

The Digital Mujtahid

Product Thinking from First Principles

10 Fatwas for Building Products That Matter

A Product Lead & Mujtahid Playbook

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PRODUCT LEAD × MUJTAHID × MAQASID

PRODUCT LEAD × MUJTAHID PLAYBOOK

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

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Typeset in Times / Helvetica
Printed in Malaysia

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

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Fatwa #1: The Problem Statement

What Problem Are We Solving?

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: Prototype the “total cost preview” on the cart page.

STEP 2: This sprint: design a single screen mockup that shows the final price with a breakdown (subtotal + tax + shipping). Test with 5 users via moderated interviews. *Deadline: End of Week 1.*

STEP 3: STEP 2: Validate the JTBD with a concierge MVP.

STEP 4: For 2 days, manually message every user who reaches the payment screen with a popup: “Your total will be \$X. Continue?” Measure how many complete vs. abandon. *Deadline: Week 2, Days 1–2.*

STEP 5: STEP 3: Decide to build or kill.

STEP 6: Based on Step 2 data (if >70% of users who see the total proceed), write the engineering ticket for the full feature. If not, return to discovery and reframe the problem. *Deadline: Week 2, End of Day 5.*

What would we have missed if we had jumped straight to building “guest checkout” without first isolating the real cost clarity job? This question forces the team to confront the most common product fallacy: mistaking a symptom (low conversion) for a root cause

(unexpected fees). If we had shipped guest checkout, we might have seen a small bump from reduced friction—but the core trust issue would remain, and churn would resurface. The muhasaba must ask: Did we truly distinguish the user’s “job” from our own assumptions? If the answer is “no,” then next time we need to spend more time in the Problem Quadrant before writing a single line of code.

Fatwa #2: Evidence Gathering

Continuous Discovery as Istiqsa'

DISCOVERY (ISTIQSA')

Apply Maqasid:

- **Hifz al-Din** (Faith): Does the feature align with Shariah?
- **Hifz al-Nafs** (Life): Does it protect users from harm (e.g., risky investments)?
- **Hifz al-Aql** (Intellect): Is the contract clear? Does the user understand?
- **Hifz al-Mal** (Wealth): Does this feature preserve or waste user wealth?
- **Hifz al-Nasl** (Lineage): Does it support long-term family financial stability?

Your discovery must cover all five. Continuous Discovery is Istiqsa' — systematic, thorough, and outcome-driven.

PRODUCT_LEAD:

EVIDENCE (ISTIDLAL)

| | Quantitative | Qualitative |

|---|---|---|

| **Behavioral** | Analytics (conversion rates, drop-off) | Usability tests, session recordings |

| **Attitudinal** | Surveys (NPS, CSAT) | User interviews, focus groups |

Most teams live in the bottom-left: attitudinal-quantitative (surveys). But the strongest evidence comes from **behavioral data** — what people actually do, not what they say. A user tells you "I want a waqf investment feature" (attitudinal). But when you run an A/B test, only 3% click the CTA (behavioral). The behavioral evidence overrides the attitudinal.

The Minimum Viable Evidence Rule:

You don't need 500 survey responses for a fatwa-level decision. But you do need **triangulation** — at least two different evidence types pointing in the same direction. For an MVP, you need behavioral-qualitative evidence (e.g., 3 usability sessions showing the same confusion pattern) plus quantitative-behavioral (e.g., analytics showing 40% drop-off at the same step).

MUJTAHID:

In Usul, evidence (*daleel*) is classified by **certainty** (*qati'* vs *zanni*) and **source** (*thubut* vs *dalala*). A verse from the Qur'an is *qati' al-thubut* (certain transmission) but may be *zanni al-dalala* (ambiguous meaning). A weak hadith is *zanni al-thubut* but may be *qati' al-dalala* (clear meaning).

Apply this to product evidence:

| Product Evidence Type | Thubut (Reliability of Data) | Dalala (Clarity of Interpretation) |

|---|---|---|

| Analytics from your own tool | High (you control logging) | Varies (correlation ≠ causation) |

| User interview quotes | Low (small sample, bias) | High (direct quotes are clear) |

| A/B test result ($p < 0.05$) | High (statistically significant) | Medium (depends on context) |

| Competitor analysis | Low (they may be wrong) | Low (their features ≠ your users' needs) |

Signal vs Noise:

A Mujtahid weighs evidence by *ta'adul wa tarjih* (balancing and preferring). If one user says "I love the feature" but analytics show 90% abandonment, the behavioral evidence outweighs. Similarly, if a hadith contradicts a stronger source, the stronger source prevails.

Minimum Viable Evidence for a Product Fatwa:

You need:

1. **At least one behavioral source** (analytics or usability test)
2. **At least one qualitative source** (interview or observation)
3. **Triangulation** — both sources point to the same opportunity or problem

If you only have attitudinal data (surveys, user "requests"), you have not yet performed *Istiqsa'*. You are building on *zann* (speculation), and the Prophet ﷺ warned against following conjecture (Qur'an 10:36).

PRODUCT_LEAD:

SHURA (CONSULTATION)

The Shura Session Protocol:

1. Present the **Opportunity Solution Tree** — not the solution.
2. Ask each stakeholder: "What evidence do you have that this opportunity is real?"
3. Record all evidence in the four-quadrant grid.
4. Weight by **proximity to the user** (engineers who never talk to users get lower weight).

5. Document dissent — especially from the Shariah board or compliance.

MUJTAHID:

A Mujtahid consults:

- **Ahl al-'ilm** (those with knowledge): Shariah scholars for fatwa, domain experts for product.

- **Ahl al-ra'y** (those with sound judgment): Senior engineers, experienced PMs.

- **Ahl al-khibra** (those with direct experience): Users, customer support.

Weighting Input:

- A Shariah board member's input on permissibility is *qati'* and cannot be overridden.

- A user's input on usability is *zanni* but highly relevant.

- A CEO's input on business strategy is *zanni* and must be balanced with user evidence.

Recording Dissent:

In classical fiqh, *mukhalif* (dissenting opinions) are recorded even if not adopted. Why? Because later evidence may shift the balance. In product, record every "no" and "why" — it becomes a risk register for rollback triggers.

End of Shura:

You now have a consolidated evidence map. You know what's known, unknown, and disputed. You are ready to issue a **Fatwa** — the product decision. That is our next chapter.## THE FATWA (HUKM)

HUKM: We will adopt a weekly, 90-minute Continuous Discovery habit using the Evidence Quadrant as our primary tool for all product decisions, with explicit guardrails to protect engineering resources and user trust.

DALEEL:

PRODUCT_LEAD: Our quantitative data shows 35% of features shipped last quarter had <20% adoption. Qualitative interviews reveal users feel “features are built for someone else.” Behavioral logs confirm low repeat usage. Attitudinal surveys show Net Promoter Score dropping 12 points in 6 months. This quadrant reveals a systemic failure to validate before building.

MUJTAHID: The daleel is mixed but sufficient to establish a hukm. The quantitative data is qat'i al-thubut (certain in transmission) but zanni al-dalala (speculative in interpretation). Qualitative evidence is zanni but corroborated. Istidlal via qiyas: the Prophet ﷺ said, “The strong believer is better and more beloved to Allah than the weak believer” (Muslim). Strength here implies disciplined use of resources. Hifz al-Mal obligates us to spend development capital only on validated problems. The maslaha (public benefit) of a discovery habit is overwhelming.

MAQSAD: Hifz al-Mal (Preservation of Wealth) – we protect engineering hours, server costs, and data assets from waste. Also Hifz al-Aql (Intellect) – we avoid cognitive bias by forcing structured evidence review. Sub-maqsad: Hifz al-Din (Religion) – trustworthiness with stakeholder and user resources.

SHURUT:

- Each session must review evidence from all four quadrants. No session is valid if one quadrant is empty (e.g., “we have no behavioral data yet” triggers an action item, not a pass).
- At least one user must be interviewed or observed every two weeks. Recordings or notes become part of the evidence repository.
- The session must produce a written “Evidence Summary” (one page) that updates the Opportunity Solution Tree and is shared with the broader team.

- Rollback condition: If after 8 consecutive sessions we have zero changes to our product roadmap (i.e., no pivots or kills), we suspend the habit and audit whether the method is being applied correctly.

MUNKATHIRAT:

- Making a major product decision (feature go/no-go, resource allocation >1 sprint) without referencing the Evidence Quadrant.
- Cherry-picking evidence from only the quadrant that supports a pre-existing bias.
- Allowing “we already know this” to skip a session – the habit itself is the nullifier if broken three times without written justification.

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: This week – Build your quadrant board.

STEP 2: Create a shared Miro or whiteboard with four labeled boxes: *Quantitative* (metrics, analytics), *Qualitative* (user interview quotes, verbatims), *Behavioral* (session recordings, heatmaps, funnel drop-offs), *Attitudinal* (surveys, NPS, satisfaction scores). Populate with every piece of evidence you currently have. Identify the emptiest quadrant – that is your first discovery task.

STEP 3: STEP 2: This sprint – Run your first discovery session.

STEP 4: Block 90 minutes on Tuesday. Invite PM, designer, lead engineer, and one rotating team member. Objective: Review each quadrant, list top 3 opportunities, and for each opportunity write a “What would have to be true?” statement. End with one decision: continue, pivot, or kill the current top feature candidate.

STEP 5: STEP 3: Next 30 days – Build the habit and measure.

STEP 6: After 4 sessions, conduct a mini-muhasaba: How many decisions changed because of evidence? What quadrant gave us the most leverage? If no decisions changed, escalate to the rollback condition. If decisions improved, codify the session as a team ritual.

What evidence are we most afraid to collect, and what does that fear tell us about our willingness to protect our users' and company's wealth? The uncomfortable truth: we often avoid behavioral data because it might prove our assumptions wrong. Hifz al-Mal demands we seek that discomfort – because a wrong feature costs far more than a bruised ego. If you can't name the evidence you're avoiding, you haven't truly done Istiqsa'. Go back to Discovery.

Fatwa #3: Stakeholder Consultation

Shura as Discovery

SHURA (CONSULTATION)

But Shura has conditions (*shurut*):

1. The matter must be *mujtahad fih* — open to *ijtihad*, not fixed by explicit text.
2. The consultor must be trustworthy and seeking truth, not validation.
3. The consulted must be qualified (*ahl al-shura*) — knowledgeable in that domain.
4. The consultor is not bound to follow the majority opinion; but must give it due weight and explain departure.

So your discovery phase is actually *Istiqsa'*: you are gathering the *waqi'* (reality) of the problem space. Ask: What is the *maqsad* of this feature? Is it preserving *Mal* (wealth), *Aql* (mind), *Nafs* (life)? In fintech, most features impact *Mal* directly. But they also impact *Karama* — dignity of the user (e.g., not hiding fees, not patronizing language). The *maqsad* of stakeholder voice itself is *Karama*: every stakeholder is a human whose opinion has inherent value.

So your *Istiqsa'* must map each stakeholder's *maqsad* in the decision. Users want fairness and transparency. Team wants clarity and autonomy. Business wants growth and risk management. Regulators want compliance and public interest (*maslaha*). Each has a legitimate *maqsad*. The discovery question becomes: *Which maqasid are at stake in this*

decision?

Draw a Maqasid Matrix: For each stakeholder group, list the primary maqsad (e.g., Users: Hifz al-Mal + Karama; Team: Hifz al-Aql (clarity) + Karama; Business: Hifz al-Mal; Regulators: Hifz al-Din + Hifz al-Mal al-‘Amm). Then rank by weight in this specific decision. That becomes your discovery lens.

PRODUCT_LEAD: Evidence gathering is two streams: quantitative and qualitative. Quantitative: metrics, analytics, conversion funnels, NPS, churn rates. Qualitative: user interviews, support tickets, session replays, stakeholder 1:1s.

But the trap is treating all evidence equally. A CEO’s strong opinion is not evidence. A single user complaint is not evidence. A regression test passing is not evidence of value.

Use the Evidence Hierarchy:

- **Level 1: Direct observation** (you watched a user struggle)
- **Level 2: Behavioral data** (analytics show 80% drop-off at step 3)
- **Level 3: Self-reported data** (user says “I want X” — weak)
- **Level 4: Expert opinion** (CEO says “the market needs Y” — weakest)

In your fintech case, you might have:

- Quantitative: 45% of users abandon onboarding after KYC step.
- Qualitative: Users say “I don’t trust giving my ID to an app.”
- CEO says: “We need to simplify KYC to one click.”
- Regulator says: “KYC must have three verification steps.”

Conflict. How do you weigh? You go back to the *outcome*: North Star Metric is “trusted transactions per user.” The evidence from users (distrust) and regulators (compliance) both point to the same root: lack of

transparency in the KYC process. The CEO's "one click" would violate regulatory shart. So you weigh regulatory evidence heavier in this domain (their *maqsad* is Hifz al-Mal al-'Amm, public wealth, which overrides convenience).

MUJTAHID: Istidlal is the process of deriving evidence and weighing it. In Usul al-Fiqh, evidence has a hierarchy:

- **Qati' al-Thubut wa Qati' al-Dalala** (definitive source and definitive meaning) — e.g., a clear Qur'anic verse. In product: hard data that is beyond dispute (e.g., "server downtime is 99.9%").

- **Qati' al-Thubut wa Zanni al-Dalala** (definitive source but ambiguous meaning) — e.g., a verse with multiple interpretations. In product: a metric that is reliable but its meaning is debated (e.g., "engagement time went up" — is that good or bad?).

- **Zanni al-Thubut wa Qati' al-Dalala** (probable source but clear meaning) — e.g., a strong hadith. In product: a well-conducted user interview with a clear signal.

- **Zanni al-Thubut wa Zanni al-Dalala** (both probable) — e.g., a weak hadith or an opinion. In product: a stakeholder's gut feeling.

When stakeholders conflict, you must weigh their evidence by *thubut* (reliability) and *dalala* (clarity). A regulator's written requirement is Qati' al-Thubut (it's law) and often Qati' al-Dalala (clear rule). A user's complaint is Zanni al-Thubut (maybe biased, maybe sample of one) but could be Qati' al-Dalala if the complaint is precise ("I can't upload my ID because the file size limit is too small"). A CEO's vision is usually Zanni al-Thubut (no data) and Zanni al-Dalala (vague).

So the weight of evidence is: **Regulator > User behavioral data > User self-report > CEO opinion**. But that's not absolute — if the CEO's opinion is based on deep market data (e.g., competitor analysis), it moves up in thubut.

The Mujtahid's rule: *Al-thubut yuqaddam 'ala al-dalala* (reliability of source is prioritized over clarity of meaning) when sources conflict. But you must also consider *maqsad*: the purpose of the rule. If the CEO's idea serves Hifz al-Mal (profit) but violates Hifz al-Din (compliance), the latter outweighs because *Dar'u al-mafasid muqaddam 'ala jalb al-masalih* (preventing harm takes precedence over bringing benefit). So you rank evidence by both source reliability and maqsad weight.

Practical step: For each stakeholder input, assign a score: Thubut (1-3: weak, medium, strong) and Dalala (1-3: vague, clear, precise). Multiply? Or use a weighted matrix. The key is to make the weighting explicit, not silent. Write it down. Share it with stakeholders as part of Shura transparency.

PRODUCT_LEAD: Shura is not a meeting. It's a process. In practice, I run structured consultation:

1. **Pre-work:** Send the Opportunity Solution Tree and the evidence matrix to stakeholders a week before. Ask them to review and add their own evidence.
2. **The Shura session:** 90 minutes, no slides. Start with the *maqsad*: "What outcome are we trying to achieve?" Then review the evidence for each opportunity. Then discuss solutions. But the rule: *each stakeholder speaks only in their domain of expertise*. The CEO does not override the engineer on technical feasibility. The user does not override the regulator on compliance. The PM synthesizes.
3. **Recording dissent:** If a stakeholder disagrees, it is recorded and given weight in the final decision. The Prophet ﷺ would record minority opinions and sometimes follow them later. This preserves Karama — even the dissenter's dignity is honored.

In your fintech case, you might have: Users want simpler KYC. Regulator wants stricter KYC. Team says they can build a tiered KYC (low risk = simple, high risk = strict). The CEO wants a single flow. The Shura

session reveals that the *maqsad* is Hifz al-Mal (prevent fraud) and Hifz al-Karama (don't humiliate users with unnecessary hurdles). The tiered solution balances both. The CEO's single flow is rejected because it fails the maqsad of *Karama* (low-risk users would be overburdened) and *Mal* (fraud risk). The dissent is recorded: CEO disagrees, but the evidence and maqsad analysis overrides.

MUJTAHID: Shura in Usul al-Fiqh is an obligation for matters that affect the community. The Qur'an says: "*And consult them in the matter*" (3:159). The *mushawir* (consultor) must be:

- 'Adil (just) — not favoring their own opinion.
- *Khabir* (expert) — knows the domain.
- *Amin* (trustworthy) — will not leak confidential information.

The *mushar* (consulted) must be:

- *Ahl al-ray* (qualified to give opinion).
- *Mukhlis* (sincere, not seeking personal gain).

How do you consult? You present the *mas'ala* (issue) and the *haka'iq* (reality) as you have discovered it. You do not present your preferred solution first — that biases the response. Instead, you ask: "What do you see as the best path forward, given this evidence?" Then you listen. You take notes. You thank them for their input, even if you disagree. The *adab* (etiquette) of Shura requires that you never dismiss a stakeholder'## THE FATWA (HUKM)

HUKM: We will institutionalise a mandatory Shura process for all product decisions above a defined threshold (impacting >10% of users or >\$50k revenue), requiring documented consultation from all four quadrants (Users, Team, Business, Regulators) before any fatwa is issued, with a clear escalation mechanism for unresolved conflicts.

DALEEL: PRODUCT_LEAD: “Continuous discovery teaches us that decisions made in isolation fail to capture the full opportunity space. Our user interviews revealed three features that were deprioritised because the team assumed they were low-value, but when we finally asked, users rated them as critical. That’s a dignity failure — we assumed their voice without giving them a seat.” **MUJTAHID:** “Usul al-fiqh requires istiqla’ (comprehensive investigation) before ruling. The Shura quadrant is a tool for istiqla’ of stakeholder reality. Daleel from the Quran (Surah Al-Shura 42:38) commands consultation in affairs. The sunnah of the Prophet ﷺ in the Battle of Uhud shows that even when the leader held a strong opinion, he honoured the Shura outcome. Here, our quantitative data showed that 70% of product failures in the last quarter were attributable to a single quadrant being ignored — usually Regulators or Team. That is a pattern of injustice (zulm) that must be remedied.”

MAQSAD: Hifz al-Karama (Preservation of Dignity) — the primary maqsad. Every stakeholder is created with inherent worth; their perspective is a trust (amanah) that must be heard and weighed. Without structured Shura, we reduce people to data points. Secondary maqsad: Hifz al-Mal — avoiding rework that costs 3x initial development; Hifz al-Aql — incorporating diverse reasoning to prevent groupthink; Hifz al-Nasl — building a culture where future product teams inherit a tradition of consultation, not dictatorship.

SHURUT:

- **Threshold clarity:** The Shura process is mandatory for any decision on the product roadmap that affects a critical metric (e.g., North Star, OKR) or requires >2 sprints of engineering effort. Lower-impact decisions can use a lightweight version (15-min async poll).

- **Quadrant weighting:** Each quadrant’s voice is weighted by relevance to the decision, not by seniority. A junior engineer’s technical constraint may outweigh a VP’s preference. Weighting is documented before the session and shared openly.

- **Time-bound:** Shura sessions must conclude within 5 working days for standard decisions, 48 hours for time-sensitive ones. If no consensus, the facilitator (typically the PM) issues a fatwa with a documented rationale based on maslaha (public benefit) and istihsan (juristic preference), explicitly stating which quadrant's input was overridden and why.

- **Transparency:** The fatwa must be published to all participants within 24 hours of the session, including a summary of how each quadrant's input shaped the decision. If a quadrant's input was set aside, the rationale must cite a specific qa'idah fihiyyah (e.g., "al-darar yuzal" — harm must be removed — if overriding a user request to prevent a broader harm).

MUNKATHIRAT:

- If any quadrant's documented input is ignored without a written istihsan or maslaha justification in the fatwa, the decision is void and must be reconvened within one sprint.

- If the Shura process is bypassed for a decision that meets the threshold (e.g., due to "urgency" that turns out to be false), the fatwa is nullified, and the responsible PM must present a tawbah (corrective action) plan to the team.

- If new daleel emerges within two sprints that contradicts a key assumption used in the Shura, the fatwa is suspended and a mini-Shura (30-min session with the same quadrants) is called to reassess.

THE PROTOCOL — Do This This Sprint

STEP 1: Map your NEXT product decision to the Shura Quadrant. Within 48 hours, open a simple document (Google Doc or Notion) with four sections: Users / Team / Business / Regulators. For each quadrant, list the specific person or data source you will consult. If you cannot name at least one voice per quadrant, that is a red flag — escalate to your product lead.

Example: Decision to add a new payment feature — Users: interview 3 power users; Team: lead engineer and designer; Business: CFO and sales director; Regulators: compliance officer and Shariah advisor (if fintech). Deadline: end of third day.

STEP 2: Run a 60-minute Shura session using the structured agenda. Invite all identified stakeholders. Agenda: (a) Context setting — the problem and opportunity (5 min), (b) Each quadrant presents their input in turn, uninterrupted (4 min each = 16 min), (c) Facilitated discussion — highlight trade-offs, identify conflicting daleel (20 min), (d) Decision or escalation — if consensus, document fatwa; if not, assign a decision-maker to issue a fatwa with rationale within 24 hours (19 min). Use a timer. Record all input on a shared board.

STEP 3: Issue the fatwa and define Munkathirat. Within 24 hours of the session, publish the fatwa using the five-part format (Hukm, Daleel, Maqsad, Shurut, Munkathirat). Include a one-paragraph summary of how each quadrant's input was considered. Then, add a calendar entry for one sprint later to review the Munkathirat triggers. Example trigger: "If user adoption of the new payment feature drops below 20% in two weeks, the decision is null and we

Fatwa #4: The Product Decision

The Fatwa as Definition of Done

DISCOVERY (ISTIQSA')

Merged insight:

Both mentors agree: Discovery is not about listing features. It's about defining the problem space so thoroughly that the decision boundary becomes clear. Use a Decision Quadrant:

- **Reversible vs Irreversible** (Type 1 vs Type 2 decisions)
- **High Stakes vs Low Stakes**
- **Data-Rich vs Data-Poor**

Auto-invest is *reversible* (you can roll back), *moderately high stakes* (users' money), and *data-poor* (no actual usage yet). That means you need a lightweight fatwa — a conditional go with strong monitoring. But you must still anchor to maqsad: *Does this feature preserve the user's ability to act intentionally?* If it removes all intention, it may violate Hifz al-Din (purposeful action).

PRODUCT_LEAD:

Gather daleel — evidence. Two types: quantitative and qualitative.

- *Quantitative*: You run a smoke test. Put a “Set & Forget” button on the dashboard. Track click-through rate. 12% click — high intent. But then you run an A/B test on onboarding: users who see a “What's your risk tolerance?” question before auto-invest vs. those who see a default

allocation. The default group has 40% higher signup but 60% higher opt-out within 30 days. That's a Zanni (speculative) signal: convenience may cause regret.

- *Qualitative*: User interviews with 8 people. One says: "I set it and forgot it, but now I don't know where my money is. I feel uneasy." That's a Qati al-Dalala (clear indication) of a problem: the feature undermines awareness.

EVIDENCE (ISTIDLAL)

- Qati (certain) = user behavior showing harm (e.g., high regret rate).
- Zanni (probable) = survey scores, A/B significance.
- Wahn (weak) = gut feel from execs.

MUJTAHID:

In istidlal, we weigh evidence by strength and relevance. The Prophet ■ said, "The burden of proof is on the claimant" (al-Bayhaqi). Here, the claimant is the team arguing the feature is "done." They claim it solves the user's job. But the evidence shows a *mafsada* (harm): reduced user agency. This triggers Sad al-Dhara'i — blocking the means to harm. The auto-invest feature, without a periodic check-in, becomes a *dhari'ah* (pathway) to heedlessness (ghaflah). That violates Hifz al-Din — the preservation of purposeful action.

Your evidence threshold depends on the decision type:

- **Reversible decision** (easy rollback): Zanni evidence is enough. Ship it, measure, iterate.
- **Irreversible decision** (changes data model, hard to undo): Need Qati evidence or strong Zanni with multiple witnesses (tawatur of user feedback).

This decision is reversible — you can turn off auto-invest. So Zanni evidence suffices. But the maqsad requires you to *add a condition*: the user must confirm their risk profile every 90 days. That condition is a *shart* derived from the evidence of harm.

PRODUCT_LEAD:

Call a shura — a consultation meeting. Invite: the engineer (feasibility), the designer (usability), the compliance officer (risk), and two users (via video call). Don't ask "Should we ship?" Ask: "What would need to be true for this feature to actually help users invest intentionally?" The engineer says rollback takes one sprint. The designer says adding a quarterly check-in adds 2 days of work. The compliance officer warns that auto-invest without periodic consent may violate regulations in 3 markets. The users say: "I'd feel better if the app nudges me to review every few months."

Record all dissenting opinions. In shura, the majority does not automatically bind — the *rajih* (preponderant) view is based on strength of evidence and alignment with maqsad. The compliance officer's concern is Qati (regulatory text), so it overrides the engineer's convenience.

MUJTAHID:

SHURA (CONSULTATION)

Dissent is recorded. If the compliance officer objects, note it. If you override, explain why: *maslaha* (public benefit) of shipping quickly to test learning outweighs the low-probability regulatory risk, *provided* you add the shart of quarterly review. The shura ends with a clear list of *shurut* (conditions) and *munkathirat* (nullifiers) that will trigger rollback.

End of Part 1. Part 2 continues with the Fatwa, Protocol, and Muhasaba.## THE FATWA (HUKM)

HUKM: We will ship a **private personal progress tracker** (no public leaderboard) with optional one-to-one sharing to a trusted accountability partner, and we will **not build** any social comparison features (rankings, scores, global streaks) until we have direct evidence that such features enhance the user's core *niyyah* (intention) rather than distract from it.

DALEEL:

- User research (n=12) and a prototype test (n=60) showed that public leaderboards increased logins by 40% but decreased reported *khushu'* (mindfulness) scores by 25%.
- The *maqсад* of the product is *Hifz al-Din* (preservation of purpose) – helping users deepen their spiritual practice. Social comparison features introduce *riya'* (showing off), which is *haram* in intent and likely to corrupt the core JTBD ("I want to build consistent spiritual habits without ego getting in the way").
- The decision quadrant shows this is **high stakes** (spiritual harm) and **irreversible** once public leaderboard data creates network effects; switching back would break user trust. We are **data-poor** on long-term spiritual outcomes, so the principle of *Sad al-Dhara'i'* (blocking the means to harm) applies.

MAQSAD: Hifz al-Din – preserving the product's purpose as a tool for *ibadah* (worship) and *tazkiyah* (self-purification), not as a gamified distraction. Secondary: Hifz al-Nafs (protecting the user from spiritual harm) and Hifz al-Aql (protecting mental clarity from competitive anxiety).

SHURUT (Conditions / Acceptance Criteria):

- The private tracker must show **absolute personal progress** (e.g., "You completed 12 out of 15 daily *adhkar* this week") with no relative comparison to others.

- Optional sharing must be **opt-in, one-to-one, and reversible** – user can disconnect at any time without losing data.
- Success metric: Improvement in self-reported *niyyah* clarity score (survey at week 2 and week 6) must be $\geq +0.5$ on a 5-point scale, and drop-off rate due to “feeling pressured” must be $< 5\%$.
- Rollout: Feature-flag with 10% of users; if the *niyyah* score drops or complaints of *riya’* emerge, we roll back within 48 hours.

MUNKATHIRAT (Nullifiers / Rollback Triggers):

- Any user-reported incident of *riya’* (e.g., “I feel like I’m competing with my friend instead of focusing on Allah”) – immediate rollback and re-design.
- A/B test shows that the private tracker reduces daily active usage by more than 20% compared to control (without tracker) – indicates we’ve added friction without purpose preservation.
- Qualitative feedback from ≥ 2 users in the first week indicates that the feature is being used as a *trophy case* rather than a *reflection tool* – roll back and revisit JTBD.

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: Build the private tracker MVP

STEP 2: Design a single-screen dashboard showing the user’s own 7-day streak of the three core habits (e.g., Fajr on time, daily Quran page, evening adhkar). No badges, no points, no leaderboard. Use a simple green checkmark system. Ship behind feature flag to 10% of active users. (*Time: 3 days*)

STEP 3: STEP 2: Collect *niyyah* data

STEP 4: Add an in-app micro-survey after 2 days of use: “On a scale of 1–5, how much does this tracker help you focus on your

intention (niyyah) for worship?” Also track feature usage (clicks, time spent). (*Time: 5 days continuous*)

STEP 5: STEP 3: Review and decide on expansion

STEP 6: If the *niyyah* score is ≥ 4.0 and no *riya*’ incidents are reported, expand to 50% of users and begin designing a “close accountability partner” sharing feature (one-to-one, non■competitive). If score < 3.5 , roll back the feature and schedule a new discovery sprint to understand what users actually need. (*Time: end of sprint*)

What did we learn about our own willingness to sacrifice user engagement metrics for preserving spiritual purpose, and where did we feel the strongest temptation to compromise because of board pressure or growth targets? The most uncomfortable insight was that our team hesitated to kill the leaderboard idea because it promised easy retention numbers. The Fatwa forced us to ask: “Are we building for Allah’s pleasure or for our vanity as product builders?” The next sprint, we will pre■commit to a Shura check before any feature with social elements enters development.

Fatwa #5: Minimum Viable Fatwa

MVP as Minimum Viable Fatwa

DISCOVERY (ISTIQA'S)

Ask: What is the *maqsad* we are protecting? Here, Hifz al-Mal (Preservation of Wealth). The product must not waste user wealth (overbuilding) nor expose it to risk (underbuilding). The MVP must be a *minimum viable fatwa*—a ruling that is *valid enough* to act upon, knowing that a more complete ruling can follow.

Mapping to the MVP Quadrant:

- **Viable (Hifz al-Mal):** Does this feature generate or protect wealth for the company and the user? If it costs more to build than it returns, it violates Hifz al-Mal.
- **Valuable (Hifz al-Din + Hifz al-Aql):** Does it preserve the user's religious commitment and mental clarity? If the feature is confusing or ambiguous about Shariah compliance, it harms both.
- **Usable (Hifz al-Nafs):** Does it cause frustration or stress? A bad UX violates psychological well-being.
- **Feasible (Hifz al-Nasl):** Does our team have the capacity? Overworking the team harms future generations of products (and future children of exhausted engineers).

The minimum viable fatwa is not the smallest possible feature—it's the smallest feature that *satisfies all four conditions simultaneously* with acceptable risk. In classical fatwa, a Mujtahid may issue a *fatwa*

mu'allaqa (conditional ruling) when evidence is partial but sufficient for action. That's your MVP.

PRODUCT_LEAD:

Gather two types of evidence: quantitative and qualitative.

- **Quantitative:** Analytics on the current savings product. Drop-off rate at the profit explanation screen? 72% abandonment. Average time on page? 14 seconds. That's a signal—users don't understand or don't trust.

- **Qualitative:** User interviews. "I don't know how they calculate profit. I just hope it's halal." "I've seen other fintechs get fatwas, but I never see the math." "If I could see the calculation step-by-step, I'd put more money in."

Now prioritize using the Opportunity Solution Tree. Rank opportunities by *impact* and *confidence*. Highest impact: *Transparency of calculation*. Highest confidence: *Users want to see the breakdown*.

Run a small experiment: Show a prototype of a simple profit breakdown to 5 users. Do they understand it? Do they trust it? Measure *comprehension* and *trust score* (1-5). Baseline: 2.3 trust score. Target: 4.0. That's your validation metric.

MUJTAHID:

In Usul al-Fiqh, *daleel* (evidence) is ranked by strength: *Qati' al-Thubut* (certain transmission) and *Qati' al-Dalala* (certain meaning). For an MVP, you don't need *qati'* evidence for every feature—you need *zanni* (probable) evidence sufficient for action.

Analogous hierarchy for product evidence:

- **Qati' al-Thubut (certain transmission):** Data from your own product analytics. This is direct observation. High certainty.

- **Qati' al-Dalala (certain meaning):** A user explicitly says "I will deposit more if I see the calculation." That's a clear signal.

- **Zanni (probable):** Survey results with 70% agreement. User behavior patterns (e.g., hovering over the profit field). Probable but not certain.

For the MVP, you need at least *zanni* evidence on all four MVP Quadrant dimensions. That's the minimum threshold for a *fatwa mu'allaqa*—a conditional ruling that can be revised as stronger evidence emerges.

Example: You have strong quantitative evidence (drop-off rate) but only weak qualitative evidence (2 user interviews). That's *zanni* on Valuable. You can proceed with the MVP, but you must include a mechanism to gather more evidence post-launch (e.g., A/B test, feedback widget). In classical fatwa, the Mujtahid issues the ruling *with conditions*: "This ruling stands as long as no stronger evidence contradicts it."

Daleel also includes *istishab* (presumption of continuity). You can presume the current behavior will continue unless evidence shows otherwise. So if users currently abandon at the profit screen, presume they will continue to abandon—and your MVP must change that.

PRODUCT_LEAD:

Call a cross-functional sync. Invite: Engineering lead, Design lead, Head of Shariah, Customer support manager, your CEO. Agenda: "What is the minimum viable feature for profit transparency?"

Pre-work: Each stakeholder completes a one-pager: *What outcome do you need? What risk do you see? What's your non-negotiable?*

During Shura:

- **Engineering:** "We can build a static PDF with calculation methodology in 2 weeks. Anything interactive takes 6 weeks."

- **Design:** "A static PDF is not usable. Users won't read it. We need a dynamic dashboard."

- **Shariah:** "The calculation methodology must be reviewed by our board. We need to ensure no hidden riba. That takes 1 week."

- **Support:** "Users are calling daily. They don't trust the numbers. Anything that shows the math will reduce tickets."

- **CEO:** "We need to ship something in 2 weeks. Investor demo is coming."

You facilitate. Record each position. Weight by *maqsad* (Hifz al-Mal). The highest weight goes to *usable*? Or *viable*? You decide.

MUJTAHID:

SHURA (CONSULTATION)

Your Shura here: Each stakeholder brings a *daleel* (evidence) from their domain. Engineering's daleel is *feasibility* (time/cost). Design's daleel is *usability* (user comprehension). Shariah's daleel is *validity* (compliance). Support's daleel is *user pain* (frequency of complaints). CEO's daleel is *business viability* (investor confidence).

You, as the Product Lead (Mujtahid), must *tarjih* (weigh) these evidences. The strongest daleel in this case? The user's voice—the one who said "I will deposit more if I see the calculation." That's *qati' al-dalala* (clear meaning) and *zanni al-thubut* (from a small sample). Combine it with the quantitative drop-off rate (*qati' al-thubut*). That's your strongest evidence.

Record dissent: Engineering wants to ship static PDF. Design wants interactive dashboard. You rule: *Static PDF as MVP, with a commitment to upgrade to dashboard within 4 weeks if trust score rises*. That's a conditional fatwa—binding but temporary.

End of Part 1. Part 2 will deliver the Fatwa (Hukm), Protocol, and Muhasaba.## THE FATWA (HUKM)

HUKM: We will ship an MVP that passes all four quadrants of the MVP Quadrant (Viable, Valuable, Usable, Feasible) with explicit shurut (conditions) for each quadrant, and we will treat this MVP as a *minimum*

viable fatwa — a product decision that is Islamically sound (hukm shar‘i) only when it preserves wealth (Hifz al-Mal) by avoiding waste, and we will roll back immediately if any quadrant is invalidated.

DALEEL: Discovery interviews (istiqsa’) revealed that 70% of past MVPs failed because teams prioritized speed over viability (business model unsound) or usability (user gave up). Quantitative data showed that MVPs launched without a feasibility check cost 3x more in rework. The Shura consultation confirmed that stakeholders value a "fatwa-like" rigor: clear conditions (shurut) and nullifiers (munkathirat) to prevent reckless spending. The maqsad of Hifz al-Mal is directly served by ensuring that each quadrant's evidence is weighted as *qati‘* (certain) for viability and feasibility, and *zanni* (probable) for value and usability — we ship on zanni but with a safety net.

MAQSAD: Hifz al-Mal (Preservation of Wealth). By enforcing the MVP Quadrant as a *fatwa* with shurut and munkathirat, we prevent the waste of engineering hours, marketing budget, and user trust. This also serves Hifz al-‘Aql (Preservation of Intellect) by forcing disciplined decision-making.

SHURUT (Conditions/Constraints):

- **Viability metric:** The MVP must demonstrate a unit economics path to sustainability (e.g., $LTV > 3 \times CAC$) within 4 weeks of launch. If not proven, the fatwa is suspended.
- **Value metric:** At least 40% of first 100 users must reach the "aha moment" (defined as completing the core JTBD) within 7 days of signup. If $< 40\%$, investigate and iterate; if $< 20\%$ after 2 weeks, rollback.
- **Usability metric:** Task success rate on the primary flow must be $\geq 80\%$ in the first 200 sessions. If $< 60\%$, stop and fix before scaling.
- **Feasibility metric:** The MVP must be built with ≤ 3 engineering sprints (6 weeks total). If scope creep exceeds 20% of original estimate, the team must re-evaluate the fatwa.

MUNKATHIRAT (Nullifiers / Rollback Triggers):

- Any quadrant metric falls below the minimum threshold for two consecutive weeks → fatwa is nullified; ship revert to previous stable version.
- A major security or data privacy issue discovered post-launch → immediate rollback (Hifz al-‘Aql and Hifz al-Mal jointly override).
- User behavior reveals that the core JTBD is fundamentally misunderstood (e.g., < 5% repeat usage after 30 days) → fatwa is invalid; return to Discovery phase.

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: Define your four quadrant metrics (this sprint).

STEP 2: Gather the product trio (PM, designer, tech lead) and write down one measurable criterion for each quadrant: Viability (e.g., 10% week-over-week retention), Value (e.g., 50% of users share output), Usability (e.g., < 2 support tickets per 100 sessions), Feasibility (e.g., build within 4 sprints). Post these on the wall. These are your *shurut*.

STEP 3: STEP 2: Build the MVP with a “fatwa rollback” branch (this sprint).

STEP 4: During development, treat each sprint as a *mujtahid’s review*: at the end of each sprint, check the four metrics against your *shurut*. If any metric is at risk, call a “Shura huddle” with stakeholders. Do not advance to the next sprint unless all four *shurut* are green. This is *continuous fatwa validation*.

STEP 5: STEP 3: Launch with a 2-week “istishab” (presumption of continuity) period.

STEP 6: Ship to a 10% user segment. Set up a dashboard with the four quadrant metrics live. Every Monday morning, review as a team: are we still within our shurut? If any munkathir fires, execute the rollback script (pre-written). After two weeks, if all metrics pass, the fatwa becomes *mu'tamad* (adopted) and you scale to 100%. If not, you have evidence to iterate or kill.

What did we learn about our own appetite for uncertainty when we had to define a “minimum viable fatwa” rather than a “minimum viable product”? Did we actually write shurut that felt scary, or did we write safe metrics that guarantee we never have to roll back? The discomfort of a true munkathir is the point: if your nullifiers never fire, you didn't set them tightly enough. Next time, ask: Which of our four quadrant metrics would actually hurt if we missed it? That's the one that preserves our maqsad.

Fatwa #6: Technical Debt

Israf vs Investment

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: Audit and Classify Your Current Debt

STEP 2: This Monday, gather the entire engineering team for a **45-minute Debt Quadrant mapping session**. List every known shortcut, hack, or workaround. Place each item into one of the four quadrants (Prudent/Reckless/Deliberate/Inadvertent). Any item in Reckless or Inadvertent gets a red “Israf” label and a **2-sprint deadline** for repayment.

STEP 3: STEP 2: Create the Debt Register

STEP 4: By Wednesday, set up a shared document or tool (e.g., a spreadsheet or a GitHub project board). For each item, record: quadrant, description, estimated cleanup effort (story points), owner, and “repay by” date. Add a column for the **Maqsad impact**: which of the five Maqasid (Din, Nafs, Aql, Mal, Nasl) is harmed if left unpaid? This makes the cost tangible.

STEP 5: STEP 3: Reserve 20% Capacity This Sprint

STEP 6: In the current sprint planning, **slice off 20% of the team’s capacity** for debt repayment. Do not negotiate this. Use the register to pick the highest priority item (start with anything that threatens Hifz al-Aql or Hifz al-Mal). If you have no prior debt, use this capacity to build a **routing slip** for future debt decisions – a simple checklist: “Is this decision Deliberate? Is it Prudent? Have we logged it?”

*Where are we tolerating Israf in the name of speed, and what is the true cost in terms of Hifz al-Mal and Hifz al-Aql? Ask this question at your next retrospective. Sit in silence for 60 seconds before anyone speaks. Then force the team to assign a **dollar figure** to each piece of untracked debt – the cost of the bug it caused, the hours of confusion, the delayed feature. This isn't guilt; it's a calibration. If you cannot name the cost, you are still in Israf. The moment you name it, you are one step closer to Hifz al-Mal.*

Fatwa #7: Pricing

Adl (Justice) in Pricing

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: Value Discovery (This Sprint) — Conduct 10 "value-level" interviews with existing customers using the JTBD framework. Ask: "What job did you hire our product for? How much does that job cost you if not done? What would you pay to eliminate that pain?" Map answers onto a 3-level scale: Low (basic need, <\$10/month), Medium (core job, \$10–\$25/month), High (mission-critical, \$25–\$60/month). Do this in 5 working days.

STEP 2: STEP 2: Build & A/B Test Pricing Matrix (Next Sprint) — Using the value-level data, construct three tiers: Basic (\$10), Pro (\$25), Enterprise (\$60). Ensure lowest tier covers cost-plus floor. Set up a 2-week A/B test on 5% of new signups (control: old cost-plus pricing; variant: value-based tiers). Measure conversion rate, ARPU, and churn. Use a simple landing page with clear value metric (e.g., "Pay per active project").

STEP 3: STEP 3: Rollout & Monitor (Week 3–4) — If A/B test meets success criteria (conversion > control by 10%, fairness ratio ≤5x, complaints <15%), roll out to 100%. Add a 30-day money-back guarantee to preserve trust (*trust = Hifz al-'Aql*). Monitor daily for Munkathirat triggers. If any trigger fires, execute rollback within 24 hours and return to cost-plus with a note in your retrospective.

*When we set the price, whose 'adl did we truly prioritize — the company's need for sustainable revenue, or the customer's need for affordability and fairness? Did we actually understand the value we deliver, or did we just guess based on competitor benchmarks? What would it mean to price with the same rigorous discovery we apply to feature decisions? Here's the piercing question: **Would you, the product team, pay this price for your own product? If not, why are you asking your customers to?** Let that sit. Then ask: What one change would make the pricing feel just to both sides?*

Fatwa #8: Growth Metrics

Barakah vs Vanity Metrics

SHURA (CONSULTATION)

- **Who to consult:** Those with *'ilm* (knowledge of the domain) and *taqwa* (God-consciousness). Your Shura includes a user (owner of the problem) and a growth expert (owner of the numbers). Both have partial *'ilm*.

- **How to consult:** Present the *hukm* options (e.g., “We can either continue chasing MAU or pivot to retention”). Ask each member: “*What is your evidence? What is your maqsad?*” Record all responses.

- **Weighting:** The *mujtahid* (you) is the final decider. But you must give *tarjih* (preference) based on strength of evidence, not authority. The user’s lived experience is *zanni* but high *dalala* (strong indication). The Head of Growth’s board concern is also *zanni* but lower *dalala* because it’s hypothetical (fear of funding loss). Prefer the evidence that is *qati* in its source (user experience = direct reality) over *zanni* in its outcome (board reaction = uncertain).

- **Recording dissent:** Write down the Head of Growth’s objection. Label it *munkathir* (potential nullifier) — if retention doesn’t improve, revert to previous strategy. This builds *shurut* (conditions) into the decision.

- **Outcome of Shura:** A *fatwa* is not yet issued. The Shura has *defined the problem* and *gathered evidence*. Next step: synthesize into a *hukm* (ruling) with *daleel*, *maqsad*, *shurut*, *munkathirat*. That will be Fatwa #8’s second half.

End of Part 1. Part 2 will deliver the formal Fatwa (Hukm), the Protocol (3 actionable steps), and the Muhasaba (retrospective).## THE FATWA

(HUKM)

HUKM: We will build a **Retention & Referral Barakah Dashboard** as our primary growth metric, and we will **not optimize for raw acquisition numbers** unless they pass the Barakah Filter (ethical source, sustainable unit economics, aligned with Maqasid).

DALEEL:

Quantitative: 90% of new users from paid ads churn within 30 days (Zanni evidence of waste). Qualitative: Users who were referred by a trusted peer show 3x higher LTV and report "barakah" (feeling of blessing, trust). Istidlal: The Sunnah of the Prophet ﷺ emphasizes quality over quantity in community building ("The best of you are those who are best to their families" – sustainable care). Qiyas: Vanity metrics are like counting seeds without checking soil; Barakah metrics measure rootedness.

MAQSAD:

Hifz al-Nasl – Preservation of lineage/continuity. By prioritizing retention and referral, we build a self-sustaining community that grows through trust, not manipulation. This protects the product's legacy and the user's spiritual and financial capital (Hifz al-Mal and Hifz al-Aql also served).

SHURUT:

- **Retention rate** $\geq 60\%$ for monthly active users after 3 months (if below, pause scaling).
- **Referral conversion rate** $\geq 15\%$ (if below, fix referral mechanism before injecting more traffic).
- **Unit economics must be positive** within 6 months for any acquisition channel (no "growth at all costs").
- **Rollback trigger:** If any metric (acquisition, activation, revenue) grows but retention drops $>5\%$, revert to previous growth strategy and run

discovery.

MUNKATHIRAT:

- **Buying users with no retention signal** – invalidates the fatwa immediately.
- **Gamification that exploits dopamine loops** (e.g., fake scarcity) – nullifies barakah.
- **Using dark patterns to increase referrals** (e.g., forced sharing) – violates trust.

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: Define your Barakah Dashboard (This Monday)

STEP 2: Open your analytics tool. Create a single view showing: (a) Weekly active users retained from 4 weeks ago, (b) Referral rate (users who joined via invitation in the last 7 days), (c) Net Promoter Score of retained users. Hide all other metrics from your daily view. **Label this "Barakah North Star."**

STEP 3: STEP 2: Delete one vanity metric (This Week)

STEP 4: Choose the highest-traffic vanity metric (e.g., "Total Signups" or "Page Views"). Remove it from your weekly report. Replace it with a qualitative pulse: "Ask 3 retained users this week: 'Why do you still use us? What feels blessed about this?'" Document answers in a shared doc.

STEP 5: STEP 3: Run a Barakah Growth Experiment (This Sprint)

STEP 6: Pick one referral channel (e.g., "invite a friend for mutual benefit"). Ship a minimal version (e.g., a simple share link with a thank-you note, no rewards). Measure referral

conversion and 30-day retention of referred users. If retention $\geq$ 60%, double down. If not, run discovery on why.

What is one vanity metric we are secretly attached to because it makes us feel important, and what would it cost us to let it go for one quarter? This question exposes the ego behind growth. Barakah often arrives when we release the need for visible, instant validation. The metric we fear to drop is the one that's likely corrupting our sustainability. Answer honestly, then delete it tomorrow.

Fatwa #9: Team Organization

Shura at Scale

SHURA (CONSULTATION)

1. **Identify the ahl al-shura** (those qualified to consult). Criteria: *adl* (integrity), *khibra* (expertise in their domain), *hilm* (deliberateness). Exclude those who are biased toward preserving their own power (e.g., the CEO who likes being gatekeeper).
2. **Frame the question** clearly: “*What structure maximizes speed, quality, and community preservation?*”
3. **Listen without interrupting** – the Prophet ﷺ would listen to all, even the youngest companion.
4. **Weigh by maslaha** – the opinion that best serves *Hifz al-Nasl* (team unity and user community) and *Hifz al-Mal* (efficient use of resources) should be preferred.

After the session, write a *mahdar* (minutes) with:

- All opinions recorded (names anonymized).
- Weight assigned (1-5 scale based on expertise and relevance).
- Dissenting opinions highlighted.
- Your preliminary *takhayyur* (preferred opinion) – but do not finalize until you have completed the full *istidlal* above.

Now you have the raw material for the *Fatwa* – the ruling on how to organize your teams. The Discovery, Evidence, and Shura are done. The decision awaits in Part 2.

End of Part 1. Next: Fatwa (Hukm, Daleel, Maqsad, Shurut, Munkathirat), Protocol, and Muhasaba.## THE FATWA (HUKM)

HUKM: We will organize product teams into **cross-functional squads** (5–9 members) with a **Guild Shura council** composed of one representative per squad, meeting weekly to coordinate shared outcomes and preserve community cohesion.

DALEEL: Continuous discovery revealed that functional silos delayed decisions by 2–3 weeks, eroded trust, and fragmented the team’s sense of purpose. User interviews with squad members showed that weekly shura within the squad increased alignment and psychological safety. Islamic evidence: Quran 42:38 (“Their affairs are by mutual consultation”) and the Prophet’s ■ practice of consulting companions before major decisions. Qiyas (analogy) with the early Muslim community’s use of shura to balance autonomy and unity — squad autonomy mirrors local ijtiḥad, while the Guild council ensures maslaha (public benefit) across the organization.

MAQSAD: Hifz al-Nasl (Preservation of Community). The squad structure protects the team’s social fabric from fragmentation, ensures collective ownership, and nurtures a culture of mutual accountability — essential for long-term organizational health.

SHURUT:

- Squad size: 5–9 members, always including at least one engineer, one designer, and one product person.
- Each squad holds a **weekly internal shura** (30 min) to review decisions, surface blockers, and update their opportunity tree.
- The Guild Shura council meets **every other week** with rotating facilitation; decisions require consensus or super-majority (≥70%) after open debate.

- All team members must complete a 2-hour training on Shura adab (listening, ijihad, respecting minority views).
- North Star metric: **Team Health Score** (measured bi-weekly via eNPS + decision speed). Target: eNPS ≥ 50 and decision time < 2 days.

MUNKATHIRAT (Nullifiers / Rollback Triggers):

- If Guild council meetings devolve into status updates without real deliberation (observed via meeting notes) — revert to ad-hoc coordination.
- If squad eNPS drops below 20 for two consecutive sprints — dissolve the Guild structure and pilot a different model.
- If two squads consistently conflict over shared resources and cannot resolve through shura — escalate to a Chapter lead with binding authority.

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1 — Define Squad Boundaries & Charter

STEP 2: By end of Week 1, map your current team into squads based on product outcome areas (e.g., “Checkout Squad,” “Discovery Squad”). Write a one-page charter per squad: mission, key metrics, decision scope, and which other squads they depend on. Share with the entire team for feedback.

STEP 3: STEP 2 — Train Everyone on Shura Adab

STEP 4: In Week 2, run a 2-hour workshop. Cover: the difference between debate and deliberation, how to prepare a short ijihad statement (problem → evidence → proposed hukm), and the rule that silence equals consent unless explicitly opted out. Use a real product decision as practice (e.g., “Should we remove the onboarding wizard?”).

STEP 5: STEP 3 — Launch the Guild Shura Council

STEP 6: By Week 3, each squad elects one representative (rotate every 4 sprints). Hold the first council meeting: establish a shared opportunity tree for cross-squad dependencies, set a rotating facilitator schedule, and agree on how to escalate unresolved disputes. Outcome: one written agreement on Shura council operating norms.

What one signal will tell you that Shura is genuinely working — not just a meeting ritual — and how will you measure it this month?

*Piercing question: “If Shura is real, decisions should get faster and better, not slower. Where is the decision that took longer after Shura than before — and what does that say about our process?” Track a single metric: **time from problem identification to final decision** (in hours). If it increases by more than 20% after implementing Shura, your council is likely debating instead of deliberating. Fix by adding a time-box and a clear “hukm” output per session.*

Fatwa #10: Legacy Product

Sadaqah Jariyah as Compound Impact

SHURA (CONSULTATION)

The principle: *"Consult them in the matter, and when you have decided, rely upon Allah."* (Qur'an 3:159). The decision is yours after shura, but the shura must be sincere.

Weighting input:

- **CEO's concern (runway)** is a real constraint. It's a *shart* (condition) of survival. If the company dies, no product survives. So the legacy feature must be designed to not drain resources now.
- **CTO's architectural shift** is a higher *maslaha*—modular design benefits all features, not just legacy. Weight it heavily.
- **Legal's caution** is a *sadd al-dhara'i*—we must block the harm of false promises. So we avoid the word "perpetual"## THE FATWA (HUKM)

HUKM: We will build a Sadaqah Jariyah Endowment product that allows users to endow capital (cash, stocks, or crypto) into a Shariah-compliant investment pool, with automatic distribution of returns to pre-selected causes, and the option to add new capital over time to compound the perpetual impact.

DALEEL: Continuous discovery (15 user interviews, 3 stakeholder workshops) revealed that 80% of high-value donors want a “legacy that outlives me” and are willing to endow at least 10% of their net worth if the process is simple and trustworthy. Quantitative analysis showed that recurring donors have 3x higher lifetime value and 40% lower churn. Shariah evidence (Qiyas on Waqf, Istihsan for modern investment

vehicles, and Maslaha Mursala for compounding returns) supports the model: the principal is preserved (Hifz al-Mal), the returns are continuously distributed (Hifz al-Din), and the donor's intention (niyyah) is locked in perpetuity, fulfilling the Sunnah of ongoing charity.

MAQSAD: Primary: Hifz al-Din (preservation of purpose) — enabling the donor's act of worship to continue beyond their lifetime. Secondary: Hifz al-Mal (preservation of wealth) by ensuring the principal is never consumed and only ethically invested. Tertiary: Hifz al-Nasl (preservation of progeny) — the endowment can be designated to benefit future generations.

SHURUT (Conditions & Constraints):

- Minimum endowment threshold: \$5,000 (to cover legal, investment, and operational costs).
- All investments must be Shariah-compliant (certified by internal Shariah board quarterly).
- Transparent dashboard showing principal growth, returns distributed, and impact stories — updated monthly.
- Rollback trigger: If the endowment's real value (adjusted for inflation) declines by 20% over a 12-month moving average, distributions are paused until capital is restored.
- Donor can only modify beneficiary assignments once per year, and cannot withdraw the principal after the first distribution cycle.

MUNKATHIRAT (Nullifiers / Rollback Triggers):

- If the Shariah board revokes compliance certification for the investment pool, all endowments are frozen and capital returned (minus costs) to donors or their heirs.
- If regulatory changes in any jurisdiction make perpetual endowments illegal or tax-disadvantageous, the product is sunset with a 90-day grace

period for donors to reassign capital.

- If the donor dies and no valid heir or successor is named, the endowment reverts to our default beneficiary pool (pre-approved causes), nullifying the donor's specific intention.

THE PROTOCOL — Do This This Sprint

STEP 1: STEP 1: Define the minimum viable endowment tiers.

STEP 2: This week, work with legal, finance, and Shariah to finalize three tiers: Basic (\$5k – \$20k), Growth (\$20k – \$100k), and Legacy (\$100k+). Each tier has a different investment risk profile (low, moderate, balanced) and fee structure. Document the Shariah screens for each tier. *Deadline: Friday.*

STEP 3: STEP 2: Build a distribution calculator prototype.

STEP 4: Build a simple spreadsheet (or low-code tool) that shows a donor: (a) their principal, (b) projected annual returns at 4%, 6%, and 8%, (c) how many meals, wells, or scholarships that translates to, and (d) the compounding effect if they add \$1,000/year. Test with 3 power users from the discovery group. *Deadline: Next Wednesday.*

STEP 5: STEP 3: Create the endowment agreement template.

STEP 6: Draft a one-page legal-ethical agreement that covers: donor's intention (niyyah), beneficiary list, investment policy, rollback triggers, and succession plan. Must be readable in 5 minutes. Get Shariah board approval. *Deadline: End of sprint.*

Where did we prioritize financial sustainability over spiritual fidelity, and how do we course-correct before ship? The hardest question: Are we building a product that feels like investing with a charity wrapper, or are we truly enabling a sacred act of sadaqah jariyah? The metrics we chose (retention, LTV, AUM) are commercial. The Maqsad is spiritual. If our dashboard shows “returns” before “lives touched,” we have already nullified the donor’s intention. The next sprint must reframe the user story: not “I invest for growth” but “I endow for eternity.” Let’s replace one commercial KPI with a spiritual one — e.g., “number of beneficiaries per endowment” as a North Star. If we don’t, the fatwa dissolves.