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Social Risk Management in Perspective of Seerah

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Abstract

Social risk management means the identification, analysis, and mitigation of potential risks or challenges that arise within a society. It involves understanding the vulnerabilities and potential negative impacts on social well-being and implementing strategies to minimize these risks and promote resilience. The concept of socialist management can be derived from the Sea of the Holy Prophet (peace be upon him). Various incidents and actions from the life of Holy Prophet (PBUH) can be understood through this lens. During the time of the Prophet Muhammad, the Arabian society faced numerous social challenges and risks. The Prophet, through his teachings and actions, effectively managed and mitigated these risks to bring about positive social change. Here are some examples of how social risk management principles can be observed in the Seerah: Just like Bait-Ul-Uqba Uola and Saniah, Migration to Habshah, Migration from Mecca to Madina, Pact of Madina, digging of Trench, Treaty of Hudaibiyah .Social risk Management in Pakistan like Earth quake, floods, drought or Famine, wildfire, tropical cyclone, COVID-19 pandemic, dialogue and agreement with enemies can be solved seeking gaudiness from the Seerah.

Keywords: Risk, Management, Mitigation, Migration, pact

Definitions

Some definitions of social risk management are as under:

1- Social Risk Management: “A collection of public measures intended to assist individuals, households and communities in managing risks to reduce vulnerability, improve consumption smoothing and enhance equity while contributing to economic development.

2- The concept of social risk management asserts that individuals, households, and communities are exposed to multiple risks from different sources, both natural (such as earthquakes, floods, and illness) and manmade (such as unemployment, environmental degradation, and war).¹

Key components of Social Risk Management:

1. Identification of Social Risks:
2. Assessment and Analysis:
3. Stakeholder Engagement:
4. Mitigation Strategies:
5. Monitoring and Evaluation:
6. Compliance with Regulations and Standards:

Integrating best practices and industry standards into the social risk management framework. In Arabic, the word “إدارة المخاطر الاجتماعية” is used for social risk management. Social risk management consists of identification, assessment, stakeholders, mitigation framework, monitoring and compliance with regulations. So social risks can be successfully managed by adopting the six above-mentioned steps.

Conclusion of the Definitions

- Social risk management is “to assist individuals, households, and communities to manage social risks in natural disasters and man-made crises.”
- It also can be defined as “Precautionary measures to manage or minimize social risks of individuals or communities in natural calamities”.

Background of Term Social Risk Management

Various incidents and actions from the life of the Holy Prophet (PBUH) can be understood through this lens. During the time of the Prophet Muhammad, Arabian society faced numerous social challenges and risks. The Prophet, through his teachings and actions, effectively managed and

¹Robert Holzmann and others, *Social Protection Sector Strategy: from safety net to springboard* by World Bank, Washington, D.C 2001, page 11-12

mitigated these risks to bring about positive social change. Here are some examples of how social risk management principles can be observed in the Seerah: Just like Bait-UI-Uqba Uola and Saniah, Migration to Habshah, Migration from Mecca to Madina, Pact of Madina, digging of Trench, Treaty of Hdaybiyyah, making distance from patients of contagious diseases.

Social Risk Management in Pakistan

- Social risk Management in Pakistan includes quakes, floods, droughts or Famine, wildfires, tropical cyclones, the COVID-19 pandemic, dialogue and agreement with enemies.

LITERATURE REVIEW

The available literature on Social and Economic Risk Management is as under:

1. Nafis Alam, Syed Aun R. Rizvi & Syed M. Tahir, **Risk Management in Islamic Finance: An Analysis of Derivatives Instruments in Commodity Markets**, COMCEC Coordination Office, Ankara,2014
2. Tariq Alrifai, **Islamic Finance and the New Financial System: An Ethical Approach to Preventing Future Financial Crises**, John Wiley & Sons, Singapore,2015
3. Mehmet Asutay & Abdullah Q. Turkistani, **Islamic Finance: Risk, Stability and Growth**, Gerlach Press,2016
4. Muhammad Farhan, **Risk Management in Islamic Banking: Throwing Caution to the Wind or Playing it Safe** (Ph.D Thesis), Hailey College of Commerce, University of the Punjab, Lahore, 2019
5. Imam Wahyudi, Fenny Rosmanita, Muhammad Budi Prasetyo, Niken Iwani Surya Putri, **Risk Management for Islamic Banks: Recent Developments from Asia and the Middle East**, Wiley Publishers, 2015
6. Bilal A. Fleifel, **Risk Management in Islamic Banking and Finance: The Arab Finance House Example**, University of North Carolina Wilmington,2009
7. Robert Holzmann, Steen Jorgensen, **Social Risk Management: A New Conceptual Framework for Social Protection and Beyond**, International Tax and Public Finance, Kluwer Academic Publishers, Netherlands, 2001

Gap: These books are related to risk management in general and Islamic finance. While there are no specific book or article solely focused on “Social Risk Management in Prospective of Seerah. There are different resources

that discuss various aspects of social risk management in the context of the Prophet's life (PBUH). These resources provide insights that how the Prophet faced social challenges and conflicts.

Contribution: The concept of social risk management will be discussed in the light of Seerah.

Research Question:

- What are the Social Risks faced by Holy Prophet (PBUH) and how did he efficiently manage them?

Continuity/Sustainability

Economic risk management was used mostly in Hadith Literature

عن أبي هريرة، قال: نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْحَصَاةِ، وَعَنْ بَيْعِ الْغَرْرِ²

Abu Huraira (Allah be pleased with him) reported that Allah's Messenger (ﷺ) forbade a transaction determined by throwing stones, and the type which involves some deceive/risk.

Imaam Nawawi said in explanation in this Hadith:

وأما النهي عن بيع الغرر فهو أصل عظيم من أصول كتاب البيوع ولهذا قدمه مسلم ويدخل فيه مسائل كثيرة غير منحصرة كبيع الأبق والمعدوم والمجهول وما لا يقدر على تسليمه وما لم يتم ملك البائع عليه وبيع السمك في الماء الكثير واللبن في الضرع وبيع الحمل في البطن وبيع بعض الصبرة مهمما وبيع ثوب من أثواب وشاة من شياه ونظائر ذلك وكل هذا يبيعه باطل لأنه غرر من غير حاجة.³

As for the prohibition of a deceived sale, it is a great principle of the Book of Sales, and for this reason It was presented by Imaam Muslim in the beginning of the chapter, and many issues are included in it, not limited. Like the sale of a disobedient servant, the sale of absent and unknown things, which the seller cannot deliver, and which is not owned by the seller and the sale of fish in abundant water, and the milk in the udder, and the sale of pregnancy in the belly. And selling something in bulk without measuring and

²Muslim, bin Hajjaj, *Al-Sahih*, Kitab albuyue, Bab butlaan baye alhasat walbaye alladhi fih gharar, Hadith No.1513, Dar-O-Ihya-ul-Turas-ul-Arabi, Baroot

³Nawawi, *Al-Minhaj*, Sharhu Sahih Muslim, Vol 10, Page 156, Dar-o-Ihya-ul-turas-ul-Arabi, Baroot,1392 H

weighting, selling any garment in garments, and any sheep, and the likes of that, and these sales are invalid because there is risk in it without any need.

So, it is proved that Economic Risk Management followed in above mentioned Hadith.

Social Risk Management in Seerah

This research is based on Seerah which is everlasting for all human beings. Every issue can be resolved seeking guidance from the fundamental principles of Seerah. So, every Seerah-related issue itself has continuity and sustainability. Here are some examples of how social risk management principles can be observed in the Seerah: Just like Bait-UI-Aqaba Saniah, Migration to Habshah, Migration from Mecca to Madina, Pact of Madina, digging of Trench, Treaty of Hudaibiyyah. Here are some examples of social risk management in Pakistan for policymakers like Earthquakes, floods, drought or Famine, wildfires, wildlife, tropical cyclones, the COVID-19 pandemic, dialogue and agreement with belligerent forces.

Bait-UI-Aqaba Saniah to minimize the risks of individual & Community

The Holy Prophet (PBUH) pledged on the Bait-UI-Aqaba Saniah to reduce the risks for the Muslim community.

تبايعوني على السمع والطاعة في النشاط والكسل، والنفقة في العسر واليسر، وعلى الأمر بالمعروف، والنهي عن المنكر، وأن تقولوا في الله، لا تخافون في الله لومة لائم، وعلى أن تنصروني، فتمنعوني إذا قدمت عليكم مما تمنعون منه أنفسكم، وأزواجكم، وأبنائكم.⁴

Pledge your allegiance to me on the basis of listening and obedience in times of activity and laziness, and maintenance in times of hardship and ease, and to enjoin what is right and forbid what is evil, and to say about Allah the right one, do not fear the blame of the blamer for God's sake. But if you support me, then you will be prevented. If I come to you, you will prevent me like preventing yourselves, and your wives, and your children.

⁴ Ahmad bin Hambal, *Al Musnad*, Kab bin Malik, Raqam UI Hadith:15798, Muasis ul risaalah, matbah uola 1421 H

بَلِ الدَّمِ الدَّمَ وَالْهَدَمَ الْهَدَمَ، أَنَا مِنْكُمْ وَأَنْتُمْ مِنِّي ، أَسَالِمُ مَنْ سَالَمْتُمْ وَأَحَارِبُ مَنْ حَارِبْتُمْ⁵

Your blood will be my blood, and your respect will be my respect. You belong to me and I belong to you. I will fight whomever you fight and make peace with whomever you make peace with.”

So, it is established that the pledge on Bait-Ul-Aqaba Saniah provides a peaceful and risk-free atmosphere for preaching Islam.

Migration to Habshah to minimize the risks of community:

The Migration of Habshah occurred to avoid the atrocities of the polytheists of Mecca.

فلما رأى رسول الله صلى الله عليه وسلم ما يصيب أصحابه من البلاء، وما هو فيه من العافية، بمكانه من الله ومن عمه أبي طالب، وأنه لا يقدر على أن يمنعه مما هم فيه من البلاء، قال لهم: لو خرجتم إلى أرض الحبشة فإن بها ملكا لا يظلم عنده أحد، وهي أرض صدق، حتى يجعل الله لكم فرجا مما أنتم فيه. فخرج عند ذلك المسلمون من أصحاب رسول الله صلى الله عليه وسلم إلى أرض الحبشة، مخافة الفتنة، وفرارا إلى الله بدينهم، فكانت أول هجرة كانت في الإسلام.⁶

When the Prophet (Peace be upon him) saw the affliction of his companions and that though he escaped it because he stood with Allah and his uncle Abu Talib, he could not protect them, he said to them: `If you were to go to Abyssinia (it would be better for you), for the king will not tolerate injustice and it is a friendly country, until Allah shall relieve you from your distress. Thereupon his companions went to Abyssinia, being afraid of apostasy and fleeing to Allah with their religion. This was the first hijra in Islam.

The migration of Abyssinia was taking place to avoid the trial of enemies of Makkah and to save their beliefs. So, this migration occurred to minimize the social risks of the Muslims.

Migration from Mecca to Madina to minimize the risks of Muslims

⁵ Tabrani, *Al Mujab al Kabeer*, Maktaba ibn e Tamiah, Al Qahirah, Raqam ul Hadith :174 At-Tabat uola 1415H

⁶ Ibn Hashaam, *Al seerat un Nabawiyah* vol 1 Page 321-322, Mustafa Albabi Alhalbi, Egipt

Migration of Madina was took place to avoid the brutalities of Mecca and to provide the risk free environment for preaching of Islam. Ibn Hashaam said in this regard:

فلما أذن الله تعالى له صلى الله عليه وسلم في الحرب، وبايعه هذا الحي من الأنصار على الإسلام والنصرة له ولمن اتبعه، وأوى إليهم من المسلمين، أمر رسول الله صلى الله عليه وسلم أصحابه من المهاجرين من قومه، ومن معه بمكة من المسلمين، بالخروج إلى المدينة والهجرة إليها، واللحوق بإخوانهم من الأنصار، وقال: إن الله عز وجل قد جعل لكم إخوانا ودارا تأمنون بها. فخرجوا أرسالا، وأقام رسول الله صلى الله عليه وسلم بمكة ينتظر أن يأذن له ربه في الخروج من مكة، والهجرة إلى المدينة.⁷

When Allah had given permission to fight and this clan of the Ansar had pledged their support to him in Islam and to help him and his followers, and the Muslims who had taken refuge with them, the apostle commanded his companions, the emigrants of his people and those Muslims who were with him in Mecca, to emigrate to Medina and to link up with their brethren the Ansar. 'Allah will make for you brethren and houses in which you may be safe.' So they went out in companies, and the apostle stayed in Mecca waiting for his Lord's permission to leave Mecca and migrate to Medina.

وأقام رسول الله صلى الله عليه وسلم بمكة بعد أصحابه من المهاجرين ينتظر أن يؤذن له في الهجرة، ولم يتخلف معه بمكة أحد من المهاجرين إلا من حبس أو فتن، إلا علي بن أبي طالب، وأبو بكر بن أبي قحافة الصديق رضي الله عنهما، وكان أبو بكر كثيرا ما يستأذن رسول الله صلى الله عليه وسلم في الهجرة، فيقول له رسول الله صلى الله عليه وسلم: لا تعجل لعل الله يجعل لك صاحبا، فيطمع أبو بكر أن يكونه⁸

The Messenger of God, may God bless him and grant him peace, resided in Mecca after his companions from the Migrants waiting for permission to migrate to him, and he did not stay behind in Mecca. None of the immigrants, except for those who were imprisoned or subjected to temptation, except for Ali bin Abi Talib, and Abu Bakr ibn Abi Quhafa al-Siddiq, may God be pleased with them, was the father of The Messenger of God, may God bless him and grant him peace, often sought permission during migration. Then the Messenger of God, may God bless him and grant

⁷ Ibn Hashaam, *Al seerat un Nabawiyah* Vol 1 Page 322

⁸ Ibn Hashaam, *Al seerat un Nabawiyah* Vol 1 Page 480

him peace, says to him: Do not be hasty, perhaps God will bring about success. You have a companion, and Abu Bakr hopes to have him.

So, The Holy Prophet (PBUH) and Muslims got the safe peace of land after this migration.

To Adopt Unusual Ways to decrease the Risks

The enemies of The Holy Prophet (PBUM) announced a reward of hundred animals for the person who got Him back. Ibn Hashaam described this fact in these words:

سراقه بن مالك بن جعشم ، قال: لما خرج رسول الله صلى الله عليه وسلم من مكة مهاجرا إلى المدينة، جعلت قريش فيه مائة ناقة لمن رده عليهم⁹

Suraqa b. Malik b. Ju'shum said: 'When the Prophet PBUH migrated, Quraysh rewarded a hundred camels to anyone who would bring him back.

فلما خرج بهما دليلهما عبد الله بن أرقط، سلك بهما أسفل مكة، ثم مضى بهما على الساحل، حتى عارض الطريق أسفل من عسفان، ثم سلك بهما على أسفل أمج، ثم استجاز بهما، حتى عارض بهما الطريق، بعد أن أجاز قديدا، ثم أجاز بهما من مكانه ذلك، فسلك بهما الخرار، ثم سلك بهما ثنية المرة، ثم سلك بهما لقا.¹⁰

Their guide, 'Abdullah bin Arqat, took them below Mecca; then along the shore until he crossed the road below 'Usfan; then below Amaj; then after passing Qudayd by way of al-Kharrar and Thaniyyatu'lMarra to Liqf. He took them past the waterhole of Liqf .

Justice Peer Muhammad Karam Shah Al-Azhari described the reason to use the unusual way for Hijrat e Madina in These words:

کیوں کہ قوی اندیشہ تھا کہ مشرکین ان کے تعاقب میں ضرور نکلیں گے اس لیے ماہر راہبر عبد اللہ بن اریقظ نے اس پر خطر سفر کے لیے ایک غیر معروف راستہ اختیار کیا جس راستہ سے رحمت عالم صلی اللہ تعالیٰ علیہ وسلم کو وہ لے گیا¹¹

⁹Ibn Hashaam, *Al seerat un Nabawiyah* Vol 1 Page 489

¹⁰ Ibn Hashaam, *Al seerat un Nabawiyah* Vol 1 Page 491

¹¹ Justice Peer Muhammad Karam Shah Al-Azhari, *Zia un Nabi*, Vol 3 ,Page 83, Zia ul Quran publications Gunj Bakhsh road Lahore,2011

And because there was a strong fear that the polytheists would come out in pursuit of him, the expert guide Abdullah bin Ariqut chose an unknown route for his dangerous journey through which he took the Prophet, PBUH.

The Holy Prophet (PBUH) adopted an unusual way from Makkah to Madina to minimize the social risks expected during the journey because the Quraish declared a reward of Hundreds of camels to someone who brought Him back.

Brotherhood between Muhajreen and Ansaar to reduce the Risks in the community

The holy Prophet (PBUH) established the Brotherhood between Mahajrin and Ansar to decrease the risk of Muslim community and to Strengthen them against their enemies.

وأخي رسول الله صلى الله عليه وسلم بين أصحابه من المهاجرين والأنصار، فقال- فيما بلغنا، ونعوذ بالله أن نقول عليه ما لم يقل:- تأخوا في الله أخوين أخوين، ثم أخذ بيد علي بن أبي طالب، فقال: هذا أخي فكان رسول الله صلى الله عليه وسلم سيد المرسلين، وإمام المتقين، ورسول رب العالمين، الذي ليس له خطير ولا نظير من العباد، وعلي بن أبي طالب رضي الله عنه، أخوين،¹²

The Prophet instituted brotherhood between his fellow emigrants and the helpers, and he said according to what I have heard--and I appeal to Allah lest I should attribute to him words that he did not say--'Let each of you take a brother in Allah.' He took 'Ali by the hand and said, 'This is my brother.' So Allah's Prophet the lord of the sent ones and leader of the Allah-fearing apostle of the Lord of the worlds, the peerless and unequalled, and 'Ali b. Abu Talib became his brother.

The agreement of brotherhood was established to support the migrants and to save them from social and economic risks.

Pact of Madina to curtail the Risks among communities

The fact of Madina was primary documented pact of the human history to Curtail the risk of muslims from different communities.

¹² Ibn Hashaam, *Al seerat un Nabawiyah* Vol 1 Page 504-505

- هذا كتاب من محمد النبي صلى الله عليه وسلم بين المؤمنين والمسلمين من قريش وأهل يثرب ومن اتبعهم فلحق بهم وجاهد معهم إنهم أمة واحدة من دون الناس
- وأن اليهود ينفقون مع المؤمنين ما داموا محاربين
- وأن بطانة يهود كأَنفسهم . وأنه لا يخرج منهم أحد إلا بإذن محمد
- وأن على اليهود نفقتهم وعلى المسلمين نفقتهم، وأن بينهم النصر على من حارب أهل هذه الصحيفة، وأن بينهم النصح والنصيحة والبر
- دون الإثم . وأنه لا يَأثم أمره بحليفه وأن النصر للمظلوم
- وأنه ما كان بين أهل هذه الصحيفة من حدث أو اشتجار يخاف فساده فإن مرده إلى الله وإلى محمد رسول الله (صلى الله عليه وسلم)
- وأن الله على أتقى ما في هذه الصحيفة وأبره
- وأنه لا يحول هذا الكتاب دون ظالم أو آثم، وأنه من خرج آمن ومن قعد آمن بالمدينة إلا من ظلم أو آثم، وأن الله جار لمن بر واتقى، ومحمد رسول الله (صلى الله عليه وسلم)¹³

This is a Document from Muhammad the Prophet (Messenger of Allah) between the believers and Muslims from the Quraysh and the people of Yathrib and those who followed them and joined them and struggled with them. They are one nation without people.

And the Jews spend with the believers as long as they are warriors. And the closeness of Jews is like themselves. And he does not come out of them without the permission of Muhammad (peace be upon him). And that the Jews are responsible for their maintenance and that the Muslims are responsible for their maintenance, and that help for those who fought the people having this document, and that among them is advice, counseling, and righteousness without sin. And anyone does not command his allies is a sin and help for the oppressed. And neighbor like themselves neither damaging disadvantages is not a sinner. Whatever incident or quarrel occurs between the people of this document that is feared to be corrupt is

¹³ Ibn Hashaam, *Al seerat un Nabawiyah* vol 1 Page 148-151

due to Allah and to Muhammad, the Messenger of Allah (PBUH), and that Allah is the most pious and righteous of what is in this document.

And that this book) document/pact) does not prevent an oppressor or a sinner, and that whoever goes out is safe, and whoever stays in Medina is safe, except for the unjust or a sinner, and that Allah is the neighbor of those who are righteous and pious, and Muhammad is the Messenger of Allah (PBUH).

The Pact of Madina was developed between Muslims and Jews to establish peaceful atmosphere in Madina. This pact helped both Muslims and Jews. According to this pact peaceful citizen remained safe in Madina. Jews was bound to provide financial assistance to Muslims until they will fight their will be mutual help against rivals. These all acts minimized the social risks of Jews especially Muslims.

Digging of Trench to downplay the risks of Muslims

The Holy Prophet (PBUH) decided the unusual act by digging a trench outside the Madina minimize the risks from polytheists of Mecca.

فلما سمع بهم رسول الله صلى الله عليه وسلم، وما أجمعوا له من الأمر، ضرب الخندق على المدينة، فعمل فيه رسول الله صلى الله عليه وسلم ترغيباً للمسلمين في الأجر، وعمل معه المسلمون فيه، فدأب فيه ودأبوا. وأبطأ عن رسول الله صلى الله عليه وسلم وعن المسلمين في عملهم ذلك رجال من المنافقين، وجعلوا يورون بالضعيف من العمل، ويتسللون إلى أهلهم بغير علم من رسول الله صلى الله عليه وسلم، ولا إذن. وجعل الرجل من المسلمين إذا نأبته النائبة، من الحاجة التي لا بد له منها، يذكر ذلك لرسول الله صلى الله عليه وسلم، ويستأذنه في اللحوق بحاجته، فيأذن له، فإذا قضى حاجته رجع إلى ما كان فيه من عمله، رغبة في الخير، واحتساباً له

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"When the Messenger of Allah, may Allah's peace and blessings be upon him, heard about them and what they had agreed upon, he dug the trench around the city. The Prophet, may Allah's peace and blessings be upon him, worked in it to encourage the Muslims towards earning rewards, and the Muslims also joined him in the effort. They diligently worked in it,

¹⁴Ibn Hashaam, *Al seerat un Nabawiyah* vol 2 Page 216.

while some hypocrites lagged behind in their work, deliberately delaying their tasks. These men would pretend to be weak in their contributions and would sneak away to their families without the knowledge or permission of the Messenger of Allah, may Allah's peace and blessings be upon him. When a Muslim, facing a pressing need that could not be avoided, sought permission from the Prophet, may Allah's peace and blessings be upon him, to attend to his urgent matter, the Prophet permitted him. After fulfilling his need, the Muslim would return to his assigned task with eagerness for goodness and to earn rewards."

فأما تسميتها بالخندق: فلأجل الخندق الذي حفر حول المدينة بأمره صلى الله عليه وسلم، ولم يكن اتخاذ الخندق من شأن العرب، ولكنه من مكاييد الفرس. وكان الذي أشار بذلك سلمان، فقال: يا رسول الله، إنا كنا بفارس إذا حوصرنا خندقنا علينا، فأمر النبي- صلى الله عليه وسلم- بحفره، وعمل فيه بنفسه ترغيباً للمسلمين.¹⁵

As for calling it a trench: because of the trench that was dug around the city by order of the Holy Prophet (PBUH). Taking the trench was not the concern of the Arabs, but this was one of the tricks of the Persians. The one who pointed this out was Salman, and he said: O Messenger of Allah, in Persia, when we were surrounded by the enemy, we used to surround ourselves with a trench. The Prophet (Peace be upon him) ordered the digging of the trench and he worked on it himself to motivate the Muslims.

The trench was dug around the Madina to save the Muslims and that was the first experience in Arab. This act caused to minimize the loss of lives and properties of Muslims.

Treaty of Hudaibiyyah to manage the Risks of Communities

The Holy Prophet (PBUH) agreed on the treaty of Hudaibiya to manage the risks of Muslims for ten years.

قال: ثم دعا رسول الله صلى الله عليه وسلم علي بن أبي طالب رضوان الله عليه، فقال: اكتب: بسم الله الرحمن الرحيم، قال: فقال سهيل: لا أعرف هذا، ولكن اكتب: باسمك اللهم،

¹⁵Qustlani, Muhammad bin Abi Bakar, *Al Mawahib Ul Laduniya*, al maktaba tuqifiyya, Cairo vol 1, Page 282

فقال رسول الله صلى الله عليه وسلم: اكتب باسمك اللهم، فكتبها، ثم قال: اكتب: هذا ما صالح عليه محمد رسول الله سهيل بن عمرو، قال: فقال سهيل: لو شهدت أنك رسول الله لم أقاتلك، ولكن اكتب اسمك واسم أبيك، قال: فقال رسول الله صلى الله عليه وسلم: اكتب: هذا ما صالح عليه محمد بن عبد الله سهيل بن عمرو، اصطالحا على وضع الحرب عن الناس عشر سنين يأمن فمهن الناس ويكف بعضهم عن بعض، على أنه من أتى محمدا من قريش بغير إذن وليه رده عليهم، ومن جاء قريشا ممن مع محمد لم يردوه عليه¹⁶.

He said: Then the Messenger of Allah (Peace Be Upon Him), called on Ali bin Abi Talib. He said: Write: In the name of Allah, the Most Gracious, the Most Merciful. He said: So Suhail said. No: I do not know this but write: In your name, O Allah. So the Messenger of Allah, (Peace Be Upon Him) Write in your name, O Allah. He wrote it down, then said: Write: This is what Muhammad the Messenger of Allah agreed upon Suhail bin Amr. The Suhail said: If I testified that you are the Messenger of Therefore, I did not fight you, but write your name and your father's name. He said: Then the Messenger of Allah,

(Peace Be Upon Him) said: Write: This is what is appropriate for him. Muhammad bin Abdullah agreed with Suhail bin Amr. They called it a situation of war on behalf of the people Ten years during which people will be safe and keep each other safe, although those who came to Muhammad from Quraysh without the permission of his guardian, He returned it to them, and whoever went to Quraysh from those who were with Muhammad, they did not return it to him.

According to the treaty of Hudaibhya the Muslims and polytheists of Makkah will remain peaceful in the next ten years. At that time, this act of treaty saved a lot of lives from Muslims and polytheists. So, this act minimized the social risks at large between the two nations.

To make distance from lepers-to minimize the contagious diseases

¹⁶Ibn Hashaam, *Al seerat un Nabawiyah* vol 2 Page 316-317

In the teachings of Seerah, there are many instructions to avoid the patients of Contagious diseases minimizing the risks. Hazrat Ibn-i-Abbas narrated that Holy Prophet PBUH ordered to Muslims

لَا تُدِيمُوا النَّظَرَ إِلَى الْمَجْدُومِينَ¹⁷.

“Don’t keep looking at the lepers.”

In other Hadith narrated by Hazrat Ali, The Holy Prophet PBUH commanded

لَا تُدِيمُوا النَّظَرَ إِلَى الْمَجْدُومِينَ وَإِذَا كَلَّمْتُمُوهُمْ فَلْيَكُنْ بَيْنَكُمْ وَبَيْنَهُمْ قَيْدٌ رَمَحٍ¹⁸

“Don’t keep looking at lepers and if you speak to them, let there be a spear between you and them.” The length of spear is minimum 7 feet & 2 inches, so the healthy people will have to a distance from patients of contagious diseases. In another Hadith

كَانَ فِي وَفْدِ ثَقِيفٍ رَجُلٌ مَجْدُومٌ، فَأَرْسَلَ إِلَيْهِ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: إِنَّا قَدْ بَايَعْنَاكَ، فَارْجِعْ¹⁹

“There was a leper in the Saqeef delegation, so that person was sent to the Prophet PBUH. He turned him back saying that we have pledged allegiance to you.”

So, the Holy Prophet PBUH neither shook hands nor allowed him to sit in this assembly to minimize spreading of the disease

Hazrat Abu Huraira reported that The Holy Prophet PBUH said:

وَقَرِّمِنِ الْمَجْدُومِ كَمَا تَقَرُّ مِنَ الْأَسَدِ²⁰

“Flee from the leper as you would flee a lion.”

Hazrat Saad narrated that the Holy Prophet PBUH said

¹⁷(Ahmad bin Hanbal, *Al-Musnad*, Raqam-ul- Hadith:2075)

¹⁸(Ibid, Raqam-ul- Hadith: 581)

¹⁹(Muslim, *Al-Sahih*, Kitab-ul-Salam, Ijtinab ul Majzoom wa Nahwayhi, Raqam-ul-Hadith:5822)

²⁰Bukhari, *Al-Jami*, Kitab al-Tib, Bab-al-Jizam, Raqam-al-Hadith:5707; Bahqi, Ahmad bin Hussain, *Dar-al-Kutub-al-Ilmia*, Baroot, Labnan, 1424 H

إِذَا سَمِعْتُمْ بِالطَّاعُونَ بِأَرْضٍ فَلَا تَدْخُلُوهَا، وَإِذَا وَقَعَ بِأَرْضٍ وَأَنْتُمْ بِهَا فَلَا تَخْرُجُوا²¹

” If you hear of an outbreak of Plague in a land, don't enter it but if the Plague breaks out in a place while you are in it, don't leave that place.

This act minimizes the risks of spreading diseases as well as to avoid superstitions.

Prayer of The Holy Prophet (PBUH) to minimize damages of the Flood

The Holy Prophet (PBUH) prayed to Allah Almighty the continuation of rain on mountains, Valleys and trees instead of houses, roads and live-stocks to minimize the risks of community of Madina in these words:

عَنْ أَنَسِ بْنِ مَالِكٍ أَنَّهُ قَالَ جَاءَ رَجُلٌ إِلَى رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ يَا رَسُولَ اللَّهِ هَلَكَتِ الْمَوَاشِي وَتَقَطَّعَتِ السُّبُلُ فَادْعُ اللَّهَ فَدَعَا اللَّهَ فَمُطِرْنَا مِنَ الْجُمُعَةِ إِلَى الْجُمُعَةِ فَجَاءَ رَجُلٌ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ يَا رَسُولَ اللَّهِ تَهَدَّمَتِ الْبُيُوتُ وَتَقَطَّعَتِ السُّبُلُ وَهَلَكَتِ الْمَوَاشِي ، فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ اللَّهُمَّ عَلَى ظُهُورِ الْجِبَالِ وَالْأَكَامِ وَبُطُونِ الْأَوْدِيَةِ وَمَنَابِتِ الشَّجَرِ فَاَنْجِبْنَا ، عَنِ الْمَدِينَةِ انْجِيَابِ الثُّوبِ.²²

Narrated Anas bin Malik: A man came to Allah's Messenger (ﷺ) and said, "O Allah's Messenger (ﷺ)! Livestock are destroyed and the roads are cut off; so please invoke Allah." So, Allah's Messenger (ﷺ) prayed for rain and it rained from that Friday till the next Friday. Then a man came to the Prophet (PBUH) and said, "O Allah's Messenger (ﷺ)! The houses have collapsed, roads are cut off and the livestock are destroyed." So, Allah's Messenger (ﷺ) said, "O Allah! (Let it rain) on the tops of the mountains, on the plateaus, in the valleys and over the places where trees grow." So, the clouds cleared away from Medina as clothes are taken off.

²¹(Bukhari”,*Al-Jamia Al-Sahih*”,Kitab-ul-Tib,Ma Yuzkaro Fi Al-Taon,Raqm-ul-Hadith:5728;Tirmazi,Muhammad bin Eisa”,*AL-Jami*”Abwab-ul-Al-Janaiz an asool PBUH,Bab-o-Ma ja fi Karahiyyat al Frar min al Taon ,Raqm-ul-Hadith:1065,Al-Tabat-ul-Sania,1395H)

²²Sahih al-Bukhari,Abwab ul Istisqa , Bab izistashfao ilalimam liyastasqa lahum , Raqmul Hadith: 1019

In another Hadith, the flood situation was described in these words:

وَصَارَتِ الْمَدِينَةُ مِثْلَ الْجُوبَةِ وَسَالَ الْوَادِي قَنَاةَ شَهْرًا وَلَمْ يَجِ أَحَدٌ مِنْ نَاحِيَةِ إِلَّا حَدَّتْ بِالْجُودِ²³

and Medina's (sky) became clear as a hole in between the clouds. The valley of Qanat remained flooded for one month, none came from outside but talked about the abundant rain.

استعمال أدب النبي، صلى الله عليه وسلم، المهذب وخلقه العظيم؛ لأنه لم يدع الله ليرفع الغيث جملة لئلا يرد على الله فضله وبركته وما رغب إليه فيه، وسأله إياه فقال: اللهم على رءوس الجبال والأكام وبطون الأودية ومنابت الشجر: (لأن المطر لا يضر نزوله في هذه الأماكن²⁴

Using the manners of the Prophet (PBUH), his politeness and his great character because He did not call to Allah to remove the rain altogether lest it respond to Allah's grace and blessings. He was lost and what he desired, and he asked him about it, and he said: (O Allah, on top of the mountains hills, valley bottoms, and treetops) because rain does not harm it if it falls in these places.

The Imaam Ayni & Imaam Nawawi said in explaining the above-mentioned Hadith

فإنه لم يسأل رفع المطر من أصله بل سأل رفع ضرره وكشفه عن البيوت والمرافق والطرق بحيث لا يتضرر به ساكن ولا بن سبيل وسأل بقاءه في مواضع الحاجة بحيث يبقى نفعه وخصبه وهي بطون الأودية وغيرها من المذكور²⁵

The Holy Prophet (PBUH) did not ask Allah Almighty to end the rain absolutely but asked to away its damage and away from houses, animal places and tracks. In this way, neither any resident nor any passenger will be damaged by rain and asked for continuity of rain in the sites of need so that his benefit and fertility would remain, which is the mid of valleys and other things mentioned.

The people asked to Holy Prophet PBUH to pray to Allah to withhold the rain. So the Holy Prophet Prayed to Allah to withhold the rain on Madina to save the livestock and ways and to continue the rain on the surroundings,

²³Bukhari, *Al Jamah Al Sahih*, Kitaab ul Jumah Bab ul Istisqa' fil Khutbah Youm al Judah, Raqam ul Hadith:933;Nisaai,Ahmad bin Shoib,Al-Sunan,Kitab-al-istasqa, Raf-ul-imam Yadaih inda Masalat-i-Imsaaq-al-Matar,Raqm-al-Hadith:1528

²⁴Ani, Mahmood bin Ahmad,*Umdat ul Qari* Vol 6 page 238 ,Dar-ul-Ihya-ul- Turas-ul-Arabi, Baroot;

²⁵*Sharh al Nawawi ala Muslim* Vol 6 Page 193

especially in valleys to save the water. This act minimized the social risks in Madina and facilitated the community with pure water of rain.

Conclusion:

It is established and that the Seerah has everlasting guidance for human beings and the principle of social risk management can be derived from The Holy Prophet (PBUH). Seeking guidance from Seerah, we can manage the risks of manmade crises and natural disasters in the present era.

Findings

The important findings of the project are as under:

1. Social risk management is to assist individuals, households, and communities in minimizing the risks of natural disasters and manmade crises.

2. The principle of social risk management is established in many examples in Seerah just as Bait-al-Aqaba Sania, Migration to Habshah, Migration to Madina, Pact of Madina, Digging of Trench, Treaty of Hudaibiyyah, Distance from Contagious diseases.

3. Social risk management in Pakistan like earthquakes, floods, drought, wildfires, tropical cyclones, the COVID-19 Pandemic and agreements with rivals.

Recommendations

The important recommendations of the project are as under:

1. Seerh of the Holy Prophet PBUH has everlasting principles and guidance that can be derived from every modern term and issue of the present era.

2. Natural disasters like Earthquake, Flood, Draught, Tropical Cyclone, Dialogue & Agreement with enemies and Contagious diseases like COVID can be resolved by seeking guidance from Seerah.



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