إحسان

IHSAN AGILE

The Ihsan Agile Guide

Embedding Islamic Values in Agile Delivery

Version 1.1

About This Guide

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Translations & Sources

Quranic Translations

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Citation format: (Qur'an [Surah]:[Ayah], transl., Mustafa Khattab, _The Clear Quran®_)

Hadith Collections

Hadith citations reference the following collections, accessed via **Sunnah.com**:

- _Ṣaḥīḥ al-Bukhārī_
- _Ṣaḥīḥ Muslim_
- _Sunan Ibn Mājah_
- _Musnad Aḥmad_
- _Jāmiʿ al-Tirmidhī_

Full hadith references include collection name and number (e.g., _Ṣaḥīḥ al-Bukhārī_ 1). Hadith are reproduced for teaching purposes as permitted by **Sunnah.com**.

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Acknowledgments

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Introduction

What is Ihsan Agile?

Ihsan Agile overlays existing Agile methods such as Scrum, Kanban, Scrumban, and SAFe with principles drawn from The Qur'an and Sunnah.

It seeks to turn everyday work into a form of ʿ*ibādah* (worship) by embedding *niyyah* (intention), *iḥsān* (excellence with God-consciousness), and *shūrā* (consultation) into the rhythms of teams and organisations.

It is intended for:

- **Muslim workplaces and enterprises** (*sharikāt*, startups, social ventures) seeking to align delivery with *maqāṣid al-sharīʿah* (the higher objectives of Islamic law).
- **Islamic institutions** (*masājid* (mosques), *madāris* (schools), charities, and NGOs) that carry an *amānah* (trust) to serve the *ummah* with transparency and justice.
- **Islamic fintech and tech companies** building products for Muslim communities and needing to bridge Shariah compliance with ethical product development.
- **Muslim software development teams** within larger organisations who want their daily work to reflect Islamic values.
- **Professionals in wider industries** who wish to practice Agile as a form of *tazkiyah* (purification and growth), so that even commercial delivery becomes a path of ethical excellence.

Ihsan Agile does not replace established Agile frameworks. Instead, it refines and purifies (*tazkiyah*) them, aligning work with the ultimate aim of *falāḥ* (true success in this world and the next).

Why Ihsan Agile Exists: Making Values Operational

We are witnessing an exciting moment in Muslim tech and Islamic enterprise. Organisations articulate what Islamic values should mean for their work. **The Muslim Tech Manifesto** inspires developers to ask: what does it mean to build halal tech? Islamic fintech startups are multiplying. Islamic charities are adopting modern delivery methods. There is energy, conviction, and vision.

Many successful Muslim-led teams maintain Islamic values through strong culture, individual judgment, and shared understanding, especially in founder-led teams using established Agile methods like Scrum, Kanban, and SAFe.

As teams grow and evolve, natural questions emerge: How do we translate high-level Islamic principles into the daily Agile events (sometimes called "ceremonies") our teams already use? How do we enrich Sprint Planning, Retrospectives, and stakeholder reviews with our values, without replacing methods that work?

Islamic finance has developed sophisticated governance structures: Shariah supervisory boards, compliance frameworks, high-level ethical commitments. These provide essential product-level oversight.

Yet the operational layer, where software teams make hundreds of micro-decisions daily, often relies on individual judgment and intuition:

- Who helps teams make Islamic values systematic in everyday delivery? And how do they learn and teach this?
- Who ensures sprint planning reflects *niyyah*, Retrospectives include *muhāsabah*, and definition of done embodies justice ('*adl*) and stewardship (*khilāfah*)?
- Who translates principles into daily Agile practice?
- Who ensures everyday decisions actively express Islamic values?
- Who helps teams move from manifesto to mechanism, from principles to practice?

Consider the everyday decisions teams navigate:

- A development team balancing testing thoroughness with delivery deadlines
- A Product Owner weighing feature priorities: conversion metrics or user wellbeing?
- A designer choosing between engagement optimisation and transparent interactions
- A team managing technical shortcuts: how to balance speed with transparency to stakeholders who will bear the consequences?

These decisions touch on justice, trust and stewardship, transparency, and care for stakeholders. They're not precisely "Shariah decisions" requiring formal governance, yet they shape whether organisations actively embody Islamic values or gradually drift.

A particular challenge emerges around what conventional Agile calls "technical debt." Research into prominent Scrum Product Owner and technical debt literature reveals that technical shortcuts are often framed using interest(*riba*)-based language ("pay it back with interest") and treated as internal management concerns rather than disclosed risks requiring stakeholder consent.

This creates *gharar* (harmful uncertainty): those who will bear the consequences (users experiencing bugs, developers inheriting unmaintainable code, communities facing service disruptions) are not consulted or even informed.

From an Islamic perspective, technical shortcuts themselves aren't prohibited; rapid prototyping, market validation, and emergency responses serve legitimate purposes.

The issue is how we approach them: treating shortcuts as hidden "debt" we manage internally, rather than disclosed constraints requiring transparency and, where appropriate, stakeholder consent. Muslim-led organisations and teams care deeply about Islamic values.

The question is: How do we embed those values into the Agile events and practices teams already use? How do we make values systematic, teachable, and sustainable, without starting from scratch or replacing what works?

This is where Ihsan Agile provides a practical approach: an overlay onto existing Agile methods that enriches what teams already do, rather than replacing it.

How Ihsan Agile Works

Ihsan Agile provides a practical approach by offering:

1. **The Ihsan Agile Facilitator (IAF) role:** a companion-coach who helps teams embed ethical consciousness into Agile workflows they already use (this role can coincide with your current Scrum Master role or be held independently)
2. **The Ihsan Agile Product Steward (IAPS):** extends Islamic values into product-level decisions by reframing technical shortcuts as "technical disclosure" requiring stakeholder consent, ensuring genuine consultation (***shūrā***), prioritising public benefit (***maṣlaḥah***) over producer-centric value, and maintaining transparent stewardship (***amānah & khilāfah***) throughout the product lifecycle. This role can be held by your current Product Owner or Tech Lead or similar or complement it.
3. **Practical overlays** that enrich existing Agile events (adding 2-10 minutes, not replacing what works)
4. **Extensive resources** to make technical documentation and disclosure straightforward and in a way that amplifies Islamic values.
5. Five Core Principles rooted in The Qur'an and Sunnah that operationalise values in daily practice: ***Taqwā***, Stewardship, ***Shūrā***, Service & Justice, and ***Tazkiyah***

The framework overlays onto Scrum, Kanban, SAFe, or Scrumban, enriching sprint planning with Niyyah Check-ins, Retrospectives with Muhāsabah Reflection, a Definition of Done with ethical completeness criteria, and product decisions with transparent technical disclosure that honours ***amānah*** toward all stakeholders.

Chapter 1: The Essence of Ihsan Agile

Definition

In Islamic tradition, **iḥsān** means "to do what is beautiful," to strive for excellence and act with consciousness of accountability before Allah (*Subhanahu wa Ta'ala*) and toward humanity.

> *"What is Ihsan (perfection)?" Allah's Messenger (ﷺ) replied, "To worship Allah as if you see Him, and if you cannot achieve this state of devotion then you must consider that He is looking at you."* Ṣaḥīḥ al-Bukhārī 50[1]

This hadith transforms how we understand work. Ethics becomes not periodic audit but continuous presence. God-consciousness (**taqwā**) becomes embedded in every task, every interaction, every decision, not just in prayer, but in how we code, how we plan sprints, how we treat our colleagues, how we serve our users.

When we bring **iḥsān** to our work, we recognise that:

- Every line of code is written in the sight of Allah (SWT)
- Every sprint planning decision affects real people and communities
- Every corner we cut or uphold is an ethical choice with consequences, including how we approach technical shortcuts and whether we disclose them transparently
- Every interaction with a teammate or stakeholder is an opportunity for excellence

Work as Khidmah (Service-Worship)

Ihsan Agile reconceptualises work itself as **khidmah**, service to others as a form of worship of Allah (SWT). This is not metaphorical. The Prophet Muhammad ﷺ taught us the profound connection between serving others and receiving Allah's (SWT) mercy: **"Whoever relieves a Muslim of some worldly distress, Allah will relieve him of some of the distress of the Day of Resurrection... Allah will help His servant so long as His servant helps his brother."** (*Sunan Ibn Mājah* 225, adapted).

For example:

- When a Muslim Developer writes accessible code, they relieve users with disabilities from distress, and Allah (SWT) relieves them in return.
- When a Product Steward ensures technical constraints are disclosed to stakeholders rather than hidden, they fulfil **amānah** and prevent future harm.
- When a Product Owner prioritises features that genuinely help vulnerable communities, they engage in ʿ**ibādah** through easing others' burdens.
- When a team holds a Retrospective that includes ethical reflection, they practice **muhāsabah** (spiritual accounting) as part of their delivery rhythm.
- When a team ensures their work serves genuine public benefit, they fulfil their responsibility towards **maṣlaḥah**.

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[1] All translations from The Quran and Sunnah come from https://quran.com (transl. Mustafa Khattab, *The Clear Quran*®) or https://sunnah.com (various translators) unless otherwise noted.

All this transforms the meaning of "customer-centricity" and "value delivery." We are not merely optimising for user satisfaction or business metrics. We are asking: does this work relieve distress? Does it ease burdens? Does it serve **maṣlaḥah** (public good)? Does it create **barakah** (blessings) in the world?

Ihsan Agile is Founded on Three Pillars

The Three Pillars represent three inseparable dimensions of ethical, God-conscious work:

1. Niyyah (Intention)

Clarify the purpose and higher aim of every sprint, flow, or initiative.

Work begins with conscious intention directed towards Allah (SWT) and service to His creation. The Prophet Muhammad ﷺ taught: **"The reward of deeds depends upon the intentions and every person will get the reward according to what he has intended."** (*Ṣaḥīḥ al-Bukhārī* 1)

In practice:

Every planning cycle begins with a Niyyah Check-in, not just "what are we building?" but "**why** are we building this? **Who** benefits? **How** does this serve a higher purpose?"

Without *Niyyah*:

Work becomes mechanical output disconnected from meaning. Teams lose sight of who they serve and why their work matters. Technical shortcuts become hidden "debt" rather than disclosed constraints.

With *Niyyah*:

Every sprint, every feature, every task is consciously connected to purpose, as service to Allah (SWT) through benefit to His creation. Technical decisions are made with awareness of who will be affected.

2. *Iḥsān* (Excellence with God-consciousness)

Strive for beauty, quality, and meaningful impact in all deliverables and interactions, as though Allah (SWT) sees every detail.

> *"What is Ihsan (perfection)?" Allah's Messenger (ﷺ) replied, "To worship Allah as if you see Him, and if you cannot achieve this state of devotion then you must consider that He is looking at you." Sahih al-Bukhari 50*

This is not mere technical excellence or quality assurance. **Iḥsān** is excellence infused with consciousness, the awareness that every action, every interaction, every decision is witnessed by Allah (SWT) and has consequences for His creation.

In practice:

- Code is written with care for future maintainers
- Technical constraints are documented transparently, not hidden
- Retrospectives examine ethical and spiritual growth, not just process improvements
- Definition of Done includes justice, transparency, and stewardship, not just functionality
- Teammates treat each other with dignity and respect, recognising work as worship
- Product decisions honour **amānah** through disclosure rather than concealment

Without Iḥsān

Work becomes transactional, corners get cut under pressure, teams optimise for metrics whilst losing sight of impact on real people. Technical shortcuts become hidden liabilities that harm future maintainers and users.

With Iḥsān

Every interaction becomes an opportunity for excellence, every deliverable reflects care and consciousness, teams work at sustainable pace because human dignity matters. Technical shortcuts, when necessary, are disclosed transparently to all affected parties.

3. *Maṣlaḥah* (Public Good)

Orient all work towards genuine benefit, not output for its own sake, but service that uplifts people and communities.

Maṣlaḥah is a core concept in Islamic legal theory (*maqāṣid al-sharīʿah*), the principle that laws and actions should serve the welfare and benefit of people. In Ihsan Agile, **maṣlaḥah** becomes a sort of *qibla*: does this work create genuine benefit?

> *"The companion who is the best to Allah is the one who is best to his companion. And the neighbor that is the best to Allah is the one that is best to his neighbor." Jami` at-Tirmidhi 1944*

Critical insight: **Maṣlaḥah** cannot be assumed or determined top-down. It must be discovered through consultation (**Principle 3: Shūrā**, below) and validated through impact (Stakeholder Barakah Reviews).

We cannot claim to serve *maṣlaḥah* if we:

- Build without consulting those affected
- Optimise for our convenience rather than users' genuine needs
- Ignore unintended harms
- Measure success by output rather than uplift
- Hide technical limitations from stakeholders who will bear the consequences

In practice:

- Niyyah Check-ins (below) explicitly ask: "Who benefits? Who might be harmed?"
- Backlog prioritisation considers genuine benefit, not just business value or ease of implementation
- Technical shortcuts are evaluated not just by "Can we afford this?" but by "Have we been truthful with those affected?"
- Stakeholder Barakah Reviews assess: "Did this create uplift? Was it just? What harms need addressing?"
- Teams are empowered to push back on work that doesn't serve genuine benefit

Without *Maṣlaḥah*

Teams can work with good intentions (***niyyah***) and high quality but still build the wrong things, features that don't help anyone, products that exploit users, solutions that serve organisational ego rather than real needs.

Technical constraints remain hidden, creating ***gharar*** (harmful uncertainty) for those who depend on what we build.

With *Maṣlaḥah*

Every sprint, every feature is evaluated against the standard: does this genuinely benefit people? Does it serve justice? Does it create ***barakah*** in the world? Are we being truthful about limitations and constraints?

How the Three Pillars Work Together

The Three Pillars are interdependent (Figure 1):

Niyyah **without** ***Maṣlaḥah*** is intention without direction; you know you want to serve Allah (SWT), but you're not clear on how your work serves His creation.

Iḥsān **without** ***Niyyah*** is excellence without purpose; beautiful work that may serve no one, or worse, serve exploitation.
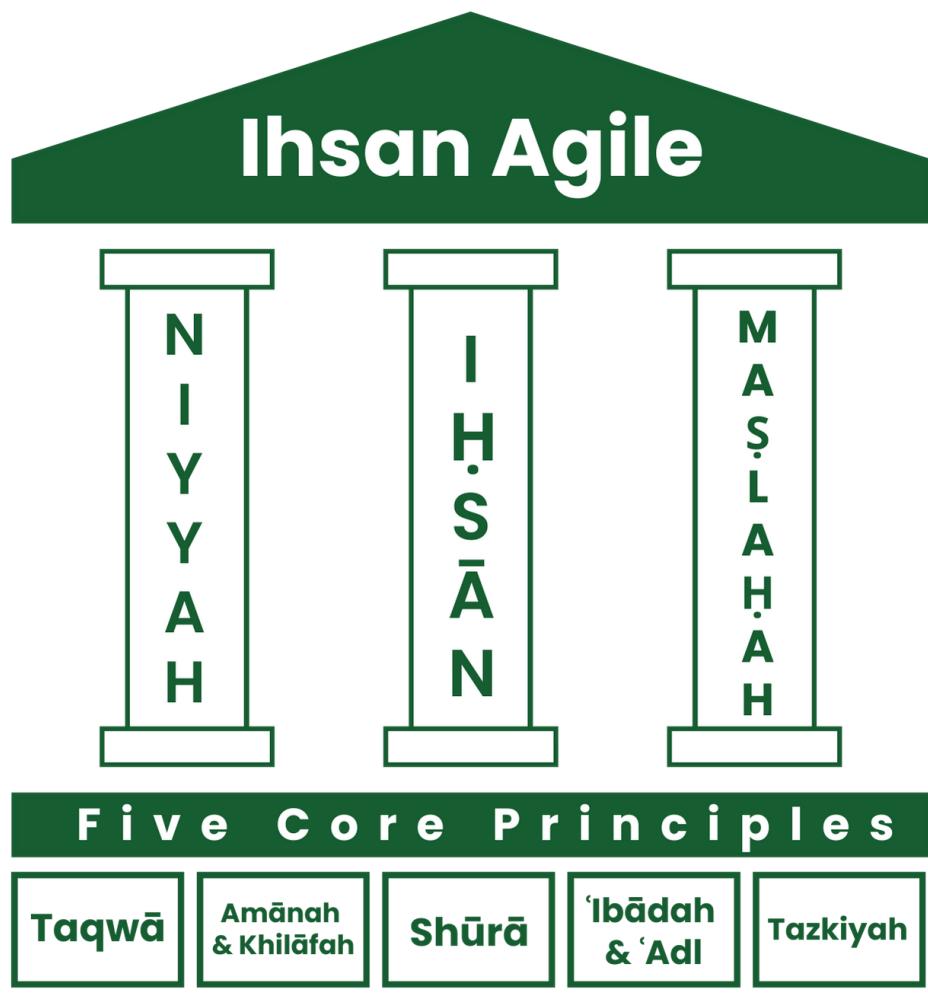
Maṣlaḥah **without** ***Iḥsān*** is good intentions implemented poorly; the right goals but compromised by shortcuts, burnt-out teams, or undisclosed technical constraints that transfer harm to others.

All three without ***Shūrā*** **(Principle 3)** risk becoming paternalistic, deciding what's good for people without asking them, determining ***maṣlaḥah*** from our limited perspective rather than collective wisdom, or taking technical shortcuts without consulting those who will bear the consequences.

Together, the Three Pillars create:

- Work that begins with conscious intention (*Niyyah*)
- Executed with excellence and God-consciousness (*Iḥsān*)
- Oriented towards genuine public benefit (*Maṣlaḥah*)
- Discovered and validated through consultation (*Shūrā – Principle 3*)
- Built with transparency and disclosed constraints (Technical Disclosure as Stewardship: *Amānah* and *Khilāfah – Principle 2*)

This is how everyday delivery becomes ʿ*ibādah*, worship through service to Allah's creation.

Figure 1

Chapter 2: Five Core Principles of Ihsan Agile

The Five Principles operationalise the Three Pillars in daily Agile practice. They provide concrete guidance for how teams embody **Niyyah**, **Iḥsān**, and **Maṣlaḥah** in their workflows.

Principle 1: *Taqwā* – God-Consciousness in All Actions

> *"O believers! Be mindful of Allah and let every soul look to what deeds it has sent forth for tomorrow. And fear Allah, for certainly Allah is All-Aware of what you do." (Qur'an 59:18)*

Taqwā is continuous consciousness of Allah (SWT), the awareness that we are accountable before our Creator for every action, every decision, every interaction. **Taqwā** is the foundation that enables **Iḥsān** (**Pillar 2**).

What Taqwā Means for Teams

When we work with t*aqwā*, we recognise:

- Every decision is witnessed by Allah (SWT), not just big ethical dilemmas, but small choices
- Every interaction matters, how we treat colleagues, respond under pressure, listen with attention
- We will be accountable to Allah for how we used our time, talents, and opportunities
- We will be accountable for what we disclosed and what we concealed from those who trusted us

Agile Application

In practice:

- Before decisions: "If Allah (SWT) was watching this unfold, would I choose differently?"
- Before taking technical shortcuts: "Have we disclosed this constraint to those who will be affected?"
- Code reviews: Reviewing for care, clarity, consideration of future maintainers
- Retrospectives: Examining where we fell short ethically or spiritually
- Daily Scrums (also called Daily Standups): Honesty about capacity and when we need help
- Stakeholder interactions: Truthfulness even when difficult, especially about limitations and constraints

What *Taqwā* prevents:

- Ethical drift under pressure
- Hidden shortcuts we hope no one notices
- Treating technical constraints as internal "debt" rather than disclosed risk
- Dishonesty in Scrums/Standups or reports

- Mistreatment of colleagues
- Creating **gharar** (harmful uncertainty) through concealment

What *Taqwā* enables:

- Moral courage to speak truth to power
- Sustainable excellence because it matters before Allah (SWT)
- Spiritual growth through work
- Transparency that builds trust with stakeholders
- Technical disclosure as an act of **amānah**

Principle 2: Stewardship (*Amānah* & *Khilāfah*)

> *"He is the One Who has placed you as successors on earth and elevated some of you in rank over others, so He may test you with what He has given you..." (Qur'an 6:165)*
>
> *"O Children of Adam! Dress properly whenever you are at worship. Eat and drink, but do not waste. Surely He does not like the wasteful." (Qur'an 7:31)*

We are *khulafāʾ al-arḍ,* vicegerents, stewards, trustees accountable to Allah (SWT) for how we steward time, talent, resources, and the environment. This stewardship extends to how we handle technical decisions: we are trustees of what we build, accountable to Allah (SWT) for whether we disclosed constraints to those who will depend on our work.

The Spiritual Dimension of Waste

In Ihsan Agile, waste takes on a spiritual dimension; it creates adverse effects for the environment and the *ummah*.

Consider:

- That meeting that didn't need to happen? Wasted human potential that could have served a higher purpose
- That technical constraint passed over? A burden on future developers and users who don't know the risk exists. This is not just waste, it's a violation of **amānah**
- That feature built for vanity metrics? Energy and attention diverted from genuine needs
- That accessible feature skipped? Exclusion of people with disabilities

Technical Disclosure as Stewardship

When we take technical shortcuts, which may be necessary and productive for rapid validation, prototyping, or emergency response, stewardship requires we treat them as disclosed constraints, not hidden debt as they are part of the product journey:

- **Immediate documentation**: The moment we take a shortcut, we document what was deferred and who it affects
- **Stakeholder transparency**: Those who will bear the consequences (users, future maintainers, communities) are informed

- **Consent where appropriate**: We ask affected parties: "Are you willing to accept this trade-off?"
- **Ongoing visibility**: Constraints remain visible in Technical Uncertainty Registers, not hidden in code comments

This shifts the question from "Can we afford to pay this back later?" to "Have we been truthful with those who will be affected?"

Agile Application

In practice:

- Product decisions evaluate: "If we take this shortcut, who needs to know? How will we disclose it?"
- Retrospectives: "What did we waste that could have served better purpose? What did we hide that should have been disclosed?"
- Definition of Done: "Technical constraints documented and disclosed to affected stakeholders"
- Environmental consciousness: Energy-efficient code, sustainable hosting

Principle 3: Shūrā – Consultation and Collective Wisdom

> "*Whatever pleasure you have been given is no more than a fleeting enjoyment of this worldly life. But what is with Allah is far better and more lasting for those who believe and put their trust in their Lord; who avoid major sins and shameful deeds, and forgive when angered; who respond to their Lord, establish prayer, conduct their affairs by mutual consultation (shūrā), and donate from what We have provided for them; and who enforce justice when wronged.*" *(Qur'an 42:36-39)*

Notice where **shūrā** appears, right between establishing prayer and giving charity. Mutual consultation is not just good practice; it is an act of worship, '**ibādah**.

Shūrā is Essential for Both Iḥsān and Maṣlaḥah

Shūrā enables **Iḥsān**: Excellence emerges from collective wisdom, not individual heroics.

Shūrā enables **Maṣlaḥah**: We cannot know what truly serves public good without consulting those affected.

Shūrā enables Technical Disclosure: We cannot determine which technical shortcuts are acceptable without consulting those who will bear the consequences, for example, users who may experience bugs, developers who will maintain the code, communities who depend on reliable service.

The Full Scope of *Shūrā* in Agile

Shūrā encompasses five dimensions:

1. **Internal team consultation:** Developers, designers, testers deciding together
2. **Cross-functional collaboration**: Breaking down silos, bringing diverse expertise together
3. **Collegiality**: Treating teammates as equals worthy of consultation
4. **Team autonomy with collective responsibility**: Empowered teams deciding together
5. **Stakeholder consultation on technical constraints as well as design**: Including those affected (users, communities, customers) in decisions about acceptable limitations and trade-offs

Shūrā is Not…

- Not consensus: Everyone must be heard, but not everyone must agree.
- Not design by committee: Affected voices inform decisions, but don't dictate every detail.
- Not slow bureaucracy: A 5-minute round-robin is ***shūrā***. A brief stakeholder conversation about disclosed constraints is ***shūrā***.

Critical Questions *Shūrā* Facilitates:

- Whose input do we need before committing?
- Who will be affected but isn't in the room?
- Who will bear the consequences of this technical shortcut, and have we consulted them?
- Have we consulted across functions?
- Did we genuinely consult, or did loud voices dominate?

What *Shūrā* Prevents

- Paternalism: Assuming we know what's best without asking
- Siloing: Departments building in isolation
- Groupthink: Dominant voices suppressing alternatives
- Technical arrogance: Experts deciding without input
- Hidden ***gharar***: Taking shortcuts that affect others without their knowledge or consent

What *Shūrā* Enables

- Better solutions from diverse perspectives
- Shared ownership and commitment
- Discovery of overlooked issues before they become harms
- Genuine ***maṣlaḥah*** grounded in real needs
- Informed consent about technical limitations from those who will be affected

Principle 4: Service (ʿ*Ibādah*) and Justice (ʿ*Adl*)

"As for those who struggle in Our cause, We will surely guide them along Our Way. And Allah is certainly with the good-doers." (Qur'an 29:69)

This principle brings together service and justice, inseparable concepts in Islam.

Critical questions:

- Are we being just to our users? (Transparent? Respecting dignity and agency? Disclosing limitations honestly?)
- Are we being just to team members? (Sustainable pace? Fair distribution of work?)
- Are we being just to future maintainers? (Clear documentation? Disclosed constraints, not hidden debt?)
- Are we being just to vulnerable groups? (Accessibility? Avoiding bias?)
- Are we being just in how we handle technical shortcuts? (Transparent disclosure to those affected? Obtained consent where appropriate?)

This Transforms Customer-Centricity

In conventional Agile, we talk about delighting customers. In Ihsan Agile, we ask: Is our service rooted in compassion and fairness? Are we measuring success by uplift (genuine benefit), not just output? Are we being truthful about what we've built and its limitations?

Justice requires that we not create **gharar** (harmful uncertainty) through concealment. When we hide technical constraints from users or future maintainers, we're being unjust to them; they bear risks they don't know exist.

The Service-Justice Link

When teams are stretched thin, burnt out, or rushed, that's when ethical corners get cut. The IAF and IAPS help create environments where people can thrive, even under pressure, and where transparency about constraints is maintained even when difficult.

Agile Application

- Sprint Goals framed in terms of benefit to specific communities
- Product decisions prioritise uplift over conversion optimisation
- Technical shortcuts evaluated for justice: "Who will bear this risk? Do they know? Have we been truthful?"
- Sustainable pace is non-negotiable
- User stories consider dignity: without feeling shame/coercion/confusion/or being misled about software reliability

Principle 5: Continuous Growth (Tazkiyah)

> *"Successful indeed are those who purify themselves,"* (Qur'an 87:14-15)

> *"Take on only as much as you can do of good deeds, for the best of deeds is that which is done consistently, even if it is little."* (Sunan Ibn Mājah 4240)

Tazkiyah means purification and growth, the gradual refinement of both our skills and our character. In Islamic tradition, *tazkiyah* is achieved through *muhāsabah* (self-accounting).

The Tazkiyah-Muhāsabah Connection

As ʿUmar ibn al-Khaṭṭāb (RA) taught: **"Reckon with yourselves before you are reckoned with... The reckoning of the Day of Judgement is only light for the one who reckoned with himself in the world."** (*Jāmiʿ al-Tirmidhī* 2459)

Muhāsabah is how teams practise *tazkiyah*, through regular reflection on where we embodied our values and where we fell short, through honest examination of our habits and patterns, through identifying what to start and stop. This includes reflecting on whether we maintained transparency about technical constraints or allowed them to become hidden liabilities. Without *muhāsabah*, there can be no genuine *tazkiyah*.

The Cycle

In Islamic spirituality, purification happens through a continuous cycle:

- *Muhāsabah*: Self-examination and accounting
- Recognition: Honest acknowledgement
- *Tawbah*: Repentance and commitment to change
- Correction: Forming new habits
- *Tazkiyah*: Gradual purification over time

Then the cycle repeats. This is why consistent small deeds are best. In Ihsan Agile, Retrospectives embody this cycle at team level, as regular *muhāsabah* leading to collective *tazkiyah*.

Agile Application

- Retrospectives include: "Where did we embody *iḥsān*? Where did we fall short? What habit to start/stop?"
- Teams set beneficial WIP limits (not just to maximise throughput, but for reflection and quality)
- Sprint commitments respect human capacity
- Teams celebrate ethical growth, not just velocity
- Teams celebrate transparency improvements: moving from hidden debt to disclosed constraints

Chapter 3: Roles in Ihsan Agile

The Ihsan Agile Facilitator (IAF)

Mission

To embed *iḥsān* (excellence with God-consciousness) into Agile practices, ensuring teams act with sincerity (*ikhlāṣ*), justice (*'adl*), and stewardship (*amānah*) in their daily work.

The IAF is a companion-coach who helps bridge the implementation gap. They answer the question: "Who ensures everyday decisions actively express Islamic values?"

Core Responsibilities

The IAF has five core responsibilities:

1. Facilitate Niyyah Check-ins

At the beginning of planning cycles, the IAF guides a brief (2-3 minute) reflection: Not just "What are we building?" but "Why are we building this? Who benefits? Who might be harmed? How does this serve *maṣlaḥah*?"

Output: One line of intention captured alongside the Sprint Goal.

2. Transform Retrospectives into Muhāsabah Sessions

The IAF anchors 5-10 minutes of ethical self-reflection before discussing process improvements: "Where did we act with *iḥsān*? Where did we fall short? What habits should we start or stop?"

This is not extra work. This IS the work, developing teams that can recognise and respond to ethical dimensions.

3. Ensure Definition of Done Includes Justice and Stewardship

The IAF helps teams expand quality criteria beyond functional correctness: Is this transparent? Have we considered environmental impact? Are we creating technical debt? Have we assessed impact on vulnerable groups?

Example DoD criteria:

- Shariah compliance reviewed (for financial products)
- Accessible to users with disabilities
- Privacy honoured; no unnecessary data collection
- Product aligns with our ethical values

4. Conduct Stakeholder Barakah Reviews

After delivery, the IAF facilitates assessment with stakeholders: Did this create uplift? Was it fair? Were there unintended harms? What did we learn about genuine benefit vs. intended benefit?

5. Support *Shūrā*

The IAF ensures decisions include affected voices: Whose voices are missing? Who will be affected but hasn't been consulted? Creating space for dissent and alternative perspectives.

How the IAF Complements Existing Roles

This is crucial: The IAF <u>does not need to replace existing Agile roles</u>. It can *overlay* or *complement* the roles <u>already in your organisation</u>.

In Scrum

The IAF works alongside the Scrum Master, not instead of (though the Scrum Master can also embed this role).

Scrum Master:

- Facilitates the process
- Removes impediments
- Coaches team on Agile practices

IAF adds:

- Ethical layer to existing events
- Niyyah Check-ins at Sprint Planning
- *Muhāsabah* segments in Retrospectives
- Partnership with Product Owner on ethical backlog prioritisation

Partnership with Product Owner

The IAF, much like a Scrum Master, partners with the Product Owner to embed Core Principles into backlog creation and ordering: Are we prioritising features that serve *maṣlaḥah*?

Are we balancing conversion optimisation with user dignity? What voices are missing?

IAF Relationship to Shariah Boards

Critical distinction:

- Shariah Board: Governance level, periodic review, financial instruments & contracts, approves/rejects based on Shariah compliance
- IAF: Operational level, daily/weekly practice, product design and team interactions, prompts ethical reflection

The IAF and Shariah Board are complementary. The Shariah Board ensures instruments are halal. The IAF ensures the process of building products and services embodies Islamic values.

Practical Considerations

For Small Organisations

"We can't afford another role"

The IAF can be:

- Part-time (10-20% of someone's time),
- Combined with Scrum Master role initially or at length,
- a Rotating responsibility amongst team members,
- a Volunteer from within the team who feels called to this service

Start with whoever has:

- Grounding in Islamic ethics (doesn't need to be a scholar)
- Ability to ask good questions with humility
- Respect from the team
- Commitment to embedding values in daily work

For Teams with Non-Muslim Members

The Core Principles express universal ethical values. Frame the IAF role and practices as values-based work. Non-Muslim team members often find these practices enriching because they address universal human needs for meaningful work.

Avoiding Tokenism

How to avoid tokenism:

- Integrate into events (not a separate add-on)
- Enforce Definition of Done (work isn't done until ethical criteria met)
- Make visible (*niyyah* displayed, concerns tracked)
- Respond to concerns raised (if *muhāsabah* surfaces ethical issue, it becomes action item)
- Leadership models taking IAF seriously
- Track impact (not just "did we do the practice" but "what changed because of it")
- IAF has real voice (can pause planning, escalate concerns)

Next Steps for Ihsan Agile Facilitators

Week 1: Establish Practice Foundations

- **Set up Niyyah Check-in**
  Use the *Niyyah Check-in Template* from the repo to prepare a simple intention-setting practice for planning sessions. **GitHub**
- **Prepare Muhāsabah Retrospective Structure**
  Review the *Muhāsabah Retrospective Template* to plan how to transform Retrospectives into reflective sessions. **GitHub**
- **Review Ethical DoD Checklist**
  Familiarise yourself with the *Ethical DoD Checklist* so you know what justice & stewardship criteria to help integrate into Definition of Done. **GitHub**

- **Identify Stakeholders for Early Shūrā**
  Begin listing internal/external stakeholders whose voices matter (team, customers, compliance, accessibility experts) for early consultation.

Sprint 1: Embed Event Enhancements

- **Facilitate Niyyah in Sprint Planning**
  Introduce the *Niyyah Check-in Template* prompts in your next planning session (2–5 minutes) to clarify intention. **GitHub**
- **Reframe Retrospective to *Muhāsabah***
  Use the *Muhāsabah Retrospective Template* to guide ethical reflection (5–15 minutes) on the previous Sprint. **GitHub**
- **Integrate Ethical DoD Criteria**
  Work with the team to expand the Definition of Done using the *Ethical DoD Checklist* so that justice, stewardship, and impact questions become routine. **GitHub**
- **Lead First Mini *Shūrā***
  Run a small consultation segment at planning or Retro focusing on team assumptions and values alignment.

Sprint 2–3: Deepen Facilitation Practices

- **Support *Shūrā* in Decision-Making**
  Facilitate team discussions where multiple perspectives are solicited before commitments are made (especially on controversial or uncertain work).
- **Conduct Initial Stakeholder Barakah Review**
  Turn a scheduled demo or review into a ***Barakah* Review** where external/internal stakeholders give feedback on ethical implications, not just features.
- **Coach on Continuous *Niyyah* Alignment**
  Help the team reflect on whether intentions expressed in planning are holding up in execution, build this into Daily Standups or Retros.

Ongoing: Sustain Ethical Rhythm

- **Niyyah Check-ins at Every Planning**
  Keep intention-setting regular so ethics become structural, not optional.
- **Iterate on Mental Models**
  Use team Retros and reflections to refine how facilitation supports justice, consultation, and stewardship.
- **Promote Transparency Across Cadences**
  Help documentation, demos, and updates reflect not just what was built, but *why* and *for whom*.
- **Measure Health by Stakeholder Trust**
  Track qualitative signals like trust, openness, community feedback, and reduced friction over time, not just output metrics.

Resource Tip

Use the templates as living artefacts: copy them into your team's workspace (Confluence, Notion, Jira, etc.) and adapt contextually. **They're not checkboxes**, but conversation structures to enrich dialogues and decisions.

The Ihsan Agile Product Steward (IAPS)

Mission

To embody **amānah** (trust) and **khilāfah** (stewardship) at the product level, ensuring products serve genuine **maṣlaḥah** (public good) throughout their lifecycle, with transparency toward all affected stakeholders.

The **Ihsan Agile Product Steward (IAPS)** extends Ihsan Agile principles into product ownership and decision-making. While the **Ihsan Agile Facilitator (IAF)** embeds Islamic values into *how teams work*, the IAPS ensures these values shape *what teams build*.

Why Product Stewardship?

Traditional Agile's Product Owner role, as articulated in widely-used frameworks like Scrum, centres value around producer benefit: revenue increase, cost reduction, or reputational gain. Further, it does not explicitly articulate any external social benefit or good or the need to consider it. While producer benefit matters for organisational sustainability, it represents an incomplete understanding from an Islamic perspective.

Research into prominent Product Owner literature produced by Scrum.org reveals three critical gaps which demonstrate the need for an Islamic Agile for Muslim organisations:

1. Riba and Gharar in Technical Decisions

Conventional Product Owner guidance treats technical debt using explicit interest-based frameworks: "pay it back with interest" (McGreal & Jocham, 2018, p. 88-89).[2] Technical shortcuts are framed as acceptable business decisions, like taking a loan, as long as you can eventually "pay them off," with the "interest" being the accumulated future cost of maintenance, bugs, and reduced velocity. This framing embodies two Islamic prohibitions simultaneously:

Riba **(Interest):** The metaphor is not coincidental. When conventionally-trained Product Owners justify technical debt using interest logic, like "We can afford the interest payments" or "Just pay it back before interest gets out of control" (McGreal & Jocham, 2018, p. 89), **they normalise *riba*-based thinking in product decisions**. The framework suggests debt is acceptable as long as you can service the interest, rather than questioning whether the debt should exist at all.

This interest-based framing extends throughout technical debt research outside Scrum: a 2023 systematic mapping study of 129 academic papers found that "interest" and "principal" (refactoring cost) were the most prevalent concepts, with approaches routinely modelling technical shortcuts as financial liabilities that accrue interest over time (Perera et al., 2023).[3]

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2   McGreal, D., & Jocham, R. (2018). *The Professional Product Owner: Leveraging Scrum as a Competitive Advantage*. Upper Saddle River, NJ: Addison-Wesley Professional.

3   Perera, J., Tempero, E., Tu, Y.-C. and Blincoe, K. (2023) 'Quantifying technical debt: a systematic mapping study and a conceptual model', arXiv preprint arXiv:2303.06535 [cs.SE]. Available at: https://arxiv.org/abs/2303.06535

Gharar* (Harmful Uncertainty):** More critically, this interest-based framework creates systematic ***gharar: risk is hidden from stakeholders, shortcuts that affect users and future maintainers are treated as internal management decisions, and those who will bear the consequences, namely, users experiencing bugs, developers inheriting unmaintainable code, communities facing service disruptions, who are not consulted or even informed. The "interest" (future cost) is paid by stakeholders who never agreed to the original "loan" (technical shortcut).

From an Islamic perspective, such a framing this violates ***amānah*** on multiple levels:

- **The *riba* framework itself:** Normalising interest-based thinking, even metaphorically, shapes how teams evaluate trade-offs. When we think in terms of "acceptable interest," we're asking "Can we afford to pay?" rather than "Should we create this burden?"
- **The *gharar* it creates:** Technical debt becomes an internal management concern rather than a disclosure obligation. We treat stakeholders as creditors who don't need to know about the loan we took in their name.
- **The broken trust:** We are trustees (khulafāʾ), not absolute owners, of what we build. Technical debt that transfers harm to others requires disclosure and, where appropriate, their informed consent. Hiding it, even with plans to "pay it back with interest," erodes ***amānah***.

Ihsan Agile's Reframing: From Technical Debt to Technical Disclosure

The Ihsan Agile Product Steward (IAPS) rejects both the ***riba*** framing and the ***gharar*** it produces, but this does not mean avoiding technical shortcuts entirely. Strategic shortcuts serve legitimate purposes: rapid market validation, learning through prototyping, emergency responses, resource constraints in early-stage development. These are crucial and logical. The issue is not taking shortcuts. The issue is how we approach them.

Ihsan Agile reframes the concept entirely: what conventional Agile calls "technical debt" becomes **technical disclosure** in this framework and is treated differently.

The stance shifts fundamentally:

Conventional "Technical Debt"	Ihsan Agile "Technical Disclosure"
Internal financial liability to manage	Risk transfer requiring stakeholder consent
"Can we afford to pay this back?"	"Have we been truthful with those affected?"
Hidden until it becomes crisis	Visible from the moment it's created
Measured by impact on team velocity	Measured by impact on stakeholder trust
Disclosed when convenient	Disclosed as moral obligation
Success = debt paid off	Success = stakeholders informed and consenting

Technical disclosure means:

- We take the shortcut and immediately document what we've deferred and who it affects
- We consult affected stakeholders: "To ship quickly, we're accepting [constraint]. Are you willing to accept this trade-off?"
- We maintain transparency throughout: limitations are visible, not hidden in code comments or backlog items marked "technical debt"
- We treat it as ongoing trust-building, not debt servicing
- This process makes client relationships stronger not weaker.

Example in practice:

Technical Debt framing: "We'll skip comprehensive testing this Sprint to hit the deadline. We can pay back this technical debt in Sprint 12 when things slow down."
[Stakeholders learn about reduced testing only when bugs appear in production]

Technical Disclosure framing: "To meet this deadline, we propose reducing test coverage from 85% to 60%, which means higher risk of bugs affecting [specific user workflows]. We've documented this in the Technical Uncertainty Register. Affected stakeholders: do you consent to launching with this known limitation? If yes, we commit to addressing it by [date]."
[Stakeholders informed before launch. They choose whether to accept the trade-off. Trust maintained through transparency.]

The difference: In the first, stakeholders learn about problems when bugs appear. In the second, they make an informed choice about acceptable risk.

This is not perfectionism or avoiding all shortcuts. It's **amānah,** fulfilling the trust by being truthful about constraints, even when (especially when) we're moving fast.

2. Inward-Facing Transparency

Scrum's pillars of Transparency, Inspection, and Adaptation focus almost exclusively on internal accountability, making work visible to the organisation, not to affected external parties. Stakeholder engagement is designed to make stakeholders "feel listened to" rather than genuinely consulted (McGreal & Jocham, 2018, p. 95).

This risks becoming **ḥīlah** (legal trickery), technically meeting the letter of "stakeholder engagement" whilst avoiding its spirit. True **shūrā** requires genuine consultation where affected voices have meaningful input, not performative engagement designed to manage perceptions.

3. Societal Benefit as Secondary

In conventional frameworks, societal benefit accrues to the *producer* as reputation or "good PR," not to society as the primary measure of value. External governance and stakeholder documentation are treated as "necessary evils" rather than moral obligations (McGreal & Jocham, 2018, pp. 294-295).

Maṣlaḥah becomes a side effect, not a core responsibility. The question shifts from "Does this genuinely benefit people?" to "Does this benefit our organisation whilst avoiding obvious harm?"

Stewardship (Khilāfah) as Foundation

The Allah (SWT) reminds us:

*"**He is the One Who has placed you as successors on earth and elevated some of you in rank over others, so He may test you with what He has given you...**" (Qur'an 6:165, transl. Dr. Mustafa Khattab, The Clear Quran)*

We are **khulafā'** (stewards), not absolute owners. Product Stewardship reflects this understanding: products are a trust we hold on behalf of those they serve.

Core Responsibilities

The IAPS fulfils traditional Product Owner duties whilst expanding them through four additional commitments rooted in **amānah**:

1. Technical Disclosure (Not Technical Debt)

- **Reframes technical shortcuts:** Not as "debt with interest" to manage internally, but as disclosed risks requiring stakeholder transparency
- **Maintains a transparent Technical Uncertainty Register** accessible to affected stakeholders
- **Documents from the moment shortcuts are taken:** What was deferred, who it affects, what the trade-offs are
- **Enables strategic shortcuts with consent:** Rapid validation, prototyping, emergency response are legitimate when stakeholders understand and accept the trade-offs
- **Makes uncertainty visible:** "We don't yet know the long-term impacts of this decision" rather than "We can pay this back later"
- **Treats disclosure as trust-building:** Success is measured by stakeholder consent, not by "debt paid off"
- **Refuses to hide shortcuts** that transfer harm to users, communities, or future maintainers

2. Genuine Stakeholder Protection (*Shūrā*)

- Ensures authentic consultation with affected parties, not performative engagement
- Gives stakeholders meaningful voice in decisions that transfer risk to them (in the context of Sprint Planning and Review)
- Treats transparency as moral obligation (**amānah**), not merely risk management
- Asks: "Who will be affected but isn't in this room? How do we include their voice?"
- Rejects *ḥīlah* (legal trickery): Stakeholders must be genuinely consulted, not merely made to "feel listened to"

3. *Maṣlaḥah*-Centered Value

- Tracks societal impact as primary metric alongside business value
- Recognises harm as negative value that cannot be offset by profit
- Rejects features that create benefit through exploitation or injustice
- Prioritises work that genuinely uplifts people and communities
- Challenges producer-centric value: Societal benefit is core responsibility, not reputational bonus

4. Continuous Care (Ongoing *Amānah*)

- Emphasises long-term ethical oversight, not just quarterly feature delivery
- Maintains trust through consistent disclosure and accountability
- Embodies stewardship thinking: "How will this decision affect people in 2 years? 5 years?", embeds this in Product and Sprint Backlogs.
- Considers future maintainers, future users, and future communities
- Rejects short-termism: Technical shortcuts create long-term consequences for stakeholders who had no voice in the original decision

How the IAPS Complements the IAF

The Ihsan Agile Product Steward (IAPS) and Ihsan Agile Facilitator (IAF) work as partners, not competitors:

Focus Area	IAF	IAPS
Primary domain	Team processes and events	Product decisions and backlog
Key relationships	Works with team members	Works with stakeholders (including Development Team)
Time horizon	Sprint-to-sprint rhythm	Product lifecycle
Artifacts	*Niyyah* statements, *Muhāsabah* reflections	Technical Uncertainty Register, value metrics
Questions asked	"How are we working?"	"What are we building?"

Together they ensure: Values embedded in *how* we work (IAF) *and what* we build (IAPS).

Example Collaboration in Sprint Planning:

1. IAPS presents Sprint Goal connected to *maṣlaḥah*
2. IAF facilitates 2-3 minute Niyyah Check-in
3. Team discusses: "Who benefits? Who might be harmed?"
4. IAPS identifies any technical shortcuts being considered
5. IAF ensures Definition of Done includes technical disclosure criteria
6. Team commits with conscious intention and disclosed constraints

Key Artifact: Technical Uncertainty Register

The cornerstone of Product Stewardship is the **Technical Uncertainty Register,** a living document accessible to stakeholders that embodies *amānah* through disclosure and is accessible both to the Development Team in the Product Backlog and Sprint Backlog but also to Stakeholders via online kanban board (or similar).

The Register documents:

- **Known Technical Shortcuts**: What was deferred or simplified, why it was necessary, who is affected
- **Uncertainty**: What we don't yet know about long-term impacts
- **Mitigation Plans**: How and when constraints will be addressed, who is responsible
- **Stakeholder Acknowledgment**: Evidence that affected parties have been informed and, where appropriate, have given informed consent

Why this matters

In conventional Agile, technical debt is often framed as an internal management concern. In Ihsan Agile, it becomes an *amānah* matter: if our shortcuts will affect users, communities, or future maintainers, they have a right to know. We cannot claim to serve *maṣlaḥah* whilst hiding the risks our decisions create.

Note the reframing: This is not a "Technical Debt Register" (which implies financial liability). It is a **Technical Uncertainty Register (TUR)** because we're documenting disclosed risks, not managing hidden debts.

*See the **Technical Uncertainty Register Guide** for implementation template and the **Gharar Assessment Checklist** for evaluating technical decisions.*

Practical Considerations

For Organisations with Product Owners

The IAPS role can be adopted in several ways:

- **Evolution**: Existing Product Owner adopts Steward mindset and practices, beginning with technical disclosure
- **Partnership**: IAPS works alongside Product Owner (similar to how IAF works alongside Scrum Master)
- **Gradual adoption**: Product Owner begins with Technical Uncertainty Register and expands over time

There is no requirement to change titles or org charts immediately. Start with the practices that embody stewardship, especially **technical disclosure**.

For Small Teams

"We can't afford another role"

The IAPS role can be:

- Part-time extension of Product Owner role (10-20% additional focus)
- Practices adopted by existing Product Owner without role change
- Rotating responsibility amongst product-focused team members
- Combined with other product leadership roles

Start with whoever has:

- Product decision authority
- Commitment to maṣlaḥah over mere output
- Willingness to make uncertainty visible
- Respect from stakeholders

When the Product Steward is Most Critical

Product Stewardship becomes essential when:

- Building products for Muslim communities where Islamic ethics are central
- Technical decisions carry significant stakeholder risk (fintech, healthcare, education)
- Societal impact is core to organisational mission
- External transparency and accountability matter to your values
- Long-term sustainability matters more than short-term velocity

When the Traditional Product Owner May Suffice

Product Owner practices may be adequate when:

- Building internal tools with limited external stakeholder impact
- Robust external governance structures already exist
- Short-lived projects or prototypes
- Contexts where Islamic framing wouldn't resonate with team or stakeholders

Even in these cases, consider: could stakeholders benefit from greater transparency about technical constraints? Could technical disclosure prevent future harm?

Avoiding Tokenism

The IAPS role must have real authority and impact, like the Product Owner (best when they coincide):

- **Empowered to pause**: Can halt work to address ethical concerns or disclosure obligations
- **Visible artifacts**: Technical Uncertainty Register is publicly accessible
- **Enforced criteria**: Definition of Done includes technical disclosure
- **Measured impact**: Track not just "did we maintain the register" but "what decisions changed because of it"
- **Leadership support**: Organisation treats stewardship as core responsibility, not checkbox

Just like the Product Owner, if the IAPS cannot influence decisions or ensure disclosure, the role becomes theatre. So it is best when a current PO assumes the IAPS role or starts with the IAPS role if newly formed.

Product Steward in Different Contexts

In Scrum:

- Partners with Scrum Master and IAF at Sprint Planning
- Presents Technical Uncertainty Register updates at Sprint Review
- Leads Stakeholder Barakah Review facilitation
- Brings *maṣlaḥah* lens to Backlog refinement
- Documents technical disclosure in Definition of Done

In Kanban:

- Defines ethical pull criteria on the board, including technical disclosure
- Maintains *niyyah* policy visible to all
- Reviews Technical Uncertainty Register at Operations Review
- Ensures "Community Impact" class of service is prioritised appropriately

In SAFe:

- Works at Programme/Portfolio level to embed *maṣlaḥah* in vision
- Ensures PI Objectives reflect ethical constraints and disclosed limitations
- Brings stakeholder voice to System Demos
- Partners with Product Management and Business Owners on technical disclosure

Relationship to Shariah Boards

Critical distinction:

Shariah Board:

- Governance level
- Periodic review
- Financial instruments & contracts
- Approves/rejects based on Shariah compliance

Ihsan Agile Product Steward:

- Operational level
- Daily/weekly practice
- Product design and technical decisions
- Prompts ethical reflection and stakeholder consultation
- Ensures technical disclosure

The Product Steward and Shariah Board are **complementary, not competing.** Shariah Board ensures products are halal. Product Steward ensures the *process* of building embodies Islamic values and that stakeholders are genuinely served with transparency.

In organisations with Shariah Boards, the Product Steward becomes the bridge: operational practices that support governance oversight through systematic technical disclosure.

Next Steps for Product Stewards

If you're adopting the Ihsan Agile Product Steward role:

Week 1:
- Create initial Technical Uncertainty Register (TUR) (you can use the **Ihsan Agile Github TUR** as a starting point)
- Identify current technical shortcuts and affected stakeholders
- Schedule first stakeholder consultation about disclosed constraints

Sprint 1:
- Add technical disclosure to Definition of Done (you can use **Ihsan Agile Github Ethical DoD** as a starting point)
- Practice connecting Sprint Goals to *maṣlaḥah*
- Begin tracking societal impact metrics alongside business value

Sprint 2-3:
- Conduct first Stakeholder Barakah Review with transparency about technical constraints
- Refine Technical Uncertainty Register based on feedback
- Partner with IAF on Niyyah Check-ins (you can use the **Ihsan Agile Github Niyyah Check-in Template** as a starting point)

Ongoing:
- Maintain Technical Uncertainty Register as living document
- Default to transparency in all stakeholder communications
- Ask regularly: "Does this genuinely serve *maṣlaḥah*?"
- Measure success by stakeholder trust, not velocity

Chapter 4: Getting Started with Ihsan Agile

Ihsan Agile is designed for gradual, sustainable adoption. As the Prophet Muhammad ﷺ taught us: **"Take on only as much as you can do of good deeds, for the best of deeds is that which is done consistently, even if it is little." (***Sunan Ibn Mājah*** 4240)**

Phased Adoption

We recommend a three-phase approach:

Phase 1: Foundation (Sprints 1-2)

Goal: Introduce basic awareness without overwhelming the team

Actions:

- Appoint or designate someone to pilot the Ihsan Agile Facilitator (IAF) role (can be part-time, can be combined with Scrum Master initially)
- **If your work involves product decisions affecting external stakeholders:** Consider also designating someone to begin Product Steward practices (can be combined with Product Owner role initially) (start with both roles, or one or the other, there is not set formula, what works for your organisation and where it currently is is best).
- Introduce Niyyah Check-ins at the start of planning sessions (2-3 minutes)
- Add one ethical criterion to your Definition of Done
- **For teams adopting Ihsan Agile Product Steward (IAPS):** Create initial Technical Uncertainty Register documenting existing technical shortcuts
- Share the Three Pillars and Five Principles with the team (brief explanation, not training)

What success looks like:

- Team members understand why you're introducing Ihsan Agile
- Niyyah Check-ins happen consistently, even if awkward at first
- At least one piece of work is evaluated against the new ethical DoD criterion
- **For IAPS adopters:** Technical shortcuts from this Sprint are documented transparently, even if stakeholder consultation hasn't begun yet

Phase 2: Deepen (Sprints 3-4)

Goal: Expand ethical consciousness into reflection and stakeholder engagement

Actions:

- Add **muhāsabah** (ethical reflection) to Retrospectives (5-10 minutes)
- Introduce Stakeholder Barakah Review at Sprint Review or after key releases

- Expand Definition of Done to include 2-3 ethical criteria, including **technical disclosure** if relevant
- IAF begins asking gentle prompting questions throughout events
- **For IAPS adopters:** Begin genuine stakeholder consultation about disclosed technical constraints; update Technical Uncertainty Register based on feedback

What success looks like:

- Team identifies at least one ethical insight or concern in Retrospectives
- Stakeholders are asked about uplift and potential harms, not just satisfaction
- Team members begin raising ethical considerations without prompting
- **For IAPS adopters:** At least one stakeholder has been consulted about a technical constraint and their input influenced a decision

Phase 3: Embed (Sprint 5+)

Goal: Ihsan Agile becomes natural part of team rhythm

Actions:

- Full IAF role active with clear responsibilities
- **If adopted:** Product Steward role active with Technical Uncertainty Register maintained as living document
- All relevant overlays functioning across events
- Team develops its own ethical habits and language
- Consider expanding to additional teams or scaling practices

What success looks like:

- Ethical considerations are naturally woven into daily work
- Team can articulate how their work serves **maṣlaḥah**
- Retrospectives regularly surface both technical and ethical growth areas
- Stakeholders notice a different quality to consultation and delivery
- **For IAPS adopters:** Technical disclosure is automatic; shortcuts aren't taken without
  immediate documentation and stakeholder awareness

Starting Small: The Minimum Viable Practice

If you can only start with one practice, you have two equally valid options depending on your context:

Option 1: Niyyah Check-ins (Process-Focused)

Best for teams focused on internal practices and team dynamics

This single practice:

- Requires minimal time (2-3 minutes)
- Sets intention before work begins
- Creates space for ethical questions to surface
- Establishes the rhythm of "why" before "what"

Start here if: Your primary concern is embedding Islamic values into how your team works together, or you're building primarily internal tools.

Option 2: Technical Uncertainty Register (Product-Focused)

Best for teams building products with external stakeholders

This single practice:

- Requires minimal time (5-10 minutes per Sprint to document)
- Makes existing technical constraints visible
- Creates accountability for transparency
- Establishes stakeholder trust through disclosure

Start here if: You're building products for external communities, technical decisions significantly affect users, or transparency gaps are your biggest concern.

Both practices can grow: Niyyah Check-ins naturally lead to ethical Definition of Done and Muhāsabah Retrospectives. Technical Uncertainty Register naturally leads to Stakeholder Barakah Reviews and genuine shūrā.

Choosing Your Starting Role(s)

Start with Ihsan Agile Facilitator (IAF) role if:

- Your focus is team processes and internal practices
- You want to embed Islamic values into events
- Your main concern is how the team works together
- You're building primarily internal tools or services

Start with Ihsan Agile Product Steward (IAPS) role if:

- Your focus is product decisions and stakeholder relationships
- You need transparency about technical constraints
- Your main concern is what the team builds and for whom
- You're building products that affect external communities

Start with Both if:

- You have capacity and want to
- You're building products for Muslim communities with significant ethical stakes (e.g. fintech, healthcare, education)
- You have capacity for dual-role implementation
- Technical decisions and team practices both need attention
- Leadership is committed to comprehensive ethical framework

Remember: These roles complement each other. But making **any** start, with a single role, or practices from the Guide, is productive.

For Different Team Sizes

Small teams (3-7 people)

• Perfect for experimentation
• IAF role can rotate amongst team members
• IAPS role can be combined with Product Owner (same person, expanded responsibilities)
• Can move through phases quickly (1-2 Sprints each)
• More intimate space for **muhāsabah**
• **Technical disclosure advantage:** Small teams can maintain Technical Uncertainty Register collectively

Medium teams (8-15 people)

• Designate one person as IAF (can be part-time)
• Consider separate IAPS if building for external communities
• May need 2 Sprints per phase to build habits
• Consider breaking into smaller groups for **muhāsabah**
• **Technical disclosure consideration:** Ensure IAPS has authority to pause work for disclosure concerns

Large organisations (multiple teams)

• Pilot with one team first
• Document lessons learnt, especially around technical disclosure practices
• Expand gradually to other teams
• Consider dedicated IAF role(s) as practice matures
• **For IAPS role:** May need coordination across teams if multiple teams contribute to same product. Ensure the Technical Uncertainty Register is shared and not siloed.
• See Chapter 9: Scaling Ihsan Agile

Common Starting Patterns

We've observed teams successfully starting in different ways:

Pattern 1: IAF-First (Process Foundation)

Sprints 1-3: Focus on IAF role and events
Sprints 4-6: Add Product Steward practices as product concerns emerge

Best for: Teams new to values-based work, or primarily focused on internal improvements

Pattern 2: IAPS-First (Transparency Foundation)

Sprints 1-3: Focus on Technical Uncertainty Register and stakeholder transparency
Sprints 4-6: Add IAF practices to deepen team ethical awareness

Best for: Teams with urgent transparency gaps, or building high-stakes products for external communities

Pattern 3: Parallel Adoption (Comprehensive)

Sprints 1-2: Introduce both IAF and Product Steward simultaneously
Sprints 3-4: Deepen both practice sets
Sprint 5+: Full integration

Best for: Organisations with strong leadership commitment and capacity for comprehensive change

Pattern 4: Single Practice (Experimental)

Month 1-2: Just Niyyah Check-ins OR just Technical Uncertainty Register
Month 3: Evaluate impact and decide next steps

Best for: Cautious adopters, volunteer teams, or contexts where buy-in is uncertain

Critical Success Factors

Regardless of which approach you choose:

1. Leadership Support

- Leadership must value transparency and ethical reflection, not just velocity
- IAF and IAPS need real authority to influence decisions
- Resources allocated for practices (time in events, access to stakeholders)

2. Psychological Safety

- Teams must feel safe raising ethical concerns
- **Muhāsabah** requires honesty about where we fall short
- Technical disclosure requires admitting constraints without blame

3. Stakeholder Access

- IAPS needs genuine access to affected stakeholders
- Stakeholder Barakah Reviews require real users, not just internal proxies
- Budget for stakeholder engagement time

4. Patience with Process

- First Niyyah Check-ins may feel awkward
- First Technical Uncertainty Register entries may be incomplete
- First **Muhāsabah** sessions may surface discomfort
- This is normal; consistency matters more than perfection

5. Measure What Matters

- Don't just track "did we do the practice"
- Track "what changed because of the practice"
- For technical disclosure: measure stakeholder trust, not just register completeness
- For **Niyyah**: measure alignment with **maṣlaḥah**, not just having a statement

What Not to Do

Avoid these common pitfalls and anti-patterns:

❌ **Checkbox compliance:** Going through motions without genuine commitment
❌ **Role without authority:** Creating IAF/IAPS roles that can't influence decisions
❌ **Internal-only transparency:** Maintaining Technical Uncertainty Register that stakeholders never see
❌ **Performative engagement:** Consulting stakeholders without genuine intent to listen
❌ **Perfection paralysis:** Waiting for perfect conditions before starting
❌ **Speed over substance:** Rushing through phases to say "we're done"
❌ **Values as add-on:** Treating Ihsan Agile as extra work rather than how we work

Remember: It's better to do one practice with genuine commitment than five practices as checkbox exercises.

When to Pause and Reassess

Stop and evaluate if:

- Team treats practices as bureaucracy, not value
- No ethical insights emerge after 3-4 Sprints
- Technical Uncertainty Register grows but stakeholders never see it
- ***Muhāsabah*** surfaces concerns but nothing changes
- Leadership talks about Ihsan Agile but rewards old behaviours
- Role holders feel tokenised rather than empowered

If this happens: Don't abandon the framework. Instead, ask:

- Do role holders have real authority?
- Is leadership modelling the values?
- Are we measuring the right outcomes?
- Do we need external support (pilot programme, consultation)?

Chapter 5: Core Practices

These are the concrete practices the IAF and IAPS facilitate and the team adopts. Each practice embeds one or more Core Principles into your workflow.

Practice 1: Niyyah Check-ins

Embeds: Principle 1 (*Taqwā*), Principle 4 (Service & Justice)

When: Beginning of planning cycles

Who leads: IAF (or IAPS at product planning level)

Time: 2-3 minutes

How it works:

- IAF prompts: "Why are we building this? Who benefits? Who might be harmed? How does this serve **maṣlaḥah**?"
- Team discusses briefly
- Capture one line of intention alongside Sprint Goal

Example output: "Building this accessibility feature to ensure blind users can access zakat calculation with dignity"

When a Product Steward is present, they contribute by connecting the Sprint's work to broader product purpose and ensuring the niyyah reflects genuine service to stakeholders, not just organisational goals. The Product Steward may prompt: "How does this Sprint advance our commitment to the communities we serve? Are we building what we *want* to build, or what genuinely serves **maṣlaḥah**?" This grounds the team's intention in the reality of who will be affected by their work. Are there technical constraints we need to disclose to stakeholders?

Practice 2: Ethical Completeness

When: Defined during team formation; reviewed in Retrospectives; applied when marking work Done

Who maintains: IAF partners with Development Team; IAPS ensures product-level ethical criteria are included

Sample ethical criteria to add:

- Transparent and truthful to users/stakeholders
- No foreseeable harm; mitigations documented
- Stewardship respected (sustainable pace, waste reduced)
- Privacy honoured; no unnecessary data collection
- Accessible to users with disabilities
- Shariah compliance reviewed (for financial products)
- Impact on vulnerable groups assessed

Key addition for technical disclosure:

- Technical constraints disclosed to affected stakeholders (see Technical Uncertainty Register)
- Gharar Assessment completed if uncertainty affects stakeholders beyond the team
- Required disclosure level identified (Document / Inform / Consult / Consent)
- Stakeholder disclosure obligations fulfilled before marking Done

The Product Steward's Role in Definition of Done:

While the IAF helps the team expand ethical criteria beyond functional correctness, the Product Steward ensures product-level concerns are included. Specifically, the Product Steward is responsible for the **_gharar_** disclosure criterion: when the team creates technical debt or accepts known limitations, these must be documented transparently.

This transforms the Definition of Done from "the team says it's finished" to a commitment that the team has acted with honesty and care, making known constraints visible, disclosing what they are aware of, and remaining accountable to both stakeholders and Allah (SWT).

Practice 3: Technical Disclosure Management

Embeds: Principle 2 (Stewardship/Amānah), Principle 3 (Shūrā), Principle 4 (Justice)

When: Throughout Sprint, but especially during Sprint Planning and before marking work Done

Who leads: IAPS (with IAF support for integration into events)

Core artifacts:

1. **Technical Uncertainty Register (TUR)**: Living document of all disclosed technical constraints
2. **Gharar Assessment Checklist**: Evaluative tool to determine ethical risk of documented uncertainties

The Two-Step Governance Flow:

Step 1: Technical Uncertainty Register (Exhaustive Documentation)

- Records ALL known technical constraints, trade-offs, deferred improvements, or shortcuts, regardless of severity
- Descriptive, non-judgmental documentation
- **Purpose:** Eliminate **_jahalah_** (ignorance) by making constraints visible
- **NOT** a prioritised work list. It's a transparency artifact

Step 2: Gharar Assessment Checklist (Selective Evaluation)

- Applied selectively to uncertainties that may affect stakeholders
- Evaluates: Is this uncertainty ethically dangerous if left as-is?
- Determines required disclosure level (Document / Inform / Consult / Consent)

- Triggers escalation or mitigation where needed
- Not all documented uncertainties require further assessment; the Gharar Assessment is applied only when a technical uncertainty may materially affect stakeholders.
- The example Gharar Assessment Checklist provided in the Ihsan Agile GitHub repository (https://github.com/ihsan-agile/ihsan-agile-guide) is illustrative, and a template, not exhaustive. Organisations are expected to adapt and evolve their checklists over time to reflect their specific context, stakeholders, and risks.

How it works in practice:

During Sprint Planning:

- IAPS identifies stories likely to involve technical shortcuts
- Team agrees on acceptable trade-offs using Gharar Assessment
- Creates TUR entries as part of Definition of Done
- Ensures disclosure obligations are scheduled (e.g., "Update UI warning", "Inform stakeholders")

Before marking work Done:

- Verify TUR entry exists if shortcuts were taken
- Confirm Gharar Assessment completed if uncertainty affects stakeholders
- Verify disclosure obligations fulfilled (UI warnings added, stakeholders informed, consent documented)

Example TUR entry reference in code:

javascript

```
// TUR-042: Using simplified algorithm that doesn't handle edge cases
// See Technical Uncertainty Register for full details and stakeholder disclosure status
// Gharar Assessment: Level 3 (Consult) – stakeholders informed (see TUR for details)
```

Practice 4: Shūrā as Decision Practice

When: Major decisions, Sprint Planning, Replenishment, Retrospectives, and when evaluating technical shortcuts through Gharar Assessment

How it works:

- Identify who is affected by this decision
- For technical shortcuts: Use Gharar Assessment to determine required consultation level
- Ensure their voices are heard
- Create space for dissent
- Document decision and reasoning including in TUR when relevant
- **Shūrā** does not require consensus; it requires sincere consultation, consideration of concerns, and a reasoned decision that accounts for those affected.

Practical techniques:

- Silent brainstorming before discussion
- Round-robin input (everyone speaks once before anyone speaks twice)
- Explicit invitation to dissent: "What concerns should we consider?"
- For technical shortcuts: "Who will bear the consequences of this constraint? Have we consulted them appropriately?"

Practice 5: Stewardship & Mīzān

When: Sprint Planning, Daily Standups, Retrospectives

How it works:

- Set WIP limits that allow quality and reflection
- Respect sustainable pace (no heroics as standard)
- Identify waste experimentally
- Consider environmental stewardship
- Maintain Technical Uncertainty Register as ongoing stewardship obligation
- Review TUR in Retrospectives: Are we maintaining transparency? Are disclosure obligations being fulfilled?

Practice 6: Muhāsabah Retrospectives

When: Sprint Retrospectives, periodic reviews

Time: Add 5-10 minutes of ethical reflection

Core questions:

- Where did we embody *iḥsān*? Where did we fall short?
- Where did pressure cause us to compromise values?
- Were any technical constraints overlooked that should have been disclosed?
- How effectively did we maintain our Technical Uncertainty Register this Sprint?
- Did any documented uncertainties in our TUR create ethical concerns we need to address?
- What habit should we start or stop?

TUR Review questions:

- How many new uncertainties did we document this Sprint?
- How many did we address or mitigate?
- More importantly: How effectively did we maintain disclosure to stakeholders?
- Are tactical shortcuts becoming a pattern?
- Do stakeholders feel informed or surprised?

After reflection, identify 1-2 habits to start or stop (small, sustainable changes).

Practice 7: Stakeholder Barakah Review

When: Sprint Review, after releases

Who facilitates: IAF leads the event; IAPS presents product-level insights including technical disclosure status

Questions for stakeholders:

- Did this create genuine benefit? For whom specifically?
- Was this just and fair?
- What unintended harms should we address?
- Were you adequately informed about technical limitations? (Transparency check)
- Did you understand the constraints before relying on this feature? (Disclosure effectiveness)
- What concerns do you have about documented uncertainties in our Technical Uncertainty Register?
- What should we measure next to learn if we're serving ***maṣlaḥah***?

The Product Steward's Leadership

The Product Steward leads preparation for Stakeholder Barakah Reviews by:

- **Identifying affected stakeholders**: Not just users, but those who bear risk from technical decisions: future maintainers, community members who depend on service reliability, vulnerable groups who may be excluded by design choices
- **Presenting the Technical Uncertainty Register**: Making visible any technical debt, known limitations, or uncertainties that affect stakeholders. This is not about blame but about ***amānah***, fulfilling our trust by being truthful
- **Facilitating genuine consultation**: Creating space for stakeholders to voice concerns, question decisions, and influence future priorities. This is ***shūrā*** in practice
- **Documenting outcomes for backlog adjustment**: What did we learn about genuine benefit vs. intended benefit? What harms emerged that we didn't anticipate? What must change?
- **Updates TUR with stakeholder input**

Critical distinction: In conventional Sprint Reviews, stakeholders see a demo and provide feedback. In Stakeholder Barakah Reviews led by a Product Steward, stakeholders see both what was built *and* what constraints, debts, or uncertainties came with it. They are treated as partners in stewardship, not merely consumers to satisfy.

Example:

Sprint Review without Product Steward: "Here's the new payment feature. Users can now pay in three clicks. Any feedback?"

Barakah Review with Product Steward: "Here's the new payment feature. Users can now pay in three clicks. I need to make you aware: to ship this Sprint, we deferred additional encryption upgrades that would further strengthen user data protection. Current controls meet our minimum security standards, but this limitation is documented in our Technical Uncertainty Register. We plan to address this in Sprint 12. Given that many of our

users are in countries with surveillance concerns, we want your input: should we delay launch to include this now, or is the current security adequate with the planned upgrade timeline?"

The difference is **amānah**. The first approach hides uncertainty. The second fulfils the trust by making it visible and inviting stakeholder wisdom.

New artifact: Use the **Stakeholder Barakah Review Template** to structure these conversations.

Practice 8: Continuous Niyyah Alignment

When: Regular check-ins (monthly, quarterly, or when direction shifts)

Questions:

- Why does this work matter? What would be lost if we stopped?
- Who are we serving? Is that still who we intend to serve?
- Is our stated intention still alive in our daily work, or have we drifted?
- Are we being truthful with stakeholders about what we're building and its limitations?
- Is our Technical Uncertainty Register a trust-building tool or a hidden liability list?

Chapter 6: How the IAF and IAPS Work in Practice

In Scrum

Sprint Planning:

IAF responsibilities:

- After Product Owner presents Sprint Goal, IAF adds 2-3 minute Niyyah Check-in
- Team captures one line of intention alongside Sprint Goal
- IAF prompts: "How does this align with our Definition of Done's ethical criteria?"

IAPS responsibilities:

- Identifies stories likely to involve technical shortcuts
- Guides team through Gharar Assessment for relevant uncertainties
- Ensures TUR entry creation is part of Definition of Done for affected stories
- Plans disclosure activities (e.g., "Update UI warning", "Inform stakeholders")
- Example collaboration:
    1. IAPS presents Sprint Goal connected to ***maṣlaḥah***
    2. IAF facilitates 2-3 minute Niyyah Check-in
    3. Team discusses: "Who benefits? Who might be harmed?"
    4. IAPS identifies any technical shortcuts being considered
    5. IAF ensures Definition of Done includes technical disclosure criteria
    6. Team commits with conscious intention and disclosed constraints

Daily Scrum:

IAF:
- Observes more than speaks
- Watches for signs of imbalance (overburdening, unsustainable pace)
- Intervenes when needed: "I'm noticing [person] has taken on a lot. How can we rebalance?"

IAPS:
- Monitors for technical shortcuts being taken without documentation
- Flags disclosure obligations that may be at risk
- Briefly asks: "Any technical constraints introduced yesterday that need TUR entries?"

Sprint Review:

IAF:
- After demo, IAF facilitates 5-10 minute Stakeholder Barakah Review
- Invites real users when possible
- Asks: Did this create uplift? Was it fair? Unintended harms?

IAPS:
- Presents relevant TUR entries affecting stakeholders
- Demonstrates disclosure mechanisms implemented this Sprint

- Solicits feedback: "Were you adequately informed about limitations?"
- Documents stakeholder input for TUR updates and backlog prioritisation
- Shows how technical disclosure builds trust, not just what was shipped

Sprint Retrospective:

IAF:
- Opens with 5-10 minutes of ***muhāsabah***
- Team identifies where they embodied values, where they fell short
- **Includes TUR review:** "Where did we hide constraints? How effective was our disclosure?"
- Identifies 1-2 habits to start/stop
- Then Scrum Master (if different) continues with process improvement

IAPS:
- Reviews TUR maintenance quality this Sprint
- Identifies patterns in technical shortcuts (tactical debt becoming habit?)
- Assesses disclosure effectiveness based on stakeholder feedback
- Proposes capacity allocation for addressing high-priority uncertainties

In Kanban

Board & Policies:

- Display purpose/***niyyah*** policy on or near board
- Add ethical pull criteria (displayed visibly), including: "TUR entry created if technical shortcuts taken"
- Set WIP limits as ***mīzān*** (balance)
- Consider "Community Impact" class of service
- Make waste visible with tags/lanes
- Add "Disclosure Obligations" column or tag to track TUR-related work

Replenishment Meeting:

IAF:
- Begins with brief Niyyah Check-in (2 minutes)
- As team pulls work: "Does this serve our purpose? Do we have capacity?"

IAPS:
- Reviews TUR for high-priority uncertainties that need addressing
- Ensures work to fulfil disclosure obligations is prioritised
- Identifies new work likely to introduce technical shortcuts

Kanban/Flow Review:

IAF:
- Reviews metrics plus ethical dimension
- "Are we maintaining sustainable pace? What waste have we removed?"

IAPS:
- Reviews TUR metrics: new entries, resolved uncertainties, disclosure effectiveness
- Assesses: "Are we maintaining stakeholder trust about known limitations?"
- Identifies systemic patterns causing uncertainty accumulation

Operations/Strategy Review:

- Include Stakeholder Barakah Review items
- Review and update policies
- Review TUR governance: Is it functioning as transparency tool or becoming liability list?
- Assess disclosure quality trends: Are stakeholders increasingly informed or surprised?

In SAFe

Portfolio / LPM Level:

IAPS role:
- Adds *niyyah* to portfolio vision/themes
- Portfolio Kanban policies include ethical acceptance criteria and technical disclosure requirements
- OKRs include service/impact metrics, not just output
- Portfolio-level TUR for cross-cutting technical uncertainties

ART / Programme Level:

IAF:
- PI Planning opens with brief niyyah for the value stream
- PI Objectives reflect *maṣlaḥah* and ethical constraints
- System Demo includes Stakeholder Barakah Review segment
- Inspect & Adapt runs a *muhāsabah* before problem-solving workshop
- Built-in Quality extends to include Ethical Completeness

IAPS:
- Ensures PI Objectives include disclosure obligations for known technical uncertainties
- Presents programme-level TUR at System Demos
- Coordinates disclosure across teams for shared uncertainties
- Partners with Product Management and System Architect on technical disclosure strategy

Chapter 7: Concrete Worked Scenarios

Scenario 1: Designing a Micro-Lending App with Amānah and Disclosure

Context

Team building Shariah-compliant micro-lending app. Shariah board has approved financial instruments. Team operating like any fintech startup: focused on speed-to-market, conversion metrics, user acquisition.

Without IAF/IAPS: Product Decisions

UI/UX Design:

- Defaults encourage maximum borrowing
- UI makes declining offers difficult (large "Accept", small "Decline")
- Push notifications timed for financial stress
- No educational content

Technical Implementation:

- Simplified affordability algorithm prioritising approval rates
- No manual review process
- Bank statement analysis only, no income verification alternatives
- Technical shortcuts hidden in TODO comments

Questions the team never asked:

- None of this violates Shariah narrowly. But does it embody *iḥsān*? Serve *maṣlaḥah*? Is it just?
- Are technical limitations disclosed to users who will rely on these calculations for financial decisions?

With IAF/IAPS: Sprint Planning Niyyah Check-in

IAF prompts: "Who benefits? Who might be harmed? How do we know?"

IAPS adds: "We're considering simplifying the affordability calculation to ship faster. Let's use the Gharar Assessment to evaluate this decision."

Team realises: If these were our family, would we want them using this as designed? Would we want them relying on calculations with hidden limitations?

IAPS Applies Gharar Assessment

Evaluation of the simplified affordability algorithm:

- ❌ **Disclosure:** Currently none, limitation would be hidden
- ❌ **Knowledge:** Users would not know calculation is simplified

❌ **Impact:** SEVERE: financial harm, religious obligation (avoiding *riba* requires accurate affordability)
⚠ **Necessity:** Market pressure exists, but not life-threatening emergency
❌ **Mitigation:** No plan currently
❌ **Consent:** Users cannot consent to what they don't know

Result: Gharar Assessment reveals this is **Level 4 (Obtain Consent)** - cannot proceed without disclosure and consent.

Sprint 3: Product Steward Creates Technical Uncertainty Register Entry

The IAPS documents **TUR-001: Simplified Affordability Algorithm** in the Technical Uncertainty Register:

- Known Limitations: Affordability algorithm uses simplified income verification (bank statement analysis only, no manual review). This may result in:
- 15-20% of applicants being offered loans they cannot safely repay
- Higher risk for gig workers with irregular income
- Potential harm to families already in financial stress
- No alternative verification methods for non-traditional employment

Affected Stakeholders:

- Low-income borrowers, particularly those with non-traditional employment
- Gig workers, freelancers, seasonal workers
- Families in financial crisis seeking emergency funds

Impact Assessment:

- **Severity:** Severe (financial harm + religious obligation)
- **Affected Users:** 15-20% of applicant pool
- **Business Impact:** Potential reputation damage, trust erosion
- **Religious Dimension:** Accurate affordability is necessary to avoid riba

Disclosure Plan:

- Prominent UI warning before loan application: "Preliminary calculation for standard employment only. Verify with financial advisor before accepting offer."
- Help text explaining algorithm limitations
- Educational content about responsible borrowing **before** application
- Support team briefed on limitations and alternatives

Mitigation Plan:

Phase 1 (Immediate – Sprint 3):

- UI warnings implemented
- Educational content repositioned to appear **before** application
- Support team training on limitations

Phase 2 (Sprint 8-9):

- Add manual review option for borderline cases
- Consult community financial counsellors on appropriate thresholds
- Develop alternative verification methods for non-traditional income

Phase 3 (Q2 2025):

- Implement multi-factor income verification
- Integration with gig economy platforms for income data
- Partnership with community financial advisors

Stakeholder Acknowledgment:

- Beta users informed of algorithm limitations
- Advisory board of community leaders consulted and supportive of phased approach
- Community financial counsellors engaged for Phase 2 design

Team Implementation: Sprint 3-5

Based on the Niyyah Check-In and Gharar Assessment, the team redesigns:

Sprint 3:

- Creates TUR-001 entry with full disclosure plan
- Adds prominent UI warning: "Preliminary calculation for standard employment only. Verify with financial advisor before accepting offer."
- Documents specific limitations in user-facing help text
- Repositions educational content to appear **before** application (not after approval)

Sprint 4:

- Adds clearer explanations in plain language throughout application flow
- Makes declining offers as easy as accepting (equal visual weight for both buttons)
- Redesigns push notifications to inform, not manipulate (removed stress-timed notifications)
- Implements 48-hour "cooling off" period before loan finalisation

Sprint 5:

- Expands educational content about financial planning and debt responsibility
- Adds "Speak to a financial counsellor" option prominently in application flow
- Support team fully trained on limitations and referral process

Sprint Review: Stakeholder Barakah Review

The Product Steward's distinctive contribution:

Rather than inviting only excited early adopters, the IAPS ensures the Stakeholder Barakah Review includes those who will bear the consequences:

Invited stakeholders:

- Community financial counsellors who work with underbanked families
- Islamic scholars familiar with debt and financial justice
- Representative beta users from different income levels and employment types
- Community leaders from neighbourhoods the app serves

IAPS presents:

- Features shipped this Sprint
- Technical Uncertainty Register entry TUR-001
- Disclosure mechanisms implemented
- Phased mitigation plan

Critical Feedback from Stakeholders

Community Financial Counsellor:
"Many of our clients are in crisis when they apply. The 48-hour cooling off period is excellent. But can we add a 'Speak to counsellor first' option that's even more prominent? Right now it feels buried."

Islamic Scholar:
"The educational content is good, but I'm concerned it still appears too late in the flow. Even though it's before approval now, users in financial stress may not engage with it. Can we require a brief financial literacy check before proceeding?"

Beta User (Gig Worker):
"I appreciate knowing the calculator doesn't work well for freelancers like me. But I wish there was a way to submit my tax returns or client contracts for manual review. Right now I just can't use the app at all."

All suggestions are added to the backlog and prioritised ahead of new features.

Updated Mitigation Plan

Based on stakeholder feedback, IAPS updates TUR-001:

Phase 2 (Accelerated to Sprint 6-7, was Sprint 8-9):

- Prominent "Speak to Financial Counsellor First" button in application flow
- Required brief financial literacy quiz before loan application
- Manual review submission option for non-traditional income (tax returns, contracts)

Stakeholder Consent Updated:

- Community counsellors consulted on button placement
- Islamic scholar reviewed financial literacy quiz content
- Beta users tested manual review submission flow

Result

Timeline: Takes three extra Sprints instead of the originally planned launch timeline. Velocity drops.

But the product embodies amānah:

- Stakeholders trust it because they know its limitations
- Affected communities participated in its design
- Their concerns are reflected in the roadmap
- Technical constraints are disclosed, not discovered through harm
- Users can make informed decisions about whether to rely on the tool

Critical Contrast: IAF vs. IAF + IAPS

With IAF only:

- Team's internal values improve
- They ask better ethical questions
- They treat users with more dignity in design decisions
- Manipulative deceptive patterns are eliminated
- **But:** Transparency about technical limitations depends on team initiative

With IAF + IAPS:

All of the above, plus:

- External stakeholders know about technical constraints through TUR
- Affected parties are genuinely consulted, not just informed
- Disclosure is structural (part of Definition of Done), not optional
- Technical limitations are visible to users before they rely on the product
- Trust is maintained through systematic transparency, not goodwill
- Stakeholder feedback shapes the product roadmap

Key Insight

Both roles matter. They address different dimensions:

- **IAF transforms how the team works:** Values, events, daily decisions, ethical reflection
- **IAPS transforms how the product serves:** What gets built, who is consulted, what is disclosed, how trust is maintained

Together, they bridge the implementation gap: from manifesto to mechanism, from principles to practice, from good intentions to structural embodiment of Islamic values in both process and product.

Scenario 2: Designing a Zakat Calculator with Disclosure and Shūrā

Context: Islamic charity building zakat calculator. Initial version is MVP with simplified logic.

Without IAPS:

- Fiqh position not clearly stated
- Designed only by Developers (not tested with users in different financial situations)
- Interface feels transactional
- Optimised for donations to the charity building the app
- Technical limitations hidden: calculator fails for complex portfolios but doesn't warn users
- Users may unknowingly miscalculate zakat, failing to fulfil religious obligation correctly

With IAF/IAPS – Sprint Planning with Shūrā:

IAF: "Who might we overlook?"

IAPS: "This calculator has significant limitations for complex portfolios. Let's evaluate the ethical implications."

Team involves: Islamic scholars (different schools), Muslims across income levels, elders and youth.

IAPS creates TUR entry: TUR-005 "Simplified Zakat Algorithm":

- **Limitations documented:** Doesn't handle cryptocurrency, business ownership, agricultural nisab
- **Gharar Assessment:** Level 3 (Consult) → Level 4 (Obtain Consent) because religious obligation is involved
- **Disclosure plan:**

  - UI warning: "Supports simple income scenarios only. For complex portfolios, consult a scholar."
  - Help text explaining what "simple scenarios" means
  - "Learn more about limitations" link to full documentation
  - Fiqh position clearly stated
  - Option to export data for scholar review

Definition of Done includes:

- Fiqh position clearly documented and explained
- Tested with users in various financial situations
- Interface feels dignified and supportive
- TUR entry created with full disclosure plan
- UI warnings implemented and tested
- Stakeholders (users) can make informed choice about relying on calculator

Sprint Review – Stakeholder Barakah Review:

IAF facilitates: Invites users who've given zakat, users who've received zakat, scholars, charity administrators.

IAPS presents: TUR entry, demonstrates disclosure mechanisms, asks for feedback.

Stakeholder feedback: Calculator accurate for what it does, disclosure is clear and helps users know when to seek expertise. Suggestions: Add fiqh position selector, spiritual content, stories of impact.

Team adds:

- Fiqh position selector
- Spiritual content
- Stories of impact
- Compassionate language
- Updates TUR with stakeholder feedback
- Refines disclosure based on user input

Result: App serves different members of the ummah according to their needs. Team learnt the value of **shūrā** in practice. Users trust the calculator because limitations are disclosed prominently and they can make informed decisions about whether to rely on it or seek additional guidance.

Scenario 3: Technical Disclosure in an Islamic Finance App

Context: Team has accumulated 47 undocumented technical shortcuts over 6 months. No visibility into constraints affecting users.

Without IAPS:

- Technical shortcuts scattered in TODO comments
- No stakeholder awareness of limitations
- Users discovering bugs and limitations by surprise
- Trust eroding: "Why weren't we told about this?"
- Developers leaving due to technical debt burden

With IAPS – Technical Disclosure Intervention:

Week 1: Discovery & Documentation

- IAPS facilitates team session to identify existing shortcuts
- Creates initial TUR with 47 entries
- Each marked as "Inherited" (team didn't create them, but found them)
- No blame. Focus on transparency going forward

Week 2: Gharar Assessment & Prioritisation

- IAPS leads team through Gharar Assessment for user-facing uncertainties
- Identifies:
    - 12 uncertainties affecting users directly (Level 3-4)
    - 8 high-priority for resolution based on impact
    - All require disclosure mechanisms

Week 3: Disclosure Implementation

- Add UI warnings for 12 user-facing limitations
- Update help documentation
- Brief support team on limitations
- Inform stakeholders through email: "Making our technical constraints visible"

Week 4: Stakeholder Barakah Review

- IAPS presents TUR to stakeholders
- Demonstrates disclosure mechanisms
- Asks: "How does this transparency affect your trust?"
- Stakeholders report: "We wish we'd known sooner, but appreciate the honesty now"

Sprint 5 onward:

- Team allocates 20% capacity to addressing high-priority TUR items
- New shortcuts are documented immediately as part of Definition of Done
- TUR becomes trust-building tool, not liability list
- Developer morale improves, no longer hiding problems
- User trust increases as limitations are disclosed, not discovered through failure

Result: Technical uncertainty didn't disappear overnight. But by transforming hidden debt into disclosed constraints, the team:

- Rebuilt stakeholder trust through transparency
- Reduced rework from surprise failures
- Improved team morale through honest practice
- Embodied ***amānah***: fulfilling trust through disclosure, not concealment

Chapter 8: Frequently Asked Questions

Won't this slow us down?

Not in the long run. Ihsan Agile practices may add small amounts of time upfront (2–3 minutes for niyyah, 5–10 minutes for muhāsabah), but they prevent hidden ethical issues, undisclosed constraints, and downstream harm. Addressing manipulative UX or transparency gaps during Definition of Done takes minutes; repairing user trust after harm emerges can take weeks. Teams often report increased meaningful velocity through reduced waste, sustainable pace, and clearer intention that prevents misaligned work.

What about non-Muslim team members?

Ihsan Agile is not religious observance. It introduces no prayers, rituals, or acts of worship into work. Instead, it applies Islamic ethical values to how work is organised and delivered through deliberate, practical interventions such as reflection, transparency, consultation, and stewardship within existing Agile practices. In mixed teams, it can be framed simply as values-based delivery, and non-Muslim team members often find the approach meaningful because it supports trust, fairness, and purposeful work.

We're a small startup. We can't afford another role.

The IAF can be: Part-time (10-20%), combined with Scrum Master initially, rotating amongst team members, volunteer from within. Start with whoever has grounding in Islamic ethics, ability to ask questions, respect from team.

The IAPS role can similarly be:

- Extension of existing Product Owner role (10-20% additional focus)
- Combined with Tech Lead responsibilities
- Practices adopted without formal role change
- Part-time focus on maintaining TUR and ensuring disclosure

Start with whoever has grounding in Islamic ethics, ability to ask questions, respect from team, and product decision authority.

Won't the Technical Uncertainty Register become overwhelming?

The key distinction: The TUR is a transparency artifact, not a work queue. Success isn't an empty register. Success is stakeholders who trust you because you've been truthful.

- A register that grows as you discover limitations shows maturity and honesty
- A register that shrinks through concealment shows the opposite
- Most entries are Level 1-2 (Document/Inform), and don't require ongoing stakeholder involvement
- The Gharar Assessment helps you identify which uncertainties need attention
- Regular grooming prevents the register from becoming a graveyard

Measure success by:

- Disclosure quality (are stakeholders informed?)
- Trust indicators (do stakeholders feel deceived or protected?)

- Resolution of high-impact items (are priorities clear?)
- NOT by register size

How is this different from having Muslim leadership?

Leadership provides vision and commitment. IAF provides daily operational embedding of values in events. IAPS provides product-level stewardship and technical disclosure governance. Leadership creates space; IAF ensures that space is used in daily delivery; IAPS ensures products embody values in what is built and how constraints are disclosed. All three are needed.

Isn't this just adding bureaucracy?

No. Ihsan Agile works within existing events and focuses on early honesty rather than extra process. By making ethical and transparency concerns visible early, teams avoid hidden harm, rework, and erosion of trust.

Technical disclosure specifically:

- TUR entry is part of Definition of Done (5-15 minutes)
- Gharar Assessment used selectively (5-10 minutes for relevant uncertainties)
- Stakeholder disclosure often just means adding a UI warning (10-30 minutes)
- Prevents weeks of rework from surprise failures
- Builds trust that protects long-term relationships

Ihsan Agile prevents: shipping features that violate values, burnout, user backlash, undisclosed technical debt undermining stakeholder trust and causing downstream harm.

Do you need to be a scholar to be an IAF?

No. You need: grounding in Islamic ethics (the Five Principles), familiarity with Qur'anic values, ability to ask questions, humility to consult scholars when needed, respect from team. IAF is not a mufti. IAF is a coach who helps teams clarify intention, reflect on alignment, consult affected voices, apply ethical criteria.

Do you need to be a scholar to be an IAPS?

No. You need:

- Grounding in Islamic ethics (the Five Principles)
- Familiarity with concepts like **amānah**, **gharar**, transparency as moral obligation
- Product decision authority or close partnership with Product Owner
- Ability to ask questions with humility
- Commitment to technical disclosure and stakeholder protection
- Respect from team and stakeholders

IAPS is not a mufti. IAPS is a steward who ensures:
- Technical constraints are documented (TUR)
- Ethical implications are evaluated (Gharar Assessment)
- Stakeholders are genuinely protected through disclosure
- **Amānah** is fulfilled through transparency

Chapter 9: Scaling Ihsan Agile

Ihsan Agile is designed to start small: one team, one practice at a time. But what happens as your organisation grows? This chapter provides lightweight guidance for scaling while preserving the framework's core principles.

When to Think About Scaling

Consider scaling when:

- Multiple teams contribute to the same product
- Technical decisions create cross-team dependencies
- Stakeholder engagement spans multiple teams or programmes
- You need consistency across teams serving the same communities

Don't scale prematurely. Let one team prove the practices before expanding.

What Scales, What Doesn't

What scales naturally:

- **The Five Core Principles**: Taqwā, Stewardship, Shūrā, Service & Justice, Tazkiyah apply at all levels
- **IAF and IAPS roles**: Can coordinate across teams without losing their core function
- **Technical Uncertainty Register**: Can capture cross-cutting uncertainties affecting multiple teams
- **Stakeholder Barakah Reviews**: Can include stakeholders affected by multi-team efforts

What stays team-level:

- **Daily events**: Niyyah Check-ins, Muhāsabah Retrospectives remain team practices
- **Lightweight overlays**: Still 2-10 minutes, not heavy coordination meetings
- **Psychological safety**: Each team maintains its own ethical reflection space

Two Approaches to Scaling

Approach 1: Organic Scaling
- Teams adopt Ihsan Agile independently
- Coordinate only where work overlaps
- IAFs/IAPSs meet periodically to share learnings
- **Best for:** Organisations with autonomous teams, distributed structures

Approach 2: Coordinated Scaling
- Organisation-wide adoption with shared practices
- Common Definition of Done across teams
- Coordinated TUR for shared technical constraints
- **Best for:** Organisations with interdependent teams, shared products

Coordination Mechanisms

IAF Network:
- IAFs from different teams meet regularly (monthly/quarterly)
- Share effective practices, challenges, adaptations
- Support each other in maintaining ethical focus under pressure

IAPS Coordination:
- IAPSs coordinate disclosure for technical constraints affecting multiple teams
- Ensure stakeholders aren't confused by inconsistent messaging
- Share Gharar assessment approaches

Shared Technical Uncertainty Register:
- For technical constraints that cut across teams
- Maintained collaboratively with clear ownership per entry
- Visible to all affected stakeholders

Success at Scale

Scale successfully when:

- Teams maintain autonomy while coordinating where needed
- Technical disclosure remains transparent (not bureaucratised)
- Stakeholders report consistent trust across teams
- IAF/IAPS roles add value without adding overhead
- Organisational culture shifts toward viewing ethics as embedded, not added

Avoid: Turning Ihsan Agile into a set of checklists enforced from the top. It is meant to grow through empowered teams taking responsibility, not through top-down control.

What We're Learning

This chapter will evolve as organisations pilot Ihsan Agile at scale. We're particularly interested in:

- How different organisational structures adapt the framework
- Which coordination mechanisms work best in practice
- How to maintain psychological safety as teams scale
- When centralisation helps vs. when it hinders

If you're scaling Ihsan Agile: Contact us at **getinvolved@ihsanagile.org**. Your experience will shape future versions of this guidance.

Chapter 10: Getting Involved in Ihsan Agile

We need your participation

Ihsan Agile is a developing framework. Core Principles are grounded in Islamic sources. Practices are designed based on consultancy experience. But we have not yet piloted the IAF or IAPS roles comprehensively in live organisations. This is where we need you.

To pilot, you don't need a new role

The IAF role overlays onto your existing Scrum Master, Agile Coach, or team lead. It's an enrichment of facilitation you're already doing, not an additional hire. For small teams, it can even rotate among team members or be part-time (10-20%).

The same is true for the IAPS role and the Product Owner. The IAPS can be an extension of existing the Product Owner role (10-20% additional focus) or combined with Tech Lead responsibilities.

This is an invitation to help shape the sector

We're seeking early adopter organisations as partners in participatory development, not to test an uncertain idea, but to refine a peer-reviewed framework through real-world practice.

You'd be helping establish what could become the standard for how Muslim-led teams operationalise Islamic values in Agile delivery.

Ideal pilot organisations:

- Islamic fintech startups building products for Muslim communities
- Muslim software development teams within larger organisations
- Islamic charities and NGOs using Agile for campaigns or service delivery
- Muslim tech companies committed to values-based development
- Community organisations managing projects with volunteer teams
- EdTech and Qur'anic learning platforms
- Halal e-commerce and marketplace teams
- Muslim-focused media and content platforms

What We're Offering

- Facilitation support as you pilot the IAF role and/or Product Steward role
- Adaptation of framework to your specific context
- Documentation support
- Guidance on integrating Product Stewardship practices into existing product ownership
- Contribution to building a body of practice
- Ongoing connection to Ihsan Agile community

What We're Asking From You

- Willingness to experiment and iterate
- Openness to making values and ethics explicit in workflow
- Commitment to at least 2-3 Sprint cycles
- Feedback to help refine the framework
- At least one person who can dedicate time to IAF role and/or Product Steward role
- For Product Steward pilots: Willingness to maintain a transparent Technical Uncertainty Register and conduct Stakeholder Barakah Reviews with genuine consultation

Research Partnerships

For Researchers and Scholars:

Ihsan Agile v1.1 introduces the Product Steward role based on critical analysis of conventional Product Owner frameworks. We welcome research partnerships to:
- Study the impact of gharar disclosure on stakeholder trust
- Compare Product Owner vs. Product Steward approaches in Muslim-led organisations
- Analyse how technical debt transparency affects product decisions
- Investigate the relationship between Shariah governance and operational Product Stewardship
- Document case studies of Product Stewardship in practice

If you're a researcher interested in studying Ihsan Agile implementations, particularly the Product Steward role, contact us at: **getinvolved@ihsanagile.org** with "Research Partnership" in the subject line.

How to Express Interest

If you're Interested in piloting, please fill out this form: **https://tally.so/r/7Rb7dP**
Alternatively, you can reach out to **getinvolved@ihsanagile.org** with a short email and we can discuss whether it's a good fit for your team.

Contributing to the Framework

Ihsan Agile is an open, living framework held as an *amānah* for the ummah. While piloting the IAF and Product Steward roles in real teams is the primary way the framework evolves, we also welcome knowledge-based contributions such as clarifications, templates, case studies, research-informed refinements, and translations.

These contributions are stewarded through the Ihsan Agile community using a structured process of consultation and review, so the framework grows with care, consistency, and integrity. Guidance on how to contribute is available at **https://ihsanagile.org/community**.

Chapter 11: Attribution & Licensing

Attribution

Ihsan Agile builds on widely adopted Agile practices, reinterpreted through Islamic values. Not affiliated with Scrum.org, Scrum Alliance, Kanban University, or Scaled Agile, Inc.

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Collaboration is welcomed as *shirkah fī al-khayr* (partnership in good). Teams are invited to: adapt for your context, translate into other languages, share experiences, contribute improvements, create training materials.

Appendices

Appendix A: Scrum Event & Artifact Map

Events

Sprint Planning:

- **Niyyah Check-in** (2-3 minutes, facilitated by IAF): Capture one-line intention that complements the Sprint Goal
- **IAPS contribution**: Identify stories likely to involve technical shortcuts; guide Gharar Assessment where needed
- **Add to plan**: Ethical constraints + disclosure obligations for documented uncertainties

Daily Scrum:

- **Stewardship & Mīzān** (IAF observes): Keep to sustainable pace; call out overburdening and blocked work first
- **IAPS check**: "Any technical shortcuts taken yesterday needing TUR entries?"

Sprint Review:

- **Stakeholder Barakah Review** (5-10 minutes, IAF facilitates): Invite relevant stakeholders; check for uplift/harms
- **IAPS presents**: Relevant TUR entries affecting stakeholders; demonstrates disclosure mechanisms; solicits feedback on transparency effectiveness
- **Adjust Product Backlog**: Based on both feature feedback and stakeholder input on disclosed uncertainties

Sprint Retrospective:

- **Muhāsabah** (5-10 minutes ethical reflection, IAF opens): Where did we embody *iḥsān*? Where did we fall short?
- **TUR Review** (IAPS leads): How many uncertainties documented? How effective was disclosure? Are patterns emerging?
- **Then**: Process improvement items

Artifacts & Commitments

Definition of Done:

- **Ethical Completeness**: Add justice/stewardship checks
- **Technical Disclosure**: TUR entry created if shortcuts taken; Gharar Assessment completed if stakeholders affected; disclosure obligations fulfilled

Product/Sprint Goals:

- **Niyyah alignment**: Ensure Sprint Goal's "why" reflects maṣlaḥah
- **IAPS ensures**: Technical constraints that affect goal are disclosed

New Artifact:

- **Technical Uncertainty Register (TUR)**: Living document of disclosed technical constraints (maintained by IAPS with team)
- **Linked to but separate from Product Backlog**: TUR records what exists; backlog prioritises resolution work

Role Pairing:
- **IAF**: Partners with Scrum Master to seed prompts, keep overlays light, guard against tokenism
- **IAPS**: Partners with Product Owner to ensure ethical backlog prioritisation and technical disclosure governance

Appendix B: Kanban Policy & Cadence Map

Board & Policies (make them explicit on/near the board):

Policies:

- **Purpose/Niyyah policy**: One-line purpose and primary stakeholders we serve
- **Ethical pull criteria**: Short checklist to move a card right
    - Pull criteria include both flow-based (capacity available) and ethical (TUR entry created if technical shortcuts taken)
- **WIP as Mīzān**: Pragmatic WIP limits to avoid overburdening; adjust experimentally
- **Classes of Service**: Include "Community Impact / Duty of Care" class where relevant
- **Waste-reduction lane or tag**: Visualise and remove systemic waste/harms

Visualisation:

- **Add "Disclosure Obligations" column or tag**: Track TUR-related work (warnings to add, stakeholders to inform, documentation to create)

Cadences (feedback loops):

Replenishment:
- **Begin with Niyyah** (IAF): Consider duty-of-care and urgency
- **IAPS reviews**: TUR for high-priority uncertainties needing resolution work; ensures disclosure obligations are prioritised

Kanban/Flow Review:

- **Steward metrics** (IAF): Lead time, WIP, blockers, ethical exceptions
- **IAPS adds**: TUR metrics (new entries, resolved uncertainties, disclosure effectiveness)
- **Ask**: "Are we maintaining stakeholder trust about known limitations?"

Operations/Strategy Review:

- Include Stakeholder Barakah Review items
- Review and update policies
- **TUR governance review** (IAPS): Is it functioning as transparency tool or becoming a liability list?
- **Assess disclosure quality trends:** Are stakeholders increasingly informed or surprised?

Role Pairing:

- **IAF**: Co-design policies with team; keep sparse, visible, changeable
- **IAPS**: Ensures policies include technical disclosure requirements; maintains TUR visibility on board

Appendix C: SAFe Placement Map (Portfolio → ART → Team)

Portfolio / LPM Level:

Strategy & Vision:

- Add **Niyyah** to portfolio vision/themes; include public-good outcomes in OKRs
- Portfolio Kanban policies: Ethical acceptance criteria + **technical disclosure requirements** before moving epics
- **Portfolio-level TUR** (new artifact inspired by SAFe's architectural runway concept): For strategic technical constraints affecting multiple value streams."

Governance:

- **IAPS coordination**: Typically fulfilled by senior Product Management or Enterprise Architecture, coordinates cross-programme technical disclosure governance.
- **Executive visibility**: Dashboard of disclosure effectiveness metrics

ART / Programme Level:

PI Planning:

- Short Niyyah for the value stream
- Ensure PI Objectives reflect **maṣlaḥah** and constraints
- **IAPS ensures**: Known technical uncertainties are disclosed in PI Objectives

System Demos:

- Include Stakeholder Barakah Review segment (uplift, fairness, unintended harms)
- **IAPS presents**: Programme-level TUR entries; demonstrates disclosure mechanisms across teams

Inspect & Adapt:

- Run **Muhāsabah** segment before problem-solving workshop
- **TUR Review**: Cross-team patterns in technical uncertainty; disclosure effectiveness

Built-in Quality:
- Extend "quality" to include Ethical Completeness at definition/use of done across teams
- **Add**: Technical disclosure as quality criterion

Roles:

IAF collaboration:

- Partners with RTE to add ethical dimension to ART facilitation
- Advises Product Management and System Architect on ethics-in-flow
- Keeps lightweight and outcome-focused

IAPS collaboration:

- Coordinates disclosure for cross-cutting technical uncertainties
- Partners with Product Management on portfolio-level TUR
- Ensures PI planning includes disclosure obligations
- Shares patterns across ARTs

Appendix D: Glossary of Key Terms

Note: Arabic terms are provided with full vowel pointing (*tashkīl*) to support accurate pronunciation and learning.

- ʿ**Adl (عَدْل)**: Justice, fairness, equity
- **Amānah (أَمَانَة)**: Trust, trusteeship, responsibility
- **Barakah (بَرَكَة)**: Blessing, divine grace
- **Falāḥ (فَلَاح)**: Ultimate success and prosperity
- **Gharar** (غَرَر): Harmful uncertainty or ambiguity in an exchange that can lead to dispute, injustice, or exploitation due to unequal information between parties. In Islamic commercial law, gharar is prohibited when it is excessive and affects the core of what is being exchanged.
- ʿ**Ibādah (عِبَادَة)**: Worship, acts of devotion
- **Iḥsān (إِحْسَان)**: Excellence with God-consciousness
- **Ikhlāṣ (إِخْلَاص)**: Sincerity, purity of intention
- **Jahālah** (جَهَالَة): A state of ignorance or lack of knowledge about essential aspects of a transaction. *Jahālah* is the mechanism through which *gharar* causes harm.
- **Khidmah (خِدْمَة)**: Service
- **Khilāfah (خِلَافَة)**: Vicegerency, stewardship
- **Maṣlaḥah (مَصْلَحَة)**: Public good, benefit
- **Mīzān (مِيزَان)**: Balance, equilibrium
- **Muhāsabah (مُحَاسَبَة)**: Self-accounting, ethical reflection
- **Niyyah (نِيَّة)**: Intention, purpose

- **Riba (رِبَا):** Interest or usury; any predetermined increase on a loan or exchange that creates inequality. Prohibited in Islam as it enables exploitation and unjust enrichment. Conventional agile's interest-based framing of technical debt ("pay it back with interest") normalises riba-based thinking in product decisions, treating shortcuts as internal liabilities rather than disclosed risks.
- **Shūrā (شُورَىٰ):** Consultation, mutual decision-making
- **Taqwā (تَقْــوَىٰ):** God-consciousness, mindfulness of Allah, awareness of accountability before the Creator
- **Tawbah (تَوْبَة):** Repentance and commitment to change
- **Tazkiyah (تَزْكِيَة):** Purification, growth, refinement
- **Ummah (أُمَّة):** The global Muslim community

Acknowledgements

Alhamdulillah for the ability to develop this framework and for the guidance found in The Qur'an and Sunnah.

This Guide is built on: The wisdom of Islamic scholarship across centuries, practical experience of Muslim organisations seeking to align work with Islamic values, foundation of Agile frameworks, pioneering work of the Muslim Tech Manifesto, heart-centred design work of thinkers like Peter Gould, conversations with Muslim developers, product owners, founders, and teams.

Special thanks to:

- Muslim organisations who have been early conversation partners
- Scholars who have provided guidance on Islamic ethics
- The Agile community for creating frameworks that can be enriched
- Future pilot organisations who will help refine through practice

This is participatory development. Ihsan Agile will be improved by your practice, feedback, insights, and commitment to working with **iḥsān**.

May this work be a source of benefit for the *ummah* and all who seek to align their daily work with higher purpose.

May Allah (SWT) accept this effort and forgive its shortcomings.

Bismillāhir-Raḥmānir-Raḥīm

In the name of Allah (SWT), the Most Gracious, the Most Merciful.

May your work be a means of drawing closer to Allah (SWT), serving His creation with excellence, and achieving true success (**falāḥ**) in this world and the next.

Āmīn.