Towards An Islamic Integrated Risk Management Framework for Higher Education Institutions: Fiqh Foundations, Maqasid Al-Shari'ah and Lessons from Oman's COVID-19 Experience

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ABSTRACT

Higher education institutions (HEIs) operate in an environment of growing uncertainty, shaped by public health emergencies, financial pressure, rapid digitalisation and rising expectations of accountability. Mainstream risk management standards such as ISO 31000 offer a robust procedural architecture, yet they are largely silent on the value system that should govern decisions about which risks to accept, whom they should burden and why. In Muslim-majority societies such as the Sultanate of Oman, this silence leaves an untapped normative resource: the Islamic legal and ethical tradition, which contains a mature body of principles on harm, liability, precaution and the protection of essential human interests. This conceptual article develops an Islamic Integrated Risk Management Framework for Higher Education (IIRM-HE). Using qualitative document analysis and integrative review, it examines primary textual sources (the Qur'an and Sunnah), the legal maxims (al-qawa'id al-fiqhiyyah) that govern harm and liability, the higher objectives of the Shari'ah (maqasid al-Shari'ah), contemporary risk management and higher education literature, and the experience of Omani HEIs during the COVID-19 pandemic. The analysis shows that the Islamic tradition supplies three things the procedural standards do not: a balanced orientation towards uncertainty that joins diligent precaution (al-akhdh bi al-asbab) with reliance on God (tawakkul); a hierarchy of protected interests that can serve as a risk-prioritisation taxonomy; and an institutional ethic of trust (amanah), consultation (shura), competence, accountability (muhasabah) and mutual support (takaful). The proposed framework integrates these elements with a three-phase process of planning, implementation and evaluation, supported by scientific, human, organisational, financial and value-based enablers. The framework is operationalised through a mapping onto the ISO 31000 cycle, a maqasid-based decision matrix that ranks risks by necessities, needs and refinements, decision rules drawn from the maxims of necessity and harm removal, and worked examples on campus closure, online assessment and tuition relief. It is presented as one defensible Islamic approach rather than the only valid one, and a Delphi-based validation protocol is proposed.

Keywords: Risk management; Higher education; Maqasid al-Shari'ah; Islamic legal maxims; Oman

INTRODUCTION

Universities are no longer insulated from the turbulence that affects other organisations. Over the past two decades, higher education institutions (HEIs) have faced funding volatility, demographic and labour-market shifts, cyber threats, reputational crises, regulatory change and, most dramatically, the COVID-19 pandemic, which forced an abrupt and system-wide move to remote teaching (Al-Maskari et al., 2022; Slimi, 2020). Scholarship on crisis and risk has accordingly moved from treating adverse events as rare exceptions towards viewing them as recurring features of organisational life that must be anticipated, managed and learned from (Bundy et al., 2017). In higher education, however, the systematic adoption of risk management has lagged behind sectors such as banking, insurance and project management (Raanan, 2009), and recent reviews describe the field as fragmented, practice-driven and theoretically thin (Khaw & Teoh, 2023).

The Sultanate of Oman offers an instructive setting for addressing this gap. Higher education is central to the human-capital ambitions of Oman Vision 2040, and the sector has expanded rapidly through public universities, colleges and private institutions. At the same time, Omani HEIs face pressures typical of the region: dependence on public funding, the cost of continuous technological renewal, the need to localise academic staffing, and regulatory frameworks that can constrain institutional agility (Al-Harthy, 2026). The pandemic exposed both the strengths of the system, notably its prior experience with blended learning, and its vulnerabilities in connectivity, assessment integrity, financial resilience and psychosocial support (Al-Maskari et al., 2022; Slimi, 2020).

International standards such as ISO 31000:2018 and the COSO enterprise risk management framework provide a well-tested procedural architecture: establish the context; identify, analyse and evaluate risks; treat them; and monitor, review and communicate throughout (COSO, 2017; International Organization for Standardization [ISO], 2018). Yet these standards are deliberately value-neutral. They tell an institution how to manage risk, but not which harms matter most, how burdens should be distributed between stakeholders, or what ethical commitments should restrain institutional decisions under uncertainty. For HEIs in Muslim-majority societies, the Islamic intellectual tradition offers a ready answer. Islamic jurisprudence (fiqh) developed, over many centuries, a sophisticated vocabulary for reasoning about harm (darar), uncertainty (gharar), liability (daman), precaution and the protection of essential human interests. This vocabulary has been applied extensively to Islamic finance (Iqbal & Mirakhor, 2011; Laldin & Furqani, 2013) and to corporate social responsibility (Dusuki & Abdullah, 2007), but it has rarely been brought to bear systematically on the management of risk in educational institutions.

This article addresses that gap. Its purpose is to develop a conceptual framework for risk management in HEIs grounded in Islamic principles and informed by the Omani experience. It pursues four objectives: (1) to clarify the concept of risk and risk management in general and from an Islamic perspective; (2) to identify the Islamic legal and ethical foundations relevant to institutional risk management; (3) to synthesise these foundations, together with lessons from the COVID-19 pandemic in Oman, into an integrated framework; and (4) to make the framework usable by specifying where Islamic principles add decision criteria within the ISO 31000 cycle, illustrating them with worked examples, and setting out how the framework should be validated. The article draws on a doctoral study of risk management in Omani higher education (Al-Harthy, 2026); its empirical survey findings are reported separately, and the present paper concentrates on the conceptual and normative contribution.

The remainder of the article is organised as follows. The next section reviews the literature on risk, crisis and disaster, risk management in higher education, and Islamic approaches to risk. The methodology section describes the conceptual research design. Subsequent sections set out the Islamic foundations of risk management, analyse the Omani pandemic experience, present the proposed framework, and discuss its contributions and implications.

LITERATURE REVIEW

2.1 Risk, Crisis and Disaster: Conceptual Distinctions

The terms risk, crisis and disaster are often used interchangeably, but they denote different phenomena. ISO 31000 defines risk as the "effect of uncertainty on objectives", a definition that encompasses both negative and positive deviations from what is expected (ISO, 2018). A crisis, by contrast, is an event or sequence of events, perceived by stakeholders as highly salient, unexpected and potentially disruptive, that threatens an organisation's goals and can have profound consequences for its relationships with stakeholders (Bundy et al., 2017). A disaster is usually reserved for an event, natural or human-made, whose scale overwhelms the ordinary coping capacity of the affected community or institution. Risk is therefore the broadest and most anticipatory of the three concepts: risk management seeks to act before a crisis materialises, to reduce the likelihood that hazards escalate into disasters, and to preserve institutional continuity when they do (Al-Harthy, 2026).

For HEIs, this distinction matters because many of the most consequential risks are slow-burning rather than sudden. Erosion of academic integrity, declining research quality, strategic drift, faculty disengagement and

financial fragility rarely appear as crises on a single day, yet they can damage an institution as severely as a fire or a pandemic. A framework for HEIs must therefore cover strategic, academic, financial, operational, legal and reputational risks as well as physical hazards.

2.2 The Risk Management Process

Contemporary standards converge on a cyclical process. ISO 31000:2018 specifies seven elements: communication and consultation; establishing the scope, context and criteria; risk identification; risk analysis; risk evaluation; risk treatment; and monitoring and review, with recording and reporting throughout (ISO, 2018). Risk analysis typically combines the likelihood of an event with the severity of its consequences, often summarised in a risk matrix that ranks risks for treatment. Treatment options include avoiding the activity that gives rise to the risk, reducing likelihood or consequence, sharing or transferring the risk (for example through insurance or partnerships), and retaining the risk by informed decision. COSO (2017) places additional emphasis on integrating risk management with strategy-setting and performance management, so that risk is considered when objectives are formulated rather than only after they are fixed.

Both frameworks treat organisational culture as decisive. Risk management fails when it is confined to a compliance unit or a register that no one reads; it succeeds when leaders model it, staff understand their roles, and lessons from past events feed systematically into future plans (COSO, 2017; Raanan, 2009).

2.3 Risk Management in Higher Education

Raanan (2009) argued that although universities manage many risks implicitly, few have adopted the explicit, institution-wide practices common in other sectors, and that the distinctive features of academia, including decentralised governance, professional autonomy and multiple missions, complicate their adoption. A systematic review of research published between 2005 and 2021 found that scholarship on risk management in higher education clusters around three themes: the practices institutions adopt, the factors that drive or inhibit adoption, and the outcomes that follow (Khaw & Teoh, 2023). The review highlights leadership commitment, regulatory pressure, resources and organisational culture as key drivers, and notes the absence of strong theoretical anchoring in much of the literature.

The risk categories identified in this literature, and synthesised in the Arabic-language studies reviewed by Al-Harthy (2026), include academic risks (curriculum relevance, assessment integrity, research misconduct), student-related risks (safety, wellbeing, violence and discrimination), faculty risks (recruitment, retention, workload and ethics), financial risks (funding shortfalls, cost escalation), strategic risks (loss of direction, "strategic vacuum" and internal rivalry), operational and technological risks, legal and compliance risks, and reputational risks. These categories are interdependent: a funding shock, for example, can quickly cascade into staffing, quality and reputational risks.

The COVID-19 pandemic made such interdependence visible. In Oman, studies documented that the emergency transition to online learning, although swift, was constrained by uneven internet connectivity, staff and student readiness, and institutional infrastructure (Slimi, 2020). Institutional and faculty support emerged as significant determinants of students' academic and social concerns, and the transition was characterised in part as insufficiently planned (Al-Maskari et al., 2022). These findings point directly to deficits in anticipatory risk management.

2.4 Islamic Perspectives on Risk: The Gap

Islamic scholarship on risk is extensive but concentrated in finance. Islamic finance has elaborated the prohibitions of riba (usury), gharar (excessive uncertainty) and maysir (gambling), and has developed risk-sharing contracts such as mudarabah and musharakah, cooperative insurance (takaful) and Shari'ah-compliant hedging (Iqbal & Mirakhor, 2011). The maqasid al-Shari'ah have been proposed as a normative framework for developing Islamic finance beyond formal legal compliance (Laldin & Furqani, 2013), and for grounding corporate social responsibility in a holistic conception of public interest (maslahah) (Dusuki & Abdullah, 2007).

Systems-oriented readings of the maqasid emphasise their capacity to guide institutional design rather than only individual rulings (Auda, 2008).

What is missing is an integrated application of these resources to educational institutions. Existing Arabic-language studies of risk management in schools and universities across the region focus mainly on measuring the degree to which standard practices are applied, and seldom articulate the Islamic values they invoke in operational form (Al-Harthy, 2026). The present article seeks to move from invocation to integration: to show how specific Islamic principles map onto specific stages and decisions in the risk management cycle of an HEI.

METHODOLOGY

This article adopts a qualitative, conceptual research design based on document analysis and integrative review. Conceptual papers aim to bridge existing theories, extend them into new domains and propose frameworks that can later be tested empirically; their contribution lies in the quality of their synthesis rather than in new primary data (Jaakkola, 2020). The present article follows a theory-synthesis and model-building logic.

Four bodies of material were analysed. First, primary Islamic sources: Qur'anic verses and prophetic traditions (hadith) bearing on precaution, planning, harm avoidance, trust and accountability. Second, classical and codified legal maxims (al-qawa'id al-fiqhiyyah) concerning harm, liability and benefit, drawing on standard compilations including al-Suyuti's al-Ashbah wa al-Naza'ir and the Ottoman civil code, Majallat al-Ahkam al-'Adliyyah, together with al-Shatibi's theory of the objectives of the law. Third, contemporary literature on risk management standards, higher education risk management, and maqasid-based institutional analysis. Fourth, documentary and scholarly accounts of the response of Omani HEIs to the COVID-19 pandemic, synthesised in the underlying doctoral study (Al-Harthy, 2026) and in published empirical studies (Al-Maskari et al., 2022; Slimi, 2020).

Selection of fiqh and maqasid sources. Sources were selected purposively according to three criteria. The first was relevance: texts and maxims were retained only if they address harm, uncertainty, liability, necessity, precaution, consultation or the public interest. The second was authority: Qur'anic verses; hadith reported in canonical collections (al-Bukhari, al-Tirmidhi and Ibn Majah), cited by their standard numbering; and classical works recognised as reference texts within their schools. The third was cross-school acceptance: preference was given to the major universal maxims (*al-qawa'id al-kulliyyah al-kubra*) and to the maxims of harm and necessity that are shared across the schools of law, so that the framework does not rest on the distinctive opinions of a single school. Each retained text was coded by the risk-related function it performs (for example, defining a protected interest, setting a priority rule or limiting an exceptional measure).

Schools and scholarly opinions consulted. The legal maxims were drawn from three classical sources representing different schools: the Hanafi codification of the Majallah, the Shafi'i compilation of al-Suyuti's *al-Ashbah wa al-Naza'ir*, and the Maliki jurist al-Shatibi's theory of the objectives of the law in *al-Muwafaqat*. Contemporary maqasid scholarship (Auda, 2008; Chapra, 2008; Kamali, 2008) was used to interpret these sources for institutional settings. The schools differ on matters of application, such as the scope of necessity and the standing of unregulated public interest (*maslahah mursalah*), and the article relies only on the maxims on which they converge. The Ibadi school, the historic school of law in Oman, was not consulted systematically through its own literature. Given the Omani context this is an important limitation, and the validation protocol proposed in Section 6.11 therefore includes Ibadi as well as Sunni jurists.

Gathering the Omani evidence. The Omani evidence was gathered through documentary analysis only; no interviews, fieldwork or case-institution visits were conducted for this article. Three types of document were used: peer-reviewed empirical studies of Omani higher education during the COVID-19 pandemic (Al-Maskari et al., 2022; Slimi, 2020); Arabic-language studies and institutional accounts of Omani HEIs, including Sultan Qaboos University and the University of Nizwa, as synthesised in the underlying doctoral study (Al-Harthy, 2026); and ministerial directives as reported in these sources. The evidence is used illustratively, to test whether the framework's components correspond to decisions that Omani institutions actually faced, and not to estimate how widespread any practice is.

The analysis proceeded in three steps. Thematic analysis of the Islamic sources identified recurrent principles relevant to risk. These principles were then mapped against the stages of the ISO 31000 process and against the risk categories identified in higher education literature, to establish where each principle adds normative guidance. Finally, the Omani pandemic experience was used as an illustrative case to test the practical relevance of the mapping and to identify enabling conditions and obstacles. The resulting framework was refined iteratively until each component could be traced to at least one textual foundation and one practical requirement. To make the framework usable, the mapping was then made explicit in three products: a stage-by-stage mapping onto the ISO 31000 cycle (Figure 2 and Table 4), a maqasid-based decision matrix with explicit decision rules (Table 5), and three worked examples drawn from decisions that Omani HEIs faced during the pandemic (Table 6). Because the mapping reflects the authors' interpretation, it is presented together with a protocol for external validation (Section 6.11).

Islamic Foundations Of Risk Management

4.1 Precaution and Reliance on God: al-Akhdh bi al-Asbab and Tawakkul

The starting point of an Islamic perspective on risk is theological. Islam neither denies the existence of risk nor counsels fatalistic passivity before it. The Qur'an commands believers, "do not throw yourselves with your own hands into destruction" (al-Baqarah, 2:195), and instructs them, "take your precautions" (al-Nisa', 4:71). The prophetic tradition links precaution and faith explicitly: when a Bedouin asked whether he should tie his camel or leave it untied and trust in God, the Prophet replied, "Tie it and trust [in God]" (al-Tirmidhi, n.d., Hadith 2517). The ethical ideal is therefore a balance: human beings are morally responsible for taking every reasonable means (al-akhdh bi al-asbab) to secure good outcomes, while recognising that outcomes ultimately rest with God (tawakkul).

This balance has two practical consequences for institutional risk management. First, it renders anticipatory planning a religious as well as a managerial obligation; neglecting foreseeable risks is not merely poor management but a breach of trust. Second, it guards against two pathologies that the risk literature also recognises: complacency, in which leaders assume that "it will not happen here", and paralysis, in which fear of uncertainty prevents legitimate activity. The Qur'anic account of the Prophet Yusuf (Joseph) is a paradigmatic case of anticipatory resource planning: anticipating seven years of plenty followed by seven years of drought, he advised storing surplus grain in the ear and rationing consumption (Yusuf, 12:47–49). The Prophet Muhammad's migration (hijrah) to Madinah similarly displays deliberate risk planning, including the choice of an unexpected route, a temporary hiding place, a trusted guide and a clear allocation of roles (Al-Harthy, 2026).

4.2 Legal Maxims Governing Harm, Liability and Benefit

Islamic jurisprudence condensed its reasoning about harm and liability into legal maxims that apply across many domains. Several are directly relevant to institutional risk.

The maxim "there shall be no harm and no reciprocating harm" (la darar wa la dirar), which originates in a prophetic hadith (Ibn Majah, n.d., Hadith 2340) and is codified in Article 19 of the Majallah, establishes a general duty to prevent harm. Its corollary, "harm must be removed" (al-darar yuzal, Majallah Art. 20), supports institutional intervention to eliminate hazards once identified. Together they ground the identification and treatment stages of the risk process in a binding obligation rather than a discretionary preference.

The maxim "averting harms takes precedence over securing benefits" (dar' al-mafasid awla min jalb al-masalih, Majallah Art. 30) supplies a decision rule for risk evaluation. Where an activity offers a probable benefit but carries a comparable or greater risk of serious harm, precaution should prevail. In a university, this rule may justify, for example, suspending in-person teaching during a public health emergency despite the educational costs, or declining a lucrative partnership that carries serious reputational or ethical risk.

Related maxims refine this rule. "The greater harm is removed by the lesser harm" (Majallah Art. 27) and "the lesser of two evils is chosen" (Majallah Art. 29) acknowledge that risk treatment often involves trade-offs

between imperfect options, and require decision-makers to compare harms rather than to pursue an illusory zero-risk position. "Hardship begets facilitation" (al-mashaqqah tajlib al-taysir, Majallah Art. 17) legitimises flexible rules in emergencies, such as alternative assessment modes, deadline extensions and adjusted attendance requirements.

Two maxims govern the fair allocation of risk. "Gain accompanies liability" (al-ghunm bi al-ghurm, Majallah Art. 87) and "entitlement to yield is tied to bearing liability" (al-kharaj bi al-daman, Majallah Art. 85), the latter itself a prophetic hadith (al-Tirmidhi, n.d., Hadith 1285), require that those who benefit from an activity also bear its associated risks. Applied to HEIs, they caution against arrangements in which institutions capture benefits while shifting risks onto weaker parties, for example by transferring the costs of technological change wholly onto students, or onto contract staff without corresponding support.

Finally, the maxim "the ruler's disposition over his subjects is bound by public interest" (tasarruf al-imam 'ala al-ra'iyyah manut bi al-maslahah, Majallah Art. 58) frames the authority of university leaders as a trust exercised for the welfare of the community, not a prerogative. Risk decisions made by those in authority are therefore legitimate only insofar as they serve the genuine interests of students, staff and society.

4.3 Maqasid al-Shari'ah as a Risk-Prioritisation Taxonomy

The theory of maqasid al-Shari'ah, systematised by al-Shatibi (1997), holds that the Shari'ah aims to protect five essential interests (daruriyyat): religion (din), life (nafs), intellect ('aql), lineage or family (nasl) and property (mal). These are complemented by needs (hajiyyat), whose absence causes hardship, and enhancements (tahsiniyyat), which perfect human conduct (Kamali, 2008). Contemporary scholars have proposed reading the maqasid as an open, purposive and systemic framework capable of guiding policy and institutional design (Auda, 2008; Chapra, 2008).

For risk management, the maqasid offer something that technical standards lack: a substantive hierarchy of what is to be protected. Table 1 maps the five essential interests onto the risk categories characteristic of HEIs. The mapping is illustrative rather than exhaustive, but it shows that every major category of institutional risk threatens at least one essential interest. It also suggests a principled basis for prioritisation: risks to life and safety, and to the integrity of knowledge, which is the raison d'être of a university, warrant the highest priority, followed by risks to institutional and family stability and to financial sustainability.

Table 1. Mapping maqasid al-Shari'ah onto higher education risk categories

Essential interest (daruri)	Institutional meaning in an HEI	Illustrative risks	Illustrative treatment
Preservation of religion and values (hifz al-din)	Institutional identity, ethical climate and moral formation of students	Erosion of ethical standards; value conflicts; loss of institutional identity	Codes of ethics; values-based induction and training; Shari'ah-informed governance
Preservation of life (hifz al-nafs)	Physical safety, health and psychological wellbeing of students and staff	Fire, earthquake and flood; pandemics; campus violence; mental health crises	Evacuation and emergency plans; health protocols; counselling services
Preservation of intellect (hifz al-'aql)	Integrity of teaching, learning, research and knowledge production	Plagiarism and research misconduct; assessment fraud; obsolete curricula; cyber-attacks on academic data	Academic integrity systems; curriculum review; research ethics; cybersecurity
Preservation of family and community (hifz al-nasl)	Social cohesion of the university community and its ties with families and society	Discrimination and harassment; student alienation; community distrust	Anti-harassment policies; family engagement; community partnerships
Preservation of property (hifz al-mal)	Financial sustainability and stewardship of physical and digital assets	Funding shortfalls; cost escalation; asset damage; fraud	Budget reserves; diversified income including waqf; takaful cover; internal audit

4.4 Risk-Sharing and Risk-Transfer Instruments

Islamic commercial law developed instruments that, in substance, transfer or share risk in ways consistent with its prohibitions. Cooperative insurance (takaful) is based on mutual donation and solidarity among participants rather than a commercial exchange that involves excessive uncertainty; participants' contributions belong to a common fund, and surplus is returned or retained for the benefit of participants rather than accruing to shareholders (Iqbal & Mirakhor, 2011). Guarantee and suretyship (kafalah and daman) reduce counterparty risk, while participatory contracts (mudarabah and musharakah) convert fixed-debt exposure into shared equity risk.

Two instruments merit particular attention for HEIs. First, takaful offers a Shari'ah-compliant route for transferring insurable risks to physical assets, equipment and liabilities. Second, endowment (waqf) has a long history as a source of independent and sustainable funding for educational institutions in Muslim societies. Revitalising university waqf funds would reduce dependence on volatile government allocations and tuition fees, thereby addressing one of the most significant financial risks identified in the Omani context (Al-Harthy, 2026).

4.5 Ethical-Institutional Values

Beyond specific maxims and instruments, the Islamic tradition provides an institutional ethic that bears directly on how risk management is practised. Trust (amanah) frames institutional resources, data and the welfare of students as trusts for which leaders are answerable (al-Nisa', 4:58). Justice ('adl) requires fair allocation of risks and responsibilities. Consultation (shura), described in the Qur'an as a defining trait of the believing community (al-Shura, 42:38), supports participatory risk assessment that draws on the knowledge of academics, administrators, specialists and students. The principle of appointing those who are "strong and trustworthy" (al-qawiyy al-amin, al-Qasas, 28:26) requires that risk responsibilities be assigned on the basis of both competence and integrity. Self- and institutional accountability (muhasabah), captured in the dictum attributed to 'Umar ibn al-Khattab, "call yourselves to account before you are called to account" (al-Tirmidhi, n.d., following Hadith 2459), underpins monitoring and review. Excellence (ihsan) motivates continuous improvement, and mutual support (ta'awun and takaful), "help one another in righteousness and piety" (al-Ma'idah, 5:2), grounds collaborative crisis response and internal solidarity when crises strike (Beekun, 1997).

Lessons From Oman's Covid-19 Experience

5.1 Academic Response and the Forced Transition to Remote Learning

When the pandemic reached Oman in early 2020, HEIs suspended in-person classes and moved to remote delivery through learning management systems such as Moodle and Blackboard, supplemented by video-conferencing platforms. Prior experience with blended learning in many institutions eased the transition and represented a latent strength (Al-Harthy, 2026). Nonetheless, the shift revealed significant academic risks: practical and laboratory-based programmes in engineering, medicine and the applied sciences struggled to replicate hands-on learning remotely; disciplines such as law found it difficult to reproduce interactive argumentation; and the integrity of online examinations became a central concern, prompting a move towards project-based assessment, oral examinations and proctoring software, with attendant privacy concerns (Al-Harthy, 2026). Students reported gains in independent learning and IT skills alongside difficulties with connectivity and autonomy (Slimi, 2020).

5.2 Governance and Crisis Management

The Ministry of Higher Education, Research and Innovation played a coordinating role, issuing flexible directives that allowed institutions to amend internal regulations, reorganise academic calendars and adopt alternative modes of delivery. Institutions formed emergency committees comprising academic, administrative and technical leaders, which made rapid decisions based on scenario analysis and on balancing the safety of students and staff against continuity of service. Transparent communication with students and parents through digital platforms and official statements reduced uncertainty and increased compliance with institutional

measures (Al-Harthy, 2026). These features correspond closely to the communication and consultation element of ISO 31000 and to the Islamic principles of shura and transparency.

5.3 Technical, Financial and Operational Challenges

The pandemic also exposed infrastructural and financial vulnerabilities. Internet connectivity varied across governorates and affected student participation; licences for simulation software and virtual laboratories were costly; and informal messaging applications became de facto channels of student communication, requiring regulation (Al-Harthy, 2026; Slimi, 2020). Institutions, particularly private ones, experienced falling revenues from accommodation, transport and paid activities, while some granted fee discounts or deferred payments to support families. At the same time, operating costs rose as institutions invested in digital platforms, technical support, staff training, cybersecurity, sanitisation and health protocols (Al-Harthy, 2026). Al-Maskari et al. (2022) found that the availability of resources affected students' academic concerns, underlining the link between financial and academic risk.

5.4 Psychosocial Effects

The psychosocial dimension was among the most significant. Social isolation, disrupted routines and anxiety about academic and health outcomes raised stress levels among students; studies in Omani universities reported elevated anxiety and depressive symptoms, with higher rates among female students and those living away from their families (Al-Harthy, 2026). Faculty members faced expanded workloads in preparing digital content, troubleshooting technical problems and redesigning assessments, and the blurring of boundaries between work and family life reduced job satisfaction for some (Al-Harthy, 2026). Institutional and faculty support proved to be a significant factor in students' academic and social concerns (Al-Maskari et al., 2022). These findings show that the preservation of life (hifz al-nafs), understood to include psychological wellbeing, must be an explicit object of institutional risk management.

5.5 Reading the Pandemic Through an Islamic Lens

The prophetic tradition contains guidance that speaks directly to epidemic risk. The Prophet instructed, "If you hear of [a plague] in a land, do not enter it; and if it breaks out in a land where you are, do not leave it" (al-Bukhari, 2002, Hadith 5728), an early articulation of containment. When 'Umar ibn al-Khattab, travelling to Syria, learned of a plague there, he consulted the Emigrants, the Helpers and the senior Qurayshi elders, then decided to turn back. Asked whether he was fleeing from the decree of God, he replied that he was "fleeing from the decree of God to the decree of God" (al-Bukhari, 2002, Hadith 5729). The episode condenses the framework's core logic: consultation before decision, precedence of harm avoidance over the benefits of the journey, and precaution understood as fully compatible with faith in divine decree.

Table 2 summarises the main lessons of the Omani pandemic experience and links each to a strategic response and to its underlying Islamic principle.

Table 2. Lessons from COVID-19 for risk management in Omani HEIs

Domain	Lesson learned	Strategic response	Underlying Islamic principle
Legislative and regulatory	Rigid regulations slowed adaptation	Update academic and administrative regulations to recognise hybrid and remote modes as permanent options	Hardship begets facilitation (al-mashaqqah tajlib al-taysir)
Human capacity	Staff were unevenly prepared for digital pedagogy and e-assessment	Continuous training in digital instructional design and electronic assessment	Excellence (ihsan); competence (al-qawiyy al-amin)
Technology	Connectivity gaps and licence costs limited participation	Invest in infrastructure, offline-capable content and cybersecurity	Preservation of intellect (hifz al-'aql); taking the means (al-akhdh bi al-asbab)

Domain	Lesson learned	Strategic response	Underlying Islamic principle
Financial sustainability	Revenue fell while costs rose	Diversify income, build reserves and revive university waqf	Preservation of property (hifz al-mal); stewardship (amanah)
Wellbeing	Stress and anxiety rose among students and staff	Institutionalise counselling, outreach and family engagement	Preservation of life (hifz al-nafs); mutual support (takaful)
Governance and communication	Emergency committees and transparent messaging built trust	Standing crisis committees and clear communication protocols	Consultation (shura); transparency and trust (amanah)

Source: Developed from Al-Harthy (2026), Al-Maskari et al. (2022) and Slimi (2020).

The Proposed Framework: An Islamic Integrated Risk Management Framework For Higher Education (Iirm-He)

6.1 Premises and Objectives

The framework rests on three premises. First, risk management is an essential instrument of strategic management in HEIs, not a peripheral compliance function. Second, universities, like other social institutions, can and should adopt proven management techniques, while adapting them to their mission and cultural context. Third, in Muslim-majority societies, the Islamic tradition supplies a normative foundation that can strengthen both the legitimacy and the effectiveness of risk management. The framework's objective is to provide a coherent conceptual structure that shows how HEIs in Oman can enhance their risk management practices by integrating Islamic principles with internationally recognised processes. The framework is offered as one defensible articulation of an Islamic approach to institutional risk, not as the only valid one; other articulations could start from different points within the tradition, as discussed in Section 7. Figure 1 depicts the framework's architecture.

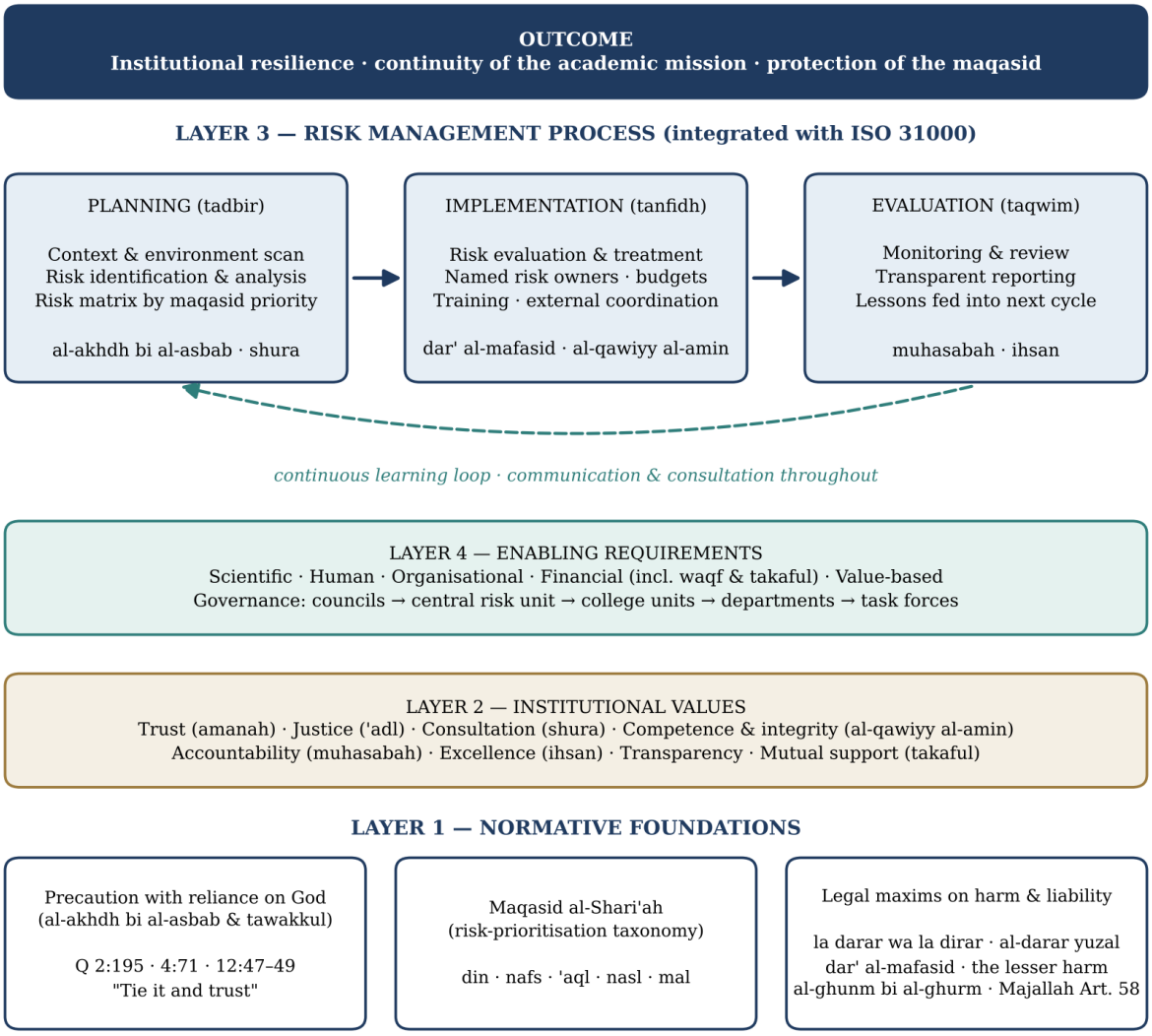


Figure 1. The Islamic Integrated Risk Management Framework for Higher Education (IIRM-HE)

6.2 Layer One: Normative Foundations

At its base, the framework rests on three normative foundations derived from the preceding analysis. The first is the theological orientation that balances diligent precaution with reliance on God. The second is the maqasid al-Shari'ah, which define what the institution must protect and supply a hierarchy for prioritising risks (Table 1). The third is the body of legal maxims governing harm, liability and benefit, which supply decision rules for evaluating and treating risks. These foundations are not decorative; each is linked to specific decisions in the process layer.

6.3 Layer Two: Institutional Values

The second layer comprises the institutional values that shape how risk management is practised: trust (amanah), justice ('adl), consultation (shura), competence and integrity (al-qawiyy al-amin), accountability (muhasabah), excellence (ihsan), transparency, and mutual support (takaful). These values translate the normative foundations into organisational behaviour and culture.

6.4 Layer Three: The Risk Management Process

The core of the framework is a three-phase cycle of planning, implementation and evaluation. Each phase integrates the corresponding ISO 31000 elements with specific Islamic principles, as shown in Table 3.

Table 3. Integration of ISO 31000 process elements and Islamic principles in the IIRM-HE

Phase	ISO 31000 elements	Key activities in the HEI	Guiding Islamic principles
Planning (tadbir)	Scope, context and criteria; risk identification; risk analysis	Scan the internal and external environment; review past crises and responses; build an institution-wide and faculty-level risk matrix ranking risks by likelihood, frequency and impact; integrate risk into the strategic plan	Taking the means (al-akhdh bi al-asbab); maqasid-based prioritisation; consultation (shura)
Implementation (tanfidh)	Risk evaluation; risk treatment; communication and consultation	Assign named owners to each risk; set proactive measures and response procedures; allocate budgets; train staff and students; coordinate with civil defence, police, health and other external bodies	Averting harm before securing benefit; the lesser of two harms; competence and integrity (al-qawiyy al-amin); fair allocation of risk (al-ghunm bi al-ghurm)
Evaluation (taqwim)	Monitoring and review; recording and reporting	Review risk performance periodically; report successes and failures transparently; draw lessons from previous plans; update the risk matrix and strategy	Accountability (muhasabah); excellence (ihsan); transparency and trust (amanah)

In the planning phase, the institution analyses its environment, reviews prior challenges and the effectiveness of past responses, and constructs a risk matrix covering risks common to all faculties as well as those specific to each faculty's disciplines and facilities. Maqasid-based prioritisation ensures that risks to life and to the integrity of knowledge are addressed first. Planning is participatory, drawing on shura through committees that include academics, administrators, safety and security specialists and student representatives.

In the implementation phase, each significant risk is assigned to a named owner chosen for competence and integrity; proactive measures are set to prevent risks from materialising; and response procedures are defined to limit damage and prevent escalation into crisis. The maxim that averting harm precedes securing benefit, together with the principle of choosing the lesser harm, guides decisions where trade-offs are unavoidable. Justice requires that the burdens of risk treatment, such as additional workload or cost, be distributed fairly and accompanied by support.

In the evaluation phase, the institution reviews performance against its risk plans, documents successes and failures transparently, and feeds lessons into the next planning cycle. Muhasabah gives this review a moral dimension: evaluation is not only a technical audit but an act of accountability for a trust. Ihsan sustains continuous improvement beyond minimum compliance.

6.5 Layer Four: Enabling Requirements

The framework identifies five groups of enabling requirements. Scientific requirements include clarifying key concepts and their institutional counterparts, organising conferences and workshops, equipping risk units with information systems, and studying successful regional and international models. Human requirements include multidisciplinary risk management teams and the engagement of senior leadership, including the university president, deans and senior staff, together with students. Organisational requirements include clear procedures for identifying, analysing and ranking risks, reporting mechanisms, risk units within each faculty, and the integration of risk management into strategic plans. Financial requirements include dedicated budgets for equipment, training, publications and incentives. Value-based requirements include embedding Islamic values in policies and regulations, cultivating a culture that balances precaution with tawakkul, institutionalising shura, appointing on the basis of competence and integrity, building systems of transparency and accountability,

investing in professional and values-based training, and activating internal solidarity (takaful) during crises (Al-Harthy, 2026).

6.6 Governance and Responsibility

Responsibility for implementing the framework is distributed across governance levels: university and college councils, which set risk appetite and policy; a central crisis and risk management unit; risk units within colleges; academic departments and administrative units; and multidisciplinary task forces for specific risks. The maxim that authority is bound by public interest (Majallah Art. 58) frames this structure as a set of trusts, each answerable for the welfare of those it serves.

6.7 Anticipated Obstacles and Mitigation

Several obstacles to implementation can be anticipated: competing demands on academic and administrative time; persistent ambiguity about the meaning and value of risk management; limited time and budgets for awareness activities; and broader financial constraints facing Omani HEIs. Mitigation strategies include drawing on external experts; embedding risk management in the university's vision, mission and administrative procedures; formulating a clear and operational risk strategy; generating modest and sustainable funding streams, including community contributions and waqf; and communicating the value of risk management effectively to internal and external stakeholders (Al-Harthy, 2026).

6.8 Operationalising the Framework within the ISO 31000 Cycle

The three phases of the framework do not replace the ISO 31000 process; they organise it. Planning covers establishing the scope, context and criteria, identifying risks and analysing them; implementation covers evaluating and treating risks; and evaluation covers monitoring, review, recording and reporting, while communication and consultation run through every stage (ISO, 2018). The Islamic contribution lies at specific decision points rather than in the technical steps themselves. Islamic principles determine what counts as a harm and how seriously it is weighed, which risk takes precedence when risks compete, which treatment options are legitimate, and when an exceptional measure must end. Figure 2 shows these points of contribution, and Table 4 states, for each stage, the decision criterion added and the output it should produce.

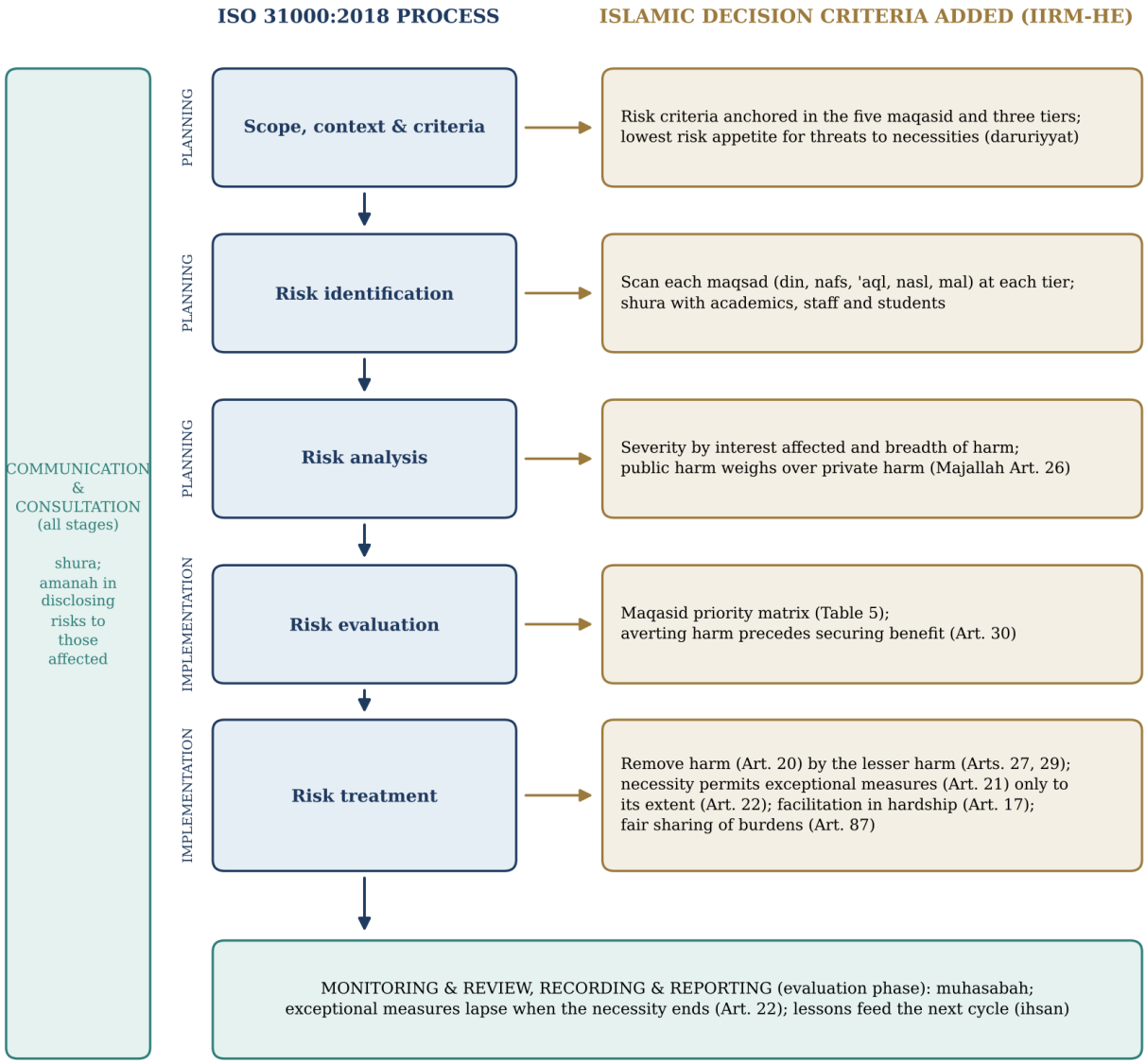


Figure 2. Points at which the IIRM-HE adds Islamic decision criteria to the ISO 31000 risk management process

Table 4. Mapping of the IIRM-HE onto the ISO 31000 process

ISO 31000 stage	Generic question	Islamic decision criterion added	Output
Scope, context and criteria	What are we protecting, and how much risk is tolerable?	Risk criteria anchored in the five maqasid and the three tiers; lowest risk appetite for threats to necessities (*daruriyyat*)	Maqasid-weighted risk criteria approved by the university council
Risk identification	What could happen?	Systematic scan of each interest (*din, nafs, 'aql, nasl, mal*) at each tier; consultation (*shura*) with academics, administrators and students	Risk register in which each risk is tagged by maqsad and tier
Risk analysis	How likely is it, and how severe?	Severity judged by the interest affected and the number of people harmed; public harm weighs more than private harm (Majallah Art. 26)	Likelihood and severity ratings
Risk evaluation	Which risks must be treated first?	Maqasid priority matrix (Table 5); averting harm takes precedence over securing benefit (Art. 30)	Priority bands and escalation levels

ISO 31000 stage	Generic question	Islamic decision criterion added	Output
Risk treatment	Which option should be chosen?	Harm must be removed (Art. 20), by the lesser harm (Arts. 27, 29); necessity permits exceptional measures (Art. 21) only to the extent required (Art. 22); hardship begets facilitation (Art. 17); burdens follow benefits (Art. 87)	Treatment plan with written justification, owner and review date
Monitoring and review	Is the treatment working, and is the exception still needed?	Accountability (*muhasabah*); exceptional measures lapse when the necessity ends (Art. 22)	Review reports; return to normal rules
Communication and consultation	Who must be heard and informed?	Consultation (*shura*); trust (*amanah*) and transparency in disclosing risks to those affected	Consultation record; stakeholder communication

Note: Article numbers refer to the Majallat al-Ahkam al-'Adliyyah.

6.9 A Maqasid-Based Decision Matrix

Classical theory distinguishes three tiers of interest: necessities (*daruriyyat*), whose loss threatens the essential order of life; needs (*hajiyyat*), whose loss causes serious hardship without collapse; and refinements (*tahsiniyyat*), which perfect conduct and quality (al-Shatibi, 1997; Kamali, 2008). The framework uses these tiers to rank risks. Each identified risk is tagged with the interest it threatens and the tier at which it threatens it, and is then rated for the severity of its consequences. Combining tier and severity gives a priority band (Table 5). The likelihood rating used in conventional risk matrices is retained, and it determines how quickly a risk in a given band must be treated.

Table 5. Maqasid priority matrix for higher education risks

Tier of interest affected	Minor consequence	Moderate consequence	Severe or irreversible consequence
Necessities (*daruriyyat*): loss threatens life, safety, the integrity of knowledge or the survival of the institution	High	Critical	Critical
Needs (*hajiyyat*): loss causes serious hardship (for example, to learning, livelihoods or access) without threatening survival	Medium	High	High
Refinements (*tahsiniyyat*): loss affects quality, comfort or the perfection of conduct	Low	Low	Medium

Note: Critical risks require immediate treatment and escalation to the university council, and exceptional measures may be considered under the rule of necessity. High risks require a treatment plan with a named owner and deadline. Medium risks are treated within operating plans and monitored. Low risks may be accepted by informed decision and monitored.

Where risks compete, or where treating one risk creates another, six decision rules apply in order. **Rule 1 (tier):** a risk to a necessity outranks a risk to a need, which outranks a risk to a refinement. **Rule 2 (severity and breadth):** within a tier, the more severe and more widespread harm takes precedence, and public harm weighs more than private harm (Majallah Art. 26). **Rule 3 (lesser harm):** where every option causes some harm, the option with the lesser overall harm is chosen (Arts. 27, 29), and a harm is not removed by creating an equal or greater one (al-Suyuti, 1990). **Rule 4 (necessity and proportion):** exceptional measures justified by necessity (Art. 21) must be proportionate and time-bound, and they lapse when the necessity ends (Art. 22). **Rule 5 (tie-breaking):** the classical order of the five interests (religion, life, intellect, family and property) is used only to break ties, because scholars have proposed different orderings and some contemporary authors question rigid

hierarchies (Auda, 2008). **Rule 6 (consultation and reasons):** decisions on Critical and High risks are taken through a consultative body (*shura*) and recorded with their reasons (*amanah*), so that they can be reviewed (*muhasabah*).

6.10 Worked Examples

Three decisions that Omani HEIs faced during the pandemic illustrate how the matrix and rules work in practice (Table 6). The examples are illustrative and are not reconstructions of decisions taken by particular institutions.

Campus closure. When a contagious disease spreads in the community, the risk of transmission threatens life, a necessity, with severe consequences, and is therefore Critical. Closure in turn harms learning, practical training and income, which are needs. Under Rule 1 and the precedence of averting harm (Art. 30), protecting life prevails, as in 'Umar's consultative decision to turn back from a plague-stricken land (al-Bukhari, 2002, Hadith 5729). Rule 4 then limits the closure: it must be no wider and no longer than necessary, with published criteria for reopening, priority resumption of essential laboratory and clinical training under health protocols, and remote teaching supported by connectivity assistance to reduce the displaced harm to learning.

Online assessment. Cheating in remote examinations threatens the integrity of qualifications, which falls under the preservation of intellect at the level of need. A common response, intensive remote proctoring, creates new harms to privacy and dignity and disadvantages students with poor connectivity. Rule 3 forbids removing one harm by an equal harm and requires the least harmful effective option, and facilitation in hardship (Art. 17) supports flexible arrangements. The resulting decision favours assessment redesign (open-book tasks, projects and sampled oral vivas), reserves proctoring for high-stakes examinations without a workable alternative, requires informed consent and minimal data retention, and provides alternatives for students with poor connectivity.

Tuition relief. Economic disruption leaves some families unable to pay fees, threatening the withdrawal of students, a harm to the property of families and, indirectly, to access to knowledge. Uniform fee cuts, however, can threaten the institution's financial sustainability, which becomes a necessity if solvency is at risk. Facilitation in hardship (Art. 17) supports relief; the principle that burdens follow benefits (Art. 87) supports sharing the cost fairly between the institution, donors and beneficiaries; the toleration of private harm to avert public harm (Art. 26) justifies limits that protect the institution on which all students depend; and leadership decisions must serve the public interest (Art. 58). The decision is therefore targeted, needs-based relief with transparent eligibility criteria, funded partly from reserves, waqf or a hardship fund, capped to protect solvency and reviewed each semester.

Table 6. Worked examples of the IIRM-HE decision rules

Scenario	Competing risks (maqsad, tier, band)	Decisive rules	Decision and safeguards
Campus closure during an epidemic	Transmission threatens life (*nafs*; necessity; Critical). Closure disrupts learning and practical training (*'aql*; need; High) and income (*mal*; need; High)	Rule 1 (tier); averting harm first (Art. 30); necessity limited to its extent (Arts. 21–22); shura	Close in-person activity, decided by a consultative committee; continue teaching remotely with connectivity support; publish reopening criteria in advance; resume essential laboratory and clinical training first under protocols; review at fixed intervals
Integrity of online assessment	Cheating undermines the integrity of qualifications (*'aql*; need; High). Invasive remote proctoring harms privacy and dignity, and connectivity gaps harm equity (need; Medium to High)	Harm is removed by the lesser harm (Arts. 27, 29); facilitation in hardship (Art. 17)	Redesign assessment to reduce opportunities for cheating (open-book tasks, projects, sampled oral vivas); use proctoring only for high-stakes examinations without a workable alternative, with informed consent and minimal data retention; provide alternatives for students with poor connectivity

Scenario	Competing risks (maqsad, tier, band)	Decisive rules	Decision and safeguards
Tuition relief for families in hardship	Hardship and possible withdrawal of students (*mal* and *'aql*; need; High). Loss of revenue threatens institutional sustainability (*mal*; need, rising to necessity if solvency is at risk)	Facilitation (Art. 17); burdens follow benefits (Art. 87); private harm tolerated to avert public harm (Art. 26); authority bound by public interest (Art. 58)	Targeted, needs-based relief (deferral, instalments, partial waivers) rather than a uniform discount; funded partly from reserves, waqf or a donor hardship fund; ceiling set to protect solvency; transparent eligibility criteria; review each semester

Source: Illustrative scenarios developed by the authors from the Omani pandemic experience (Al-Harthy, 2026; Al-Maskari et al., 2022; Slimi, 2020).

6.11 Proposed Validation Protocol

The framework has not yet been validated empirically, and its mapping and decision rules reflect the authors' interpretation. A three-stage validation protocol is therefore proposed. **Stage 1, expert review and a modified Delphi study:** a panel of three groups would rate each component, decision rule and matrix cell for relevance, clarity and Shari'ah soundness on a five-point scale, with written comments. The groups are Shari'ah scholars with expertise in legal maxims and maqasid, including both Ibadi and Sunni jurists; risk management professionals familiar with ISO 31000; and senior administrators and quality assurance officers from Omani HEIs. Anonymous feedback of group results would be provided between rounds; three rounds are usually sufficient, and consensus criteria, such as a minimum percentage of ratings of 4 or 5 together with stability between rounds, would be fixed before the study begins (Hsu & Sandford, 2007). **Stage 2, pilot use:** one or two Omani HEIs would apply the maqasid-tagged risk register, decision matrix and rules for one academic year. Usability and effects on decision quality would be assessed through document analysis of risk registers and committee minutes and through focus groups with risk owners. **Stage 3, comparative testing:** the refined framework would be applied in a second context, such as a Malaysian university or an institution in another Gulf state, to test transferability. Each stage would be expected to revise the framework rather than simply confirm it.

DISCUSSION

The framework makes three contributions. First, it supplies a normative layer that procedural standards leave unspecified. ISO 31000 and COSO tell institutions to define risk criteria and risk appetite, but they leave the content of those criteria to each organisation (COSO, 2017; ISO, 2018). The IIRM-HE fills this space with an explicit hierarchy of protected interests (the maqasid) and with decision rules derived from the legal maxims. This responds to the critique that higher education risk management lacks theoretical anchoring (Khaw & Teoh, 2023) and extends to education the maqasid-based reasoning already applied to finance and corporate responsibility (Dusuki & Abdullah, 2007; Laldin & Furqani, 2013).

Second, the framework recasts the relationship between faith and precaution in a way that matters for organisational culture. Raanan (2009) observed that risk management fails in universities when it remains alien to their culture. In Muslim-majority societies, framing precaution as a religious obligation, exemplified by the hadith "tie it and trust", and accountability as muhasabah, can make risk management culturally resonant rather than a bureaucratic import. The balance between al-akhdh bi al-asbab and tawakkul also offers a corrective to both fatalism and anxiety-driven over-control, a balance that the pandemic made practically significant.

Third, the framework links Islamic principles to concrete institutional mechanisms. Shura is operationalised as participatory risk committees; al-qawiyy al-amin as competence-and-integrity criteria for risk ownership; al-ghunm bi al-ghurm as a test of fairness when risks are reallocated; takaful and waqf as risk-sharing and financial resilience instruments; and muhasabah as transparent reporting and review. This specificity distinguishes the framework from studies that invoke Islamic values in general terms without specifying how they alter practice.

The framework is consistent with the direction of Omani policy. The pandemic response already displayed several of its features, including central coordination, emergency committees, flexible regulation and transparent communication, but these features emerged reactively. The IIRM-HE proposes to institutionalise them proactively. It also aligns with the emphasis of Oman Vision 2040 on a high-quality and resilient education system, and offers quality assurance bodies a basis for incorporating risk management criteria into institutional standards. The framework's design also assumes that integrating values and process will strengthen institutional performance. That assumption is the subject of a companion empirical study among academic and administrative staff in Omani HEIs, and it requires rigorous validation across institutions and contexts.

Transferability. Comparison with other contexts suggests where the framework may and may not travel. In Islamic finance, the Islamic Financial Services Board's guiding principles of risk management (IFSB, 2005) show that Shari'ah requirements can be built into a formal risk management standard. The IIRM-HE adopts this integrative logic, but universities differ from financial institutions in that their most serious risks are non-financial and their stakeholders include young and vulnerable people. In Malaysia, the national Shariah Index, launched in 2015, assesses government performance in eight fields, including education, against the maqasid (Malay Mail, 2015). This suggests that a maqasid-tagged risk register could be aligned with national governance indicators where such indicators exist. Other Gulf states share Oman's centralised ministries and dependence on public funding, so the framework should transfer to them with minor adaptation. In Muslim-minority or secular institutions, the procedural core and the decision rules can be expressed as general principles of harm prevention, proportionality and fair burden-sharing, but the theological foundations and religious vocabulary would not carry the same institutional authority. These propositions are hypotheses for the comparative stage of validation rather than findings.

Plurality of Islamic approaches. The IIRM-HE is one articulation of an Islamic approach to institutional risk, not the only valid one. Other approaches could start from public policy in the light of the Shari'ah (*siyasah shar'iyyah*), from the institution of *hisbah* as a model of public accountability, from *maslahah*-based policy analysis, or from the juristic heritage of the Ibadi school. Because the schools differ on the scope of necessity and on the ordering of the maqasid, the decision rules are offered as defensible defaults, not as binding rulings. Judgements in particular cases should rest with qualified scholars and with the institution's consultative bodies.

CONCLUSION

This article has argued that the Islamic legal and ethical tradition offers a rich and underused foundation for risk management in higher education. By integrating the theological balance between precaution and reliance on God, the hierarchy of interests protected by the maqasid al-Shari'ah, the legal maxims governing harm and liability, and an institutional ethic of trust, consultation, competence, accountability and solidarity with the planning-implementation-evaluation cycle of contemporary risk management, the proposed IIRM-HE offers HEIs in Oman and comparable contexts one coherent, culturally grounded and operational approach among the several that the tradition could support.

Several practical recommendations follow. HEIs should establish risk management units with a clear legal mandate, organisational structure and adequate resources; provide incentives for, and maintain stability in, the staffing of these units; implement regular training that includes emergency scenarios; and develop time-bound action plans that define roles and responsibilities. They should create emergency operations rooms with central contact numbers and alarm systems, and strengthen coordination with civil defence, fire services, police and health authorities through joint exercises. From an Islamic perspective, institutions should embed values such as amanah, justice, sincerity, transparency and responsibility in their regulations; institutionalise shura through specialised advisory committees; appoint risk owners on the basis of competence and integrity; cultivate a balanced culture of precaution and tawakkul; and build transparent systems of accountability linked to continuous improvement. Universities should also introduce risk management, approached from a maqasid and ethical perspective, into programmes in management, educational administration and administrative law.

The study has limitations. As a conceptual paper, it proposes rather than tests relationships; the mapping between Islamic principles and risk management stages reflects the authors' interpretation and would benefit from

scrutiny by scholars of fiqh and of organisational studies. The Omani case is illustrative and rests on documentary sources only, without interviews or case-institution data. The Ibadi juristic literature was not consulted systematically, and the worked examples are constructed scenarios rather than analyses of actual institutional decisions. The framework has not yet been validated by experts or tested in use, and its decision rules are defensible defaults rather than definitive rulings. Future research should validate the framework through the expert review, Delphi study and pilot described in Section 6.11 and then through surveys and structural modelling, test its transferability in other national contexts, examine its implementation through case studies of individual universities, evaluate the role of crisis and disaster management units in Omani universities in the light of international models, and investigate the role of university leaders in supporting risk management.

Beyond research, three steps are recommended for practice. **Empirical testing:** HEIs and researchers should pilot the maqasid-tagged risk register and decision rules and report the results, including where the framework fails. **Governance integration:** universities should embed the framework in their risk management policies, assign oversight to a council-level risk committee that includes Shari'ah expertise, record the reasons for decisions on Critical and High risks, and link risk reporting to national quality assurance processes. **Staff training:** risk owners, committee members and senior leaders should be trained in both ISO 31000 practice and the maqasid-based decision rules, using scenario exercises such as those in Table 6, so that the framework is applied consistently rather than invoked rhetorically.

Ethics Statement

This conceptual study did not involve human participants or animals and therefore did not require ethical approval.

Conflict Of Interest

The authors declare no conflict of interest.

Data Availability Statement

No new data were generated or analysed in this study. All sources analysed are cited in the reference list.

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