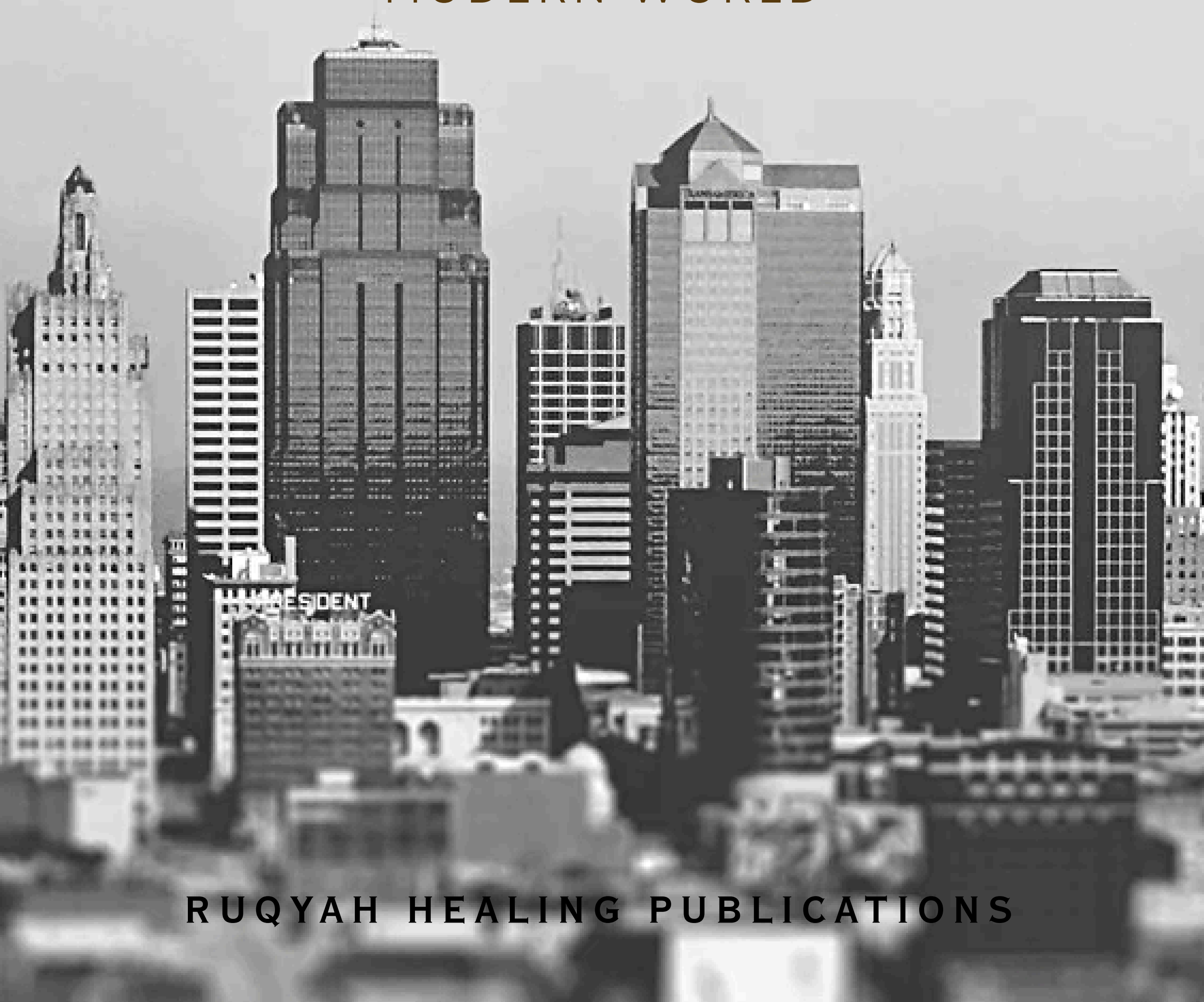


# THE LOST ENGINE OF THE UMMAH

RECLAIMING ISLAMIC SERVICES IN A  
MODERN WORLD



RUQYAH HEALING PUBLICATIONS

# THE LOST ENGINE OF THE UMMAH

*RECLAIMING ISLAMIC SERVICES IN A  
MODERN WORLD*

RAQI MOHAMMED ABDUL SAMED

RUQYAH HEALING PUBLICATIONS



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*All Qur’anic verses and hadith references have been verified to the best of our knowledge. Any unintentional errors are sincerely regretted. May Allah forgive our shortcomings and accept this work as a means of benefit.*

Visit us at: [www.ruqyahealing.co](http://www.ruqyahealing.co)

## DEDICATION

THIS WORK IS HUMBLY DEDICATED TO  
THE UMMAH OF THE PROPHET  
MUHAMMAD ﷺ

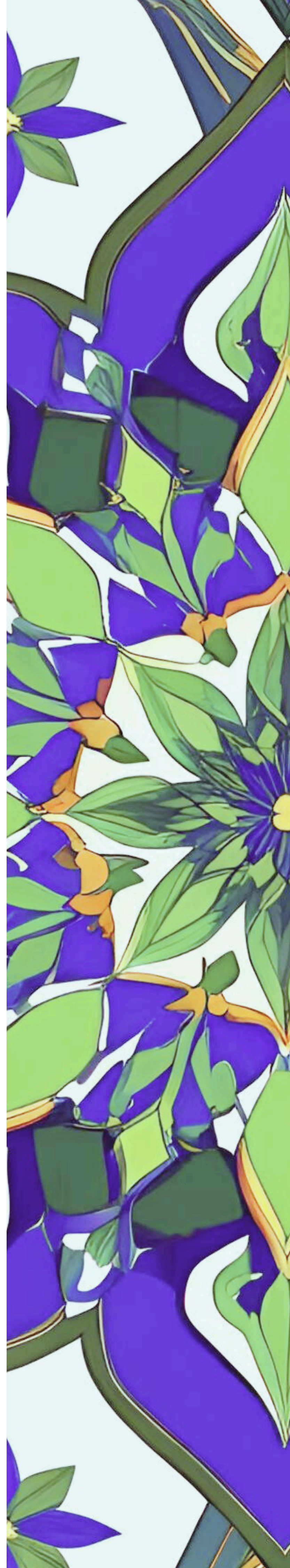
A NATION ONCE BUILT ON KHIDMAH,  
NOW IN NEED OF REVIVAL.

TO MY BELOVED PARENTS,  
WHOSE DU‘Ā’ AND SACRIFICES  
CONTINUE TO CARRY ME THROUGH  
EVERY CHAPTER OF LIFE.

AND TO MY TWIN BROTHER,  
A MIRROR OF STRENGTH, SINCERITY,  
AND JOY IN OUR SHARED JOURNEY TO  
SERVE FOR THE SAKE OF ALLAH.

MAY THIS BOOK BE A SMALL PART OF  
THE REVIVAL THIS UMMAH SO DEEPLY  
NEEDS.

MAY IT BE ACCEPTED BY ALLAH - THE  
OWNER OF THE WORLDS AMEEN.





**“THE MOST BELOVED OF PEOPLE TO ALLAH ARE  
THOSE WHO ARE MOST BENEFICIAL TO OTHERS.”  
— [MUSNAD AHMAD, SAHIH - AL-ALBANI]**



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## Preface / Author's Note

There are books that entertain.

There are books that inform.

And then there are books written to awaken — this is one of them. As a Ruqyah therapist, a counselor, and someone who has spent years walking beside the broken-hearted, the Overworked, and the spiritually exhausted, I have seen one recurring theme:

The Ummah is not lost because of disbelief. It is lost because its services have disappeared.

We have masjids without mental health support.

We have scholars without structured systems.

We have professionals — brilliant, educated, sincere Muslims — serving everyone but their own.

It was this realization that planted the seed for this book.

I began asking uncomfortable questions:

- Why do Islamic services struggle to survive?
- Why do we treat faith-based work as charity, but not as a viable system?
- Where are the Muslim-run institutions for healing, tech, agriculture, education, and ethical finance?

And deeper still:

What if the people who could revive these services never realized it was their duty?

This book is not a lecture. It is a manual.

A call to action. A revival blueprint for anyone who has a skill, a soul, and sincerity — but never knew how to put them together to serve this Ummah. If this work inspires even one person to shift from silence to service, from complaint to contribution — then by the will of Allah, it has fulfilled its purpose.

May Allah accept this as a small offering in the path of khidmah.

May it spark institutions, ideas, and initiatives that outlive us.

And may the Ummah rise again — not by slogans, but by service.

— Raqi Mohammed Abdul Samed  
Ruqyah Healing Publications



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# INTRODUCTION — A NATION OF TALENT SERVING EVERYONE BUT ITSELF

Walk into any modern Muslim city today.

You will see gleaming towers filled with Muslim accountants managing interest-based loans they know are haram.

You will find brilliant Muslim chemists designing new pharmaceutical products — but not to solve the Ummah’s unique medical needs or produce affordable halal alternatives.

You will meet architects shaping skylines with mega malls but not with sustainable housing for struggling families.

You will hear the best Quran reciters giving free lessons here and there — but hardly ever building professional institutions that pay teachers well and uplift the next generation at scale.

This is the paradox of our age: the Ummah overflows with educated people, but we are not self-sufficient.

We have talent, but we export it — to feed industries that sometimes destroy the very values we claim to protect.

How did this happen?

Somewhere along the way, we were taught that working for Islam means working for free — that earning through Islamic service taints your intention. So, people stopped trying. The sincere few who did try, ran on donations and burnout — until they shut their doors.

Meanwhile, the same people gave their prime years to corporate giants who pay well — and sometimes use that very profit to damage families, promote harmful habits, or keep communities dependent.

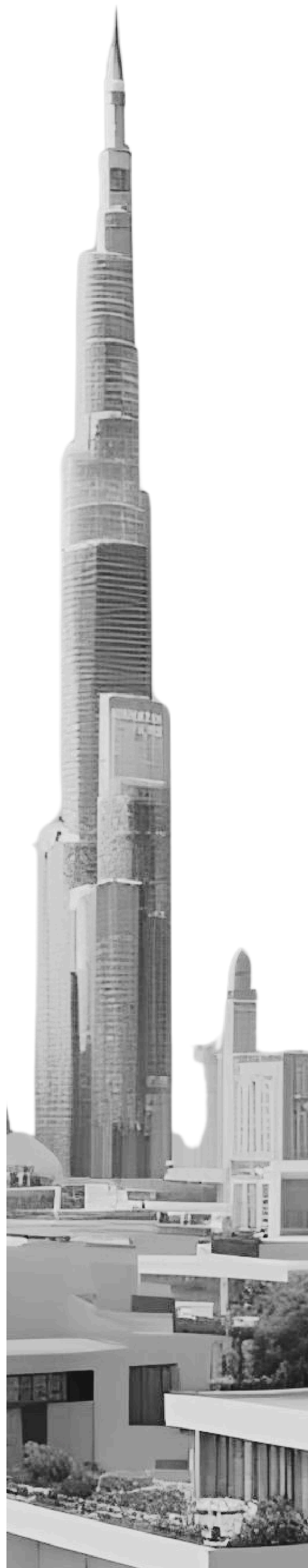
***The Prophet Muhammad said: “The best of people are those who are most beneficial to others.”❶***

Yet today, we have become the opposite: our best people benefit everyone — except our own Ummah.

This book is a wake-up call.

## References:

❶ Tabarani, Al-Mu’jam Al-Awsat, Hadith no. 6192; graded Hasan by Al-Albani in Silsilah al-Ahadith as-Sahihah, no. 906.







It is not about rejecting industry or demonizing every corporation. We live in a world where trade, science, and professional skills are crucial. Islam does not forbid earning a halal income — rather, it commands us to seek it with dignity.

But when the entire Ummah’s educated class becomes an outsourced workforce, with no organized service structures for its own, we fail a core Sunnah: Khidmah — practical service that uplifts the community.

Our ancestors built vast waqf networks — self-sustaining hospitals, caravanserais<sup>②</sup>, madrasas, water fountains, orphanages. They did not say, “This must be free forever.” They paid skilled people fairly, so that excellent work never stopped.

We forgot this balance. And we lost it.

This book will show you:

- How it happened.
- How other nations harness their best people for their own communities.
- How Sunnah supports paid, sustainable service.
- And how you — the accountant, the doctor, the engineer, the chemist, architect, the Quran teacher — can revive it.

Let this be your spark: Build for Allah’s sake. Serve the Ummah. Take fair payment. Make it last.

May Allah help us revive this forgotten work.  
Ameen.

<sup>②</sup>Caravanserais:

Along the ancient Silk Road, Muslims built caravanserais — roadside inns that offered free lodging, fresh water, food, stables for animals, and safe shelter for travelers and merchants. These were often funded as waqf endowments and were a hallmark of Islamic civilization’s spirit of hospitality and community welfare.”

<sup>②</sup>Syed Azizur Rahman, The Muslim Contribution to Civilization (Good word Books, 2002); also see UNESCO, ‘Caravanserais and their Role in Trade & Cultural Exchange’, available at: <https://en.unesco.org/silkroad>.



# CHAPTER 1 — A MISSING LEGACY

*Whoever relieves a believer's distress of the distressful aspects of this world, Allah will rescue him from a difficulty of the difficulties of the Hereafter.” (Sahih Muslim, Hadith no. 2699)*

## What Does Khidmah Mean?

Khidmah means more than charity — it means organized, practical service that lifts burdens and solves real problems.

When Islam spread across Arabia and beyond, Khidmah was not a side act — it was central to building the Ummah's strength.

### Example:

- *Zayd ibn Thabit (RA) <sup>❶</sup> — the Prophet's ﷺ chief scribe. He wrote letters, treaties, and even led the compilation of the Qur'an into a single Mushaf under Abu Bakr (RA). His writing was a paid service in some cases, and a trust in all.*
- *Abdullah ibn Abbas (RA) — the Ummah's teacher. He preserved knowledge, taught people, and debated leaders.*
- *Muadh ibn Jabal (RA) <sup>❷</sup> — appointed as a tax collector and judge in Yemen. He did not just preach — he organized Zakat collection and distribution to build a fair, sustainable system.*

## The Sunnah of Service

**The Prophet ﷺ showed that leadership is service:**

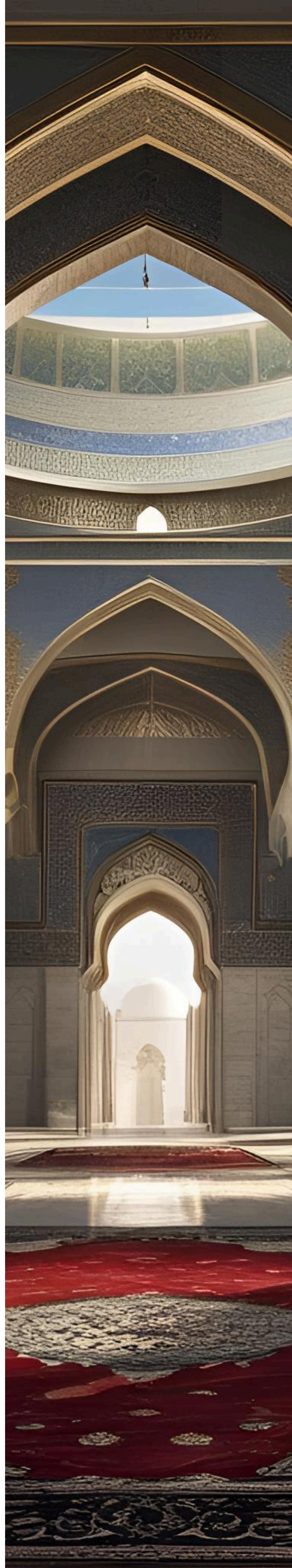
- *He ﷺ built the mosque with his own hands alongside the Sahabah.*
- *He ﷺ helped dig the trench during the Battle of Khandaq.*
- *He ﷺ carried food to the needy, visited the sick, and paid wages to those who worked for the community.*

### Example:

*Umar ibn al-Khattab (RA) — the second Caliph, was known to walk the streets at night checking on his people. He built welfare systems, appointed scribes, appointed collectors of Zakat, and ensured they were paid fairly so they could serve without corruption.*

<sup>❶</sup> Sahih al-Bukhari, various Hadith on Zayd ibn Thabit (RA) as scribe and compiler of Qur'an.

<sup>❷</sup> Sahih Muslim, Book of Zakat — narrations on Muadh ibn Jabal's appointment to Yemen.







## Service is Worship

Many Muslims think only Salah and fasting are worship — but in Islam, any lawful work that benefits people can be an act of worship if the intention is pure.

Examples:

- *Abu Ubaidah ibn al-Jarrah (RA) — trusted to manage large funds and lead military expeditions. His work was professional, strategic, and transparent.*
- *The Prophet ﷺ sent companions on trade missions and to negotiate treaties — all acts of service counted as worship when done sincerely.*

## Free vs. Sustainable

Yes, charity (Sadaqah) is vital. But systems that last must have sustainability built in — wages, stipends, endowments.

Examples:

- *Many scribes and tax collectors in early Islamic governance were paid from the Bayt al-Mal (public treasury).*
- *Judges and teachers in madrasas received stipends funded by Waqf<sup>3</sup>.*
- *The Prophet ﷺ himself appointed governors and collectors with clear allowances.*

## The Lost Balance

Today, we build beautiful mosques but forget to sustain their teachers, caretakers, and services. We talk about free charity but ignore building institutions that last beyond a single donation.

Examples:

- *Uthman ibn Affan (RA) bought the well of Rumah and made it a Waqf for public benefit — so that generations could drink free water, without depending on a single donor forever.*

The Prophet ﷺ praised him for this — **What we learn from it is that wealth + organized service = legacy.**

<sup>3</sup>Suraiya Faroghi, Subjects of the Sultan — context on scribes, judges, and tax collectors in the Ottoman era.



## LET’S REFLECT

- *When was the last time I saw my skill as Khidmah for Allah?*
- *Am I willing to organize my work with others — like the Sahabah did?*
- *What stops me from building something that lasts?*

## ACTION PLAN

*Before you close this chapter, name one Sahabi whose Khidmah inspires you most. Write down:*

- *What did they do?*
- *How did they do it sustainably?*
- *How can you apply the same spirit in your own life today?*

## KEY TAKEAWAY

*Khidmah is not just giving — it is building.*

*The Prophet ﷺ and his companions showed us how to sustain it — with paid scribes, funded judges, managed charities, and public works that served people for generations.*





## CHAPTER 2 — THE FREE SERVICE TRAP

*“They said: ‘Must we pay you for your work?’ He replied: ‘No reward do I ask of you; my reward is only from the Lord of the Worlds.’”  
(Qur’an, Surah Ash-Shu‘ara, 26:109)*

### How “Free” Got Twisted

Many Muslims read Ayah like this — and assume all Islamic services must be free. But this Ayah speaks about the message — not the system that supports the message.

From the earliest days, spreading Islam was free, but running Islam’s services was organized, funded, and protected.

When this was forgotten, the trap set in: no salaries, no systems — just fragile donations.

### Paid Service in the Sunnah

#### Rashidun Era:

- *Zayd ibn Thabit (RA) was paid for his time as the Prophet’s ﷺ scribe.*
- *Muadh ibn Jabal (RA) was paid a stipend as a judge and Zakat collector in Yemen — he didn’t “volunteer” endlessly.*

#### Umayyads:

- *Introduced postal riders (Barid) and scribes with salaries to carry the Caliph’s messages across vast lands.*

#### Abbasids:

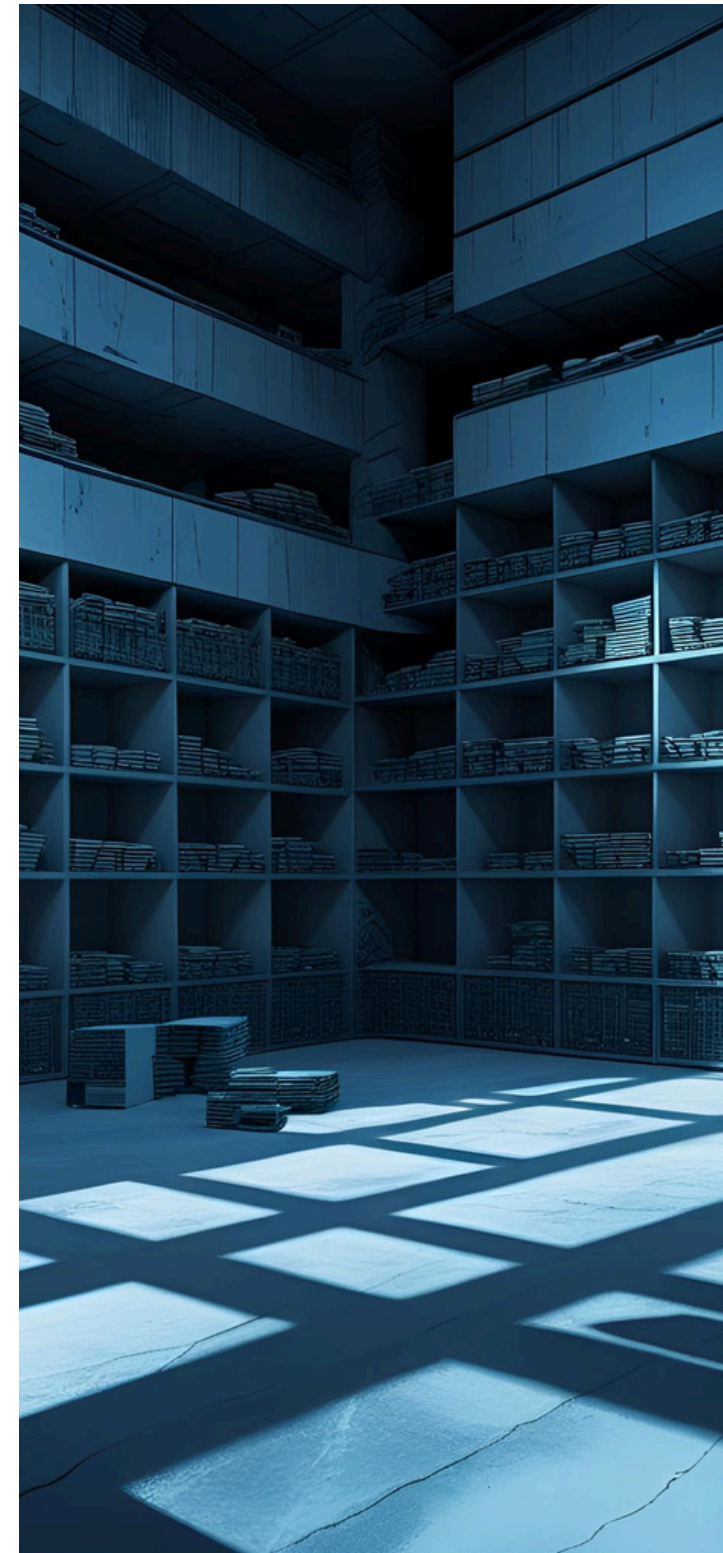
- *Scholars at the House of Wisdom were salaried to translate and preserve knowledge — not volunteer translators.*

#### Seljuks:

*Built massive madrasahs like the Nizamiyyah <sup>①</sup>. Scholars like Imam Al-Ghazali taught for a fair salary funded by waqf.*

#### Ottomans:

*Caravanserai keepers, mosque caretakers, and soup kitchen cooks were all paid by waqf income — ensuring daily service never depended on “charity alone.” <sup>②</sup>*



<sup>①</sup> Nizamiyyah Madrasahs, in George Makdisi, Rise of Colleges.

<sup>②</sup> UNESCO Silk Road, Caravanserais and Trade.



The Cost of “Free” in Our Times

Today, “Islamic work must be free” means:

- Quran teachers forced to find side jobs.
- Madrasahs with underpaid staff and poor standards.
- Community projects dying when donations dry up.
- Young Muslims with talent forced to choose corporate jobs only for survival.

Meanwhile, the Prophet ﷺ said:  
“Give the worker his wages before his sweat dries.” (Sunan Ibn Majah) ❸

How Historical Waqf Fixed This

- In Mamluk Cairo, a single waqf might run a mosque, pay its imam, pay Quran teachers, keep a bathhouse open, and feed the poor daily.
- In Ottoman Istanbul, the waqf system paid hospital doctors, schoolteachers, even street cleaners. No one asked them to “work for free.” ❹

Free Sadaqah is Good — But Structure is Better

Our ancestors did not abandon charity — they organized it.

- Umar ibn Al-Khattab (RA) personally checked food distribution and also built food storehouses for famine relief.
- Abbasid rulers funded public works that ran for centuries — because waqf guaranteed sustainability.

The Lesson: Free Alone Fails

Without sustainability:

- Talented Muslims leave.
- Projects shrink.
- Dependence grows.

The Ummah has enough wealth for waqf today — but we must revive the mindset that service must pay well so it can survive.



❸ Sunan Ibn Majah, Hadith no. 2443.  
❹ Suraiya Faroghi, Subjects of the Sultan.



### Reflection Questions

- Why did past scholars accept fair pay, but we shame it today?
- What stops you from supporting an Islamic service monthly — not just once?
- What could you build with a team if everyone knew earning is not a sin — it's Sunnah?

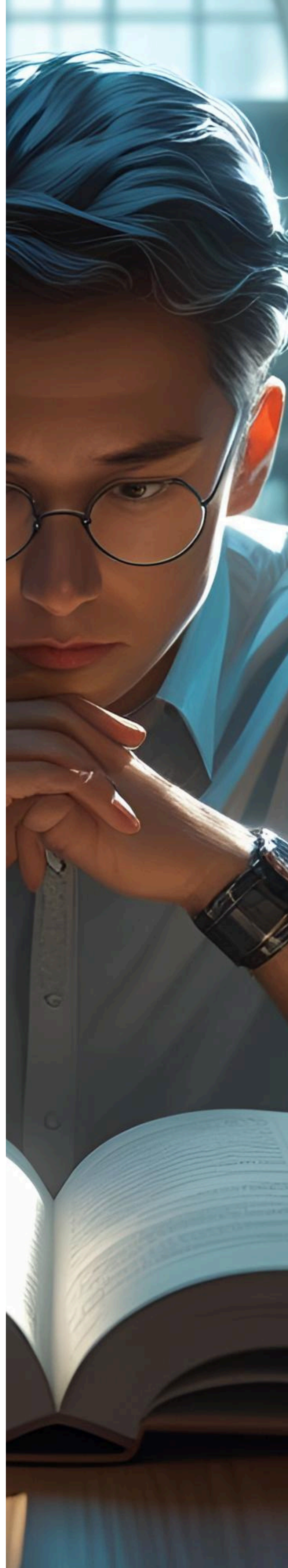
### Action Point

Before you finish this chapter:

- Find one local or online Islamic service you trust.
- Commit to building a waqf which supports the service for years.
- If you run one — be transparent, pay fair, and teach your circle why sustainability is Sunnah.

### Key Takeaway

Past eras proved: Islamic work flourished because fair wages made good people stay — and build.







# CHAPTER 3 — HIJACKED TALENTS

*“The Prophet Muhammad ﷺ said: ‘Allah loves that when one of you does a job, he perfects it.’”*

*(Reported by Al-Bayhaqi in Shu’ab al-Iman, Hadith no. 5313; graded Hasan by Al-Albani in Sahih al- Jami’, Hadith no. 1880)*

## The Ummah’s Talent: A Lost Treasure

Walk through any major Muslim city today:

- Chartered accountants balancing billion-dollar interest-based bank portfolios.
- Architects designing shopping malls and luxury towers for private investors.
- Muslim scientists and chemists in giant pharmaceutical companies — rarely creating affordable halal alternatives.
- IT developers building the next social app — but not safe Islamic spaces for youth.

The talent is real. The hours are real. The earnings are real. But who really benefits?

## The Legacy We Forgot

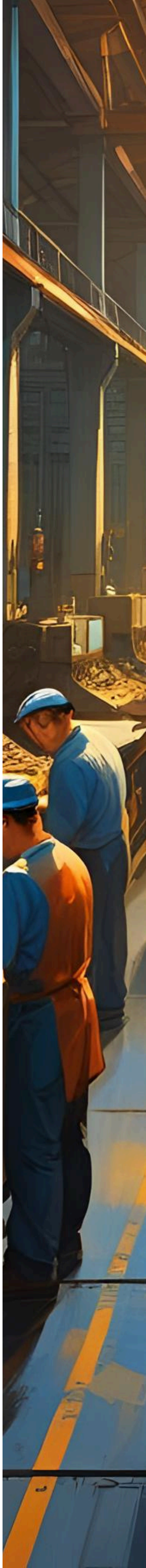
*Once, the Ummah’s best minds served the Ummah first — and did it sustainably.*

### Rashidun Era:

- *Zayd ibn Thabit (RA): The Prophet’s ﷺ trusted scribe. He wrote treaties, tax records, and compiled the Qur’an under Abu Bakr (RA) — organized, protected work.*
- *Muadh ibn Jabal (RA): Sent as a salaried judge, tax collector, and teacher to Yemen. He wasn’t a random volunteer — his work was funded from Bayt al-Mal.*
- *Ali ibn Abi Talib (RA): Insisted on fair pay for scribes and treasurers to avoid bribery and corruption.*

### Umayyads:

- *Caliph Abd al-Malik ibn Marwan standardized Arabic for government records — building an entire class of scribes and translators paid to unify an empire.*
- *The Barid (postal service) paid riders, scribes, and guards to move vital messages securely.*







## Abbasids

- *Baghdad's Bayt al-Hikmah (House of Wisdom) paid scholars to translate, copy, and expand knowledge — saving ancient science for the world.*
- *Doctors like Al-Razi ran Bimaristans (hospitals) on waqf income, paying nurses, pharmacists, cooks — everyone had a role, a wage, and dignity.*
- *Architects built canals and irrigation systems that made Baghdad an agricultural hub — with full state salaries.*

## Seljuks

- *Vizier Nizam al-Mulk created the famous Nizamiyyah Madrasahs<sup>❶</sup> — paying scholars like Imam Al-Ghazali to teach future generations, funded by waqf.*
- *Caravanserais along trade routes had salaried caretakers, cooks, and guards to keep travelers safe.*

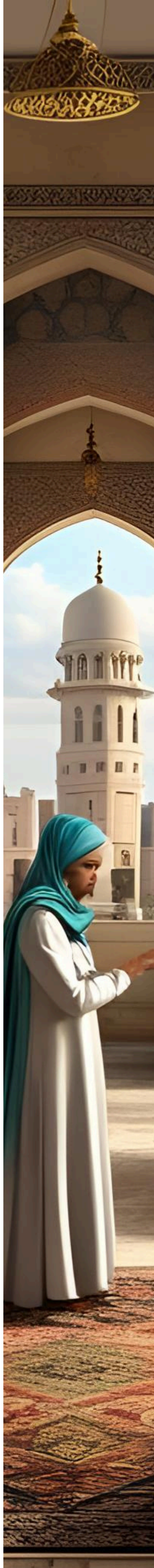
## Mamluks & Ottomans

- *Cairo's Mamluks expanded waqf into urban life: judges, mosque caretakers, soup kitchen staff — all paid.*
- *Ottoman sultans built külliye — public service complexes combining mosques, schools, clinics, and kitchens — staffed by salaried workers, funded by permanent waqf income<sup>❷</sup>.*
- *Chief Architect Mimar Sinan designed Istanbul's bridges, mosques, hospitals — paying hundreds of craftsmen and apprentices<sup>❸</sup>.*

<sup>❶</sup> George Makdisi, *Rise of Colleges (Nizamiyyah)*.

<sup>❷</sup> Suraiya Faroqhi, *Subjects of the Sultan (Ottoman waqfs)*.

<sup>❸</sup> Gülru Necipoğlu, *The Age of Sinan*.







## How Talent Gets Hijacked Today

We still have the talent.

But it flows into industries that often do not serve Islamic values or self-sufficiency.

Here's how:

### Pharmaceuticals & Halal Medicine

Thousands of Muslim chemists, pharmacists, and biochemists work in billion-dollar labs — yet few unite to produce affordable halal-certified medicine, vaccines, or supplements for Muslim communities.

**Fact:** *Muslims are ~25% of the global population, but the halal pharma market share is just 7–8% — dominated by non-Muslim corporations. (State of the Global Islamic Economy Report 2023)*

**Impact:** *The Ummah ends up consuming medicine with questionable gelatin, enzymes, or alcohol bases — while funding companies that patent nature's cures at high prices.*

### Food Security & Halal Supply Chains

Muslim-majority countries grow vast raw goods — but lack local processing. Halal supply chains are often certified by small bodies that rely on non-Muslim labs for testing and standardization.

**Fact:** *Over 80% of the global halal meat trade is handled by non-Muslim-owned corporations. (Thomson Reuters Halal Economy Report) <sup>4</sup>*

**Impact:** *Prices, access, and standards slip out of our hands — while farmers stay poor, and the Ummah remains dependent on external supply chains.*

### IT & Digital Spaces


Millions of Muslim developers and tech creatives build apps, games, ads — but few invest skills in Islamic digital spaces that protect faith, privacy, and modesty.

**Fact:** *Muslim-majority countries hold over 30% of global social media users — yet there's almost no large-scale Islamic alternative for safe networking, learning, or entertainment. (Pew Research Center) <sup>5</sup>*

<sup>4</sup> Thomson Reuters & DinarStandard, *State of the Global Islamic Economy Report 2023*.

<sup>5</sup> Pew Research Center, *Social Media Use by Region 2022*.





**Impact:** *Youth scroll and waste time in platforms that sell them vice — because we didn't build a strong ethical option.*

### **Who Wins?**

- Pharma giants keep patents and profits.
- Big agriculture controls prices and supply.
- Tech giants farm Muslim data for ads — while we buy subscriptions to waste our time.

Our ancestors paid Zayd ibn Thabit(RA) to secure the Qur'an. **We pay Silicon Valley to sell distractions to our kids.**

### **It is Not Hopeless — It's Waiting**

#### **Imagine if:**

- **50 Muslim chemists** built a halal pharma cooperative.
- **100 Muslim farmers** formed local co-ops with their own halal certifiers.
- **1,000 Muslim IT developers** built a value-based global platform for safe social and spiritual learning.

**They'd all earn — and the Ummah would gain real independence.**

### **Reflection Questions**

- *Where does your daily effort go — whose legacy does it build?*
- *What sector do you see draining the Ummah?*
- *Who could you gather to flip the cycle, even on a small local scale?*

### **Action Point**

*Before you move on:*

- *Pick one Hijacked Talent in your circle — a chemist, a farmer, an IT developer.*
- *Have one real talk: "What would it take to organize our own halal collective?"*

### **Key Takeaway**

*The Ummah's brain drain is not lack of brains — it's lack of organized will. Revive the spirit of Zayd ibn Thabit(RA), Mimar Sinan, and Nizam al-Mulk — and the hijacking stops.*





## CHAPTER 4 — THE INDUSTRIAL SLAVERY

**“And never will Allah give the disbelievers over the believers a way (of dominance).”**

*Surah An-Nisa (4:141)*

### The Hidden Chains

If you asked today’s educated Muslim whether they’re “free,” they’d laugh:

“Of course I am — I have a degree, a job, and my own salary!”

#### **But look deeper:**

50+ hours a week go to a company that decides when you wake up, what you work on, and who benefits.

Want to build your own idea — sorry, no time, no energy. Your salary covers your debt, your upgrades, and your lifestyle. By the time you’re “financially ready” to serve the Ummah — you’re tired or retired.

### The Cycle of Dependence

This is how it works — globally:

*The Muslim world holds ~25% of the world’s people, yet produces only about 8% of the world’s GDP. (World Bank Data 2022) ❶*

*Muslim countries import \$200+ billion worth of food annually — food they could easily grow and process themselves. (OIC Agriculture Report, 2023)*

*Nearly 90% of the global halal industry profits go to non-Muslim companies — from food to cosmetics to finance. (State of the Global Islamic Economy Report, 2023)*

#### **So what happens?**

- Our youth are trained to serve industry first — not the Ummah.
- Our money circulates out — the benefit circulates away.
- Our skilled people — chemists, architects, accountants — sign contracts that make their skills someone else’s asset.

❶ World Bank Open Data 2022: Muslim-majority countries GDP share.

## The Colonial Blueprint, Still Alive

Once, the Ottomans, Seljuks, and early Muslims built local economies:

- *Caravanserais protected local trade.*
- *Waqf farms fed cities.*
- *Local builders used local skills to build cities that could stand centuries.*

*Colonial powers knew this was dangerous. They dismantled local waqf, forced cash crops for export, and made Muslims buy back what they once made themselves.*

Fast forward: Most Muslim countries still export raw goods and buy back finished products at double the price.

### Example:

Muslim-majority countries: Top oil producers but limited refining capacity.

### The claim:

Muslim-majority countries like Saudi Arabia, Iraq, UAE, and Iran are among the world's largest crude oil producers — but many still import refined fuels or refined petroleum products because local refining capacity doesn't fully match domestic consumption or export demand for finished products.

### Source:

*According to the BP Statistical Review of World Energy 2023, Saudi Arabia, Iraq, UAE, Kuwait, and Iran consistently rank in the global top 10 crude oil producers.* ②

Yet many OPEC members import refined fuels because their domestic refining capacity is either aging, underdeveloped, or focused on export contracts.

② BP Statistical Review of World Energy 2023; Reuters Energy Desk reports on Saudi Arabia refined fuel imports.





## Coffee beans: Export raw, import branded

### The claim:

Countries like Indonesia, Yemen, and Ethiopia (large Muslim populations) are major coffee bean exporters — but don't dominate the premium retail coffee market. Raw beans are sold cheap; branding, roasting, and packaging profits are captured by Western and non-Muslim companies.

### Source:

Indonesia is the world's 4th largest coffee bean producer but exports most beans raw brands like Starbucks and Nestlé profit from final retail.

The global coffee market is estimated at \$130+ billion, yet farmer countries often earn less than 10% of the retail value. <sup>③</sup>

*(Ref: International Coffee Organization, ICO Coffee Market Report; Fairtrade Foundation Reports)*

## Sheep: Exported live, Yet import the packaged & processed halal meat

Muslim-majority countries like those in the Gulf import millions of live sheep from Australia every year to ensure fresh halal slaughter under Islamic supervision.

Yet at the same time, they heavily rely on imports of frozen, processed, and packaged halal meat from non-Muslim-owned companies abroad — because local slaughterhouses, processing plants, and cold chain networks remain weak or underdeveloped.

The result? Our animals feed us — but the real profit, branding, and value-added jobs flow out of the Ummah. <sup>④</sup>

<sup>③</sup>International Coffee Organization, Annual Coffee Market Report; Fairtrade Foundation, "Who Gets What from Your Cup of Coffee."

<sup>④</sup>Australia's Department of Agriculture, "Live Sheep Exports"; Meat & Livestock Australia, "Halal Export Market Snapshot."



## Who Owns the Profit?

### Numbers don't lie:

*The global halal food market is worth over **\$2 trillion** — but over **80% of that profit** goes to non-Muslim food giants. (Reuters, Dinar Standard 2023) <sup>5</sup>*

*Halal cosmetics? Over 90% of certified products come from companies with no other Islamic ethic than a sticker. <sup>6</sup>*

*Digital apps? Muslim users contribute billions of hours to social platforms that sell our data and push vice — while our own online knowledge hubs limp along on scraps.*

### The True Loss: Debt, Branding & Dependency

When our educated people serve only corporations:

They trade their prime years for a paycheck.

They lock into a lifestyle that demands more income to keep up — cars, gadgets, status.

They fear leaving that system — even when they see it weakening families, ethics, and futures.

This is not physical slavery. It's economic and mental bondage — so you barely feel the chains.

### The Ottoman Resistance

The Ottomans understood this danger:

*They taxed foreign traders but protected local guilds (ahis) — blacksmiths, builders, weavers — with special privileges.*

*They made foreign merchants pay fees that funded local waqf hospitals, schools, and roads. <sup>7</sup>*

*They built külliye complexes that kept education, healthcare, and basic needs locally organized.*

They didn't fear trade — they feared *total dependence*.

<sup>5</sup>State of the Global Islamic Economy Report 2023 (DinarStandard).

<sup>6</sup>Thomson Reuters Halal Food Economy Report.

<sup>7</sup>Suraiya Faroghi, Subjects of the Sultan: Ottoman Economic Practices





## The Modern Flip

### Today, most Muslim cities:

- Let foreign brands set up luxury malls, fast-food chains, and factories — while local small industries die out.
- Depend on aid and loans for basic infrastructure.
- Have brilliant professionals — but no organized local collectives to build halal alternatives that keep wealth inside.

### The Lame Excuse

Many say: *“We can’t build our own systems — it’s too hard, we’re too behind.”*

But the real truth is: **It only takes a few organized people to start flipping the chain.**

- A small halal co-operation.
- A waqf-funded processing plant.
- A homegrown digital platform.
- A local audit body to protect halal trade.

### Reflection Questions

- Who owns your hours each week?
- Who owns the final product of your work?
- Who profits most from your degree?

### Action Point

#### Before you move on:

- Find one product or service you rely on that comes from outside your community.
- Imagine what it would take to localize it — even as a co-op or collective.
- Gather two like-minded people — talk about what tiny step you could try.

### Key Takeaway

**You’re only free when your skill, your hours, and your wealth build your values first — not someone else’s.**



## CHAPTER 5 — LESSONS FROM THE PAST

**“You are the best nation produced [as an example] for mankind: You enjoin what is right, forbid what is wrong, and believe in Allah.”  
(Qur’an, Surah Al Imran, 3:110)**

### **From Slogans to Systems**

The Ummah today has the slogans: Ummah, Brotherhood, Service.

But our ancestors built systems — organized structures that did not rely on passing charity alone, but on waqf, trained professionals, and protected income streams.

When we see this clearly, we understand: *We don’t need to reinvent the wheel. We just need to remember how it turned.*

### **Rashidun — The Original Blueprint**

Under the Prophet ﷺ and the four Rightly Guided Caliphs, service wasn’t random:

- **Abu Bakr As-Siddiq (RA):** Structured Zakat collectors. Sent trusted companions with stipends to gather and distribute wealth fairly.
- **Umar ibn Al-Khattab (RA):** Built the Diwan — an early welfare registry paying soldiers, orphans, widows. Established Bayt al-Mal as an audited treasury. Walked the streets at night to check his system worked.
- **Uthman ibn Affan (RA):** Bought the well of Rumah and turned it into a waqf for public water access forever — no more monopoly.
- **Ali ibn Abi Talib (RA):** Emphasized trained scribes and judges who received fair wages from state funds — preventing corruption.

**Lesson:** *Khidmah without pay is charity. Khidmah with pay becomes a system.*



## “Umayyads — Professionalizing Governance

After the Rashidun, the Umayyads scaled local structures into empire-level systems:

- Standardized Arabic as the government language — creating jobs for scribes and translators across diverse regions.

- **Built the Barid postal service** — salaried riders, checkpoints, relay stations, and scribes ensured messages crossed continents securely.

- **Caliph Abd al-Malik ibn Marwan** minted the first standardized Islamic currency — freeing the Ummah from dependence on foreign Byzantine coins. <sup>❶</sup>

**Lesson:** *A united language, fair payment, and organized routes make knowledge and service unstoppable.*

## Abbasids — The Knowledge & Service Revolution <sup>❷</sup>

Baghdad became the jewel of the world not by chance — but by organized khidmah:

- **Bayt al-Hikmah (House of Wisdom)** paid scholars to translate Greek, Persian, Indian knowledge. They didn’t beg for donations — they were salaried by the state and waqf.

- **Bimaristans (hospitals)** pioneered free care for rich and poor alike — but doctors, nurses, cooks, cleaners were all on salary.

Major irrigation canals turned Baghdad into a green agricultural powerhouse — built by paid engineers and maintained by community waqf.

**Lesson:** *Knowledge flourishes when funded. Health care thrives when skilled people are paid.*

<sup>❶</sup> Syed Azizur Rahman, *The Muslim Contribution to Civilization*.

<sup>❷</sup> UNESCO Silk Road Online Platform — Caravanserais.





## Seljuks — Madrasahs, Markets, & Safe Travel

The Seljuks brought stability to trade routes stretching from Central Asia to Anatolia:

- **Vizier Nizam al-Mulk** founded the famous Nizamiyyah Madrasahs — funding top scholars like Imam Al-Ghazali through permanent waqf.
- **Caravanserais** lined the Silk Road every 30–40 km — safe inns with free food, stables, rest areas for merchants and travelers, maintained by salaried caretakers.
- **Traders** felt safe from robbery — so they chose Muslim lands to trade.

**Lesson:** *Safe travel and organized learning attract wealth — and spread Islam's reach.*

## Mamluks — Urban Waqf & Welfare

In Cairo and Damascus, the Mamluks made waqf part of city life:

- **Large mosques** came with free schools, soup kitchens, and student housing — funded by nearby markets and rental shops.
- **Water fountains** lined hot streets — cared for by paid workers.
- **Even animals had waqf** — troughs for stray dogs, donkeys, and camels.

**Lesson:** *Urban service flourishes when waqf pays local people to care for local needs.*

## Ottomans — Mastering the Endowment Economy

The Ottomans perfected the model:

- **Sultan Suleiman's Süleymaniye** Complex in Istanbul combined mosque, hospital, madrasah, soup kitchen, and guesthouse — all funded by waqf income from farmlands, and shops.
- **Mimar Sinan, chief architect**, led teams of salaried craftsmen who built mosques, bridges, and aqueducts that still stand today.
- **Women of the palace** — like Hurrem Sultan — founded entire waqf networks for women's shelters.
- The state protected these waqf properties legally so no ruler could easily confiscate or misuse them.

**Lesson:** *A protected waqf economy makes hospitals, schools, and social welfare unstoppable — century after century.*



## How It All Connected

These eras did not work alone — they built layer upon layer:

- *Rashidun*: built trust and accountability.
- *Umayyads*: standardized systems.
- *Abbasids*: spread knowledge.
- *Seljuks*: protected trade.
- *Mamluks*: urban welfare.
- *Ottomans*: locked it all in with legal waqf networks.

## What We Must Revive

When you hear “*Bring back the Golden Age*” — it’s not just nostalgia.

It’s a clear, documented plan: **train talent + organize work + protect fair pay + use waqf to lock it in for generations.**

No ruler, colonizer, or industry can easily hijack a service that *feeds itself*.

## Reflection Questions

- Which era’s example hits you hardest?
- Could your skill become part of a modern waqf?
- Who could you build it with, right now?

## Action Point

Before you move on:

Write down one historical model you’d love to revive — a bimaristan, a caravanserai, a madrasah.

**Now write one small version of it you could launch with 2–5 people in your city.**

## Key Takeaway

Your ancestors didn’t run on slogans. **They ran on systems. Waqf + paid talent = unstoppable service.**





## CHAPTER 6 — WHAT BROKE THE SYSTEM

**“Indeed, Allah will not change the condition of a people until they change what is in themselves.”**

***(Qur’an, Surah Ar-Ra’d, 13:11)***

### **From Organized Systems to Scattered Efforts**

A thousand years ago, Muslims didn’t rely on scattered donations. They organized systems.

Waqf funded hospitals, schools, judges, scribes, and builders. Students studied for free because teachers were paid through structured income — shop rents, bathhouse fees, farmland yields.

Travelers, orphans, and widows were not left waiting for help. They were served through a system that never needed fundraising every year.

Today, many of our efforts are well-intended, but scattered. We repeat emergency charity efforts for the same needs our ancestors solved permanently — through sustainable systems.

### **The Colonial Axe**

When European colonial powers entered Muslim lands, they knew local independence was dangerous:

- They seized waqf properties, took over farmland, shops, caravanserais, and masajids.
- They taxed or redirected waqf income to fund colonial administrations and armies.
- In Algeria alone, the French confiscated vast tracts of waqf farmland, converting them to vineyards and cash crops for export. <sup>❶</sup>
- In India, British officials took over Muslim endowments through the Waqf Acts — slowly replacing community-led management with state-controlled committees. <sup>❷</sup>

<sup>❶</sup> Geller, The Economic Impact of French Colonialism in Algeria.

<sup>❷</sup> Hardy, The Muslim Waqf in British India.





## Post-Colonial Mismanagement

After colonial rule ended, many newly formed governments across the Muslim world nationalized vast waqf properties.

What was once managed by local communities and scholars was now placed under bureaucratic ministries.

Some states promised modernization and reform — but in many cases, waqf lands were sold, misused, or simply neglected.

Without community involvement or transparency, **people lost trust in donating new waqf**, fearing the state would absorb it or mismanage it — and so, the system slowly withered.

## Charity Replaced Systems

With no protected waqf:

- Muslims turned to short-term charity — food drives, one-time donations.

Donors felt good but services stayed fragile: Quran schools unpaid, small clinics starved of resources, imams juggling side jobs to survive.

- Even today, Islamic charities spend billions on emergency relief — but relatively little on sustainable local economic projects that pay fair wages and stand on their own.

**Fact:** *According to State of the Global Islamic Economy Report 2023, global Muslim charitable giving is over **\$200 billion/year** — yet much of it goes to repeating aid, not building self-sustaining systems.*

## The “Free” Mindset Poison

This colonial hangover bred a mindset:

***“If it’s Islamic, it must be free.”***

- **Quran teachers** expected to volunteer.
- **Counselors** pressured to give hours for free.
- **Imams** scraping by on tiny stipends — forced to find side jobs instead of teaching deeper.
- **Talented youth** *avoid Islamic service work* — because “it won’t feed my family.”





## Bad Habits We Keep Excusing

Whenever someone tries to revive the old model — crowds block it with excuses:

- “The rich should do it, not me.”
- “The government should fix it.”
- “I’ll just give my zakat — someone else can build.”

So the same wheel spins:

- A new madrasa starts — struggles for salaries — requests for donations.
- A small local clinic opens — collapses when donors lose interest.
- A promising halal startup idea dies — because Muslims expect free help but spend full price at big corporate stores.

## The True Loss: Talent + Time

### Meanwhile, the Ummah bleeds:

- Accountants manage riba-heavy ledgers.
- IT experts code social media ads selling vice.
- Chemists work for pharma giants that profit off patenting nature’s cures — instead of building affordable halal medicine.

*We didn’t lose knowledge — we lost organization and protected funding.*

## What This Really Means

Every time we say “It’s okay, charity is enough”, we:

- Keep the Ummah dependent on handouts.
- Waste our best minds on industries that don’t care about our values.
- Raise another generation to expect someone else to fix the problem.

## The Solution Hidden in Plain Sight

What they destroyed can be rebuilt:

- Protect new waqf under strong legal frameworks.
- Fund collectives where professionals earn fair pay.
- Teach youth that earning through khidmah is part of Islamic teachings, not shameful.
- Shift charity from one-time relief to permanent self-funding.





## Reflection Questions

- Who profits when you see Islamic work as “free labor”?
- How much of your charity goes to permanent solutions vs short-term feel-good aid?
- If your ancestors built waqf that fed people for 500 years — what’s your excuse?

## Action Point

Before you turn the page:

- Pick one local masjid, madrasa, or service.
- Ask them: “What would it take to set up a waqf, or permanent business income, to pay salaries forever?”
- Start the conversation. Plant the seed.

## Key Takeaway

*Colonizers broke our funding engines. We finished the job by clinging to short-term charity. Systems, not slogans, bring lasting independence.*





## CHAPTER 7 — BLUEPRINT FOR REVIVAL

**“Indeed, Allah loves that when anyone of you does a job, he should perfect it.”**

*(Hadith: al-Bayhaqi, authenticated by Al-Albani)*

### **Build the Mindset First**

Before building institutions, the Ummah must rebuild its vision of khidmah (service):

- Understand that earning through service is not a betrayal of sincerity. It is the Sunnah. The Prophet – peace be upon him – hired scribes, appointed market inspectors, and paid teachers and judges.
- Shift from "*How can I help for free?*" to "*How can I help sustainably, for generations?*"
- Teach youth to dream: "My skill is my service to Islam — and I will earn, employ others, and leave legacy."

### **Protect Waqf from Misuse**

Work with Muslim think tanks, lawyers, and businessmen to design transparent waqf models that:

- Are registered with legal protections
- Have clear roles for auditors, managers, beneficiaries
- Use modern tech to share public reporting: websites, dashboards, fund tracking.

Start Small:

- A single shop whose rent funds a Quran Institute.
- A community garden whose produce funds widows.
- Any business model that feeds profits back into any community service.

### **Create Service-Based Collectives**

To revive Islamic services, individual effort is not enough — we need organized collectives that bring together talent across fields and operate with a clear goal: sustainable, structured service to the Ummah.

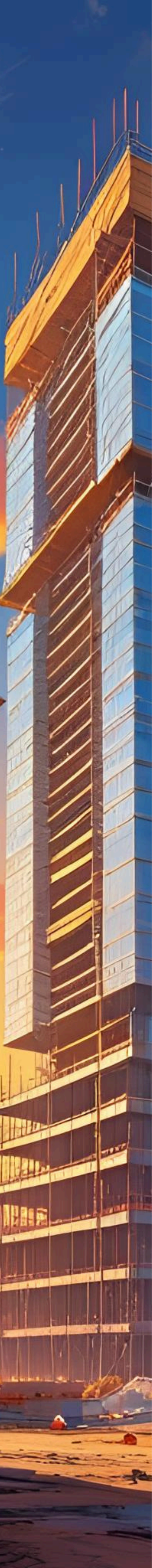
These are not donation drives or weekend Islamic circles — they’re professional alliances formed around skills, value creation, and long-term mission.

### **What kind of collectives can we start?**

#### **Muslim Accountants & Finance Experts**

→ Build sharia-compliant financial tools, audit waqf structures, offer zakat advisory for Muslim Business, schools, organizations and startups.





### **Pharmacists & Medical Researchers**

Launch halal product R&D hubs to create medicine, supplements, or diagnostic tools with zero compromise on values.

### **Engineers & Designers**

Form collectives that design masjid cooling systems, water-efficient ablution zones, eco-friendly housing waqf, or solar-powered Qur'an schools.

### **Developers, Product Managers & IT Experts**

Create open-source Islamic tools: Qur'an AI, Islamic time management apps, Waqf project dashboards, and secure online consultation platforms.

### **Psychologists & Counselors**

Create certified Islamic therapy centers combining Ruqyah, CBT, and nutritional healing — with built-in referral and case tracking systems.

### **Content Creators & Branding Teams**

Rebrand Islamic services with modern appeal: dynamic logos, short-form content, user-friendly interfaces — making Islamic platforms irresistible.

### **Construction & Urban Planning Experts**

Plan community housing projects as endowment ventures (waqf-based rentals), ensuring affordability while sustaining the structure.

### **Why this works:**

- It builds long-term infrastructure, not just short-term help.
- It pays fair wages, removing the mindset that khidmah = unpaid labor.
- It becomes self-sustaining, especially when paired with business or waqf income.
- It restores dignity to Islamic work — now driven by excellence and specialization.

### **Micro-Examples to Spark Ideas:**

- 3 developers + 1 designer + 1 scholar = Islamic journaling and goal-setting app
- 2 engineers + 1 investor = eco-masjid with self-sustaining water filtration
- 4 pharmacists = halal supplement brand based on prophetic medicine
- 2 filmmakers + 1 ustadh = animated stories for kids on Islamic values
- 1 project manager + 2 architects = design blueprint for smart waqf clinics.





## Call to Action:

“ You don’t need 100 people. You need 3-5 with the same fire, same direction, and clear roles. ”

- Pick your top 2 skills.
- Find others with complementary expertise.
- Define a real Islamic service problem you can solve.
- Build it, price it, sustain it — and make it waqf-ready.

## Invest in Sustainable Islamic Startups

Charity helps.

Waqf sustains.

But startups scale.

If we want Islamic services to survive — and thrive — they must be structured like real businesses. Startups rooted in Islamic values, solving real Muslim problems, and operating with smart pricing, fair wages, and long-term scalability.

## What Do We Mean by “Islamic Startups”?

Not just Islamic in name — but in purpose, ethics, and impact. These startups may be:

- Shariah-compliant in model
- Solving a need within the Ummah
- Employing Muslim talent ethically
- Offering services/products aligned with Islamic values

They must also aim for sustainability — they don’t collapse when donations stop.

## Key Sectors the Ummah Must Lead In (2025-2075):

### 1. Agriculture & Halal Food Tech

- Halal organic farms using permaculture and AI-based irrigation.
- Halal Meat and clean slaughtering systems.
- Halal food delivery chains that don’t rely on Riba-backed apps.

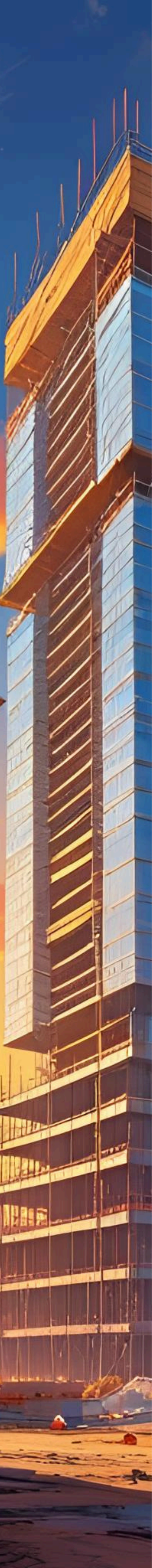
***Need: With global food insecurity rising, Muslims must take food supply seriously.***

### 2. Halal Pharma & Wellness

- Halal-certified supplements, medicine, skincare, and hygiene products.
- Prophetic medicine research units turned into consumer brands.
- Natural remedies with scientific validation.

***Need: 90%+ of medicines globally are controlled by non-Muslim pharma giants.***





### **3. Islamic Tech & Social Platforms**

- Muslim social media that doesn't monetize immorality
- Qur'an tutors, Ruqyah apps, Cognitive Behavioral Therapy + Qur'an integration tools.
- Online Islamic schooling with gamified learning for generations to come.

***Need: Our children learn from YouTube and Instagram. It's time we built the alternatives.***

### **4. Finance & FinTech**

- Micro-Waqf investing platforms.
- Zakat automation tools with blockchain transparency.
- Islamic crowdfunding for services like therapy, school fees, and widow support.

***Need: If Muslims don't build ethical fintech, we will keep feeding interest-based banks.***

### **5. Islamic Education & EdTech**

- Quran based education + AI + soft skills schooling systems
- Arabic immersion via VR
- History learning apps focused on the Ummah's true contributions

***Need: Islamic education must not just remain in the classroom but should enter the digital world that helps people find organized learning is safe and Islamic environment.***

### **6. Construction & Urban Design**

- Smart masjids with integrated sustainability systems.
- Waqf housing projects with zero-interest home ownership plans
- Disaster-ready shelters for refugees, funded by global Muslim collectives.

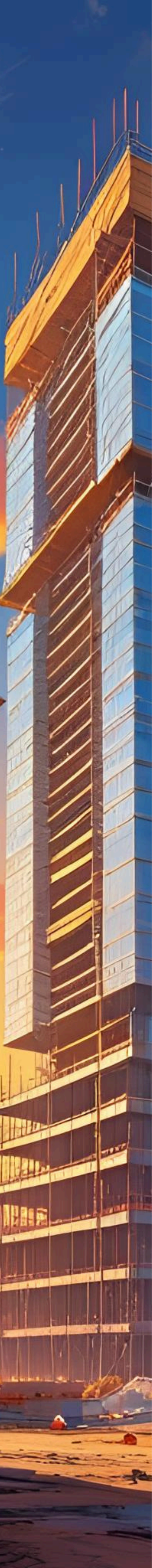
***Need: Urban poverty and overcrowding in Muslim cities demand new models.***

### **7. Islamic History, Publishing & Archives**

- Studios producing documentaries, audiobooks, and graphic novels about the Ummah
- Digital libraries preserving rare Islamic manuscripts
- Research-backed, curriculum-integrated Islamic history textbooks

***Need: If we don't tell our history, the world will erase it.***





## 8. Green Energy & Clean Tech

- Solar-powered Qur'an schools and clinics in rural Africa and Asia.
- Sustainable waqf-funded farms and facilities with zero-carbon design.
- Alternative transportation services that are affordable and tailored for Muslim communities.

***Need: As climate crises rise, Muslims must lead the ethical sustainability race.***

## 9. Media, Films & Entertainment

- Animation studios telling Muslim children's stories.
- Streaming platforms with Islamic values — without haram content.
- Short-form storytelling based on real Islamic healing and family struggles.

***Need: What we can't preach, we can inspire — through art.***

## Who Should Build These?

- Business professionals tired of building someone else's empire.
- Engineers & developers ready to apply their skills to mission-driven work.
- Investors who want reward + returns.
- Youth who want to code, design, or sell — but with purpose.

## Start Now: The Model

- Form a micro team: 3–5 people with mixed skills.
- Find a real Ummah pain point (Qur'an learning, halal food, mental health, etc.)
- Design a product or service with pricing + waqf model in mind.
- Test it, improve it, scale it.
- Register it with Islamic impact + legal protection.

## Pair It with Waqf for Lasting Impact

***“ Every Islamic startup should have a waqf arm: a portion of profit that funds services free for the poor — without collapsing the business. ”***

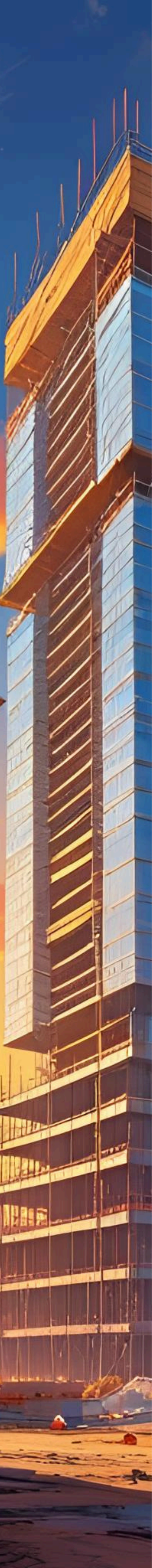
## Action Step

Write down:

- What's a problem Muslims around you face every week?
- What's a solution that people would pay for (because it's truly valuable)?
- What team would you need to build it?

Then ask yourself: ***Why not start now?***





## **Redirect Zakat & Charity to Build Permanence**

- Shift masjid and community priorities:
- Not just food packs — but kitchens that self-fund
- Not just tuition fees — but schools with digital waqf-backed revenue
- Educate donors to think beyond one-time relief.

### **Example:**

*Instead of giving 10,000 meals, help a team build a waqf-run catering business that gives 100 meals a day forever — and pays salaries.*

## **Honor Those Who Serve**

- Start recognizing Islamic service professionals:
- Teachers
- Counselors
- Islamic developers and artists
- Community workers

### **How?**

- Offer fair wages.
- Highlight their work online.
- Protect their time, sanity, and dignity.

When youth see these roles as noble and viable, they'll train themselves for khidmah with excellence.

## **Educate the Ummah with These Ideas**

- Turn this book into a discussion series in:
- Masjids
- Islamic schools
- Family halaqahs
- Business conferences

### **Include practical challenges:**

- Start a service waqf this Ramadan.
- Turn your career into a khidmah path.

## **Document and Inspire**

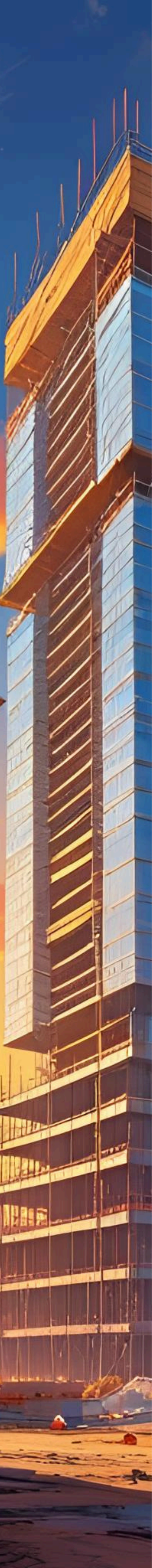
- Share case studies of successful modern-day khidmah projects
- Create mini documentaries about real Muslims who turned their careers into service.

### **Publish annual reports that highlight:**

- Projects funded by waqf
- Lives changed
- Jobs created

This builds momentum and belief — and invites others to join.





## **Final Reflection:**

**You can wait for a leader. Or become one.**

All it takes is a small circle, a clear plan, and trust in Allah. Let your career be your cause. Let your income fund your ummah.

Let your skill build something that lasts.

## **Action Challenge:**

1. Name one waqf idea you could start with 3 people in your city.
2. Write down what you need to learn or earn in 6 months to build it.
3. Take the first step. Even if it's small. Allah builds mountains from pebbles.





## CHAPTER 8 — HOW TO ESTABLISH ISLAMIC WORK (WITHOUT LOSING IKHLAAS)

### A Delicate Balance: Earning & Sincerity

One of the biggest mental blocks for Muslims today is the false belief:

If you're earning from Islamic work, you're not sincere.

This mindset is destructive. It:

- Stops talented Muslims from choosing Islamic work as a career
- Guilt-trips professionals who give their life to khidmah
- Leaves the Ummah dependent on volunteers or underfunded charity

But the **Prophet Muhammad** ﷺ himself paid scribes, appointed market inspectors, judges, teachers, and military commanders with stipends.

He ﷺ did not say:

"This is sacred work, so do it for free."

Instead, he built a system where **reward and rewardability** worked side by side.

### Why This Chapter Matters

If we want to:

- Keep skilled Muslims inside Islamic service
- Prevent burnout
- Build sustainable systems

Then we need to learn how to create income models that are clean, purposeful, and long-lasting.

### Separate Income from Intention

Your niyyah (intention) is between you and Allah. Income is a mechanism for stability.

If your goal is to serve Allah and help the Ummah, and your income supports that — there is no contradiction.

A Qur'an teacher charging fees is required for he is being compensated for:

- His **time**
- His **effort**
- His **continuity** in delivering the service





## Consider a Three-Tier Income Model

Many Islamic services struggle to survive long-term because they rely solely on donations or voluntary work. While this works in the short term, it often leads to burnout, limited growth, and inconsistent service.

One approach that's gaining momentum — especially among Muslim entrepreneurs and service providers — is the “three-tier income model.”

This model offers a balanced structure that ensures accessibility for the needy, while building long-term sustainability for the service itself.

Here's how it works (as an optional framework to consider):

### 1. Direct Support (Paid Services or Products)

- Affordable fees for sessions, workshops, or access to premium tools
  - One-time product purchases or subscriptions for added value
- This stream helps keep the service consistent, professional, and respectful of people's time.

### 2. Waqf, Sponsors, or Donor Contributions

- Endowments or grants from supporters who believe in the cause
- This ensures the service doesn't become exclusive or elitist — it keeps the door open for all.

### 3. Free Access Tier

- Content, guidance, or services offered at zero cost for those unable to pay
- Funded by the two streams above

This tier reflects the spirit of sadaqah, but in a way that doesn't sacrifice service quality.

**Note:** *This is not the only way. It's one possible model that can work well — especially when the goal is to combine sincerity, access, and sustainability.*

*“ A service that earns can survive longer. A service that survives longer can serve more people. ”*





## Build Quality So People Want to Pay

When your service or product is:

- Professional
- Branded with excellence
- Solves a real problem

Then Muslims will be proud to pay, support, and recommend it. People don't pay because you're Islamic. They pay because you're impactful.

### Normalize Earning in Islamic Fields

#### Real Examples:

- *Ruqyah therapists charging fees for structured sessions.*
- *Islamic therapists earning via CBT + Qur'an-based counseling.*
- *Teachers offering paid Qur'an, Fiqh, or Hadith lessons online.*
- *Halal brands creating physical and digital products for purchase.*
- *Designers and developers being hired by masjids and waqf projects.*

#### We must publicly honor this work:

- Showcase ethical Islamic businesses
- Tell stories of those balancing khidmah and income
- Stop guilt-tripping Muslims who don't rely on donation

### Financial Barakah is Real

If your income is halal, your service sincere, and your goals Ummah-focused:

Expect barakah (divine blessings)

Your business might:

- Grow faster than expected
- Open surprising doors
- Help people you never imagined

**So don't fear sustainability. Allah supports sincerity tied with strategy.**





### Action Exercise:

- What service or product could you build that solves a real Islamic problem?
- What's one way to earn from it without compromising sincerity?
- Who could you team up with to make it sustainable?

**Write it down. Make it real.**

### Final Word:

Islamic work should never mean poverty, burnout, or self-erasure.

It should mean:

- Purpose with professionalism
- Earning with ethics
- Service with sustainability

***Let your legacy be built with skill and sincerity — not guilt and exhaustion.***





## CHAPTER 9 –CREATING A KHIDMAH CULTURE

### Start Where You Are — But Don't Stay There

Every great Islamic institution began with a person — not a platform.

- A Qur'an school? Someone gathered kids in their living room.
- A robotics startup? Someone taught AI to recognize Islamic ethics in automation.
- A halal agri-tech farm? Someone decided to grow clean food for their community.
- A mental health center? Someone opened their door to a struggling soul.
- A waqf clinic? Someone gave up personal income to fund it.

What turns *“me”* into *“movement”* is *structure, teamwork, and clarity of vision.*

### Step 1: Diagnose What Your Community Needs Most

Don't start with your passion. Start with their problem.

**Ask:**

- What Islamic services are missing here?*
- What is hurting the people most — but nobody is addressing it?*
- Is it family counseling, career mentorship, Islamic therapy, inheritance, Qur'an learning for teens, halal food systems, or local waqf planning?*

**Identify one area where the Ummah is silently suffering — then decide to serve it.**

### Step 2: Build a Micro-Team (3-5 People)

Don't try to build alone. Even the Prophet ﷺ built his movement with a core team of trustworthy, skilled individuals — each with a unique role:

- Abu Bakr رَضِيَ اللَّهُ عَنْهُ** – the vision-aligned supporter, who gave his wealth and stood firmly beside the Prophet ﷺ in times of risk.
- Umar ibn al-Khattab رَضِيَ اللَّهُ عَنْهُ** – the strategist and enforcer, known for structure, justice, and fearless leadership.
- Uthman ibn Affan رَضِيَ اللَّهُ عَنْهُ** – the financier and silent builder, who funded key expansions and ensured quiet strength.
- Ali ibn Abi Talib رَضِيَ اللَّهُ عَنْهُ** – the thinker and protector, known for his wisdom, eloquence, and deep loyalty

**Each role mattered. No one did everything — but together, they built a legacy that outlived them.**





**Your modern micro-team can include:**

- A vision-holder (You!)
- A manager or coordinator
- A media/outreach lead
- A tech/admin lead
- A scholar or advisor (even part-time)

**Keep egos small. Make the mission big. Sincerity + structure is how movements begin.**

### **Step 3: Offer a Real Service — Not Just Motivation**

The Ummah is not short on speeches, lectures, or emotional appeals. What it desperately needs is practical, reliable, and service-based solutions to everyday problems.

Don't start a movement around abstract inspiration. Start by solving a real problem in a way that people feel its impact in their lives.

**Here's what that looks like:**

**Instead of fundraising campaigns that fade out...**

Start a skill-based service that earns its own income

Example: *Launch a Qur'an center that charges modest fees — enough to pay qualified teachers and fund scholarships*

**Instead of food drives once a year...**

Open a low-cost halal kitchen with clean, subsidized meals for students and working-class Muslims — partner with local chefs, not just donors

**Instead of long talks about mental health...**

Create an Islamic counseling service combining therapy, Qur'anic insight, and emotional coaching, especially for young adults

**Instead of endless masjid construction drives...**

Build multipurpose spaces: co-working + Islamic studies + healing sessions under one roof — with a business plan to sustain it

**Instead of social media reminders only...**

Develop a real tool: a zakat calculator app, inheritance app, a parenting course, a family budgeting planner — something Muslims can use daily

**Instead of lectures on youth empowerment...**

Launch a Robotics & AI Lab to teach Muslim teens cutting-edge skills — coding, automation, ethical tech aligning with Islamic services so they don't just think about the future, but shape it.





### **Key Principle:**

Start something useful. Charge fairly. Give dignity. Reinvest the barakah.

This builds a self-sustaining culture of khidmah, not a cycle of dependency on emotion-based fundraising.

### **Step 4: Make It Visible**

If people can't see you, they can't support you.

Create a presence:

- A simple landing page
- A WhatsApp or Telegram channel
- Weekly updates (video/text/testimonials)
- Ask your local masjid to make announcements
- Partner with local businesses and Islamic schools

Visibility brings credibility — and with it, support.

### **Step 5: Build Systems That Outlive You**

You're not building fame. You're building legacy.

**Think long-term:**

- Create SOPs (Standard Operating Procedures)
- Train 2 other people to replace you, even if you don't leave
- Document every project, challenge, and lesson
- Register your initiative if needed
- Pair it with Waqf if possible

**A khidmah culture becomes real when it becomes repeatable.**

**Reflection Prompt:**

- *What is one problem in your community you can't unsee anymore?*
- *What is one skill or resource you already have that could help solve it?*
- *Who are 2 people you could team up with this week to start?*

**Final Word:**

Don't underestimate what a few people can build in the name of Allah.

Your city doesn't need another lecture.

It needs action-driven leaders — with sincerity, structure, and service.

***“Start small, stay sincere, build smart — and let Allah grow it beyond your imagination. ”***



## Closing Words – You Are the Missing Piece

You don't need a title. You don't need funding.  
You need vision, sincerity, and the courage to start with what you already have.

*“Khudi ko kar buland itna,  
ke har taqdeer se pehle,  
Khuda bande se khud pooche,  
bata teri raza kya hai.”*  
— Iqbal

**“Raise yourself so high,  
that before destiny is written,  
Allah Himself asks you what you desire.”**

Right now, your city may not have a healing center, a robotics lab, a mental health space, or a farm-to-masjid initiative — because you haven't built it yet.

The Ummah doesn't need more opinions.  
It needs architects of revival.

**Prophet Muhammad ﷺ said “My Ummah is like rain — you don't know whether the beginning of it is better or the end.”<sup>❶</sup>**

**And maybe...  
that drop is you.  
Let it begin with sincerity.  
Let it grow through action.  
Let it end in legacy.**

The world is full of Muslims who are exhausted —  
Not because they lack faith, But because they lack services that honor that faith. Let your work not just heal individuals.  
Let it restore the Islamic ecosystem — city by city, sector by sector, service by service.

And when the world looks back on this century...  
Let it say: *“This was the era when Islamic service returned.”*

***“You may start alone — but if you build with sincerity and structure, Allah will surround you with supporters you never imagined. ”***

<sup>❶</sup> Reported by: At-Tirmidhi (Hadith no. 2869) Graded Hasan by: Shaykh al-Albani in Silsilat al-Ahadith as-Sahihah (no. 2286)



*“This is not the end. It’s the beginning of your Khidmah story. What you build from here... may one day be the revival the Ummah remembers.”*

**RUQYAH HEALING PUBLICATIONS**



## ABOUT THE AUTHOR

Raqi Mohammed Abdul Samed is a certified Cognitive Behavior Therapist (CBT) and co-founder of Ruqyah Healing — a global platform known for integrating Islamic Ruqyah therapy with structured counseling, mental health support, and community khidmah. He holds international certifications in CBT, Stress Management, Positive Psychology, and Cognitive Fitness from Harvard Medical School, and is involved in community-based research through Harvard Catalyst.

He has helped hundreds of individuals worldwide, addressing trauma, depression, anxiety, and spiritual ailments through a clinically informed Islamic approach. His work spans multiple countries and cultures, offering personalized treatment plans, Ruqyah diagnostics, and faith-based healing rooted in the Qur’an and Sunnah.

Beyond therapy, he is a passionate advocate for reviving Islamic services in the modern world. His writing, leadership, and training initiatives focus on awakening professionals — engineers, doctors, teachers, techies — to use their skills for the service of the Ummah.

The Lost Engine of the Ummah is not just his first book — it is a heartfelt manifesto calling Muslims to rebuild the structures that once made this Ummah a source of healing, guidance, and legacy.

