

The Ummah Economy:

A Game-Changer for
Muslim Communities



IRIZQ.COM

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Executive Summary:

The Ummah Economy: A Movement for Unity, Prosperity, and Purpose

In a world where Muslims collectively generate over \$2 trillion in spending annually, too little of that wealth circulates within our own communities. The Ummah Economy is a bold, visionary response to this silent crisis - a movement to reclaim our economic sovereignty through faith, intention, and unity.

This eBook is a roadmap to rebuilding economic strength in the Muslim world by empowering individuals, supporting halal businesses, and creating sustainable financial ecosystems rooted in Islamic values. You'll discover how a single purchase can spark a ripple effect of goodness, how collaboration and community capital can revive entire neighbourhoods, and how your everyday spending choices can become acts of worship.

We introduce five transformative pillars - ethical finance, community capital circulation, trust, collaboration, and social justice that together create the foundation for a new kind of economy: one where profit serves purpose, and every dollar spent uplifts another.

At the heart of this movement is iRizq.com, your digital gateway to the Ummah Economy. It's more than a business directory. It's a halal ecosystem built to connect, educate, and empower Muslims worldwide. Whether you're seeking a trusted halal business, learning how to invest Islamically, or listing your own venture, iRizq is the platform to turn good intentions into impactful action.

This book ends with a 30-day challenge to put the Ummah Economy into practice in your daily life because real change begins with small, consistent steps.

This is not just an economic model. It is a revival of the Prophetic blueprint where trade, trust, and togetherness built civilizations. The Ummah Economy is how we rise again. Together.

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Chapter 1: The Silent Crisis of Fragmented Wealth



Fatimah wanted to start a modest clothing line. She had the designs, the skill, and the drive, but no capital. Through iRizq.com, she found a business owner who became her mentor, got funding through LaunchGood, and now hires 3 other sisters in her city. Every hijab she sells supports another Muslim household. This is what the Ummah Economy looks like in action.

But Fatimah's story is just one response to a much larger issue facing Muslims worldwide.

The Modern Disconnect

Today, Muslims generate **\$2.1 trillion** in consumer spending annually (DinarStandard, 2023), yet:

**Halal businesses receive
<5%**

of this spending.

\$1.8 trillion

sits in conventional banks earning
riba (Islamic Finance Council UK).

**For every \$100 spent at a
Muslim-owned grocery
store, \$68 leaves the
community**

via non-Muslim suppliers (Halal
Market Research, 2023).

72% of Muslim professionals

work for corporations with no ties to the Ummah (ICNA Economic Survey, 2022).

The Disconnect and Its Consequences

As the data shows, Muslims generate trillions in economic activity every year - yet our communities remain financially vulnerable. Most of us bank with conventional institutions, shop at global chains, and invest without thinking about Shariah compliance.

This disconnect weakens our ability to uplift each other:



Local halal businesses struggle to stay afloat



Talented Muslim professionals seek success outside the community



Our collective wealth rarely funds Islamic education or poverty relief

What if we spent as intentionally as we prayed?

What if every dollar, pound, rupee, dinar, or riyal you spent became **an act of worship**?

What if your daily purchases could:

Feed a struggling family

Fund an Islamic school

Launch a sister's business

This isn't just a dream - this is the **Ummah Economy**.

Allah's Promise: *"Whoever relieves a believer's hardship, Allah will relieve his hardships in this life and the Hereafter"* (Muslim).

Chapter 2: The Ripple Effect

How \$100 Travels Differently

Conventional Path:

Your \$100 at Big Box Store → \$85 to Arkansas HQ → Shareholders worldwide



Big Box stores:

The initial point of contact

When you spend \$100 at a big box store like Walmart, this is where your money first enters the system.



Arkansas HQ:

The location where funds are processed

About \$85 of your \$100 quickly leaves your community as it goes to the company's headquarters.



Shareholders:

The ultimate beneficiaries of the funds

This money eventually flows to distant shareholders, showing how little of your money stays local to create lasting impact.

Ummah Economy Path:



1. You buy dates from Brother Malik's shop (found via iRizq.com)
2. Malik hires Sister Leila as a cashier
3. Leila buys textbooks from Umm Yahya's Islamic bookstore
4. Umm Yahya donates to the mosque's free clinic
5. You benefit from the services offered at your mosque

Key Principle: Money should circulate like blood - when it flows freely, the whole body (Ummah) stays healthy.

Chapter 3: The Pillars of the Ummah Economy

The **Ummah Economy** is more than just trade and transactions - it is a movement rooted in Islamic values that nurture ethical prosperity, strengthen communities, and serve Allah (SWT) through every financial decision.

The 5 key pillars of The Pillars of the Ummah Economy



Ethical Finance and Business Practices (Muamalat)



Community Capital Circulation



Trust (Amanah) as Currency



Collaboration and Community-Driven Growth



**Social Responsibility
and Justice**

These core principles form the backbone of a self-sustaining Ummah Economy.

The Pillars of the Ummah Economy

1. Ethical Finance and Business Practices (Muamalat)

At the heart of the Ummah Economy is the unwavering commitment to ethical finance and business dealings. This principle encompasses the following key aspects:



Honesty and Transparency

Business transactions should be clear and free from deception. Misrepresentation, fraud, and misleading claims are prohibited, ensuring that trust remains the foundation of all economic interactions.



Fairness and Justice

Prices, wages, and contracts should be fair to all parties involved. This prevents exploitation and ensures a balanced and just marketplace.



Prohibition of Riba (Interest)

Islamic financial principles strictly forbid interest-based transactions, promoting profit-sharing and risk-sharing models such as Mudarabah (investment partnerships) and Musharakah (joint ventures) instead.



Halal Earnings

Income should be earned through permissible (halal) means, avoiding industries that engage in unethical or prohibited activities such as gambling, alcohol, and speculation.



Zakat and Charity

A portion of earnings should be dedicated to supporting those in need, ensuring wealth circulation within the community and fostering financial inclusion.



Halal vs. Haram Earnings:

- **Halal:** A freelance designer charging fair rates.
- **Haram:** A "Muslim-owned" convenience store selling lottery tickets.

The Pillars of the Ummah Economy

2. Community Capital Circulation

The 3x Rule:

Every \$1 Spent

Should benefit 3+ community members

Example:

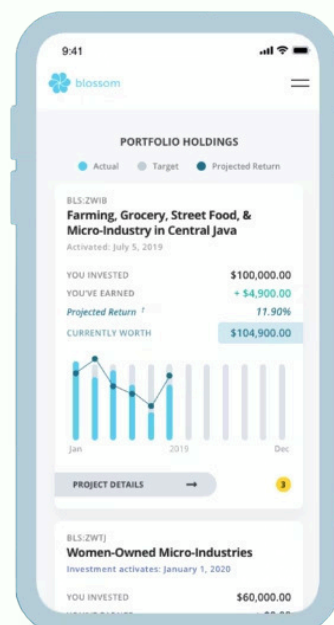


3. Trust (Amanah) as Currency

Prophet Mohammad (S.A.W.) said:

"The merchant who is truthful will be under the shade of Allah's Throne" (Al-Hakim).

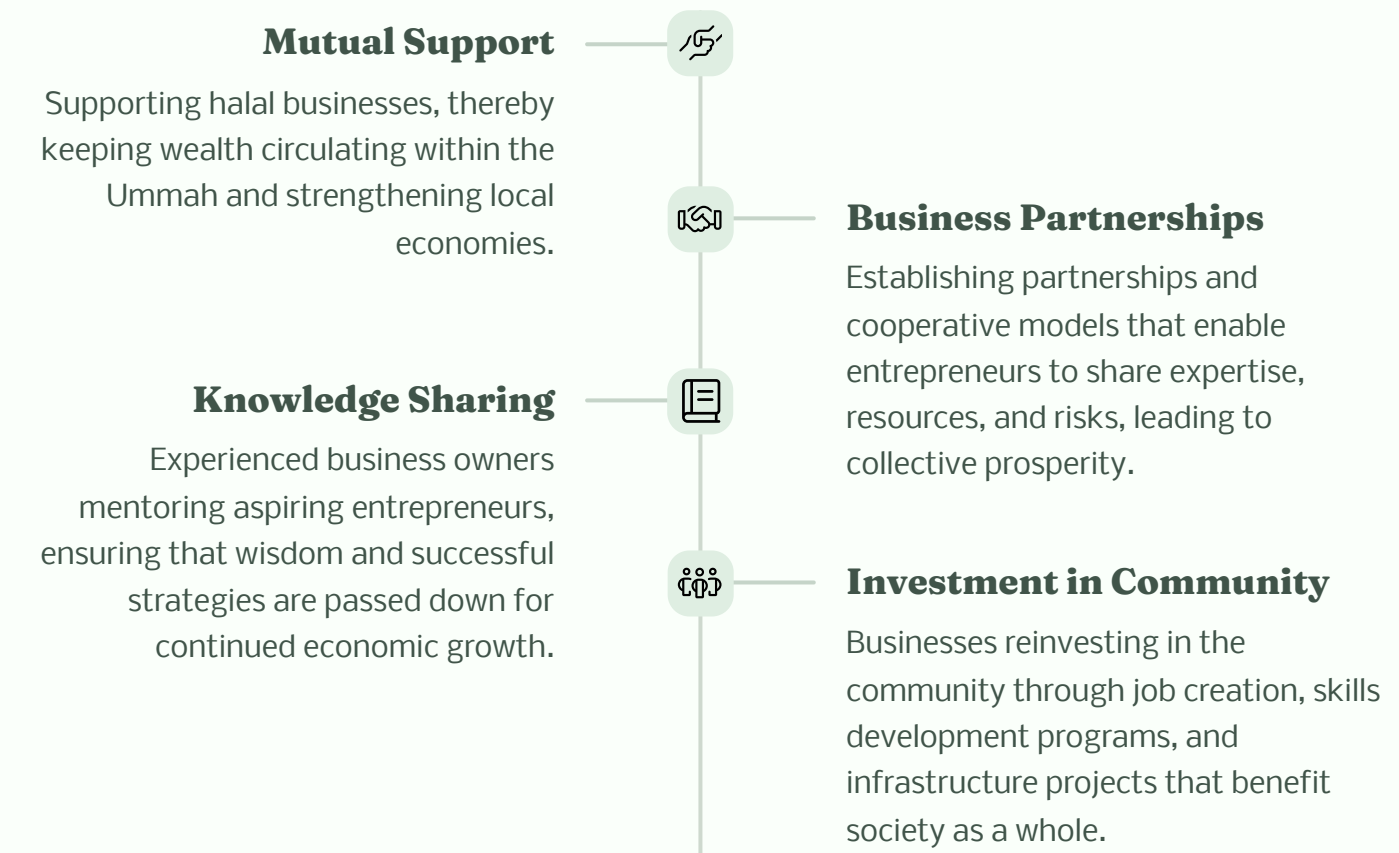
Modern Application: Online platform like Blossom Finance (Indonesia) crowdfunds halal small businesses.



The Pillars of the Ummah Economy

4. Collaboration and Community-Driven Growth

A thriving Ummah Economy is rooted in the spirit of cooperation and collective progress. Muslims are encouraged to work together, leveraging their skills and resources to build sustainable businesses and strengthen the economic fabric of the community. Key aspects include:



This collaborative approach fosters resilience and empowerment, enabling businesses to grow while uplifting the entire Ummah.

The Pillars of the Ummah Economy

5. Social Responsibility and Justice

The Ummah Economy is deeply rooted in social justice, ensuring that economic growth does not come at the expense of ethical and moral responsibilities. Key principles include:



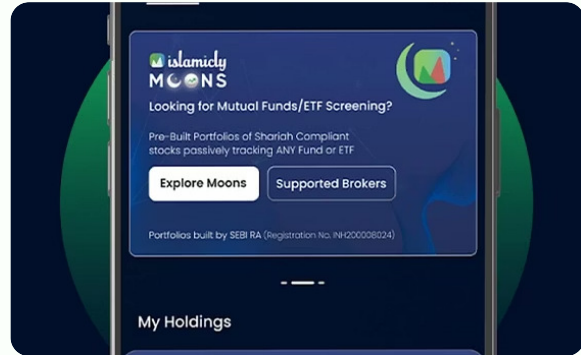
By embedding social justice within the economic framework, the Ummah Economy ensures that financial growth contributes positively to society rather than creating economic disparity or injustice.

Success Stories That Inspire



The Modest Fashion Revolution

Verona Collection (Lisa Vogl): Started with \$5K, now sold in Macy's – **key move:** partnered with Muslim women tailors in Turkey instead of exploitative factories.



Halal Tech Disruption

Islamicly App: A Dubai-based platform teaching stock screening for halal investing–thousands of users in 2 years.

The Grassroots Impact



Islamic Food and Nutrition Council of America (IFANCA) Halal Meal Program (Chicago):

In 2020, 25 Muslim families partnered with IFANCA to create a halal meal service for hospitals. The initiative now employs 12 single mothers and provides 500+ certified halal meals weekly to healthcare workers, while supporting local halal farmers.

Source: IFANCA Annual Report 2023, Chicago Tribune coverage (March 2022)



Mercy Kitchen (London, UK):

Founded during COVID-19 by Imam Abdul Qadir, this volunteer-run initiative cooked halal meals for frontline workers and the homeless using community donations. It now employs 5 refugee women as chefs, sources from Muslim grocers, and operates as a sustainable catering business training disadvantaged youth.

Source: BBC London, 2021; Mercy Kitchen Annual Report, 2023

Prophetic Model: Following the example of Prophet Muhammad (S.A.W.) and Khadijah (RA), who established the first Islamic business partnership.

Your Story Starts Here

The 30-Day Ummah Economy Challenge

1 — Week 1: The Switch with Purpose

Task: Replace one regular purchase with a halal alternative.

Example: Swap Starbucks for a local Halal Cafe (e.g. Brown Bee Coffee, Providence, RI) or regular toothpaste with a Community-owned alternative (e.g., Miswak Stick Co.).

Why it matters: Your \$5 daily coffee → \$1,825/year supporting a family in your local community.

2 — Week 2: The Investment

Actions:

- Improve your financial literacy.
- Open a Wahed Invest account with just \$100.
- Allocate 10% of your portfolio to **LaunchGood campaigns**.
- Join or Start a **local halal investment club** (e.g., Halal Angels Network).

3 — Week 3: The Amplification

Mission: Leave 5 Google reviews for Halal businesses that you support this week. Why? Because 92% of consumers trust businesses with 5+ positive reviews (BrightLocal, 2023).

Real Example: Crescent Auto Repair (Dearborn, MI): A Muslim-owned shop praised by *Halal Consumer Magazine* (2023) for ethical pricing, with 30+ Google reviews calling it "the most trustworthy halal garage."

4 — Week 4: The Legacy

Step: Pledge 1% of your income to a halal startup or interest-free loan fund.

Vision: In 10 years, that 1% could seed the next Ummah unicorn.

More ways to make an impact



Mentor or Volunteer

Offer 2 hours/month to a Muslim entrepreneur to help them improve their product/service quality, operations, digital marketing, or other things that might help them offer better customer service, resulting in improved business success. Mentor youth in your community and help them achieve their full potential.



Educate

Organize or host a talk on Ummah Economy in your Mosque and online.

Spread the Movement

Be an Ambassador:



Post

"Just bought my groceries from @HalalMart-support the Ummah Economy!"



Create

A WhatsApp group for local halal business deals or for local community members to find jobs.



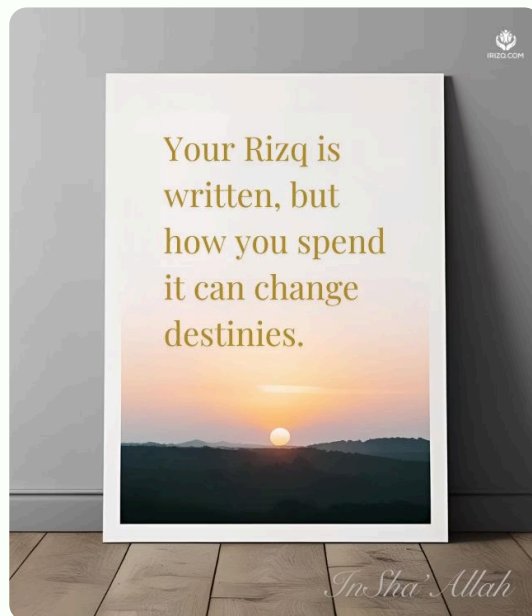
Challenge

#UmmahEconomyPledge-tag 3 friends to join.



Share

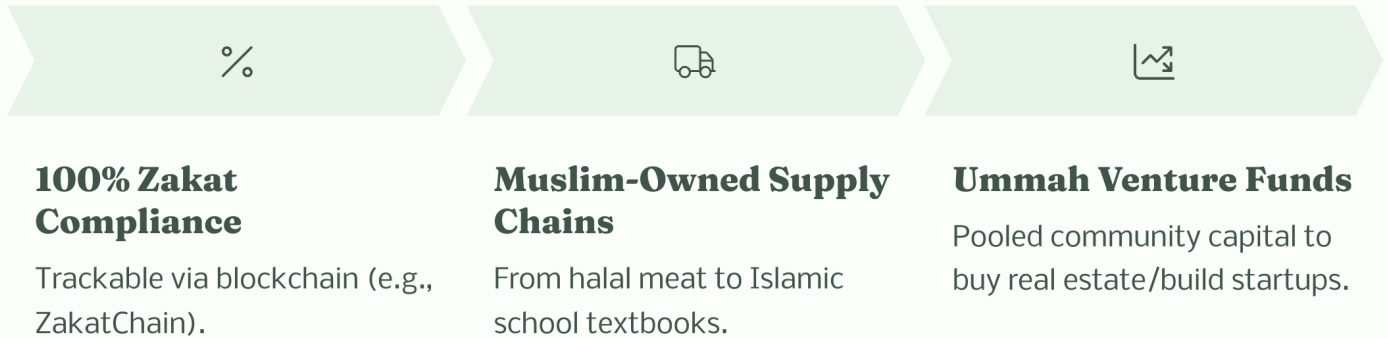
This eBook with your friends.



"Your Rizq is written, but how you spend it can change the destinies"

Chapter 6: A Vision for 2030

The 5-Year Community Goal



Quranic Promise:

"And if the people of the towns had believed and feared Allah, We would have opened upon them blessings from the heaven and the earth." – Qur'an 7:96

Prophetic Blueprint:

The Prophet (S.A.W.) said:

"The believers in their mutual kindness, compassion, and sympathy are like one body. When one part suffers, the whole body responds with wakefulness and fever." – Sahih Bukhari 6011

Let us build this vision; where every halal purchase, every Zakat dollar, and every investment becomes a brick in the fortress of our Ummah's economic sovereignty.

Chapter 7: iRizq.com – Your Gateway to the Ummah Economy

The Problem: "I Can't Find Halal Businesses Near Me!"

For years, Muslims struggled to:

- Locate trusted halal businesses (Is this shop truly halal?)
- Avoid accidental haram spending (e.g., regular bakeries using alcohol-based ingredients)
- Learn Islamic finance and halal investing without wading through complex jargon

The Solution: A One-Stop Halal Ecosystem

iRizq.com aims to bridge the gap with:

1. The Verified Business Directory

Search by category:

- **Community Services:** Masajid, Islamic Schools, Charities
- **Halal Food:** Restaurants, groceries, home chefs
- **Islamic Goods:** Modest clothing, Quran stores, Eid gifts
- **Services:** Local community lawyers, dentists, electricians, plumbers, movers, cleaners

Key features:

- Community reviews (no fake ratings)
- New listings will be manually verified
- Easy local filter (eg. find businesses within 5 miles) or using the map

2. Halal Business Support

Provide tools, resources, networking opportunities, and guidance to halal businesses, helping them succeed.

3. Islamic Finance Education Hub

Online courses (Coming soon):

Online courses will provide education on various topics including Islamic Finance, Halal Investing, Islamic Fiqh, Professional development.

Join the Movement

3 Ways to Act Today:

1. Search: Next time you need a service, skip Yelp. Try [iRizq.com](https://www.iRizq.com).
2. List Your Business: Get visibility (halal startups welcome).
3. Follow: Subscribe to our Social Media channels to stay informed.

Conclusion: Our Time to Rise

We are living in a moment of awakening—a time when Muslims around the world are recognizing the power we hold when we act collectively. The **Ummah Economy** isn't just a concept; it's a call to revive the spirit of unity, self-reliance, and ethical prosperity that once defined our golden eras.

Imagine a world where:

- Muslim businesses thrive, not just survive.
- Every dollar spent becomes an act of empowerment.
- Young Muslims grow up with role models in entrepreneurship and ethical finance.
- Communities are no longer dependent on external systems that don't reflect our values.

This isn't a dream. It's a destination, and we're on this path - **together**, InshaAllah.

But movements don't sustain themselves. They live and grow through action. Through *you*.

This is **our time to rise**—not with slogans, but with steps. Not with hopes, but with habits. And not just for ourselves, but for generations yet to come.



The UmmahEconomy Pledge

1 I will shift 20% of my spending

to halal businesses by the end of 2025.

2 I will share this eBook

in my local WhatsApp group.

3 I will invest \$_____ monthly

in a halal startup or fund.

Dua for the Journey:

اللَّهُمَّ اجْعَلْنَا مِفْتَاحًا لِلْخَيْرِ، مَغْلَقًا لِلشَّرِّ، وَارْزُقْنَا الْإِخْلَاصَ فِي الْأَعْمَالِ وَالتَّوْفِيقَ لِبِنَاءِ أُمَّةٍ قَوِيَّةٍ

Transliteration:

Allāhumma-j'alnā miftāḥan lil-khayr, miglāqan lish-sharr, warzuqnāl-ikhhlāṣa fil-a'māl wat-tawfīqa li-binā'i ummatin qawiyyah.

Translation:

"O Allah, make us keys to good, locks against evil, and grant us sincerity in our deeds and success in building a strong Ummah."

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