

The Qur'ānic Covenants: A New Legal Perspective

AHMER BILAL SOOFI*

Abstract

This paper explores the Qur'ānic concept of covenants through a legal lens, presenting a structured framework to examine the Qur'ān's assurances, directives, and obligations as legally cognizable agreements. By integrating theological scholarship with principles of modern contract law, the study identifies Qur'ānic covenants as foundational to divine-human interaction. Through detailed analysis, the paper categorizes these covenants into overarching universal commitments, legal relationships with nonbelievers, and a comprehensive array of believer-specific agreements, including personal, social, and worldly obligations. Emphasizing the Qur'ān's unique legal architecture, the research illustrates how covenants resemble modern contractual elements such as offer, acceptance, and consideration while maintaining the Qur'ān's spiritual and transcendental essence. The findings highlight the Qur'ān's capacity to regulate moral and ethical conduct internally, independent of external legal systems, underscoring its relevance to contemporary faith-based and secular frameworks. This interdisciplinary approach offers profound insights into the Qur'ānic message, reaffirming its role as a self-sustaining system of accountability and ethical universality.

Keywords

Islam, covenant theology, Qur'ān, legal architecture, covenants, contract law, *sharī'ah*, contracts, representations, agreements, treaties.

Introduction

Scholars have long used the idea of covenants to understand and interpret the scriptures of the Abrahamic religions. The Covenant occupies a central position in the Judaic faith, with the Jewish people believing they are God's chosen people¹ by virtue of their covenantal relationship. Similar is the case with Reformed Christianity, where covenant theology² serves as a conceptual and interpretive framework to understand the overall structure of the Bible. The covenant establishes and regulates the

* Founding President, Quran Covenant Research Center/Research Society of International Law, Islamabad, Pakistan.

¹ José Faur, "Understanding the Covenant," *Tradition: A Journal of Orthodox Jewish Thought* 9, no. 4 (1968): 33–55.

² Michael Horton, *Introducing Covenant Theology* (Grand Rapids: Baker Books, 2009), 11.

relationship between humans and the Divine.³ When it comes to Islam—the third of the Abrahamic religions—a coherent theory of covenants was never developed. However, this gap in scholarship has been addressed by multiple efforts in the past two decades, which showcase the viability of using the covenant as a lens to study and understand the structure of the Qur’ān. Nevertheless, this topic continues to receive limited attention in popular discourse about Islam and Muslim societies.

The scholarly discourse on covenants in Islam has seen significant development in recent years, with particular attention paid to the Qur’ān and the covenants made by the Prophet Muḥammad (peace be on him) during his lifetime.⁴ Much of this work focuses on the primordial covenant or the covenant of *Alastu*,⁵ a recurring theme in Islamic thought. One notable contribution is by Wadi al-Qadi, who explains how the verse of the covenant has received significant exegetical attention from scholars.⁶ He argues that this covenant profoundly affects the Qur’ānic view of history and its overarching narrative. Similarly, Shahrān’s article delves into the *Alastu* verse, describing it as the foundational basis of religion and the “source of man’s religious consciousness.”⁷

Building on this discussion, Joseph Lombard examines how Qur’ānic covenant theology remains underdeveloped in the modern era.⁸ His study incorporates a historical survey of classical commentaries, illuminating the covenant’s enduring relevance. Rosalind Gwyne also contributes to this discourse, asserting that the covenant is the logical key to the Qur’ān’s entire structure and identifying verse (7:172) as the “pivotal covenant-passage.”⁹ Tariq Jaffer extends this exploration by

³ Paul R. Williamson, “The Biblical Covenants,” *The Gospel Coalition*, accessed October 10, 2024, <https://www.thegospelcoalition.org/essay/the-biblical-covenants/>.

⁴ John Andrew Morrow, *The Covenants of the Prophet Muhammad with the Christians of the World* (Brooklyn, NY: Angelico Press, 2013).

⁵ “And remember when your Lord brought forth from the loins of the children of Adam their descendants and had them testify regarding themselves. Allah asked, ‘Am I not your Lord?’ They replied, ‘Yes, You are! We testify.’ He cautioned, ‘Now you have no right to say on Judgment Day, “We were not aware of this.”’” Qur’ān 7:174.

⁶ Wadad Kadi (Al-Qadi), “The Primordial Covenant and Human History in the Qur’ān,” *Proceedings of the American Philosophical Society* 147, no. 4 (2003): 332.

⁷ Mohd Farid bin Mohd Shahrān, “Primordial Covenant as the Basis of Religion: The Qur’ānic *Mīthāq* of *Alastu* According to Syed Muhammad Naquib Al-Attas,” *TAFHIM: IKIM Journal of Islam and the Contemporary World* 15, no. 1 (2022): 1–22, <https://doi.org/10.56389/tafhim.vol15no1.1>.

⁸ Joseph E. B. Lombard, “Covenant and Covenants in the Qur’an,” *Journal of Qur’anic Studies* 17, no. 2 (2015): 1–23.

⁹ Rosalind Ward Gwynne, *Logic, Rhetoric, and Legal Reasoning in the Qur’ān: God’s Arguments* (London: Routledge, 2004), 1–2.

analysing the reciprocal relationship between Allah and humans established through the primordial covenant.¹⁰ Like Lumbard, he concludes that although the covenant concept is central to Islam, it has never been fully articulated as a coherent framework. Gwyne succinctly observes that this lack of a distinct profile in Islamic scholarship arises from the covenant's intrinsic presence in the Qur'ān's message.¹¹

Expanding the discussion, Louay Safi, in his book *The Qur'ānic Narrative of History*, explores the structural and relational dimensions of covenants in the Qur'ān.¹² He identifies three key terms—*'ahd*, *mīthāq*, and *'aqd*—used in the Qur'ān to denote agreements and categorizes covenants into three types: those with Allah, agreements among individuals, and a broader social contract that transcends religious solidarity. Halim Rane's article focuses on covenants' higher objectives (*maqāṣid*), emphasizing their implications for education about Islam and modern Islamic thought.¹³ Lastly, O'Conner examines the concept of covenant within a polemical context, drawing comparisons with Christian and Jewish scholastic traditions to enrich the understanding of Islamic covenant theology.¹⁴

These studies underscore the centrality of covenants in the Qur'ān while highlighting the absence of a unified framework akin to Judaism or Reformed Christianity. They provide a foundation for further exploration, such as the approach adopted in this study, which employs a legal lens to examine the Qur'ānic covenants in depth.

It can be reasonably concluded from the literature review that most studies have employed content analysis to identify covenants in the Qur'ān. The scholarly consensus points to *'ahd* and *mīthāq* as the primary terms used to describe covenants in the Qur'ān. This study, however, takes a different approach to identifying covenants, employing a legal lens to examine the Qur'ān's covenantal framework.

As with any scholarly endeavour on the Qur'ān, this study began with reading its text. The Qur'ān possesses a unique quality of offering something profound for everyone. To a poet, it may appear as a work of

¹⁰ Tariq Jaffer, "Is There Covenant Theology in Islam?" in *Islamic Studies Today: Essays in Honor of Andrew Rippin*, ed. M. Daneshgar and W. Saleh (Leiden: Brill, 2017), 105.

¹¹ Gwynne, *Logic, Rhetoric, and Legal Reasoning in the Qur'ān*, 4.

¹² Louay M. Safi, *The Qur'anic Narrative: The Journey of Life as Told in the Qur'an* (Westport, CT: Praeger, 2008), 167.

¹³ Halim Rane, "Higher Objectives (*Maqāṣid*) of Covenants in Islam: A Content Analysis of *'Ahd* and *Mīthāq* in the Qur'ān," *Religions* 14, no. 4 (2023): 514, <https://doi.org/10.3390/rel14040514>.

¹⁴ Andrew J. O'Conner, "Qur'anic Covenants Reconsidered: *Mīthāq* and *'Ahd* in Polemical Context," *Islam and Christian-Muslim Relations* 30, no. 1 (2019): 7, <https://doi.org/10.1080/09596410.2018.1546042>.

exquisite poetry; to a historian, a record of historical narratives; to a scientist, a source of insight into natural phenomena. It can be seen as a book of history, stories, and moral lessons. The beauty of the Qur'ān lies in its ability to resonate with individuals, regardless of the lens through which it is approached. Building on these insights and addressing the underdeveloped nature of Qur'ānic covenant theory, this study adopts an interdisciplinary approach that integrates legal analysis with theological scholarship. It asks: How can concepts from modern contract law be applied to identify, classify, and interpret Qur'ānic covenants, and what does this approach reveal about their structural and moral significance? To answer this question, the objectives are to 1) formulate a conceptual framework that aligns Qur'ānic assurances, directives, and responsibilities with contractual elements such as offer, acceptance, and consideration; 2) apply this framework to uncover various covenant types and their functions within the Qur'ān's narrative; and 3) highlight how understanding these covenants through a legal lens deepens the comprehension of their normative and ethical import. Methodologically, the study conducts a comparative textual analysis, drawing on legal theory to map Qur'ānic content to contractual principles. While this approach opens new interpretive pathways, it also faces limitations, including the risk of overextending legal constructs onto a sacred text and not fully capturing the Qur'ān's spiritual and transcendental dimensions. While acknowledging these constraints, the study aims to present a structured and legally informed reading that complements—not replaces—other hermeneutical methods. In the following section, attention turns to the legal character of the Qur'ān, providing the necessary foundation for applying a contractual lens to its covenants.

Legal Character of the Qur'ān

The Qur'ān exhibits numerous features that resonate with modern legal principles, providing a compelling basis for examining its directives and structure through a legal lens. By shedding light on these aspects, this section seeks to demonstrate the suitability of a legal perspective in studying the Qur'ān and paves the way for a deeper exploration of its covenantal dimensions.

The Qur'ān comes across primarily as a book of law, containing multiple elements that align closely with modern jurisprudence. It embodies the characteristics of formal legislation, particularly in its detailed guidance on matters such as inheritance and the punishments for specific offences. The precision in its language reflects techniques akin to modern legislative drafting. Furthermore, the Qur'ān highlights the role of messengers or envoys—prophets—who, from a legal

perspective, act as agents under the instructions of their Principal, Allah. This relationship mirrors the legal principle of agency,¹⁵ where the directives of their Principal bind the agent's actions. Contextualizing the actions of prophets through this lens clarifies their unwavering obedience and adherence to their divine mandate.

Furthermore, the Qur'ān identifies wrongs and prescribes both the nature of sentences and the quantum of punishments.¹⁶ In cases of criminal offences, it prioritizes the victim's satisfaction. The victim or their legal heirs can forgive the offender or seek compensation. Akin to the modern law of tort, the approach to civil liability¹⁷ in the Qur'ān balances retributive¹⁸ and compensatory¹⁹ elements, offering both justice and redress. Additionally, the Qur'ān emphasizes the importance of written agreements in commercial transactions and provides detailed guidelines for drafting such contracts.²⁰ These include the requirement of witnesses and the specification of a minimum number of witnesses, principles that remain foundational in contract law today.

The Qur'ān contains warranties²¹ affirming Allah's capabilities to fulfil His promises and detailed representations of His power, might, and control.²² The Qur'ān also includes depositions²³ of previous prophets, offering historical recitals of earlier books, events, and the prophets who made representations of Allah's power. Through these accounts, the Qur'ān establishes precedents demonstrating that those who acted upon

¹⁵ The principal-agent relationship is defined as "the relation between two persons, one of whom (the principal) hires the other (the agent), whose tasks involve primarily the creation of new legal relations between the hirer and third persons." *Black's Law Dictionary*, 11th ed. (St. Paul, MN: Thomson-Reuters, 2019).

¹⁶ For example, the *ḥudūd* offences mentioned in the Qur'ān.

¹⁷ Civil liability is defined as "liability imposed under the civil, as opposed to the criminal, law. The quality, state, or condition of being legally obligated for civil damages." *Ibid.*

¹⁸ Retributive justice is "criminal justice based on punishing wrongdoers rather than rehabilitating them." *Ibid.*

¹⁹ Compensation is defined as "payment of damages, or any other act that a court orders to be done by a person who has caused injury to another. In theory, compensation makes the injured person whole." *Ibid.*

²⁰ Qur'ān 2:282. All translations of the Qur'ānic verses, in this article, are from Mustafa Khattab, trans., *The Clear Quran: A Thematic English Translation of the Message of the Final Revelation* (Lombard, IL: Book of Signs Foundation, 2016).

²¹ Warranty is "an express or implied promise that something in furtherance of the contract is guaranteed by one of the contracting parties; esp., a seller's promise that the thing being sold is as represented or promised." *Black's Law Dictionary*.

²² Qur'ān: 14:47; 16:78-79; 18:45.

²³ A deposition is "a witness's out of court testimony that is reduced to writing for later use in court or for discovery purposes." *Black's Law Dictionary*.

divine representations in the past gained rewards in the jurisdiction herein and benefits in the jurisdiction hereinafter. These precedents assure those reading or hearing the Qur'ān's message that Allah consistently fulfils His promises.

In contract law terms, the Qur'ān functions as a master contract, presenting the offer of Islam from Allah. Accepting this offer occurs when an individual testifies to their belief in the oneness of Allah, His exclusive right to worship, and the finality of the Prophet Muḥammad. This testimony constitutes the acceptance of the master covenant. This apparent asymmetrical dynamic can be likened to standard-form contracts,²⁴ where terms are pre-drafted by one party, leaving the other party little or no room for negotiation—a “take it or leave it” situation. The Qur'ān also forms an adversarial relationship with those who choose to reject its offer of their own free will, serving as a notice²⁵ that warns of the consequences awaiting in the jurisdiction hereafter. The warnings in the Qur'ān are similar to the due process²⁶ requirements in modern legal proceedings.

The Qur'ān follows a distinct legal structure in which the covenant framework forms a central element of its design. Around this framework are woven supplemental directives, assurances, warnings, and advice, reinforcing the underlying structure. To understand the structural significance of covenant in the Qur'ān, an analogy can be drawn to the Basic Structure Theory²⁷ in constitutional law, developed by superior courts in common law jurisdictions. This theory posits that constitutions are built around core themes and structures that bind their provisions together. From this theoretical lens, the covenant can be viewed as a foundational structural element of the Qur'ān that shapes its broader message.

Covenants in the Qur'ān

While the primary focus of this paper is not on the Qur'ān's legal character, an indicative description was necessary to provide the contextual foundation for examining covenants as “legal” contracts within its text. This section explores how the Qur'ān establishes legal

²⁴ Standard form contracts are defined as “a usually preprinted contract containing set clauses, used repeatedly by a business or within a particular industry with only slight additions or modifications to meet the specific situation.” *Ibid.*

²⁵ Notice is a “legal notification required by law or agreement, or imparted by operation of law as a result of some fact.” *Ibid.*

²⁶ Due process is defined as “the conduct of legal proceedings according to established rules and principles for the protection and enforcement of private rights, including notice and the right to fair hearing before a tribunal with the power to decide the case.” *Ibid.*

²⁷ *Kesavananda Bharati v. State of Kerala AIR, 1973 S.C. 1461 (1973).*

relationships between Allah and humanity by analysing the covenants using principles of modern contract law.

The present-day understanding of the law of contract is expansive, encompassing relationships that resemble contractual undertakings even in the absence of a formal written agreement.²⁸ Modern legal systems, particularly in civil law jurisdictions, recognize that a contract's existence can be proven by various means, including through the testimony of witnesses.²⁹ Civil and common law frameworks also acknowledge that certain relationships or non-gratuitous acts can create obligations that resemble formal contracts.³⁰ Even the conduct of parties alone can give rise to legally binding commitments.³¹ These principles provide a valuable lens for analysing Qur'ānic covenants, which often create mutual obligations or unilateral commitments without the formalities of modern contract law.

For this study, the term “covenant” is employed in its broadest sense. Rather than relying solely on explicit terms such as *'ahd*, *mīthāq*, or *'aqd* to identify the presence of a covenant, the focus here is on the substance of the relevant Qur'ānic verses—specifically, whether they establish mutual obligations between the Addressor (Allah) and the addressees (humans). Consider, for instance, Qur'ān 39:10, which states, “Say O Prophet, that Allah says, ‘O My servants who believe! Be mindful of your Lord. Those who do good in this world will have a good reward. And Allah’s earth is spacious. Only those who endure patiently will be given their reward without limit.’” This verse promises a reward to those who perform good deeds and exercise patience, thereby setting out a reciprocal arrangement reminiscent of a contractual *quid pro quo*. In this sense, the divine directive and the corresponding human response form a covenantal relationship, much like a contract wherein specified performance leads to guaranteed outcomes.

In various instances, the Qur'ān creates relationships through its statements, narrations, and events that incorporate covenantal or contractual characteristics. Such relationships emerge when the Qur'ān indicates that reliance upon a particular condition, executing a prescribed act, or refraining from certain conduct will yield a defined consequence—be it a promised reward or a threatened punishment. These covenants take shape when individuals act (or abstain from

²⁸ “The Contract Act 1872,” Section 70.

²⁹ “UNIDROIT Principles 2016,” Article 1.2.

³⁰ “The Contract Act 1872,” Section 70.

³¹ “UNIDROIT Principles 2016,” Article 2.1.1.

acting) with the consideration³² of a benefit assured by Allah, regardless of whether that benefit is material or immaterial. This dynamic bears a striking resemblance to contractual obligations in modern law, where mutual reliance and the enforceability of commitments are foundational principles that shape the legal relationship.

The assurances made by Allah throughout the Qur'ān are akin to modern contract law³³ terms, warranties, and representations, which are recognized universally as essential components of a contractual framework. Through these divine assurances, Allah, as the proposing party, offers benefits, rewards, and incentives grounded in His capacity to fulfil what He promises. The human party, in turn, trusts and relies on these assurances and consequently expects their realization. Thus, when the Qur'ān promises rewards for charitable deeds or threatens punishment for certain transgressions, it essentially sets forth conditions and outcomes that resonate with the logic of contractual obligations. The resulting covenantal relationship is not merely abstract; it is anchored in the expectation that Allah, having the absolute power to deliver on His assurances, will do so under the terms established by His own decree.

The discussion above shows how the Qur'ān's covenants fulfil contractual principles through assurances, representations, mutual obligations, and establishing clear conditions and consequences. We are now poised to explore the types of covenants identified within the Qur'ān, examining their distinct features and discussing how each category contributes to our overall understanding of the Qur'ānic covenantal framework.

Types of Covenants

Having established the Qur'ān's legal character and explored how its directives can be understood as covenants or contractual undertakings, it is now possible to classify them more systematically. As discussed previously, all Qur'ānic covenants flow from the master covenant—the Qur'ān itself—offering a comprehensive framework for divine-human engagement. By viewing the Qur'ān through a contractual lens, we recognize that it represents a comprehensive covenantal agreement with humanity, which branches out into a range of specific covenants. These covenants, representing legal relationships, vary in scope, from

³² Consideration is defined as “something (such as an act, a forbearance, or a return promise) bargained for and received by a promisor from a promisee; that which motivates a person to do something, esp. to engage in a legal act.” *Black's Law Dictionary*.

³³ *Carlill v. Carbolic Smoke Ball Co.*, 1893 QB 256 (1893); *Errington v. Errington*, 1952 KB 1 290 (1952); *Ltd v. Eagle Aircraft Services Ltd*, 1968 WLR 1 74 (1968).

those that apply to all humankind, regardless of belief, to those that relate exclusively to nonbelievers or believers who have embraced the Qur'ān's terms. Some emerge directly from the Qur'ānic text within the category of believer-specific covenants, while others reside “under” the Qur'ān's mandate, encompassing worldly agreements and daily obligations that the Qur'ān instructs believers to uphold.

The covenants can be divided into three primary categories: overarching covenants (applying universally), covenants with nonbelievers (establishing an adversarial legal relationship), and covenants with believers. The latter category is further subdivided into “covenants in the Qur'ān”—which are themselves classified into personal and social covenants—and “covenants under the Qur'ān,” encompassing the worldly contracts and promises believers must maintain. The following sections detail these categories and their subcategories, illustrating the contractual logic underpinning each and shedding light on how the Qur'ān's covenantal structure aligns with its broader moral and spiritual objectives.

Overarching Covenants

These overarching covenants apply to all human beings—irrespective of their status as believers or not. These were mainly made or announced in the jurisdiction before human life on Earth, but they continue to hold the field. One prime example is the covenant of *Alastu*,³⁴ perhaps the very first covenant established between Allah and humanity. This primordial covenant was executed between Allah and the spirits of the entire human race, related to His oneness, stature as their Creator, and the spirits' agreement to follow His message. Next, we have the unilateral undertaking by Allah to create the universe, whereby Allah has undertaken to create and sustain the universe and all its life forms. He has made an overarching covenant to create the physical and material world and everything within it. This divine decision to create the universe has the status of a covenant because it cannot be revoked or reversed until a specified time (Day of Judgement).³⁵

Another pivotal overarching covenant mentioned in the Qur'ān is the covenant with Iblīs. The Qur'ān describes this event in detail by describing Iblīs's refusal to bow down to Adam (peace be on him) per Allah's command. The defiant Iblīs requested time and opportunity to sway humanity from the path of Allah.³⁶ This covenant between Allah and Iblīs affects all human life, whether one accepts or rejects the offer of the Qur'ān. On the one hand, there is the message of Allah and His

³⁴ Qur'ān 7:172.

³⁵ Ibid., 29:53; 30:8.

³⁶ Ibid., 15:28-41.

prophets guiding humanity to salvation; on the other, Iblīs is endeavouring to lead humans astray, all under the covenantal relationship explained in the Qur'ān. To uphold His covenant with Iblīs, Allah has limited the exercise of His power by choice.

The Qur'ān also serves as the document that declares the title of the properties of the Earth and the universe, including air, space, heavenly bodies, and all other vests in Allah. In the Qur'ān, He explicitly claims the title to everything.³⁷ In that sense, the Qur'ān becomes a declaratory covenant of ownership of the entire world, its materials, and life forms or worlds. This covenant of title signifies Allah as both the Creator and the Owner of everything in perpetuity. He has ordained laws for humans and is responsible for the functioning of everything in precise harmony.³⁸ This also makes Allah the Regulator, establishing the covenant of a Regulator. These two covenants may seem similar but represent two distinct legal relationships: one of a Creator of everything and the other of a Regulator of affairs. The legal lens allows us to appreciate the multiple planks of our covenantal relationship with Allah. The covenant of Sovereign and caliph is established as Allah, sovereign of the universe, has declared humans as His caliphs (representatives) and has given them authority, skills, and competence.³⁹ The Qur'ān is intended for each one of us. It was revealed so that each of us, as members of the human race, receives it. In the legal sense, the Consignor is Allah, and each of us is a consignee of the Qur'ān, forming the covenant of Consignor and consignee. The Sender and the recipient are both tied up in a legal relationship. The recipient creation has taken upon itself the task of receiving the Qur'ān even though other creations were hesitant, thus becoming the willing acceptor and consignee of the message.⁴⁰

There are explicit authorizations issued by Allah that are documented in the Qur'ān, whereby each Prophet was designated to communicate the message of Allah to their respective nations. The messengers, acting as agents, delivered the message as per the precise instructions of their Principal, Allah.⁴¹ This principal-agent relationship⁴² of Allah with His messengers signifies the covenant of Allah with His attorneys and envoys.

³⁷ Ibid., 3:109.

³⁸ Ibid., 13:2.

³⁹ Ibid., 2:30.

⁴⁰ Ibid., 33:72.

⁴¹ Ibid., 5:106.

⁴² The principal-agent relationship is “the relation between two persons, one of whom (the principle) hires the other (the agent), whose tasks involve primarily the creation of new legal relations between the hirer and third persons.” *Black's Law Dictionary*.

Similarly, another covenant to defend the honour of His team illustrates that the prophets and angels, as Allah's honourable envoys, must be honoured, and their dignity is inviolable, and it is a grievous wrong to insult them. This is a covenant made by Allah in the Qur'ān and, through several examples, has demonstrated that punishments are to be inflicted on the people around them inter alia because they were disrespectful to His envoys,⁴³ which include both angels as well as prophets.

Faith in Allah's exclusive right to worship and in the Prophet Muḥammad being the last Prophet is the basic tenet of Islam and compulsory for accepting the Qur'ānic covenant. This mandate of believing in the Prophet and his finality constitutes the last messenger covenant, as he is called the seal of the prophets.⁴⁴

The believers and the nonbelievers have both been informed through the Qur'ān that there will be a Day of Judgement, which will bring closure to the fate of humans in this world, and they shall perpetually be sent for rewards to heaven or will be fated to serve their sentence in hell as a direct consequence of their actions. The announcement of the Day of Judgement's advent in the Qur'ān holds the twin status of a representation made by Allah and further that of a covenant or *'ahd*—termed as such by Allah Himself. The covenant of the occurrence of the Day of Judgement is an integral part of the Qur'ānic master covenant, as this is the day of accountability and adjudication of humans based on their deeds and actions throughout their lives.

Covenants with Nonbelievers

The master covenant of the Qur'ān extends an offer to all human beings: acknowledge Allah's authority, accept the Qur'ān's terms, and commit to its guidance. Those who decline this offer are adjudged as nonbelievers, and an adversarial relationship is formed. The Qur'ān mentions the consequences of rejecting the covenantal offer in considerable detail.

This situation can be likened to a scenario where a contractual offer is presented to all, but some parties choose not to accept the terms. Their non-acceptance does not exempt them from the overarching conditions already in place; they remain subject to Allah's universal jurisdiction and authority. In fact, by opting out of the path laid out in the master covenant, nonbelievers align themselves with the terms that describe penalties and liabilities, akin to default clauses or sanctions that apply when a party refuses to adhere to the conditions offered. Qur'ānic

⁴³ Qur'ān 18:106.

⁴⁴ Ibid., 33:40.

verses⁴⁵ frame the consequences for nonbelievers in contractual terms; having turned down the beneficial terms, they now encounter the “penalty provisions.” These penalties can be understood as the enforceable consequences communicated in the master covenant.

Similarly, in the case of hypocrites (*munāfiqūn*), the legal analogy becomes one of misrepresentation or breach of good faith. They appear to accept the terms but secretly reject them, thus triggering more severe consequences. The Qur’ān, in various instances, warns the pretending believers of the consequences if they choose to continue down the path of defiance, forming the Qur’ān’s covenant with the pretending believers.⁴⁶

The Covenants with nonbelievers represent the formal, pre-stated penalties and sanctions applicable to those who reject or violate the universal offer of the master covenant. They are no less integral than any other covenantal set; they define the outcomes for a particular contractual relationship category—rejection and non-compliance.

Covenants with Believers

The Qur’ān in and of itself acts as the master covenant for those who accept its terms and conditions. These conditions become operative immediately upon the believer’s acceptance of the offer by testifying to the oneness of Allah and the finality of the Prophet Muhammad’s message. From a legal perspective, this act of acceptance finalizes the formation of a contract, transforming the believer from a mere recipient of the Qur’ān’s offer into a party who must now fulfil certain obligations. The believer’s acceptance not only grants access to a series of reciprocal rights and privileges but also imposes a structured set of duties that reflect the Qur’ān’s legal character. Within this framework, the covenants with believers emerge, dividing into two types: covenants in the Qur’ān and covenants under the Qur’ān.

All covenants with believers are drawn directly from the Qur’ān, which functions as the master contract. The Qur’ān stipulates terms that apply universally to those who accept it, articulating standards of conduct, principles of ethical behaviour, and criteria for evaluating compliance. Allah offers explicit assurances through the Qur’ān that specific actions will produce stated outcomes. This structure closely parallels modern contractual frameworks, where clauses specify conditions, remedies, warranties, and representations. Having accepted the covenantal offer, the believers stand as direct counterparties to Allah, who unilaterally drafts and offers fixed and non-negotiable terms.

⁴⁵ For example, see *ibid.*, 2:90.

⁴⁶ For example, see *ibid.*, 9:68.

The believer's compliance with these terms—such as engaging in prescribed forms of worship, maintaining sincere faith, or abiding by moral obligations—activates the covenants defined by the Qur'ān. The covenants in the Qur'ān are further divided into personal and social covenants for the sake of simplicity.

Personal Covenants

Personal covenants represent legal relationships Allah establishes with His creation, allowing the believer to relate to Him in multiple capacities. These relationships are not static; they dynamically address the complexities of human existence, providing a framework through which Allah acts as the Forgiver, the Sustainer, the Attorney, and the Trustee, among other roles, depending on the covenant invoked. Each of these covenants, identified in the study, is performed directly for Allah. He monitors them, and based on His applicable covenant, gives rewards or punishment—as the case may be. No separate formal acceptance is required for this set of covenants. The covenant's resurrection or applicability is contingent upon the performance of certain prescribed acts. Once a believer performs the said acts, the promised outcome of a reward or a punishment, as the case may be, is guaranteed by Allah. Let us discuss some of the personal covenants in the Qur'ān.

Two unique covenants are Access and Communication, whereby Allah promises instant access to the one invoking this covenant by simply desiring to communicate with Allah. For example, the Qur'ānic verse “When My servants ask you O Prophet about Me: I am truly near. I respond to one's prayer when they call upon Me. So let them respond with obedience to Me and believe in Me, perhaps they will be guided to the Right Way”⁴⁷ establishes two distinct covenants of a believer with Allah—one of Access and one of Communication. Allah has promised both; one only needs to “call” upon Allah to trigger them.

The covenant of Allah as Attorney can be inferred from the verse “He is the Lord of the east and the west. There is no god worthy of worship except Him, so take Him alone as a Trustee of Affairs.”⁴⁸ Just as an attorney and a client have an exclusive relationship, the client cannot engage with other attorneys simultaneously. Similarly, the Qur'ān also preaches that we should only engage and trust Allah to handle our affairs in life as there is no alternative. Allah reveals in this verse that He is the lord of the universe, and who would be better than Allah as a trustee of our affairs?

⁴⁷ Ibid., 2:186.

⁴⁸ Ibid., 73:9.

The Qur'ānic verse “Allah has promised those who believe and do good His forgiveness and a great reward,”⁴⁹ promises forgiveness to those who fulfil the conditions of faith and piety. The reward of forgiveness is guaranteed to the believers who qualify, constituting the covenant of granting forgiveness.

The covenant of the Purchaser and the purchased can be established by examining the following verse:

Allah has indeed purchased from the believers their lives and wealth in exchange for Paradise. They fight for the cause of Allah and kill or are killed. This is a true promise binding on Him in the Torah, the Gospel, and the Qur'ān. And whose promise is truer than Allah's? So rejoice in the exchange you have made with Him. That is truly the ultimate triumph.⁵⁰

The believer must stand by his belief and be prepared to give his life, money, property, or assets in the name of Allah—then the covenant stands fulfilled. Allah has undoubtedly “purchased” their lives and assets from the believers as consideration for the grant of perpetual lease in heaven.

The covenant of “You help Me, I help you” seeks support from the verse, which states, “Allah will certainly help those who stand up for Him. Allah is truly All-Powerful, Almighty.” A believer helps the cause of Allah through their words, prayers, or actions. The Qur'ān assures help from Allah if a believer is helpful to Allah, even though He does not need it. The covenant of “You forget Me, I forget you” can be understood through the verses “They will cry, ‘My Lord! Why have you raised me up blind, although I used to see?’ Allah will respond, ‘It is so, just as Our revelations came to you and you neglected them, so Today you are neglected.’”⁵¹ These verses say that Allah will neglect or forget those who neglected, forgot or refused to believe in Allah and act per His prescribed ways.

The covenant of Punishment is crucial and mentioned several times in the Qur'ān. One such instance is the following verse: “On that Day some faces will be bright while others gloomy. To the gloomy-faced it will be said, ‘Did you disbelieve after having believed? So, taste the punishment for your disbelief.’”⁵² The terms of the covenant would undoubtedly result in punishment from Allah.

The covenant to follow the Messenger is one of the Qur'ān's most crucial covenants. Allah revealed the Qur'ān to humankind through the Prophet Muḥammad. He brought the master covenant of the Qur'ān to us

⁴⁹ Ibid., 5:9.

⁵⁰ Ibid., 9:111.

⁵¹ Ibid., 20:125-27.

⁵² Ibid., 3:106.

and deserves our utmost respect and reverence. The Qur'ān brings glad tidings for those who follow in the footsteps of Muḥammad as it says, "He will bless your deeds for you, and forgive your sins. And whoever obeys Allah and His Messenger, has truly achieved a great triumph."⁵³

The covenant of prayer (supplication) can be inferred from the verse "He responds to those who believe and do good and increases their reward out of His grace. As for the disbelievers, they will suffer a severe punishment."⁵⁴ Allah promises to accept the prayers of righteous people who strive to live by His prescribed ways.

The Qur'ān emphasizes the significance of having gratitude for life and all of its blessings, including our health, intellectual capacity, and base of assets. It also promises that thankfulness will be rewarded with benefits and prizes that could come in many forms, both in the jurisdiction herein or hereafter. For example, the verse "And remember when your Lord proclaimed, 'If you are grateful, I will certainly give you more'"⁵⁵ highlights the covenant of gratitude. Allah instructs believers to be generous. In lieu thereof, He promises returns both in the jurisdiction herein and hereafter to those who are generous, forming the covenant of generosity as exemplified in the verse "Believe in Allah and His Messenger, and donate from what He has entrusted you with. So those of you who believe and donate will have a mighty reward."⁵⁶

Believers must have faith in Allah and His word in their hearts. However, He also directs actions that require a particular ritual or form as physical representations of this conviction or obedience to His word. These include the daily offering of prayers (*ṣalāh*) five times a day, the obligation of fasting (*ṣawm*) for a month in a year, a pilgrimage to Mecca (*ḥajj*) once in a lifetime (subject to resources), and the obligation of giving a prescribed amount of alms (*zakāh*) once in a year (subject to resources). We call it the covenant of certain forms and rituals.

Establish prayer, and pay alms-tax. Whatever good you send forth for yourselves, you will certainly find its reward with Allah. Surely Allah is All-Seeing of what you do.⁵⁷

O believers! When you rise up for prayer, wash your faces and your hands up to the elbows, wipe your heads, and wash your feet to the ankles. And if you are in a state of full impurity, then take a full bath. But if you are ill, on a journey, or have relieved yourselves, or have been intimate with your wives

⁵³ Ibid., 33:71.

⁵⁴ Ibid., 42:26.

⁵⁵ Ibid., 14:7.

⁵⁶ Ibid., 57:7.

⁵⁷ Ibid., 2:110.

and cannot find water, then purify yourselves with clean Earth by wiping your faces and hands. It is not Allah's Will to burden you, but to purify you and complete His favour upon you, so perhaps you will be grateful.⁵⁸

The covenant of Debtor and Creditor is inferred from the verse "Indeed, those men and women who give in charity and lend to Allah a good loan will have it multiplied for them, and they will have an honourable reward."⁵⁹ This verse signifies a special relationship whereby Allah, All-Powerful, allows us to hold Him in debt through our deeds and actions. This is quite incredible, as the most resourceful Entity in the universe is underwriting to repay the debt of a charitable deed. He promises us multiplied rewards for our efforts.

It is satisfying to learn that Allah has declared an open criterion for anyone. Just any believer—whether literate or illiterate, a commoner or noble, young or old, good or bad—can do just a few prescribed acts to qualify it and they instantly become entitled to Allah's love. Anyone will win the love of Allah after one has become a believer and exercised their belief and faith in Allah in the manner written down in the Qur'ān. The covenant of Entitlement of love from Allah takes support from many verses, among which is the following verse: "Spend in the cause of Allah and do not let your own hands throw you into destruction by withholding. And do good, for Allah certainly loves the good-doers."⁶⁰

The covenant to grant refuge manifests in the verse "And if you are tempted by Satan, then seek refuge with Allah. Indeed, He alone is the All-Hearing, All-Knowing."⁶¹ Seeking refuge with Allah is like carving an exception into the covenant that Allah had with Iblīs. To counter the said mandate, the only solution is to approach and seek protection and refuge with the One who gave this mandate to Iblīs, to begin with, which is Allah.

The covenant of Mercy is a covenant whereby Allah promises His "mercy" when a) so requested; b) when a specific criterion given in the Qur'ān is fulfilled; and c) as per the discretion of Allah. The feature of mercy retains its separate identity as Allah's permanent attribute. The same is exercisable, among other things, upon Allah's will and discretion, and it is not curtailed through any pre-requisites. However, at the same time, the Qur'ān indicates some objective considerations for invoking it.⁶² On that score, we term it a covenant.

⁵⁸ Ibid., 5:6.

⁵⁹ Ibid., 57:18.

⁶⁰ Ibid., 2:195.

⁶¹ Ibid., 41:36.

⁶² Ibid., 9:27.

Once the believer accepts the offer of Islam, one will be put to the test of hardship. An occasional review of one's capacity and capabilities throughout life through a formal examination of hardship is imperative, and the Qur'ān makes a clear disclosure of this treatment to an accepting believer. The covenant of Hardship then Ease can be inferred from the following verses: "Do people think once they say, 'We believe,' that they will be left without being put to the test? We certainly tested those before them. And in this way Allah will clearly distinguish between those who are truthful and those who are liars."⁶³

The Qur'ān places a great emphasis on seeking knowledge. The first revelation that Prophet Muhammad received began with the word "Read": "Read, O Prophet, in the Name of your Lord Who created."⁶⁴ The Qur'ān asks believers to explore the world and look for the signs of Allah, stressing that with knowledge comes the recognition of a higher authority, Allah. Gaining knowledge also becomes a way of humbling oneself before the miracles unfold around us, constituting a covenant of gaining worldly knowledge. For example, the Qur'ān says, "He has subjected the sun and the moon, each orbiting for an appointed term. He conducts the whole affair. He makes the signs clear so that you may be certain of the meeting with your Lord."⁶⁵

Social Covenants

Social covenants in the Qur'ān are directly related to group living and societal conduct, addressing the governance of internal and external affairs essential for any community's collective growth and management. These covenants extend the divine framework of obligations to regulate the believer's responsibilities within families, tribes, clans, and states. They include mandates explicitly prescribed in the Qur'ān, whose performance and implementation are crucial to maintaining justice, fairness, and accountability in both internal governance and external relations. This category encompasses obligations such as honesty in dealings, equitable governance, dispute resolution, and the protection of human dignity, forming a structured legal and moral framework that intertwines personal faith with communal well-being. Let us mention some covenants in this category.

The Qur'ānic verse "Obey Allah and the Messenger, so you may be shown mercy"⁶⁶ illuminates the covenant of a Lawgiver. The Qur'ān embodies a set of instructions, commandments, and laws from Allah that

⁶³ Ibid., 29:2-3.

⁶⁴ Ibid., 96:1.

⁶⁵ Ibid., 13:2.

⁶⁶ Ibid., 3:132.

believers must uphold in their societies. By prescribing specific laws, such as the ones relating to the administration of justice and called *sharīah*, alongside other rules of social conduct, Allah also establishes a relationship between the supreme Lawgiver and all of us.

The covenant of state (*mulk*) and citizens may be unravelled from the verse “Allah is the One to Whom belongs the kingdom of the heavens and the earth, Who has never had any offspring, nor does He have a partner in governing the kingdom. He has created everything, ordaining it precisely.”⁶⁷ Allah claims ownership of His “kingdom” and mentions that He does not require anyone else to govern the kingdom. One can also appreciate this covenantal relationship with Allah using modern terms of state and citizen. Like every citizen is under a duty to extend loyalty to the state, a believer also has no less duty to remain loyal and obedient to the Owner of the world in which they live. The inhabitants of this planet are all citizens of this universe (His *mulk*) and derive sustenance from it; hence, they must obey His law and strive in His prescribed ways.

The covenant to follow the entity in charge and the covenant to uphold the rule of law can be understood from the verse, which is also called the “verse of obedience”: “O believers! Obey Allah and obey the Messenger and those in authority among you. Should you disagree on anything, then refer it to Allah and His Messenger, if you truly believe in Allah and the Last Day. This is the best and fairest resolution.”⁶⁸ The verse explicitly instructs the believers to follow those in authority (or having the status of *ulū ’l-amr*); it sets up a covenant between a citizen of a state and the ‘authority’ that governs it. Allah prescribes us to follow or extend obedience to 1) Allah; 2) His Prophet; and 3) those who are given “authority” amongst us.

The Qur’ān enters into a covenant with those who volunteer to arbitrate or mediate disputes between relatives, friends, and colleagues in the office and, for that matter, in business and other trade matters. Every one of us has been authorized, by default, to mediate a dispute. We do not have to wait for our appointment as mediators/arbitrators⁶⁹ by the parties to the dispute. An initiative-taking approach is encouraged, and Allah has promised extraordinary rewards in return. The following verses illustrate this covenant with voluntary arbitrators:

⁶⁷ Ibid., 25:2.

⁶⁸ Ibid., 4:59.

⁶⁹ An arbitrator is “a neutral decision-maker who is appointed directly or indirectly by the parties to an arbitration agreement to make a final and binding decision resolving the parties’ dispute.” *Black’s Law Dictionary*.

And if two groups of believers fight each other, then make peace between them. But if one of them transgresses against the other, then fight against the transgressing group until they are willing to submit to the rule of Allah. If they do so, then make peace between both groups in all fairness and act justly. Surely Allah loves those who uphold justice. The believers are but one brotherhood, so make peace between your brothers. And be mindful of Allah so you may be shown mercy.⁷⁰

Even the intent to curtail the dispute in the future by incorporating mediation or arbitration clauses in commercial contracts will be a step towards institutionalizing this covenant.

Allah has directed believers to counsel the people in their community, friends, colleagues, relatives, and others where they live or work to do “good deeds.” Those who would counsel others, advise them to do the right thing, follow the correct path, or do *‘amal ṣāliḥ* (good deeds) would be rewarded, and they shall not be at a loss. Hence, a covenant for counselling others to do good deeds stands formed. This is supported by *Ṣūrat al-‘Aṣr*: “By the passage of time! Surely humanity is in grave loss, except those who have faith, do good, and urge each other to the truth, and urge each other to perseverance.”⁷¹

The following verses exemplify the covenant to uphold human dignity:

O believers! Do not let some men ridicule others, they may be better than them, nor let some women ridicule other women, they may be better than them. Do not defame one another, nor call each other by offensive nicknames. How evil it is to act rebelliously after having faith! And whoever does not repent, it is they who are the true wrongdoers. O believers! Avoid many suspicions, for indeed, some suspicions are sinful. And do not spy, nor backbite one another. Would any of you like to eat the flesh of their dead brother? You would despise that! And fear Allah. Surely Allah is the Acceptor of Repentance, Most Merciful.⁷²

These verses help establish a comprehensive covenant because of its range of acts. Upholding human dignity or giving respect means respecting and protecting both the person and their body, doing nothing that harms them or causes injury to their reputation, and respecting their feelings. That is a treatment that is at par with the stature of the finest creations of Allah.

The Qur’ān prescribes the covenant of Consultation for arriving at any decision, preferably with a consensus. Then, the said decision becomes binding on all those participating in the consultative process. Thus, advice for consultations is a prescription for reaching a decision or

⁷⁰ Qur’ān 49:9-10.

⁷¹ Ibid., 103:1-3.

⁷² Ibid., 49:11-12.

a covenant which, when implemented, is both productive and constructive for all the concerned: “Who respond to their Lord, establish prayer, conduct their affairs by mutual consultation, and donate from what We have provided for them.”⁷³

The Qur’ān greatly values social structures and has rules and regulations to strengthen social relations. The believers, having accepted the Qur’ānic covenant, have to perform several acts and abstain from some of them with respect to the people around them. Doing these acts to receive rewards qualifies each act as a covenant or sub-covenant. In the said context, one can term them as the covenant of *Ḥuqūq al-‘ibād* (the rights of people). Many verses enumerate the rights of people; for example, “Rather, seek the reward of the Hereafter by means of what Allah has granted you, without forgetting your share of this world. And be good to others as Allah has been good to you. Do not seek to spread corruption in the land, for Allah certainly does not like the corruptors.”⁷⁴

Covenants under the Qur’ān

The covenants under the Qur’ān do not stand as independent arrangements; they are downstream applications of the believer’s original acceptance of the Qur’ānic covenant, extending its moral and legal logic to the believer’s worldly affairs. They thereby constitute an integral dimension of the covenants with believers.

In this dimension, a believer’s private promises, contracts, and legal undertakings—whether oral or written, domestic or international—are all subsumed under the broader framework of the Qur’ān. The believer’s prior assent to the master covenant ensures that every subsequent arrangement they enter into is effectively monitored and supervised by Allah, who assumes the role of an overarching guarantor. No longer can the believer perceive their business transactions, contractual obligations, or compliance with laws and treaties as purely secular matters. These dealings become trilateral agreements,⁷⁵ with Allah serving as a supervising party who holds the believer accountable in the jurisdiction hereafter. This mechanism transforms day-to-day commitments into legally and spiritually significant acts, weaving moral accountability and divine oversight into the fabric of social and legal life.

All promises or agreements one makes with others relating to worldly matters during one’s lifetime are formal covenants or contracts pursuant to the Qur’ān. They include both oral and written promises. The Qur’ān

⁷³ Ibid., 42:38.

⁷⁴ Ibid., 28:77.

⁷⁵ A. K. Brohi, *Fundamental Law of Pakistan* (Karachi: Din Muhammadi Press, 1958), 758.

references such agreements and promises and instructs that they should be fulfilled and performed as agreed. This forms the covenant to uphold contracts, pledges, and agreements, exemplified in the following verses: “The believers are also those who are true to their trusts and covenants”⁷⁶ and “Honor Allah’s covenant when you make a pledge, and do not break your oaths after confirming them, having made Allah your guarantor. Surely Allah knows all you do.”⁷⁷ This commandment also extends to agreements or treaties formulated between groups or nations, which is also evident in the *sunnah* of Prophet Muḥammad. Hence, a covenant to uphold treaties also stands established. Lastly, the covenant to uphold laws (legislative covenants) or to obey the laws of the state or country where one resides may also be argued based on the same Qur’ānic verses.

Conclusion

This study has revealed that the Qur’ān presents a series of legally cognizable covenants that define and regulate the relationship between Allah and humankind, encompassing believers, nonbelievers, and even everyday interpersonal agreements. By exploring this covenantal framework through a legal lens, the analysis illuminates how these diverse arrangements function much like formal contracts; there are offers, acceptances, enforceable obligations, and guaranteed consequences. The believer’s acceptance of the Qur’ānic offer initiates a binding agreement with Allah that operates directly, without intermediaries and remains enforceable regardless of any worldly legal system’s stance. Unlike earthly authorities who rely on deputies, secretaries, or managers to formalize contracts, Allah deals personally with each believer, ensuring immediate, unmediated access and communication. This extraordinary arrangement starkly contrasts human norms, where those in positions of power rarely engage directly with each subordinate party.

The legalistic character of these covenants clarifies that, for believers, moral and ethical obligations persist irrespective of the state’s involvement. Whether or not the secular law of the land prohibits certain behaviours, the believer remains bound by their covenantal duties to Allah. Thus, refraining from alcohol or any other forbidden act is not solely contingent on a country’s legislation. Instead, it is embedded in the believer’s direct, sacred agreement with the Divine. These dynamics underscore the Qur’ān’s capacity to produce adherence through an internalized legal and moral code, rendering reliance on external enforcement unnecessary. It is a self-activating system of

⁷⁶ Qur’ān 23:8.

⁷⁷ Ibid., 16:91.

accountability, where the believer's conscience, faith, and understanding of the covenant maintain a constant course of moral rectitude.

Furthermore, nonbelievers are not excluded from this legal schema. The Qur'ān extends a standing offer to them while protecting any rights they may hold under agreements with believers. This inclusive aspect ensures fairness and moral integrity prevail in all human dealings, reflecting the Qur'ān's broad vision of ethical universality. The range of arrangements identified—some resembling warranties, representations, and even unilateral declarations—confirms that the covenantal structure is not a minor feature of the Qur'ānic message but a fundamental one. These covenants interweave with the divine laws and directions, often supported by promises of reward or specified consequences that align neatly with the principle of consideration in contract law.

In this light, the covenant framework emerges as a central structural element of the Qur'ān's discourse. It fosters a profound sense of personal dignity for the believer, who is honoured to contract directly with the Creator. This sense of dignity and agency reinforces the believer's moral autonomy, encouraging them to uphold standards of conduct not because of external compulsion but because they are party to a sacred and unbreakable bond. The covenantal approach resonates with contemporary legal constructs for the broader society and the international community; it offers believers strong faith-based reasons to respect sound laws, treaties, and social contracts that do not contravene Qur'ānic principles. Consequently, the covenant paradigm can ease tensions that sometimes arise between religious observance and secular legal or political frameworks.

This research opens a new avenue for appreciating and understanding the Qur'ān's message by emphasizing the legal lens. The direct covenant between the all-powerful Creator and His humble, ephemeral creation is neither diluted by intermediaries nor dependent on human constructs. Its terms are clear, its enforcement certain, and its promises never broken. The essence of this relationship forms a powerful incentive for believers to place unwavering trust in Allah's word. In a world of shifting norms and uncertain authorities, the Qur'ān's covenantal framework provides believers with both a moral compass and a legal template, ensuring that their ethical responsibilities and divine commitments remain stable, coherent, and profoundly meaningful.

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