

## 2021 Resilience, the best asset – Part 1

Since November 2019 we have been in the grip of Covid-19. All those who answered the question in 2015, “Where do you see yourself, 5 years from now?” were wrong. Nobody foresaw Covid-19. One little virus about which we are not even sure if it is a living thing as we know life, turned our world upside down. All our wealth, military power, authority, and influence came to nothing. In this situation we have seen three things which are typical of people facing calamity: Fear of annihilation, disruption and confusion, despair and depression which sometimes can have extreme consequences.

The famous Urdu poet, Mirza Asadullah Khan Ghalib wrote this couplet about one of the most brutal periods of Indian history which he lived through, the First War of Independence fought against the depredations of the East India Company in 1857.

*Ranj se khugar hua insaan to mit jaata hai ranj  
Mushkilein mujh par padi itni ke aasaan ho gayi ~ Ghalib*

*When a person becomes used to sorrow, sorrow is wiped out  
So many difficulties fell upon me that everything became easy*

It is good to read history because it helps us to put the events of our lives in perspective and not become depressed with the difficulties we face. We realize that compared to what others faced in the past, what we are facing today is like a Sunday School picnic. We thank Allahﷻ for giving us a religion where we recognize Him and turn towards Him, which is the ease that comes with every difficulty. Because to turn towards the One who can relieve the difficulty is the best comfort.

There has been a huge amount of research in the field of psychology about how people deal with stress, especially that which arises out of calamitous events like wars, epidemics, natural disasters, or man-made catastrophes. And what comes through is that those who have resilience cope with the loss far better and come out of it without psychological damage. We don't invite calamities but if we must deal with them, then it is good to know what to do and how our Imaan and Tawakkul on Allah ﷻ is the best resource.

Research with survivors of great calamities, wars and concentration camps shows that there are three critical attitudes they have, three things they do which differentiate them from the victims of those tragedies. **They face the brutal facts, never lose hope in eventual success, and make a way out of the mess.**

What is the nature of the calamity that we are facing? I say to you that Covid-19 is the least of our problems. That may sound strange to you but please bear with me as I explain. Covid-19 has a fatality rate of 1%. This means that even if you get it, there is a 99% chance that you will be cured. Against Covid we have a vaccine. Against the others, there is no vaccine. I will tell you about the other threats in a minute. Covid-19 only accelerated change that was coming and which we had been ignoring for many years. But now it is before us. There are four things about which I will speak to you in more detail over the coming weeks, but here is a preview. I request you to listen, do your own research, reflect, and chart out a path to change your life. We

need this badly. The year ahead is full of unknowns. It is essential to understand what is happening and chart out a course that will lead to safety and success for all.

The four things are: **Disruptive technology & AI, Poverty & Income disparity, Toxic politics, Global warming**

Let me try to give you a thumbnail peek into each. One of the most visible signs of AI is self-driving cars. Soon to be self-driving trucks. That means the 16-wheelers that make America run, will be driverless. This is sold to us as a revolution which will cut down turnaround time, eliminate accidents, increase margins and profits, boost efficiencies and will just be so cool. Stop for a second and ask, 'What will happen to the 5 million truck drivers whose livelihood depends on those trucks? Multiply that by 5 and you have families, 25 million people with school fees, medical insurance, mortgages, food and utility expenses, dreams, and aspirations. What will happen to them when you cut off their lifeline? For those who are still unaware, the pandemic was not bad for everyone. Some people became humongously rich thanks to the pandemic. There are many other ways in which disruptive technology and AI will affect us but this enough for now for you to think about.

Poverty in society is like cancer in the body. It must be eliminated. The strongest economies are not those with huge income disparities with the superrich and those living on food stamps and worse, living in the same

country. The strongest economies are the ones in which the majority of the population has surplus income for discretionary spending. That is how economies function where producers of goods and services can compete in the market for the attention of buyers who can buy. Poor people also aspire but do not have the means to achieve their aspirations. That gives rise to crime, violence, drugs, and all the evils that we see in our societies today. Societies which trumpet from the rooftops about their GDP. That incidentally is the worst measurement of the health of an economy. If someone challenged you, "Can you create an economic system in which 8 men will collectively have more wealth than 50% of the world's population i.e. 3.5 billion people?" you would have called them insane. But that is exactly what we have today as I speak. We achieved the impossible.

About toxic politics I don't think I need to talk to you in any detail. It seems that there is a push towards fascism all over the world. The favorite tactic of fascist leaders to distract the attention of the masses to push through increasingly restrictive, invasive, and oppressive laws is to demonize a section of the population, divert the attention of people towards the target group which is labelled as 'THE ENEMY'. Today in most cases it is Muslims who are cast into that role for no fault of theirs. Covid was a gift for such leaders and they took full advantage of it to accomplish their agenda in the name of safeguarding public health. When the smoke clears people will be able to see the shackles on their tongues and the collars round their necks,

but it will be too late. Not all times are equal. Today we are at a crossroad in history when the foundations of the structures of society are shaken and for a short time it is given into the hands of ordinary people, to change the path of destiny. Once that moment passes, new structures will take the place of old and the moment of change would have passed, not to return for decades or centuries. To change the path of destiny we need perspective, vision, dedication, commitment, and courage. If we succeed, we will write our own history. If we fail to rise to the challenge, we will be relegated to the trash heap of statistics. It's our call.

Finally, the biggest calamity that faces us is Global warming. The problem is that most people don't understand what it means or the danger it represents apart from the fact that we have had mild winters for the past few years. Why Global warming is a problem and more importantly, what we as individuals, can do to stop it or even reverse it, is something that we are unaware of. It is a typical situation of the 'Boiled Frog Syndrome', where we don't realize the danger of something until it is too late. These are the brutal facts without any sugar coating. As I mentioned to you, those who believe in 'magic' and believe that we will be saved without our effort will perish. It is essential to face facts, yet not lose hope and create a winning strategy. Let us come to hope.

It is in this scenario that we take refuge in the Grace and Glory of Allahﷻ, our Rabb who said:

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي  
عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ

*Rum 30: 41. Evil (sins and disobedience of Allah, etc.) has appeared on land and sea because of what the hands of men have earned (by oppression and evil deeds), that Allah may make them taste a part of that which they have done, in order that they may return (by repenting to Allah and begging His Pardon).*

Allah ﷻ told us why calamities and difficulties happen and why He allows them to happen. In that is reflected the great Mercy of our Rabb. He said:

وَلَنُذِيقَنَّهُمْ مِنَ الْعَذَابِ الْأَدْنَىٰ دُونَ الْعَذَابِ الْأَكْبَرِ لَعَلَّهُمْ يَرْجِعُونَ

*Sajda 32: 21. And verily, We will make them taste of the near torment (disasters, calamities) prior to the supreme torment (in the Aakhira), in order that they may (repent and) return (to Allah).*

The calamity is not a punishment, but the consequences of our actions and are a sign of Allah ﷻ's Mercy, in that He allows us to taste them so that we can return to His obedience and save ourselves from the real punishment in the Aakhira. The beauty of the Book of Allah ﷻ and the teachings of His Messenger ﷺ is that with every problem it also shows us the solution. To have hope it is enormously useful to understand why something happens. Only if we understand the reasons can we create strategies to reverse the negative impact. Allah ﷻ tells us what to do when we are in the grip of a calamity.

وَلَنُذِيقَنَّكُمْ بِشْيَاءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ  
وَالثَّمَرَاتِ وَبَشِيرِ الصَّابِرِينَ

الَّذِينَ إِذَا أَصَابَتْهُمُ مُصِيبَةٌ قَالُوا إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ رَاجِعُونَ  
أُولَئِكَ عَلَيْهِمْ صَلَوَاتٌ مِّن رَّبِّهِمْ وَرَحْمَةٌ وَأُولَئِكَ هُمُ الْمُهْتَدُونَ

*Baqara 2: 155. And certainly, We shall test you with something of fear, hunger, loss of wealth, lives and fruits, but give glad tidings to As-Sabirin (the patient ones).*

*156. Who, when afflicted with calamity, say: "Truly! To Allah we belong and truly, to Him we shall return." 157. They are those on whom are the Salawaat (blessings) from their Rabb, and who receive His Mercy, and it is they who are the guided ones.*

There are five matters in this Ayah that I want to point out to you.

1. Allahﷻ promised to test us. So, when the test comes, we know it is from Ar-Rahman ur Raheem and therefore in it can only be Khair.
2. Allahﷻ gave good news to those who have Sabr. What is Sabr? Sabr is to act to trouble shoot the problem, take action to protect ourselves and others, help each other and have a positive outlook. Sabr is not simply to sit passively. But to act to the best of our ability to help ourselves and others.
3. Allahﷻ described what these Sabireen do when faced with loss. They say, "To Allahﷻ we belong and to Him is our return." They accept their situation with equanimity and dignity and don't complain.
4. Allahﷻ then told us what He does with such people: On them are blessings from their Rabb and His Mercy. What does that mean? What will happen to the one on whom is Allahﷻ' s blessing and Mercy on the DOJ?

5. Allahﷻ announced that such people are rightly guided. The purpose of life is to be rightly guided. These people have achieved that and Allahﷻ is their Witness.

Let me end with reminding myself and you about the duas that Rasoolullahﷺ taught us to protect ourselves from all evil. He told us to recite Ayatul Kursi, Al-Ikhlaas and Muwadhatain in the morning and evening.

`Uthman bin `Affan (RA) reported: Rasoolullahﷺ said: “He who recites three times every morning and evening:

بِسْمِ اللَّهِ الَّذِي لَا يَضُرُّ مَعَ اسْمِهِ شَيْءٌ فِي الْأَرْضِ وَلَا فِي السَّمَاءِ وَهُوَ  
السَّمِيعُ الْعَلِيمُ

*`Bismillahil-ladhi la yadurru ma`as-mihi shai'un fil-ardi wa la fis-sama'i, wa Huwas-Sami`ul-`Alim (In the Name of Allah with Whose Name there is protection against every kind of harm in the earth or in the heaven, and He is the All-Hearing and All-Knowing),'* nothing will harm him.” [Abu Dawud and At-Tirmidhi]

أَعُوذُ بِكَلِمَاتِ اللَّهِ التَّامَّاتِ مِنْ شَرِّ مَا خَلَقَ

*“A`udhu bi kalimati Allaahi al-taammaat min sharri ma khalaq (“I seek refuge in the Perfect Words of Allah from the evil of what He has created.”) Sahih Muslim*