

The Digital Khalifah

Stewardship at Scale

10 Principles for Building Products That Matter

An Org Designer & Khalifah Playbook

Jauhari Che Wan

PRODUCT LEAD × MUJTAHID × MAQASID

PRODUCT LEAD × MUJTAHID PLAYBOOK

The Digital Khalifah
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Based on Classical Usul al-Fiqh
Marty Cagan's Product Framework
Maqasid al-Shariah

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*For every Product Lead who's ever asked: "What would the
Mujtahid do?"*

Contents

Principle #1: Principle #1: The Problem Statement

What Problem Are We Solving?

Principle #2: Principle #2: Evidence Gathering

Continuous Discovery as Istiqsa'

Principle #3: Principle #3: Stakeholder Consultation

Shura as Discovery

Principle #4: Principle #4: The Product Decision

The Principle as Definition of Done

Principle #5: Principle #5: Minimum Viable Principle

MVP as Minimum Viable Principle

Principle #6: Principle #6: Technical Debt

Israf vs Investment

Principle #7: Principle #7: Pricing

Adl (Justice) in Pricing

Principle #8: Principle #8: Growth Metrics

Barakah vs Vanity Metrics

Principle #9: Principle #9: Team Organization

Shura at Scale

Principle #10: Principle #10: Legacy Product

Sadaqah Jariyah as Compound Impact

Principle #1

Principle #1: The Problem Statement

What Problem Are We Solving?

THE PROTOCOL — Do This This Sprint

STEP 1: Draft the Mithaq (This Sprint — Week 1–2)

STEP 2: Gather all current members for a 2-hour workshop. Use the “Constitution Quadrant” framework:

STEP 3: Purpose: Why do we exist? (Write one sentence.)

STEP 4: Principles: 3–5 non-negotiable values (e.g., amanah, shura, tazkiyah).

STEP 5: Guardrails: What is forbidden? (e.g., debt, interest, secrecy, unilateral power).

STEP 6: Amendment Process: How will we change this? (e.g., 80% consent + 7-day notice).

STEP 7: STEP 2: Consent Round & Signing (Week 3)

STEP 8: Present the draft in a circle meeting. Use a consent round: “Any objections?” Integrate all reasoned objections. Once consent is reached, each member signs (physically or digitally) the mithaq. Post it publicly on the org’s wiki or wall.

STEP 9: STEP 3: Embed & Test (Week 4)

STEP 10: Create a “Mithaq Check” ritual: every Monday morning, the first 5 minutes of stand-up is reading one line of the mithaq aloud. Every decision with a budget > X (set a threshold)

must cite the relevant principle. After 30 days, hold a retrospective: “Did the mithaq help us? What needs amendment?”

Where did we shortcut the covenant because it was inconvenient? One piercing question: When did we override our own mithaq to get a deal done faster—and how did we justify it to ourselves? Reflect without shame. Write it down. Then ask: What structural change (not just a promise) would prevent that shortcut from recurring? If no one can remember a single violation, you haven’t tested the covenant yet. Next sprint, invite a real pressure test.

Principle #2

Principle #2: Evidence Gathering

Continuous Discovery as Istiqsa'

Principle #3

Principle #3: Stakeholder Consultation

Shura as Discovery

THE PROTOCOL — Do This This Sprint

STEP 1: Map every decision in your organization to a specific circle or role. Use a simple spreadsheet: decision type, current decision-maker, domain boundary, and last governance review. Complete within 3 days.

STEP 2: Identify any decision where the domain boundary is unclear or overlaps. Convene a 30-minute governance meeting between the affected circles to clarify boundaries. Use consent: each circle must agree that the boundary does not harm its ability to fulfill its purpose. Complete within 7 days.

STEP 3: Publish the final domain map to the entire organization. Update the mithaq document to include a clause: “All decisions belong to the circle that holds the domain, unless explicitly delegated or escalated.” This sprint, no role or person may make a decision outside their documented domain without first obtaining consent from the affected circle.

One piercing question: Where did we make a decision this week that someone else should have made — and we didn’t even notice until now? Uncomfortable because it exposes the habit of centralization. Actionable because the answer reveals exactly which domain boundary is missing. Write it down. Fix it next sprint. That’s how

distributed authority grows from theory to muscle.

Principle #4

Principle #4: The Product Decision

The Principle as Definition of Done

THE PROTOCOL — Do This This Sprint

STEP 1: Audit Current Treasury (This Sprint, Days 1–3)

STEP 2: List every wallet, account, and allocation. Publish raw data. Identify what is currently not observable. Create a transparency gap document.

STEP 3: STEP 2: Establish the Waqf Pool (Days 4–7)

STEP 4: Transfer 10% of current surplus into a separate, irrevocable legal entity or smart contract. Write a simple charter: “This pool exists for the purpose [insert purpose]. It cannot be dissolved. Returns fund innovation grants and emergency reserves.”

STEP 5: STEP 3: Install Muhtasib Role (Day 8)

STEP 6: Elect one person from a non-Treasury circle for a 30-day term. Give them read-only access and a nasihat template. First duty: publish a Hisbah Report on the transparency audit by Day 10. Present findings at the next Shura circle.

Principle #5

Principle #5: Minimum Viable Principle

MVP as Minimum Viable Principle

SHURA (CONSULTATION)

KHALIFAH:

Amanah is the soul of authority. The Khalifah does not own the treasury or the decision—he stewards it. Every role is a trust. Every vote is a responsibility. Umar ■■■■ ■■■■■ ■■■■ said: “I have been appointed over your affairs, and I am a trustee.” Stewardship means you are accountable to the community, not to shareholders or a CEO.

ORG_DESIGNER:

In Teal organizations, stewardship replaces ownership. Roles are domains, not possessions. You hold a role by consent—the circle gives it, the circle can take it back. No permanent power. No golden parachutes. The organization is a living system, not a machine to be owned. Stewardship is fiduciary duty to purpose, not to profit.

THE MECHANISM:

Role Tenure: Fixed term (e.g., 6 months). Renewable by consent.

Open Books: Every circle member sees the baitul mal ledger.

Succession Plan: Every key role has a deputy learning the ropes.

Accountability: Quarterly muhasaba (self-accounting) published to the circle.

MAQSAD (Hifz al-Mal, Hifz al-Nasl):

Stewardship preserves wealth and community. Without amanah, resources are looted; without trust, the community dissolves.

ORG_DESIGNER:

Conflict is a signal. In hierarchical orgs, conflict is suppressed or escalated. In Teal, conflict is a growth mechanism. We use Integrative Decision Making: each party states their tension, proposes a change, and the circle consents. No blame. No personal attacks. The system is the problem, not the person.

KHALIFAH:

Sulh (reconciliation) is a sacred act in Islam. The Qur'an says: "And reconciliation is better" (4:128). The Prophet ﷺ resolved disputes through mediation, not punishment. In the Khilafah, the qadi (judge) first attempts sulh. Only when parties refuse do they adjudicate. Scale sulh by training facilitators in every circle.

THE PROTOCOL:

Step 1: The two parties meet with a neutral facilitator. Each speaks uninterrupted for 3 minutes.

Step 2: Facilitator restates each perspective. Parties propose three possible solutions each.

Step 3: Circle consents to one solution. If no consent within 30 days, escalate to next circle.

MAQSAD (Hifz al-Nafs, Hifz al-Nasl):

Sulh preserves relationships. Conflict unresolved fractures the community. Hifz al-Nasl means protecting the social fabric.

KHALIFAH:

Istikhlaf is the transfer of trust. Abu Bakr ■■■■ ■■■■■ ■■■■ appointed Umar ■■■■ ■■■■■ ■■■■ before his death—not by election, but by consultation and consent. The community later consented. Succession is not a crisis; it is a designed process. Every leader must groom a successor. The Prophet ■ left no will for worldly wealth, but he left a sunnah of delegation.

ORG_DESIGNER:

In self-managing orgs, succession is built into role design. Every role has a backup or apprentice who shadows for at least one sprint. When the role-holder leaves, the backup steps in for a trial period. If the circle consents, they become the new holder. No hiring from outside without first looking inside.

THE MECHANISM:

Role Shadowing: Every role has a designated learner.

Knowledge Base: All decisions and context documented in a shared wiki.

Trial Period: New role-holder serves 1 sprint on probation.

Consent to Confirm: Circle votes consent to make permanent.

MAQSAD (Hifz al-Nasl):

Continuity preserves the community's wisdom. Without istikhlaf, knowledge dies with the leader.

ORG_DESIGNER:

Hisbah is observability, not policing. In Teal, accountability is peer-to-peer, not top-down. Every circle runs a retrospective each sprint: What worked? What didn't? What will we change? Metrics are transparent. No one hides. The system is designed so that failure is visible and fixable.

KHALIFAH:

The muhtasib (market inspector) in classical Khilafah ensured fair weights, honest trade, and public morality. But his job was guidance first, punishment second. He would advise, warn, and only then enforce. Hisbah at scale means every member is a muhtasib for their circle. You observe, you raise a tension, you propose a fix.

THE MECHANISM:

Observability Dashboard: Every circle publishes: decisions, metrics, objections, and learnings.

Peer Reviews: Each sprint, two random peers review role performance.

Muhasaba Report: At sprint end, each role writes a one-page self-accounting.

Hisbah Circle: A rotating circle reviews systemic issues—no blame, only process improvement.

MAQSAD (Hifz al-Din, Hifz al-Mal):

Hisbah preserves integrity. Without accountability, trust erodes. Hifz al-Din means the community's moral compass stays true.

KHALIFAH:

Waqf is the ultimate act of perpetuity. You give away ownership so the benefit lasts forever. The first waqf was the mosque of Quba'. Umar ■■■■ ■■■■ ■■■■ endowed his land in Khaybar for the poor. An organization built as waqf does not exit—it continues serving. No IPO. No acquisition. No liquidation. The purpose is the shareholder.

ORG_DESIGNER:

In Teal, legacy over exit. The organization is a living entity with its own purpose. Founders are stewards, not owners. Governance is designed so the org can survive its founders. The Purpose Circle holds the constitutional DNA. Change the constitution only by super-majority consent across all circles.

THE MECHANISM:

Waqf Structure: Ownership of assets (IP, treasury, real estate) is held by a non-profit trust.

Dividend Cap: Profits reinvested or given to community—no personal enrichment beyond fair compensation.

Founder Exit: Founder steps down. New leadership is elected by consent of all circles.

Perpetuity Clause: Constitution forbids dissolution except by unanimous consent of all members and transfer to another waqf.

MAQSAD (Hifz al-Din, Hifz al-Nasl):

Waqf preserves the mission for generations. Hifz al-Nasl means the community inherits a living institution.

HUKM:

We adopt the Shura Quadrant with Consent as our default decision-making method for all operational and governance decisions, with consensus reserved only for constitutional amendments.

DALEEL:

The Qur'an commands: "And consult them in the matter" (3:159). The Prophet ﷺ used Shura variably—sometimes binding, sometimes advisory. The classical Khilafah evolved consent-based councils (ahl al-hall wa al-aqd). Modern sociocracy demonstrates that consent scales organizations up to thousands without hierarchy. Both traditions converge on one principle: decisions must be acceptable to those affected, not merely imposed.

MAQSAD:

This principle serves Hifz al-Nasl (Preservation of Community) by ensuring decisions are made with broad acceptance, preventing

fragmentation and factionalism. It also serves Hifz al-Aql (Preservation of Intellect) by channeling collective intelligence into every decision.

SHURUT:

Every circle must have a trained facilitator who understands the four quadrants and consent process.

All decisions must be documented with: proposal, objections raised, and final consent.

Any member can request a time-out to escalate if they believe a decision violates the constitution or a core value.

Consent decisions are reviewed quarterly; if systemic objections emerge, the circle may revert to consult mode for that domain.

MUNKATHIRAT:

A single member exercising blocking power without a reasoned objection grounded in the circle's purpose or values invalidates the principle (tyranny of the minority).

Skipping the Shura Quadrant for high-impact decisions without explicit emergency override (unanimous consent of the circle) nullifies the decision.

Failure to document decisions for one full sprint triggers a mandatory audit by the Hisbah circle.

THE PROTOCOL — Do This This Sprint

STEP 1: Map Your Shura Quadrant

STEP 2: This sprint, every circle draws the four quadrants on a whiteboard (Inform / Consult / Consent / Consensus). For each pending decision, the facilitator places a sticky note in the appropriate quadrant. All members must agree on the placement

before proceeding.

STEP 3: STEP 2: Run One Consent Decision

STEP 4: Pick one high-impact, urgent decision (e.g., budget allocation, role assignment). Follow the consent process: proposal, clarifying round, objection round. If any objection is raised, the proposal is adjusted until no valid objection remains. Record the final decision and objections in the circle's log.

STEP 5: STEP 3: Retrospective on Shura

STEP 6: At sprint end, hold a 30-minute muhasaba on the Shura process. Ask: "Did we use the right quadrant? Did consent feel safe? Where did we default to consensus or majority vote?" Publish findings to the whole organization. This sprint, you will have replaced fear with flow.

One piercing question: When was the last time you sat in a meeting where you stayed silent because you feared being seen as obstructive—and then later resented the decision? That silence is the wound Shura heals. Next sprint, speak your objection early. Or design a system where silence means consent, not compliance. Which will you choose?

Principle #6

Principle #6: Technical Debt

Israf vs Investment

THE PROTOCOL — Do This This Sprint

STEP 1: Define Amanah Boundaries (This Sprint)

STEP 2: For each role in your org, write a one-sentence amanah statement: “I hold this role for [beneficiary/entity] with the duty to [responsibility] and must transfer it to [successor name] by [date].” Publish in the org’s governance repository.

STEP 3: STEP 2: Establish Succession Pipeline (Within 2 Weeks)

STEP 4: Every role owner must nominate a deputy and begin a weekly 30-minute shadowing session. Update the Risala with key processes, passwords, and contact lists. The Shura Council verifies completion.

STEP 5: STEP 3: Install Hisbah Observability (By Sprint End)

STEP 6: Set up a dashboard with three metrics: amanah score (self-assessment), succession readiness (percentage of roles with deputy), and baitul mal transparency (all transactions visible). No dashboards? No stewardship.

One piercing question: Where have I treated this role as my possession rather than a trust, and what am I afraid to release? Answer honestly. Write it down. Share it with your deputy. Then schedule a sulh session with yourself: the old you who hoarded, and

the steward you will become. The organization does not need your ownership—it needs your amanah. If you cannot let go, you were never a steward.

Principle #7

Principle #7: Pricing

Adl (Justice) in Pricing

SHURA (CONSULTATION)

PRACTICE THIS SPRINT:

Map your current decision-making flow. Identify where you use consensus (blocking) vs consent (objection). Replace one consensus gate this week with a consent round. Time it. Observe speed increase.

ORG_DESIGNER:

Stewardship over ownership means no one “owns” the organization — they hold it in trust. Create a Stewardship Circle with a rotating membership of senior leaders and elected representatives. Their mandate: protect the evolutionary purpose, not shareholder value. Use a Constitutional Bylaw that caps any individual’s voting power and requires a supermajority to change the purpose. Link equity to tenure and contribution, not capital. Make ownership liquid only within the steward community.

KHALIFAH:

Al-Mal (wealth) is amanah from Allah. The Baitul Mal is a trust for the ummah, not the ruler’s private purse. In an organization, this means the treasury belongs to the mission, not the founders. Establish a Waqf Fund for the core assets (IP, brand, reserves) — these cannot be sold or distributed. All surplus beyond operational needs is reinvested or given as sadaqah. The stewards (mutawalli) are fiduciaries with a sacred duty. Their compensation is fixed and transparent. No board member can profit from a conflict of interest.

PRACTICE THIS SPRINT:

Identify one asset (e.g., codebase, client list, cash reserve) that should be held in trust. Draft a one-page “Amanah Declaration” that transfers control to a purpose-protected entity. Discuss with your team.

ORG_DESIGNER:

Conflict is data. Use the Conflict Resolution Circle — a peer-elected group trained in nonviolent communication and restorative practices. When a tension arises, the parties first attempt a facilitated dialogue. If unresolved, a formal Objection Process is triggered: each party states their perspective; the circle proposes a sulh (settlement) based on the organization’s principles. Appeals go to a higher circle, but the goal is closure within two sprints. Document every sulh as a precedent — it becomes your organizational fiqh.

KHALIFAH:

Sulh is the preferred method of dispute resolution in Islamic law. The Qur’an says, “The making of peace is better” (4:128). The Khalifah appointed a qadi al-qudat (chief judge) and also a muhtasib (market inspector) who resolved disputes before they escalated. The key is speed and dignity: no party should feel humiliated. Use restorative circles where the harm is acknowledged and a reparation plan created. If the conflict involves a violation of shura or amanah, the hisbah body can intervene. The ultimate nullifier: refusal to engage in sulh after three sincere invitations triggers a formal inquiry.

PRACTICE THIS SPRINT:

Identify one unresolved conflict in your org. Hold a 30-minute sulh session with a neutral facilitator. Agree on one actionable repair step. Do not leave without closure.

ORG_DESIGNER:

Succession is not a crisis — it’s a pipeline. Design Role Succession Documents for every critical circle role. Each role owner trains a successor (apprentice) for at least one sprint per quarter. Use a Mentorship Circle that tracks readiness. When a role opens, the circle runs a consent-based selection: candidates present their vision; objections are processed; the best fit is chosen. No single person is indispensable. Automate knowledge transfer with Loom videos, wiki pages, and paired work.

KHALIFAH:

Istikhlaf means appointing a khalifah (successor) who will continue the amanah. The Prophet ■ said, “If you are three, appoint one as amir” (Abu Dawud). The classical system had a clear bay’ah (pledge of allegiance) process: the outgoing leader consults the ahl al-hall wa al-aqd, who then offer bay’ah to the most qualified — not necessarily the eldest or richest. The condition: the successor must be known for *adalah* (justice) and *kifayah* (competence). The nullifier: if the successor violates the *mithaq* (covenant), the bay’ah is dissolved.

PRACTICE THIS SPRINT:

Choose one critical role (e.g., CEO, tech lead). Write a one-page succession brief: responsibilities, skills, values. Identify a potential internal successor. Begin a 90-day shadowing plan.

ORG_DESIGNER:

Hisbah is observability, not surveillance. Create a Metrics Dashboard that shows real-time health of each circle: decision velocity, tension resolution rate, budget variance, sentiment. No one is “policed” — the data is transparent and used for self-correction. Use a Peer Accountability Sprint every quarter: each role holder reviews their OKRs with a buddy. If a pattern of missed commitments emerges, the buddy escalates to the circle, not to a boss.

KHALIFAH:

The muhtasib's role was *amr bil ma'ruf wa nahy an al-munkar* — enjoining good and forbidding evil. In an organization, this means guidance, not punishment. The muhtasib checks for fairness, transparency, and adherence to the *mithaq*. They issue *tadhkir* (reminders) and *nasiha* (advice) before *ta'dib* (correction). The key: the muhtasib is independent — not reporting to the CEO or board, but to a separate ethics council. *Hisbah* is only valid if the observer themselves is known for integrity.

PRACTICE THIS SPRINT:

Elect one person as your “Muhtasib of the Sprint” — no authority, just the duty to observe and remind. Ask them to write a one-paragraph “Hisbah Report” at sprint end: what went well, what needs attention. No names, just patterns.

ORG_DESIGNER:

Legacy means building something that outlasts you. Convert your core IP, brand, and cash reserves into a *Waqf* (endowment) structure. The *waqf* is owned by no one and managed by a perpetual trust. Any profits beyond operations are reinvested or given as *sadaqah*. The exit becomes irrelevant — there is no “sell.” Use a purpose-protected entity (e.g., a mission-locked LLC or charitable trust) that legally prevents dissolution. Your organizational DNA becomes a living *waqf*.

KHALIFAH:

Waqf is one of the most powerful Islamic institutions for perpetuity. The Prophet ﷺ said, “When a person dies, their deeds cease except for three: ongoing charity (*sadaqah jariyah*)...” *Waqf* is *sadaqah jariyah*. In an organization, *waqf* means the mission continues regardless of who leads. The trustees (*mutawalli*) are chosen for their *taqwa* and competence. The *waqf* deed (*waqfiyah*) specifies the beneficiaries (e.g., employees, community, future generations) and the conditions of management. No one can alter the purpose — it is fixed forever.

PRACTICE THIS SPRINT:

Write a one-paragraph “Waqf Intent Statement” for your organization. Example: “We intend that our code, community, and cash reserves become a perpetual trust serving Muslim founders and tech leaders. No individual will ever own a controlling share. All surplus will fund free training and tools.” Sign it with your team. Publish it.

HUKM:

We establish Sulh as Organizational Retrospective — every sprint, we devote one retrospective to surfacing and resolving a systemic conflict using the Conflict Quadrant (Avoid/Accommodate/Compete/Collaborate) and restorative sulh practices, with the explicit purpose of preserving Hifz al-Nafs (wellbeing) and transforming tension into collective growth.

DALEEL:

The Qur’an commands, “If two parties among the believers fall into quarrels, make peace between them” (49:9). The Prophet ﷺ practiced sulh as a primary method of dispute resolution, even avoiding litigation where possible. Modern organizational research (Laloux, Dignan) shows that suppressing conflict leads to toxicity, while structured conflict resolution builds trust and resilience. The four quadrants (Avoid, Accommodate, Compete, Collaborate) map to classical Islamic ethics: tajannub (avoidance) is sometimes wise, tahammul (accommodation) is praiseworthy in minor matters, tanafus (healthy competition) is allowed in goodness, and ta’awun (collaboration) is the highest ideal for resolving major tensions.

MAQSAD:

This principle primarily serves Hifz al-Nafs (preservation of wellbeing) — protecting individuals and the collective from psychological harm, burnout, and fractured relationships. Secondly, it serves Hifz al-Mal (preservation of wealth) by reducing turnover costs, and Hifz al-Din (preservation of faith) by embedding an Islamic ethic of reconciliation as

core organizational practice.

SHURUT:

The retrospective must include a trained facilitator (or rotating facilitator) who has read this playbook section.

The conflict must be framed as a tension between roles, not between persons — use the language of “tension” not “blame.”

The solution must be documented as a sulh record (one-page) and archived for future reference.

The retrospective must end with a concrete action item assigned to a role-holder, with a deadline.

If the conflict involves a violation of amanah (theft, fraud, breach of trust), the facilitator must escalate to the Hisbah circle immediately; sulh cannot override justice in cases of clear munkar.

MUNKATHIRAT:

Refusal to participate: If a party refuses to engage in sulh after three invitations from the facilitator, the case is automatically escalated to the next circle (or board) for formal adjudication.

Violation of confidentiality: If any participant shares details of the conflict outside the retrospective without consent, the sulh is nullified and the facilitator must report the breach to Hisbah.

Pattern of avoidance: If the same conflict reappears in three successive sprints without substantive resolution, the sulh process is considered failed; the circle must then engage an external mediator or qadi.

Hifz al-Nafs breach: If any participant reports feeling unsafe, humiliated, or retaliated against during the process, the sulh is immediately suspended and a separate wellbeing review is triggered.

THE PROTOCOL — Do This This Sprint

STEP 1: Sprint Retrospective — Conflict Quadrant Audit (Day 1 of Sprint)

STEP 2: Hold a 45-minute retrospective. Each team member silently maps one unresolved tension onto the Conflict Quadrant (Avoid/Accommodate/Compete/Collaborate). Discuss as a group: which quadrant dominates? Where is the energy stuck? Select one tension to process as a sulh.

STEP 3: STEP 2: Sulh Circle — Restorative Dialogue (Day 2–3)

STEP 4: Invite the two parties (or representatives) to a 30-minute facilitated dialogue. Use the structure:

STEP 5: Each person states their perspective without interruption (3 min each).

STEP 6: Facilitator summarizes the core need behind each position.

STEP 7: Together, propose a sulh (settlement) that meets both needs. Document it on a one-page “Sulh Record” with roles, actions, and deadline.

STEP 8: STEP 3: Follow-Up & Closure (Day 5)

STEP 9: Review the sulh in the next standup. If completed, mark it closed and archive the record. If not, escalate to the Hisbah circle for guidance. Celebrate the resolution — publicly acknowledge the courage of both parties.

What one conflict are we avoiding right now because we fear the discomfort of sulh — and what will that avoidance cost us by next sprint? Name it aloud. Write it down. Then ask: is the cost of silence greater than the risk of honest dialogue? If yes, schedule the sulh

*circle today. If no, examine your resistance — is it protecting your ego
or protecting the mission?*

Principle #8

Principle #8: Growth Metrics

Barakah vs Vanity Metrics

Principle #9

Principle #9: Team Organization

Shura at Scale

THE PROTOCOL — Do This This Sprint

STEP 1: Set up the Hisbah dashboard. By the end of this sprint, every circle creates a public board (physical or digital) showing its top 3 KPIs, its consent limits, and the name of the rotating muhtasib for this sprint.

STEP 2: Run the first guidance session. In week two of the sprint, each circle holds a 30-minute muhasaba (self-accounting) where each role answers: “What did I commit to? What did I deliver? What tension do I see?” The muhtasib facilitates, not judges.

STEP 3: Commit the Hisbah Protocol to your Mithaq. By the end of the sprint, incorporate the Quadrant framework and the conditions above into your organizational covenant. Ratify by consent of all circles.

What is one metric you are currently hiding from yourself, and what would it cost you to make it visible to everyone?

Principle #10

Principle #10: Legacy Product

Sadaqah Jariyah as Compound Impact

THE PROTOCOL — Do This This Sprint

STEP 1: Draft the Waqf Deed (This Sprint, Days 1–14).

STEP 2: Assemble a team of one Islamic finance scholar, one corporate lawyer, and one board member. Write the deed specifying: purpose (one Maqсад or combination), beneficiaries, asset list, investment policy, and governance structure. Use a template from the International Waqf Fund or similar. Approve by consent of all founders.

STEP 3: STEP 2: Transfer Assets into the Waqf Entity (Days 15–30).

STEP 4: Register the Waqf as a trust (or equivalent in your jurisdiction). Transfer intellectual property, cash reserves, and any physical assets into the trust. Ensure the deed is notarized and registered with a religious authority or waqf regulator.

STEP 5: STEP 3: Establish the Governance Circles (Days 31–60).

STEP 6: Form the three mandatory circles: Board of Nazir (custodians), Shura Council (advisors), and Hisbah Committee (auditors). Install the consent-based decision protocol. Publish the first annual report with a public dashboard. Celebrate the Waqf with a community bay'ah ceremony.

What have we built that will outlive us? Not the product, not the revenue, not the brand—but the vessel of trust that holds our purpose sacred. If you died tomorrow, would this organization continue to serve the Ummah, or would it be absorbed, acquired, or dissolved? Where is the amanah in your current legal structure? The Waqf is not a paperwork trick. It is a covenant with Allah. Are you ready to sign it?