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Navigating Belief in *Qadar* (Destiny) with the Contemporary Understanding of Risk Management

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ABSTRACT

This article explores the concept of qadar (destiny) and how it can interplay with contemporary risk management practices, particularly at the personal level. The belief in qadar has implications for how Muslims perceive and approach risks in their everyday lives as they try and find the balance between acting on human free will while surrendering to the will of God. The article examines the perspectives of the Maturidi and Ash'ari schools of thought, which both offer similar but yet nuanced differences on what it means to have free will while believing in qadar. Furthermore, the migration of Prophet Muhammad from Mecca to Medina (hijra) is presented as an example of effective risk management in the Islamic tradition. The article concludes by advocating for a better understanding of qadar and the implementation of risk management practices in order to achieve optimal outcomes while recognising the ultimate authority of God.

Keywords: *Divine destiny, divine predestination, qadar, risk management.*

The notion of *qadar* (divine predestination) constitutes a fundamental tenet within Islam, signifying the conviction that all events are predetermined and inscribed in the Preserved Tablet (*Al-Lawh Al-Mahfuz*) - Muslims believe that the divine destiny (*qadr*) is when God wrote down in the Preserved Tablet (*Al-Lawh Al-Mahfuz*) all that has happened and will happen. Extensive scholarly endeavours have been dedicated to understanding the relationship between *qadar* and free will. Moreover, dissension among scholars persists regarding the precise definition of *qadar*. This has implications for positioning free will in the life of a Muslim; how much free will does a person have and who is ultimately responsible for actions undertaken by a person.

Similar to various other religions, Islam has encountered criticism concerning its belief in destiny, with detractors contending that such a belief could be perceived as 'fatalistic' as it may

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engender a passive approach towards human actions and misfortunes by attributing responsibility solely to *qadar* (Littlewood & Dein 2013). The concept of *qadar* also prompts the important inquiry of discerning when individuals should assume responsibility for their actions and when they should yield to the notion of “God’s will.”

The discourse concerning the belief in *qadar* and its intricate relationship with human volition, self-determination, and free will has persisted from the classical era to the present day. Over the course of centuries, Muslim theologians have dedicated considerable effort to fathom the reconciliation of two seemingly contradictory principles: the absolute power and dominion of God, the Omnipotent, over-all aspects of creation, and, concurrently, the individual accountability each person bears for their actions (Parrott 2017).

The broad range of perspectives concerning the belief in *qadar* gives rise to diverse interpretations of human free will and its implications on how Muslims perceive risks; how they approach risks in their everyday actions, and whether they need to manage risks since God has “decreed all” already. Put differently, the understanding of belief in *qadar* directly impacts the practice of risk management in various facets of life, including at the personal level. Although risk management has been extensively deliberated upon by Muslim scholars, particularly within the realm of Islamic finance, there remains a notable gap in the discourse and comprehension of risk management in the everyday life of a Muslim.

This article aims to explore the diverse and occasionally conflicting interpretations of *qadar* among Muslim scholars and the implications this can have on one’s risk management practices at the personal level. By delving into these various understanding of *qadar*, this article will articulate how *qadar* should be understood in order for Muslims to manage risks more effectively, thus implementing sound risk management strategies. Through a detailed analysis of the relationship between belief in *qadar* and risk management, a nuanced understanding of *qadar* in guiding sensible decision-making and risk management will be provided.

The migration of Prophet Muhammad from Mecca to Medina (*hijra*) will be offered as an exemplary showcase of how the Prophet effectively practiced risk management methods more than 1,400 years ago (Iqbal & Ahmad 2009). This historic event illustrates how Prophet Muhammad, with an unwavering belief in *qadar*, skilfully balanced human responsibility in decision making, with submission to God’s will. The entire journey stands as a profound demonstration of how the Prophet embraced proactive measures while simultaneously entrusting the outcomes to the will of God. Through the analysis of this pivotal event, there will be valuable insight into how the integration of faith and strategic action can lead to successful risk management. Such a balanced integration continues to be relevant and applicable in the modern context.

Belief in Qadar: Not Fatalism nor Libertarian

Muslims hold firm belief in the six core articles of faith (*iman*), which find their origin in the famous Gabriel hadith, recorded in Sahih Muslim. In this hadith, the Prophet elucidated the fundamental elements of faith: belief in God, in His angels, in His Books, in His Apostles, in the Day of Judgment, and belief in *qadar*, its good and its harm (Hajjaj n.d.-a).

Imam Abu Hanifah (d. 767), in his work *al-Fiqh al-Akbar*, further expounded on the significance of belief in *qadar*, emphasising its obligatory nature, irrespective of whether the decree is perceived as favourable or unfavourable (Maghnisawi 2007). This, a strong conviction in Divine will and Divine predestination is embedded within the Islamic faith.

Throughout history, scholars and theologians have engaged in extensive discussions about the concept of *qadar* and its intricate interplay with human free will, endeavouring to reconcile the coexistence of these two facets of faith in a balanced manner. These theological discussions have enriched Islamic scholarship while also creating difference of opinions.

Both Ash’ari (d. 941) and Maturidi (d. 944), two Muslim theologians from the tenth century have left their mark, until today. They were the first to lay the foundations of the Islamic concept of God, forming the two mainstream theological schools of thought within the Islamic tradition (Taftazani 1950). Extensive literatures have been dedicated to examining both the convergences

and disparities between the two schools of thought. These subtle variations have profound implications for understanding the nature of good and evil, as well as the belief in *qadar*.

Mainstream scholars contend that while Ash'ari and Maturidi are considered to be within the boundaries of Islamic teachings, as rooted in the Quran and Sunnah, there are two other schools of thought that are not aligned with the mainstream: the Muktazilites and the Jabariyyas (Nursi 2008). Before delving into the Ash'ari and Maturidi views on *qadar*, it is worth discussing two major theological understandings which are considered outside the parameters of Sunni Islam. In this way, the importance of reconciling *qadar* with free will in a way which is true to the Islamic understanding of God, will be better understood.

The two views which are opposingly different and are considered outside the parameters of Sunni Islam, are the Muktazilites and the Jabariyyas. The term Muktazilite is derived from the word *i'tizal*, which translates to departed and suggests their departure from mainstream Islamic beliefs (Kirkinci 1993). On the other hand, Jabariyya means to compel someone to perform an action, which in essence means humankind does not have free will (Maghnisawi 2007). Both the Muktazilites and Jabariyyas emerged with the aim of providing explaining how evil works without attributing it to God.

Muktazilites denied *qadar* stating that God neither determined nor created sins like disbelief, evil, tyranny and wrongdoing (Khalildi 1985). In other words, according to Muktazilite belief, humankind creates evil acts independently of God. This was the Muktazilite's way of defending God's justice (Walsh 1999). They did not see it fitting for God to create humankind's evil acts, which led them to giving creative powers to humankind. Jabariyya held the opposite view to Muktazilite's, where they stated that humankind has no will or option, everything is willed and done by God, and human beings are compelled to those actions (Gümüs 2015). Jabariyya considered the Muktazilite view, where humankind can create actions independent to God, to be negligent:

With the intention of declaring God to be free of all partners and to be in no way impotent, the followers of this school ascribes all of man's voluntary actions, whether good or evil, to Divine Determining and claimed that man's will and power of choice were ineffective (Kirkinci 1993: 78).

It is ironic that both schools sought to protect God: Muktazilites sought to protect God from being 'guilty' of creating evil, while Jabariyyas tried to protect God from being powerless. Although the objective of the two schools may have been good, they were not in line with the way God made Himself known through the Quran and Sunnah.

Indeed, the Sunni theological schools of Maturidi and Ash'ari successfully navigated the dilemmas faced by the Jabariyyas and Muktazilites. These two mainstream schools achieved a balance that aligned more closely with Islamic teachings, providing explanations that addressed the challenges of evil's existence without attributing it directly to God or rendering God powerless (Nursi 2008).

The Maturidi and Ash'ari schools upheld the belief in *qadar* while maintaining the importance of human free will and responsibility. They emphasised that evil is a result of human actions and choices, rather than a direct creation of God. This perspective preserved the concept of a just and merciful God while acknowledging the reality of evil in the world.

There are differences between the Maturidi and Ash'ari schools which are nuanced but yet noteworthy. The Maturidi school is that of those who believe and follow Abu Mansur Muhammad Maturidi. Maturidi acknowledged that humankind has the will and power to either do or not do a thing. However, humankind's will is different to God's will; when human beings exercise their will, it is described as a 'wish', 'desire', 'inclination' or 'acquisition' (*kasb*), which God responds to by creating the desired thing (Kirkinci 1993). Whereas, when God wills something, there is creation (*khalq*). Both *kasb* and *khalq* are described as actions, actions that are the result of exercising power (Ahmad 2013). The coming together of the two powers results in God creating what the human being willed. Approaching the matter in this way ensured the principle of "God creates all" is not violated.

The Ash'ari school is that of those who follow Abu al-Hasan Ash'ari. Ash'ari was first a Muktazilite, but then returned to the mainstream way of thinking, after which he wrote many books on the subject (Allen 1998). Ash'ari defines performing actions as bringing something into existence, something that human beings cannot do. Therefore, only God performs actions (Ahmad 2013). Hence, when human beings desire an act, God creates it without human power having any effect.

Thus, the commonality between the two schools is that human beings have free will and they have the ability to exercise that free will. In both cases, God is the one who has the creative powers to create the outcome desired by the human being. The difference is mainly on what is understood by the word "action." Ash'ari held that the word "action" is literal when applied to God since He is the doer and is figurative when applied to human beings. Maturidi held that the word "action" is also literal when applied to human beings.

Said Nursi (d. 1960), a contemporary Muslim scholar, focused extensively on *qadar* in his magnum opus, the *Risale-i Nur*. While some deem Nursi as "neo-Ash'arite" (Turner 2010: 556) in his general theological approach, an examination of the *Risale-i Nur* also reveals close alignments with the Maturidi perspective. Similar to the Ash'ari and Maturidi thinking, Nursi believes that humankind has free will and, if one chooses to do something, God will create it. Therefore, while humankind is responsible for the choice, whether it is good or bad, the creative powers lie with God. Sometimes Nursi suggests that all humankind needs to do is desire it (Ash'ari) and other times he suggests that humankind has minute will (*juz'i irada*) (Maturidi). Either way, as Nursi expresses it, God in effect is saying: "My servant! Whichever way you wish to take with your will, I will take you there. In which case the responsibility is yours!" (Nursi 2008: 483).

Nursi gives an analogy to explain how human free will and God's power work together. It is like a child who is put on the shoulders of an adult. The adult tells the child that they will take them wherever they want to go. The child wants to go to a high mountain, so the adult takes them there, but they either catch a cold or fall (Nursi 2008). In this case, it is appropriate to hold the child responsible for the bad choice they made, according to Nursi, and for the carrier to reprimand the child. "Thus, Almighty God, the Firmest of Judges, makes His servant's will, which is utterly weak, a condition, and His universal will follows it." (Nursi 2008: 483). Just as the child is responsible for the outcome of what they willed, Nursi argues that human beings are responsible for what they will, even if it is God's will that made human will possible. Based on this explanation, God is not responsible for evil.

Imam Tahawi (d. 933) further emphasised the distinctive position of Sunni belief, finding a middle ground between the extremes of libertarianism, like the Muktazilites, and fatalism, like the Jabariyyas. In his renowned work, he underscored the importance of holding steadfast to this middle ground belief, as it is an essential requirement for being considered a true Muslim believer. Imam Tahawi stressed the importance of remaining firm in one's faith throughout life and to seek God's protection and preservation from falling into heresies, embracing deviant opinions, or adopting erroneous doctrines (Tahawi 2009), such as that of the Muktazilite and the Jabariyyas. By advocating for a balanced approach between free will and *qadar*, Imam Tahawi's work resonated with mainstream Sunni thought and became highly regarded as an authoritative source for Sunni creed.

Once belief in *qadar* is settled in one's heart, the application of this belief in everyday life can be complex. When does one seek to apply their free will and take responsibility for their life and when does one surrender to the will of God? What does all this mean for risk management? If human beings are responsible for their actions and therefore should not take a fatalistic approach while also not taking a libertarian approach, how does one view risks and manage them? This will be discussed in the next section.

Risk Management: Reflection of Belief in Qadar

International Organisation of Standardization (ISO) in ISO 31000 defines risk as “the effect of uncertainty on objectives” (Louisot & Ketcham 2014: xvii). Noor et al. have analysed the way in which risk has been understood from an Islamic finance perspective (Mohd Noor et al. 2018). This analysis sheds light on the various ways risk can be perceived, not only in Islamic finance, but also in everyday life.

According to Noor et al. (2018: 4), “In Islamic finance, the first systematic discussion on risks was produced by Elgari.” Elgari (2003: 5) defines risk as the probability of an event happening “whose occurrence is uncertain.” The term risk often has a negative connotation, leading to the perception that it should be minimised or even avoided whenever possible (Bisson 2014). This belief extends to the domain of Islamic finance, where the study of risk and risk management is prevalent. Some Muslim scholars differentiate between uncertainty and risk by using the term *gharar* to refer to uncertainty. In this context, *khatr* is understood to mean risk (Mohd Noor et al. 2018). According to Elgari (2003), *gharar* means hazard and deception, making *gharar* sales prohibited. Even though there is the uncertainty aspect with risk, and both risk and uncertainty relate to the unknown, risk itself should be differentiated from uncertainty.

Risk is closely referred to an attempt to “control” the unknown by applying knowledge based on the orderliness of the world...Hence, risk requires sound knowledge to understand how uncertainty and complexity can be managed (Mohd Noor et al. 2018: 5).

Furthermore, there can be different levels of risk, according to Elgari (2003), and therefore, not all risks should be treated and perceived in the same way. While some risks need to be avoided, others need to be managed. Also, risk is something that can be studied and evaluated to reduce the effect of making harmful decisions (Mohd Noor et al. 2018).

It is interesting to note that, while there is generally a negative connotation associated with risk, there is a claim that the original English word, risk, actually comes from the Italian word *risico* and *risco* which is presumed to have derived from the Arabic word of *rizq*. In the religious sense, *rizq* means “the daily provision allotted by God to each man.” When origin of the word is considered, the word has a more neutral connotation (Bousslama & Lahrichi 2017: 720). One of God’s names, al-Razzaq (The Provider) is mentioned numerous times in the Quran, to highlight that God provides the sustenance to His creation. An example of such a Quranic verse is, “Say, ‘Who provides for you from the heavens and the earth?’ Say, ‘God. And indeed, we or you are either upon guidance or in clear error.’” (al-Quran, Saba’ 34:24)

Thus, the word risk has an interesting history where its meaning has evolved and remained somewhat ambiguous. While it often has negative connotations, this is not always the case. In any case, risk is considered to be something that is manageable, unlike uncertainty. For this reason, risk management is considered an important part of life. Risk management will be discussed in the next section.

Risk Management

ISO defines risk management as coordinating “activities to direct and control an organization with regards to risk.” (Louisot & Ketcham 2014: xvii). Furthermore, ISO prescribes certain processes for risk management, from scoping the risk, assessing the risk, to treating the risk, should the risk occur (Technical Committee ISO/TC 262 2018). Aligning with ISO, the Project Management Institute (PMI) emphasises the importance of risk management in managing a project to attain the project objective (Project Management Institute 2017). This would entail undertaking several activities such as risk management planning which includes risk identification, risk analysis, risk response planning, risk response implementation, and monitoring risk on a project (Project Management Institute 2017). Therefore, a project cannot be successfully implemented without risk management. That is, one cannot undertake a fatalistic approach when undertaking a fatalistic approach where there is no planning for possible risks. One also cannot take a libertarian

approach which would mean overconfidence in the execution of a project, assuming on hundred percent chance of success. There needs to be a balanced approach.

Considering a project is about endeavouring to attain a defined goal, then it deems necessary to apply project management; the “application of knowledge, skills, tools, and techniques [including risk management] to project activities to meet the project requirements.” (Project Management Institute 2017: 10). The word project then can be creatively extrapolated into the life of a Muslim. If a project is about endeavouring to attain a defined goal, as mentioned above, a Muslim’s defined goal, or life project, is to serve the Creator in the best possible manner (al-Quran, al-Baqarah 2:30). To execute this project successfully, a risk management framework needs to be applied, just as one would for any sophisticated project. In a sense, it means that one would not leave their fate to chances and would do everything in their control to have the best possible outcome in their life project, while also being conscious that they are not acting on their own. Finding this balance is key. It would be essential for one to not take the fatalistic approach of the Jabariyyas, where all actions and outcomes are attributed to God. One would also avoid falling into the trap of the Muktazilites where a person believes they have full control of their ‘life project’. A believer’s life is their project, and they must undertake risk management to try and achieve the best possible outcome.

When one’s life is understood from this perspective, risk assessment and risk response planning become an essential part of one’s belief in *qadar*; taking responsibility for the outcome of their actions by developing a strategy to achieve the best possible outcome. To shed light on how risk management can be understood in one’s life, Prophet Muhammad’s migration (*hijra*) from Mecca to Medina will be looked at.

Hijra: An Example Prophet Muhammad Practicing Risk Management

From a life project perspective, in simple words, the Prophet had a mission to spread the message of Islam to all of humanity (Iqbal & Ahmad 2009), to inform humanity about God’s existence (al-Quran, Muhammad 47:19), and educate them on the purpose of human creation which is to worship God (al-Quran, Al-Zariyat 51:56). Most importantly, this project would have failed if the Prophet was killed by his opponents (Iqbal & Ahmad 2009).

In this context, the *hijra* (The event of Prophet migration from Mecca to Medina in 622 CE.) is a perfect example from the life of Prophet Muhammad which demonstrates the modern practice of risk management. Through this example, the interplay of one’s belief in *qadar* and the actions one takes, becomes apparent. Prophet Muhammad indeed developed and applied a strategic plan to achieve his mission, including risk management (Iqbal & Ahmad 2009).

Hypothetically, had the Prophet taken a fatalistic approach to *qadar*, he would have stayed in Mecca and waited for the victory to eventuate, as promised by God (al-Quran, al-Fath 48:1). His approach would have been of the Jabariyya, taking no responsibility for his situation and therefore taking no action to try and influence the situation. Should the Prophet have taken the Muktazilite approach, he would have had no reliance on God and would have taken full ownership of the situation he was faced with. That is, he would have taken God’s power completely out of the equation (Saani 2021).

From a risk assessment perspective, the Prophet carefully evaluated the risks associated with performing *hijra* in comparison to the risks of not undertaking the journey. Some Meccans had developed a plan to assassinate Prophet Muhammad (Lings 2006). The risk of attempted assassination was significant. But then, making *hijra* consisted of its own risks because his opponents did not want him to leave Mecca as this would mean that he would be outside their control. Nevertheless, leaving Mecca was the lesser risk out of the two options. Prior to making the *hijra*, the Prophet engaged in several risk response planning measures to ensure the successful fulfillment of his mission.

In the context of a project, a practical risk management framework comprises four strategies: *risk avoidance*, *risk transfer*, *risk reduction*, and *risk acceptance* (Becker 2004). These strategies are utilised to effectively manage risks. Remarkably, the Prophet also implemented

these four risk management strategies, underscoring the significance of executing a risk response plan as an essential component of risk management for Muslims.

By observing how the Prophet handled risks during various endeavours, Muslims can glean valuable insights into the application of risk management principles in their own lives. The adoption of these strategies allows for a comprehensive and proactive approach to mitigating potential adverse outcomes, ensuring the successful realisation of goals and objectives.

Indeed, the *hijra* (migration) of the Prophet exemplifies **risk avoidance** as a risk management strategy. By migrating from Mecca to Medina, the Prophet effectively evaded the risk of being killed. In Mecca, before his migration, his protector, Mut'im had died (Lings 2006). This put the Prophet in a particularly vulnerable situation because there was very little stopping the Meccans from killing the Prophet, based on the tribal culture that existed. On the other hand, in Medina, he found a safer environment that allowed him to continue his mission with a significantly higher probability of success compared to if he had remained in Mecca (Iqbal & Ahmad 2009). This strategic decision highlights the proactive approach the Prophet took to protect his life and ensure the continuity of his mission. The **risk avoidance** strategy, as demonstrated by the Prophet, illustrates the importance of making prudent choices to steer clear of potential dangers and hazards, thereby maximising the likelihood of achieving one's objectives.

The Prophet's arrangement for Ali ibn Abi Talib to sleep in his place while he left for Medina further exemplifies **risk transfer** as a risk management strategy. The young men who intended to kill the Prophet, were waiting outside the Prophet's house. Once the Prophet left the house, the plan was to collectively strike the Prophet. By doing so, the Prophet's "blood would be on all the clans. The Bani Hashim would not be able to fight the whole tribe of Quraysh." (Lings 2006: 116) This would mean, no revenge could be taken for the killing of Prophet Muhammad. For the young men to not suspect that the Prophet had already left his house, Ali lay in the Prophet's bed. When the young men saw this, they assumed it was the Prophet which left them no choice but to wait for the Prophet to leave his house. They could not enter the house and strike the Prophet because there were women in the house. By organising for Ali to take his place, there was risk transfer of potential harm or danger away from himself and onto a trusted individual. This would give him time to leave Mecca without anyone's realisation.

Furthermore, the Prophet's decision to take the southern route, toward Yemen, during his *hijra* instead of the direct northern route to Medina (Lings 2006) exemplifies **risk reduction** as a risk management strategy. As soon as the Meccans realised that Prophet Muhammad had left Mecca, they were on the hunt for him. There was also a reward of one hundred camels announced for anyone who found the Prophet and brought him back to Mecca (Lings 2006). By choosing the southern path, the Prophet effectively reduced the risk of being pursued and intercepted by the Meccans, ensuring a safer journey to Medina. He also remained in cave Thawr for three days (Lings 2006) while the rigorous search for him reduced and the Meccans lost hope of finding the Prophet, another **risk reduction** strategy.

Indeed, the situation in the cave during the Prophet's migration to Medina exemplified **risk acceptance** as a risk management strategy. At that moment, the risk of being discovered by their opponents was very high, and there was little they could do to avoid the potential danger. They had no choice but to remain silent and still, accepting the risk of being spotted at any point. **Risk acceptance**, in this context, signified acknowledging that the circumstances were beyond human control or action. Despite the perilous situation, the Prophet did not lose hope or falter. Instead, he demonstrated unwavering faith and trust in God's protection and guidance by telling Abu Bakr, "Grieve not, for verily, God is with us." (al-Quran, Al-Taubah 9:40)

Indeed, the strategies implemented by the Prophet during the *hijra* demonstrated sophisticated risk management. He had implemented risk avoidance, risk transfer, risk reduction, and risk acceptance before and during the *hijra*. This comprehensive example illustrates one's approach to *qadar* and how one needs to do all in their power to achieve an optimal outcome while remembering that God has power over all things.

This Sunni understanding of *qadar* strikes a harmonious balance between proactive efforts and complete trust in God's plan, steering clear of extreme fatalism or libertarianism. It highlights

the significance of taking responsible actions while recognising the ultimate authority and control of God over all outcomes.

Advocating for Better Risk Management

Through a solid understanding of *qadar* and by taking the Prophet as an example, Muslims must take a leading role in implementing risk management practices to derive maximum benefits that align with the principles of Sharia. Sharia's primary objective is to safeguard life, wealth, and dignity (Abdullah 2012), making risk management an essential component of responsible decision-making.

The Muslim need to be reminded that they are faced with various types of risks; risk of losing their faith, risk of committing sins and the risk of being negatively impacted by various tribulations they will face (al-Quran, Al-'Ankabut 29:2). All these risk types are unknown, they have been discussed in the Quran and Sunnah, along with being provided with principles to manage these risks. Risk should be accepted, but a without fatalistic attitude. Instead, one should feel a sense of agency to try and better the situation, as taught by the Prophet (Hajjaj n.d.-b). As narrated by Suhaib recorded in Sahih Muslim: *"Strange are the ways of a believer for there is good in every affair of his and this is not the case with anyone else except in the case of a believer for if he has an occasion to feel delight, he thanks (God), thus there is a good for him in it, and if he gets into trouble and shows resignation (and endures it patiently), there is a good for him in it"*. But indeed, if the risk actually materialised, after doing everything possible to manage it, then with the right belief, a Muslim can even choose to accept it and try and understand the wisdom in it.

Even the western scholars have admitted that Islamic belief is not fatalistic, as noted by Vincent J. Cornel (d.1999), a religious historian:

Islam is the conscious and rational submission of the contingent and limited human will to the absolute and omnipotent will of God. Islam's advocacy of self-surrender should not be thought of as irrational however or dismissed as the product of a passive or fatalistic mentality. On the contrary, the type of surrender Islam requires is a deliberate, conscious, and rational act (Acevedo 2008: 1728).

Furthermore, Hamza Yusuf reminds Muslims that theology explains the what and the why aspect on one's belief, and that it still needs intellectual understanding (Tahawi 2009). Every attempt to reconcile free will and predestination using sacred scriptures would be volatile and dangerous in the absence of intellect itself (Tahawi 2009). Said Nursi (d. 1960) also believed that the first principle for progress is education; there is a need for scholars to bring together the various sciences, including the secular sciences and religious sciences, when making informed decisions (Yucel 2017). Such fusion of knowledge which considers the intellect, is essential for risk management. With this approach to risk management, there is vast potential to better understand all types of risks encountered by Muslims, including spiritual, physical, mental and social, and then to manage those risks in a sophisticated manner. Belief in *qadar* necessitates this.

To conclude, Belief in *qadar* is complex but not impossible to grasp. It is a balance between taking responsibility for one's actions, while also believing in divine predestination. As per the Maturidi and Ash'ari schools of thought, it is the acknowledgement that human beings have free will while also believing that nothing can happen without God's will. That is, *qadar* is not fatalistic, nor libertarian. The way *qadar* is understood has implications for the way a Muslim approached their life.

For a Muslim, their life is their greatest 'project' with clear objectives. Like all projects, life has risks as well. For this reason, risk management needs to be incorporated into all aspects of one's life. This requires knowledge and education to mitigate the uncertain so that better informed decision can be made, and sophisticated strategies can be implemented. This will ensure the best possible outcome. Prophet Muhammad is an exemplary model for the implementation of risk management while having unwavering belief in *qadar*. This is particularly noteworthy with his migration from Mecca to Medina, a migration that entailed many risks which needed to be managed, risks which were meticulously managed.

Thus, embracing *qadar* serves as an impetus to advocate risk management. To be able to manage risks, it is imperative to promote a contemporary theological understanding which is in line with Maturidi and Ash'ari theological schools of thought, rather than Muktaẓilite or Jabariyya understandings. This is a balance between having agency and taking responsibility for one's actions while also surrendering to God's will.

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