**, a process that considers the eradication of these plagues a collective duty and a priority if we are to remove all obstacles in the face of global development and dynamism of cultural diversity.

Preserving constants requires a continuous review of the educational and cultural system with its curricula, institutions and programs, according to in-depth analytical field studies and far from any ideological orientation or external pressure. It requires that sound and practical programs be formulated in the light of these studies and analyses and of the related projection studies and collective debate about possible alternatives and future options. Subsequently, the outcome of all this must be translated into well-devised plans that have specific timeframes, definite objectives and scope, clear resources and means, and detailed phases and implementation steps.

Such an action requires in turn a well-formulated strategy with clear objectives and means. However, we will not address the components and preparation phases of such a strategy here. We will confine ourselves to saying that it is a momentous task with myriad fields, and that it is in need of *Takaful* in order to tackle its theoretical aspect through a comprehensive approach, conduct an in-depth reality check, analyze its elements and formulate alternatives for the future using a scientific and future-gear approach. It is therefore an action program that is

vast in scope and will undoubtedly benefit at the theory, preparation and implementation phases from the “**Strategy of Knowledge**” adopted by **ISESCO**, including this strategy. The implementation of the present strategy in accordance with the field under study and the proposed mechanisms, will make it possible to prepare the ground and identify methodological tools in order to bring about the form of *Takaful* desired for the work to be done in the best manner and at the largest scope possible.

As for contents, these can be summarized in the word renewal. It is a scientific, methodological and legitimate renewal that has as premises precise methods and in-depth *ijtihad* tools. It unfolds in accordance with scientific and legal laws and conditions and clear legal, social, human and behavioral rules, and in such a way as to enable the Ummah to renew the *fiqh* of its religion in its three dimensions: the *fiqh* of religion, the *fiqh* of *da'wa* and the *fiqh* of reality.

B- Faith:

Faith is the backbone of religion. Fostering faith is a pivotal axis of the program of preserving religious constants and bases, and a fundamental basis of religious *fiqh*. We chose to address it separately in view of its importance and sensitivity. In most parts of the world, and in the chaos of information and media and the clash of ideologies and interests, the modern Muslim finds himself under the onslaught of dangerous destructive trends, exposed through the various media channels to many faiths that clash with the Islamic one. This is a constant intellectual and religious war that he experiences everyday and every hour, and the risks of their triumph and his defeat and surrender to them are high.

It was therefore a duty upon parties in charge of managing Islamic cultural *Takaful* to be aware of this and give it the importance it warrants. They have to act as dictated by their mission and by the duty of facing up to these intellectual and religious wars, endeavor to immunize and protect minds from invasive thoughts, overwhelming concepts, and corrupt perceptions, as well as from foreign cultures that are hostile to the authentic Islamic culture. If the Muslim is attacked in his faith, his downfall will start from there, his authenticity will disintegrate, and his values will weaken, making him an easy prey to sweeping currents, especially ones that take the form of religion.

Takaful has a leading role to play here and among the various official and community role players, particularly as related to young generations. The priorities of this field include cooperation and mutual assistance in combating

fanaticism, shunning hatred, adopting and spreading the culture of ease, flexibility and tolerance, and the uprooting of hostility while preserving fundamentals and consecrating constants and principles.

C- Values

The changes experienced by the world and the attempts of cultural lobbies at standardization and cultural alienation, made under the pretext of globalization or free economy, call for the preservation, more than any time before, of the set of deep-seated cultural values.

This situation has worsened since the intensification of the onslaughts aiming to impose values that are foreign to our nature, either through economic coercion and political pressure, or through an invitation to do away with all the reservations made against the application of some international conventions relevant to issues such as family law, education, health and others. These pressures and onslaught occur in the absence of a scientific analysis of the laws currently in force and a study of their success or the obstacles behind their failure, or a practical analysis of current educational curricula and how successful they are in meeting the needs of society and the conditions of this society's progress.

However, the danger lies not in these calls and attempts, but in the absence of coordination and a solid *Takaful* in facing these challenges as a unified cultural entity that has its particularities, its intellectual and cultural premises, and its ingrained values. These values are derived from nature and are deeply seated in the cultural roots of Islamic identity: the values of knowledge, justice, freedom, love, compassion, *Takaful*, cooperation, coexistence and tolerance.

The divine lawmaker did not only stipulate and impose values of which Islam made the bases of mutual acquaintance and co-existence. He also called for their protection and safeguarding, and ordained *Takaful* as a way to ensure their prevalence in society in view of their vital role in bringing about peace, civilization and prosperity.

Thus, it has become necessary for the various elements involved in the protection of society's cultural and human values to observe *Takaful*, mutual assistance and cooperation and achieve unity within one single entity. This unity is necessary in order to increase 'cultural immunity' in the face of any attempt to undermine, alter or prejudice this immunity, considering the extreme damage that such an act could inflict upon the cultural identity.

D- Sanctities

Each society has its own sanctities which must be protected and about which no insult can be accepted or tolerated. Foremost among these is religion and its pillars, such as faith and the fundamentals of culture which define the identity and represent the unifying factor of all elements of cultural identity.

The most important of these sanctities is the almighty and divine entity, and the sacredness and awe in which we must hold Allah (SWT), the honored angels, the virtuous messengers, the holy books, the places of worship and adoration, and all the sites that Allah declared as blessed and holy. All these elements require local, regional and international *Takaful* to enforce their sanctity by law and local and international legal restrictions to prevent their exposure to any violation or breach of sanctity. Such breaches strongly affect people's sentiments, offend them in their beliefs and disrespect their religion and culture, all of which undermines co-existence, mutual acquaintance, and social and international peace.

The Islamic society has proved the import of cultural *Takaful* and highlighted its virtues in modern history when Islamic sanctities were the target of insults, triggering public fury and strong resentment. Without an excellent *Takaful* which prevented and stopped them from spreading across the world, this fury would not have been contained, and wars and chaos may have ensued. This *Takaful* redressed the balance of Islamic identity and was imposed through cooperation, alliances, the respect of sanctities and the protection of the inviolable.

E- Language

Language is one of the sanctities that cannot be violated, and an important component of society. It is an essential element in the determination of identity and in building up personality. It is constantly in need of the consolidation brought about by *Takaful* and cooperation among individuals and institutions to ensure its protection against the elements of erosion and disintegration, and to boost its power within the educational, cultural and economic circles.

The importance and urgency of *Takaful* has increased now that the Muslim is exposed to civilizational annihilation and loss of identity in many parts of world overwhelmed by a linguistic invasion through all means and channels. Indeed, the Muslim is dealt with in a language other than his in all economic, educational, cultural and information institutions. His children are under pressure to learn using this foreign medium and to go through life using it. This is a form of hegemony and coercion that results in alienation from the Islamic identity and the adoption

of the cultural identity of the invading language. In doing so, it supports its ideals and values and destroys cultural identity and diversity.

It is therefore a duty upon individuals and institutions to promote cultural *Takaful* in order to spread awareness about this in all circles. It is our duty to nurture this *Takaful*, endeavor to preserve it, consecrate it, and ensure its continuity, so that each and every one can play a part in preserving the national language for himself and among his people, and consecrate fosters its love in their hearts and the willingness to defend it and fight its detractors through its own channels. It deepens their conviction that it is the essence of their entity and the secret of their existence, and that their salvation is conditional upon its salvation and their perdition lies in its loss.

The preservation of the languages and dialects of Muslim peoples goes through the preservation of Arabic. Arabic is the language of the Quran and the Sunnah, the language of the miracle, the medium used for legal, literary and scientific knowledge... Most of our civilizational heritage reached us in Arabic. Understanding the rules of Islamic Sharia, and inferring these rules from the Quran and the Sunnah requires Arabic and knowledge of its sciences.

Preserving Arabic is tantamount to preserving religion and its fundamentals and rules. In losing it lies the loss of religion, the neglect of Islamic heritage and the collapse of the lofty civilizational edifice.

It is therefore necessary to intensify efforts and mobilize resources through cooperation and *takaful* to serve the Arabic language, entrench its attributes and consolidate its foundations. This goes through facilitating the learning of this language, particularly for non-Arabic speakers, disseminating books in Arabic, training experts in its sciences, adopting the latest techniques in modernizing the means and techniques of reading it, teaching it and drawing benefits from it. It also goes through enabling this language to keep pace with our contemporary reality and the unfolding events and developments which give rise to new appellations and new concepts that must be assimilated by the Arabic language. Arabic must then find in its own resources and its legacy the appropriate equivalents that would preserve the Arabic form and sound structure, while at the same time preserving its Islamic civilizational spirit.

F- The homeland

The homeland is one of the sanctities to be protected and safeguarded. Nothing can be too valuable or too precious to sacrifice for the sake of protecting it and

preserving its sanctities. We purposefully addressed it here considering the special status it holds among the components of the cultural identity and of its role in revitalizing cultural *takaful*. Our decision was also motivated by the importance of the homeland in developing *takaful* and in weaving links between this homeland and its counterparts which ultimately fuse together to make up the Islamic Entity.

Defending the homeland against onslaughts and cooperating in guaranteeing its security, prosperity and safety is a duty that Islam decreed and urged all Muslims to discharge. Islam ordained *takaful* and cooperation in elevating the status of the homeland, not only among citizens and national institutions of one country but also among the peoples and institutions of the Islamic world. The aim was to provide protection to any country subjected to an onslaught or suffering from the scarcity of the resources needed to guarantee the homeland's safety, protect its culture and safeguard its identity.

G- The family

In today's world - a world culturally open to all sorts of affiliations and cultures and where the hegemonic have little regard for the sanctity of specificities-, the Muslim has become threatened in his faith, culture and language. The Muslim family suffers even more and from worse afflictions, having to face even more strenuous difficulties. This is owed to the fact that it is thrust into a tempest of conflicting pulls that sport different discourses that claim to reform its conditions and to champion its rights. However, after analysis, it turns out that many of the proposals inherent to these calls and invitations fail to respect the legal premises protecting the foundations of the family, of the marital relation and of the bonds linking parents and children.

The institution of cultural *takaful* should place among its priorities regarding the Muslim family its protection and preservation from disintegration. Such an endeavor would involve:

- A. Granting importance to education and spreading the culture of Islam among all the strata of society;
- B. Sensitizing the family about its legal, economic, health and social rights, as well as about its social and educational obligations;
- C. Providing social supervision and follow-up likely to guarantee stability and abolish the causes of worry that undermine its stability;

- D. Providing an environment conducive to the edification of the Muslim family on legitimate bases, and arming the family with everything necessary to resist the sweeping current.

H- Heritage

The Islamic Ummah boasts an authentic heritage built and transmitted down the ages by many generations. It is a rich legacy that is a source of pride for the Ummah and of which the authenticity and value are a source of glory. From this heritage, the Ummah derives strength and greatness, serving this heritage by spreading it, revitalizing it and studying it constitutes a rich field for supporting and promoting cultural action.

The heritage of the Islamic Ummah is the legacy of its prestigious civilization, one aspect of its creativity, and the best expression of its cultural identity. It is a tool to link generations to each other, build their future on the achievements of their past in a way where thoughts, opinions and concepts complement each other, steering the nation towards cultural prosperity, intellectual maturity and civilizational consecration.

The heritage of the Islamic Ummah is also the essence of its history. Pondering this legacy and reading it in a sound and conscious way brings us face to face with the historical facts of this nation, and helps us identify the points of strength and those of weakness and the phases of surge and ebb. Knowledge of this is certainly an essential tool in building the cultural and social edifice.

However, the writing of the Ummah's history was tarnished by two dangerous phenomena which we must be wary of and avoid for fear of committing or condoning mistakes. These were the falsification of historical facts, and confusion between history and the interpretation of history.

Therefore, our reading of history should be conscious and cautious, as should our writing thereof. In addition to the preservation of the content and memory of heritage, one of the most important duties which must be discharged in all probity by the institutions of cultural *takaful* is the rewriting of the Islamic Ummah's history in all its phases, particularly the eras that remain cloaked in mystery. This should rid history of all the additions, alterations and allegations of which the purpose was to discredit the history of the Ummah, tarnish its reputation and foment division among its doctrines and schools.

I- Institutions

The Ummah has institutions operating at all levels, governmental and non-governmental, locally, regionally and internationally. These institutions are no less important in their sanctity than the homeland and need a solid base of cultural *takaful* to preserve their sanctity, reinforce their presence and protect their contribution. Only thus, can these institutions, cultural, educational, economic and information-gear alike, discharge their local, regional and international missions in the best possible manner.

II. Developing society

A- Consecrating spiritual and cultural security:

No development can exist without security, and foremost in this security is the cultural and spiritual one. The Ummah is constantly targeted through intellectual and cultural onslaughts launched from within and from outside. Besides the preservation of the already mentioned components of identity, it needs a cultural and intellectual platform that is in harmony with the economic and developmental fabric and that involves intensive efforts to enlighten and inform in the face of ill-wishing interpretations and misrepresentations. Also needed are the means, tools and methods conducive to formulating convincing answers to all the intellectual and cultural questions that arise in society in the course of its developmental, scientific and cultural processes.

In order to guarantee that security today, the Ummah is in urgent need of efforts, *ijtihad* and *jihad* at all fronts, with all its might and with determination and consistent scientific bravery. It needs to define and renew the concepts of modernity, the conditions of keeping pace with times, and the means and ways of managing the concepts of extremism and terrorism. This would be achievable through the identification of the best-qualified culture, education, science, and daawa people to entrust them with the tasks inherent to this security. These tasks include the formulation of an innovative Islamic discourse that reflects the choices agreed upon by the scholars of the Ummah, consolidates the sentiment of belonging to the community, and nurtures feelings of solidarity, brotherhood and *takaful*. Such a discourse would also entrench faith in the cultural unity and wealth of cultural diversity, and consolidate the aspects of defending the cultural and civilizational constants and specificities.

B- Encouraging cultural industries:

A few leading countries have produced reference works on culture aimed at assessing the current situation of cultural industry, analyzing its issues, projecting its growth, and introducing relevant proposals. They also identified industrial components, and highlighted the creativity and innovation potentialities of this industry, the degree of its benefiting from the authentic cultural heritage, and its ability to become a real industrial power.

Cultural industry has become a pivotal axis for the structuring of economy and in raising industrial standards to a level of world competition. However, the reality check of Islamic culture in today's world has revealed that this industry suffers from exclusion and marginalization in cultural programs and activities. It suffers from a lack of freedom and fairness, from the absence of a cultural environment that is free of doctrinal radicalism and the scarcity of investments worthy of its civilizational value and cognizant of its industrial cost. Also lacking is the genuine will of Islamic cultural and economic institutions, bodies and organizations.

It is doubtless that overcoming the current situation of cultural industries requires huge programs and financial resources. These involve the mobilization, recruitment, orientation and tasking of qualified human resources, and the creation of cultural centre that have an industrial and marketing thrust in various countries, and providing these centers with the means and resources necessary for guaranteeing their operation and the accomplishment of their mission. They also involve the creation of training centers in cultural matters, the laying down of rules and regulations aimed at revitalizing this form of cultural economy, as well as all other necessary measures which could guarantee a minimum of attention and investment in Islamic cultural industries, similar to the freedom, support and development opportunities enjoyed by contemporary cultures.

In the light of the vicious and unfair competition, there is little doubt that the development of these industries needs a genuine will, a mobilization of resources and a combination of efforts through intensive cooperation. It also calls for constructive solidarity, solid *takaful*, and a strong mutual assistance between the weak and the strong and between the financially comfortable and those who are less fortunate.

C- Ending the cultural isolation of rural areas

The phrase “**ending cultural isolation**” requires extensive study and a precise definition to ensure a good understanding of its significance. China, the vast

country with the strong industry and prominent international presence has embarked on an intensive political and cultural activity to end cultural isolation. What can we say about the vast expanses of our Islamic world in dire need of much more than the efforts deployed by China just to join the contemporary cultural scene, let alone occupy a prominent position or undertake an unprecedented initiative to develop it.

There is no denying the considerable importance of rural areas and the countryside in supporting the social edifice and participating in its development and prosperity. The place of the countryside in social edification cannot be filled by any other component.

However, opportunities for the countryside dweller to benefit from education and culture are often too few and too scarce. The equipment necessary for such activity is often practically non-existing and even the media coverage of the rare activities comes with great difficulty or is affected by the presence of a prominent official who monopolizes most of the coverage.

Therefore, and considering the balance that *takaful* presupposes between the members of a society as a means of guaranteeing its continuity and enabling it to perform its duties and fulfill its objectives, this sector should benefit from a generous share of the cultural *takaful* resources. Consequently, geographical locations with a prestigious history will come out of their isolation high-headed and will catch up with the cultural march by speeding up their own development in order to take their place among the edifiers of the Islamic civilization and resume their ever renewing march and ceaseless intensive contribution.

The isolation of many rural areas, as well as that of some cities in similar situations, despite a glorious past and a rich history, does not need proving or further study and analysis. It would be hard to find a cultural club in these lands, and if by chance such or a similar facility happens to exist it would be part of a foreign mission or an international institution whose designs are obvious.

For these reasons and others, these places need solid *takaful* and *takaful*-supported patronage by the culturally wealthy to end their marginalization and join the general cultural network through a strong presence and a substantial contribution. Should this isolation and exclusion persist, these areas may constitute the weak link that would undermine cultural security, open doors to cultural alienation, brain drain, and the usurpation of the civilizational, Islamic and human heritage.

D- Developing sciences, economy and building:

The development of sciences and the related economy and building in the Islamic world necessitates the development of creativity and innovation and the support of the individuals and institutions engaged in these fields.

Scientific and intellectual creativity and the ensuing economic and construction prosperity, cultural and information advancement and publication of books and other reading materials, are among the fields where cultural action is most active. It provides the reader with the cultural material necessary for his social development and for preparing him to be in harmony within a balanced Muslim society, to be proud of his identity, strong in belief in his Islamic belonging and attached to his civilizational principles and values.

Actions and efforts deployed within the framework of cultural *takaful* should focus on this vital field, on identifying the issues inherently linked to the causes of the Islamic Ummah, and on selecting the constructive research works that address the concerns of Muslim societies.

The religious, political, economic, scientific, educational and information issues are many and require enlightenment and guidance. Muslims need a strong *takaful* in actions and in investments in order to shine intellectually and excel scientifically through a cultural production that is made accessible to all classes of society in a simplified and easy way, coming thus within their reach and up to the level of their interactions, to benefit from and embody its values.

E- Educating the populace:

Although the previously addressed field of education is of immense importance and great impact, it does not encompass all social classes and benefits a certain category that ranges between children and young adults. A large swathe of the society does not benefit from this sector, namely the public base which can be referred to as the populace and that needs access to a share of the cultural *takaful*. This *takaful* will bring it in close association with the cultural thought of society, and facilitate its access, integration and evolution within the Islamic cultural edifice. It would also help its master cultural awareness through all the audio, visual and written channels of the media and through the general sensitization carried out at mosques, associations and social institutions that take interest in the cultural advancement of the populace.

One of the pillars of Islam which enabled it to spread throughout the world was the public-geared *daawa* action which relies on a discourse of guidance,

sermon-based sensitization and preaching which addresses all classes of society. In its principles and methods, this action relies on translating the Islamic values and precepts into an all-encompassing discourse suitable for all and beneficial to the private and the public. This discourse benefits learners in all specialties, as well as craftsmen, literate or semi-literate men and women, and other social categories. *Daawa* action and discourse is by its very nature appropriate to be a link between the private and the public, the preachers and the Muslim masses, between the learned and educated category and the large popular bases. With this comprehensiveness, generality and suitability for all audiences, daawa action becomes the twin and equal of cultural action in method, techniques....

This comprehensiveness and generality of the Islamic daawa discourse is in perfect harmony with the nature Allah created Man with and that served as a foundation for Islam and its precepts and rules. As children of nature, people are all equal in being addressed by the Sharia discourse. Each of them has the right to benefit from this discourse and understand its message.

Since the field of daawa is general and does not exclude any social category, it constitutes a fertile ground for cultural action. Supporting and activating this cultural action is tantamount to supporting daawa and its institutions and should therefore take the place it deserves in the Islamic cultural *takaful* system.

F- Economic takaful:

Economic takaful in Islam is a deeply-entrenched complete system of which the foundations stretch deep and the reaches extend far out. Whoever ponders and analyses the fundamentals of this system will find that economic takaful is present in its full weight in most if not all fields of financial legislation.

It is present in the *zakat* system as addressed in the first chapter.

It is present in the system of obligatory charity.

It is present in the system of *waqfs* and real estate concessions.

It is present in the inheritance and wills system.

It is present in the system of bequeaths and donations.

It is present in the system of blood money compensation.

It is present in the financial aspect of collective duties.

It is present in the system of pledges and penance.

Thus, economic *takaful* is widespread and prevalent in the teachings and rulings of the Sharia. This prevalence is explained by its importance and its profound impact on the life of Muslims and role in removing obstacles and difficulties. The more active this *takaful* is the easier and more stable life becomes and the stronger the social edifice, and vice versa. It is therefore of the essence to work hard in order to ensure a continuity of this economic *takaful* in the life of the Islamic Ummah by guaranteeing full understanding of its value and awareness of its dangers. The objective of this understanding and this awareness is to kindle the spirit of an Islamic culture that is cognizant of the value and sensitivity of economic *takaful*. Therefore, it is necessary that the issue of economic *takaful* takes its place within the system of social culture on the one hand, and that of cultural *takaful* on the other. The more conscious people are of the importance of economic *takaful* and its role in the resolution of social problems, the more enthusiastic they will be about promoting this *takaful* and furthering it. Cultural action can stimulate this in them because it triggers their rational thinking and a good understanding of the issue of economic *takaful*. There is no alternative but to support this cultural action and cooperate in revitalizing it and expanding its scope and content, all of which will only boost the institution of Islamic cultural *takaful*.

Third: Good communication and interaction with the international environment

A- Good relations with the Muslim immigrant competencies and communities abroad:

One cannot give something that one lacks. A person who cannot interact properly with that which is his and to which he relates cannot be good at interacting with what is foreign to him. As indicated in many of the strategies prepared by **ISESCO**, the sector of Muslim minorities and communities is no less sensitive than any other sector. In fact, the need of these categories is stronger for cultural *takaful* to preserve their identity from dissolution in that of the Other.

Muslim communities living in the West evolve within a society and an environment that are not theirs. They need special care, constant checks in order to help them preserve their Islamic identity and civilizational belonging. This is all the more important because of the factors of alienation and awe and the strong pull of temptations. The children of these Muslim minorities are not safe from

the sweeping current of western lifestyles that can annihilate their identity, sever their ties with authenticity and undermine their sentiment of belonging and great pride. One thus fully understands the sensitivity of this sector and its urgent need for inclusion under the umbrella of Islamic cultural *takaful* where it can achieve noble objectives and lofty goals.

Some of the issues where cultural *takaful* can be enhanced are:

- Monitoring and striving to solve the problems of young people in Muslim minorities and communities abroad.
- Endeavoring to acquire in-depth knowledge of religion in such a way as to ensure protection and immunization.
- Taking greater interest in legal *ijtihad* and religious instruction.
- Sensitizing public opinion and warning against the dangers and threats besieging youth in Muslim minorities and communities abroad.

B- Improving and preserving bilateral and international relations:

These relations include anything that could improve the ties of Muslims in communities and minorities abroad among themselves on the one hand, and the ties of the Islamic world with the Western world, on the other. These ties represent the collective communication edifice, and taking greater interest in this edifice and protecting it from cracking and collapsing is important for the preservation of the Islamic world's general relations. In fact, these relations represent the outward part of its edifice; if they are sound, then the whole edifice will be sound, and if they are corrupt then the whole edifice will be corrupt.

Awareness of this importance should be one of the pursuits of the Islamic cultural *takaful* institution and all means and ways should be deployed to fulfill the desired objectives.

These are the most important fields that should serve as an arena for Islamic cultural *takaful*. They are vast and fertile fields and generalizing cultural *takaful* in them will make the possible the revitalization of Islamic society and its progress towards what is better and more beneficial.

VI. Means of Consolidating Cultural *Takaful*

No strategic action can be complete without a definition of the mechanisms of implementation and the means and ways of achieving the objectives laid out in the strategy.

We have limited ourselves to reviewing the most important fields of cultural *takaful* because of the difficulty of addressing them exhaustively and the close interrelation between the various economic, social and cultural fields. In this chapter, we will address the most important mechanisms of implementation and the best ways of preserving what is already existent in the *takaful* field and reclaiming what was lost in order to consolidate this vital field, bolster it and inject a new lease of life in it. Many of these means have been mentioned in previous chapters. This would facilitate initiative if the existing means and mechanisms are put to the best use.

This applies mostly to the mechanisms of which the presence is considered essential to achieving excellence in revitalizing this vital field and enabling its decision-makers to improve performance and coordination.

1- At the level of the Islamic world

1.1 Creation of a higher institute for cultural management

The consecration of cultural *takaful* and its organization in a modern institutionalized way require the creation of the infrastructure that would enable competent authorities, organizations, institutions and associations to organize and supervise *takaful* actions. It would also provide the qualified human resources for this kind of outstanding cultural management, put geniuses to contribution in the development and revitalization of this highly important sector to which a priority status should be granted in all development projects.

Cultural management needs specialty and the type addressed here needs excellence, a consecration of the values that we mentioned, and a proper awareness of the particularities mentioned. All of these are arts and sciences that need training and the acquisition of experience through practice.

We are in need of edifiers of culture and of men with a good level of expertise in cultural industries to help those in charge of that industry and enhance their technical level, men who can provide them with guidance in the fields most needed by society. The Prophet (PBUH) said: **“It is charity to help an artisan or manufacture for an unskilled person.”**

The Islamic world's concerns have expanded and become diversified, its problems have worsened and multiplied, and the protection of its culture's diversity and specificity has become a critical issue considered a top priority. Muslims have become in dire need of an educational, scientific and cultural institution that can train and produce competent people. These should be capable of supervising and following up on the cultural sector through a global and dynamic approach that relies on the arts of management, processing and analysis relevant to this vital sector.

Since **ISESCO** has acquired substantial experience and knowledge in this respect, it is suggested that it conducts a feasibility study in the light of which it will be possible to select the best-suited system, the most appropriate location and the most appropriate status of this vital institution.

1.2 Creation of a higher scientific centre for cultural *Takaful*

Providing accurate information, conducting in-depth analytical and field studies, and creating a scientific observatory staffed by experts is no less important than providing specialized human resources. Therefore, it is high time the Islamic world engaged in *Takaful* in all determination in order to create a world cultural *Takaful* centre that would bring about benefits and help overcome difficulties. The existence of such a centre would help consolidate *Takaful* and intensify studies on how to develop, renew and elevate the theoretical and practical levels of this *Takaful*.

This centre should comprise:

- A database on cultural *Takaful* and its projects with all their dimensions.
- Sections dedicated to studies, research and coordination.
- Sections dedicated to the organization of symposia and conferences aimed at entrenching the principles of cultural *Takaful*.

The tasks of the centre would consist of conducting studies and research in the field of cultural *Takaful*, either explaining its principles in depth and entrenching its fundamentals, or developing the financial services of Islamic banks in such a way as to contribute to its promotion. The centre would also help generalize the benefits of *Takaful* and secure the expertise necessary for the proper execution of *Takaful* projects. It would enable institutions and organizations to develop mechanisms and means of implementation, follow-up and coordination, in addition

to other activities such as the publication of studies, bulletins, periodicals and magazines that will result from these actions.

Considering the vital role **ISESCO** plays at the international level and its rich experience in the cultural field at the Islamic and world levels, it is suggested that the Organization supervises these studies and tackles the preliminary procedures leading up to the inception of such an institution.

1.3 Creation of a cultural *waqf* fund

Islamic *waqfs* are governed by special principles, laws and systems, as well as by solid legal conditions of which the soundness is reflected by the many *waqf* institutions and funds existing in the Islamic world and that play an important part in social and economic development.

However, the particularities and developments of culture have turned it into a vast field where government financial resources fail to meet needs and discharge all tasks. The existing *waqf* institutions cannot help it meet these needs being constrained by the requirement of obtaining the legal authorization which must be obtained from *waqf* creators and the necessity of reformulating regulatory texts to be compatible with *waqf* rules and regulations.

Furthermore, experience has proved that the external aid that some cultural institutions resort to in order to remedy the inadequacy of their resources has produced harmful results and undermined their independence and the objectives of their activities. It is often the case that the help extended clashes with the need to preserve specificity and safeguard constants. Understanding this aspect and appreciating its danger gives rise to a need to reinforce the activity of the community and civil society institutions, organize of their action, and channel their impact through the creation of a “**cultural *Takaful* fund**”. This fund would be governed by the same laws as *waqf*, but *waqf* providers would be conscious of the need to specify, without resorting to fatwas and *ijtihad*, the fund's legitimate outlets that would serve the aspects addressed in detail in the chapter dedicated to the fundamentals of cultural *Takaful*.

In consideration of the above, it is proposed that **ISESCO**, in cooperation with experienced *waqf* institutions and funds, supervises the feasibility study and proceeds with the measures necessary for creating this fund and boosting its role within Islamic society.

1.4 Creation of an institution of academic patronage and cultural scholarships

When we addressed the manifestations of cultural *Takaful*, we spoke about the innovative forms of cultural *Takaful* that characterized the Islamic civilization. There emerged in some Islamic countries what was called academic patronage whereby a rich or financially comfortable family covered all the expenses of one or several students, providing them with their meals, clothing and all other essentials until they completed their studies.

This form of *Takaful* has made it possible for the children of many poor families to dedicate themselves to the pursuit of knowledge. Some of them went on to become prominent scholars who shone in religious sciences, contributed to enriching them with valuable research and books and with worthy scientific and cultural masterpieces, and left an extraordinary and positive impact on the movement of civilization, thought, sciences and culture.

In addition to its scientific and academic dimension, this type of cultural *Takaful* has other social and cultural facets such as the patronage of those who embrace Islam out of love for this religion and its tolerance and for the kindness of its followers in all lands and of all races. This *Takaful* aimed to bolster the adherence of new converts to Islam and support those who wished to study Islam without leaving their own faith. Indeed, in such *Takaful* lies the serenity of hearts, and through it loyalty to Islam can be gained, this religion can be endeared to people, allies secured, and harm that may befall its call, faith and culture prevented.

Since managing this type of *Takaful* requires specialty, methodology and an institutional approach, the creation of an institution dedicated to it, that encourages its expansion and coordinates the efforts deployed in its pursuit, has become a necessity in view of the many benefits that will be reaped from this aspect of *Takaful*.

Bolstering this institution with a fund for cultural scholarships and creating a balanced structure that will activate the system of patronage and scholarships will most certainly elevate cultural *Takaful* to higher levels of performance. It will also help implement cultural projects that are worthy of the civilizational and human importance of the Ummah's mission, and achieve higher levels of cultural literacy in the Islamic world.

All the proposed institutions and funds are fundamentally interrelated but they need independence in order to perform properly, so that the educational is

not confused with the research-related, the voluntary with what is waqf-based, and all other issues that require operational independence and specialization, without neglecting effective and sustained coordination and continuous fruitful cooperation.

2- At the local level

2.1 The family and consolidating *Takaful* at the family level

The family is the nucleus and a microcosm of society. If the family is wholesome, society will be fine, and if the family is flawed, society will be equally flawed. Islam has taken great interest in the family as witness to the Quran and Sunnah texts calling for conferring on the family the importance it warrants, providing it with the deserved care and protection and building it on solid foundations. One of these foundations is for the family to embrace *Takaful* within its circle and environment, and to engage in it wholeheartedly and by involving all its members.

We need to deepen awareness about family *Takaful* first. In the Sharia, this *Takaful* refer to all forms of financial and moral charity benefiting relatives. Muslim societies have a rich plethora of practices and traditions in this field and these need to be developed, renewed and revitalized. A society where families do not practice mutual assistance cannot engage in *Takaful* with its own environment.

Considering the important status of the family within the Islamic society, it is necessary to integrate cultural *Takaful* in all family-g geared programs. Families are one effective channel of revitalizing, supporting and boosting cultural action.

The family is best placed to become the first incentive for children and young people to integrate the cultural and social system. It is their first educational station and the basic school where they acquire values and principles, and become steeped in the concepts and fundamentals that will guarantee their integration in social life and interaction with its cultural thought.

The education that raises awareness about cultural action and instills faith in the importance of being part of the institution of cultural *Takaful* starts and grows within the family, and is nurtured afterwards by society through its educational institutions.

2.2 School and consecrating *Takaful* at the educational level

The school is one of the most important social and educational institutions tasked with complementing the action of the family in caring and raising young generations. It continuously welcomes crowds of children and young adults to raise and educate. Along with the family, it is considered a powerful channel supporting cultural action within society in view of its role in raising generations, shaping their minds, arming them with useful knowledge, and helping them acquire the experience and expertise from which they will benefit in real life.

While education is a fertile and vital field for the development of cultural action and activation of the cultural *Takaful* system, the school is the most important channel for achieving this. Therefore, it should take its position within the sound conceptualization of the Strategy for Islamic Cultural *Takaful*.

To this end, it is necessary to intensify efforts in order to promote the action of the school and make its impact stronger and sufficient from the angle of a *Takaful* that is perceived as a model for young generations who embrace its principles and are encouraged to fulfill its objectives. This would involve the following:

- Speeding up the pace of the creation of schools and educational institutions in order to accommodate all children of the Muslim Ummah who need schooling and education, whether in cities or in the countryside;
- Providing the resources and necessary educational equipment, and modernizing tools and mechanisms in such a way as to ensure a high-standing and constructive process of education and schooling;
- Regularly reviewing educational programs, curricula, teaching methods and tools in order to keep them responsive to the requirements of reality at all times, opened up to the specific and general environment, and abreast of modern developments in all fields, while preserving the identity and components of Islamic civilization;
- Providing schoolbooks that are conducive to good educational standards, respectful of authenticity and cognizant of the developments of modern times, and reviewing these books regularly to ensure their continuous updating; and
- Ensuring continuity in supervising trainers through educational gatherings and training sessions, and guaranteeing that they enjoy the care and attention they deserve in order to be at the level of expectations in terms of updating and follow-up.

2.3 Religious institutions and the consecration of *Takaful* at the religious level

- The mosque:

The mosque is one of the major educational institutions. However, we chose to address it separately because of its high specificity. In the early eras of Islam, the mosque doubled as the school where lessons were dispensed, lectures and study sessions organized and *daawa* and guidance action performed. Although few mosques still perform such functions in the reforming and educational sense, they remain by their very nature and their lawful purpose an institution that discharges a mission of *daawa* and guidance and relays the Islamic religious discourse to all Muslims through the Friday sermons and those delivered on feasts and other religious celebrations.

While the school is a channel for supporting social cultural action, similar in this to other primary, secondary and tertiary educational institutions, the mosque is another one that is no less important or sensitive. It addresses all Muslims and plays host to larger numbers of Muslims who seek them to fulfill their spiritual needs and heed the call of their God (SWT). Their presence in these mosques is marked by their willingness to listen to preaching and religious sermons and partake of other actions that fall under the umbrella of *daawa* action.

The mosque is an efficient instrument in consecrating the values of cultural *Takaful*, boosting its institution and increasing people's attachment to it. Coordination with government and waqf authorities in charge of this action is necessary in order to implement activities, consecrate this *Takaful* and foster its spirit through the mosque's multiple activities, particularly social and cultural ones, and through the publication of books and curricula that are compatible with the permanent and cyclical study programs that many mosques supervise.

- The book:

Profound changes have changed the face of knowledge, culture and scientific research, and a tremendous revolution has occurred in the techniques, methods and tools used in research, reading and interacting with the scientific information stored in discs and posted on the internet web, as well as the many other sophisticated means. Yet, the book remains special because of its scientific, cultural and historical value, its direct impact on hearts and minds, its incomparable beauty and its uniqueness in presenting important and seriously researched information, particularly that related to the Quran, the study of its sciences and the teaching of its verses.

The Noble Quran was the first book that Muslims knew. From this book, they derived their faith, Sharia and morals and extracted knowledge and know-how. By embracing it and delving into it, they were able to fill the universe with their thoughts and heritage. Less than a century after the prophecy, the Islamic world was already abounding with books for which libraries were built... With the expansion of Islamic territories and Islam's many conquests, Muslims assimilated other human cultures that they were able to cast into the mold of the Islamic civilization... Vestiges of their most valuable books can still be found in libraries east and west.

In the same way that books profoundly influenced the prosperity of cultural movement, they exercise the same impact in supporting and boosting cultural *Takaful* in productivity and social sensitization, by consecrating the principles of Islamic cultural *Takaful* in the minds and hearts of young generations.

There is a need to prepare guidebooks on the subjects of the school and the book. Each would address one of the fundamentals of cultural *Takaful* as they have been identified and explained in the relevant chapter of the present strategy, thus, entrenching the religious premises of these principles and reinforcing faith in their vitality and in the nobility of their objectives.

2.4 Information institutions and consecrating *Takaful* through the media and communication

It is indubitable that audio, visual and written media play an essential part in communication with people and are a strong tool in conveying the cultural discourse to them. Through various channels and information pulpits, this discourse can discharge its mission while preserving its uniqueness and striving to consecrate its constants. It can thus encourage the acquisition of the tools of its trade and acclaim its figures and icons. The media provide an excellent tool for a good presentation of facts and information and an honest discourse. The more this discourse is based on clarity and frankness, accuracy and honesty in reporting and relaying, and the more it benefits from modern techniques in clarifying, explaining, interpreting, commenting and convincing, the stronger its impact will be and the more generalized its benefits.

Thanks to their speed, vast scope and extensive reach, these channels make it possible to save time and energy, particularly when it comes to strengthening collective faith in cultural *Takaful*, highlighting its virtues and mobilizing efforts for implementing its projects and fulfilling its objectives.

For this and other reasons, the scope of the media action has always been larger than that of cultural, educational and family action. The information pulpit is a window wherefrom the whole society, even the whole world, can be addressed in words and images, signs and drawings and all other forms of discourse and means of communication. Thanks to the attractiveness of these channels and their sophisticated techniques, thoughts and ideas stand a much better chance of reaching the audience and of the latter's understanding their contents and objectives.

Because of the dangerously strong impact of the media, the system of Islamic cultural *Takaful* should place the following actions among its priorities:

- Encouraging the media in Muslim societies to preserve interests and shun anything that is corrupt and sinful.
- Utilizing the mass media to spread the Islamic culture based on the religious values that characterize the life of Muslims as individuals and communities.
- Assessing all modern ideas and opinions and analyzing them through the eyes of Islam, in the light of its criteria, and on the basis of its guidance and path.
- Purifying collective thought from anything that threatens the purity of cultural constants and specificities, through the revisiting of everything that bolsters the purity and simplicity of Islam and referring to its two authentic sources, the Quran and the Sunnah.
- Spreading the authentic Islamic culture which is one of the major factors of unity among Muslims. It accounts for the solidity of their bonds and the consecration of their civilizational values which are a source of strength, pride and glory.
- Allocating sufficient space for child-gearred information which would be based on conscious scientific planning and could impact on the child and achieve the desired effectiveness, such as:
 - Planning information programs addressed to parents, educators and all persons involved with children, introducing them to sound methods of social upbringing of youth and the means and ways of consolidating *Takaful* among growing generations.
 - Devising child information programs that are suitable for their age and intellectual levels and that serve and enrich cultural *Takaful*.
 - Devising programs for training information specialists working with various communication channels of cultural *Takaful*, through coordination with the proposed "Higher Institute for Cultural Affairs Management".

2.5 Community associations and consecrating *Takaful* at the civil society level

When we addressed objectives, we spoke about the importance of non-governmental institutions in the renaissance of the Islamic world and their role in meeting the expenses of education, schooling and training through zakat, *waqfs* and other forms of voluntary charity. We mentioned how they built and operated mosques, schools and universities, and provided scholars, students, imams and preachers with enough to live decently and be able to accomplish their social and cultural missions.

We also mentioned the role civil society played in the Islamic world, with the support of scholars and the blessings of authorities and governments, in contributing to enriching scientific, cultural and educational activity and creating a solid shield. Thus, they ensured that the process of shaping the brains and minds of the nation did not turn into an obstacle to cultural diversity, imposed one form of intellectual allegiance, or exposed the whole process to perdition whenever unrest prevailed and politicians fought over power.

Thanks to community and civil society institutions, cultural *Takaful* remained with the Muslim society as an expression of the brotherhood of faith and mutual assistance in achieving cultural unity. It consolidated cooperation among the members of Muslim communities living outside the Islamic world, and between them and their international environment and Muslim one.

Muslims need to deeply involve these institutions and associations in many of the projects of cultural *Takaful* and to coordinate with them in formulating and furthering the proposals previously made. These institutions must be allowed to benefit from and participate in programs through a system of conventions and preset conditions that serve and develop Islamic action and enrich and consolidate cultural *Takaful*.