

# The Quran-Centric Paradigm: A Hermeneutical and Philosophical Framework

A Systematic Exposition  
Compiled and structured by  
Farhan Muzaffar

Derived from the Works of  
Joseph A. Islam

2026

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This essay stands as a **systematized exposition** of the Quran-centric methodology developed by Joseph A. Islam. Its purpose is to present his cohesive vision of Islam—grounded solely in the Quran—in a detailed, structured, and philosophical form suitable for deeper study and critical engagement.

## INTRODUCTION

This essay presents a systematic reconstruction of Islamic thought grounded exclusively in the Quran as the sole, divinely protected, and self-sufficient source of faith, law, and guidance. It articulates both a hermeneutical method for engaging scripture and a complete philosophical worldview derived from its premises. The framework offered here is not merely interpretive but transformative—reclaiming Islam as a dynamic, morally coherent, and socially just path anchored in the eternal Word of God.

## PART I: FOUNDATIONAL PREMISES

### The Self-Sufficient Criterion

At the heart of this approach lies a singular premise: the Quran is the ultimate criterion (*al-Furqān*) and final authority. It is divinely protected (15:9), fully detailed (6:114–115), and self-sufficient. This is not a rejection of history or tradition, but a deliberate recentering of the Muslim conscience on the scripture deemed eternally preserved by God—*al-dhikr*—distinguishing it from the vast corpus of human interpretation that followed.

The Quran's intentional silence on certain particulars is not a deficiency requiring supplementation, but a divine allowance for flexibility, contextual reasoning, and adaptability across time and culture.

## PART II: HERMENEUTICAL PRINCIPLES

### Method for Systematic Engagement

To operationalize the foundational premise, eleven core principles guide the interpretation and application of Quranic teaching:

#### 1. The Quran as Its Own Interpreter

The primary interpretive tool is the Quran itself (*Tafsīr al-Qur'ān bi al-Qur'ān*). Clear verses (*muḥkamāt*) establish the foundational framework—ethical monotheism, justice, mercy—

through which ambiguous passages (*mutashābihāt*) are understood. This privileges internal consistency and moral universals over external explanations.

## 2. The Sole Authoritative Source

No external source—Hadith, reported Sunnah, scholarly consensus (*ijmā'*), or legal analogy (*qiyās*)—holds independent, binding authority in legislation or theology. The Quran alone defines the essentials of faith and religious obligation.

## 3. Prophetic Role Reinterpreted

The Prophet Muhammad's mission is understood as deliverer and exemplary implementer of the Quranic message. The command to "obey the Messenger" means adherence to the Quranic message he conveyed. His personal actions are revered as inspired historical examples of applying Quranic principles to 7th-century Arabia, not as timeless, detailed ritual law binding independently of the Quran.

## 4. Critical Engagement with Tradition

Historical materials—Hadith, *sīrah*, classical commentaries—are consulted as valuable intellectual heritage and historical data, not revelatory authority. They must be critically evaluated against clear Quranic teachings, with contradictions resolved in favor of scripture.

## 5. Principles Over Ritual Formalism

The Quran emphasizes the objectives and spirit of worship—consciousness of God (*taqwā*), moral integrity, sincere devotion—over rigid ritual specifications. Core rituals like prayer are defined in purpose and broad outlines, allowing for spiritual focus, cultural adaptability, and unity based on shared principles.

## 6. *Shūrā*: The Rejection of Clerical and Autocratic Authority

Mutual consultation (*shūrā*) is elevated from political accessory to foundational religious and ethical obligation (42:38):

- **A Universal Ethic:** Embedded in family life (consultation on weaning, 2:233; post-divorce arrangements, 65:6), establishing that authority is relational, not hierarchical
- **A Binding Principle on Leadership:** Even the Prophet was commanded to consult (3:159), establishing that legitimate leadership is participatory
- **The Basis for Governance:** From the Queen of Sheba's model (27:32), legitimate governance must arise from consultation of the governed. Autocratic rule lacks Quranic legitimacy

## 7. Individual Responsibility Within Collective Deliberation

The Quran addresses believers as reasoning moral agents. While individual engagement is obligatory, interpretation is ethically accountable to the Quran's coherence, moral universals, linguistic integrity, and communal deliberation. This safeguards against both clerical monopoly and unchecked subjectivity.

### 8. Continuity of Guidance, Finality of Scripture

Prophethood (*nubuwwah*)—receiving new binding scripture—ended with Muhammad as the "Seal of the Prophets" (33:40). Divine guidance continues through moral reasoning, inspiration (*ilhām*), and reformers calling to Quranic principles, but not through new scripture or binding post-Quranic revelation.

### 9. Universalism and Inclusivity

The Quran's message is for all humanity (*‘ālamīn*). Its core criterion for salvation is faith in God, righteous conduct, and belief in the Hereafter—not adherence to later jurisprudential schools. Respect is accorded to other monotheistic traditions sharing these foundational principles.

### 10. Zakāh Restored: A Dynamic Engine of Social Justice

*Zakāh* is retrieved from its reduction to a static 2.5% charity tax and restored as a dynamic, gain-based institution:

- **Distinct from Charity:** Consistently distinguished from voluntary *ṣadaqah*; *zakāh* is a due right (*ḥaqq*) owed by wealth (6:141)
- **Universal and Gain-Based:** Tied to production and yield ("the day of harvest," 6:141), not idle savings
- **A Public Institution:** Publicly administered for redistribution and social welfare (22:41), with rates determined through consultative governance

### 11. Ribā Redefined: The Prohibition of Structural Exploitation

*Ribā* is understood as any guaranteed financial return extracted over principal, irrespective of debtor outcome or hardship (2:278-279):

- **The Trade/Ribā Distinction:** Trade with shared risk is permitted; *ribā* with guaranteed, risk-free gain is forbidden (2:275)
- **Moral Imperative on Creditors:** Primary responsibility rests with lenders, commanded to show compassion in hardship (2:280)
- **Economic Logic:** *Ribā* concentrates wealth; *zakāh* redistributes it—opposing economic logics making the prohibition essential to the Quran's moral economy

## PART III: METHODOLOGICAL APPLICATIONS

### Coherent System for Law, Society, and Ethics

These principles coalesce into an integrated system:

**Legal and Ethical Derivation:** Positive law emerges from applying Quranic principles through collective reasoning. Where the Quran is silent, solutions derive from ethical objectives (*maqāṣid*), public welfare (*maṣlaḥah*), and participatory deliberation, with no individual or institution holding unilateral legislative authority.

**Ritual and Governance:** Core rituals are observed within Quranic parameters, with communal details settled through consultation. Political legitimacy derives solely from *shūrā* and consent, making any system suppressing consultation fundamentally contrary to Quranic ethics.

**Economic Architecture:** An integrated vision—a consultative polity governs a system where wealth is regularly redistributed via dynamic *zakāh* and protected from concentration by absolute prohibition of exploitative *ribā*.

## PART IV: THE COMPLETE PHILOSOPHICAL WORLDVIEW

### A. Foundational Metaphysics: Quranic Cosmology

The Divine Nature: Transcendent Mercy Bound by Covenant

**Transcendent Unity:** God exists absolutely outside time and space ("Nothing is like Him," 42:11). This transcendence guards against anthropomorphism and grounds the prohibition of *shirk*.

**Self-Bound to Mercy:** This transcendent God has voluntarily bound Himself by primordial covenant: "My Mercy encompasses all things, but I will prescribe it for those who are conscious..." (6:12, 7:156). Mercy is the foundational principle of divine engagement—a divine constitutional guarantee.

**Active Governance:** Through the Spirit (*Rūḥ*) and Command (*Amr*), God actively sustains, guides, and governs creation with perfect wisdom (32:5, 54:50).

## Creation: A Purposeful, Process-Based Cosmos

**Process Over Instantaneity:** Creation described in "periods" (*ayyām*, 41:9-12) is compatible with cosmic and biological evolutionary processes, focusing on purposeful development.

**Purposeful Existence:** The universe and humanity are created "in truth" (44:39) for a test (67:2) and for vicegerency (*khilāfah*) on earth (2:30). Earth is humanity's intended home; the mission is to cultivate justice within it.

**Multiplicity of Worlds:** Reference to "seven heavens and earths" (65:12) suggests layered complexity and potentially multiple domains of creation.

## Human Nature: The Dignified Moral Agent

**Dual Constitution:** Humans are fashioned from earthly material (*bashar*) and infused with divine "breath" (32:9, 15:29), creating *insān*—a physical entity with spiritual consciousness.

**Innate Moral Faculty (*Fiṭrah*):** The soul is imprinted with capacity to discern right from wrong (91:7-8). This internal, universal moral compass is what revelation awakens and clarifies.

**Genuine Free Will & Sole Accountability:** Humans possess authentic choice (76:3). Individual responsibility is absolute: "No bearer of burdens bears the burden of another" (6:164). This nullifies inherited sin or vicarious atonement.

## B. Epistemological Framework: The Quranic Theory of Knowledge

### The Sources of Knowledge

**Internal Revelation:** The *fiṭrah* and capacity for divine inspiration (*waḥy*) to non-prophets (e.g., Moses's mother, 28:7) are valid sources of personal guidance.

**External Revelation:** The pinnacle is protected scripture, emanating from the Eternal Source (*Umm al-Kitāb*) and delivered via the Spirit to prophets.

**Empirical Observation:** The "signs" (*āyāt*) in the cosmos and within the self are to be studied and reasoned upon (3:190-191, 41:53).

**Social Deliberation:** Consultation (*shūrā*) is an epistemic duty—a means to vet ideas, correct biases, and arrive at collectively verified decisions (42:38).

## The Intellectual Imperatives

**Critical Verification:** "Do not pursue that of which you have no knowledge. Indeed, the hearing, the sight, and the heart—all will be questioned" (17:36). Blind acceptance is condemned (2:170, 5:104).

**Reasoned Engagement:** The Quran appeals to *'aql* (reason), *tafakkur* (reflection), and *tadabbur* (pondering). Believers are commanded not to be "like cattle—or even more astray" (7:179).

**Epistemic Humility:** Acknowledging limits of knowledge ("You have been given but little knowledge," 17:85) prevents dogmatism and remains open to discovery.

## C. The Ethical Framework: Balance, Prohibition, and Virtue

### The Core Prohibitions

The Quran provides a concise list of universal wrongs: shameful deeds (*fawāḥish*), oppression (*ẓulm*), *shirk*, and speaking about God without knowledge (7:33). This forms a clear, non-negotiable ethical baseline.

### The Elaborated Commandments

Beyond prohibitions, the Quran cultivates positive virtues: theological (sincere worship), epistemological (verification, consultation), character-based (patience, forgiveness, humility), social (kindness, privacy protection), economic (fair trade, *zakāh*), political (justice, *shūrā*), and familial (compassionate kinship).

### The Principle of Balance (*Wasatiyyah*)

Every virtue is defined as a mean between extremes. Spending is between miserliness and wastefulness (25:67); speech between harmful silence and harsh aggression (31:19); religious effort between negligence and self-destructive zeal (64:16). This creates a psychologically sustainable ethic.

## D. The Integration of Absolute Justice and Guaranteed Mercy

This resolves the perennial tension between divine justice and mercy:

### Justice ('*Adl*)

Justice is supreme and uncompromising. It must be upheld even against oneself or family (4:135). Recompense is perfectly proportional (6:160), and not an atom's weight of injustice will be ignored (4:40).

### **Mercy (*Rahmah*)**

Operating within justice is the prior, covenantal guarantee of mercy. God's self-binding to mercy (6:12), the 10:1 reward ratio for good deeds (6:160), the constant door of repentance (6:54), the limitation of obligation to capacity (64:16), and the Quran's ambiguous silence on Hell's eternal duration (11:106-107) create a system where mercy triumphs over wrath without violating justice.

### **The Integrated Result**

This yields a unique psychological state: **moral seriousness without despair, and ultimate hope without moral license**. The believer strives in good deeds knowing justice is real, yet trusts in the ever-present possibility of merciful redemption.

## **E. Social-Political Expression: The Just and Consultative Community**

### **Anti-Authoritarian Core**

Repeated condemnations of blindly following ancestors or leaders (9:31, 33:67) dismantle the basis for clericalism, traditionalism, and autocracy. Authority derives from truth verified through reason and scripture.

### **The *Shūrā*-Based Polity**

Consultation is the non-negotiable mechanism for all collective decision-making, from family to state. This is the political embodiment of the epistemological principle of collective verification.

### **Economic Justice**

The system mandates active wealth redistribution (*zakāh* as a right) and prohibits exploitative gain (*ribā*), creating a material foundation for social solidarity and preventing oppression.

## **F. Eschatological Completion: The Final Reconciliation**

The system finds ultimate resolution in the Hereafter—not a mere postscript but the logical completion of its justice-mercy calculus:

**The Day of Account:** The universe is transformed (21:104), and every individual stands alone for perfectly just, proportional reckoning.

**The Outcome:** Paradise is the "gift without break" (11:108)—the ultimate manifestation of mercy for the righteous. Hell is proportional, potentially corrective punishment (11:106-107, 6:128). The final state is one where every claim of justice has been satisfied, and mercy has enveloped all whom divine wisdom allows, achieving perfect cosmic equilibrium.

## CONCLUSION: AN INTEGRATED, PARTICIPATORY VISION

### The Philosophical System's Coherence

This Quran-derived philosophical system demonstrates that a Quran-centric Islam is intellectually formidable and existentially coherent. It integrates:

- **Transcendence with Immanence:** A God beyond comprehension who is covenantally committed to mercy
- **Revelation with Reason:** Divine scripture that demands and dignifies human intellectual effort
- **Justice with Mercy:** An ethical framework taking moral responsibility seriously while offering indefatigable hope
- **Individual with Community:** Personal accountability flourishing within a consultative, supportive social order
- **Earthly Life with Ultimate Purpose:** Vicegerency on earth directed toward an eternal, meaningful horizon

### A Living, Transformative Path

The Quran-centric framework is not merely an interpretive choice but the gateway to this comprehensive, self-consistent worldview. It presents Islam not as a list of rules from the past, but as a living, rational, and compassionate system for human flourishing—anchored in the eternal Quran, relevant to every age, and ultimately confident in the perfect justice and all-encompassing mercy of the Divine.

This is a principled, text-centered Islam that seeks to recover the original, simplified message of ethical monotheism. It offers a coherent alternative to traditionalist formalism and atomistic revisionism. By systematically privileging the Quran, it affirms divine sovereignty while empowering human reason and moral agency. It envisions a community that is neither authoritarian nor anarchic, but participatory—where faith is rooted in personal conviction, law is built on ethical principles and collective deliberation, and society is organized around justice, consultation, and the continuous, conscientious engagement with the definitive Word of God.