

The Concept Of Risk Management And Its Preclusionin The Light Of Islamic Laws

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Article Info	Abstract
<p>Article History</p> <p>Received: February 1, 2022</p> <p>Accepted: September 2, 2022</p> <hr/> <p>Keywords : Risk, Management, Prevention, Islamic Law</p> <hr/> <p>DOI: 10.5281/zenodo.7041908</p>	<p><i>The concept of risk management is not a new phenomenon for humanity. Since the inception of humanity, he has gone through calamities and hazards. Resultantly these challenges turn into physical and financial loss. In order to safeguard from these losses the concept of risk is attached in everyday life. Therefore, he has devised different strategies to identify, manage and alleviate these risks. These measures adopted by the humanity are sometimes in individual capacity and sometimes collectively. Keeping this feature as paramount importance the Islamic Law has not only emphasized to identify these risks but also endorsed every possible step to alleviate them. The prerequisite for risk management the Islamic Law has bound to adopt only those measures that are in consonance with the Islamic Law injunctions. This study focuses on the aforementioned risks and its management in the light of Islamic Law.</i></p>

Introduction

"The world is a place of events". This proposition was based on reality before, and today in the era of modern machinery and technology, it has become such a reality. It is not impossible to deny, new incidents have become a part of our life every day, in which both human and financial losses are caused. There are, however, the nature of these dangers may be different, some may have minor dangers in the forest and wilderness, and some may also face the seventh part of the palace. Unbearable dangers may be faced, however, it is an indisputable fact that all these matters are connected with man from the very first day. The nature of the dangers kept changing as man's consciousness grew and his understanding became higher. They need to deal with these threats well. In the beginning, it was individual in design, then with the rise of humanity, it was also in design they changed their forms and appeared sometimes at the collective and sometimes at the national level.

Islam and RiskManagement

The concept of risk management is not a new concept for humanity, but it is centuries old, and in every era, Different methods and measures have been adopted for safety and rescue, so if we study Islamic teachings, then we found that the Islamic Sharia also recognized life and financial risks and pursue the protection or protection against harm, It has been declared as desirable and preferred, that no such method and plan should be adopted for the protection of human beings from dangers, which are not in accordance with Sharia's rules and regulations.

Risk and its literal meaning

In Urdu it is "Khatrah", in English it is "Risk" while in Arabic language the word "Risk" means "fear and apprehension of death and destruction"ⁱ.

Definitions of risk

By referring to books of jurisprudence etc., it is known that the jurists did not mention any separate definition of risk, but often the jurists have limited themselves to the explanation of its literal meaning with regard to the books of Arabic literature.ⁱⁱ

However, due to the diversity and frequency of risks in modern times, risk management has become a permanent art, so contemporary Economy experts has mentioned various definitions of risk, some of them are as follows.

1. Risk is the chance or possibility of an unexpected result, either a gain or a loss.ⁱⁱⁱ
2. The probability of an unfavorable event (s) occurring in the future.^{iv}
3. The potential variability of future outcomes of a stated situation.^v
4. The potentially undesirable, disadvantageous and/or unprofitable result of future event.^{vi}
5. Risk is the potential for realization of unwanted negative consequences of an event.^{vii}
6. Risk is the measure of the probability and severity of adverse effects.^{viii}

Types of Risk

Different types of risk are defined depending on the nature of the risk, but mainly there are two popular types of risk, which are as follows:

- Speculative Risk
- Pure Risk

Speculative Risk

Estimated risk is the type of risk that has three possible outcomes: profit, loss, no profit, and no loss, such as when a person invests in a stock. Having bought shares from the market, it now has the potential for all three of the above outcomes, namely:

1. The increase in the price of the shares will benefit the shareholders.
2. Due to decrease in the price of shares, the shareholders will suffer loss.
3. If the price of the shares remains unchanged, in such a case, the shareholders will not gain or lose.

Apart from this, there are the above-mentioned types of risk in all other small and large business activities.^{ix} That is why it is said that: Business as a bundle of speculative risks.^x

Pure Risk

It refers to risk, in which there is no possibility of profit, but either loss, or no loss. As the risk of disability due to injury or disease, is one of the pure risks, because if a man becomes disabled due to disease etc., then he suffers a loss, and if the disability is avoided, the loss is avoided, but in such a case no profit is likely

Risk Management(various measures and procedures)

Sometimes the impact of unexpected financial loss is very severe and deep in our daily life, so every person and every organization should try, that they bring the risks to a minimum level somehow. Therefore, for this, they adopt different types of measures and procedures, which are mentioned below:

1. Avoiding Risk
2. Controlling Risk
3. Accepting Risk
4. Transferring Risk
5. Sharing Risk

Avoiding Risk

It is a very clear and simple method of risk management, that where there is a risk factor, it should be avoided, For example, avoid swimming in rivers and seas to avoid drowning and drowning. Similarly, if there is a risk of falling and getting hurt in a sport, that particular sport should be avoided, however risk management This method is not very efficient and preferred in practice, as is obvious.

Controlling Risk

In this method, steps are taken to eliminate or minimize the potential damage, for example, through regular exercise and a healthy balanced diet, a person can protect against many diseases, as well as diseases. Even in the case of permanent treatment and medication, he can eliminate or reduce the severity of the disease, similarly in business, various measures can be taken to eliminate or reduce the possible loss, for example, from fire. In order to control the possible damage, smoking should be banned in the office or factory etc., but along with this, fire extinguishers, fire alarm and water sprinkler system should also be installed as a precautionary measure, so that the fire can be extinguished. Minimize potential damage caused by exposure.

Accepting Risk

In this method, people themselves accept the risk, which means that they take the responsibility of the possible financial loss caused by this risk on their own shoulders, for example, some organizations provide medical facilities to their employees. Promise, however, they do not resort to any takaful or insurance company for this work; rather the burden of the medical expenses of the employees is borne by them.

Transferring Risk

In this procedure, the risk is transferred to another party or individual, as a result of which the economic responsibility arising from this risk is also transferred to that other party or individual, for example, your neighbor for some of his needs asks you for a loan, but there is a risk that he will not pay on time, or will delay payment, so you ask him for a guarantee and he asks someone you know. Offers as guarantor, and the guarantor says that if the debtor does not repay the loan by such time, then I will pay on his behalf. Therefore, in the above case you have transferred the risk of non-payment of the loan on time to the guarantor. As a result, the economic responsibilities arising from this risk shifted to the guarantor.

A clear example of this in modern times is insurance companies that transfer the financial risks of individuals and organizations to themselves, and in return, they receive financial compensation from them, which is called premium in insurance terms. Therefore, the insurance company accepts the financial liability of that risk in return for premium.

Sharing Risk

In this method, all the participants share in each other's individual risks, that is, the financial loss caused by those risks is shared among all the participants. Family System or Cooperative Societies follow the same

principle. Where the participants help each other on a cooperative basis for a specific purpose, and financial loss caused to one participant is shared by all participants. In the present era, a clear example of sharing risk is the prevailing Takaful companies. The method is that a few participants join in a pool (fund) to compensate for the financial loss caused by future risks. Collect money, and if any of the takaful participants suffer a financial loss due to an anticipated risk, then this loss is compensated from the collected money of the participants. As if, the financial loss of one participant is borne by all participants, and so on. The same is done with each participant.

Islamic Law Perspective on Risk Management

It is an indisputable fact that humanity will suffer from possible dangers in the future, but humans have always not only realized this fact, but also adopted different measures and procedures to deal with these possible accidents and losses in every era. The holy Sharia has not only allowed the protection of life and property, but has also considered it as one of the first objectives of the Sharia, provided that the measures and measures adopted for the purpose of protection do not conflict with the Muslim rules and regulations of the Shariat. There are clear teachings of Sharia in the Qur'an and Sunnah regarding risk management, some of which are being presented as examples in the following lines.

A few examples of risk management from the Holy Quran

By considering the teachings of the Holy Qur'an, it is clear that dealing with threats to human life and wealth and arranging for protection from it is not only a favorite matter in the eyes of the Sharia, but in many places the Allah has ordered the man himself to do it.

First verse

وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ ^{xi}

And do not put yourselves into destruction.

Reasoning

Death or fear of Death is a constant threat, to avoid this threat and to manage it, Allah ordered man to beware! A person should not take any action that will harm his life and property.

Second verse

وَاعِدُوا لَهُمْ مَا اسْتَطَعْتُمْ مِنْ قُوَّةٍ ^{xii}

And make ready against them whatever you can of the power.

Reasoning

The infidels were always looking to harm the lives and property of the Muslims, due to which there were threats to the lives and property of the Muslims, so Allah commanded the Muslims to deal with and manage these threats. Given that, you should make such an arrangement for the fight against the infidels according to your strength and skills, so that they cannot harm your lives and property.

Third verse

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأْبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ (47) ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ سَبْعٌ شِدَادٌ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِمَّا تُحْصِنُونَ (48) ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ عَامٌ فِيهِ يُغَاثُ النَّاسُ وَفِيهِ يَعَصِرُونَ (49) ^{xiii}

He said, "You will grow crops for seven years consecutively. So, what you have harvested, leave it in its ear, except a little, which you eat. (47) Then there shall come after that seven hard years which shall eat up what you have stored for them, except a little which you preserve (to sow). (48) Then there shall come after that a year in which people shall have rains and in which they shall extract juices." (49)

Reasoning

To deal with financial risks, we find guidance in the biography of Hazrat Yusuf (peace be upon him). Hazrat Yusuf (peace be upon him) was given the knowledge of interpretation by Allah, so he knew that the nation would face a danger in the coming years. Therefore, not only did he inform the people of the danger, but also told them the plan to avoid this danger, that the people should cultivate continuously for seven years and harvest the grain that is ready and store it together with the ears, so that the grain in them. They are safe and can use the stored grains when there is a famine.

Fourth verse

وَقَالَ يَا بَنِيَّ لَا تَدْخُلُوا مِنْ بَابٍ وَاحِدٍ وَادْخُلُوا مِنْ أَبْوَابٍ مُتَفَرِّقَةٍ وَمَا أُغْنِي عَنْكُمْ مِنَ اللَّهِ مِنْ شَيْءٍ إِنْ أُلْحِمَ اللَّهُ عَلَيْنَا تَوَكَّلْتُ عَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُتَوَكِّلُونَ (67) ^{xiv}

And he said, "O my sons, do not enter (the city) all of you from the same gate, rather, enter from different gates. And I cannot help you in any way against (the will of) Allah. Sovereignty belongs to none but Allah. In Him I place my trust, and in Him should trust those who trust".

Reasoning

Hazrat Yaqub (peace be upon him) gave this emphasis with the idea that all of these eleven brothers were beautiful and tall, so when they enter the city together, should not be seen by anyone, nor by the evil eye. Along with telling the strategy to avoid it, Hazrat Yaqub (peace be upon him) also clarified the fact that there is no effect in any strategy of man himself, whatever happens, but only by the wisdom and will of Allah, if He wills, then man can do it. He creates an effect in planning, and if He wills, it becomes ineffective, so the duty of a believer is to make his plan, but put his trust in Allah instead of that plan. ^{xv}

Fifth verse

مَنْ كَفَرَ بِاللَّهِ مِنْ بَعْدِ إِيمَانِهِ إِلَّا مَنْ أَكْرَهُ وَقَلْبُهُ مُطْمَئِنٌّ بِالْإِيمَانِ وَلَكِنْ مَنْ شَرَحَ بِالْكُفْرِ صَدْرًا فَعَلَيْهِمْ غَضَبٌ مِّنَ اللَّهِ وَلَهُمْ عَذَابٌ عَظِيمٌ^{xvi}

Whoever rejects his faith in Allah after having believed in Him - not the one who is put to duress while his heart is at peace with Faith, but the one who has opened the bosom for disbelief - the wrath of Allah is upon such people and for them there is a heavy punishment.

Reasoning

In this verse, there is a clear indication that the holy law has allowed a Muslim to temporarily utter the word of disbelief with his tongue in order to save his life from the unbelievers and in the most unavoidable situations while maintaining faith in his heart. By Allah, there will be no impeachment. This verse is a clear example of risk management. According to the commentators, this verse was revealed about the Companions of the Prophet (May God bless him and grant him peace), who were arrested by the polytheists so that they would either disbelieve or be killed. Ammar bin Yasirؓ confessed disbelief with his tongue out of fear of his life, but his heart was fixed on faith. After expressing this incident, the Prophet ﷺ inquired from him that what the state of your heart was when you were saying this word. It does not harm you; this verse was revealed in confirmation of this decision of the Prophet ﷺ.^{xvii}

Sixth verse

أَمَّا السَّفِينَةُ فَكَانَتْ لِمَسَاكِينَ يَعْمَلُونَ فِي الْبَحْرِ فَأَرَدْتُ أَنْ أَعِيبَهَا وَكَانَ وَرَاءَهُمْ مَلَكٌ يَأْخُذُ كُلَّ سَفِينَةٍ غَصْبًا^{xviii}

As for the boat, it belonged to some poor people who worked at sea. So I wanted to make it defective as there was a king across them who used to take every boat by force.

Reasoning

The incident of Hazrat Khazir (peace be upon him) in the above-mentioned verse also indicates risk management, that in order to prevent the possible danger that the king used to usurp the good boat, Hazrat Khazir (peace be upon him) saved those poor people from this expected loss. Made their boat defective.

Risk Management examples from Hadiths

There are many teachings of the Prophet (peace and blessings of Allah be upon him) in the books of hadith related to protecting human life and property from threats and managing it, some of which are mentioned here as examples, which are as follows:

First Hadith

حَكَّتْنَا الْمُغِيرَةَ بَنَ أَبِي قُرَّةَ السُّدُوسِيِّ قَالَ سَمِعْتُ أَنَسَ بْنَ مَالِكٍ رَضِيَ اللَّهُ عَنْهُمْ ، يَقُولُ : قَالَ رَجُلٌ : يَا رَسُولَ اللَّهِ ، أَغْلِيهَا وَأَتَوَكَّلُ ، أَوْ أَطْلِيهَا وَأَتَوَكَّلُ ؟ قَالَ : " أَغْلِيهَا وَأَتَوَكَّلُ " ^{xix}

Hazrat Anas bin Malikؓ says: "A person said, O Messenger of Allah! Should I tie my camel and put my trust in Allah, or should I let it go and then put my trust in Allah? He said: (First) tie the camel, and (then) put your trust in Allah.

Reasoning

It is argued from the above hadith that it is a requirement of pure obedience to make arrangements for protection from dangers and to implement measures for it, but it is the work of the Almighty to make those means and measures effective, as well as in the above hadith it is also clear that taking means to avoid dangers is not against trust, because trust is not the name of abandoning means, but trust is the name of taking means and entrusting the results to Allah Almighty. That is why the Prophet (peace be upon him) mentioned above. He advised the Sahabi to first accept the means, and then trust in Allah.

Second Hadith

عَنْ أُسَامَةَ بْنِ شُرَيْكٍ، قَالَ: قَالَتِ الْأَعْرَابُ: يَا رَسُولَ اللَّهِ، أَلَا نَتَدَاوَى؟ قَالَ: "نَعَمْ، يَا عِبَادَ اللَّهِ تَدَاوَوْا، فَإِنَّ اللَّهَ لَمْ يَصْنَعْ دَاءً إِلَّا وَضَعَ لَهُ شِفَاءً، أَوْ قَالَ: دَوَاءً إِلَّا دَاءً وَاحِدًا" قَالُوا: يَا رَسُولَ اللَّهِ، وَمَا هُوَ؟ قَالَ: الْهَرَمُ. ^{xx}

Hazrat Usama bin Shuraik, may Allah be pleased with him narrates, the Arabs asked him (Messenger ﷺ): O Messenger of Allah, should we not treat (when we are sick)? Then the Messenger of Allah, may God bless him and grant him peace, said: Why not? O people of Allah! Seek treatment, because Allah Almighty has created a cure for all diseases except one disease. They said, "O Messenger of Allah! Which disease is that?" That (disease) is old age.

Reasoning

The human body is a trust from Allah Almighty, taking care of it and taking measures to protect it from harm and danger, where it is part of its nature, on the other hand, it is his shari'a responsibility. Therefore, in the above-mentioned hadith, the Prophet (peace and blessings of Allah be upon him) has advised the Ummah with great clarity that the loss of life and property caused by illness and disease is a constant threat to human beings. Arranging is the exhortation of Sharia.

Third Hadith

عن عامر بن سعد، عن أبيه، قال جاءنا رسول الله صلى الله عليه وسلم يهودني من وجع اشتد بي زمن حجة الوداع فقلت بلغ بي ما ترى وأنا ذو مال ولا يرثني إلا ابنة لي أفأتصدق بثلثي مالي قال " لا " قلت بالشرط قال " لا " قلت الثالث قال " الثالث كثير، أن تدع وريثك أغنياء خير من أن تذرهم عالة يتكففون الناس ولن تنفق نفقة تبتغي بها وجه الله إلا أجرت عليها حتى ما تجعل في في امرأتك " ^{xxi}

Hazrat Amir bin Saad narrates from his father may Allah be pleased with him, that when the Messenger of Allah, may God bless him and grant him peace, came to visit me, I fell ill during the farewell Hajj. said that the Prophet (peace be upon him) is seeing the extent of my illness, I am the owner of wealth and my heir is none other than my daughter, so should I give two-thirds of my wealth in charity? The Holy Prophet (peace be upon him) said no. I asked to half it then, you said no. I requested to make one-third The Holy Prophet (peace and blessings of Allah be upon him) said: "A third is enough. If you leave your heirs rich, it is better than leaving them poor and they spread their hands in front of the people. And whatever you spend, and Allah will be rewarded for it if you intend to get pleasure from it. You will be rewarded even for the morsel that you put in your wife's mouth.

Reasoning

In the aforementioned hadith, the Prophet (peace and blessings of Allah be upon him) forbade Hazrat Sa'd bin Abi Waqqas (RA) to give away all his wealth in charity, because in such a case, his children and heirs would be at risk of poverty and hardship in the future. Therefore, in order to protect the children and heirs from the risk of this anticipated financial loss, the Prophet (peace and blessings of Allah be upon him) advised them to give a third of their wealth in charity instead of all their wealth. And at the same time drew attention to the fact that just as a person takes steps to protect his life and property, in the same way he should take appropriate measures and suitable measures to protect the life and property of his children from dangers and damages.

Examples of risk management from Prophet Muhammad ﷺ life

If we carefully study the life of Prophet Muhammad ﷺ, then there are many examples in it, in which he has taken various measures to reduce and prevent life and financial risk, as an example. But below some incidents are being mentioned briefly.

First Example

Prophet Muhammad's (ﷺ) journey to Medina is an excellent example of risk management. In such a way that when the Messenger of Allah (ﷺ) intended to migrate to Madinah, by the will of God, the infidels of Makkah besieged his house from all sides, so he (ﷺ) put Hazrat Ali (RA) to sleep on his bed. given, so that they would return the trusts of the people to them, and also so that the polytheists of Makkah would be satisfied when they saw someone sleeping on the bed of the Prophet, peace be upon him, that he, peace be upon him, was resting. He adopted an excellent plan, and migrated safely from Makkah to Madinah.^{xxii}

Second Example

Similarly, when the polytheists of Makkah with all their strength and power, and by gathering all the tribes of the Arabian Peninsula, were determined to attack Madinah, the Prophet ﷺ in consultation with the Companions of the Prophet (may God bless him and grant him peace), guided them in their path. He dug a trench, through which he and his Companions, may Allah be pleased with them, escaped from a fierce attack by the infidels, and thus he, by the grace of God, protected his life and property through an excellent and effective plan.^{xxiii}

Examples of risk management from jurisprudence

There are a few examples of risk management in jurisprudence, which are as follow:

- Road hazard insurance (Daman Kahtar ut Tareeq)
- Guarantee(Daman ul-Darq)
- Wise (Aqelah)
- Uqd-e-Mawalat

1. Road hazard safety(Daman Kahtar ut Tareeq)

Road hazard safety means "guaranteeing the danger of the road". So, in ancient times, people used to travel to distant areas for the purpose of trade. During the journey, they sometimes used to worry about whether this route was safe or not. Lest it happen that in the case of taking this route, their life and property would be damaged, so they would have inquired about it from a local person. Now sometimes a local person would tell them that this route is safe, Therefore, you walk on it without fear and danger, and if something harms your life and property, then I will be guarantor, so that man would have gone on that way based on the guarantee of that local person, now if the robbers went ahead and attacked him. looted, and caused damage to his life and property, so this guarantor will now be a guarantor (responsible) for the loss of his life and property.^{xxiv}In the above-mentioned case, the passenger transferred the possible risk related to life and property to the guarantor, as accepted by the Sharia, however, it should be noted here that the concept of guarantee in those days was without any compensation. Used to be, because taking compensation on such a guarantee is prohibited by Sharia.

2. Guarantee (Daman ul-Darq)

In the books of jurisprudence, Daman ul-Darq means "to be the guarantor of the financial loss caused by it in case of defect in the seller". In the books of jurisprudence, for example, a person wants to buy a slave. You buy this slave without fear and risk, and if he turns out to be a free man, then I will be his guarantor, so after the contract, the slave turns out to be a free man, now in such a case, the responsibility of the financial loss of the buyer is on the guarantor. Will be .However, he will have the option to recover his money from the original

seller, or to approach the guarantor for compensation.^{xxv} In the aforementioned case, the buyer transferred the risk of financial loss due to the seller's defect to the guarantor, but it should be remembered that at that time there was no concept of compensation in the aforementioned case as well.

3. Wise (Aqelah)

The case of Aqelah The jurists have stated that if a person kills someone by mistake, or if he kills someone intentionally, then in such a case, the killer is obligated to pay the debt, but this debt is the responsibility of the killer alone. He does not pay himself, but his Aqelah (Assaba/Brotherhood/Ahl-e Diwan) bears this debt. Now who is Aqelah, and which people will be included in it? Therefore, there is a difference between the jurists in determining its example, so Hazrat Imam Shafi'i and Hazrat Imam Ahmad bin Hanbal, may God have mercy on them, says that "Aqelah" refers to "Aqelah of a person in every situation, even if he Whether or not they are currently heirs". While Hazrat Imam Abu Hanifah (may God bless him and grant him peace) says that 'Aqelah' refers to those people with whom the killer has a relationship of mutual cooperation and support, and since during the time of the Prophet (peace be upon him) this cooperation and support was done through the tribes. Therefore, a man's tribe was considered as his wisdom. Then Hazrat Umar (RA) during his caliphate established a regular Diwan for the people of cooperation and support, and those who were registered in it, called them "Ahl-e-Diwan". And the Ahl-e-Diwan was considered to be a wise man, so if any of the Ahl-i-Diwan committed the crime of murder, etc., then all the Ahl-e-Diwan would bear his death. The above-mentioned system of Aqelah has not been maintained in the present age, however, the people who support and support may be different people, just as there are unions and associations of employees in different institutions, similarly, politicians etc. have their own parties and organizations, which are among themselves eligible contributors are considered.^{xxvi}

4. Uqd-e-Mawalat

In the books of jurisprudence, it is stated that a non-believer accepts Islam on the hand of a Muslim and said that my inheritance will be yours, and if any crime is committed by me in my life, then you will pay for it, so Islam has recognized this contract, and has made it obligatory to act accordingly. The situation is also an example of cooperation between the parties and mutual aid, been recognized by Sharia.^{xxvii}

Summary and consequences

From the above description, it becomes very clear that man and dangers go hand in hand, as long as man lives, he continues to face various kinds of dangers, if man wants to avoid all kinds of dangers from his life. Eliminate it, and then it is not possible for him as a human being to do so, because the dangers and their causes and cures have been created by the Truth itself. Therefore, in Surah Al-Baqarah, God has described the nature of these trials in detail:

"وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ" ^{xxviii}

And surely We will test you with a bit of fear and hunger, and loss in wealth and lives and fruits.

In the above-mentioned verse, the Almighty made two emphasis and declared that We will inevitably make you suffer from various kinds of trials. Therefore, in the meaning of the verse under consideration, there is a very clear indication that man and dangers are inseparable from each other, therefore, as long as the relationship between the mortal body and the human body remains, it will face various kinds of calamities and will have to face, however, no one knows when and where he will be faced with what trouble, because Allah has kept his future hidden from the creation. This is the reason that ever since man stepped into this world, from the very first day, the apprehension of the dangers that have occurred is imposed on his heart and mind. It continues to take action, and today it is taught and taught as formal knowledge all over the world, and efforts are being made to create awareness among people in various forums.

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