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The Concept of Divine Decree in the Prophet's Hadiths: A Theological Study of Faith, Human Effort, and God's Determination

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Keywords

Divine Decree, Hadith, Faith,
Human Effort, Islamic Theology

Abstract

This study explores the concept of qadar (Predestination) in the Prophet Muhammad's hadiths, focusing on the theological relationship between faith, human effort, and God's determination. Using a qualitative-descriptive approach through library research, this paper examines canonical hadith collections such as Sahih al-Bukhari, Sahih Muslim, Sunan al-Tirmidhi, and Musnad Ahmad ibn Hanbal. Employing a maudhū'i (thematic) method, the study identifies and analyzes hadiths that articulate the dynamic balance between divine will and human agency. The findings reveal that the Prophet's hadiths on destiny do not deny human freedom to act but instead integrate human effort as an intrinsic part of God's decree. From a classical theological perspective, the Asy'ari and Maturidi concepts of kasb and ikhtiyar highlight the harmony between divine omnipotence and human moral responsibility. Meanwhile, modern contextual theology—as represented by Fazlur Rahman, M. Quraish Shihab, and Khaled Abou El-Fadl—reinterprets the hadiths ethically, positioning faith in divine decree as a source of spiritual resilience and proactive engagement with life. Consequently, the study concludes that the Prophet's teaching on qadar represents a theology of balance—affirming that true faith inspires active spirituality and moral responsibility amid the complexities of modern existence

Introduction

Belief in *qadar* (divine decree) constitutes one of the fundamental pillars of faith (*arkān al-īmān*) in Islam, occupying a central position both in classical theological discourse and in contemporary religious practice.¹ Within the hadith tradition, numerous narrations affirm the obligation to believe in destiny—whether good (*khayr*) or seemingly adverse (*sharr*)—while simultaneously emphasizing the significance of human effort (*ikhtiyār*), supplication (*do'ā'*), and natural causes such as medical treatment and *ruqyah* as integral components of Muslim religiosity. This dynamic interplay has generated profound theological and practical debates: does belief in divine decree lead to passive fatalism, or does it, conversely, cultivate an active form of *tawakkul*—faith combined with purposeful action? This question remains not only pivotal to the classical study of Islamic creed (*'aqidah*), but also highly relevant to interdisciplinary fields such as the psychology of religion, medical ethics, and risk management within contemporary Muslim societies.²

Over the past two decades, a growing body of scholarship has expanded the discussion of *qadar* (divine decree) beyond the confines of theology into the realm of praxis. Studies have, for instance, examined how belief in destiny shapes individual approaches to risk perception and management in everyday life, as well as ethnographic research exploring how narratives of fate influence health-related decisions—such as whether to seek medical treatment or to rely entirely on divine will.³ These studies reveal a wide interpretive spectrum, ranging from fatalistic readings to integrative ones that perceive *ikhtiyār* (human effort) as part of the divinely sanctioned causal order (*sunnat al-asbāb*), fully compatible with *qadar*.⁴

However, most contemporary works tend to focus either on practical attitudes (individual behavior) or on normative theology, with few adopting a *maudhū'i* (thematic) approach to hadith as a primary textual source for understanding how prophetic traditions frame the relationship between faith, human agency, and divine decree.⁵ A review of both local and international literature indicates two significant gaps that remain unaddressed. *First*, modern scholarship often separates theological analysis (what creed articulates) from empirical practice (how believers act), resulting in a lack of systematic textual studies showing how selected hadiths—such as those prohibiting the expression "*lau*" ("if only"), the debate between Adam and Moses, or the hadiths on *ruqyah* and healing—collectively construct a coherent yet dynamic conception of divine

¹ Jaya Rukmana and Putri Rachmah Amalia, "Konsep Takdir Dalam Prespektif Hadis," *AL ISNAD: Journal of Indonesian Hadith Studies* 3, no. 2 (2022), <https://doi.org/10.51875/alisnad.v3i2.129>.

² Futikatus Sa'diyah and Azwar Sani, "Doktrin Qadar Dalam Islam: Memahami Dinamika Antara Free Will Dan Determinisme," *ISME : Journal of Islamic Studies and Multidisciplinary Research* 1, no. 2 (2023), <https://doi.org/10.61683/isme.vol12.2023.11-23>.

³ Nur Ikhlas and Martunus Rahim, "Arus Panteisme Jabariyah Dalam Masa Pandemi Covid-19," *RUSYDIAH: Jurnal Pemikiran Islam* 2, no. 1 (2021), <https://doi.org/10.35961/rsd.v2i1.266>.

⁴ Jauharotun Nikmah and Erin Ratna Kustanti, "'Akankah Ku Berdamai Dengan Takdir' Studi Fenomenologis Pengalaman Penderita Hepatitis B," *Jurnal EMPATI* 10, no. 2 (2021), <https://doi.org/10.14710/empati.2021.31007>.

⁵ Mulyana Abdullah, "Implementasi Iman Kepada Al-Qadha Dan Al-Qadar Dalam Kehidupan Umat Muslim," *Jurnal Pendidikan Agama Islam -Ta'lim* 18, no. 1 (2020); Khairunnas Rajab and Wan Muhammad Fariq, "Psikologi Qadha' Dan Qadar," *Hadhari* 6, no. 1 (2013); Fatar Faqih Muhammad, "Rethinking Qadha Dan Qadar Allah: Ikhtiar Hidup Dalam Keteraturan Menghadapi Era Digital," *Jurnal Studi Agama Dan Masyarakat* 19, no. 2 (2024), <https://doi.org/10.23971/jsam.v19i2.6800>; Wan Fariza Alyati Wan Zakaria, "Qadar in Classical and Modern Islamic Discourses: Commending a Futuristic Perspective," *International Journal of Islamic Thought* 7, no. 1 (2015), <https://doi.org/10.24035/ijit.07.2015.004>.

destiny. *Second*, when hadith is examined, the analysis frequently remains confined to issues of authenticity (*sanad*) or classical interpretation, with limited attempts to combine thematic hadith analysis with contemporary theological discussions on human agency, determinism, and moral responsibility. An interdisciplinary approach that integrates textual analysis of hadith, theological reasoning (*‘ilm al-kalām*), and practical psycho-social implications remains relatively rare in high-impact literature.⁶

Therefore, this study is significant for several reasons. *First*, it responds to an academic need to interpret the corpus of hadiths on *qadar* not as fragmented textual data but as a coherent thematic body that constructs a theological understanding of the relationship between faith (*īmān*), human effort (*ikhtiyār*), and divine decree (*taqdīr*).⁷ *Second*, it addresses an empirical-theoretical gap by connecting the textual findings of the hadiths with contemporary debates—such as how Muslims interact with risk, health services, and preventive actions—thus contributing to the broader field of applied religious studies and contemporary Islamic thought. Previous studies that relate *qadar* to risk management practices further highlight the urgency of establishing this connection.⁸

Recent scholarly discussions on divine destiny reveal an increasingly interdisciplinary direction. Contemporary researchers have attempted to reinterpret the concept of *qadar* through sociological and psychological lenses—particularly in relation to attitudes toward risk, health management, and coping mechanisms in the face of disaster. Their findings suggest that fatalistic interpretations of destiny can potentially diminish motivation and spiritual resilience, while a balanced understanding that integrates faith and effort fosters psychological tranquility and social productivity.⁹ However, most of these studies remain focused on the behavioral aspects of religious life, without engaging deeply with the theological foundations of the concept as presented in the hadith corpus. On the other hand, existing hadith studies that discuss destiny often stop at questions of *isnād* authenticity or textual reliability, without presenting a systematic analysis of the theological framework embedded in those traditions.

Addressing these gaps, this research undertakes a *maudhū‘ī* (thematic) study of hadiths on divine destiny in order to construct a holistic theological model of the relationship between faith, effort, and divine determination. The objectives of this study are: (1) to identify and classify the prophetic traditions that articulate the concept of destiny; (2) to analyze how these hadiths frame the dialectical relationship between human effort and divine will; (3) to compare these constructions with classical Islamic theological schools of thought; and (4) to propose a contextual understanding of destiny relevant to modern religious life. Employing a thematic-

⁶ George E. Marcus, *Ethnography through Thick and Thin*, in *Ethnography through Thick and Thin* (2021), <https://doi.org/10.2307/j.ctv1j666sm>.

⁷ Indah Suzana Aulia Putri, "Agama Dalam Perspektif Emile Durkheim," *Dekonstruksi* 7, no. 01 (2022), <https://doi.org/10.54154/dekonstruksi.v7i01.102>.

⁸ Abdul Majid et al., "The Method in Understanding Hadith Through Ijmā' and Its Implications for Islamic Law in Indonesia: Studies on the Hadiths of the Month of Qamariyah," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 7, no. 1 (March 2023): 281, <https://doi.org/10.22373/sjhk.v7i1.12383>.

⁹ Stephanie Raposo et al., "Navigating Women's Low Desire: Sexual Growth and Destiny Beliefs and Couples' Well-Being," *Journal of Sex Research* 58, no. 9 (2021), <https://doi.org/10.1080/00224499.2021.1884179>.

hermeneutical approach, this research not only interprets the hadiths textually but also situates them within the theoretical framework of *‘ilm al-kalām* and contemporary theological discourse.¹⁰

Theoretically, this study is grounded in three major foundations. The first is the classical Islamic discourse on divine will and human action, particularly the views of the four major theological schools: the Jabariyyah, Qadariyyah, Ash‘ariyyah, and Māturīdiyyah.¹¹ The Jabariyyah emphasize absolute determinism, asserting that all human actions are solely created by God without human volition. The Qadariyyah, conversely, advocate complete human freedom in moral agency. The Ash‘ariyyah and Māturīdiyyah occupy a middle position, emphasizing the concepts of *kasb* (acquisition) and *ikhtiyār* (moral choice) operating under divine sovereignty.¹² This theological framework provides the conceptual foundation for interpreting hadiths on the command to strive, the prohibition of saying “*lau*” (“if only”), and the debate between Prophet Adam and Prophet Moses—all of which reflect Islam’s theological endeavor to balance human will and divine decree.

Second, this study employs the theory of human agency and moral responsibility, extensively developed by scholars such as al-Ghazālī,¹³ Fakhr al-Dīn al-Rāzī, and Ibn Taymiyyah.¹⁴ In *Ihyā’ ‘Ulūm al-Dīn*, al-Ghazālī explains that human effort (*ikhtiyār*) represents a form of participation in the divine will; striving does not negate destiny but rather serves as the means through which *qadar Allāh al-mu‘allaq*—the conditional decree contingent upon causes—is actualized. Ibn Taymiyyah likewise asserts that causes and effects are integral parts of the divine order, and acknowledging them does not contradict faith in divine decree. This theoretical framework provides a basis for interpreting prophetic traditions on healing, *ruqyah*, and supplication as expressions of the mechanisms of destiny rather than acts of defiance against it.

Third, the study draws upon contemporary contextual theology, as articulated by Fazlur Rahman, Muhammad Quraish Shihab, and Khaled Abou El-Fadl. Fazlur Rahman’s “double movement” theory emphasizes the necessity of interpreting religious texts by taking into account their moral and socio-historical contexts so that Islam’s universal values remain alive and relevant. Quraish Shihab views destiny as a manifestation of balance between divine decree and human freedom within the limits of *sunnatullāh*, the law of causality established by God.¹⁵ Meanwhile, Abou El-Fadl insists on the importance of ethical interpretation, arguing that scriptural understanding must not lead to blind submission that erases moral accountability.¹⁶ Together, these three approaches enable hadiths concerning destiny to be read not merely as dogmatic affirmations but as a value-laden system that cultivates spiritual ethics and active moral engagement in social life.

¹⁰ Suparyanto and Rosad, “Takdir Dan Ikhtiar Dalam Al-Qur‘an (Studi Tafsir Tematik Dengan Pendekatan Teologis),” *Suparyanto Dan Rosad* 5, no. 3 (2020).

¹¹ Wahbah Zuhaili, *Tafsīr AL-Munīr Fī AL-Aqīdah Wa AL-Syarī‘ah Wa AL-Manhāj*, in *Gema Insani*, vol. 9 (2018).

¹² Faqihuddin Abdul Kodir, “Mafhum Mubadalah: Ikhtiar Memahami Qur‘an Dan Hadits Untuk Meneguhkan Keadilan Resiprokal Islam Dalam Isu-Isu Gender,” *Jurnal Islam Indonesia* 6, no. 2 (2017).

¹³ Imam Al-Ghazali, *Mizanul Amal*, vol. 1 (Kairo: Darul Ma‘arif, 1967); Muhammad Abu Hamid Al-Ghazali, *Ihya’ ‘Ulum Al-Din*, vol. 2 (Kairo: Dar al-Hadits, 1994).

¹⁴ Sulaymān b. Ahmad b. Ayyūb b. Muthīr al-Lakhmī al-Shāmī al-Thabrānī, *Al-Mu‘jam Al-Kabīr* (Kairo: Maktabah Ibn Taymīyah, n.d.).

¹⁵ Muhammad Quraish Shihab, *Tafsīr Al-Misbah Vol. I* (Jakarta: Lentera Hati, 2002).

¹⁶ Khaled Abou El Fadl, “Islam and the Theology of Power,” *Middle East Report*, no. 221 (2001), <https://doi.org/10.2307/1559337>.

These three theoretical frameworks serve as the principal analytical tools for this study. The classical *‘ilm al-kalām* framework is employed to explain the doctrinal structure of destiny in Islam; the theory of human agency and moral responsibility is used to interpret the ethical dimensions of the prophetic traditions; and modern contextual theology functions as a bridge connecting the messages of the hadiths with the lived realities of contemporary Muslim societies. Through this integrative approach, the study seeks to demonstrate that belief in divine decree does not imply the negation of human freedom; rather, it nurtures a spiritual consciousness that both human effort and its outcome exist within the encompassing will of God.

Conceptually, this research aims to make several key contributions. First, it seeks to develop a thematic mapping of hadiths on destiny that reveals the conceptual coherence between faith, human endeavor, and *qadar*. Second, it proposes a renewed theological interpretation that situates destiny as a dynamic concept, wherein divine will and human responsibility interact within Islam's moral framework. Third, it formulates practical implications for modern religious life, particularly in the domains of education, preaching (*da'wah*), and social ethics—cultivating an active rather than passive faith, and a productive rather than fatalistic spirituality. Hence, this study not only enriches the discourse on thematic hadith studies but also offers a constructive contribution to developing a balanced paradigm of religiosity—one that harmonizes faith with effort, and submission with moral responsibility in facing the divine decree.

Research Method

This study employs a qualitative–descriptive approach using a library research design, as its focus lies in exploring the theological and conceptual meanings of the Prophet's hadiths on destiny (*qadar*).¹⁷ The primary data were obtained from canonical hadith compilations such as *Ṣaḥīḥ al-Bukhārī*, *Ṣaḥīḥ Muslim*, *Sunan al-Tirmidhī*, and *Musnad Aḥmad ibn Ḥanbal*, which are further supported by classical exegetical and theological sources, including *al-Ibānah* by al-Ash'arī, *Iḥyā' 'Ulūm al-Dīn* by al-Ghazālī, and *Majmū' al-Fatāwā* by Ibn Taymiyyah. Secondary data include the works of modern Muslim thinkers such as Fazlur Rahman, M. Quraish Shihab, and Khaled Abou El-Fadl, which broaden the analytical horizon toward contextual and contemporary theological discourse.

The analysis follows a *maudhū'ī* (thematic) approach to hadith, involving the collection and examination of traditions relevant to the themes of divine decree, human effort, and divine determination.¹⁸ The study interprets these hadiths holistically and intertextually through several steps: identifying, classifying, and analyzing their *matn* (content) to reveal conceptual unity across diverse narrations. A theological–hermeneutical framework is applied to interpret the hadiths on three interrelated levels: textual meaning, theological interpretation by classical scholars, and contextual relevance to modern human experience. In doing so, the hadiths are not treated merely as normative texts but as dynamic theological discourses that engage with human reality and spirituality.

¹⁷ Albi Anggito. and Johan Setiawan, *Metodologi Penelitian Kualitatif* (Jawa Barat: Jejak, 2018); Haris Herdiansyah, *Metodologi Penelitian Kualitatif* (Jakarta: Salemba Humanika, 2018); Sumadi Suryabrata, *Metode Penelitian* (Jakarta: Rajawali Press, 1987).

¹⁸ Oom Mukaromah, "Interpretasi Ayat-Ayat Riba Dalam Kajian Tafsir Maudhu'i," *ALQALAM* 21, no. 100 (2004), <https://doi.org/10.32678/alqalam.v21i100.1648>.

Within this analytical framework, classical *kalām* theories—such as the concepts of *kasb* (acquisition) and *irādah* (divine will) as articulated by the Ash'arite and Māturīdite schools—are employed to explain the relationship between divine will and human action. Meanwhile, the theories of moral agency and ethical responsibility developed by al-Ghazālī and Ibn Taymiyyah strengthen the ethical dimension of human endeavor as an integral part of divine decree. Furthermore, Fazlur Rahman's theory of double movement¹⁹ and Khaled Abou El-Fadl's concept of textual ethics are utilized to bridge the meanings of the hadiths with contemporary social realities.²⁰ The integration of these theoretical frameworks allows for a comprehensive reading of the hadiths—doctrinally precise, morally reflective, and contextually relevant—thereby producing a balanced theological understanding of the relationship between faith in destiny and human responsibility in exercising effort.

Data Collection and Inclusion Criteria The primary data were curated from the *Kutub al-Sittah* (The Six Canonical Books), focusing on hadiths explicitly containing the keywords *qadar*, *qadā'*, or *fi'l*. To ensure the study captures universal principles (*jawami' al-kalim*), we applied specific inclusion criteria: (1) The hadith must have a *sahih* or *hasan* status; (2) It must address the intersection of divine will and human action; and (3) It implies a behavioral or ethical imperative. Weak (*da'if*) hadiths were excluded unless they served to illustrate a historical theological misconception.

Analytical Framework: The Double Movement To move beyond normative theology, this study employs Fazlur Rahman's "Double Movement" theory. *First Movement*: We analyze the hadiths in their 7th-century socio-historical context—understanding *why* the Prophet emphasized specific aspects of destiny (e.g., to instill hope in times of failure or humility in times of success); *Second Movement*: We extract the underlying moral principles—such as resilience, active preparation, and psychological acceptance—and apply them to contemporary challenges like medical ethics and crisis management.

Findings and Discussion

A rigorous theological examination of *qadar* cannot ignore prophetic traditions that, on the surface, seem to advocate strong determinism. Among the most cited is the hadith recorded by al-Bukhārī and Muslim concerning the stages of fetal development:

“...then the angel is sent to him, breathes the spirit into him, and is commanded to write four things: his provision, his lifespan, his deeds, and whether he will be wretched or felicitous.” (*Ṣaḥīḥ al-Bukhārī*, no. 3208; *Ṣaḥīḥ Muslim*, no. 2643)

A literal and mechanistic reading of this hadith has often been mobilized by fatalistic tendencies—echoing Jabariyyah claims that human actions are pre-scripted and devoid of real agency. However, classical and contemporary scholarship offers a more nuanced interpretation that aligns this hadith with the broader Islamic doctrine of moral responsibility (*taklīf*).

First, Quraish Shihab emphasizes that the term *kataba* (“to write”) in Qur’anic and prophetic discourse frequently denotes divine foreknowledge (*‘ilm*) rather than coercive determination

¹⁹ Labib Muttaqin, “Aplikasi Teori Double Movement Fazlur Rahman Terhadap Doktrin Kewarisan Islam Klasik,” *Al-Manahij: Jurnal Kajian Hukum Islam* 7, no. 2 (2013), <https://doi.org/10.24090/mnh.v7i2.564>.

²⁰ Khaled Abou El Fadl, “The Epistemology of the Truth in Modern Islam,” *Philosophy and Social Criticism* 41, nos. 4–5 (2015), <https://doi.org/10.1177/0191453715577739>.

(*ijbār*).²¹ God's "writing" is descriptive, not causative; it reflects His perfect knowledge of human potentials and choices, not an imposition that nullifies free will.²² Thus, what the angel "writes" corresponds to what God already knows the human will choose freely.

Second, following Fazlur Rahman's historical-ethical method (*double movement*), this hadith must be understood within the intellectual milieu of 7th-century Arabia, where pre-Islamic fatalism (*dahr*) posited a blind, impersonal force controlling human destiny. The Prophet's pedagogical intent was to affirm God's absolute sovereignty—not to paralyze human effort but to replace pagan fatalism with theistic moral order.²³ Thus, the hadith aims to cultivate humility and awareness of divine wisdom rather than encourage resignation.

Moreover, classical theologians such as al-Ghazālī and al-Māturīdī differentiate between ontological destiny (*qadar takwīnī*)—the metaphysical structure of existence—and moral destiny (*qadar tashrīfī*) that unfolds through human choice. The "writing" in the hadith pertains to the former: it establishes a blueprint of potentiality within God's created order. Whether these potentials become realities depends on human *ikhtiyār*, as affirmed in another prophetic tradition:

"Work! For each person will be facilitated towards that for which he was created."
(*Ṣaḥīḥ al-Bukhārī*, no. 4949; *Ṣaḥīḥ Muslim*, no. 2647)

This second hadith is crucial: rather than nullifying agency, it grounds human freedom within divine providence. As Ibn Taymiyyah argues, God's decree includes both causes and effects, and human effort is among those causes.²⁴ Therefore, the prenatal decree does not override human responsibility; rather, it situates human action within the comprehensive knowledge and will of God.²⁵

In this integrative view, the fetus hadith does not teach metaphysical determinism but reflects a dynamic interplay between divine omniscience and human agency. Divine decree outlines possibilities, *sunnatullāh* establishes the causal framework, and *ikhtiyār* actualizes one's moral trajectory. Thus, the hadith invites believers not to surrender to fatalism, but to recognize that God's knowledge encompasses human effort, not replaces it.

Faith in Divine Decree as the Foundation of Islamic Theology

The examination of several authentic hadiths reveals that faith in *qadar* (divine decree) constitutes one of the central elements within the structure of Islamic belief.

عن عمر بن الخطاب رضي الله عنه قال: بَيَّنَّنَا نَحْنُ عِنْدَ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ذَاتَ يَوْمٍ إِذْ طَلَعَ عَلَيْنَا رَجُلٌ شَدِيدُ بَيَاضِ الثِّيَابِ، شَدِيدُ سَوَادِ الشَّعْرِ، لَا يُرَى عَلَيْهِ أَثَرُ السَّفَرِ، وَلَا يَعْرِفُهُ مِنَّا أَحَدٌ، حَتَّى جَلَسَ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ. فَاسْتَدْرَكَتْنِي إِلَى رُكْبَتَيْهِ، وَوَضَعَ كَفَّيْهِ عَلَى فَجْدَيْهِ، وَقَالَ: يَا مُحَمَّدُ، أَخْبِرْنِي عَنِ الْإِسْلَامِ، فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «الْإِسْلَامُ أَنْ تَشْهَدَ أَنْ لَا إِلَهَ إِلَّا اللَّهُ، وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَتَقِيمَ الصَّلَاةَ، وَتُؤْتِيَ الزَّكَاةَ، وَتَصُومَ رَمَضَانَ، وَتَحُجَّ الْبَيْتَ إِنْ اسْتَطَعْتَ إِلَيْهِ سَبِيلًا» قَالَ: صَدَقْتَ، قَالَ: فَعَجَبْنَا لَهُ، يَسْأَلُهُ وَيُصَدِّقُهُ، قَالَ: فَأَخْبِرْنِي عَنِ الْإِيمَانِ، قَالَ: «أَنْ تُؤْمِنَ بِاللَّهِ، وَمَلَائِكَتِهِ، وَكُتُبِهِ، وَرُسُلِهِ، وَالْيَوْمِ الْآخِرِ، وَتُؤْمِنَ بِالْقَدَرِ خَيْرِهِ وَشَرِّهِ» قَالَ: صَدَقْتَ، قَالَ: فَأَخْبِرْنِي عَنِ الْإِحْسَانِ، قَالَ: «أَنْ تَعْبُدَ اللَّهَ كَأَنَّكَ تَرَاهُ، فَإِنْ لَمْ تَكُنْ تَرَاهُ فَإِنَّهُ يَرَاكَ» قَالَ: فَأَخْبِرْنِي عَنِ

²¹ Muhammad Quraish Shihab, *Wawasan Al-Qur'an: Tafsir Maudhu'i Atas Pelbagai Persoalan Umat* (Bandung: Mizan, 1993).

²² Shihab, *Tafsir Al-Misbah Vol. I*, 378–380.

²³ Fazlur Rahman, "The Qur'anic Concept of God," *Islamic Studies* 6, no. 1 (1967).

²⁴ Muhammad Imdad Rabbani, "Tauhid Ahlussunnah Wal Jama'ah; Antara Imam Al-Asyari Dan Ibn Taymiyyah," *Tasfiyah* 3, no. 1 (2019), <https://doi.org/10.21111/tasfiyah.v3i1.2979>.

²⁵ Nafiu Ahmed Arikewuyo, "Polemics on Philosophy: A Comparison of The Thoughts of Al-Ghazālī and Ibn Taymiyyah," *Tashwirul Afkar* 41, no. 1 (2022), <https://doi.org/10.51716/ta.v41i1.69>.

السَّاعَةِ. قَالَ: «مَا الْمَسْئُولُ عَنْهَا بِأَعْلَمَ مِنَ السَّائِلِ» [قَالَ: فَأَخْبِرْنِي عَنْ أَمَارَتِهَا، قَالَ: «أَنْ تَلِدَ الْأُمَةُ رَبَّتَهَا، وَأَنْ تَرَى الْحَفَاةَ الْغُرَاةَ الْعَالَةَ رِعَاءَ الشَّاءِ يَتَطَلَّوْنَ فِي الْبُنْيَانِ» قَالَ: ثُمَّ انْطَلَقَ، فَلَبِثْتُ مَلِيًّا ثُمَّ قَالَ لِي: «يَا عُمَرُ، أَتَدْرِي مِنَ السَّائِلِ؟» [قُلْتُ: اللَّهُ وَرَسُولُهُ أَعْلَمُ، قَالَ: «فَإِنَّهُ جِبْرِيلُ، أَتَأْكُمُ يُعَلِّمُكُمْ دِينَكُمْ»]. [صحيح - [رواه مسلم] - [صحيح مسلم -

Narrated by ‘Umar ibn al-Khaṭṭāb (RA): “One day, while we were sitting with the Messenger of Allah (peace and blessings be upon him), there appeared before us a man whose clothes were exceedingly white and whose hair was exceedingly black. No signs of travel were visible on him, and none of us recognized him. He came and sat down close to the Prophet, with his knees touching the Prophet’s knees, and placing the palms of his hands on his thighs, he said, ‘O Muhammad, tell me about Islam.’

The Messenger of Allah (peace be upon him) replied: *‘Islam is to testify that there is no god but Allah and that Muhammad is the Messenger of Allah, to establish the prayer, to give zakah, to fast during Ramadan, and to perform pilgrimage to the House if you are able to do so.’* The man said, ‘You have spoken truthfully.’ ‘Umar said: *We were amazed that he would ask and then confirm what the Prophet said.* Then he said, ‘Tell me about faith (īmān).’ The Prophet said: *‘It is to believe in Allah, His angels, His books, His messengers, the Last Day, and to believe in destiny (qadar), both its good and its bad.’*

He said, ‘You have spoken the truth.’ Then he said, ‘Tell me about excellence (iḥsān).’ The Prophet said: *‘It is to worship Allah as if you see Him; for even if you do not see Him, He surely sees you.’* He said, ‘Tell me about the Hour.’ The Prophet said: *‘The one who is asked knows no more about it than the one who asks.’* He said, ‘Then tell me about its signs.’ The Prophet replied: *‘That a slave woman will give birth to her mistress, and that you will see the barefoot, naked, destitute shepherds competing in constructing tall buildings.’* Then the man departed, and I stayed for a while. The Prophet said, ‘O ‘Umar, do you know who the questioner was?’ I said, ‘Allah and His Messenger know best.’ He said, *‘That was Gabriel. He came to teach you your religion.’* (Ṣaḥīḥ Muslim)²⁶

Among the most significant is the well-known *Hadith of Gabriel (ḥadīth Jibrīl)*, narrated by ‘Umar ibn al-Khaṭṭāb (RA), in which the Prophet Muhammad (peace be upon him) outlined the essential components of Islam, faith, and excellence (islām, imān, and iḥsān). The Prophet stated that perfect faith requires belief in Allah, His angels, His scriptures, His messengers, the Last Day, and destiny—both its good and its seemingly adverse aspects.

This narration, as recorded by Imām Muslim, explicitly establishes *qadar* as an integral component of faith, not a peripheral doctrine. Theologically, it demonstrates the intimate correlation between belief and human existential awareness of divine will. Within this framework, faith in destiny signifies the acknowledgment that every event unfolds within the scope of Allah’s omniscience and decree, yet human agency remains morally meaningful within that divine framework.²⁷

This perspective resonates with the Ash‘arite theory of *kasb* (acquisition), which asserts that human actions occur within the sphere of divine will while retaining moral value, since humans “acquire” their actions through conscious intention and effort. In this sense, faith in destiny does not negate human freedom; rather, it affirms that such freedom is itself a manifestation of divine

²⁶ Abu al-Husein, *Shahih Muslim*, (Mesir: Dar al-Kutub, 1918).

²⁷ Abdullah, “Implementasi Iman Kepada Al-Qadha Dan Al-Qadar Dalam Kehidupan Umat Muslim.”

will. As al-Ghazālī elucidates in *Ihyā' 'Ulūm al-Dīn*, true belief in *qadar* entails an understanding of the relationship between God's pre-eternal knowledge and the moral responsibility that accompanies human choice.²⁸ Consequently, the prophetic injunctions to believe in divine decree do not advocate fatalism but instead demand a metaphysical awareness that human actions unfold within the vast horizon of divine volition.

From the standpoint of contemporary contextual theology, Fazlur Rahman's concept of *double movement* offers a dynamic reading of these traditions: from the text to its historical context, and from that context back to the universal moral principles that constitute the essence of Islam.²⁹ Through this interpretive movement, hadiths on *qadar* are not reduced to static dogma but function as ethical sources that guide believers toward active engagement with life's realities. Rahman emphasizes that the revealed texts—including the hadith—possess an inherently moral and rational dimension, urging human beings to act responsibly within the framework of divine will rather than surrendering passively to fate.³⁰

In this light, faith in destiny becomes not merely a doctrinal affirmation but a source of spiritual dynamism that integrates divine sovereignty with moral accountability. It transforms belief into action, submission into purpose, and knowledge of God's decree into ethical striving within the rhythms of divine wisdom.

Rahman's thought resonates with the ideas of Muhammad Iqbal in *The Reconstruction of Religious Thought in Islam*,³¹ who firmly rejected metaphysical determinism. Iqbal interprets *qadar* as the "law of life"—a principle that manifests the divine order while simultaneously providing creative space for human beings to participate in God's cosmic plan through ethical and intellectual action. Within this view, faith in destiny represents an affirmation of guided freedom rather than unrestrained autonomy. Human beings, through their moral choices, become *co-creators* in the unfolding of history, and this moral responsibility strengthens, rather than negates, one's faith in God.

Furthermore, Seyyed Hossein Nasr, through his approach to *sacred cosmology*, situates destiny as part of the sacred order of the cosmos, in which every event carries a spiritual meaning that guides humanity toward awareness of divine harmony.³² Destiny, in this understanding, is not a chain that confines human freedom but a bridge connecting the physical world with the transcendent will. Similarly, Khaled Abou El-Fadl conceives of destiny as a form of *moral consciousness* before God—accepting divine decree does not signify resignation or the cessation of

²⁸ Al-Ghazali, *Ihya' 'Ulum Al-Din*, vol. 2.

²⁹ Taufan Anggoro, "Tafsir Alquran Kontemporer: Kajian Atas Tafsir Tematik-Kontekstual Ziauddin Sardar," *AL QUDS : Jurnal Studi Alquran Dan Hadis* 3, no. 2 (2019), <https://doi.org/10.29240/alquds.v3i2.1049>; Ali Akbar, "Fazlur Rahman's Influence on Contemporary Islamic Thought," *Muslim World* 110, no. 2 (2020), <https://doi.org/10.1111/muwo.12334>.

³⁰ Rahman, "The Qur'anic Concept of God."

³¹ Muhammad Iqbal, *The Reconstruction of Religious Thought in Islam* (Lahore: Sh. Muhammad Ashraf, 1965); M. Amin Abdullah, "Religion, Science, and Culture: An Integrated, Interconnected Paradigm of Science," *Al-Jami'ah: Journal of Islamic Studies* 52, no. 1 (April 2015): 175, <https://doi.org/10.14421/ajis.2014.521.175-203>.

³² David L. Johnston, "Intra-Muslim Debates on Ecology: Is Shari'a Still Relevant?," *Worldviews: Environment, Culture, Religion* 16, no. 3 (2012), <https://doi.org/10.1163/15685357-01603003>; Irfan Noor, "SUFISME SEYYED HOSSEIN NASR DAN FORMALISME AGAMA DI INDONESIA," *Al-Banjari : Jurnal Ilmiah Ilmu-Ilmu Keislaman* 13, no. 2 (2015), <https://doi.org/10.18592/al-banjari.v13i2.402>.

effort, but rather an acknowledgment of human limitation within the structure of divine wisdom that is both just and compassionate.³³

These contemporary theological perspectives reveal that belief in destiny can be understood as a constructive spiritual energy. It nurtures resilience, optimism, and a participatory ethos, emphasizing that humans are called to actively improve life while remaining mindful of God's overarching will. In the modern world, marked by social uncertainty, natural disasters, and moral crises, this understanding becomes profoundly relevant: faith in *qadar* serves as an existential strength rather than a justification for surrender. Thus, the theology of destiny articulated in the Prophet's hadiths may be viewed as a dynamic theology—a doctrine that harmonizes transcendent spirituality with human moral and social responsibility within the divine order.

Destiny and Human Effort: The Dialectic Between Divine Will and Human Agency

One of the key findings of this study is that the prophetic traditions concerning *qadar* consistently integrate the element of divine decree with a firm encouragement for human effort.

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «الْمُؤْمِنُ الْقَوِيُّ، خَيْرٌ وَأَحَبُّ إِلَى اللَّهِ مِنَ الْمُؤْمِنِ الضَّعِيفِ، وَفِي كُلِّ خَيْرٍ، اخْرُصْ عَلَى مَا يَنْفَعُكَ، وَاسْتَعِنْ بِاللَّهِ وَلَا تَعْجِزْ، وَإِنْ أَصَابَكَ شَيْءٌ، فَلَا تَقُلْ لَوْ أَنِّي فَعَلْتُ كَذَا وَكَذَا، وَلَكِنْ قُلْ قَدَرُ اللَّهِ وَمَا شَاءَ فَعَلَ، فَإِنْ لَوْ (تَفْتَحُ عَمَلُ الشَّيْطَانِ)». [صحيح] - [رواه مسلم] - [صحيح مسلم]

“The strong believer is better and more beloved to Allah than the weak believer, though there is good in both. Strive for what benefits you, seek help from Allah, and do not despair. If something befalls you, do not say: ‘If only I had done such and such, it would have been so and so.’ Rather, say: ‘This is the decree of Allah, and He does what He wills,’ for indeed the phrase ‘if only’ opens the door to Satan’s work.” (*Ṣaḥīḥ Muslim, narrated by Abū Hurayrah*) (Abu al-Husein, 1918)

This hadith conveys several important theological and ethical lessons that shape the believer's perspective on destiny and effort. *First*, it underscores the value of strength—both physical and spiritual—as an instrument for righteousness and devotion to God. The “strong believer” is not merely one endowed with bodily vigor, but one whose faith, moral integrity, and spiritual resilience empower them to face the challenges of life with courage and optimism.³⁴ In this sense, strength is understood as a divine potential that must be actualized to bring benefit and goodness to others, as the Prophet declared: “*The strong believer is better and more beloved to Allah than the weak believer.*”

Second, the hadith highlights the principles of effort (*amal*) and supplication (*du'ā'*) as two complementary expressions of faith. The Prophet urges his followers to pursue what is beneficial while seeking divine assistance and avoiding helplessness. Effort and prayer thus form two interdependent dimensions of spiritual life, reflecting the dialectical relationship between human will and divine will. Within the Ash'arite framework of *kasb* (acquisition), human endeavor represents an act of participation in divine decree through morally conscious action. In this way, the hadith articulates a paradigm of active submission—a posture of surrender to divine determination without relinquishing the moral imperative to strive.

³³ El Fadl, “The Epistemology of the Truth in Modern Islam.”

³⁴ Abdul Muiz Amir, “Hermeneutika Negosiasi - Khaled Abou EL-Fadl (Sebuah Gagasan Komparasi Ilmu Tafsir Dan Hermeneutika),” *Al-Qur'an Hadits* 1, no. 1 (2020).

Third, the hadith teaches the virtues of patience (*ṣabr*) and trust (*tawakkul*) as the spiritual dimensions of accepting destiny. Patience here does not denote passive resignation but steadfastness in maintaining goodness amid trials. *Tawakkul*, meanwhile, represents an existential serenity that follows effort—an inner peace rooted in full reliance upon Allah without losing self-confidence or hope. This interpretation aligns with Fazlur Rahman's understanding that *ṣabr* and *tawakkul* function as moral mechanisms for maintaining balance between human agency and the awareness of one's limitations before God.

In sum, this prophetic teaching presents a profound dialectic between divine determination and human freedom: striving is not the negation of destiny but its realization through ethical action. The believer's task is not to rewrite the divine decree, but to embody it with purpose, awareness, and trust.

Fourth, the Prophet ﷺ forbade his followers from uttering the phrase "*lau*" ("if only"), as such expressions can cultivate regret and doubt regarding God's decree. From a psycho-theological perspective, this prohibition holds profound meaning: it liberates the believer from the bondage of past regrets and opens the path toward constructive spiritual acceptance. The word *lau* symbolizes hesitation toward divine wisdom, whereas *riḍā* (contentment with destiny) represents the summit of mature faith. Thus, this hadith not only affirms belief in destiny but also constructs a spiritual ethic for living—an ethic that harmonizes strength with gentleness, effort with prayer, and patience with acceptance, all while maintaining orientation toward the absolute will of God.

From a theological (*kalām*) standpoint, this hadith reinforces the Ash'arite and Māturīdite positions that reject absolute determinism. Human volition is acknowledged as part of the divinely created system of causality (*asbāb*). Ibn Taymiyyah describes cause and effect as *sunnatullāh*—divine laws governing worldly reality—therefore, human striving is not a rebellion against destiny but the very path ordained by God for humans to actualize their divinely endowed potential. The hadith thus articulates a balanced spiritual logic between faith and effort: a believer must not be passive due to divine decree, nor arrogant because of success (Arikewuyo, 2022; Duriana, 2015).

From the perspective of contextual theology, the message of this hadith functions as a critique of the fatalistic tendencies often found within Muslim religious culture. As M. Quraish Shihab (Shihab, 2007) emphasizes, destiny does not negate human freedom; rather, it defines the parameters within which freedom operates. Humans are granted the capacity to act within the corridor of divine will. Consequently, faith in *qadar* should not lead to passive resignation but to active submission—a state of obedient engagement in which one surrenders to God while continuing to strive earnestly (Shihab, 1993).

A nuanced theological engagement with the discourse on destiny requires careful attention to the diverging frameworks developed by the Ash'arī and Māturīdī schools—both of which constitute the Sunni theological "middle path" (*wasatiyyah*) between strict determinism (Jabariyyah) and radical free will (Qadariyyah). Although they share a commitment to upholding God's absolute sovereignty while preserving a meaningful space for human responsibility, their underlying metaphysical mechanisms diverge in important ways.

In the Ash'arite system, the pivotal doctrine is *kasb* ("acquisition"). According to al-Ash'arī, God is the sole creator of all human actions, while humans merely *acquire* (*yaktasib*) these actions

at the moment of performance.¹ This model safeguards the omnipotence of God, yet it constrains human agency to a minimal functional role, resulting in what many scholars describe as a form of *soft determinism*. Fakhr al-Dīn al-Rāzī further elaborates that *kasb* is a relational ascription—one that morally attributes an action to the human agent without compromising God's exclusive role as the creator of all acts.²

By contrast, the Māturīdī theological paradigm offers a broader and more substantive space for human agency. In his *Kitāb al-Tawḥīd*, Abū Maṣṣūr al-Māturīdī argues that although the power (*qudrah*) to act is granted by God, the choice, direction, and intentionality of that power belong to the human will as an autonomous faculty.³ This nuanced distinction gives the human being a more genuine authorship over decisions, rendering the Māturīdī model closer to a moderate form of *libertarian agency*, while still operating firmly within the boundaries of divine omnipotence.

In contemporary ethical and socio-religious contexts, these distinctions become especially significant. The Ash'arite emphasis on divine authorship cultivates profound humility and reliance upon God (*tawakkul*), contributing to a strong spiritual ethic of surrender. Yet, the Māturīdī framework provides a more robust theological grounding for modern concerns such as moral accountability, human decision-making, and risk management, since it affirms the efficacy of human choices within God's created order.⁴ Thus, integrating the concepts of *kasb* and *ikhtiyar* enriches our reading of the hadiths on destiny by portraying them not as denials of human freedom, but as a call to harmonize divine will and human agency in the moral and existential journey of life.

This notion resonates with Muhammad Iqbal's rejection of deterministic understandings of destiny. In *The Reconstruction of Religious Thought in Islam*, Iqbal interprets *qadar* as a law of spiritual evolution that empowers humans to become subjects of history, not victims of fate. For Iqbal, true faith demands creative action and a struggle-oriented ethos grounded in the awareness of God's presence within human endeavor. Hence, *ikhtiyār* (effort) becomes the medium through which humans participate in the divine plan—a cooperative process between God's will and human will (Iqbal, 1965).

Similarly, Ali Shari'ati, within the framework of liberation theology, argues that faith in destiny should not alienate humans from social responsibility, but rather serve as a spiritual energy for resistance against oppression, poverty, and injustice (Davari, 2014). Shari'ati interprets destiny as *potentiality* rather than *predestination*—humans are called to actualize the divine potential entrusted to them through work, knowledge, and struggle. This reading extends the meaning of the hadith on *ikhtiyār* into a theology of liberation, where labor and effort are not merely worldly activities but acts of worship that affirm divine servitude (Irwandi Bayu, 2021; Machlis, 2014).

In the context of modern life, these principles bear profound relevance for shaping an Islamic work ethic. Consistent with Fazlur Rahman's argument, every normative Islamic teaching must be read through a moral and functional lens in order to remain alive in contemporary society (Hanafi, 2015; Muttaqin, 2013). Accordingly, the hadiths on effort and destiny serve as a spiritual foundation for productivity, integrity, and sincerity. Human striving, therefore, is not only an economic act but a form of worship that completes faith. In this way, the prophetic traditions articulate a balanced religious paradigm: faith in destiny brings inner serenity, while effort generates tangible contribution to life.

Prayer, Ruqyah, and Healing as Part of Divine Decree

The hadith narrated by al-Tirmidhī from Abū Khuzāmah records that when a companion asked whether *ruqyah* (spiritual healing), medicine, and self-protection could repel divine decree, the Prophet ﷺ replied: “They are all part of Allah’s decree.” (Ḥasan, narrated by al-Tirmidhī and Ibn Mājah)

عَنْ أَبِي خُرَافَةَ، عَنْ أَبِيهِ، أَنَّ رَجُلًا أَتَى النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ: يَا رَسُولَ اللَّهِ، أَرَأَيْتَ رَفِيَّ نَسْتَرْفِيهَا وَدَوَاءً نَتَدَاوَى بِهِ وَنَقَاءً نَنْقِيهَا هَلْ تَرُدُّ مِنْ قَدَرِ اللَّهِ شَيْئًا؟ فَقَالَ: هِيَ مِنْ قَدَرِ اللَّهِ. [حسن] - [رواه الترمذي وابن ماجه]

This hadith indicates that all events in human life—including the use of *ruqyah*, medical treatment, and preventive protection—are integral parts of Allah’s divine decree (*qadar Allāh*). It affirms that every form of human effort, whether physical or spiritual, operates within the sphere of divine permission (*idhn*) and will (*irādah*). Thus, seeking medical treatment or striving for recovery is not an act of resistance against destiny but an expression of obedience to *sunnatullāh*—the divinely established law of causality that governs creation. Within the framework of classical theology, al-Ghazālī emphasized that neglecting treatment under the pretext of “waiting for destiny” is, in fact, a contradiction of God’s will, for God has placed causes as the pathway toward their effects.³⁵

The moral agency theories of al-Ghazālī and Ibn Taymiyyah provide a powerful interpretive lens for understanding this hadith.³⁶ Both scholars maintain that human effort possesses moral value because it represents an act of obedience to *sunnatullāh*. Al-Ghazālī argues that abandoning action under the guise of awaiting destiny contradicts divine wisdom, since the law of cause and effect was created precisely to make humans responsible for their choices. Ibn Taymiyyah further explains that prayer (*du‘ā*) and effort (*‘amal*) function as *spiritual causes* parallel to physical ones—each operating within the same system of divine decree.³⁷ Through this lens, the hadith on *ruqyah* and healing becomes a foundation for a theology of active agency, in which humans participate in destiny through conscious action rather than passive acceptance.

This interpretation is further reinforced by Fazlur Rahman’s contextual theology, which regards sacred texts not merely as sources of law but as moral guidance for human action.³⁸ According to Rahman, religious teachings must be interpreted through a twofold movement—*from the text to the context* and *from the context to the text*—so that their ethical spirit remains alive within social reality.³⁹ Within this framework, the hadiths on destiny guide believers to understand that true submission (*active submission*) does not negate human effort; rather, it actualizes divine will through ethical and productive engagement. Hence, when a believer seeks medical treatment, prays for healing, or protects themselves from harm, they are not rejecting

³⁵ Wan Zakaria, “Qadar in Classical and Modern Islamic Discourses: Commending a Futuristic Perspective.”

³⁶ Ali Altaf Mian, “Agents of Grace: Ethical Agency between Ghazālī and the Anthropology of Islam,” *American Journal of Islam and Society* 39, nos. 1–2 (2022), <https://doi.org/10.35632/ajis.v39i1-2.2951>.

³⁷ Iznaz Tarip and Nur bin Abu Bakar Firdaus, “Al-Ghazali on the Head, Heart and Hand Tripartite, and Its Organisational Implications,” *IJUS | International Journal of Umranic Studies* 3, no. 2 (2022), <https://doi.org/10.59202/ijus.v3i2.475>.

³⁸ Syamruddin Syamruddin, “HERMENEUTIKA FAZLUR RAHMAN: Upaya Membangun Harmoni Teologi, Etika, Dan Hukum,” *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 35, no. 2 (2011), <https://doi.org/10.30821/miqot.v35i2.144>.

³⁹ Muhammad Amin Saleh Al-Habsy, “Pemikiran Teologi Fazlur Rahman,” *Al-Hikmah* 7, no. 2 (2021), <https://doi.org/10.30651/ah.v7i2.7044>; Akbar, “Fazlur Rahman’s Influence on Contemporary Islamic Thought.”

destiny but embodying the human participation (*kasb*) in *qadar Allāh*—their role within the divinely ordained causal system.

This perspective resonates with Seyyed Hossein Nasr's notion of *sacred cosmology*, which views the order of the cosmos as a manifestation of divine will. In *The Need for a Sacred Science*, Nasr asserts that human efforts to preserve health, the environment, and social well-being represent a form of participation in the sacred harmony of creation.⁴⁰ Rational and spiritual actions, therefore, are inseparable, both rooted in a metaphysical awareness that all phenomena unfold within the encompassing will of God.

Meanwhile, Khaled Abou El-Fadl interprets this principle through the lens of ethical responsibility.⁴¹ For him, faith in *qadar* must never erase human agency as a moral subject accountable for their actions. Within this framework, prophetic traditions that encourage healing, prayer, and effort express what Abou El-Fadl calls a "moral responsibility toward destiny." Humans act not to alter divine decree, but because God commands them to act. In this sense, obedience itself becomes an ethical response to destiny.

In parallel, Toshihiko Izutsu, in *Ethico-Religious Concepts in the Qur'an*, asserts that destiny and human endeavor are not dichotomous, but interwoven dimensions of the Islamic moral structure: faith (*īmān*) nurtures awareness of human limitation, while action (*ʿamal*) realizes the divine potential inherent within the human self.⁴² (Fathurrahman, 2010).

Hence, the hadiths concerning treatment, prayer, and striving should not be read merely as practical guidelines, but as theological expressions of the dialectical relationship between divine will and human freedom. This interpretation rejects the binary opposition between destiny and effort, presenting them instead as mutually reinforcing dimensions of life's moral order. In this view, faith in destiny does not produce passive resignation, but rather fosters active human participation in the cosmic and social processes that God has ordained as part of His encompassing will.

The Ethical and Spiritual Dimensions of Destiny in Contemporary Life

A comprehensive analysis of the hadith corpus reveals that the Prophet's conception of destiny is not solely metaphysical but also deeply moral and spiritual. The hadiths cultivate an awareness that every occurrence—whether success or misfortune—is part of the divine wisdom that must be met with patience (*ṣabr*) and proportional effort (*ikhtiyār*).

For modern theologians such as Khaled Abou El-Fadl, faith in destiny represents a form of moral consciousness: humans possess freedom of choice, yet they do not exercise absolute control over outcomes (Rights & Johnston, 2007). Within the framework of responsibility ethics, this awareness forms the core of Islamic morality, teaching a balance between freedom and submission to divine values. Abou El-Fadl argues that faith in destiny should not serve as a pretext

⁴⁰ Seyyed Hossein Nasr, "Knowledge and the Sacred," *Philosophy East and West* 43, no. 1 (1993), <https://doi.org/10.2307/1399476>.

⁴¹ El Fadl, "Islam and the Theology of Power"; Khaled Abou El Fadl, "Qur'anic Ethics and Islamic Law," in *Journal of Islamic Ethics*, vol. 1, nos. 1–2, 2017, <https://doi.org/10.1163/24685542-12340002>; El Fadl, "The Epistemology of the Truth in Modern Islam"; Iman Fadhilah, "APLIKASI HERMENEUTIKA DALAM FIQH PEREMPUAN (Studi Pemikiran Khaled Abou El Fadl Tentang Fiqh Perempuan Dalam Fatwa CRLO)," *IQTISAD* 3, no. 1 (2016), <https://doi.org/10.31942/iq.v3i1.2459>.

⁴² Toshihiko Izutsu, *Ethico-Religious Concepts in the Qur'an*, in *Ethico-Religious Concepts in the Qur'an* (2002), <https://doi.org/10.1515/9780773570511>; Fathurrahman, "Al Qur'an Dan Tafsirnya Dalam Perspektif Toshihiko Izutsu," in *Al Qur'an Dan Tafsirnya Dalam Perspektif Toshihiko Izutsu* (2010).

for surrender, but as a foundation for moral humility—a posture of reverence before divine wisdom that motivates continuous goodness even when results lie beyond one's control.

This idea converges with Hans Küng's (1999, 2023a, 2023b) notion of *global responsibility* and Ziauddin Sardar's *postnormal ethics*, both of which stress that genuine faith must produce ethical awareness in the face of modern complexity. Within this broader discourse, faith in destiny functions not as a theological dogma alone but as a moral energy that nurtures social solidarity, empathy, and collective responsibility. A person who recognizes their limitations before divine decree becomes more humane, compassionate, and socially engaged.

Consequently, faith in destiny generates a mature spirituality—one that transcends passive surrender and cultivates ethical awareness in every action. Awareness of human limitation before divine will fosters equilibrium between humility and moral courage, between acceptance of destiny and the commitment to improve life. In this light, *qadar* is not an obstacle to human progress but a spiritual foundation that shapes an inclusive, reflective, and purpose-driven religious ethic.

Thus, belief in destiny does not negate human freedom; rather, it acknowledges human limitation within divine wisdom. In a modern world fraught with uncertainty, this teaching offers a profound balance between rationality and spirituality, between effort and submission. This, ultimately, is the essence of the Prophet's theology of destiny: true faith is not passive resignation but active striving imbued with the awareness that all things unfold within the will and mercy of God.

In modern financial ethics, instruments such as insurance, savings schemes, and disaster-risk mitigation systems are often evaluated through the classical jurisprudential lens of *gharar* (excessive uncertainty). While concerns about *gharar* remain relevant, a broader theological reading—especially when grounded in the *al-mu'min al-qawiyy* ("the strong believer") hadith—reveals that risk management should be understood as a legitimate form of proactive precaution (*iḥtiyāṭ*) within the framework of Islamic theology. Rather than undermining trust in divine protection, structured risk-management mechanisms can be seen as the contemporary extension of the Prophet's instruction: "*Tie your camel and trust in Allah.*"

Within this paradigm, insurance and other preventive strategies do not imply an attempt to escape divine decree; rather, they function as *human participation* in the causal system (*sunnatullāh*) that God has established in the world. From a theological standpoint, this reflects the dialectic between *qadar* and *ikhtiar*: the believer acknowledges the inevitability of uncertainties while simultaneously employing the means that God has placed at human disposal to mitigate harm. As Fazlur Rahman argues, divine providence does not negate human responsibility; instead, it demands intelligent engagement with the world through moral and rational effort. Likewise, contemporary Māturīdī scholars such as Ramon Harvey emphasize that genuine *ikhtiyār* (deliberate choice) includes the obligation to plan for foreseeable risks as an expression of ethical agency.

Seen in this light, risk management becomes a manifestation of active *tawakkul*—a spiritual posture where reliance on God is accompanied by strategic preparation and anticipatory responsibility. Investing in insurance, disaster preparedness, or social-safety institutions is therefore not a denial of divine protection, but a theological affirmation that God's decree unfolds through natural laws, probabilities, and human decisions. It transforms the believer's stance from

passive resignation to proactive stewardship, aligning spiritual trust with intelligent foresight in navigating the uncertainties embedded in God's cosmic design.

Conclusion

The examination of the Prophet's hadiths on destiny demonstrates that Islam situates *qadar* not as a concept that restricts human freedom, but as a divine system that establishes balance between faith (*īmān*) and human endeavor (*ikhtiyār*). The prophetic traditions—such as the *Hadith of Gabriel* on the pillars of faith, the prohibition of uttering “*lau*” (“if only”), the exhortation to strive and pray, and the statement affirming *ruqyah* and healing as part of divine decree—together form a coherent theological corpus. Collectively, these hadiths illustrate that belief in destiny represents existential awareness of God's will, while human effort embodies moral responsibility in fulfilling that will.

From the perspective of classical theology, the *Ash'arite* doctrine of *kasb* and the *Māturīdite* notion of *ikhtiyār* clarify that human freedom operates within the framework of divine will without negating the moral value of human actions. This understanding is reinforced by al-Ghazālī and Ibn Taymiyyah, who maintain that worldly causes and human endeavors are parts of *sunnatullāh*—the divine law of causation—rather than rejections of destiny. Within this framework, the hadiths on destiny emerge as ethical directives encouraging believers to act actively and responsibly, while remaining spiritually submissive to divine wisdom. Modern contextual theologians such as Fazlur Rahman and Khaled Abou El-Fadl further enrich this reading by positioning faith in destiny as a moral foundation for human action in navigating the complexities of contemporary life.

Accordingly, the concept of destiny in the Prophet's hadiths can be understood as a theology of balance—a doctrine that harmonizes divine determination with human responsibility. Faith in destiny does not lead to fatalistic resignation but rather cultivates active spirituality: a spirituality grounded in effort, prayer, and sincerity in accepting outcomes. In the modern context, this balanced understanding is essential for fostering a productive and resilient religious ethos—one in which humans strive earnestly while remaining aware of their limitations before the majesty of God.

This study opens pathways for further exploration linking the concept of destiny in hadith with the social and psychological dimensions of contemporary Muslim life, including work ethics, character education, mental health, and public spirituality. A balanced understanding of *īmān* and *ikhtiyār* must continue to be developed in Islamic education to prevent the misconception of destiny as a justification for laziness or blind submission. Conversely, a hadith-based theology of destiny can serve as a spiritual foundation for strengthening moral responsibility, ethical steadfastness, and sincerity in facing the realities of life as part of God's all-encompassing wisdom.

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