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Muslim Empowerment in Ghana Analysing the Spectrum of Muslim Social Mobilization during the Internet Age

Holger Weiss



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*Analysing the Spectrum of Muslim Social Mobilization
during the Internet Age*

By

Holger Weiss



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Preface

This book closes my Research Council of Finland and Finnish Society of Sciences and Letters funded research project *Muslim Empowerment in Ghana*. While the book sets the end of my journey, its beginning is more difficult to establish as it has at least three starting points. One was in 2015 when I was guest professor at Dalarna University in Sweden. I had already published several books on the history of Muslims and *zakat* in Ghana but had left these topics and conducted research on global history. However, a possibility to return to investigate *zakat* opened when my colleague Torsten Hylén suggested launching a joint research project. Although our joint project never materialized, this book is the result of our aspirations.

The other starting point of the book was a workshop on Muslim NGOs and the provision of social welfare in Africa organized by Franz Kogelmann and myself at the Institute of African Studies in Bayreuth, Germany, in November 2017. Our workshop resulted in an anthology, containing two chapters by myself outlining the international discussions on *zakat* as a tool for poverty alleviation as well as the discourses on *zakat* by Muslim scholars in Ghana.¹ The two texts served as the background for the present book.

The third starting point of the book was an invitation by Yunus Dumbo to meet Muslim scholars in Kumasi in February 2017. Having outlined the discourse on poverty and *zakat* in Ghana during the early years of the twenty-first century as well as occasionally updating myself on the situation in Ghana since then, I was aware that some novel openings had occurred since I had published my books. One of the most intriguing ones was the establishment of the Zakat and Sadaqa Trust Fund in 2010. After lengthy discussions with Haji Mumuni Sulemana (Haji Sulley), my close associate, friend and mentor during my earlier fieldworks in Ghana, I realized that my texts had become accounts of the past. I therefore decided to update my investigation on *zakat* discourses and outlined together with Yunus Dumbo and Haji Sulley a new approach to interact with Muslim scholars and activists, resulting in the above-mentioned Research Council of Finland research project.

1 Holger Weiss, "Muslim NGOs, *Zakat* and the Provision of Social Welfare in Sub-Saharan Africa: An Introduction," in *Muslim Faith-Based Organizations and Social Welfare in Africa*, ed. Holger Weiss (New York: Palgrave MacMillan, 2020), 1–38; Holger Weiss, "Discourses on *Zakat* and Its Implementation in Contemporary Ghana," in *Muslim Faith-Based Organizations and Social Welfare in Africa*, ed. Holger Weiss (New York: Palgrave MacMillan, 2020), 273–303.

My research started by tracing the discourses on poverty and *zakat* among Muslims in Ghana on the internet and in Ghanaian online newspapers. Soon the search revealed a multitude of discourses and engagements, and I thus extended my fieldwork and discussions to include stakeholders of Muslim NGOs. As a result, I amassed a wealth of information on local, regional, national and international Muslim charities and organisations in Ghana, on *sadaqa* and *infaq*, Muslim empowerment, and various attempts and debates on introducing Islamic banking, *waqf* and Islamic microfinance in Ghana. This turned out to be a highly interesting topic as very little had hitherto been written about their activities. I therefore decided to publish two “interim” publications on the topic intended for a local readership in Ghana, namely *Zakat in Ghana: A Tool for the Empowerment of the Muslim Community* (2021) and *Moving Mountains: Muslim NGOs in Ghana* (2022). The two volumes served as draft version for the current publication; I distributed them to Muslim scholars and activists during my fieldwork in October 2022. The comments I have received in addition to extensive updates, not least by adding information on about 250 NGOs to the present volume, resulted in a revised and extensively rewritten version of the two earlier texts merged into a single book.

Interviews, newspaper reports and social media constitute the main categories of sources for tracing the discourse on *zakat* and the activities of Muslim NGOs in Ghana. The main differences between the various categories of sources consulted during my investigations two decades ago and those for my current one were the geographical outreach of my fieldwork in Ghana and the focussed use of social media. The backdrop for my recent round of fieldwork were interviews I conducted with imams and Muslim scholars in Tamale, Yendi, Salaga and Accra from 1999 to 2005. The initial interviews were semi-structured, containing a fixed list of questions on *zakat*, *sadaqa* and poverty, and served as the baseline for my discussions.² However, I soon realised that I gained more information from my informants when I posed them open questions, and they elaborated on and provided a deeper analysis on the topic by themselves. The result was a scholarly engagement where the Muslim scholars, mostly senior to me, set the terms of interaction while I listened to their answers and elaborations on the topic. This method proved to be a rather effect-

2 Holger Weiss, Hajj Mumuni Sulemana, Afa Razaq Taufeeq Abdallah, eds., *Zakât in Northern Ghana. Field Notes 1. Interviews conducted during January and February 2000* (Helsinki: Department for African Studies, 2001); “Appendix 1. Questionnaire for Interviews with Muslim Scholars in Northern Ghana January–February 2000,” in Holger Weiss, *Begging and Almsgiving in Ghana: Muslim Positions towards Poverty and Distress* (Uppsala: Nordiska Afrikainstitutet, 2007), 160.

ive one as the Muslim scholars articulated and addressed issues that were of importance for themselves.

Therefore, I decided to outline subsequent interviews for further investigations in a similar way, namely as open-ended questions in a semi-structured manner. Together with Yunus Dumbe, I interacted with scholars from Sunni Muslim communities, including the Tijaniyya and the Salafiyya, and imams connected to neither of these two groups. Due to my academic engagement at my home university in Finland, I had to restrict the periods of my fieldwork to two-week intensive interaction each time I was able to travel to Ghana (February 2017, December 2017, September 2018, April 2019, and December 2019). By the end of 2019, I had met over fifty scholars and Muslim activists in six locations, namely Accra, Ejura, Hamile, Kumasi, Tamale and Wa.

COVID-19 spoilt my plans of conducting fieldwork in Ghana in 2020 or 2021, and I decided to recast my original plans and solely concentrate on detecting and identifying Ghanaian Muslim NGOs on social media. I had already traced some of them on Facebook by 2019 but only grasped the potentials of a (almost) limitless archive when I started to work systematically with the internet from 2020 to 2022. Finally, I managed to return to Ghana in October 2022 to follow-up on the activities of Muslim NGOs. Here, I concentrated my fieldwork to Accra and Kumasi and interacted with 24 founders and activists of some of the organisations, associations and youth clubs whose activities I had traced on social media and through newspaper reports.

In conducting the interviews, I deliberately applied the old-fashioned way of making handwritten notes in my field diary instead of recording a session. The reason for doing so was practical: I conducted all of the interviews together with a local person whom the interviewees knew in person, namely Yunus Dumbe (in Accra, Kumasi, Ejura, Hamile and Wa), Mohammad Damba (in Wa), Haji Sullemana Mumuni (in Accra) and Afa Razaq Taufeeq Abdallah (in Tamale). They usually also translated the questions and answers in Hausa, Dagbani and Sisaal.

Each interview session began with introductions. I would gift copies of my earlier books to the interviewee and then asked for permission to make notes on our discussions. I made most of my notes in English, sometimes in Swedish (my mother tongue), when I needed to remind myself of additional information during the interview. The positive effect of my chosen method was that my field diary contains already condensed versions of the elaborations of scholars and activists that I could use in my manuscript. The negative side of it is that the oral raw material and original voices of the interviewees were lost.

The COVID-19 pandemic hampered me from conducting follow-up interviews in autumn 2020 to finish the present manuscript. Hence, Yunus Dumbe

kindly met some of the scholars I had interviewed in Wa (Haji Salifu) and Ejura (Malam Aminu Bamba) and conducted interviews with them based on a written questionnaire I sent to him in advance. He recorded, translated/transcribed the interviews, enabling me to integrate them into the present manuscript. In addition, he contacted Hajia Safia Salifu and interacted with her about some anonymous green collection boxes for *zakat* and *sadaqa* with only a phone and postbox number written on it that I had spotted in Nima in October 2022.

Desk research from 2017 to 2019 revealed that few NGOs had created a homepage and most of them had not updated it for years. Although homepages provide valuable information on the objectives, mission, and vision and, sometimes, projects and programmes of an organisation, it is more of a historical document, a flyer or leaflet outlining the intentions of an organisation. Only in a few cases, a homepage outlines the past and present activities of an organisation. Nevertheless, some organisations do post pictures and progress reports on their homepages, adding to the historical documentation available for analysing their activities.

Nevertheless, a systematic search on Facebook showed that Ghanaian Muslim NGOs who previously had started publishing a homepage or a website had moved their communication to a Facebook page. Most, if not all, third generation NGOs only used Facebook as their tool for disseminating calls and orchestrating campaigns. Some also used their Facebook pages for progress and achievement reporting or for publishing statements on accounts or lists of donors. From the historian's perspective, Facebook thus presents as a valuable alternative source for information that would otherwise rarely be collected and stored in the national or regional archives in Ghana: flyers, leaflets, calls, sermons, videos, poems, personal reflections, official statements, to mention a few.

Facebook, however, poses several challenges to information search, not least identifying Muslim NGOs as there exists no directory of them in Ghana and there is no clearcut definition of how to identify a Muslim NGO as discussed in Chapter 1.2. An 'open end' and holistic solution to this challenge is using different keywords and combinations of them (e.g.: 'Muslim', 'Islamic', 'NGO', 'Ghana', 'Zongo', 'women', 'youth', etc). Another approach involves keying in the names of those NGOs already identified in a search engine such as Google. Universal resource locators (URLs) of hyperlinks posted on the Facebook pages of some identified groups also provide snowball references to other associations, foundations and NGOs. These URLs also give pointers to new keywords or a combination of keywords in searching for relevant information on the internet. The Facebook accounts of the myriads of youth, Zongo and women associations and groups are sources to identify and trace secular Muslim NGOs or

the broadly defined category of Muslim NGOs (for a discussion on the framework used in this study, see Chapter 1.1). These information search approaches yielded a database of information on 683 narrowly and broadly defined Muslim NGOs (listed in Appendix) by December 2023.³ Notwithstanding, about 60 of the associations, clubs, foundations, movements and organisations listed in my database could not be identified given the limitations of remote research, such as technological and geographical barriers. None of the unidentified ones has left any traces on the internet, do not use social media, or have ceased activities.

Information provided on Facebook is both quantitative and qualitative. Typically, quantitative data from a Facebook account comprises numerical information about the date an account was set up, how many followers it has, and the last update or posting date. A potential limitation of such data is that it does not reveal the date of the establishment of a group or an organisation (although sometimes one finds information about this among the first postings), how many members the group has or when it ceased to be active. Qualitative data, however, hints about an organisation's outreach, potential, and activities. Less than 100 followers typically indicate a rather finite outreach and hence a limited potential to gather support or donations from donors; a Facebook account with thousands of followers indicates the opposite. Although the pages do (usually) do not reveal the location of followers of a Facebook account, social media transgresses national borders and NGOs of the 'Facebook generation' operate simultaneously on different scales and locations. Their space, in other words, is multi-scalar and trans-locational compared to the NGOs of the first and second generations who relied on personal contacts and networks. Moreover, Facebook challenges the categorisation between formal organisations and informal groups, especially when an informal group publishes an open call for a clean-up rally or a food and cash donation campaign in support of a hospital, orphanage or prison on its Facebook account.

The fast changes in the internet landscape is the reason for including Facebook as a main source of information on Muslim scholars and NGOs in Ghana. Many Ghanaian Muslim NGOs originally started by establishing homepages but soon ceased to update them. Therefore, some of the homepages contained obsolete information and material (but important for a historian like me interested in tracing changes and ruptures). Some homepages I consulted during my previous research no longer existed, some of them have updated versions since I consulted them in 2017; a few of them have updated 2022/2023-versions.

3 The database for the *Moving Mountains* (2022) book contained information on about 430 Muslim NGOs.

However, my research archive includes printed and digital copies of the various homepages I had checked and consulted during my previous and present investigations. These copies make up a corpus of sources for tracing the emergence and content of Muslim empowerment in Ghana.

Similar to any written announcement and declaration, homepages are important sources for tracing public statements of Muslim NGOs. Homepages are, in a sense, public domains and open sources as they present an organisation, its vision and mission, and its board and public activities. Some organisations had also published official documents, reports and statements. I downloaded material I came across each time to update my research archive with the latest information on a homepage. A newer version of a homepage does not necessarily contain the same information or the same uploaded materials as the previous one. In addition, some homepages contained valuable information on the local, national and international networks of organisations listed as their partners.

However, there are downsides to depend on homepages for official and updated information or continuous communication. All NGOs that had a homepage some five years ago had moved their public and open communication to their Facebook accounts. As my investigation is focusing on the public discourse on the provision of social welfare in Ghana, Facebook and WhatsApp accounts restricted for members were of little interest as they are, per definition, closed and non-public domains.

Social media has become the main tool for Ghanaian Muslim organisations to reach out to their members, potential supporters, and local/national/international donors. In essence, if an organisation has no presence on social media, it is unseen and 'dead' as it is limited to only a few means of communicating its existence to anyone outside the locality of its activities. Social media, therefore, marks a major breakthrough on the social landscape of Muslim activism in Ghana. Any Muslim NGO established since 2015 operates a variety of digital platforms for communication. In fact, all Muslim NGOs established since 2015 immediately launched an online presence, most of them on Facebook, as will be outlined and discussed in Chapter 1.6.

Social media has also changed the communication landscape of Muslim scholars in Ghana. While none had a Facebook account before 2015, many imams and scholars nowadays use social media to disseminate their sermons and religious messages. Sermons and calls are posted as written comments/texts or videotaped recordings in English or local languages (e.g. Hausa) and Arabic. Most of their Facebook accounts are open and accessible without a need to register; some accounts have thousands of followers, see further Chapter 1.6.3. The number of followers is not necessarily equivalent to the

absolute number of adherents and supporters of an imam in a specific locality in Ghana or the members of a given community; the number of followers rather indicates the relative impact of the imam, scholar or religious community/organisation. Arguably, (some of the larger) virtual communities contain followers outside Ghana, although this observation needs further investigation.

Besides, postings on Facebook are valuable sources as they also (sometimes/generally) contain comments by followers. These, in turn, can give insights into the reaction to calls for *zakat*, *zakat al-fitr*, *sadaqa jariya* or other donations, as is demonstrated in Chapter 5. Additionally, some of these postings reveal the distribution of these donations, the target groups, and the activists' locations and activities. Taken together, the postings on Facebook constitute another corpus of source material that I have used in depicting and analysing the landscape of Muslim self-empowerment in Ghana.

However, tracing discourses on *zakat* and the activities of Muslim organisations on social media presents some challenges. One is obvious: not all Facebook accounts and no WhatsApp group are publicly accessible; hence, I focused only on the open ones. Another challenge for a historian interested in recording and analysing the changing discourses and the landscapes of activities is social media's unstable condition, as observed with the homepages above. Social media is, per definition, fluid and transformative, being constantly updated and older postings might not necessarily be publicly visible anymore.

Searching for the Facebook account of a specific group can be arduous as the group or organisation sometimes used a different spelling of its name on Facebook (and would therefore not be listed in search results from Google); some also used the Arabic version of Facebook (this is especially the case of some Salafi organisations). Finally, the expansion of social media over the last decade and the launching of new platforms such as Instagram, Tiktok, Twitter (X) and WhatsApp opens up yet another potential digital space worth investigating. Nevertheless, I decided to exclude them in the current investigation.

The third category of sources for tracing Muslim empowerment are (online) Ghanaian newspapers. In contrast to homepages and social media, i.e., domains that Muslim scholars and activists control, newspapers contain public announcements and expressions by Muslims that are filtered and reproduced by a journalist or a news agency. Sometimes news reports contain quotes from Muslims although they rarely reproduce original texts. However, the news landscape in Ghana has undergone profound changes during the last decades, directly linked with the accessibility to the internet and the establishment of Muslim news corporations and online radio and TV stations. Texts and com-

ments disseminated online through these means constitute a valuable corpus for outlining and analysing the width and breadth of the activities of Muslim NGOs as well as *zakat* discourses in contemporary Ghana.

The various categories of primary sources enabled me to chronicle and analyse the changing landscape and space of Muslim NGOs in contemporary Ghana. Chapter 1 serves as a backdrop and establishes the fundament of the present investigation, outlining the gradual marginalisation of Muslims in Ghana since independence 1957 and their attempts to tackle this process through self-representation and self-empowerment through capacity building since the 1990s. While representative bodies and councils serve as their mouthpiece in interacting with the Ghanaian state at large, a myriad of Muslim social movements have since then become part of Ghanaian civil society. Moreover, an ever-increasing number of Muslim associations, movements, union bodies, and thinktanks mark the contemporary Muslim landscape. As an outcome, I have identified three generations of Muslim NGOs, pointing to an ever-increasing NGO-isation of the Muslim sphere in Ghana, paralleling similar processes throughout sub-Saharan Africa. The most marked phenomenon of this NGO-isation is the extensive usage of social media by associations, clubs, foundations, and organisations; the chapter closes with a quantitative analysis of Muslim NGOs on Facebook.

The next three chapters outlines the contours of the Muslim NGO landscape in contemporary Ghana. Chapter 2 introduces some of the key Muslim activists and philanthropists, ranging from Muslim scholars to business entrepreneurs, politicians, celebrities and social media influencers. Especially the two latter ones are products of the internet age. A new phenomenon is the mushrooming of youth organisations, being a marked phenomenon in the urban predominantly Muslim inhabited areas known as Zongo. The internet age, furthermore, has revolutionised social movement activism as social media transcends locational and territorial borders and enables youth and other groups to link up with members, peers and sympathisers (almost) anywhere on the globe. An effect of this “globalisation” is the virtual explosion of non-Ghanaian Muslim charities and NGOs. By the early 2020s, Muslim NGOs from all continents except Latin America and the Caribbean are either directly or indirectly present (i.e., working through local NGOs) in Ghana.

Chapter 3 depicts Muslim faith-based humanitarian relief, such as providing food (Iftar and Qurban) and clothes during religious festivals, feeding orphans, widows and (the very amorphous/unspecified group of) needy persons, and prisons inmates. A new phenomenon on the Muslim landscape of philanthropism is the building of schools for persons with hearing and visual disabilities. In addition, the chapter traces campaigns and rallies by local Muslim NGOs and

youth movements to solicit *sadaqa* and donations for combined *da'wa* (call to Islam) and humanitarian outreach to deprived Muslim rural communities, often (in recent) years combined with educational, mosque and water projects.

Chapter 4 introduces eight forms of community development spearheaded by Muslim NGOs, ranging from scholarship, sanitation and hygiene, health, clean water, to community centre and green environment programmes. Most ambitious of them is the construction of clinics and hospitals; the most innovative is the building of a school out of used plastic bottles. The last-mentioned project is also an example of the difficulty to define a Muslim NGO—the movement in charge of the project was founded by a young Muslima but the organisation is not religiously-oriented and site of the project is in a rural village with few if any Muslim inhabitants. I still decided to include the project in my presentation as it serves as an example of the large spectrum of Muslim activism in contemporary Ghana.

The final two chapters outline the contemporary discourses and activities on Islamic social finance as a tool for self-empowerment and capacity building. Chapter 5 identifies three discourses on *zakat* or mandatory almsgiving, namely the traditional, horizontal and informal one, and the two more recent ones, the instrumentalist and the institutionalist versions of vertical philanthropy. Chapter 6 outlines the (still unfulfilled) attempt to introduce Islamic banking in Ghana as well as the existing forms of Islamic investment, micro-finance and *waqf* (pious endowments). Taken together, the two chapters point towards the limitations and potentials of institutionalised capacity building. The former one highlights the fluidity and short lifespan of these activities, especially when they lack support from an affluent group of members who are committed to long-term if not life-long continuous investments. The latter one recognises that the emergence of a Muslim middle-class and wage-earning formal sector households in addition to a few Muslim High-Net-Worth Individuals has in the last decade opened up a window for the self-empowerment of Muslim communities on a scale hitherto not known. In this sense, Muslim activists and NGOs have started to move mountains. In which way and to what extent they have been successful will be the objective of future studies.

Holger Weiss

Helsingfors, 15 December 2023

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This book encapsulates insights from numerous Muslim scholars and activists as well as colleagues and friends I received over the past forty years. Some of the discussions were informal, others planned interviews. All of them have shaped my understanding of Muslim activism and intellectual reasoning on poverty alleviation and socio-economic improvements. Without these inputs, the book would never have been completed. I therefore offer special thanks to all interviewees mentioned in the text for sharing with me your time and wisdom.

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Empowerment through NGOs

Starting as one of the wealthier countries in sub-Saharan Africa at independence in 1957, the Ghanaian economy suffered from serious economic instability and decline from the mid-1960s through the early 1980s. After the implementation of austere macroeconomic structural reforms by the World Bank and International Monetary Fund in the 1980s and 1990s, the Ghanaian economy recovered and rapidly expanded, not least fuelled by the opening of the oil sector during the early decades of the 21st century.¹ Since the early 2010s, the World Bank ranks Ghana as a Lower Middle-Income Country (LMIC) and presents Ghana as a success in terms of political and economic development,² although its economic growth rate diminished drastically due to the combined effects of falling oil prices and Covid-19 in 2019 and 2020.³

In the past two decades, non-governmental organisations (NGOs) have been the fastest growing “businesses” in the Ghanaian economy.⁴ Successive peaceful elections since the 1990s, relatively strong governance institutions and accountable systems, and a vibrant civil society have made Ghana a “donor darling” for bilateral and multilateral donors. Official Development Aid (ODA) pouring into the country had increased from USD 1.24 billion in 2006 to USD 2.1 billion in 2009. However, this donor goodwill took a nosedive in 2010, when the country gained LMIC status; ODA dropped from USD 1.8 billion in 2010 to USD 1.1 billion in 2014.⁵

One positive effect of Ghana's economic growth and political stability was the decline of the population living in extreme poverty from 47.4 per cent in

1 Jacob Songsore, *Regional Development in Ghana: The Theory and the Reality* (Accra: Woeli Publishing Services, 2011); Ernest Aryeetey and Ravi Kanbur, eds., *Ghana Sixty Years after Independence* (Oxford: Oxford University Press, 2017).

2 World Bank, *Ghana—Performance and learning review of the country partnership strategy for the period FY13-FY18* (Washington, D.C.: World Bank Group, 2016).

3 The World Bank in Ghana, Overview, updated 28.9.2022, <https://www.worldbank.org/en/country/ghana/overview>, accessed 27.12.2022.

4 George Bob-Milliar, “NGOs in Ghana—Profit Making Organisations?,” 28.4.2005, <https://www.modernghana.com/news/116769/ngos-in-ghana-profit-making-organisations.html>, accessed 24.7.2021.

5 Albert A. Arhin, Emmanuel Kumi, Mohammed-Anwar Sadat Adam, “Facing the Bullet? Non-Governmental Organisations’ (NGOs’) Responses to the Changing Aid Landscape in Ghana,” *Voluntas* 29 (2018): 349–350.

1991 (measured at 2011 purchasing power parity [PPP] USD 1.90 per day) to 13.3 in 2016.⁶ Three years later, figures went down to 11 per cent in 2019.⁷ These improvements were largely due to structural investments made by the government and ODA. International and domestic NGOs, and foundations, with their USD 394.2 million investment, played a substantial role in empowering the disadvantaged and marginalised. However, the economic boom resulting from a decline in poverty levels inadvertently widened income disparities, with Ghana's Gini index measuring 43.5 in 2016. Further, spatial inequality widened as poverty and inequality became more concentrated in the country's northern parts.⁸

NGOs preceded ODA in Ghana. Mutual assistance constitutes a core element in traditional Ghanaian ideals of self-help and communitarianism. The forerunners of modern NGOs, in part, stem from this tradition, blended with ideas of forming associations and clubs introduced by the western-educated coastal elite and Christian missionaries. Most of these groups were unofficial and informal; by 1930, only three officially registered NGOs existed in Ghana. Christian groups, especially, promoted local development and social welfare by setting up their own hospitals, schools and other institutions, sometimes with the help and financial assistance of the colonial government.⁹ By independence in 1957, ODA inflow into Ghana had started, followed by a rapid increase of officially registered NGOs, numbering more than 320 in 1966 and about 1,500 in 2005.¹⁰ In September 2021, the Non-Profit Organisation Secretariat of the Republic of Ghana listed more than 4,100 registered regional, national and international NGOs.¹¹

The spectacular rise of the NGO landscape and the “NGO-isation of development”¹² became a marked feature throughout sub-Saharan Africa in 1970s

6 World Bank, Poverty & Equity Brief—Sub-Saharan Africa: Ghana, April 2019, https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Archives-2019/Global_POVEQ_GHA.pdf, accessed 29.12.2021.

7 International poverty rate in Ghana from 2017 to 2022, October 2020, <https://www.statista.com/statistics/1222084/international-poverty-rate-in-ghana/>, accessed 29.12.2021.

8 World Bank, Poverty & Equity Brief—Sub-Saharan Africa: Ghana, April 2019, https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Archives-2019/Global_POVEQ_GHA.pdf, accessed 29.12.2021.

9 See further L. Atingdui et alii, “The Non-profit Sector in Ghana,” in *The Non-Profit Sector in the Developing World*, eds. H.K. Anheier and L.M. Salamon (Manchester: Manchester University Press, 1997), 158–197.

10 Bob-Milliar, “NGOs in Ghana.”

11 NPO Secretariat, <https://npos.mogcsp.gov.gh/>, accessed 29.9.2021.

12 Hans Holmén, “NGOs in Sub-Saharan Africa,” in *Routledge Handbook of NGOs and Inter-*

and virtually exploited in the 1990s. State failure led communities to embark on self-help initiatives, in most cases through grassroots organisations. Sometimes, these organisations were but in name “non-governmental” as the ruling party had been sponsored and patronised them.¹³ The mushrooming of small local grassroots and NGOs was closely linked to the expansion of activities and programmes of international NGOs (INGOs) and charities, who either needed local partners or operated through branch offices. Ghana was no exception to this. Many NGOs founded in the 1980s, such as the June Fourth Movement or the 31 December Women’s Movement, were quasi- or semi-governmental institutions.¹⁴ Consequently, as noted by Tsikata, Gyekye-Jandoh and Hushie, the rapid expansion of NGOs and civil society groups and associations was largely the result of a changing socio-political environment during the so-called Fourth Republic since 1992, characterized by a period of political and economic liberalisation and transition to civilian-democratic rule during the 1990s and a period of neoliberal policy ascendancy and a push to open democracy during the 2000s.¹⁵

Another remarkable feature in the expansion of the NGO landscape is their extensive use of social networking websites. Information technology and social media has provided NGOs of the “internet age” with an effective translocal tool to establish relationship with stakeholders, raise funds, and advocate for the vulnerable in society. Social media, especially, transgresses territorial borders and enables a local grassroots organisation to link up with members and (potential) donors on a regional, national and global scale.¹⁶

In Ghana, as elsewhere in Sub-Saharan Africa, NGOs have played a major role in addressing the imbalances between urban and rural areas and have invested heavily in promoting agriculture, health, education, science and technology,

national Relations, ed. Thomas Davies (London: Routledge, 2019), 516–528, <https://doi.org/10.4324/9781315268927>, accessed 27.5.2024. See further Chapter 1.3.

13 Paul Nugent, *Africa since Independence. Second edition* (Basingstoke: Palgrave MacMillan 2012), 354–355, 357.

14 Gina Porter, “NGOs and Poverty Reduction in a Globalizing World: Perspectives from Ghana,” *Progress in Development Studies* 3, no. 2 (2003): 131–145.

15 Dzodzi Tsikata, Maame Gyekye-Jandoh and Martin Hushie, *Political Economy Analysis (PEA) of Civil Society in Ghana*, STAR-Ghana report (Accra: STAR-Ghana, 2013), 15, 21–24, 26 (Figure 2), available at <https://www.star-ghana.org/learning-2/publications-and-resources/political-economy-analysis/76-star-ghana-report-pea-of-civil-society/file>, accessed 14.11.2023.

16 Daniel Kwame Ampofo Adjei, Festus Annor-Frempong, and Martin Bosompem, “Use of Social Networking Websites among NGOs in the Greater Accra Region of Ghana,” *Public Relations Review* 42, no. 5 (2016): 920–928.

research and women's development and rights.¹⁷ Bob-Milliar highlights that in deprived rural communities in northern Ghana,

... the only important and very common names known to dwellers is either 31st December Women's Movement, World Vision, Action Aid, Catholic Relief Services, Adventist Development and Relief Agency ... [as] it was the NGO that provided them with clean drinking water, the clinic in the village centre, the afforestation project, credit facilities, school building, extension services and many more ...¹⁸

Nevertheless, a recent study on rural development in Northern Ghana critically concluded that in spite of more than three decades of NGOs and INGOs filling the "development gap", rural poverty remains pervasive. In part, the authors note this to be due to a lack of adequate coordination and regulation of the NGO complex alongside misuse of resources. NGOs, the authors remind, cannot substitute the State.¹⁹

The NGO boom in Ghana was (and largely still is) closely linked to the transfer of funds from foreign bilateral and multilateral partners. According to Emmanuel Kumi, external donor funding constituted up to 90 per cent of the total budgets of NGOs he investigated in the then Upper West, Northern and Greater Accra Regions.²⁰ A large part stems from cross-border resource flows, including remittances from Ghanaian diaspora groups. Kumi further notes that by 2019, migrant remittance inflows to Ghana were on the increase and estimated at USD 3.72 billion compared to USD 3.50 billion in 2018. Part of these sums was transferred to domestic organisations and foundations. Although comprehensive data is lacking, estimates indicate that some USD 140 million was directed to fund the Sustainable Development Goals (SDGs) between 2016 and 2018. Priority areas for cross-border giving were education, gender equality, and clean water and sanitation.²¹

17 See further Thomas Yarrow, *Development beyond Politics: Aid, Activism and NGOs in Ghana* (Basingstoke: Palgrave MacMillan, 2011).

18 Bob-Milliar, "NGOs in Ghana."

19 Benjamin Kwao and Daniel Amoak, "Does Size Really Matter? The Prevalence of NGOs and Challenges to Development in Northern Ghana," *Norsk Geografisk Tidsskrift/Norwegian Journal of Geography* (2022): 149–163.

20 Emmanuel Kumi, *Diversify or die? The responses of Ghanaian Non-Governmental Development Organisations (NGDOs) to a changing aid landscape*, PhD thesis, University of Bath, 2017.

21 Emmanuel Kumi, *Global Philanthropy Tracker: Ghana*, October 2020, 1–2, <https://scholarworks.iupui.edu/bitstream/handle/1805/25915/ghana-report21.pdf?sequence=1&isAllowed=y>, accessed 13.7.2021.

Other trends in cross-border giving identified by Kumi are the increased use of digital technology, social media and crowdfunding platforms, and multi-donor pooled funding models in mobilising cross-border giving. The Anti-Money Laundering Act of 2008 and its amendment in 2014 and the Anti-Terrorism Regulations of 2012, in turn, have led to strict enforcement of financial regulations in Ghana. To what extent these regulations have affected the capacity of NGOs to mobilise cross-border giving is unknown. Following official data, at least 22 suspicious transactions were filed by banks on NGOs between 2010 and 2018.²²

The gradual withdrawal of donors and the general dwindling of volume and pattern of aid to NGOs since 2010 and new priorities and emphasis on donors have resulted in a changing if not volatile aid landscape in Ghana.²³ On the other hand, the economic boom during the 2010s resulted in an increase of middle-class, upper-class and high net-worth individuals who stepped in as domestic donors and supporters of the Ghanaian philanthropic landscape.²⁴ Faith-based organisations, in particular, have successfully applied domestic resource mobilisation strategies for implementing programmes for social development.²⁵

The NGO landscape in contemporary Ghana predominantly comprises Christian, non-denominational and secular factions. The existence, agenda and activities of local and international Muslim NGOs (IMNGOs), Muslim community-based organisations (CBOs) and Muslim civil society organisations (CSOs) have hitherto been regarded as a marginal phenomenon, if noted at all.²⁶ These NGOs constitute most of the registered NGOs in contemporary

22 Kumi, Global Philanthropy Tracker: Ghana, October 2020, 2.

23 See further Arhin, Kumi, Adam, "Facing the Bullet?"

24 See further SDG Philanthropy Platform, *Enabling Environment for Philanthropy in Ghana* (United Nations Development Programme, 2017), available at <https://www.sdgphilanthropy.org/system/files/2018-02/SDG%20Ghana%20Final-2.pdf>. On the emergence of middle-classes in Ghana, see Rachel Sponk, "Structures, Feelings and *savoir faire*: Ghana's Middle Classes in the Making," *Africa* 90, no. 3 (2020): 470–488. Sponk identifies three enabling conditions for the pursuit of social mobility, namely education, social networks, and access to financial resources of various kinds. See further Carola Lentz and Andrea Noll, "Across Regional Disparities and Beyond Family Ties. A Ghanaian Middle Class in the Making," *History and Anthropology* (2021), DOI: 10.1080/10275206.2021.1885400.

25 See further WASCI, *Exploring Faith-based Giving as an Alternative Funding Model for Civil Society Organisations in Ghana—Experiences, Prospects and Challenges* (Accra: West Africa Civil Society Institute, 2020).

26 For example, the Civil Society Directory for West Africa 2010–2012 listed only seven Muslim organisations, namely the *Educational Development Fund for Muslim Youth*, the *Federation of Muslim Women Association in Ghana*, the *Ahmadiyya Muslim Youth Organ-*

Ghana and dominate in media and public space. Tuandike Sasa's list of international health, environmental, agricultural, and education NGOs in Ghana as of 2018 is illustrative as one looks in vain for any notes on international Muslim NGOs operating in Ghana,²⁷ and neither are any of them included in the list provided by www.ghstudents.com.²⁸

The objective of this book is twofold. The first is to map the activities of Muslim NGOs in contemporary Ghana and provide an assessment of their operations in contemporary Ghana. Not much is known about the history of Muslim NGOs in colonial and early postcolonial sub-Saharan Africa; their rise during the 1980s and 1990s received little interest in academic research and few observers have hitherto noted their booming and multiplication during the 2010s. Even less attended to were the various ways Muslim communities tried to address political and socio-economic marginalisation processes in sub-Saharan Africa, including Ghana.²⁹ On the other hand, Muslim leaders and scholars have repeatedly underscored the need to empower the Muslim pop-

ization, the *Zongo Youth Foundation*, the *Central Mosque Club* in Berekum, the *Muslim Family Counselling Services*, and the *Muslim Relief Association*. See further *Civil Society Directory for West Africa 2010–2012*, eds. Charles Kojo Vandyck, Jimm Chick Fomunjong and Ramde Yaya (Accra: West African Civil Society Institute, 2012), 62, 84, 89, 92, 96, 104.

27 Tuandike Sasa, "List of International NGOs in Ghana," 5.4.2018, <https://yen.com.gh/108012-list-international-ngos-ghana.html>, accessed 16.12.2021.

28 "List of International NGOs in Ghana and Contact details," <https://ghstudents.com/list-of-international-ngos-in-ghana-and-contact-details/>, accessed 16.12.2021. However, the list includes at least one local Muslim NGO, the Accra-based Sabon Zango Youth Movement. The same list is also published as "NGOs in Ghana: Full List, Functions & Contacts (2021)," 4.8.2021, <https://pricesghana.com/ngos-in-ghana/>, accessed 16.12.2021.

29 M.A. Mohammad Salih, *Islamic NGOs in Africa: The Promise and Peril of Islamic Voluntarism* (Copenhagen: University of Copenhagen, Centre of African Studies, 2001, revised version 2002). On Ghana, see Mumuni Sulemana, *Islamic Organisations in Accra: Their Structure, Role and Impact on the Proselytization of Islam*, MPhil thesis, University of Ghana, 1994; Fatimatu N-Eyare Sulemanu, *Leadership in the Ghanaian Muslim Community: The Role of the Federation of Muslim Women's Association in Ghana*, MPhil. thesis, Department for the Studies of Religions, University of Ghana, 2006; Holger Weiss, *Begging and Almsgiving in Ghana: Muslim Positions towards Poverty and Distress* (Uppsala: Nordiska Afrikainstitutet, 2007); Yunus Dumbe, *Transnational Contacts and Muslim Religious Orientation in Ghana*, PhD thesis, Department for the Study of Religions, University of Ghana, 2009; Holger Weiss, *Zakat in Ghana: A Tool for the Empowerment of the Muslim Community* (Kumasi: University Printing Press, KNUST, 2021); Sandy Zook and Cassidy Arndt, "Islamic NGOs in Education in Ghana: Analysis of the Scope, Activities, and Revenue Portfolios," *Journal of Education in Muslim Societies* 2, no. 2 (2021): 57–81; Holger Weiss, *Moving Mountains: Muslim NGOs in Ghana* (Kumasi: University Printing Press, KNUST, 2022).

ulation in Ghana.³⁰ However, the Muslim discourse on empowerment is overshadowed by the variations and complexities of doctrinal tension and political rhetoric within Muslim communities.³¹ In addition, there has been an increasing concern in recent years that politically and socio-economically alienated Muslim youths are influenced by extreme forms of political Islam.³² Nevertheless, as noted by David E. Skinner, the formation of local, regional and national Muslim NGOs and their interaction with Ghanaian governments and international agencies correlates with the efforts of Muslims to create and maintain an Islamic space. It also reflects their efforts to expand their political, economic and social influence in society.³³

This book aims, therefore, to scrutinise the breath and width of Muslim NGOs in contemporary Ghana. By applying a historical-anthropological perspective, the book captures the rapid expansion and huge variety of local, national and international Muslim NGOs in Ghana during this ‘internet age’ of the 2010s and in the shadows of the COVID-19 pandemic in the early 2020s. In particular, it highlights the role of social media and traces the mobilisation, communication and networking processes of Muslim associations, grassroots organisations, groups, foundations and NGOs via Facebook.

Consequently, the book sets out to trace, locate, and analyse the large spectrum of associations, foundations, groups and organisations, the varieties of their activities and operational spaces, their campaigns and target groups, and

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- 30 Rabiātu Ammah, “Islam and Poverty Reduction Strategies in the Ghanaian Muslim Community,” *Ghana Bulletin of Theology* 2 (2007): 3–20.
- 31 See further Abdulai Iddrisu, *Contesting Islam in Africa: Homegrown Wahhabism and Muslim Identity in Northern Ghana, 1920–2010* (Durham, NC: Carolina Academic Press, 2013); Ousman Murzik Kobo, “Shifting Trajectories of Salafi/Ahl-Sunna Reformism in Ghana,” *Islamic Africa* 6, no. 1–2 (2015): 60–81; K.A. Balogun and A.A. Abdussalam, “Arguments and Counter-Arguments: A Critical Analysis of the Ahlus-Sunnah and Tijâniyyah Brotherhood Dispute in Ghana,” *International Journal of Humanities and Social Science Invention* 4, no. 3 (2015): 1–11; Yunus Dumbe, G. Eshun and S.V. Gedzi, “Salafis and the Politics of Nationalism among Migrant Muslims in Ghana,” *Africa Insight* 45, no. 2 (2015): 41–58; Yunus Dumbe, Zakaria Seebaway and Issah Zakaria Firdaus, “The ‘Maikano Factor’ in the Tijaniyya Power Politics in Ghana,” *The Annual Review of Islam in Africa* 14 (2017): 87–95; Yunus Dumbe, “Islamic Polarisation: Tijaniyya and Salafist Struggles over Muslim Orthodoxy,” *Islamic Africa* 10 (2019): 153–180.
- 32 Emmanuel Kwesi Aning and Mustapha Abdallah, “Islamic Radicalization and Violence in Ghana,” in *West African Militancy and Violence: Religion, politics and radicalization*, eds. James Gow, Funmi Olonisakin and Ernst Dijkhoorn (London: Routledge, 2013), 90–125.
- 33 David E. Skinner, “Da‘wa and Politics in West Africa: Muslim Jama‘at and Non-Governmental Organizations in Ghana, Sierra Leone and The Gambia,” in *Development and Politics from Below: Exploring Religious Spaces in the African State*, eds. Barbara Bompani and Maria Frahm-Arp (Basingstoke: Palgrave MacMillan, 2010), 99.

their local, regional, national and international connections. While the impact of Muslim NGOs in establishing and financing the modern Islamic educational sector in Ghana as well as their support for *da'wa*, has been analysed in previous research,³⁴ their promotion of social welfare is a largely unknown terrain for academic research. Even less known is the use of social media by Ghanaian Muslim NGOs, CSOs and CBOs as a network platform to rally members and as tools to generate support from domestic and international donors in this 'internet age'. Some key mobilisers identified in this book are the various Muslim youth and Zongo associations, bloggers, communities and networks; this Muslim Ghanaian 'Facebook generation' has largely escaped academic research.³⁵

The second aim of this book is to discuss and analyse the multiple ways Muslim NGOs constitute the core tool and vehicle for empowerment and development. For several decades, local and international Muslim CBOs, CSOs, NGOs, and charities have commissioned projects to improve the spiritual and socio-economic conditions of Muslims throughout the country. Such projects have primarily been the construction of mosques and, to a lesser extent, modern educational infrastructure, community centres and orphanages, basic social amenities such as libraries and hygienic sources of potable water, and the sinking of wells in Muslim communities. Of equal importance have been immunisation and healthcare programmes, gifts to inmates in prisons, assistance to hospitals, orphanages and handicapped institutions or distribution of food and clothes to the poor and needy during Ramadan, Eid al-Fitr and Eid al-Adha festivals. This has been the essence of Muslim faith-based humanit-

34 See further Mark Sey, "Social and Educational Challenges of the Contemporary Muslim Youth: The Ghanaian Experience," *Jurnal Usuluddin* 14 (2001): 77–86; David Owusu-Ansah, Mark Sey, and Abbulai Iddrisu, *Islamic Learning, the State, and the Challenges of Education in Ghana* (Trenton NJ: Africa World Press, 2012); David E. Skinner, "Conversion to Islam and the Promotion of 'Modern' Islamic Schools in Ghana," *Journal of Religion in Africa* 43, no. 4 (2013): 426–450; Fatimatu N. Sulemanu, "Education a Tool for Sustainable Development: The Role of Muslim NGOs in Ghana," in *Religion and Sustainable Development: Ghanaian Perspectives*, eds. George Ossom-Batsa, Nicoletta Gatti and Rabiātu Deinyo Ammah (Città del Vaticano: Urbaniana University Press, 2018), 243–258, as well as Skinner, "Da'wa and Politics in West Africa", and Zook and Arndt, "Islamic NGOs in Education in Ghana".

35 Annette Haaber Ihle, "Islamic Morality, Youth Culture, and Expectations of Social Mobility among Young Muslims in Northern Ghana," *Journal of Muslim Minority Affairs* 28, no. 2 (2008): 267–288; Ali Baba Mohammed, *The Phenomenon of Bases in Ghanaian Muslim Communities in Accra*, MPhil thesis, University of Ghana, 2015. On the Muslim 'Facebook generation', see further Adeline Masquelier and Benjamin Soares, eds., *Muslim Youth and the g/11 Generation* (Santa Fe and Albuquerque: School for Advanced Research Press and University of New Mexico Press, 2016).

arian relief. Moreover, since the last two decades, new forms of communitarian self-empowerment have evolved, ranging from soliciting funds from within the Muslim communities and/or youth groups for establishing libraries and community centres as well as building Muslim hospitals and special-purpose institutions for Muslim persons with disabilities.

The third aim is to outline the discourses, agendas, and actions of Muslim scholars and leaders in their struggle to achieve political, social and economic empowerment for the Muslim population in Ghana. Some twenty years ago, I conducted a similar investigation on Muslim discourses on poverty alleviation in Ghana.³⁶ Returning to Ghana in 2017, I noted a tremendous change in the discursive landscape and institutionalization of *zakat* (obligatory/mandatory almsgiving) as a tool for poverty eradication. The unanimous reply of Muslim scholars to my question about achieving Muslim empowerment in Ghana has been: “*Zakat* is the Islamic solution to eradicate poverty.” However, in my discussions with Muslim scholars and during my subsequent research on Facebook, it has become evident that non-mandatory faith-based forms of giving and private donations such as *sadaqa* (voluntary almsgiving/charity) and *infaq* (spending to please God but without asking for any favour or hoping for a return) have emerged as the cornerstones for funding Muslim self-empowerment.

1 Muslims in Ghana

Muslims in Ghana constitute a minority in Ghana. According to the 2021 census, they make up about 20 per cent of the total population of some 30 million people.³⁷ The ‘Muslim landscape’ in contemporary Ghana constitutes of six major religious sub-spheres or religious groups, namely the Tijaniyya (Sufi), the Ahlus-Sunnah (Salafi), non-aligned/non-denominational Sunnis (i.e., neither members of the Tijani or Salafi groups), the Ahmadiyya, the Istiqaama (Ibadiyya) and the Shi’a community.³⁸ According to a 2012 Pew Forum Report,

36 Holger Weiss, *Obligatory Almsgiving: An Inquiry into Zakat in the Pre-colonial Bilad al-Sudan* (Helsinki: Finnish Oriental Society, 2003); Weiss, *Begging and Almsgiving in Ghana*.

37 Ghana Statistical Service, *Ghana 2021 Population and Housing Census. General Report Volume 3C Background Characteristics* (Accra: Ghana Statistical Service, November 2021).

38 Holger Weiss, *Between Accommodation and Revivalism: Muslims, the State and Society in Ghana from the Precolonial to the Postcolonial Era* (Helsinki: Finnish Oriental Society, 2008); Ousman Murzik Kobo, *Unveiling Modernity in Twentieth-Century West African Islamic Reforms* (Leiden: Brill, 2012); Yunus Dumbé, *Islamic Revivalism in Contemporary Ghana* (Huddinge: Södertörn University, 2013); Iddrisu, *Contesting Islam in Africa*; Balo-

51 percent of their sample study claimed Sunni affiliation (the majority of them or 27 percent out of the total Sunni adherents to belong to the Tijaniyya order), 8 percent Shia, and 16 percent Ahmadi affiliation, while 13 percent claimed to be “just Muslims”.³⁹

Two-thirds of Ghana’s total population live in the Christian-dominated, affluent, and politically influential southern regions. The North, where about half of the Muslim population is living, see Table 1, is marginalised in political and economic terms. This general picture has been a marked feature since independence, although with some marked macro-demographic changes since the last decades of the twentieth century, the most notable being the influx of Muslims to the urban centres and regions in the southern part of the country. Consequently, substantial clusters of the Muslim population are nowadays found in the Accra and Kumasi metropolitan regions, where they constitute the majority of the Zongo communities.⁴⁰

gun and Abdussalam, “Arguments and Counter-Arguments;” Dumbe, “Islamic Polarisation and the Politics of Exclusion in Ghana.” On the Ahmadiyya, see further John H. Hanson, *The Ahmadiyya in the Gold Coast: Muslim Cosmopolitans in the British Empire* (Bloomington: Indiana University Press, 2017). On the Istiqaama, see further Mahmud Mukhtar Muhammed & Umar Wahab Sina, Faith in National Development: A Review of the Activities of the Istiqaama Muslim Organisation of Ghana, paper presented at 3rd International Conference on Religion and National Development 6th–7th September 2018, Department of Religious Studies, Kwame Nkrumah University of Science and Technology (KNUST), Ghana. On the Shi’a, see further Dumbe, *Islamic Revivalism in Contemporary Ghana*, and Ousman Murzik Kobo, “Islamic Institutions of Higher learning in Ghana: The Case of the Islamic University College,” in *Muslim Institutions of Higher Education in Postcolonial Africa*, eds. Mbaye Lo and Muhammed Haron (New York: Palgrave MacMillan, 2016), 179–191.

39 Pew Forum on Religion & Public Life, *The World’s Muslims: Unity and Diversity* (Washington DC: Pew Research Center’s Forum on Religion & Public Life, 2012), 29–31, available at <https://www.pewresearch.org/wp-content/uploads/sites/7/2012/08/the-worlds-muslims-full-report.pdf>.

40 See further Weiss, *Begging and Almsgiving in Ghana*; Weiss, *Between Accommodation and Revivalism*. The word Zongo (from Hausa: Zango, i.e., camp) describes an urban multi-ethnic settlement originally established as a camp of long-distance traders and travelling merchants. In contemporary Ghana, the term as a negative implication as the Zongo designates overcrowded habitations and inadequate sanitation. The majority of their inhabitants are Muslims. See further Emily Anne Williamson, “Understanding the Zongo: Processes of Socio-spatial Marginalization in Ghana,” in *The African Metropolis: Studies over Urban Space, Citizenship, and Rights to the City*, ed Toyin Falola and Bisola Falola (Abingdon, Oxon and New York: Routledge, 2018); Giulia Casentini, “Migration Networks and Narratives in Ghana: A Case Study from the Zongo,” *Africa* 88, no. 3 (2018): 452–468; Benedikt Pontzen, *Islam in a Zongo: Muslim Lifeworlds in Asante, Ghana* (Cambridge: Cambridge University Press, 2021); Joseph Mensah and Joseph Kofi Teye, “A Geographic

TABLE 1 Ghana census 2021: Muslim population per region

Region	Abbr.	Total pop	Muslim pop	Mp/tp%	Mp/tMp%
All localities, both sexes		30,753,327	6,108,530	19.9	
<i>Southern regions</i>				11.9	48.5
Western	WR	2,054,863	193,794	9.4	3.1
Central	CR	2,853,335	259,902	9.1	4.3
Greater Accra	GAR	5,437,084	631,591	11.6	10.3
Volta	VR	1,654,650	77,136	4.7	1.3
Eastern	ER	2,918,623	194,838	6.7	3.2
Ashanti	AR	5,428,181	866,117	16	14.2
Western North	WNR	878,855	105,226	12	1.7
Ahafo	AhR	563,643	93,153	16.5	1.5
Bono	BR	1,205,462	154,145	12.8	2.5
Bono East	BER	1,199,786	289,268	24.1	4.7
Oti	OR	744,483	97,928	13.1	1.6
<i>Northern regions</i>				54.1	51.5
Northern	NR	2,306,808	1,532,977	66.5	25.1
Savannah	SR	652,572	418,352	64.1	6.8
North East	NER	657,833	402,352	61.2	6.5
Upper East	UER	1,298,179	385,020	29.7	6.3
Upper West	UWR	898,970	406,731	45.2	6.5

Legend: Abbr. = abbreviation; Mp/tp = Muslim population (region)/total population (region); Mp/tMp = Muslim population (region)/total Muslim population (country)

SOURCE: GHANA 2021 POPULATION AND HOUSING CENSUS. GENERAL REPORT VOLUME 3C BACKGROUND CHARACTERISTICS [ACCRA: GHANA STATISTICAL SERVICE, NOVEMBER 2021]

Economically and mentally, the most marked division of Ghana is the North-South divide of the country. The coastal and forest areas of the country, i.e., the eleven (until 2019: seven) administrative regions in the South,⁴¹ are the richer part of the country; its inhabitants engage in the economically valuable agro-

Theorization of Zongo's in Urban Ghana: A Complex Systems Approach," *Ghana Journal of Geography* 13, no. 2 (2021): 66–95, DOI: 10.4314/gjg.v13i2.3.

41 Ahafo Region, Ashanti Region, Bono Region, Bono East Region, Central Region, Eastern Region, Greater Accra Region, Oti Region, Volta Region, Western Region, and Western North Region.

forest sector (cocoa, timber) the mining and oil industry. Not surprisingly, the southern regions have a profound influence on national politics. The five (until 2019: three) northern administrative regions,⁴² in contrast, are regarded as the country's poor backyard.⁴³

The North is marginalised both in political as well as in economic terms. According to the various national living standard surveys conducted since the early 1990s, the five savannah regions are by far the poorest in the country. The British colonial and subsequent Ghanaian governments have attempted to transform and modernise the agricultural, livestock and forestry sectors. They, however, have had little impact on the lives of smallholders and cattle-herding populations in the North, where the primary sector is mainly subsistence-oriented, small-scale and dominated by traditional techniques and practices.⁴⁴ Instead, increased variations in precipitation as well as a reduction in the rainy season due to climate change since the beginning of the twenty-first century have increased the vulnerability of farmers and cattle-herders. Local tensions between the two groups have sometimes escalated into armed conflicts. Illicit gold mining as well as the mushrooming of an underground border economy since the destabilization of the Sahel region since the push of Islamist groups into Mali and Burkina Faso have further deteriorated the security situation in northern Ghana.⁴⁵

42 Northern Region, North East Region, Savannah Region, Upper East Region, and Upper West Region.

43 Dzodzi Tsikata and Wayo Seini, *Identities, Inequalities and Conflicts in Ghana*, CRISE Centre for Research on Inequality, Human Security and Ethnicity, Queen Elisabeth House, Oxford University, CRISE Working Paper 5 (November 2004), available at <https://www.qeh.ox.ac.uk/publications/identities-inequalities-and-conflicts-ghana>, accessed 1.4.2021; Joseph A. Yaro and Jan Hesselberg, "The Contours of Poverty in Northern Ghana: Policy Implications for Combatting Food Insecurity," *Research Review New Series* 26, no. 1 (2010): 81–112.

44 Jeff Grischow and Holger Weiss, "Colonial Famine Relief and Development Policies: Towards and Environmental History of Northern Ghana," *Global Environment* 7/8 (2011): 50–97; Yaw Agyeman Bofo, Godfred Seidu Jasaw and Frederick Dayour, "Exploring Some Social Dimensions to the Practice and Sustainability of Traditional Conservation Agriculture in Semi-arid Ghana," *Journal of Environment and Earth Science* 4, no. 10 (2014): 47–58; Jeff Grischow and Holger Weiss, "Pan-Africanism, Socialism and the Future: Development Planning in Ghana, 1951–1966," in *The Struggle for the Long-Term in Transnational Science and Politics: Forging the Future*, eds. Jenny Andersson, Eglè Rindzevičiūtė (London and New York: Routledge, 2015), 218–239; Martin Oteng-Ababio, Simon Mariwah and Louis Kusi, "Is the Underdevelopment of Northern Ghana a Case of Environmental Determinism or Governance Crisis?," *Ghana Journal of Geography* 9, no. 2 (2017): 5–39.

45 See further Konrad Adenauer Stiftung (ed.), *The Jihadist Threat in Northern Ghana and*

Although Ghana's strong economic growth since the 1990s has cut the poverty rate from 56.5 per cent in 1991 to 24.2 per cent in 2013, thereby achieving Millennium Development Goal 1,⁴⁶ this progress has been very uneven. It has been mainly restricted to the South. Whereas the poverty rate was about 20 percent in the South, it was about 60 per cent in the North in 2012.⁴⁷ The Food and Agriculture Organisation of the United Nations (FAO), therefore, defined Ghana (in 2015) as a low-income food-deficit country.⁴⁸ UNICEF Ghana, in turn, in its 2016 country report underscored that the then three northern regions, Northern, Upper East and Upper West, continued to have the highest poverty rates in the country. It noted that the then Northern Region saw its high level of poverty fall only marginally from 55.7 per cent in 2006 to 50.4 per cent in 2013: "This is a major issue for the country given that the Northern region now makes up the largest number of poor people of any of Ghana's [then] ten regions."⁴⁹

The various investigations on poverty in Ghana indicate its rate being highest in the Muslim-dominated Northern Region, since 2019 split into Savannah and Northern Region, especially marking rural savannah regions. However, poverty is also prevalent among some urban communities, both in the North and the South, especially among rural migrants seeking their daily income from the informal sector.⁵⁰ A recent ODI Research Report sheds light on the multiple dimensions of vulnerability and exclusion in Ghana, identifying seven key groups. Most exposed as girls and women, especially those who are orphans, those who are elderly, and those who work in *galamsey* (illegal small-scale mining) or as *kayayei* (porters). Others are low-income individual and households

Togo: Stocktaking and Prospects for Containing the Expansion (2022), available at <https://www.kas.de/documents/261825/16928652/The+jihadist+threat+in+northern+Ghana+and+Togo.pdf/>.

46 The Global Food Security Strategy (GFSS) Ghana Country Plan, August 28, 2018, 5, available at https://www.usaid.gov/sites/default/files/documents/1867/Ghana_Country_Plan_Public_Version_WS_Edits.pdf, accessed 1.4.2021.

47 USAID/Ghana Country Development Cooperation Strategy 2013–2017 (December 2012), 1, available at https://www.usaid.gov/sites/default/files/documents/1860/Ghana_CDSCS_fy2013-17.pdf, accessed 1.4.2021.

48 FAO Nutrition Country Profiles—Ghana, http://www.fao.org/ag/agn/nutrition/gha_en.stm, accessed 1.4.2021.

49 Edgar Cooke, Sarah Hague, and Andy McKay, *The Ghana Poverty and Inequality Report: Using the 6th Ghana Living Standards Survey* (UNICEF Ghana, March 2016), available at <https://www.unicef.org/ghana/reports/ghana-poverty-and-inequality-analysis>, accessed 1.4.2021.

50 Kenneth Ofori-Boateng, "Analysis of Severity of Poverty and Social Cohesion among Urban Poor Migrants in Ghana," *Journal of Poverty* 21:3 (2017): 265–287.

in both rural and urban areas, alongside persons with disabilities and people living in areas without public services.⁵¹

Urban poverty, including the high rate of street beggars,⁵² is a noted phenomenon in the predominantly Muslim Zongo settlements in Accra and Kumasi and in other southern and northern urban areas, depicted by outsiders and the media as ‘slums’ and ‘squatter settlements’,⁵³ and adding to the negative perception among outsiders that Muslims constitute a poor and marginalised minority in Ghana.⁵⁴ The outcome is the negative image of ‘zongolism’ as rudimentary-sanitary and improper-hygiene ‘areas of filth’, inhabited by unruly youth whose dubious reputation is to be experts in *sakawa* of cyber fraud. Nevertheless, zongolism is not Islam, as one critical observer stressed in his blog.⁵⁵

Muslims, on the other hand, see their marginalisation as an outcome of historical trajectories. Constituting a relatively affluent group of merchants, scholars and traders mainly residing in precolonial urban centres in the North, their economic and political position changed during the British colonial period. In part, this was an effect of a deliberated policy by colonial and Muslim authorities of mutual non-interference in their respective ‘spheres’: The Muslim community gained internal cultural and religious autonomy and refrained from challenging the colonial order. The side-effect was the detachment of Muslim

51 Moizza B. Sarwar, Rebecca Holmes, David Korboe, Alex Afram and Heiner Salomon, *Understanding Vulnerability and Exclusion in Ghana* (London: ODI, 2022).

52 Alex B. Asiedu and Samuel Agyei-Mensah, “Traders on the Run: Activities of Street Vendors in the Accra Metropolitan Area, Ghana,” *Norsk Geografisk Tidsskrift/Norwegian Journal of Geography* 62, no. 3 (2008): 191–202; Tufeyru Fuseini and Marguerite Daniel, “Exploring the Stressors and Resources of Muslim Child Beggars in Dagbon of Northern Ghana in the Context of Child Rights and Existing Realities,” *Cogent Social Sciences* 4 (2018), <https://doi.org/10.1080/2331886.2018.1542955>; Tufeyru Fuseini & Marguerite Daniel, “Child Begging, as a Manifestation of Child Labour in Dagbon in Northern Ghana, the Perspective of Mallams and Parents,” *Children and Youth Services Review* 111 (2020), <https://doi.org/10.1016/j.childyouth.2020.104836>.

53 George Owusu et alii, “Slums of Hope and Slums of Despair: Mobility and Livelihoods in Nima, Accra,” *Norsk Geografisk Tidsskrift/Norwegian Journal of Geography* 62, no. 3 (2008): 180–190; Stig H. Jørgensen, “Some Perspectives on the Geographies of Poverty and Health: A Ghanaian Context,” *Norsk Geografisk Tidsskrift/Norwegian Journal of Geography* 62, no. 3 (2008): 241–250; Marta M. Jankowska, John R. Weeks and Ryan Engstrom, “Do the Most Vulnerable People Live in the Worst Slums? A Spatial Analysis of Accra, Ghana,” *Annals of GIS* 17, no. 4 (2011): 221–235.

54 Rabiātu Ammah, “Christian-Muslim Relations in Contemporary Sub-Saharan Africa,” *Islam-Christian Muslim Relations* 18, no. 2 (2007): 146.

55 Voice of Zongo Youth Foundation, “Poverty must never be an excuse for our poor sanitary conditions [...],” 21.6.2023, <https://www.facebook.com/voiceofzongoyouthfoundation>, accessed 17.8.2023.

education (the Qur'anic schools) from the colonial 'sphere' including the modern capitalist sector as only Western education (the Christian missionary and government schools) provided access to employment in the modern (colonial and later postcolonial) public and private sector.⁵⁶

Consequently, while Muslim parents sent their children to Qur'anic schools as a deliberate strategy to block Christian influences and 'luring' their offspring from Islam, the effects were detrimental in the long run. The structural disempowerment of Muslims in early postcolonial Ghana was further exacerbated by the political marginalisation of Muslims as an outcome of the deportation of some Muslim leaders in the late 1950s, followed by the large-scale deportations of 'aliens' in the late 1960s. The latter deportation to a large scale affected the composition of the Muslim community as a substantial part of Muslims from Yoruba and Hausa ethnic descent had to leave the country and settle in Nigeria.⁵⁷

The socio-economic and political marginalisation of Muslims further increased when the Ghanaian economy slumped during the 1970s and 1980s. The long-term effects of the various economic recovery programmes in combination with the political stabilization and emergence of a vibrant civil society, including its 'NGO-isation' (see Chapter 1.3 below) since the mid-1980s, have only positively impacted the position of Muslims and their lives in Ghana. Following the famine of 1983, northern Ghana became the target area for international Muslim NGOs. For the first two decades, however, their activities were seldom noticed in public (or academic research) and were mainly restricted to building mosques and places of worship.⁵⁸

Since the 1980s, the Muslim leadership in Ghana has underlined the need to reform the Muslim educational system, especially the Qur'an schools in order to improve the political and social situation of Muslims in the country. Numerous Muslim activists, leaders and scholars have repeatedly underscored the need for Muslims and their organisations to invest in modernising educational facilities as well as in secular education.⁵⁹ Consequently, a market feature has

56 Weiss, *Between Accommodation and Revivalism*. See further David E. Skinner, "The Incorporation of Muslim Elites into the Colonial Administrative Systems of Sierra Leone, The Gambia and the Gold Coast," *Journal of Muslim Minority Affairs* 29, no. 1 (2009): 91–108.

57 Weiss, *Between Accommodation and Revivalism*. See further Ousman Kobo, "We Are Citizens Too": The Politics of Independence in Ghana," *Journal of Modern African Studies* 48, no. 1 (2010): 67–94; Johnson Olaosebikan Aremu and Adeyinka Theresa Ajayi, "Expulsion of Nigerian Immigrant Community from Ghana in 1969: Causes and Impact," *Developing Country Studies* 4, no. 10 (2014): 176–186.

58 Weiss, *Begging and Almsgiving in Ghana*.

59 "Invest in secular education—Islamic NGOs told," 9.11.2004, <https://www.modernghana>

Monday, September 17, 2018 DailyGuide 11

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FIGURE 1 Advertisement for Iqra Educational Centre. The Accra-based Iqra Educational Centre is one among the numerous efforts to modernise the Muslim educational system in Ghana.

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AUTHOR'S COLLECTION

been the establishment of the Islamic Education Unit at the Ministry of Education alongside Arabic/English primary and secondary schools throughout the country, initially funded by MFBOs (Figure 1).⁶⁰

In the last two decades, new openings in the Muslim educational sector were achieved by establishing private Muslim tertiary institutions. So far, the only

.com/news/66283/invest-in-secular-education-islamic-ngos-told.html; "Muslim workers asked to support Islamic Education Fund," 29.6.2005, <https://www.modernghana.com/news/81012/muslim-workers-asked-to-support-islamic-education-fund.html>;

"Muslims urged to prioritise, invest in education," 27.7.2023, <https://gna.org.gh/2023/07/muslims-urged-to-prioritise-invest-in-education/>, accessed 12.11.2023; all accessed 12.11.2023.

60 On the reform of the Muslim education sector in Ghana, see Abdulai Iddrisu, "Between Islamic and Western Secular Education in Ghana: A Progressive Integration Approach," *Journal of Muslim Minority Affairs* 22, no. 2 (2002): 335–350; Abdulai Iddrisu, "The Growth of Islamic Learning in Northern Ghana and Its Interaction with Western Secular Education," *Africa Development* xxx, no. 1&2 (2005): 53–67; David Owusu-Ansah and Abdulai

existing ones are the Islamic University College Ghana (IUGG) and the Lakeside University College Ghana (LUCG) in Accra alongside the Ghana Muslim Mission College of Education at Beposo, Ashanti Region, and the Muslim Teacher Training Institute in Kumasi. The IUGG, established in 2000, comprises of four faculties, Arts, Business Administration, Communication Studies, and Education. Although it is operated and funded by the Iranian Ahul-Bait Foundation, the IUGG includes Sunni faculty members and teachers.⁶¹ LUCG,⁶² formerly known as Madina Institute for Science and Technology (MIST), established by the Madina Foundation for Science and Technology in 2013, started its operations in 2017 and comprises three schools, namely Engineering, Business and Technology, and Liberal Arts and Sciences (Figure 2).⁶³ In contrast to the IUGG, Lakeside University College does not claim to be an Islamic university per se although highlighting its commitment to upholding Islamic values and ethics.⁶⁴

In addition to the two operating universities, several other ambitious projects have been launched by Muslim scholars and NGOs. The fundraising campaigns for some of them are still running, others have been shelved. One of the earliest was Imam Rashid's Rashidiyya Islamic University in Tamale, envisioned to start with BA and BSc programmes in agriculture, engineering and medicine in 2000.⁶⁵ However, the project could not be realised due to lack of

Iddrisu, "The Philosophy of the Revolution: Thoughts on Modernizing Islamic Schools in Ghana," *Canadian Journal of African Studies/La Revue Canadienne des Études Africaines* 42, no. 2–3 (2008): 336–466; Ousman Kobo, "Paths to Progress: Madrasa Education and Sub-Saharan Muslim's Pursuit of Socioeconomic Development," in: *The State of Social Progress in Islamic Societies*, eds. Habib Tiliouine & Richard J. Estes (New York: Springer, 2016), 156–177; Kwame Achaw Owusu, "Perspectives of Reformers on the Transformation of Integrated Public Islamic Schools in Ghana," *The African Symposium (TAS) Journal* 17, no. 1 (2018): 25–52; Kwame Owusu, "Exploring the Transformational Leadership Strategies Used by Islamic Education Reformers to Influence the Integration of Islamic Schools in Ghana," *Journal of Comparative Studies and International Education* 1, no. 1 (2019): 50–72.

61 See homepage of Islamic University College, <https://www.iug.edu.gh>. For an analysis of its operations and impact, see Kobo, "Islamic Institutions of Higher Learning in Ghana."

62 See homepage of Lakeside University College, Ghana, <https://lucg.edu.gh/>. Its previous one, <https://misst.edu>, is defunct.

63 "Bawumia launches Madina Institute of Science and Technology," 30.9.2017, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Bawumia-launches-Madina-Institute-of-Science-and-Technology-586560>, accessed 17.8.2021.

64 About LUCG, <https://lucg.edu.gh/about-lucg/>, accessed 23.12.2022.

65 "Tamale Islamic University admits first students," 13.3.2000, <https://www.modernghana.com/news/8581/tamale-islamic-university-admits-first-students.html>, accessed 23.12.2022.



FIGURE 2 Lakeside University College, Ghana (LUCG), formerly Madina Institute of Science and Technology (MIST)
PHOTO: HOLGER WEISS/2017

funding.⁶⁶ Since 2008, Sheikh Mustapha Ibrahim started to promote for the ICODEHS university project at Tuba, Accra, with Dubai Charity as its major sponsor;⁶⁷ in 2014, the Al-Huda Islamic Society launched its 20,000-capacity university project at Gomoa Dasum, Central Region.⁶⁸ However, it seems as if the two projects have been shelved for the time being.⁶⁹ A third university project, the Tijjaniyya University College of Ghana (TUCG) at Asokore, Ashanti Region, was inaugurated in 2016;⁷⁰ nevertheless, this project, too, found difficulties in attracting sufficient funding.

66 Weiss, *Begging and Almsgiving*, 122–123.

67 “Islamic Council to establish university,” 9.4.2008, <https://www.modernghana.com/news/162209/islamic-council-to-establish-university.html>; “Islamic group embarks on massive development in country,” 24.1.2011, <https://www.modernghana.com/news/313486/islamic-group-embarks-on-massive-development-in-country.html>, both accessed 23.12.2022.

68 Gilbert Mawuli Agbey and Charles Andoh, “Al-HUDA constructs university at Gomoa Dasum,” *Daily Graphic* 10.3.2014, <https://www.graphic.com.gh/news/education/al-huda-constructs-university-at-gomoa-dasum.html>, accessed 8.11.2017.

69 Interview with Haji Sulemana Mumuni, 5.12.2017. According to Haji Sulemana Mumuni, Sheikh Mustapha Ibrahim had difficulties to secure enough funding for the ICODEHS university project.

70 “Construction Works on the Tijjaniya University College commenced,” http://www.tijjaniyamuslims.org/news/?news_id=15703d1639dd87&pn=5, the homepage is defunct (May 2024).

On the other hand, the plan of the Ghana Muslim Mission (GMM) to establish an Islamic university next to its College of Education in Beposo is making slow progress.⁷¹ Similarly, the Islamic Mission Secretariat (ISM) managed to finish its Islamic University College project at Duayaw-Nkwanta, Ahafo Region, by 2019.⁷² On the other hand, the fate of the ICODEHS Nursing Training College project at Potsin, Central Region, remains unclear.⁷³ Instead, the GMM commissioned the first Islamic Nursing College in early 2022 and admissions started in late 2022, see further Chapter 4.4.

Not surprisingly, therefore, the maiden annual National Muslim Conference (NMC) in August 2021 addressed the need for accelerating the Muslim education system in Ghana, and Vice-President Alhaji Dr Mahamadu Bawumia underscored the need for Muslim leaders to prioritize education, especially in the area of science, technology, engineering, and mathematics, in their quest to develop the Muslim communities.⁷⁴

Since then, the NMC has emerged as a forum for Ghanaian Muslims to deliberate on how to make communities economically prosperous and eliminate extreme poverty and deprivation. In his speech at its second conference in 2022, Sheikh Dr Amin Bonsu, National Chairman of the Ghana Muslim Mission, urged Muslims to join hands and raise the needed financial capital to embark on human development projects: “If the 2 million of us can raise one cedi each Friday in a week we can raise GHC 2 million.” Other Muslim leaders, such as the National Imam of the Ahlus-Sunna Wal-Jama‘a Sheikh Umar Ibrahim Imam, the Imam of the Shi‘a community Sheikh Abubakar Kamaludeen, and

71 “Ghana Muslim Mission to begin construction of an Islamic University,” 18.7.2012, <https://www.myjoyonline.com/ghana-muslim-mission-to-begin-construction-of-an-islamic-university/>, accessed 23.12.2022; “Educational Institutions,” 21.4.2016, <http://ghanamuslimmission.com/educational-institutions/>, accessed 23.12.2022. Interview with Accra 13.10.2022.

72 “Islamic Mission bagged 55 million cedis for training college project,” 1.3.2005, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Islamic-Mission-bagged-55-million-cedis-for-training-college-project-76261>; “Islamic Mission Secretariat holds 50th Annual National Convention,” 11.1.2015, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Islamic-Mission-Secretariat-holds-50th-Annual-National-Convention-342108>; “Islamic Mission Secretariat (IMS),” 10.10.2019, <https://www.facebook.com/IMS-TV-GH-11447779954806/>; all accessed 23.12.2022. However, it is unclear if the college is operating, as I have found no traces on its activities on social media or the Internet.

73 “Work on Potsin Nursing Training College progresses,” 26.6.2014, <https://www.graphic.com.gh/news/education/work-on-potsin-nursing-training-college-progresses.html>, accessed 23.12.2022. However, it is unclear if the college project was ever finished, as I have found no traces on its activities on social media or the Internet.

74 “Maiden Annual National Muslims Conference opens in Accra,” 2.8.2021, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Maiden-Annual-National-Muslims-Conference-opens-in-Accra-1322359>, accessed 17.8.2021.

the Ameer of the Ahmadiyya Muslim Mission Maulvi Muhammad Noor Bin Salih, reminded Muslims to overcome their differences and to develop both the intra-Muslim as well as participate in the intra-societal dialogue on national development.⁷⁵

2 Defining CBOs, CSOs and Muslim NGOs

A clear-cut definition and typology of non-governmental and civil society organisations (NGOs and CSOs) is difficult to provide. The World Bank defined the term CSO to embrace a wide spectrum of public associations, groups and organisations in civil society,

[...] including not just NGOs, but also trade unions, community-based organisations or CBOs, social movements, faith-based institutions, charitable organisations, universities, foundations, professional associations, and others.⁷⁶

On a global scale, the 1997-established SAPRIN (Structural Adjustment Participatory Review International Network) was a platform embracing the full spectrum of CSOs, ranging from community organisations, trade unions, women's groups, small business associations, environmental organisations, farmers' associations, Indigenous peoples' organisations, education associations, health care associations, an professional associations to NGOs, religious associations and youth groups.⁷⁷ Its branch in Ghana, SAPRIN-Ghana, encompassed more than 300 NGOs, church bodies and trade union umbrella organisations.⁷⁸

NGOs, on the other hand, the World Bank defined as "professional, intermediary and non-profit organisations that advocate and/or provide services in the areas of economic and social development, human rights, welfare, and emergency relief."⁷⁹ Such a definition resembles that of grassroots or voluntary organisation, and excludes a variety of organisations defined as CSOs, including

75 "Muslims must eschew bickering, triviality to develop—Sheikh Dr. Amin Bonsu," 26.9.2022, <https://www.modernghana.com/news/1185375/muslims-must-eschew-bickering-triviality-to-devel.html>, accessed 27.9.2022.

76 World Bank Civil Society Team, *Consultation with Civil Society: A Source Book* (Washington DC: World Bank, 2007), 1, available at https://www.worldbank.org/content/dam/Worldbank/Civil%20Society/cso_documents/ConsultationsSourcebook_Feb2007.pdf.

77 <http://www.saprin.org/index.htm>, last updated 15 December 2005, accessed 27.12.2022.

78 <http://www.saprin.org/ghana/ghanax.htm>, accessed 27.12.2022.

79 World Bank Civil Society Team, *Consultation with Civil Society: A Source Book*.

religious organisations or youth groups. However, as will be discussed further below, such a narrow definition of an NGO does not reflect the situation in Ghana and definitively not that of the Muslim communities in Ghana who use the term 'NGO' in a broader way, defining also councils and foundations as NGOs in the sense that they are 'non-governmental'.

A narrow definition of an NGO underlines its professionalism. Arhin, Kumi and Sadat Adam, for example, define a professional NGO as an organisation that exhibits five (5) characteristics: being formal, private, non-profit distributing, self-governing, and voluntary. Therefore, a professional NGO has institutionalised and regular meetings, office staff, some form of organisational permanence and some degree of voluntary participation in the conduct and management of the organisation.⁸⁰ Glauco D'Agostino, in turn, distinguishes civil society organisations from politico-religious subjects, NGOs and the third sector. The last type consists of a set of independent institutions, each organised and non-profit seeking, and each aiming to serve the public interest. Third sector organisations are similar to those termed by Arhin, Kumi and Sadat Adam as professional NGOs, formal, non-profit distributing, private, independent, and voluntary.⁸¹ However, the narrow definition of professional NGOs excludes the myriads of grassroots and voluntary associations, clubs, movements and networks that are not or only rudimentarily professionalized. In Ghana and especially within the Muslim communities, many of them are termed 'NGO', either in the daily vocabulary of their activists or when they register on Facebook and open an account.

The Ghana Non-Profit Organisations Secretariat (NPO Secretariat) applies another typology, distinguishing between non-profit organisations (NPOs) and community-based organisations (CBOs). NPOs, according to the NPO Secretariat, are defined as not-for-profit, non-governmental legal persons, associations, or organisations that have been voluntarily established. It further explains that NPOs primarily engage in mobilising and using resources for charitable, religious, cultural, educational, social or communal purposes or for carrying out other types of not-for-profit activities and the public good. A community-based organisation (CBO), in turn, is a group of enthusiasts that support a common motive in a specific area. CBOs are also referred to as grassroots organisations or peoples' organisations and are distinct in nature and purpose from other NPOs. CBOs are normally "membership" organisations made

80 Arhin, Kumi and Adam, "Facing the Bullet": 350.

81 Glauco D'Agostino, Muslim NGOs, Zakât and Civil Society for Emergency and Development, 12.3.2019, <http://www.islamicworld.it/wp/muslim-ngos-zakat-and-civil-society-for-emergency-and-development/>, accessed 28.12.2021.

up of individuals who have come together to further their own interests (e.g., women's groups, credit unions, youth clubs, cooperatives and farmer associations, community development associations, etc.). However, the NPO Secretariat also notes that NPOs and CBOs work on identical grounds and share a common motive—the welfare of society and the people.⁸²

Religious NGOs, note Heuser and Koehrsen, are hybrids in the sense that they engage in both religious and “secular” fields and institutions of development and therefore form subcategories of professional NGOs, CBOs and CSOs.⁸³ Others, such as Clark, deploy the term faith-based (charitable/development) organisation when referring to religious NGOs.⁸⁴ In contrast to secular humanitarian organisations, faith-based organisations (i.e., religious NGOs) are characterised by Ferris as having an affiliation with a religious body, a mission statement with explicate reference to religious values, receive financial support from religious sources, having a governance structure where the selection of board members or staff is based on religious beliefs or affiliation, and/or decision-making processes based on religious values.⁸⁵

The term Muslim NGO can be used as a broad or a narrow category. Used in the narrower sense, Muslim NGOs are distinct forms of religious or faith-based organisations. Nejima, Harmsen and Akutusu, for example, use the term as a collective denominator for associations, groups and organisations established and operated by Muslim activists, such as ‘Islamic Charities’, ‘Islamic NGOs’, ‘Islamic Social Institutions’, ‘Muslim NGOs’ and ‘Muslim Faith-Based Organisations’. What they have in common is the ‘Muslim’ or ‘Islamic’ nature of their vision and mission driving their activities. The core motive for engaging in and donating to a Muslim NGO are based on the Qur’an and the Hadith, namely *thawab* (reward) as well as *fi sabil li-llah* (for the sake of Allah) for pious deeds. The concern with the afterlife is a core motivation for members and donors of Muslim NGOs. To give and serve the needy is considered as a moral and social duty and is supposed to counter one’s greed and egoism and to have a morally purifying effect.⁸⁶ Similarly, Sandy Zook and Cas-

82 “NPOs Profile,” <https://npos.mogcsp.gov.gh/profile/>, accessed 16.1.2022.

83 Andreas Heuser and Jens Koehrsen, “From a Quiet Revolution to the Tolerance of Ambiguity: Religious NGOs in International Development Discourse,” in *Does Religion Make a Difference? Religious NGOs in International Development Collaboration*, eds. Andreas Heuser and Jens Koehrsen (Baden-Baden: Nomos Verlag, 2020), 13.

84 Gerard Clarke, “Faith Matters: Faith-Based Organisations, Civil Society and International Development,” *Journal of International Development* 18 (2006): 835–848.

85 Elizabeth Ferris, “Faith-based and Secular Humanitarian Organizations,” *International Review of the Red Cross* 87, no. 858 (2005): 311–325.

86 See further Susumu Nejima, Egbert Harmsen and Masayuki Akutsu, “Introduction,” in

sidy Arndt identify a Muslim (Islamic) NGO to be guided by Islamic principles in their selection of their activities, scope of work, and revenue strategies employed.⁸⁷

Narrowly defined Muslim (national and transnational) NGOs, Kaag highlights, base themselves on an understanding of Islamic solidarity composed of three elements: *ighatha* or humanitarian relief, *da'wa* or the call to Islam, and *jihad* in the sense of armed conflict support of the Islamic cause.⁸⁸ However, most of them combine two of the three elements as noted by Petersen in her analysis on the trajectories of transnational Muslim NGOs. The first transnational Muslim NGOs emerged at the end of the 1970s and made headlines during the famines in the Horn of Africa during the 1980s. Petersen defines these organisations—such as the International Islamic Relief Organisation (IIRO, est. 1979), Islamic Relief (est. 1984) and Muslim Aid (est. 1985)—as *da'watist* since their objective was not only to provide aid but also to counter the influence of Western, Christian NGOs in order to protect the Muslim faith and identity.⁸⁹

The conflicts in Afghanistan and Bosnia in the 1980s and 1990s saw the emergence of two different types of Muslim transnational NGOs, namely jihadists and solidarity-based NGOs. *Jihadist* NGOs blend humanitarian relief with supporting the armed struggle of Muslim groups and have, after the attacks in Kenya in 1998 and the 9/11 attacks in New York and Washington DC in 2001, been marked by governments as terrorist organisations. *Solidarity-based* Muslim NGOs, on the other hand, emphasise neutrality and inter-faith dialogue

NGOs in the Muslim World: Faith and social services, ed. Susumu Nejima (London and New York: Routledge, 2016), 1–16. See also Matthew Clarke and Vicki-Anne Ware, “Understanding Faith-based Organizations: How FBOs are Contrasted with NGOs in International Development Literature,” *Progress in Development Studies* 15, no. 1 (2015): 37–48.

87 Zook and Arndt, “Islamic NGOs in Education in Ghana,” 64.

88 Mayke Kaag, “Aid, Umma, and Politics: Transnational Islamic NGOs in Chad,” in *Islam and Muslim Politics in Africa*, eds. Benjamin F. Soares and René Otayek (New York & Houndsmills, Basingstoke: Palgrave MacMillan 2007), 85–102.

89 Marie Juul Petersen, “Trajectories of Transnational Muslim NGOs,” *Development in Practice* 22, no. 5–6 (2012): 766–767; Marie Juul Petersen, *For Humanity or For the Umma? Aid and Islam in Transnational Muslim NGOs* (London: Hurst, 2015); Marie Juul Petersen, “Islam and Development: International Muslim NGOs,” in *Does Religion Make a Difference? Religious NGOs in International Development Collaboration*, eds. Andreas Heuser and Jens Koehrsen (Baden-Baden: Nomos Verlag, 2020), 111–134. Chanfi Ahmed provides a similar discussion on the hybrid character, i.e., combining relief and *da'wa*, of some Muslim NGOs in sub-Saharan Africa, see Chanfi Ahmed, “Networks of Islamic NGOs in Sub-Saharan Africa: Bilal Muslim Mission, African Muslim Agency (Direct Aid), and al-Haramayn,” *Journal of Eastern African Studies* 3, no. 3 (2009): 426–427.

over jihad and *da'wa*, although, as Petersen highlights, most of these transnational Muslim NGOs still maintain a particularistic focus on restricting their relief efforts to fellow Muslims.⁹⁰

The *da'watist*, jihadist and solidarity-based Muslim NGOs are varieties of faith-based NGOs operating locally, nationally or internationally. *Da'watist* NGOs have dominated the Muslim NGO landscape in much of sub-Saharan Africa, implementing self-improvement schemes and contributing to the Muslim community's infrastructure, such as schools, mosques, health clinics, and housing. These schemes, in turn, have a positive local multiplier effect as they produce jobs for builders and maintenance personnel, teachers, administrators and other workers.⁹¹

However, a narrow definition of Muslim NGOs will not necessarily embrace organisations that serve Muslim populations but do not have an explicit or demonstrable commitment to Islamic principles. This has been a noticeable phenomenon in Europe, where many local charities, especially those established by a younger generation of Muslims, are in William Braylo's words "not exclusively 'Muslim' charities. According to him, they do not define themselves as 'Muslim', their volunteers are not all Muslim and they do not provide services only to Muslims ... they can better be described as charities based on 'Islamic ethics'."⁹² In Ghana, too, many of the youth associations, clubs, movements and Zongo organisations, too, operate within a broad rather than a narrow framework. Furthermore, following Antje Daniel's and Dieter Neubert's definition, some of them could be categorised as social movements as they are articulate "public protest and collective action which is based on a shared identity and which aims at social change," sometimes resulting in violent expressions of protest.⁹³ Therefore, to embrace the spectrum of Muslim NGOs a broad framework is necessary. Petersen defines such organisations as *secular* Muslim NGOs, applying an inclusive focus such as poverty reduction, sustainable development and capacity building irrespective of one's faith as their main and sole objectives.⁹⁴ In addition, a narrow definition of Muslim NGOs does not include the various forms of initiatives defined by Kumi. He defines them as professional or formal substantive philanthropies, such as foundations established

90 Petersen, "Trajectories of Transnational Muslim NGOs," 767, 770–771.

91 Skinner, "Da'wa and Politics in West Africa:" 103.

92 William Barylo, *Young Muslim Change-Makers: Grassroots Charities Rethinking Modern Societies* (London and New York: Routledge, 2018), 36.

93 Antje Daniel and Dieter Neubert, "Civil Society and Social Movements: Conceptual Insights and Challenges in African Contexts," *Critical African Studies* 11, no. 2 (2019): 183, 186.

94 Petersen, "Trajectories of Transnational Muslim NGOs," 773.

by high net-worth individuals and local/multinational corporate organisations, innovation hubs by social enterprises and impact investors, and various support organisations.⁹⁵

The broad definition on Muslim NGOs embraces the various forms or categories of giving in Ghana as provided in the catalogue of the Sustainable Development Goals Philanthropy Platform.⁹⁶ Muslim initiatives on philanthropic giving often come from Muslim business entrepreneurs and High Net-Worth Individuals (Chapter 2.1.1), politicians (e.g. foundations and trusts established by politicians, see Chapter 2.1.2), faith-based groups (e.g. Muslim NGOs, Muslim transnational NGOs, Muslim philanthropists), foundations and trusts. Others have come from endowments set up by artistes in showbiz as well as Muslim celebrities and influencers (Chapter 2.1.3), families (e.g. family foundations and endowments), issue-based public-private collaborations and networks of giving (e.g. between domestic and foreign local communities and Muslim diaspora networks). A recent one is a venture or hybrid philanthropy (e.g. social entrepreneurship and, most recently, the establishment of hubs and investment in start-up companies and business projects).⁹⁷

What defines a particular association or group as a Muslim CBO, CSO, or NGO in Ghana is sometimes difficult to establish. Most, if not all of them, in addition to some foundations, define themselves as NGOs, and my distinction applied in this book between CSOs and NGOs is arbitrary, although not farfetched. This book, therefore, combines a narrow and a broad framework to capture the spectrum of Muslim NGOs in Ghana, see Table 2.

Arguably, one baseline for identifying and categorising an organisation as a Muslim NGO is when its founder or initiator was/is a Muslim. However, not every such an establishment is a Muslim NGOs. This is especially the case with the various CBOs and CSOs engaging in agricultural and community development in the northern parts of Ghana. Rather, depending on a narrow or a broad

95 Kumi, Global Philanthropy Tracker: Ghana.

96 The thirteen categories of giving listed in the SDG Philanthropy Platform are condensed in Tijani and Abdallah to nine ones, namely 1) traditional giving, 2) State-led resourcing and professionalized philanthropy, 3) Informal/individual philanthropy and giving, 4) Political philanthropy, 5) Family foundations and endowments, 6) Faith-based philanthropy, 7) Corporate philanthropy and corporate social responsibility, 8) Issue-based public-private collaboration, 9) Philanthropic giving by High Net-Worth Individuals, and 10) Networks of giving. See further Ahmed Hamza Tijani and Ibrahim Abdallah, "Philanthropy in the Muslim World: Ghana," in: *Philanthropy in the Muslim World*, eds. Shariq A. Siddiqui and David A. Campbell (Cheltenham/Northampton, Mass: Edward Elgar Publishing, 2023), 55–59, Table 4.2.

97 See further SDG Philanthropy Platform, *Enabling Environment for Philanthropy in Ghana*.

TABLE 2 Frameworks of Muslim NGOs in Ghana

Narrow framework	Broad framework
<ul style="list-style-type: none"> – Established by Muslims – Membership: Muslims – Objective: empowerment of the Ummah; Da'wah plus spiritual/religious development – Projects: <ul style="list-style-type: none"> – Ramadan Iftar and Qurban – Water projects – Mosques – Educational projects – Orphans 	<ul style="list-style-type: none"> – Established by Muslims – Membership: Muslims and non-Muslims – Objective: empowerment of the community (Muslims as well as non-Muslims) – Projects: <ul style="list-style-type: none"> – Community development – Humanitarian relief

definition of a Muslim NGO, its membership is either in total or to a large part Muslim, and its objective is to empower the Muslim population. Following a narrow framework, Muslim FBOs, on the other hand, put the spiritual welfare and religious development of the Muslim *ummah* in the foreground of their activities and are exclusively faith-based organisations, although they combine *da'wa* with humanitarian relief and strive to improve the social welfare, health and education of Muslims in Ghana.

Community development at large, in turn, is on top of the agenda of broadly defined Muslim CSOs, CBOs and secular NGOs. Some of them do not necessarily define themselves as faith-based organisations, although their membership comprises Muslim activists. Some Muslim CBOs and NGOs are formal and institutionalised organisations with CEOs, boards, and dues-paying members alongside voluntaries who participate in their campaigns and programmes. Others are informal networks and movements that rally their supporters for ad-hoc activities. Most professional NGOs are registered organisations; many informal NGOs, especially local youth groups and movements, are not. Some Muslim NGOs and foundations are, in essence, intermediary organisations for international Muslim charities and foreign Muslim philanthropists. Others generate their funds from members and local supporters through social media.

3 Empowerment and the NGO-isation of Philanthropy

Empowerment has become a watchword in the programs and policies of the UNDP, UNIFEM and other UN bodies, as well as in the practices of social work and health care, and is frequently used in as various fields of research as psychology, sociology, political science, gender and development studies. However, there is no singular understanding of what it entails. One distinction to consider is that between a community based and an individualistic understanding of it. In the late seventies, empowerment entered the scholarly discussions on local development, local self-governance, activism and social mobilization. The focus then was on the individual life situation as related to social and structural conditions. Empowerment was thus linked to collective consciousness raising processes among marginalized communities, inspired by Paolo Freire, and aiming at social mobilization against social injustices. Two decades later the discourse on empowerment changed to an individualistic market oriented one, focusing on enhancing the individual's capacity to promote individual goals and make autonomous choices within the welfare sector of society. Along with this development followed a purely individualistic therapeutic position on empowerment, as expressed in the fields of health care and social work.⁹⁸

Of Askheim's five approaches to empowerment—empowerment as resistance, empowerment as part of market-logic, empowerment from a therapeutic approach, empowerment as individual self-realisation and empowerment in the light of Foucault's concept of governmentality⁹⁹—this study uses the concept to address the emergence of collective mobilisation, resistance and self-reliance among Muslims in contemporary Ghana. For them, empowerment, or rather self-empowerment, is a multi-dimensional social process for individuals and collectives to gain control of their lives. At best, it strengthens their capacities to act, to transform social (including gender), economic, and political structures as well as to organise themselves to reduce poverty, social injustice and environmental degradation.

98 Ole Petter Askheim, "Empowerment as Guidance for Professional Social Work: An Act of Balancing on a Slack Rope," *European Journal of Social Work* 6, no. 3 (2003): 229–240; Anne-Emmanuèle Calvès, "Empowerment: The History of a Key Concept in Contemporary Development Discourse," *Revue Thiers Monde* 200, no. 4 (2009): 735–749.

99 Inge Storgaard Bonfils and Ole Petter Askheim, "Empowerment and Personal Assistance—Resistance, Consumer Choice, Partnership or Discipline?" *Scandinavian Journal of Disability Research* 16, no. S1 (2014): 62–78.

The ‘NGO-isation’ of philanthropy, in turn, is an expression of contemporary self-empowerment of Muslims in Ghana. The crisis of postcolonial secular nationalism has created favourable conditions for a religiously oriented mobilization that integrates individual salvation and self-realization with a commitment to community welfare. Morally and religiously inspired social action underlies the building of organizations that give assistance to the needy, basic health care and education—services that the state often cannot efficiently provide (Figure 3). Religiously based charitable associations focusing on a wide array of services (medical, educational, family welfare and emergency assistance), play exactly such a role. Initially, they build on ties of local trust and community, although they can also provide a base for subsequent political participation.

Both narrowly and broadly defined Muslim NGOs represent distinct vertical and hybrid philanthropy categories. Similar to other sub-Saharan countries, the Ghanaian philanthropic landscape contains a mixture of informal indigenous and traditional (horizontal) and more formal institutionalised (vertical) philanthropy. According to Kumi, examples of indigenous philanthropic cultures in Ghana include donations from individuals and religious bodies and volunteerism. His investigation identified donations from religious bodies to be largely non-institutionalised. He also highlights that Christians and Muslims are more concerned about donations to religious organisations like churches and mosques rather than supporting the needy (Figure 4). Further, the non-institutionalised nature of religious giving points to important issues such as financial transparency and accountability.¹⁰⁰


Muslim religious giving in the form of *zakat*, *zakat al-fitr*, and *sadaqa* has traditionally been informal, private and horizontal, although there has been a noticeable expansion of formal, institutionalised and vertical forms of philanthropy not least through the launching of the *Zakat and Sadaqa Trust Fund of Ghana* in 2010 (see Chapter 5.3.1).¹⁰¹ Similarly, one can identify many of the Muslim initiatives that have mushroomed during the last two decades as forms of vertical philanthropy.

A common feature of the institutionalised philanthropic landscape is the clear lack of distinction between trusts, foundations, and NGOs. They are all registered as companies or trusts limited by guarantee under the Companies

100 Emmanuel Kumi, ‘Aid Reduction and NGOs’ Quest for Sustainability in Ghana: Can Philanthropic Institutions Serve as Alternative Resource Mobilisation Routes?’, *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations* 30 (2019): 1332–1347.

101 See further Weiss, *Zakat in Ghana*.

VISION 2030
FOR ULAMA'U
O'MUSLIM COMMUNITY
YOU TOO CAN
DEVELOP



If Only You Comply to the Teachings
of Holy Qur'an and the Sunnah of
Prophet Muhammad (P.B.U.H.)

By:
Sheikh Umar Ibrahim Imam
National Imam of Ahlu-Sunnah Wal-Jama'a
Mobile: 0242 802399

FIGURE 3 *Vision 2030 For Ulama'u*. Booklet published by Sheikh Umar Ibrahim Imam
AUTHOR'S COLLECTION

MONTH	DATE	NAME	AMOUNT	BALANCE
JAN	27	277	308	1140
FEB	27	253	202	1055
MAR	332	245	321	1203
APR	334	356	179	1171
MAY	200	260	115	1024
JUN	355	370	631	370
JUL	340	250	297	194
AUG	305	260	252	525
SEP	266	307	245	180
OCT	139	45	366	303
NOV	175	320	132	94
DEC	128	290		

من ذا الذي يفرض الله قضاها قرآن

FIGURE 4A Informal collections organised by mosques. Hamile Central Mosque Contribution Chart

PHOTO: HOLGER WEISS/2019

Code of 1963 (Act 179). Ghanaian law makes no distinction between a CSO, an NGO or a philanthropic organisation, and no legislative body or government agencies, including the Ghana Revenue Authority, the Department of Social Welfare or the Registrar General's Department, deals specifically with or regulates philanthropic work and charitable giving.¹⁰² Foundations, therefore, have become claim-bearing labels where individuals avoid calling their foundations NGOs. Many of the foundations established by politicians and political parties have been criticised for luring voters.¹⁰³ Additionally, corporate social responsibility (CSR) has become a key characteristic of the Ghanaian philanthropic sector. Corporate giving in Ghana is voluntary, and therefore some national

102 SDG Philanthropy Platform, *Enabling Environment for Philanthropy in Ghana*, 51; Tijani and Abdallah, "Philanthropy in the Muslim World: Ghana," 60.

103 Emmanuel Kumi, "Advancing the Sustainable Development Goals: An Analysis of the Potential Role of Philanthropy in Ghana," *Journal of Asian and African Studies* 54, no. 7 (2019): 1090.



FIGURE 4B
Collection box of Ar-Rahma mosque in
Nima, Accra
PHOTO: HOLGER WEISS/2022

and multinational companies in the telecommunication and extractive sectors have established foundations for implementing their developmental projects.¹⁰⁴

The 1992 constitution of Ghana's Fourth Republic set the legal framework for grassroots movements, CSOs and NGOs as it guarantees the freedom of speech, freedom of thought, conscience and belief, freedom of the press and other media, freedom of religion, freedom of assembly, freedom of association, freedom of information and freedom of movement.¹⁰⁵ In principle, religious groups

104 Kumi, "Advancing the Sustainable Development Goals," 1092.

105 Tsikata, Gyekye-Jandoh and Hushie, *Political Economy Analysis of Civil Society in Ghana*, 30.

and NGOs must register with the Office of the Registrar General in the Ministry of Justice to receive formal government recognition and status as a legal entity. Registered religious groups and NGOs are exempt from paying taxes on non-profit religious, charitable, and educational activities. However, there is no penalty for not registering.¹⁰⁶ Furthermore, Tsikata, Gyekye-Jandoh and Hushie assume that most informal CSOs and NGOs are not registered,¹⁰⁷ an observation that also seems to apply to Muslim NGOs.

Moreover, Muslim NGOs are, as LeBlanc and Gosselin note, products of neoliberal globalisation. Starting with the economic and political crisis of the post-colonial sub-Saharan African states in the late 1970s, NGOs have taken over a significant responsibility for services that had previously been provided by the state, especially in education, health care and public safety. This ‘NGO-isation’ of associations and religious groups, LeBlanc and Gosselin underline, resulted in the formal (Western) NGO model extension to a vast array of civic and religious organisations that hitherto had not identified themselves as NGOs. On the other hand, the virtual explosion of small-scale associations and faith-based NGOs also reflects in their mind the increased visibility of religion and religious activists on both the political sphere and the logic of social development.¹⁰⁸

In addition, the ‘NGO-isation’ is a result of the ‘hollowing out’ of the state in the wake of neoliberal globalisation where the State has transferred some capacities to other levels such as international bodies at the regional and local level inside its country and horizontal networks that bypass states and inter-link localities in several localities. As Tok and O’Brien highlight, Muslim as well as other faith-based NGOs are fundamental examples of this ‘hollowing out’.¹⁰⁹

The broad spectrum of Muslim organisational patterns in Ghana is reflected by Rabiātu Ammah and other researchers who differentiate between tradi-

106 U.S. Department of State, Office of International Religious Freedom, *2022 Report on International Religious Freedom: Ghana*, <https://www.state.gov/reports/2022-report-on-international-religious-freedom/ghana/>, accessed 14.11.2023.

107 Tsikata, Gyekye-Jandoh and Hushie, *Political Economy Analysis of Civil Society in Ghana*, 14.

108 Marie Natalie LeBlanc and Louis Audet Gosselin, “Introduction: Faith, Charity and the Ethics of Voluntarism in West Africa,” in *Faith and Charity: Religion and humanitarian assistance in West Africa*, eds. Marie Natalie LeBlanc and Louis Audet Gosselin (London: Pluto Press, 2016), 2, 5. Also Marie Natalie LeBlanc and Benjamin Soares, eds., *Muslim West Africa in the Age of Neoliberalism* (Bloomington, IN: Indiana University Press, 2008).

109 M. Evren Tok and Ben O’Bright, “Reproducing Spaces of Embeddedness through Islamic NGOs in Sub-Saharan Africa: Reflections on the Post-2015 Development,” *African Geographical Review* 36, no. 1 (2017): 85–99.

tional and modern ones. Traditional forms include the Sufi orders and mosque communities of the various Muslim denominations active in the country, including various Tijani and Salafi as well as Shia, Ibadi, and Ahmadi groups. Modern Muslim organisations, Ammah lists, include different councils, student organisations, NGOs and Muslim women's groups.¹¹⁰ Sulemana Mumuni makes a similar distinction between traditional Muslim organisations and modern Muslim NGOs organisations and discusses the initial NGO-isation of the Muslim sphere in Ghana until the mid-1990s. Focussing on the emergence of modern Muslim NGOs in Accra, Mumuni applies a narrow definition and outlines the proliferation of Islamic organisations during the twentieth century. Following his analysis, Muslim NGOs constitute a corpus of different associations, councils, groups and organisations, ranging from non-governmental Islamic organisations such as the Gold Coast Muslim Association and the Ghana Muslim Mission to various representative bodies such as the Council of Muslim Chiefs, the Supreme Council for Islamic Affairs, the Ghana Muslim Representative Council, the Office of the National Chief Imam or the Coalition of Muslim Organisations–Ghana, see further Chapter 1.3.1 below.¹¹¹

Muslim NGOs constitute a small fraction in the Ghanaian landscape of philanthropy. As elsewhere in sub-Saharan Africa, this landscape is changing and leaning towards an institutionalization of giving. While Christian NGOs have dominated the Ghanaian landscape of philanthropy since independence in 1957, institutionalized and vertical Muslim NGOs are a relatively recent phenomena and in general invisible for non-Muslims.¹¹² Despite the success of some individual Muslims to gain economic and political influential positions in Ghanaian civil society, some of them have even emerged as Muslim High Net-Worth Individuals; the majority of the Muslim population in Ghana constitute an economically and politically marginalised minority.¹¹³ Traditionally, various forms of horizontal philanthropy constituted the basic form of support within the Muslim community. *Zakat* was a private matter, too: informal, individual and person-to-person. At times, the imam was consulted but no mosque or *zakat* funds existed.¹¹⁴ In addition, the sums that were doled out to beggars

110 Rabiātu Ammah, "Islam, Gender and Leadership in Ghana," *CrossCurrents* 63, no. 2 (2013): 233.

111 Mumuni, *Islamic Organisation in Accra*, 68–74; Sulemana Mumuni, "A Survey of Islamic Non-Governmental Organisations in Accra," in *Social Welfare in Muslim Societies in Africa*, ed. Holger Weiss (Uppsala: Nordiska Afrikainstitutet, 2002), 146–148.

112 SDG Philanthropy Platform, *Enabling Environment of Philanthropy in Ghana*, 27–28; Kumi, *Diversify or Die?*

113 Weiss, *Begging and Almsgiving in Ghana*; Skinner, "Da'wa and Politics in West Africa."

114 Holger Weiss, "Reorganising Social Welfare among Muslims—Islamic Voluntarism and

and poor people were usually small tokens, keeping the recipient alive for a day but hardly changing their life. Therefore, *zakat* has been neither a tool for eradicating poverty nor an instrument for empowering Muslims in twentieth-century Ghana. This, at least, was the conclusion most Muslim scholars made when I interviewed them on the issue about 15–20 years ago.¹¹⁵

Instead, what existed in terms of formal forms of vertical philanthropy directed towards the Muslim community in Ghana were various local, national and trans/international Muslim faith-based organisations. Some of them were established by Muslim scholars or leaders of Muslim communities, others by Muslim entrepreneurs and political activists. Starting from the early 1990s, Muslim faith-based NGOs have advocated ‘development’, ‘democracy’ or even ‘individual rights’, goals and objectives, which they sometimes signal in their names. Many of them are actively attempting to gain access to funds from overseas, mostly from OIC member countries and international/transnational Muslim faith-based NGOs, for mosque, health clinics and school construction projects as well as educational activities.¹¹⁶ However, only a few Muslim faith-based NGOs concentrate on the social and political empowerment of Muslim women.¹¹⁷ In addition, a new phenomenon is the engagement of the Muslim intellectuals, activists and faith-based NGOs in public communication and media, especially via private radio stations and recently also on the internet.¹¹⁸

Other Forms of Communal Support in Northern Ghana,” *Journal of Religion in Africa* 32, no. 1 (2002): 83–109.

- 115 Weiss, *Begging and Almsgiving in Ghana*. See also Kumi, “Aid reduction and NGOs’ Quest for Sustainability in Ghana,” 1443.
- 116 Weiss, *Begging and Almsgiving in Ghana*. See further Skinner, “Da‘wa and Politics in West Africa;” Jibrail Bin Yusuf, ‘Muslim Leadership in Ghana: A Critical Analysis’, *Scottish Journal of Arts, Social Sciences and Scientific Studies* 5, no. 2 (2012): 14–27; Ammah, “Islam, Gender, and Leadership in Ghana.”
- 117 Ammah, “Islam, Gender, and Leadership in Ghana;” Rabiatu Ammah, “‘And they Must also Call unto the Way of the Lord with Wisdom’: The Perspective of a Muslim Woman on African Women in Inter-Faith Encounters,” *Studies in World Christianity & Interreligious Relations* 48 (2014): 185–202; Sulemanu, “Education as a Tool for Sustainable Development.”
- 118 Musa Ibrahim, “Media and Religious Engagement: Shaykh Seebaway Zakaria and Ghanaian Broadcasting Media,” *Annual Review of Islam in Africa* 11 (2012): 7–11; Benedikt Pontzen, “‘Caring for the People’: ZuriaFM—An Islamic Radio Station in Asante, Ghana,” *Islamic Africa* 9, no. 2 (2018): 209–231; Amin Bamba Muzzammil, Islamic Reform in Ghana: The Roles of Selected Islamic Scholars and Movements, M.Phil. thesis, Department for the Studies of Religions, University of Ghana, October 2018.

3.1 *A Long History of Muslim Self-Help in Ghana*

Collective agency among Muslims in Ghana has an old tradition and concentrates on two institutions, namely the mosque and the Sufi brotherhood (*tariqa*). Both institutions emerged already during the precolonial period, the former one as the centre of a distinctive local community, the latter one marked by the position and (trans-regional) networks of its shaykh or leader. Murray Last and Benjamin Soares have introduced the term ‘prayer economics’ in describing the complex practices among Muslim societies and enclaves in West Africa where adherents give considerable sums to Muslim scholars for prayers, blessings, and Islamic medicine.¹¹⁹ Soares further describes the prayer economy as operating through the circulation of capital—economic, political and spiritual or symbolic which particular social actors can convert from one domain to another. According to him, the prayer economy is, in effect, an economy of religious practice in which people give gifts to certain religious leaders on a large scale in exchange for prayers and blessings. In his view, the exchange of blessings and prayers for commodities has resulted in the process of commodification that has proliferated and intensified around such religious leaders in the postcolonial period.¹²⁰

The British Provincial Commissioner Angus Duncan-Johnstone provides an early description of the prayer economy in Ghana after he participated in congregational prayer in Kumasi in 1928:

Last night I attended the all night service at the Mosque the night of Leila al Kadiri when the Koran is read from the start to the finish. On this particular occasion when everyone had assembled in the Mosque at 10 P.M. the Limam [Imam, HW] Malam Babbali proceeded to recite the Suras by heart while all the Malams sat with their Korans open in front of them to catch him out. [...] It is no easy task for the audience is all literate, and highly critical, following every verse in their own Koran. We all gave alms half-way through and I was amused to watch the Limam still mechanically chanting, casting his eyes from time to time on the presents brought to me.¹²¹

119 Murray Last, “Charisma and Medicine in Northern Nigeria,” in *Charisma and Brotherhood in African Islam*, eds. D.B. Cruise O’Brien and C. Coulon (Oxford: Clarendon Press, 1988), 183–204; Benjamin Soares, “The Prayer Economy in a Malian town,” *Cahiers d’Études Africaines* 36, no. 4 (1996): 739–754.

120 See further Benjamin Soares, *Islam and the Prayer Economy: History and Authority in a Malian Town* (Edinburgh and London: Edinburgh University Press for the International African Institute, 2005).

121 [Angus Colin] Duncan-Johnstone, Informal Diary Ashanti, entry for 20.3.1928, Papers of

Religious choreographies are still the same one century later, and especially the religious gatherings organised by Sufi scholars in Ghana come close to Soares' definition of a 'prayer economy'. However, what has changed is the size of these gatherings, and especially Tijani seasonal prayers muster thousands of participants.

In Muslim societies in general, and likewise among Ghanaian Muslims, social and especially spiritual capital is held in high esteem. Traditionally, social hierarchy was not equivalent to economic wealth. Poorly paid occupations such as that of a Muslim healer, an imam or a *malam* (Muslim scholar) were more prestigious than the income-generating occupations of a trader or a merchant. This is clearly reflected in the records from the precolonial and colonial period: the most influential Muslims were the scholars and imams, not the traders. Though Muslim scholars and their leaders did not despise wealth, their societal influence was based on their *baraka* or spiritual charisma, never on their worldly assets.¹²²

However, with the increased poverty among the Muslim segment within Ghanaian society, the emphasis on social and spiritual capital and normative duties has become problematic since the latter half of the twentieth century. The inner cohesion of the various Muslim communities has come under pressure due to a clash between modern ideals and traditional values. 'Old' or 'traditional' social capital in the form of one's *baraka* and position as a religious leader or spiritual leader has little influence in modern Ghanaian society. Success and influence are gained through political and economic activities outside the community; social status in modern Ghana is measured according to one's position and influence in modern civil society. As the Muslim community has become increasingly marginalised in modern Ghana, old ways of coping with the problems of everyday life are questioned—both by the youth and increasingly by the Muslim scholars themselves.

One reflection of this re-evaluation is the mushrooming of Muslim NGOs; another is the increased discussion on *zakat* and community-based self-help.¹²³ Muslim associations and organisations are discerned from the mosque and Sufi communities as formalised, sometimes even institutionalised bodies that evolved during the colonial period. Interestingly, this also marked a noticeable shift within the (Sunni) Muslim community in Ghana when Muslim grassroots and self-help organisations emerged in urban centres in the South rather

Lieutenant-Colonel Angus Colin Duncan-Johnstone MSS.Afr.s.593 (1, 2–14), Bodleian Library, University of Oxford.

122 Weiss, *Obligatory Almsgiving*, Chapter 7.

123 Weiss, *Begging and Almsgiving in Ghana*, 26–27.

than in the old-established Muslim (urban and rural) centres in the North. The oldest one, the Accra-based Gold Coast Muslim Association, started as an organisation for community-based self-help in 1932,¹²⁴ and was reorganised into the first (and hitherto only) Muslim political organisation, Muslim Association Party, existing from 1954 to 1957 when it was banned by the Nkrumah government.¹²⁵ In Kumasi, several voluntary associations, sometime in competition to existing ones, emerged in the Muslim Hausa community during this period, such as the Muslim Friendly Association, Katsiro, the Jamiyyat Takadum Al-Islam, the Zongo Volunteers, the Muslim Youth Organisation, the Ghana Muslim Association, the Jamiyat al-Ulama, the Ashanti Muslim Council, the Muslim Youth Council, the Muslim Youth Congress, the Jamiyat Al-Yatiyati, and the Muslim Progressive Union Society.¹²⁶ The main feature of these organisations was them being predominantly social welfare associations, serving as training grounds for future leaders and being formed on ethnic rather than religious lines.¹²⁷

Several Muslim political/civil society associations existed during the Nkrumah era: the Muslim Youth Congress, the Muslim Youth Association, the Gold Coast Muslim Council, and the Muslim Council of Ghana, all dissolved after the military coup d'état against Nkrumah in 1966.¹²⁸ Furthermore, the Nkrumah era also marked the beginning of diplomatic contacts with North African and Middle Eastern countries, including Egypt (1957), the Kingdom of Saudi Arabia (1960) and Libya (1961). These contacts enabled Ghanaian Muslim students to go abroad and study at universities in these countries. Another consequence of these Middle Eastern contacts was the beginning of direct and indirect support for Ghanaian Muslim organisations by various Islamic governmental and non-governmental bodies. Since the 1970s, Saudi Arabia with some other Gulf countries—and since the 1980s also Iran (diplomatic contacts were

124 Mumuni, *Islamic Organisations in Accra*, 96–100; Mumuni, “A Survey of Islamic Non-governmental Organisations in Accra,” 138–161.

125 Misbahudeen Ahmed-Rufai, “The Muslim Association Party: A Test of Religious Politics in Ghana,” *Transactions of the Historical Society of Ghana*, New Series 6 (2002): 99–114; Sean Hanretta, “‘Kaffir’ Renner’s Conversion: Being Muslim in Public in Colonial Ghana,” *Past and Present* 210, no. 1 (2011): 187–220.

126 See further Norris Brian Winchester, *Strangers and Politics in Urban Africa: A Study of the Hausa in Kumasi, Ghana*, PhD thesis, Department of Political Science, Indiana University, 1976. Also Prof. Sheikh Osman B. Bari, *A Comprehensive History of Muslims & Religion in Ghana*, Volume 1 (Accra: Dezine Focus, Printing & Publications Co, Second edition, 2014), 288–294.

127 Nathan Samwini, *The Muslim Resurgence in Ghana since 1950: Its Effects upon Muslims and Muslim-Christian Relations* (Berlin: LIT-Verlag, 2006), 85–86.

128 Mumuni, *Islamic Organisation in Accra*.

re-established in 1982 by the Rawlings' military government) and Turkey since the 2010s—have become the most important partners of Ghanaian Muslim organisations and councils. Muslim returnee students have not only become ardent propagators of a genuine “Islamic” (Salafi) way that at times has resulted in clashes between Sufi and Salafi followers but have also been able to establish financially more effective networks than those of the old Muslim (Sufi) elite.¹²⁹

The most profound effect of the Gulf connection has been the transfer of official development aid (ODA) and assistance from Muslim countries and international Islamic organisations and charities to Ghana (see further Chapter 2.4). Starting after the 1970s oil boom and multiplying since the 1990s, the Ghanaian state, too, has received ODA, investments and loans from Muslim countries and international Islamic financial institutions, such as the Saudi-based Islamic Development Bank (IDB). International Muslim charities such as the Saudi-based International Islamic Relief Organization (IIRO) or the Kuwaiti African Muslim Agency (AMA, since 1999 known as Direct Aid) have been present in Ghana since the 1980s. Sometimes their investments are presented to the Ghanaian public as for being for the common good, especially when a project, for example a borehole or well, targets a religiously mixed village or community.¹³⁰

However, the most visible sign of “Muslim” investment during the 1990s and early 2000s was the mushrooming of newly built mosques in urban as well as rural communities throughout the country. To a lesser extent, religiously motivated investments were directed into educational, social and infrastructural development project. Whereas local Muslim communities regard such projects as having a positive impact, the building of mosques have at times been criticised by local Muslim activists and leaders for not responding to the needs of the local population. This was the response I received from Muslim authorities I encountered during my earlier research some twenty years ago. Sometimes they even aired their criticism in public.¹³¹

Much of the criticism some thirty years ago reflects the novel conditions for grassroots and social movements during the first decade of the Fourth Republic in Ghana. The constitution of 1992 paved the way for a vibrant civil society and the establishing non-governmental organisations, including the first generation of Muslim NGOs, followed by a second generation in the early 2000s

129 Weiss, *Between Accommodation and Revivalism*, 351–353. See further Dumbo, “Islamic Polarisation and the Politics of Exclusion in Ghana”, and Kobo, “Shifting Trajectories of Salafi/Ahl-Sunna Reformism in Ghana.”

130 Weiss, *Between Accommodation and Revivalism*, 354–355.

131 Weiss, *Begging and Almsgiving in Ghana*, 124.

and a third one since the 2010s, as will be discussed in the next sub-chapter. Parallel to this process was the reorganisation of Muslim representational bodies and councils. Some of them had been established in the 1960s and 1970s, several of them existed side-by-side and were at times at loggerheads with each other. These include the Ghana Muslim Community (GMC, established 1966), the Supreme Council for Islamic Affairs (SCIA, established 1969), Ghana Islamic Council (GIC, established 1971), Ghana Muslim Representative Council (GMRC, established 1973), United Ghana Muslim Representative Council (UGMRC, established 1984), and the National Islamic Secretariat (NIS, established 1984), reconstituted in 1988 as Federation of Muslim Councils (FMC), Dinil-Islam of Ghana (DIG, established 1991). All of them became defunct in the early 1990s as the 1992 Constitution only recognised the FMC. About ten years later, the Coalition of Muslim Organisations—Ghana (COMOG, established 2002),¹³² challenged the FMC—and at times also the Office of the National Chief Imam, see below—as the national platform for Muslim representative bodies and organisations.¹³³ In public, the verbal clash between the various Muslim stakeholders made national headlines almost annually when they accused each other for the mismanagement of organising the annual hajj or pilgrimage to Mecca.¹³⁴

During the Fourth Republic, the two dominant political parties, the National Democratic Convention (NDC) and the New Patriotic Party (NPP), started also to target Muslim voters. Already Jerry Rawling's Provisional National Defense

132 Mumuni, *Islamic Organisation in Accra*; Weiss, *Between Accommodation and Revivalism*; Dumbe, *Islamic Revivalism in Contemporary Ghana*.

133 See further Weiss, *Between Accommodation and Revivalism*, 346–348. COMOG stakeholder organisations and institutions are (in 2021): the Tijaniyya Group, the Ahlu Sunna Wal Jama'a, the Shia Community, the Ghana Muslim Mission, the Islamic Mission Secretariat, the National Association of Imams and Ulema, the Society for Muslim Preachers, the Ghana Muslim Students' Association, the Ghana Academy of Muslim Professionals, the Islamic Medical Association of Ghana, the Islamic Council for Development and Humanitarian Services, the Federation of Muslim Women Associations in Ghana, the Tabligh Jama'a, the Ahmadiyya Muslim Mission, and the Committee for Muslim Rights, Ghana. See further <https://www.facebook.com/comogghana/>. COMOG has made several attempts to launch a similar mouthpiece for Muslim youth organisations, the *Network of Muslim Youth Organisations in Ghana* (NEMYOG), its most profound impact being the National Muslim Youth Leaders' Summit of which the third one was called for September 2021, see <https://www.facebook.com/MuslimYouthAllianceforDevelopment/posts/share-your-ideanetwork-of-muslim-youth-organizations-in-ghana-nemyog-callingas-1665438233658343/>, 25.8.2021, accessed 4.1.2022.

134 See further Holger Weiss, "Managing the Hajj in Contemporary Ghana," in *Politics of the Hajj in the Postcolonial Era*, eds. Cedric Jourde, Marie Brossier and Muriel Gomez-Perez (Cambridge: Cambridge University Press forthcoming 2024).

Council (PNDC) government recognised the Tijaniyya movement and tried to capture Muslim votes when Rawling's contested the 1993 elections. During the 1990s, Rawling's NDC presented itself as pro-Muslim and pro-Northern in contrast to the NPP that had its roots in the Christian-dominated southern regions.¹³⁵ Consequently, both the Zongo communities and the northern regions emerged as strongholds of the NDC during the first decade of the Fourth Republic. The NPP, in order to challenge the NDC in the elections since, started to show commitment to Muslims and Zongo inhabitants, resulting in it gaining Muslim voters especially in areas where Muslim communities were split into various quarrelling and competing denominational (Sufi Tijani versus Salafi) and ethnic groups.¹³⁶

The main body representing the Ghanaian Muslim community in national affairs is the Federation of Muslim Councils (FMC), recognised in the 1992 Constitution of the Republic of Ghana, whereas the 1992-founded Office of the National Chief Imam (ONCI) serves as the spiritual overlord for Sunni Muslims, its current holder being Sheikh Dr Osman Nuhu Sharubutu, elected in 1993.¹³⁷ Other national (Sunni Muslim) bodies are the National Council of Muslim Chiefs, established in 1953, as well as several Salafi bodies, including the Islamic Research and Reformation Centre (IRRC, established in 1969) and

135 See further Dumbe, "Islamic Polarisation and the Politics of Exclusion in Ghana," 167–168.

136 See further Abass Mohammed, Samuel Abu-Gyamfi, Sheikh Seebaway Muhammed Zakaria, Henry Tettey Yartey, Benjamin Dompok Darkwa, "Muslims and Party Politics in Ghana: Historical Antecedents and Contemporary Analysis," *Annals of Philosophy, Social and Human Disciplines* Volume 1 (2021): 40.

137 <https://www.facebook.com/Office-of-the-National-Chief-Imam-of-Ghana-ONCI-706802429426853/>. See further http://www.sonsetfundgh.org/_fsdb/_p_contents/resources/_file_s/brief_biography_of_sheikh_dr_osman_nuhu_sharubutu,_the_national_chief_imam_of_ghana.file/brief_biography_of_sheikh_dr_osman_nuhu_sharubutu,_the_national_chief_imam_of_ghana.file.pdf, accessed 12.4.2021 (the homepage is defunct, checked May 2024); Dr. Mark Sey, Interview with Ghana's National Chief Imam, 16.7.2006, <https://projects.kora.matrix.msu.edu/files/173-642-61/Harvard-ChiefImaminterview.pdf>, accessed 12.4.2021; Okechukwu C. Iheduru, "The National Chief Imam of Ghana: Religious Leadership and Peacebuilding in an Emerging Democracy," *Journal of Transdisciplinary Peace Praxis* 2, no. 2 (2020): 66–98; Mohammed Kasim Ameen, "The National Chief Imam of Ghana: Intervention, Collaboration and Contestation," in *Islam and Muslim Life in West Africa: Practices, Trajectories and Influences*, ed. Abdoulaye Sounaye and André Chappatte (Berlin/Boston: De Gruyter, 2022), 15–37. Most members of the ONCI Board represent various Tijani groups or are Sufi sympathisers, apart from one member representing the Ahlus-Sunna Wa'l Jama'a. On the other hand, the Board has established a sub-structure called the Stakeholders Forum, comprising of members from other Muslim communities, including the Shi'a, Ahmadiyya, and Istiqama, see Ameen, "The National Chief Imam of Ghana," 25.

its youth wing, the Islamic Research Youth Organisation (IRYO, established in 1972),¹³⁸ the Supreme Council for Islamic Call and Research (SCICR, founded in 1985),¹³⁹ the Ahlus-Sunna Wal-Jama'a (ASWAJ, established in 1997), Tijani bodies, such as the Tijaniyya Muslim Council of Ghana and the Tijaniyya Muslims Movement of Ghana,¹⁴⁰ and the Federation of Muslim Women's Associations of Ghana (FOMWAG).¹⁴¹ In 2021, several Muslim stakeholders established the National Muslim Conference of Ghana (NMC) as a national forum to spearhead the self-empowerment of the Muslim communities.¹⁴²

Alongside the above-mentioned religious representational bodies, a wide range of formalized and institutionalised Muslim professional and advocacy associations, groups, and platforms operate nationally in Ghana. Most of them are NGOs, some of them operating since the 1990s.

The *Ghana Muslim Students' Association* (GMSA) ranks among the oldest still existing Muslim youth organisations, established in 1972 with branches in all tertiary educational institutions and universities. GMSA was early in using social media and establishing a Facebook account by 2013. This has also been the case of the *Ghana Academy of Muslim Professionals* (GAMP, formerly Ghana Muslim Academy,¹⁴³ on Facebook since 2012) as well as Muslim professional organisations founded during the last decade, including the *Ghana*

138 For an analysis of the activities of the IRRIC and IRYO, see Yunus Dumbe, Mustapha Abdul-Hamid, and Musa Ibrahim, "Contesting Visions of Modernity in Ghanaian Salafis' Islamic Reform," *Journal of Islamic and Muslim Studies* 6, no. 1 (2021): 1–28.

139 On the SCICR, see Yunus Dumbe, "Intra-Salafi Power Struggles: Politicization of Purity and Fragmentation of Authority in Ghana," *Africa Today* 68, no. 4 (2022): 115–133.

140 See further the Facebook account of the Tijaniyya Muslim Council of Ghana, <https://www.facebook.com/TMCOG1/>.

141 Dumbe, *Transnational Contacts and Muslim Religious Orientation in Ghana*; Dumbe, *Islamic Revivalism in Contemporary Ghana*.

142 The NMC lists as members the Office of the National Chief Imam as well as representatives from the Tijaniyya, the Ahlus-Sunna Wal-Jama'a, the Ahmadiyya Muslim Mission, the Shia, the Ghana Muslim Mission, the Muslim Caucus in Parliament, the Federation of Muslim Women Associations in Ghana, the Muslim Medical Association of Ghana, the Muslim Lawyers Association, the Ghana Muslim Students' Association, the Islamic Education Unit, the Zakat and Sadaqa Trust Fund, as well as representatives from Muslim tertiary educational institutions and Islamic research institution. See "Deed of National Muslim Conference of Ghana," [no date], <https://www.theinsightnewsonline.com/deed-of-national-muslim-conference-of-ghana/>, accessed 8.7.2022.

143 The Ghana Muslim Academy was formed in 1992, inaugurated in 1994, and adopted its new name in 2017. The membership of GAMP includes Muslim intellectuals and professional academics, see further <https://ghana-academy-of-muslim-professionals.business.site/>, and <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/>.

Muslim Nurses and Midwives Association (GMNMA, on Facebook since 2012),¹⁴⁴ the *Muslim Mobile Preachers Association* (MMPA, on Facebook since 2012),¹⁴⁵ the *Union of Muslim Professionals* (UMP-GH, founded in 2014, on Facebook since 2016),¹⁴⁶ the *Muslim Health Workers' Association of Ghana* (MHWAG, established in 2015, on Facebook since 2018),¹⁴⁷ the *Islamic Medical Association of Ghana* (IMAGH, incorporated 2016, on Facebook since 2017),¹⁴⁸ the *Ghana Muslim Journalist Association* and the Muslim female teachers' association *Muslim Women in Teaching*, both formed in 2020 and on Facebook since then,¹⁴⁹ and the *Ghana Association of Muslim Accountants* (GAMA), formed in 2021.¹⁵⁰

The *Muslim Health Workers' Association* (MHWAG) and the *Islamic Medical Association* are vivid examples of CSOs combining professional and humanitarian causes. Both organisations have organised medical outreach programmes alongside mobile health screening activities targeting inhabitants in deprived communities. Both organisations underscore the need to integrate an Islamic perspective on medical ethics. MHWAG's objective is youth empowerment through education, mentoring, career guidance, and counselling. In addition, MHWAG runs special projects for vulnerable groups, including children, women, the disabled and orphans in Ashanti Region, most notably the 'Zongo Annual Health Check'.¹⁵¹ In 2020, MHWAG launched an ambitious campaign

144 See further <https://www.facebook.com/Ghana-Muslim-Nurses-and-Midwives-Association-Gmnma-328789477196609/>. GMNMA was championing for the right of Muslim nurses to wear the veil at work in 2015. It is unclear if the association is still active as its Facebook account has not been updated since 2017.

145 See further https://www.facebook.com/MMPATVGHANA/?ref=page_internal.

146 UMP-GH defines itself as a non-profit, non-political organization of Muslim professionals and business people aiming at promoting Islamic consciousness and impact "through appropriate projects, programs and activities by partnering with other related Islamic organizations, development partners and organizations." UMP-GH puts special focus on capacity building programs, including social, business, entrepreneurial and professional training. See further <https://www.facebook.com/ump.ghana/>, accessed 27.9.2021.

147 The MHWAG consists of professional and non-professional health workers, including doctors, pharmacists, midwives, laboratory scientists, optometrists, administrators and supporting staff.

148 See further <https://imaghana.com/>, and <https://www.facebook.com/IMAGH101/>.

149 See further <https://www.facebook.com/Ghana-Muslim-Journalists-Association-102169398402170/>, and <https://www.facebook.com/MuswitGh/>.

150 <https://www.facebook.com/gama.ghana/>.

151 "Zongo Annual Health Check" (poster), 29.5.2022, <https://www.facebook.com/mhwaghana/>, accessed 5.12.2022; "A/R: Muslim health workers screen inhabitants in Zongo communities," 12.6.2022, <https://citinewsroom.com/2022/06/a-r-muslim-health-workers-screen-inhabitants-in-zongo-communities/>, accessed 5.12.2022.

to raise funds to renovate, equip and operate the Kumasi Central Mosque Clinic.¹⁵² Apart from the two aforementioned organisations, the *Muslim Health Students Association of Ghana* (MUHSAG) serves as a unifying body for Muslim health students at Kwame Nkrumah University of Science and Technology. Apart from organizing socialisation programmes of its members, MUHSAG has organised so-called mini-clinics or health screening events in Zongo communities in Kumasi.¹⁵³

Apart from Muslim professional associations, urban-based Muslim advocacy groups and think tanks were established in the last two decades. The urban-based Muslim advocacy groups include a variety of CSOs and centres that focus on promoting political stability, such as the *Friends Against Global Terrorism* (FAGLAT), the *Community Development and Youth Advisory Centre*, the *Northerners and Zongos Concerned Youth Association of Ghana*, and the *Center for Muslim Youth in Peace and Development*.

The *Friends Against Global Terrorism* (FAGLAT) was established in 2001 by Muslim leaders in the aftermath of 9/11 in solidarity with the global war on terrorism. Among its most prominent members were the National Chief Imam Sheikh Dr Osman Nuhu Sharubutu and the National Imam of the Ahlus-Sunna Wal-Jama'a Sheikh Umar Ibrahim Imam. FAGLAT was an active CSO for a decade and collaborated closely with the US Embassy in Accra, the latter using FAGLAT to distribute the embassy's Ramadan food donations. In addition, FAGLAT and the US embassy organised cultural exchange programmes with Muslims in the USA and lecture series, workshops and roundtable discussions with Muslim leaders in Ghana.¹⁵⁴ Its pro-American stance was outspoken, and the organisation repeatedly demanded that Muslim activists abstain from pro-

152 MHWAG Fundraising durbar under auspices of Sarkin Zongo of Ashanti Region and in collaboration with Alpha Radio, posted 13.2020, <https://www.facebook.com/341974059650439/photos/a.41070171611006/873284689852704/?type=3&theater>, accessed 27.9.2021; MHWAG Fundraising campaign Ramadan 2020, posted 17.2.2020, <https://www.facebook.com/341974059650439/photos/a.41070171611006/659448534569655/?type=3&theater>, accessed 27.9.2021.

153 <https://www.facebook.com/KnustMuhsag>, 7.6.2021, 9.8.2022, accessed 24.8.2022.

154 "US Gov't Observes Ramadan With Ghanaian Muslims," 7.11.2002, <https://www.modernghana.com/news/27744/1/us-govt-observes-ramadan-with-ghanaian-muslims.html>; "True Islam is religion of tolerance—Lanier," 2.11.2003, <https://www.modernghana.com/news/43766/1/true-islam-is-religion-of-tolerance-lanier.html>; "US Extends Hand of Friendship to U/E Muslims," 19.10.2006, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/US-Extends-Hand-of-Friendship-to-U-E-Muslims-112441>, all accessed 18.8.2021. Also Scott Ticknor, "Reaching Out—Way Out—to Muslims in Ghana," *State Magazine* (March 2006): 22–23.

moting anti-American sentiments.¹⁵⁵ However, the activities of FAGLAT abated after a few years, and the organisation has been dormant since 2010.

In contrast to FAGLAT, the Tamale-based *Community Development and Youth Advisory Centre* (CODYAC) remained active for two decades. Founded by Sheikh Dr Alhaji Al-Hussein Zakariya in the early 2000s, his centre has evolved into a key propagator on youth development, adolescent reproductive health and interfaith dialogue.¹⁵⁶ Alhaji Al-Hussein received the Martin Luther King Award for Peace and Social Justice for his timeless efforts in 2008, and was nominated among the 100 most influential personalities from Northern Ghana in 2022.¹⁵⁷

The Accra-based *Northerners and Zongos Concerned Youth Association of Ghana* (NAZYAG) ranks among the oldest still active Muslim CSOs. Established as a national youth group with members in 240 Zongo communities in 2001, the organisation has since then transformed into a recognised pressure group.¹⁵⁸ In 2017, for example, NAZYAG, together with the Ghana Muslim Broadcast Journalists Association and Ghana Hajj Research, critically commented on the handling of hajj affairs in Ghana.¹⁵⁹ In 2018, the two organisations vehemently opposed the proposal by the Minister for Environment, Science, Technology and Innovation, Prof. Kwabena Frimpong-Boateng, to Muslim leaders to use text messages to call for prayer.¹⁶⁰

NAZYAG, together with Zongo Broadcasters Live, Ghana Hajj Research, ZongoPeople.com and Hajj Media Voice, are members of *Muslim Groups Ghana*. The organisations made headlines as organisers of the Ghana Muslim

155 “Ghana: Don’t Fan Anti-American Sentiments,” Accra Daily Mail 25.1.2007, <https://allafrica.com/stories/200701250888.html>, accessed 18.8.2021. The establishment, activities and impact of FAGLAT is outlined and discussed in extenso by Dumbe, *Transnational Contacts and Muslim Religious Orientation in Ghana*, 277–320.

156 Samwini, *The Muslim Resurgence in Ghana since 1950*, 228–229.

157 “2020 Edition of The 100 MIPs From Northern Ghana Project Launched,” 17.7.2020, <https://wundef.com/2020-edition-of-the-100-mips-from-northern-ghana-project-launched/>, accessed 13.12.2022.

158 “Zongo communities urge political parties to include them in their manifestos,” 17.8.2012, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Zongo-communities-urge-political-parties-to-include-them-in-their-manifestos-247984>, accessed 5.1.2022.

159 “Muslim Associations Comment Hajj Board,” 24.10.2017, <https://www.ghananews247.com/2017/10/24/muslim-associations-comment-hajj-board/>, accessed 9.10.2021.

160 Muhammed Faisal Mustapha, “Muslim groups demand removal of Prof. Frimpong Boateng for ‘call to prayer’ comment,” 13.4.2018, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslim-groups-demand-removal-of-Prof-Frimpong-Boateng-for-call-to-prayer-comment-642864>, 16.1.2022.

Excellence Awards, although, in early 2021, they turned into a political platform when they called—in vain, as it turned out—on President Akufo-Addo not to scrap the Ministry of Inner-City and Zongo Development as he embarked on forming a new government after winning the 2020 elections.¹⁶¹

The *Center for Muslim Youth in Peace and Development* (CMYPD) spearheads peace and capacity building programmes alongside anti-corruption and anti-drug campaigns in urban Zongo communities.¹⁶² Established in 2020, the Accra-based centre partners other Muslim NGOs and CSOs with similar agenda such as the Kumasi-based Muslim youth and community development incubator *Volunteers for Muslim Youth Empowerment and Development* (VOMYED). VOMYED's public interventions include the Ghana Muslim Youth Camp, an annual event organised by VOMYED since 2012 (but cancelled in 2020 due to COVID-19). In recent years, the event has included digital skills training (phone, graphic design, social media, digital tools usage, and management), pastry skills training (pies, spring rolls, pizzas), as well as beads and accessories making.¹⁶³

The third segment of Ghana's contemporary Muslim NGO landscape consists of the numerous Zongo community associations and groups (see further Chapter 2.3 below). Most of them resemble secular Muslim NGOs and restrict their activity to a specific Zongo community, albeit some claim or indicate translocal ambitions. For example, the *Voice of Zongo Communities in Ghana* (VOZ) aspires to address development issues in Zongo communities by working in partnership with community leaders, government agencies as well as local and international NGOs, although it hitherto restricted its activities to Koforidua Zongo.¹⁶⁴ The *Zongo Civic Foundation* (ZCF), in turn, claims to be a non-partisan, non-profit organisation “established to empower the people of the Zongo through effective civic engagements and vocational skills.” However, apart from disseminating general information on the 2019 referendum introducing a multi-partisan system at local level elections and allowing political

161 “Don't scrap Ministry of Inner Cities and Zongo Development—Muslim groups begs Akufo-Addo,” 13.1.2021, <https://www.modernghana.com/news/1054941/dont-scrap-ministry-of-inner-cities-and-zongo.html>, accessed 16.1.2022.

162 See further <https://www.facebook.com/Centre-for-Muslim-Youth-in-Peace-and-Development-100494001577432/>.

163 <https://www.facebook.com/vomyed/>, 21.5.2015, 17.4.2016, accessed 16.1.2022.

164 <https://www.facebook.com/vozgh/>. Among others, VOZ launched a peace campaign after the December 2020 elections as well as fundraising campaigns for its ‘Menstrual Cup’ and ‘One Child One School Uniform’ projects in Koforidua Zongo, see postings on Facebook 20.8.2020, 27.11.2020, and 24.1.2021, accessed 30.12.2021.

parties to participate in decentralised local governance, the ZCF has left no other traces on the internet.¹⁶⁵

The Kumasi-based *Voice of the Zongo International* (VOZI) is an example of the few trans- and internationally operating Ghanaian Zongo and Muslim NGOs. Starting as a CSO in Kumasi to boost sanitary and economic activities in local Zongo communities, it hosted the Ashanti Muslim Business Executives Dinner in September 2019¹⁶⁶ and soon established an international network. It listed at its official inauguration on 31 July 2021 branches in Belgium, Canada, Finland, Germany, Ghana, Italy, Nigeria, Spain, the UAE, the UK, and the USA. VOZI appears to be the brainchild of Muslim business tycoon Alhaji Abdullahi Usman, CEO of Karima Enterprise and founder of the Karima Foundation. VOZI's medium and long-term project plans are ambitious, ranging from organising extra classes for double-track students and vocational training courses alongside running *da'wa* programmes on social media and radio to financing water projects (the first ones were completed already in 2020) and building a hospital.¹⁶⁷

The fourth segment comprises of NGOs and political pressure groups, sometimes attached to or established by political parties such as the NPP Zongo Pioneers and the Zongo Nasara Club (i.e., the Zongo wing of the NPP). Some of them also embrace a social welfare and community development dimension on their agenda. For example, the *Zongo Democrats Ghana*, defining itself as an NGO and thinktank to champion the course of Zongo people and voiceless Ghanaians,¹⁶⁸ bashes the marginalisation and stigmatisation of Zongo inhabitants in similar outcries as many Zongo youth groups:

POLITICAL EXPLOITATION OF ZONGO PEOPLE.

I think, therefore I am human.

The best you think, the closer you get to humanity.

The worst you think, the farther you are from humanity.

Human beings and animals are all technically animals, what differentiates us is our thinking capacity, so if a person lacks thinking capacity, then he is less of a human being and more of an animal....

165 <https://www.facebook.com/Zongo-Civic-Foundation-Ghana-110783200286069/>.

166 <https://www.facebook.com/VOZIWorld>, 17.9.2019, accessed 30.12.2021.

167 <https://www.facebook.com/VOZIWorld>, 2.11.2021, accessed 30.12.2021.

168 Vision of Zongo Democrats, 6.10.2021, Zongo Democrats Ghana, <https://www.facebook.com/profile.php?id=100081453124517>, accessed 29.12.2022.

ZONGO PEOPLE THINK, HENCE WE ARE ALSO HUMANS, ENOUGH IS ENOUGH, NO MORE OIL, RICE, SHEEP, AND SMALL ENVELOPES DURING EID AND THE MONTH OF RAMADAN....WE NEED DEVELOPMENT IN THE ZONGOS...

ZONGO DEVELOPMENT NOW...¹⁶⁹

Similar to other Zongo youth groups, the Zongo Democrats have reacted vehemently against police brutality and what they describe as systemic profiling and social injustice against vulnerable and voiceless persons in Muslim dominated communities.¹⁷⁰

A fifth phenomenon marking the contemporary Muslim landscape in Ghana is the establishment of Islamic think tanks. Most of them are CSOs, the majority of their offices being located in Accra, including the *Africa Center for the Advancement of Islamic Law and Policy* (ACAILP), the *Baraka Policy Institute* (BPI), the *Ghana International Hajj Research Foundation*, the *Islamic Finance Research Institute of Ghana* (IFRIG), the *Progressive Muslims Forum* (PMF), the *Zango Research Institute* (ZRI), and the *Centre for Islamic Thought and Civilisation* (CITC).

The BPI has been operating since 2014, spearheading improvements in education and capacity building, and aiming to promote social justice and empowerment of marginalized and vulnerable segments in Ghanaian society via social policy research, lecture series and workshop for policy makers and institutional leaders (Figure 5).¹⁷¹ The ACAILP, on the other hand, is a more recent establishment that defines itself more narrowly as an Islamic policy think tank in areas of law, policy, social and developmental advocacy, and intra- and inter-faith dialogue.¹⁷² The Hajj Research Foundation serves as a watchdog of the Ghana Hajj Board and the annual hajj operations,¹⁷³ whereas the IFRIG and its defunct predecessor, the Tamale-based *Africa Islamic Economic Foundation* (AFRIEF), propagate for the introduction of Islamic banking in Ghana.¹⁷⁴

169 Political exploitation of Zongo people, 20.10.2021, Zongo Democrats Ghana, <https://www.facebook.com/profile.php?id=100081453124517>, accessed 29.12.2022.

170 "Pressure group condemns state security of discrimination in law enforcement," 23.7.2021, <https://www.graphic.com.gh/news/general-news/pressure-group-condemns-state-security-of-discrimination-in-law-enforcement.html>, accessed 29.12.2022.

171 See further <http://barakapolicy.org/>, and <https://www.facebook.com/barakapolicy/>.

172 See further <https://www.facebook.com/Africa-Center-for-the-Advancement-of-Islamic-Law-and-Policy-105780171067989/>.

173 See further <https://www.facebook.com/hajjresearch2017/>.

174 The activities of the AFRIEF and IFRIG are discussed in Chapter 6.1.

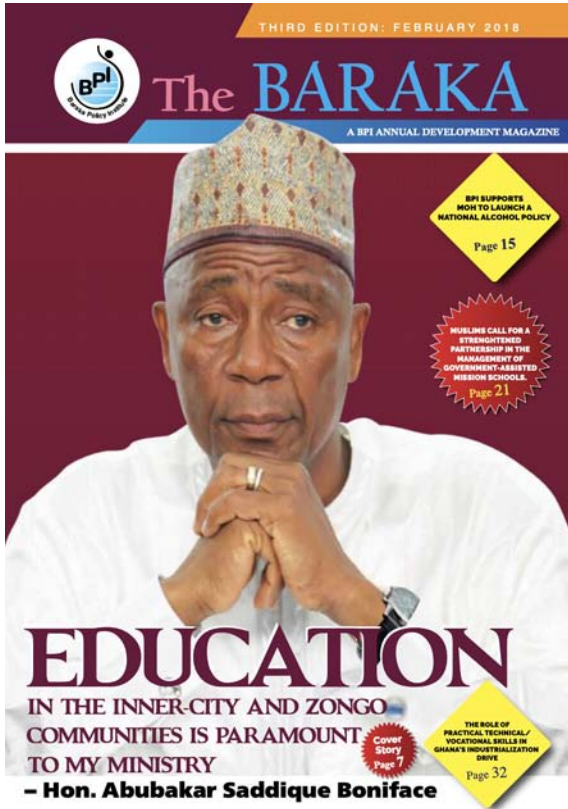


FIGURE 5
The Baraka. The magazine is an annual publication of The Baraka Policy Institute.
 AUTHOR'S COLLECTION

The *Progressive Muslims Forum* (PMF), by organising its Debate Forum, depicts itself as the Ghanaian similitude to the Doha Debate in Qatar, the Pew Research Centre in the USA and the Dispatches Debates in the UK. Its vision is to become the leading Muslim research think-tank institution in Ghana, focusing on peace, tolerance, religious co-existence, and national development. The Debate Forum started as a Muslim youth forum where PMF members engaged in roundtable discussions in 2016. Since then, the Debate Forum and its main avenue, the Futa Square lecture series, have evolved as an intellectual platform for a cross-sectional representation of Muslims in Ghana to discuss dispassionately critical issues ranging from socio-political and sectarian differences affecting Muslims.¹⁷⁵

175 See postings on the Debate Forum and Futa Square Lectures, https://www.facebook.com/Progressive-Muslims-Forum-1072297466167510/?ref=page_internal, 20.1.2016, 13.7.2016, 2.11.2017, 23.1.2018, 10.5.2019, 23.5.2019, accessed 5.1.2022.

The *Zango Research Institute* (ZRI), in turn, addresses drug addiction in urban Zongo communities, as well as capacity building through offering vocational training.¹⁷⁶ As part of the latter objective, the ZRI arranged courses in entrepreneurship training in Nsawam Adoagyiri in September 2020.¹⁷⁷ Dr Salah Muhammad Salis and his *Centre for Islamic Thought and Civilisation* have articulated in recent (online) newspaper articles a critical standpoint on violent extremism,¹⁷⁸ and promoted a multi-dimensional Islamic perspective on Human Rights and gender equality.¹⁷⁹

A few Muslim think tanks are located in Kumasi, including the *Muslim Executive Foundation* (MEF; Figure 6). Founded by the late Sheikh Dr Osman Bawa Hafiz Orlando in 2012,¹⁸⁰ MEF promotes social development and welfare by organising a seminar on tackling the challenges of entrepreneurship in January 2016.¹⁸¹ A special focus has been the empowerment of women, starting with a special seminar on the topic of divorce and the rights of women in Islam in March 2016.¹⁸² Reacting to increasing reports about sexual harass-

176 Zango Research Institute, "The Effect Of Sports Facilities, And Drug Abuse in Zango," 4.9.2020, <https://www.modernghana.com/news/1027377/the-effect-of-sports-facilities-and-drug-abuse.html>, accessed 5.1.2022.

177 https://www.facebook.com/Zango-Research-Institute-107348394425049/?ref=page_internal, 1.9.2020, accessed 30.12.2021.

178 "Rethinking violent extremism through the Islamic lens (I)," 15.10.2022, <https://www.theghanareport.com/rethinking-violent-extremism-through-the-islamic-lens-i/>; "Rethinking violent extremism through the Islamic lens (II)," 23.10.2022, <https://www.theghanareport.com/rethinking-violent-extremism-through-the-islamic-lens-ii/>; both accessed 13.12.2022.

179 "Islamic Conception of Human Rights," 25.9.2022, <https://www.graphic.com.gh/features/opinion/islamic-conception-of-human-rights.html>; "Islam grants men, women equal status," 11.11.2022, <https://www.graphic.com.gh/features/opinion/islam-grants-men-women-equal-status.html>, both accessed 13.12.2022.

180 The 63-years old Sheikh Orlando died unexpectedly 7 October 2021. Mahmud Mohammed-Nurudeen, "Chairman of Islamic Education Unit Council, Dr. Sheikh Osman has passed on," <https://www.myjoyonline.com/chairman-of-islamic-education-unit-council-dr-sheikh-osman-has-passed-on/>, 9.10.2021, accessed 3.8.2022. He was succeeded as imam for the MEF by his brother Sheikh Abdul Razaq Bawa Aransa, see "Sheikh Abdul Razak takes over as Muslim Executive Foundation Imam," 13.2.2022, <https://www.myjoyonline.com/sheikh-abdul-razak-takes-over-as-muslim-executive-foundation-imam/>, accessed 27.5.2024.

181 Invitation to seminar, dated 3.1.2016, <https://www.facebook.com/Muslim-Executive-Foundation-287930934594828/photos/pcb.978439525543962/978439472210634/>, accessed 25.8.2021.

182 Photo/banderol, 21.3.2016, <https://www.facebook.com/Muslim-Executive-Foundation-287930934594828/>, accessed 25.8.2021.



FIGURE 6 Muslim Executives Foundation. Banner in front of MEF's office in Kumasi
PHOTO: HOLGER WEISS/2017

ment in senior high schools, MEF organised a workshop on sexual hygiene and harassment for female students of Nurul Ameen Secondary High School at Asawase, Kumasi metropolitan area, in December 2018.¹⁸³ In a video broadcast publicised after the workshop, the representative of the women's wing of the MEF strongly came out and condemned any form of sexual harassment and domestic violence, "irrespective [of] who did it, even [if] it is a policeman, a Malam, their uncle or whoever."¹⁸⁴

However, most Muslim centres and institutes that resemble think tanks, such as the Accra-based *Centre for Islamic Worldview and Development*, *Islamic Centre for Community Affairs* or *Mercy Center for Family Development*, are, in essence, Islamic propagation centres and institutes. For example, the Accra-based *Islamic Supreme Council of Ghana* is a non-sectarian *da'wa* and advocacy body founded by Sheikh Hussain Zachariah in 2017. Its key objectives are to promote human fraternity regardless of race, religion, and creed and enhance

183 "Speak up against sexual harassment—Muslim Executive Foundation urges ladies," 5.12.2018, <https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199>, accessed 25.8.2021.

184 <https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199?video=1>, accessed 25.8.2021.

social development through education, health, and sanitation “by serving Allah.” Moreover, the Council aims to be the voice of the voiceless and, similar to many other Muslim NGOs, to advocate for peaceful coexistence between Muslims and adherents of other faiths.¹⁸⁵ In collaboration with the *Shaikh Hussain Zachariah Foundation Ghana* and the *Islam for Humanity International*,¹⁸⁶ the Shaykh Hussain Zachariah’s centre focuses predominantly on *da’wa* although it occasionally has addressed sanitation and environmental problems of the Zongo communities, as it did in early January 2020:

It is time for religious organizations, groups and mosque congregations to come out to help solve the Sanitation menace in the Zongo communities in Ghana. The Islamic Supreme Council of Ghana has set the pace, join the working team ... clean the Zongos.¹⁸⁷

Like many similar Muslim bodies, the centre calls for donations to feed poor, destitute and hungry persons in the Zongos but with one distinction: Muslim and non-Muslim poor are its target group. For example, after its Ramadan *tafsir* lecture in March 2020, the Council noted on Facebook:

We currently have 35 needy people who contacted us after the 25th March 2020 presentation on how to support the needy ... They need food during this lockdown season; one person also needs support to get accommodation for his family during this lockdown season and beyond ... Kindly donate through mobile money number 0240598190 to support these needy Muslims and Christians to survive.¹⁸⁸

Another think tank-cum-Islamic centre is the Accra-based *Al-Islaah Center*. The Al-Islaah Center is the brainchild of Abdul-Hamid Bashir Yandu, known as Kishk, the imam of the Rahman Mosque in Accra. Imam Abdul-Hamid has also been the director of Islamic Ummah of Ghana (IUG) since 2014. As director of the centre, he mostly deals with violent extremism, motivation, education,

185 Core mandates and objectives, <https://business.facebook.com/Iscgha-105979480927753>, posted 3.1.2020, accessed 27.9.2021. See also: https://business.facebook.com/The-Islamic-Supreme-Council-of-Ghana-102770731396862/?business_id=398756003643216.

186 See <https://www.facebook.com/Shaiikh-Hussain-Zachariah-Foundation-Ghana-100511318851616/>; <https://business.facebook.com/ISLAM-for-Humanity-Intl-1175606362504799/>.

187 “Its time to clean the Zongos,” <https://business.facebook.com/Iscgha-105979480927753>, 3.1.2020, accessed 27.9.2021.

188 <https://business.facebook.com/Iscgha-105979480927753>, 29.3.2020, accessed 27.9.2021.

capacity building, religious tolerance and philanthropy.¹⁸⁹ According to the policy declaration on its homepage, Al-Islah Center aims “to use the soft power of religion to initiate positive social change in our communities through education and capacity building and philanthropy.”¹⁹⁰

The numerous *da'wa* and Islamic propaganda centres are an intimate part of the Muslim landscape in Ghana. A comprehensive list of these centres requires an entire research project to survey, analyse, and map their activities to inform future investigations. Many of these centres are old establishments established by Muslim scholars for the spiritual and religious development of Muslims. A few of them have gained a national and international reputation. Others are ‘modern’ masjid-type establishments consisting of an educational complex, boarding houses for the pupils, administrative buildings, and—always—a mosque; sometimes, they have a health post. Such centres are mainly run as NGOs. A few of them actively engage with or at least comment on the political and societal conditions of local Muslim communities. Nevertheless, the common nominator of these organisations is their institutionalisation and ‘modern’, sometimes even ‘western’ appearance in contrast to the traditional non-institutionalised and informal associations, networks of imams and scholars, local *makarantas*, *madrasas* and mosque communities.

3.2 *Three Generations of Muslim NGOs in Ghana*

At least three generations of Muslim NGOs operate in contemporary Ghana, see Appendix. The first generation stems back to the 1980s and refers (mainly) to organisations established as intermediaries for foreign donors. NGOs belonging to the first generation are, among others, *Muslim Relief Association of Ghana*, *Muslim Family Counselling Service* (see Chapter 4.2), *Islamic Council for Development and Humanitarian Services* (see Chapter 2.4), *Bureau of Social Services*, *al-Hudaibiyya Relief Services*, and *Aldiaa Society*. Unlike the second and third generation NGOs, academic research has documented some of the first generation NGOs and their activities.¹⁹¹

189 <https://alislahaahcenter.home.blog/2019/07/10/introducing-our-executives/>, accessed 25.7.2021; Michael Odour, “Ghana’s cool Imam crossed faith boundaries in interest of peaceful polls,” 16.12.2020, <https://www.africanews.com/2020/12/16/ghana-s-cool-imam-crossed-faith-boundaries-in-interest-of-peaceful-polls/>, accessed 25.7.2021.

190 <https://alislahaahcenter.home.blog/2019/07/09/welcome-to-my-blog/>, accessed 25.7.2021.

191 Mark Sey, “Muslim Community in Ghana: The Contemporary Scene,” *Jurnal Syariah* 5, no. 2 (1997): 249–258; Samwini, *The Muslim Resurgence in Ghana since 1950*, 141–145; Ammah, “Islam and Poverty Reduction Strategies;” Dumbé, *Islamic Revivalism in Contemporary Ghana*; Muhammed Haron, “Africa’s Muslim Non-Governmental Organizations: Competitive Charities, Altruistic Allies?,” in *Religion and Development in Africa*, eds. Ezra

Some local first-generation Muslim NGOs, Mumuni underscores, are “... in name and not in structure,” defining them as “letterhead”, “signboard”, and “mosque inscription” organisations. In fact, he stresses that they do not exist as NGOs at all but as intermediary organisations for soliciting financial and material assistance for building mosques, clinics, schools, and catering for orphans and indigent Muslims from the Middle East. Based on his observations from the early 1990s, Mumuni criticises them for blatant mismanagement and corruption: “When they receive these funds, they are then put to private use.”¹⁹²

Mumuni further notes that other Muslim NGOs are non-African organisations, such as those established by the Lebanese community in Ghana (i.e., the *Ghana Islamic Society for Education and Reformation*, see Chapter 2.2.5). Others are branches of various Middle Eastern and North African international Muslim NGOs and charitable organisations. Examples include the (now defunct) Libyan World Islamic Call Service and the Kuwaiti African Muslim Agency (Direct Aid, see Chapter 2.4). A distinct group of Muslim NGOs are organisations established by returnee Muslim students from Middle Eastern universities, such as the *Islamic Research and Reformation Centre* (IRRC, established in 1972; being an arm of the Saudi organisation, Darul-Ifta, as well as being the Ghanaian representative of the World Assembly of Muslim Youth, WAMY, of the International Islamic Federation of Student Organizations and of the Islamic Development Bank Scholarship Scheme) or the *Imam Hasayn Foundation* (being the representative of an Iranian foundation).¹⁹³

In contrast to the different NGOs listed above, Muslim youth organisations emerged as peer groups during the 1960s. Initially, they began as student organisations, and they addressed the neglect of Islamic institutions and organisations toward the special needs of Muslim students in secondary and tertiary educational institutions. According to Mumuni, during the early 1990s, the most active of them were the Ghana Muslim Youth Movement, the Progressive Muslim Youth Movement and the Ghana Muslim Students’ Association. Muslim Women organisations also emerged during the post-colonial period,¹⁹⁴ climaxing in the inauguration of the Federation of Muslim Women’s Associations in Ghana (FOMWAG) in 1997.¹⁹⁵

Chitano, Masiwa Ragies Gunda, and Lovemore Togarasei (Bamberg: University of Bamberg Press, 2020), 139–163.

192 Mumuni, *Islamic Organisation in Accra*, 74–75.

193 Mumuni, *Islamic Organisation in Accra*, 75–79.

194 Deborah Pellow, “Solidarity among Muslim Women in Accra, Ghana,” *Anthropos* 82, no. 4 (1987): 489–506.

195 Mumuni, *Islamic Organisation in Accra*, 79–81. On FOMWAG, see further Sulemanu, *Lead-*

The second generation of Muslim NGOs refers to independent NGOs collaborating with foreign Muslim charities. The oldest of these organisations were founded during the 1990s, others during the 2000s. Among these organisations are capacity-building NGOs with a large voluntary membership as its basis of existence (e.g. *The Light Foundation*), and organisations with a more restricted outreach and/or membership such as *Firdaus Foundation for Social Services*, *Abdul-Aziz Charitable and Humanitarian Foundation*, *Iqra Foundation for Education and Development*, *El-Ehsan Charitable Relief Foundation*, and *Ghana Charity Association for Development*, to mention a few.

Both the first and the second generation of Muslim organisations are *da'watist* NGOs. They (generally) combine *da'wa* with humanitarian relief and social welfare projects directed to improve the (usually local) Muslim community. However, a few of them such as *The Light Foundation* have since their establishment transformed themselves into inclusive organisations, targeting both Muslims and non-Muslims in their programmes, see further Chapter 4.3. Another feature of (some) first-generation Muslim activists and NGOs was their ambition to launch Muslim magazines and newspapers where they started to articulate new approaches to Muslim self-empowerment. Sheikh Mustapha Ibrahim's NGO *Islamic Council for Development and Humanitarian Services* (ICODEHS) published *The Humanitarian—A Charitable Monthly Newspaper* during the latter half of the 1990s. Commenting the need to combat the marginalisation and pauperisation of Muslims, the ICODEHS-magazine stressed the need to provide schools, counselling services, vocational institutions alongside setting up industries and commercial farms in predominantly Muslim areas. "The Government in consultation with the Islamic Council and other NGO need to set up a committee to go into the problems besetting the Zongos."¹⁹⁶ Yunus Fawaz argued in the ASWAJ-sponsored newspaper *The Muslim Searchlight* (Figure 7) that "[...] we Muslims have been growling and crying over our lack of our own doctors, teachers, strong representation of our people in the government and other areas of infinite importance; but we seem not to recognize the

ership in the Ghanaian Muslim Community; Ammah, "Islam, Gender and Leadership in Ghana"; and Fatimatu N. Sulemanu, "Mitigating Violence Against Women in the Ghanaian Muslim Community: The Role of the Federation of Muslim Women's Association in Ghana (FOMWAG)," in *Religion and Gender-Based Violence: West African Experience*, eds. R.M. Amenga-Etego and M.A. Oduyoye (Accra: TLSS and Asempa Publishers, 2013): 405–434.

196 "Muslims and Development in Ghana," *The Humanitarian—A Charitable Monthly Newspaper* 2, no. 3 (1997): 5–7.



FIGURE 7 Two Muslim newspapers: *The Muslim Searchlight* and *The Fountain*. The ASWAJ Islamic Media Network, headquarters in Nima (Accra), published *The Muslim Searchlight*. The Kauthar Foundation in Accra, in turn, published *The Fountain*. AUTHOR'S COLLECTION

need to send our children to school.”¹⁹⁷ Z.M. Seebaway, editor of *The Fountain* (Figure 7), similarly, urged his readers to rethink their position: “Do Muslims not feel marginalized by their lack of education, unity and organization? Our major occupation should be to forge a unified front and deal a crashing blow on ignorance. We must educate our children like mad to make them active and respected members of the Ghanaian society.”¹⁹⁸

In contrast to the first and second generations, the third generation of Muslim NGOs includes both *dawatist*, solidarity-based and secular ones. Founded during the 2010s, all of them are distinct NGOs of the ‘internet era’ and ‘Facebook generation’. Most importantly, their existence is a vivid indication of the emergence of Muslim middle-classes in Ghana, a phenomena hitherto not studied or discussed in academic research. A distinct marker of theirs is their independent position viz-a-viz foreign donors. They conduct mobilisation, visibility, networking, fundraising campaigns/crowdfunding and outreach through social media, most importantly Facebook, but to an increasing extent

197 Yunus Fawaz, “Educating the Muslim Child,” *The Muslim Searchlight* 1, no. 1 (Aug 20–Sept 2, 1999).
 198 Z.M. Seebaway, “What to fight!” *The Fountain* no. 2 (May, 1998).

Instagram, Twitter, WhatsApp, and YouTube. The Accra-based *Save Aid Project*, for example, spurs its members by at the start of its annual campaigns by repeating postings of its mission statement:

We are up on this task
 Few things we will like to ask
 Help the cause with just a spread
 Se we will get a lot of people fed
 Allow us a space on your status
 Your most liked media apparatus
 Your hub of information
 You will definitively see our appreciation.¹⁹⁹

Many of them are interlinked and forward their campaigns and calls to other Facebook groups. Some Muslim youth groups, who started as open communities on Facebook in the 2010s, have since then established closed communities on social media, especially WhatsApp; an illuminating case is the Kasoa-based dawatist NGO *Islam The Way To Paradise Foundation*, who declared on Facebook:

Our mission is to build up and achieve best quality: Islamic education, Islamic hospitals, create jobs to employ our youth, take care of the orphans and the poor etc. If you want to join our WhatsApp Platform kindly pick our WhatsApp Line on the Screen.²⁰⁰

A novelty of the internet age is the mushrooming of Muslim online TV and radio stations; they operate on Facebook and serve as vehicles for *da'wa* and community development. For example, *Sharubutu TV* launched the “Remember Me” and “Charity Doesn’t Hurt” campaigns in April 2020, after “some brothers and sisters” (in the Accra Zongo communities) had appealed to the TV station to address their challenges. “Most of them earn daily and therefore cannot provide for their basic necessities after seven days of inactivity,” *Sharubutu TV* reminded its listeners on Facebook.²⁰¹ The call yielded immediate responses, and *Sharubutu TV* distributed 25 bags of 5kg rice and 25 one-litre bottles of

199 Campaign slogan posted on Facebook 11.7.2021 and 6.2.2022, <https://www.facebook.com/SaveAidProject/>, accessed 2.8.2022.

200 <https://www.facebook.com/Islam-The-Way-To-Paradise-Foundation-101527148163765/>, 9.10.2020, accessed 2.8.2022.

201 <https://www.facebook.com/SharubutuTV/>, 3.4.2020, accessed 24.7.2021.

oil to needy families in Shukura, Fadama, Abeka, Achimota, Abelemkpe, Nima and New Town.²⁰²

Shabaniyya TV, in turn, informed its listeners that the office of the Tijaniyya Ibrahimiyya Council of Ghana had made "... a profound donation to the poor and less-privileged communities of Amomorley (Madinatu-Shabaniyya), Afienya, and Ashalaja Obaakuro in the Greater Accra Region." In addition, the TV station issued a reminder from the Council mentioned above that it "admonishes all who can join in these kinds of charity activities to channel their resources to help the poor and needy in this fasting season."²⁰³

Iqra Show, alongside numerous other initiatives, has posted over the years several requests for donations to fund medical surgeries, hospital bills or emergency assistance of needy individuals and communities. For example, the team received a *zakat* donation of GHS 2,000 from one of its members for distribution among needy recipients on 9 January 2022; two days later, it used half of the sum to buy a wheelchair and donated it to an eight-year old girl.²⁰⁴

Solidarity-based Muslim NGOs such as the Kumasi-based *Seed of Hope Foundation* or the Tamale-based *BALNISA Foundation*, in turn, target both Muslims and non-Muslims in their outreach programmes. Their postings on Facebook (usually) contain little if any religious language and seldom address any aspects of *da'wa*. The latter organisation, for example, claims its (main) objective to be the promotion of quality education on all levels, capacity building of all Ghanaians, and to collaborate with key stakeholders "in formulating policies and programs that will help reduce poverty in deprived communities towards a better Ghana."²⁰⁵ Nevertheless, apart from constructing and rehabilitating schools, boreholes and clinics alongside promoting girl-child education, capacity building and youth entrepreneurship as well as rendering support to orphans and needy, the *BALNISA Foundation* also builds mosques and supports "advocacy, education and sensitization", in other words: *da'wa*.²⁰⁶

Secular Muslim NGOs, who similar to solidarity-based ones have increased manifold during the 2010s and early 2020s, do not address *da'wa* at all. Several of them have been founded by Muslim female activists, such as Hajia Zainabu Salifu's *Sung Bie'la Foundation*, or Nadiyahatu Abdul Rahman's *Humanitarian*

202 <https://www.facebook.com/SharubutuTV/>, 5.4.2020, accessed 24.7.2021.

203 <https://www.facebook.com/ShabaniyyaTv/>, 18.4.2020, accessed 24.7.2021.

204 <https://www.facebook.com/IqrashowGh/>, 9.1.2022, 12.1.2022, accessed 2.8.2022.

205 *BALNISA Foundation*, Objective, https://m.facebook.com/Balnisa-Foundation-153773005231641/?ref=page_internal&mt_nav=0, accessed 2.8.2022.

206 *BALNISA Foundation*, strategies, <https://www.facebook.com/Balnisa-Foundation-153773005231641/>, accessed 25.8.2022.

Headway, and address community development at large although they would run special campaigns to feed “the poor and needy” during the Eid festivals. The *Star Creative Life Foundation Ghana*, on the other hand, focuses on health care alongside health and first aid education and training. The NGO organised in June 2021 the First Annual Health Forum in Nima-Maamobi Community Learning Centre in downtown Accra. Nevertheless, as the foundation organised two months earlier organised a Ramadan seminar, one can identify it as a secular Muslim NGO.²⁰⁷

Dawatist NGOs are easy to identify as their name include the words ‘Muslim’ or ‘Islamic’, or Arabic words implying a religious message, such as ‘umma’, ‘jihad’, ‘sadaqa’, or ‘tarbiyya’.²⁰⁸ Their activities is restricted to the empowerment of Muslim communities and they never target non-Muslim recipients. For example, the Muslim women group *Ummah Initiative* organised in 2022 the Muslim Female Health Professional Programme “to increase the number of Muslim students especially females in our Medical Schools through a mentorship program.”²⁰⁹ Sometimes, a group decides to change its name from a militant to a more neutral one, as was the case in 2021 when the Cape Coast-based Ghana Islamic Jihad Foundation (GIJF) changed its name to *Ghana Islamic Sadaqqa Foundation* (GISF).²¹⁰

Zongo associations, on the other hand, are sometimes difficult to identify as being a local Muslim CSO, NGO or youth group by their name only. While many of them target or engage Muslims in their livelihoods, some even declare themselves a Muslim group; others have a distinct secular if not denominational outlook and agenda. Many of the Zongo youth groups combine an activist and inclusive approach in critically addressing the lack of investment in deprived inner-city communities by state and local governments, the negative image of its inhabitants, and the lack of opportunities for the Zongo youth irrespectively of their religious background.

AT A TIME WE WERE TOLD WE CAN'T, THAT WE ARE A SOCIETY OF RASCALS AND HOOLIGANS, WE REFUSED TO BE DEFINED BY THAT, WE REFUSED TO BE SHAPED BY THAT: THAT'S WHY WE TOOK THE NECES-

207 <https://www.facebook.com/Starcreativelifefoundationgh/>, 14.4.2021, 8.6.2021, 24.6.2021, accessed 2.8.2022.

208 “To cause something to develop from stage to stage until reaching its completion.”

209 <https://www.facebook.com/Ummah-Initiative-Page-100671381778585/>, 29.4.2022, accessed 2.8.2022.

210 <https://m.facebook.com/GISF-Ghana-Islamic-sadaqqa-foundation-106248791427932/>, 1.8.2021, accessed 2.8.2022.

SARY ROLE AND RESPONSIBILITY TO RESHAPE OUR COMMUNITY AND SOCIETY AT LARGE. WE ARE ZANGOS AND PROUD OF IT, WHETHER YOU ARE A CHRISTIAN AND FROM ZANGO, YOU ARE ALSO A ZANGO PERSON: WHETHER YOU ARE A MUSLIM AND FROM ZANGO YOU ARE ALSO A ZANGO PERSON.. TOGETHER WE BUILD. THE FOUNDATION AND COALITION OF THE MOMENT. JOIN US, LETS BUILD TOGETHER AND HEAL TOGETHER.²¹¹

Thus expressed the *Zango Youth Volunteers Association* its frustration and call for unified action by the Zongo youth.

Other NGOs founded by Muslim activists hare more difficult to define or to identify as secular Muslim NGOs. This is especially the case with the numerous grassroots and civil society organisations that have evolved during the last decades in the northern parts of the country. Some of the have been engaged in rural development, food security, poverty alleviation and capacity building alongside girl child and women empowerment, education and rights for decades, such as Hajia Lamnatu Adam's *Songtaba*²¹² since 2005, the *Net Organization for Youth Empowerment and Development* (NOYED-Ghana)²¹³ since 2005, or Hajia Alima Sagito-Saeed's *SWIDA* (Savannah Women Integrated Development Agency) *Ghana*²¹⁴ since 2006. All of them have their head offices in Tamale. Hajia Nadia Alhassan's *Nadisco Foundation*, on the other hand, belongs to those NGOs established more recently.²¹⁵ None of the aforementioned organisations makes a standpoint of the religious background of their founders. Rather, they underscore in public their humanitarian, denominational credo, as was the case when *Songtaba* participated in the formulation of by-laws to prevent witchcraft accusations and the inhumane treatment of alleged witches and wizards camped at isolated places in the northern parts of the country.²¹⁶

Most importantly, however, is the definition by Ghanaian Muslims themselves of which organisation counts as a Muslim NGO. In 2015, four organisations were nominated as 'Muslim NGO of the Year' at the first-ever *Ghana Muslim Achievers' Awards*. They were the Ghana Muslim Academy, the Islamic Council for Development and Humanitarian Services, the Federation of Mus-

211 Posting 12.5.2022, <https://www.facebook.com/Zangoyouthvolunteers>, accessed 20.9.2022.

212 See <https://www.songtaba.org/>; <https://www.facebook.com/songtaba/>.

213 See <https://www.facebook.com/people/NOYED-Ghana/100069948805560/>.

214 See <https://swidagh.org/>.

215 See <https://nadiscofoundation.org/>.

216 "NGO formulates by-laws to protect alleged witches," 30.11.2018, <https://citinewsroom.com/2018/11/ngo-formulates-by-laws-to-protect-alleged-witches/>, checked 12.11.2023.

lim Women Associations Ghana, and Paragon Foundation.²¹⁷ In 2020, seven were nominated, namely Achievers Ghana, Birin Charity Organisation, Islamic Ummah Relief, ZongoVation Hub, Young Leaders Women Network, Zongo Inspiration Team, Zurak Cancer Foundation.²¹⁸ The spectrum of nominated Muslim NGOs is appalling. Nominations covered *da'watist* as well as secular NGOs (Achievers Ghana; Young Leaders Women Network), foundations, venture philanthropy (Zongo Inspiration Team) and social entrepreneurship (ZongoVation Hub).

A milestone in the identification of Muslim NGOs in Ghana will be, in hindsight, the *Coalition for Islamic Humanitarian Organisations—Ghana* (CIHOG). The aim of CIHOG is to facilitate and coordinate the work of Islamic humanitarian NGOs in Ghana. Furthermore, CIHOG is to serve as an interface body between Islamic humanitarian NGOs and other charities working among Zongo communities and governmental institutions such as the Secretariat of the Zongo Development Fund.²¹⁹ CIHOG constitutes of member organisations divided into three sectors. Zone One comprises NGOs working in the southern regions, of which 42 attended the consulting meeting in September 2022 in Accra. 52 NGOs in Zone Two or the middle regions attended a similar meeting in October 2022 whereas about 30–40 NGOs were expected to arrive in Tamale for a meeting of Zone Three in November 2022.²²⁰ At a press briefing after its maiden meeting in Kumasi in March 2023, CIHOG administrator Suleiman Al-Hassan Atakpo informed about the election of interim executives, among others acting chair Sheikh Hadir Adams Iddris. Presidential Coordinator for Zongo and Inner Cities Development Ben Abdallah Banda, who participated at the meeting, pledged his full support for the Coalition and called for a partnership to collectively push for the recognition and support from government for its activities.²²¹

217 “Metro TV Nominated at Ghana Muslims Achievers Awards 2015,” 16.11.2015, <https://www.modernghana.com/entertainment/34104/metro-tv-nominated-at-ghana-muslims-achievers-awar.html>, accessed 29.12.2021.

218 Final nominees of the 2nd edition of Ghana Muslim Achievers' Awards, 26.2.2017, <https://www.facebook.com/gmaa2017/>, accessed 29.12.2021.

219 Information on CIHOG provided on the Facebook account of Hon. Alhaj Ben Abdallah Banda, posted 22.9.2022, <https://www.facebook.com/honbbandai>, accessed 13.12.2022.

220 Interview with Suleiman Al-Hassan Atakpo, Administrator of CIHOG, Kumasi, 11.10.2022.

221 I.F. Joe Awuah Jr., “Islamic Coalition Makes Strides To Function Effectively,” 7.3.2023, <https://pressnews.com/islamic-coalition-makes-strides-to-function-effectively/>; Muyid Deen Suleman, “Zongo Development Fund to strengthen partnerships for development,” 7.3.2023, <https://gna.org.gh/2023/03/zongo-development-fund-to-strengthen-partnerships-for-development/>, both accessed 13.11.2023.

4 Detecting and Analysing the Spectrum of Muslim NGOs

The exact number of former and existing Muslim faith-based organisations in Ghana is unknown. The 2011 directory on Muslim societies and associations compiled by Said Ibrahim Kreidieh lists 167 organisations, many of which are Islamic educational complexes and *makarantu* (Hausa: schools); about 130 can be identified as NGOs.²²² Most of the NGOs included in Kreidieh's directory are difficult to identify, perhaps as the directory lists them by their names given in English translation of their original Arabic ones. Others perhaps never went online and left few traces (and will require extensive fieldwork to identify), including the *Anglogold Ashanti Muslims Workers Association* in Obuasi. In their assessment of the about 2,000 individual NGO registration files for 2013 to 2015 archived in the Ghana NPO Secretariat, Sandy Zook and Cassidy Arndt counted 650 NGOs that used Islamic words or phrases and identified 63 of them as Islamic NGOs.²²³

The Zongo Climate Change Agenda for Sustainable Development (ZCCASD), in turn, notes the existence of 1,080 Zongo communities in Ghana,²²⁴ and it is not farfetched to assume that the number of Muslim and/or Zongo NGOs runs into several hundreds. Based on their information on Facebook, I assume that few of the Zongo youth associations and groups are registered or have a certificate for operation; obviously, many of the local Muslim NGOs do not have certificates either. Any official lists of Muslim or Islamic organisations in Ghana are therefore tentative and largely embrace only those visible to an outsider. For example, *Islamicfinder.org* lists only eleven organisations,²²⁵ while

222 Said Ibrahim Kreidieh (comp.), *Muslim Societies & Associations in Africa—Asia—Australia—Europe—The Pacific—South & Central America* (Beirut: Said Ibrahim Kreidieh, 2011), 186–196, available at: https://archive.org/stream/MuslimSocietiesAssociationsInAfricaAsiaAustraliaEuropeThePacificSouthCentralAmer/Muslim%20societies%20%26%20associations%20in%20Africa%20-%20Asia%20-Australia%20-%20Europe%20-%20The%20Pacific%20-%20South%20%26%20Central%20America%20-%20Compiled%20by%20Said%20Kreidieh_djvu.txt, accessed 31.12.2021.

223 Zook and Arndt, "Islamic NGOs in Education in Ghana," 64.

224 Zongo Climate Change Agenda for Sustainable Development, Sustainable Development Goals Partnerships Platform, <https://sustainabledevelopment.un.org/partnership/?p=35300>, accessed 5.10.2021.

225 The organisations listed by *islamicfinder.org* are Al-Furqan Foundation, Bureau for the Disable and Humanitarian Services, Bushara Zakat Foundation, Centre for Islamic Affairs & Humanitarian Services, Concern Society for Muslim Environment, Educational Development Fund for Muslim Youth, Firdaus Foundation for Social Services, Ghana Muslim Academy, Ibn Khaldoun Islamic Studies Foundation, Infaq Charitable Society, Islamic Relief for Social Work. I downloaded the entries in November 2012. However, when I

the Ghana Muslim Directory provided by *esinislam.com* lists only seventeen organisations,²²⁶ some defunct for more than a decade such as the Al-Furqan Foundation in Tamale.²²⁷ Interestingly, some well-known and influential first-generation Muslim NGOs such as the *Muslim Family Counselling Service* (MFCS) and the *Islamic Council for Development and Humanitarian Services* (ICODEHS) are missing from both lists, and the African Muslim Agency (Direct Aid) is not a Ghanaian Muslim charity! The *Muslim Relief Association of Ghana* (MURAG), established already in 1985, and listed as an “NGO in good standing” on the homepage of the former Ministry of Manpower, Youth and Employment in 2006,²²⁸ has become dormant since then. Although someone established an account on Facebook for MURAG in September 2019, indicating the organisation was in operation. An analysis of its Facebook postings clearly demonstrates this is not the case. Available on Facebook are old photographs depicting venues MURAG organised in 2000 and 2001, the last posting being in October 2019. Besides, its Facebook account has only 60 followers, indicating the organisation to be inactive.²²⁹

resumed my research on Muslim NGOs in Ghana in 2017, the list was not anymore available. Some of the NGOs are listed on *esinislam.com*, see footnote below. A few of those organisations listed have left some traces on the Internet. For example, when Sheikh Issakh Abass, President of the *Ibn Khaldoun Islamic Studies Foundation* posted requests for donation of Qur’ans in Arabic language to the Quran Distribution Organization in Saudi Arabia in April 2013, and the Holy Quran Care Society in the Kingdom of Bahrain in July 2014, see <https://themuslimtimes.info/2012/02/10/250m-copies-of-quran-distributed/>, and <https://www.bahrain-companies.com/t/mttialx>, both accessed 31.10.2021 (the Bahrain-link is not available anymore, checked May 2024). The *Educational Development Fund for Muslim Youth*, in turn, made headlines in 2010 when it sponsored workshops on promoting Islamic education (“Teachers in Islamic schools asked to revive Islamic education,” 17.5.2010, <https://www.modernghana.com/news/276078/teachers-in-islamic-schools-asked-to-revive-islam.html>, accessed 31.12.2021.)

226 See http://www.esinislam.com/African_Muslim_Directories/All_African_Muslim_Directories/African_Muslim_Directories_Ghana.htm#AllahIsGreat, accessed 13.8.2021. The seventeen organisations included are: Africa Muslim Agency, Al-Ansar Foundation, Al-Huda Islamic Society, Al-Furqan Foundation, Al-Hak Muslims Association, Ansaruddeen Islamic Foundation, Bushara Zakat Foundation, Centre for Islamic Call and Research, Concerned Society for Muslim Environment, Council for Islamic New Approach, Ghana Muslim Student Association, Infaq Charitable Society, Islamic Bureau for the Disabled and Service to Islamic Institutions, Mallam Ayub Foundation, Muslim Relief Association of Ghana, Organisation for Humanitarian and Charity, and Islamic Shelter for Young Generations.

227 Interview with Sheikh Issah, Islamic Education Unit Manager, Tamale, 9.4.2019.

228 http://www.mmde.gov.gh/gov_corp.cfm?GovCorpID=11, accessed 11.4.2006.

229 <https://www.facebook.com/Muslim-Relief-Association-of-Ghana-11316636934057/>, accessed 18.8.2021.

MURAG's lifespan is indicative for that of many other Muslim NGOs, CSOs or FBOs in Ghana. Founded and run by the first generation of activists, any organisation that manages to exist for several decades faces a risk of running out of steam if it fails to engage a new generation of activists. This was perhaps the fate of MURAG, being active for over thirty years. MURAG was, in several aspects, a forerunner among Muslim NGOs in Ghana, as it did not focus on *da'wa* but rather on socio-economic welfare and poverty alleviation in Muslim communities. Its main areas of operation were health, HIV/AIDS/STDs, reproductive health, including high birth rate, female genital mutilation, drug and substance abuse, tuberculosis and malaria, poverty reduction through micro-credit schemes and income-generating activities, as well as education, including the promotion of integrated Islamic secular education, girl-child and early childhood development.²³⁰

4.1 *The NPO Secretariat and Its Online Directory*

All the directories mentioned above and lists refer to registered NGOs. Ghanaian law, such as the Companies Act of 1963 and the Companies Act of 2019 (Act 992), requires companies by limited guarantee (i.e., not-for-profit or non-governmental organisations, including clubs, co-operatives, social enterprises, community projects, membership organisations and charities), to register at the Registrar General's Department. The statutory cost for registering a company limited by guarantee is GHS 270 (ca. 44 USD),²³¹ payable directly to the Registrar General's Department, as well as additional costs for purchasing a set of prescribed regulatory documents and forms (up to GHS 50 [ca. 8 USD]). Further, the applicants are required to provide the Tax Payer Identification Number (TIN) of the organisation's board members.²³²

Until 2020, registration with the Registrar General's Department had been a prerequisite by the Department of Social Welfare to apply for NGO status. The applicant organisation has to pay an official fee of GHS 1,200 (USD 194) if it is a local one and USD 1,200 if it is a branch of a foreign one. Once registered, companies limited by guarantee are exempted from paying corporate taxes and

230 MURAG: About, <https://www.islamicfinder.org/world/view-place/25977/>, accessed 18.8.2021.

231 GHS is the currency code of the current Ghana cedi; GHC is used when referring to the previous so-called 'new cedi'. The 'new cedi' was phased out in 2007 in favour of the 'Ghana cedi' at an exchange rate of 1:10,000. GHS conversions to USD are given for 31 December 2021.

232 Non-Profit Organisation Secretariat of the Republic of Ghana, How To Register A Non-Profit Organization (NPO) In Ghana, 16.2.2021, <https://npos.mogcsp.gov.gh/how-to-register-a-not-for-profit-or-ngo-in-ghana/>, accessed 4.10.2021.

Value Added Tax (VAT) in Ghana. Nevertheless, a company limited by guarantee is mandated to pay income taxes on the earnings of its employees.²³³

Starting in December 2020, the Non-Profit Organisations Secretariat (NPO Secretariat) took over the registration role of the Department of Social Welfare, and a total of 10,300 registered NPOs were transferred to the new state agency. According to the Non-Profit Organisation Policy 2020 and the Non-Profit Organisations Directives 2020, the NPO Secretariat is responsible for regulating and empowering the non-profit organisation sector in Ghana.²³⁴

The NPO Secretariat provides access to its online directory of about 4,200 regional, national and international registered organisations as of September/October 2021,²³⁵ of which at least 164 can be identified as Muslim CBOs or NGOs (see Appendix). A few organisations listed in the NPO Online Directory are included in the Directory of Social Service Providers in Ghana but were not identified in the NPO Online Directory, for example, the *Dar Al Haq Charitable Society*, the *Salah Foundation*, the *Muslim Family Counselling Services*, the *Zongo Inspiration Team*, and the *Hajj Abdulai Yaro Memorial Clinic and Maternity*. The first two afore-mentioned organisations cannot be traced (perhaps indicating them to be defunct or inactive), but the remaining ones are still operative. Moreover, twenty-two organisations listed in the NPO Online Directory are Ghanaian branches or offices of international Muslim charities. These include *Al-Maktoum Foundation* (Dubai/UAE charity) and *African Islamic Heritage Foundation* (US charity), both based in Tamale, alongside the Kumasi offices of the US Muslim charity *Zakat Foundation of America* and the Saudi charity *Al-Qimmah Foundation*, the Ghana chapter of the US Muslim charity *Mercy for Mankind* in Nsawam, and the Ghana office of the US Muslim charity *Islamic Ummah Relief* in Kasoa. The remaining ones are Ghana offices/branches located in the Greater Accra Region, such as *Qatar Charity* as well as the Saudi Arabian *International Islamic Relief Organisation*, the Kuwaiti organisations *Care and Social Development Organisation* as well as *Direct Aid*, the Moroccan *Mohammad VI Foundation for African Oulama* alongside the Turkish organisations *Human Development Assistance Interna-*

233 Non-Profit Organisation Secretariat of the Republic of Ghana, How To Register A Non-Profit Organization (NPO) In Ghana, 16.2.2021, <https://npos.mogcsp.gov.gh/how-to-register-a-not-for-profit-or-ngo-in-ghana/>, accessed 4.10.2021.

234 Non-Profit Organisation Secretariat of the Republic of Ghana, Who we are, <https://npos.mogcsp.gov.gh/profile/>, accessed 4.10.2021.

235 The online directory lists registered Community NPOs, National NPOs and International NPOs, available at <https://npos.mogcsp.gov.gh/regional-npos/> (1,823 entries), <https://npos.mogcsp.gov.gh/national-npos/> (2,304 entries), and (159 entries), accessed 29.9.–1.10.2021.

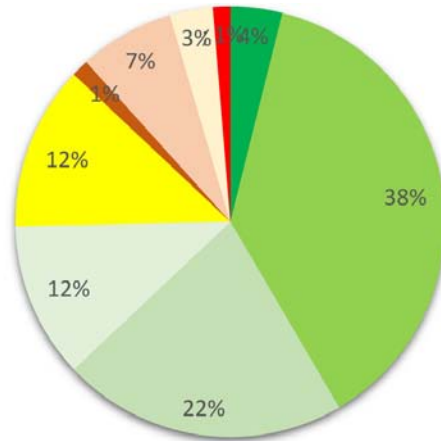
tional, *Cansuyu Charity and Solidarity Association, Ghana-Turkey Co-operation and Development Association* and *Insana Deger Veren Dernekler Federasyonu*. Moreover, several Western Muslim international NGOs have branch offices in Accra, including the US charities *Life for Relief and Development* and *Mercy Without Limits*, the UK charities *Human Relief Foundation* and *Caravan of Mercy*, and the German charity *Ansaar International*. Furthermore, the *International Islamic Youth League* is the Ghana office of the International Islamic Youth League—African Youth Development Centre based in Freetown, Sierra Leone.

4.2 *Registered and Unregistered Muslim Associations and Organisations*

The NPO Online Directory provides information on the status of an NGO, including the registration number and date of its (last) registration. About three-quarters of the Muslim NGOs were registered in 2018 or later, and one quarter (39 organisations) in 2017 or earlier (see Graph 1). These latter organisations may be speculated to be defunct or inactive as the registration is only valid for one year. Presumably, organisations registered in 2018 or 2019 are still in the process of renewing their registration.

An assumption that some of the listed Muslim NGOs are defunct or inactive seems valid for those registered in 2013, 2014 or 2015, although with a few notable exceptions. The *Shia Mission* and the *Madina Islamic Center*, for example, have not disappeared. The *Zakat Foundation of America*, the *Insana Deger Veren Dernekler Federasyonu*, the *Zakat and Sadaqa Fund of Ghana* and the *Nuuru Usmaniyyah Foundation for Humanitarian Services* as well as *Caravan of Mercy* and *Al-Huda Islamic Society*, in turn, are active in their respective fields of operations. The *El-Mamun Centre* in Kumasi, on the other hand, seems to be defunct as its 2013-established Facebook account is empty. The *Ibadul Hanan Humanitarian Organisation* opened in 2020 a Facebook account but with no content or postings. The *Orphans and Needy Helpline*, the *Noor-Ul-Alam Mission of Ghana*, the *Bachey Jiwa Foundation*, and the *Ghana Muslims Education Concern* have left no traces in cyberspace. The last active postings of the *Peace Project Foundation* on its Facebook account are from October 2018.²³⁶ The pre-2017-registered Muslim NGOs include the *Ansaar International Ghana*. Its Facebook account indicates the organisation to be defunct as it only lists postings in 2013 when it launched a fundraising campaign for building an orphanage in conjunc-

236 See posting 7.10.2018, <https://www.facebook.com/Peace-Project-Foundation-PPF-1773659456008426/>, accessed 4.10.2021.



■ 2021 ■ 2020 ■ 2019 ■ 2018 ■ 2017 ■ 2016 ■ 2015 ■ 2014 ■ 2013

GRAPH 1 Year of last registration of Muslim NGOs listed in the NPO Online Directory

SOURCE: *DIRECTORY.MOGESP.GOV.GH*, ACCESSED 30.9.2021

tion with the Taqwa school.²³⁷ The *Northern Childcare Voluntary Organisation*, whose homepage (<http://www.nocvo.org>) has been defunct since 2021.

Another example is the *Al-Hayat Foundation*, established in 2011 with the last registration date in 2015. It made the headlines in 2015 when the Foundation organised a cervical cancer sensitisation seminar in Accra in November 2015.²³⁸ The founder and CEO of Al-Hayat Foundation, Hajia Hanatu Abubakar, was nominated ‘Muslimah of the Month’ by the Professional Muslimah’s Network in February 2017,²³⁹ indicating the Foundation had been operational and active by then. However, the last posting on the Foundation’s Facebook account regarding its cancer sensitisation programme was on 26 September 2017. Those appearing thereafter are about motion detectors and alarm systems, indicating that the Foundation became inactive or defunct by the end of the year.

237 Last posting 22.9.2013, <https://www.facebook.com/Ansaar-International-Accra-Ghana-233429190145018/>, accessed 4.10.2021.

238 “Women! Beware of cervical cancer—Al-Hayat Foundation,” 28.11.2015, <https://newsghana.com.gh/women-beware-of-cervical-cancer-al-hayat-foundation/>, accessed 4.10.2021.

239 See <https://www.facebook.com/ThePMNetwork/photos/muslima-of-the-month-february-hajia-hanatu-abubakar-in-most-of-the-muslim-communi-640821862775871/>, accessed 4.11.2021.

Most of the Muslim NGOs listed in the NPO Online Directory are still active. For example, the *International Unique Human Welfare Institution*, a local Muslim NGO in Accra run by Sheikh Abdul Karim Zakaria, received a donation from the German-based Turkish humanitarian organisation Hasene International in 2020 to provide COVID-19 relief food packages.²⁴⁰ Furthermore, it inaugurated its new flagship project, the Bustan Rashidun Project, in 2020 being an education complex comprising of a kindergarten, nursery, basic and junior high school, masjid and conference hall, medical centre and a hostel for orphans and needy students to be built in Insahina, Greater Accra Region.²⁴¹

Some of the NGOs in the NPO Online Directory have been difficult to trace. For example, apart from being listed among the supporters of the World Association of Non-Governmental Organisations' Code of Ethics,²⁴² alongside a reference in a 2019 report on persons with disabilities and their challenges in Suhum,²⁴³ no further information on the Suhum-based *Muslim Development Organization* could be traced. The *Noorur Rahma Social Organisation* in Old Tafo, Kumasi metropolitan area, in turn, might be linked to the Noorur Rahma Medical Center in Old Tafo Zongo.²⁴⁴

Likewise, there has been no trace of the Accra-based *Annur Organisation for Humanitarian Services* (Figure 8). Interestingly, however, at least two Muslim NGOs with similar names existed: the *An-Nur al-Islamiyya* and the *An-Nur Foundation*. Neither of them was listed in the NPO Online Directory.

The *An-Nur al-Islamiyya* is a *da'wa* organisation established by Muslim students enrolled at the University of Ghana in 2003.²⁴⁵ It has been present on Facebook since 2009 and has a homepage. The Accra-based youth organisation focuses mainly on *da'wa* and educational projects. Most of its activities, including its lecture and seminar series as well as the Sisters Entrepreneurship Dialogue, the An-Nur E-learning Centre of Excellence, and its 2018-launched

240 "Food Packages Distributed to the Needy," 9.8.2020, <http://iuhwichana.org/index.php/component/k2/item/2-prevent-disease-in-communities>, 4.10.2021. The homepage was defunct in 2024. Hasene International has been a partner of IUHWI since 2013.

241 See further <http://iuhwichana.org/index.php/our-projects/the-bustan-raashideen-project>, accessed 4.10.2021.

242 <https://wango.org/codeofethics.aspx?page=13&country=Ghana>, accessed 4.10.2021.

243 Efua Esaaba Agyire-Tettey, Augustina Naani, Lars Wissenbach, Johannes Schädler, *Challenges of Inclusion: Local Support Systems and Social Service Arrangements for Persons with Disabilities in Ghana* (Siegen: Universitätsverlag Siegen, 2019).

244 <https://www.facebook.com/Noorur-Rahmah-Medical-Centre-102574718293594/>, accessed 18.8.2021.

245 <http://annuralislam.com/en/about-us/>



FIGURE 8 Annur Organisation for Humanitarian Services. Signboard at the organisation's office in Tamale

PHOTO: HOLGER WEISS/2017

mentoring programme, are organised through internal fundraising. For specific projects, such as soliciting financial support for members in need, the group calls on social media and on its homepage. Some initiatives are funded by foreign donors, such as its SHS scholarship project launched in partnership with the Turkish INGO Human Development and Relief Organization in 2015.²⁴⁶ Its main social welfare project is the Ummah Support Fund, launched in 2016. The homepage does not give any information on the Ummah Support Fund apart from displaying a poster with a call to make a monthly donation of GHS 10 (USD 1,60) to the fund, “to support the sick, new reverts, students in need, and Muslims in urgent financial need.”²⁴⁷ It is not clear, however, if the support fund has been formalised or if it exists more on an ad hoc basis. The only published

246 “SHS Scholarship Project 2015,” <https://www.facebook.com/annuralislamgh/posts/10156047575225333>, checked 20.10.2020.

247 Ummah Support Fund, <http://annuralislam.com/en/2016/01/ummah-support-fund/>, accessed 17.8.2021.

financial report of the support fund covers the first quarter of 2017, listing contributions amounting to GHS 1,534,06 (USD 248) and educational support of GHS 970 (USD 157) as the main expenditure.²⁴⁸

An-Nur Foundation, in turn, is a Kumasi-based *da'wa* organisation linked to the An-Nur Quranic Institute, launched perhaps as late as 2019 (or at least it established its Facebook account in that year). Several other local Muslim youth movements were initiated during the 2010s, including the *Islamic Ummah of Ghana* and *Sadaqa Train*, both established in 2013, and the *Ghana Islamic Youth Sadaqa Association*, established in 2015. An-Nur Foundation stems from the Salafi youth network *Muslim Youth Movement*. An-Nur Foundation runs a rural *madrassa* project in Agona District, Ashanti Region, i.e., touring villages and organising Islamic education classes,²⁴⁹ alongside a rural Iftar programme, the latter one in collaboration with *Sadaqa Train* and *The Striving Muslimah* in May 2021.²⁵⁰

4.3 *Muslim NGOs on Facebook: A Quantitative Analysis*

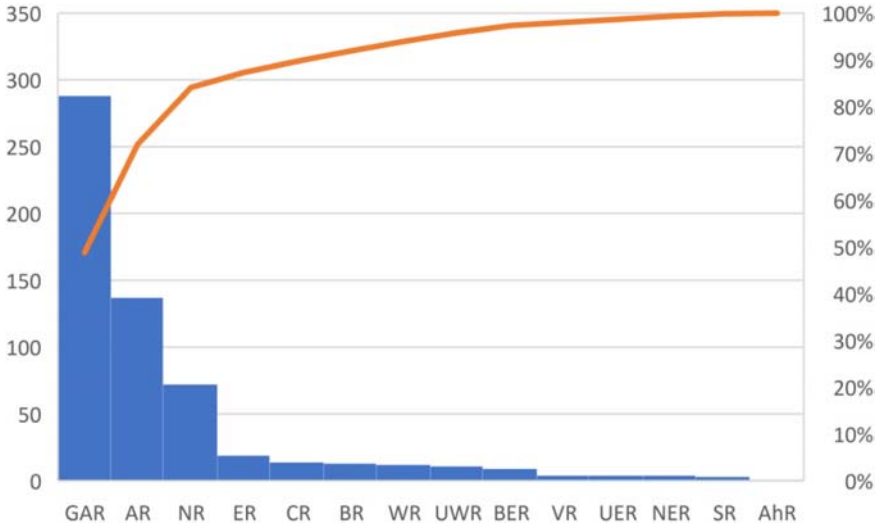
What is remarkable with the aforementioned Muslim NGOs is that the NPO Online Directory contains only a few of them. Based on information gathered from Ghanaian newspapers and internet sources (homepages and Facebook), Kreidieh's 2011 Directory and the NPO Online Directory, 683 Muslim associations, foundations, groups and organisations have so far been identified. They constitute the database—hereinafter 2022 GMNGO Database—for a quantitative analysis of the Muslim NGO landscape in Ghana during the 2010s, listing information on their headquarters, their entry/membership requirements and the duration of their activities on Facebook. Information on the location of their headquarters indicates a heavy southern bias of its operation, as is summarised in Graph 2.

Not surprisingly, more than half of the Muslim NGOs have their headquarters in the Greater Accra Region, almost all of them in Accra apart from *Al-Aman Humanitarian Development*, *International Voice of Islam*, *Caravan of Mercy*, *Grain of Hope Foundation*, *Maarif Foundation* and *Sheikh Alhaji Umar Karki Memorial Foundation* in Tema, *Orphans and Needy Helpline* in Amasa-

248 Annur Ummah Support Fund, Financial Report for the 1st Quarter ended 2017, <http://annuralislam.com/en/wp-content/uploads/2017/04/Annur-Support-Fund-Financial-Report-for-1st-Quarter-2017.pdf>, accessed 17.8.2021.

249 Video on rural madrasa project, posted 6.7.2021, <https://www.facebook.com/annurfoundation101/videos/531015754993521>, accessed 4.10.2021.

250 Posting 9.5.2021, <https://www.facebook.com/annurfoundation101/>, accessed 4.10.2021.



GRAPH 2 Location of headquarters of Muslim NGOs. Abbreviations: GAR = Greater Accra Region; AR = Ashanti Region; NR = Northern Region; ER = Eastern Region; WR = Western Region; CR = Central Region; UWR = Upper West Region; BER = Bono East Region; UER = Upper East Region; BR = Bono Region; NER = North East Region; SR = Savannah Region; AhR = Ahafo Region; VR = Volta Region
SOURCE: 2022 GMNGO DATABASE; N = 591

man, *Al-Abrar Foundation* in Ashaiman, and *Act Right Foundation* in Weija. The concentration of Muslim NGOs in Accra reflects the city containing the largest concentration of Muslims, especially in Accra's many Zongo communities and the city being the political and economic centre of the country.

Some interesting changes can be identified if the information provided in the 2022 GMNGO Database is compared to those in Kreidieh's 2011 Directory and Zook's and Cassidy's analysis of Muslim NGOs in 2013–2015. The southern dominance prevailed already in Kreidieh's 2011 Directory, listing seventy Muslim NGOs in the Greater Accra Region alone. About 83% of the total 129 Muslim NGOs listed in the 2011 Directory had their headquarters in the southern regions, all of them being urban-based. Even more marked was the southern dominance among the sixty-three Muslim NGOs identified by Zook and Cassidy—93%. Figures from the 2022 GMNGO Database reveal that 84% of the 591 Muslim NGOs had their headquarters in the southern parts of the country; almost half of them located in the Greater Accra Region and almost a quarter in Ashanti Region alone. Only 16% have their headquarters in one of the five northern regions, predominantly located in the Northern Region. However, the datasets of 2011, 2013–2015 and 2022 cannot be compared as their composition differs greatly. Not least as Zook's and Cassidy's data only includes a limited

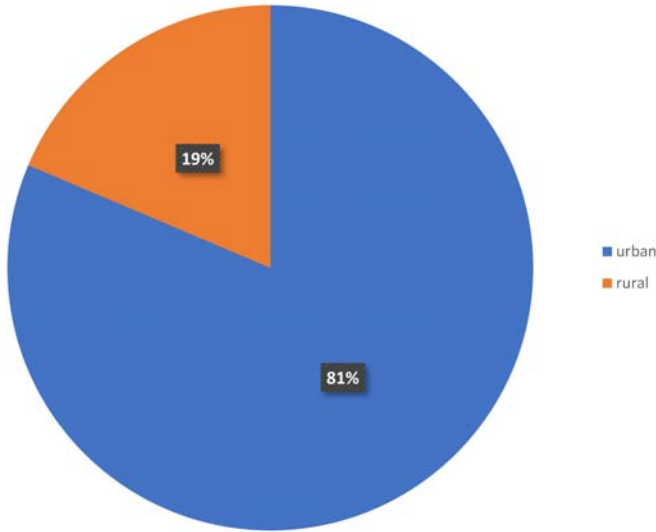
number of registered Muslim NGOs in contrast to the narrowly and broadly defined and registered and unregistered ones included in the 2022 GMNGO Database.

On the other hand, a comparison between the 2011 and the 2022 datasets indicates a multiplication of locations. Kreidieh's 2011 Directory listed the headquarters of Muslim NGOs in sixteen urban locations in nine of the then ten regions (none registered in the former Volta Region), of which about 40% are in Accra, 20% in Kumasi and 10% in Tamale. The 2022 GMNGO Database, in turn, lists 67 locations in all sixteen regions apart from Oti and Western North Regions. About 46% of them are located in Accra, 19% in Kumasi and 11% in Tamale. Eight locations listed between four and ten headquarters, namely Wa and Sunyani (both 9 NGOs), Tema and Kasoa (both 8), Ejura and Nsawam (both 7), Takoradi (6), Ashaiman (5), as well as Yendi and Koforidua (both 4). Furthermore, the three metropolitan regions (Accra, Kumasi and Tamale) dominate the landscape of Muslim NGOs as about 84% have their headquarters or main office here. What is striking is the lack of Muslim NGOs in Oti and the North East Region, most probably due to the low numbers of Muslims living in the two regions.

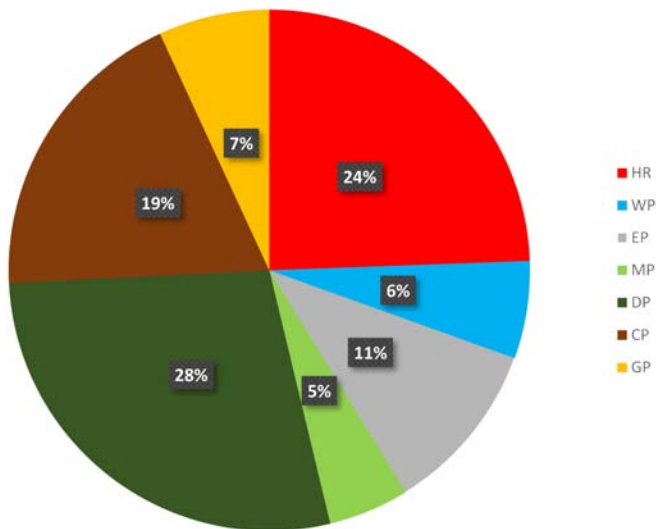
Further, the 2022 GMNGO Database underscores the urban and regional bias of Muslim NGOs, as 81% of them have a sole or predominantly urban bias of their activities, see Graph 3. Nevertheless, an analysis of their activities reveals a wide spectrum of engagement, including local urban and rural ad hoc projects, annual humanitarian relief programmes during Ramadan, Eid al-Fitr and Eid al-Adha to both urban and rural communities, and rural community outreach campaigns.

Moreover, the activities of Muslim NGOs can be divided into seven categories, namely humanitarian relief, water projects, education projects, mosque projects, *da'wa* projects, community projects, and gender projects, see Graph 4.

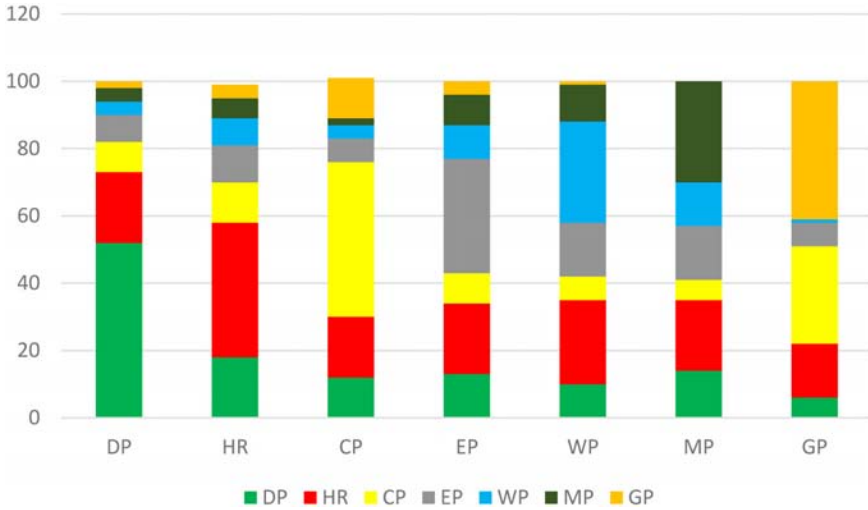
Not surprisingly, *da'wa* projects (DP) and humanitarian relief (HR) are the two dominating fields of activities of the Muslim NGOs listed in the 2022 GMNGO Database. Moreover, an analysis of information collected from 516 NGOs reveals some interesting patterns and combinations in their engagements and programmes. The most striking one is the difference between NGOs engaged in *da'wa* programmes and those engaging in community projects (CP), see Graph 5. As indicated in the figure, half of the DP-NGOs run *da'wa* projects only, in addition to a quarter of them combine *da'wa* and humanitarian relief. Similarly, half of the CP-NGOs run community projects only, in addition to one third of them combining community and gender projects. Similar patterns seem to prevail for the other fields of activities; the main field of activity predominates although with some noticeable differences when the second field of



GRAPH 3 Location of operation of Muslim NGOs
SOURCE: 2022 GMNGO DATABASE; N = 516



GRAPH 4 Fields of activities of Muslim NGOs. Abbreviations: HR = humanitarian relief (Iftar, Qurban; orphans; widows); WP = water projects (boreholes etc); EP = education projects (schools/madrasas, classrooms, book donations etc); MP = mosque projects (incl. masjids); DP = *da'wa* projects; CP = community projects (incl. sanitation, health centres/clinics, community centres, libraries); GP = gender projects (girls/women)
SOURCE: 2022 GMNGO DATABASE; N = 953; TOT NGOS = 515

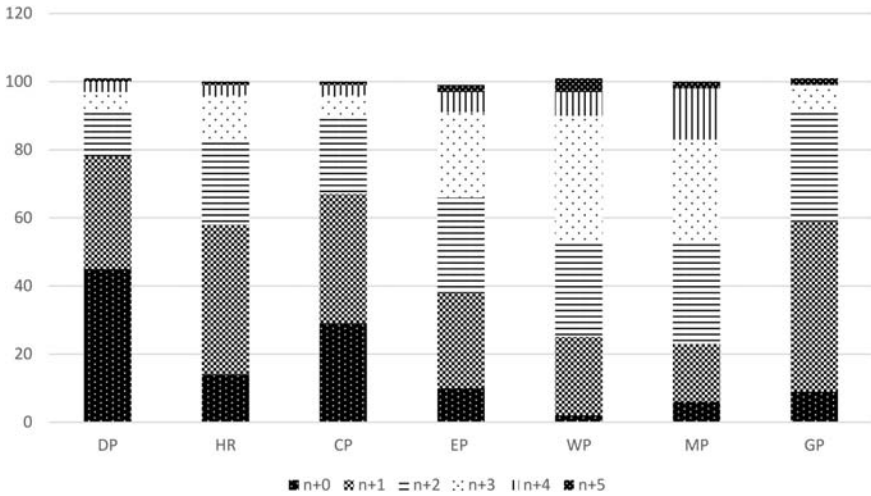


GRAPH 5 Correlation of activities of Muslim NGOs. Abbreviations: HR = humanitarian relief; WP = water projects; EP = education projects; MP = mosque projects; DP = *da'wa* projects; CP = community projects; GP = gender projects
SOURCE: 2022 GMNGO DATABASE; N = 953; TOT NGOS = 515

activity is included in the analysis. Namely: HR-NGOs add *da'wa* projects; EP-NGOs add humanitarian relief; WP-NGOs add humanitarian relief; MP-NGOs add humanitarian relief; GP-NGOs add community projects. While the dominance of humanitarian relief is not surprising, that of the correlation between community and gender projects indicates either a shift in the fields of activities of NGOs or the advent and expansion of secular Muslim NGOs.

Similar variations can be observed in the range of activities of the analysed 516 NGOs, see Graph 6. Whereas most of the DP-, HR-, CP- and GP-NGOs engage in one or two fields of activity (and, as noted above, this would be either DP+HR/HR+DP or CP+GP/GP+CP), NGOs running education, water and mosque projects are likely to engage in at least two other fields of activity.

However, information in the 2022 GMNGO Database indicates that most NGOs only engage in one (277 or 45%) or two (168 or 33%) fields of activities. Twenty percent or 105 NGOs engage in three or four activities while a mere two percent or 10 NGOs run programmes that include five or six activities. The latter organisations include: Abdul-Aziz Charitable and Humanitarian Foundation, Aliu Mahama Foundation, East Legon Muslim Youth, Eyes of Light Foundation, Ghana Muslim Mission (GMM), Islamic Council for Development and Humanitarian Services (ICODEHS), Islamic Organisation for Humanity and Development, Make Zongo Great Again, Markaz Aleawn Alyaqin Humanitarian Services, and Tinkong Zongo Development. Some of them have a long history in



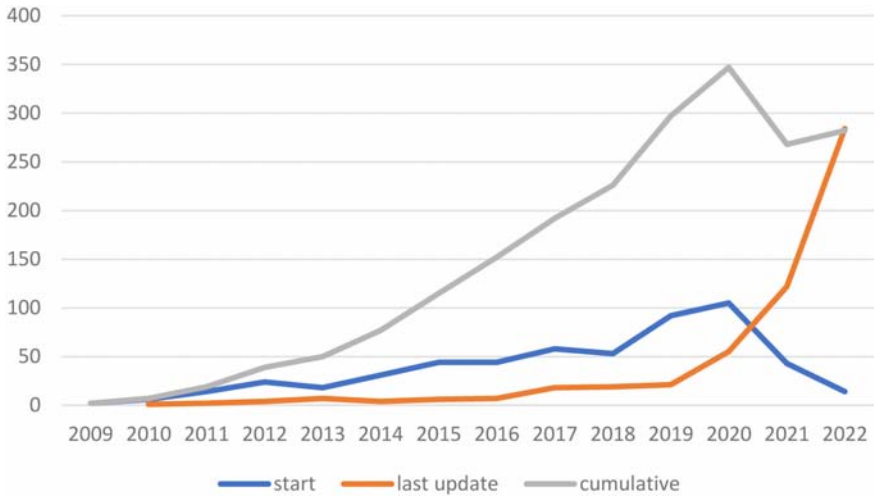
GRAPH 6 Range of activity of Muslim NGOs. Abbreviations: n+0 = only one activity; n+1 = two activities; n+2 = three activities; n+3 = four activities; n+4 = five activities; n+5 = six activities

SOURCE: 2022 GMNGO DATABASE; N = 953; TOT NGOS = 515

empowering Muslim communities such as the GMM and the ICODEHS, others belong to the wide segment of third-generation Muslim initiatives, ranging from foundations established by Muslim politicians (Aliu Mahama Foundation), NGOs established by Muslim scholars active both in Ghana and abroad (Eyes of Light Foundation), and the wide spectrum of Zongo and youth movements.

The change in the composition of the Muslim NGO landscape in Ghana during the age of the internet is visible on social media. Graph 7 highlights the rapid expansion of Muslim NGOs in Ghana during the last decade; the launching of their Facebook accounts indicates their respective ambitions to publicise their existence and broaden their network by using social media.

Two trends can be discerned from Graph 7. One is the first peak in 2012, largely due to the early establishment of Facebook accounts by Zongo and Muslim youth groups. The second peak started in 2019 and continued in 2020. A large part of the new Facebook accounts were those of Muslim *da'wa* groups and institutions, reflecting their ambition to extensively use social media in disseminating their lectures as part of their outreach campaigns. Although it already peaked in 2019, COVID-19 further spurred them to move their activities on social media. Information provided in the 2022 GMNGO Database further indicate that 284 NGOs have an active Facebook account in 2022 (status: September 2022). The phenomenon of some accounts established in 2019 not



GRAPH 7 Start and last update on Facebook of Ghanaian Muslim NGOs
SOURCE: 2022 GMNGO DATABASE; TOTAL ENTRIES: 548

being updated in 2020 and 2021 seem to indicate that COVID-19 had postponed or nullified the ambitions of the affected organisations/groups, although it is more likely that they may have moved their communication to closed/non-public groups on WhatsApp, or transferred their public communication to Twitter and Instagram.

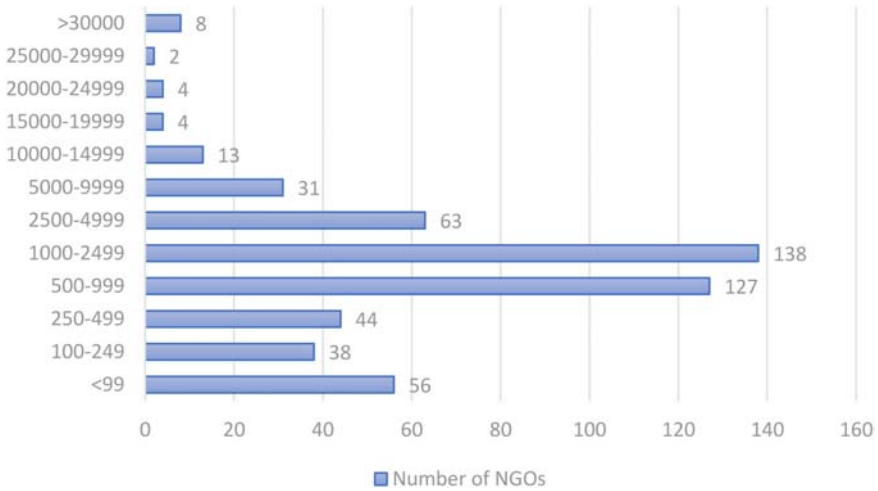
Graph 7, on the other hand, indicates the institutional and structural challenges many NGOs are facing, especially if they are loose social networks and movements with a thin or even non-existing organisational structure. The lockdown during the COVID-19 pandemic, for sure, halted the physical activities of many NGOs and many started online programmes and campaigns, as the peak in the cumulative curve of NGOs active on Facebook reveals. Nevertheless, as soon as physical activities were possible, at least some of them ceased in using Facebook. Another reason for the slump in 2021 and the (relatively) debilitating activities of Muslim NGOs on Facebook thereafter is that many NGOs have moved their notifications and updates to members to closed social media platforms, especially WhatsApp.

Most of the NGOs seem to be active on Facebook between for about three to four years, with less than half of them being active for between one to three years, as indicated in the information gathered in the 2022 GMNGO Database. However, an organisation's short Facebook active phase does not necessarily correlate with its past and future activities, especially as most of them established their Facebook accounts in recent years and are still active. On the other hand, what stands out are those NGOs with activity on Facebook spanning

over ten years, indicating them having achieved a well-established position within the Muslim NGO landscape. Not surprisingly, the most long-lived one is a Muslim youth organisation, the *An-Nur Islamiyya* (14 years), followed by *Community Redemption Foundation*, *Faata Africa/Final Point Foundation*, *Federation of Muslim Youth Groups—Ghana*, *Ga-Mashie Muslim Youth Organisation*, *Hohoe Zongo Development Foundation*, *Muslim Youth Alliance for Development*, *Taskar Zango*, and *Yendi Moslem Youth Research Foundation* (all 12 years).

The number of followers on Facebook, in turn, indicates the impact and capabilities of an NGO. Associations, foundations, groups, movements and organisations with thousands of followers have a larger target group they can motivate to volunteer and participate in campaigns and ad hoc projects, including fundraising campaigns. Although the figures of followers on Facebook do not distinguish between domestic and foreign ones, one can assume that most of the local, youth and Zongo NGOs attract the majority of their followers from their peer groups. As demonstrated in Graph 8, most Muslim NGOs have less than 1,000 followers, and only a few of them count above 10,000 (31 or 6% as of September 2022). One of them stands out, namely the Ghanaian transnational Muslim media platform *Peace Dawah Media* (PDW) with over one million followers, operated by Muslim influencer Khalifa Faith who lives part of his life in the USA. Presumably, the main bulk of PDW's followers not reside in Ghana. Other accounts with more than 25,000 followers as per September 2022 include those of *Al-Rayaan International School* (34,071 followers), *Al-Waqjid Foundation for Islamic Dawah* (38,582), *Ghana Islamic Youth Sadaqa Association* (38,058), *Ghana Muslim Mission* (58,780), *Islamic Daawah Village* (31,792), *Make Zongo Great Again* (217,316), *Office of the National Chief Imam of Ghana* (25,706), *The Life Foundation* (29,256) and *Tijaniyya Muslim Council of Ghana Youth Association* (37,600).

In sum, what Graphs 4 to 8 reveal is nothing else than a remarkable change in the landscape of Ghanaian Muslim NGOs during the 2010s. One noticeable feature is their movement from narrow-target projects of constructing mosques and schools as well as drilling boreholes and running Ramadan, Iftar, Eid and Udhiya/Qurban programmes, to branching out into new ambitious terrains. Many Muslim NGOs are mainly *da'wa* platforms, and social media has enabled local imams and scholars to reach a manifold audience. Such narrow-target projects and programmes continue to be the backbone and identifier of many Muslim NGOs. However, some of the new generations of Muslim NGOs initiated during the 2010s have fully embraced the United Nations Sustainable Development Goals (SDGs) and put themselves as spearheads to achieve Agenda 2030 and improve climate change. For example, the Tamale-based



GRAPH 8 Muslim NGOs: Number of followers on Facebook (per September 2022)
SOURCE: 2022 GMNGO DATABASE; N = 528

youth group *Aid Global Organization* participated in the walk for the passage of the Affirmative Action Bill and the call to accelerate the development of women in Ghana²⁵¹ and called on its members to plant trees in February 2020.²⁵² Other groups soon followed in suit, among them the *Tijaniyya Ibrahimiyya Council of Ghana* who called upon its members to join its “Barhama Goes Green” and “Muslim Action on Climate Change” campaign to plant trees along the Ablekuma-Amormorley-Pokuase Highway in June 2022.²⁵³ As one commentator of the NGO/Muslim community, *Jamatul-huda Adabraka* in Kumasi announced and indirectly heavily criticised the established narrow-targeted programmes already in 2013: “Why do all Malams in Ghana always build mosques without thinking of a hospital? Please help us to solve it.”²⁵⁴ Interestingly, there are currently (2022) at least twelve hospital projects initiated by local Muslim NGOs, as will be discussed in Chapter 4.4.

251 <https://www.facebook.com/AID-Global-organization-317898138837862/>, 8.9.2019, accessed 5.10.2021.

252 “Tree Planting!!! Tree Planing!!!” <https://aidglobaloorganization.wordpress.com/2020/02/07/tree-planting-tree-planting/>, 7.2.2020, accessed 5.10.2021.

253 During the campaign, some 1000 tree plants were planted on a 5 km stretch of the highway. See further photographs and updates on the June 2022 tree planting venue on Barhama Goes Green, 31.5.2022, 4.6.2022, 6.6.2022, 7.6.2022, 8.6.2022, 9.6.2022, <https://www.facebook.com/profile.php?id=100080440364049>, accessed 31.3.2024.

254 <https://www.facebook.com/JamatulHudaAdabraka>, 21.11.2013, accessed 5.10.2021.

Another remarkable feature of the changing landscape and spectrum of Ghanaian Muslim NGOs is their capacity to mobilise funding from their members near and far away. Social media, in a sense, has revolutionised traditional forms of almsgiving and donating. Earlier generations of Muslim NGOs, among them the 'forerunners' ICODEHS and MFCS, were facilitators and intermediaries between foreign donors and local benefactors. This is still typical for many local Muslim NGOs whose objective is to commission narrow-target projects and Ramadan/Iftar/Eid programmes. The implementation of the former does not require a large staff of functionaries as local constructors do the construction or drilling paid by the NGO through funds received from donors. The implementation of Ramadan and other outreach programmes, in turn, is usually carried out by the volunteers of an NGO, the food items or monetary donations being covered by funds the NGO has received from a foreign donor. Social media, however, has empowered local NGOs, especially with regards to crowd-funding or reaching followers outside Ghana who are willing to support a specific cause or project.

A Changing Landscape of Muslim NGOs in Ghana

The initial spectrum of Muslim NGOs was rather limited until the first decade of the twenty-first century, as noted in the previous chapter. Except for some national organisations, such as *Muslim Relief Association Ghana* (MURAG), *Muslim Family Counselling Services* (MFCS), and *Islamic Council for Development and Humanitarian Services* (ICODEHS), most Muslim faith-based organisations were linked to ethnic or sectarian groups, namely the various Tijani and Salafi associations or the Lebanese, Ahmadi, Shi'a or Ibadi communities in Ghana. In addition, Muslim students, who had studied in the Middle East, had made contacts with local philanthropists, and established local branches of international Muslim organisations when they returned to Ghana. For example, the *Islamic Research and Reformation Centre* is a branch of the Darul-Ifta, whereas the *Centre for the Distribution of Islamic Books* represents the World Assembly of Muslim Youth. The Ahul-Bait (Shi'a) and Istiqama communities, respectively, have links to Iranian and Omani organisations. However, many local Muslim NGOs did not have any links to international Muslim NGOs, or did not receive any assistance from Muslim countries. As a result, these local faith-based organisations had an erratic range of activities and worked only in a particular locality. The majority were found in the southern parts of the country, primarily in Accra and in Kumasi; only a few of them existed in the North, mainly in Tamale and other centres with Muslim populations. Although they tried their best to attract the attention of foreign donors, only a few are in the end successful. Consequently, many of these small NGOs existed but on paper and soon became dormant.

The fate of the Kumasi-based NGO *Islamic Centre for Peace, Democracy and Human Rights* (ICPDHR) serves as a case in point. ICPDHR was established by the late Alhaji Salih Umaru (1954–2010) in 2002 as a personal initiative to tackle the negative image of Muslims in the wake of 9/11. The objective of his NGO was to launch de-radicalisation and health sensitisation programmes in Zongo communities. Apart from organising workshops to address the problems of the Zongo communities in Kumasi and the Northern Region, his NGO backed the campaign on malaria, polio and tuberculosis immunisation; UNICEF and WHO, Ghana subsidised the TBC immunisation programme.¹ Alhaji Salih Umaru and

1 Interview with Lietenant Shamsudeen Salifu, Kumasi, 13.12.2019.

his NGO had at this point emerged as a leading propagator for TBC vaccination in the Muslim communities (Figure 9). A survey conducted by his organisation underscored the negative activities of some Muslim scholars:

Instead of encouraging anyone who is coughing for weeks to report at the hospital, the Mallams have taken it upon themselves to treat TB patients at home; saying it is a spiritual disease which requires spiritual treatment.²

Consequently, the ICPDHR joined the international Stop TB Partnership organisation and launched a mobilisation campaign in the major mosques in Kumasi.³ However, Alhaji Salih Umaru died in a car accident in November 2010, resulting in a crisis for the NGO. His son, who took over as CEO, tried to continue the UNICEF and TBC programmes, but the NGO became dormant when he joined the army in 2011 and was not allowed to run the NGO.⁴

Many local Muslim NGOs aspire to link up with foreign Muslim charities, communities and philanthropists as a way to generate support for their activities. Initially, these connections embraced Arab, Gulf and North African countries. Because of the activities of Muslim Ghanaian diaspora communities and the transnational links of Muslim imams and scholars, the donor space of Ghanaian Muslim NGOs has become global due to internet availability. A key facilitator for the translocal and transnational connections has been Facebook. The connections between the *Assalaam Foundation* and a Belgian Muslim community are illuminating. The Kumasi-based *Assalaam Foundation*, registered in 2012, was founded by Imam Hussein Ali as a *da'wa* organisation to provide Muslim and non-Muslim youth education, counselling and support. Imam Hussein Ali entered the UK on a working visa in 2007, served as Imam of the Ghanaian Mosque, established an Islamic supplementary school in London, and founded a local charity, the *Khidmah Education & Development Trust*. In October 2012, he returned to Ghana to resume *da'wa* activities for his foundation. At some stage, he collaborated with a Muslim community in Antwerp, Belgium, the *Belgisch Islamitisch Centrum De Koepel Moskee* (mosque),

2 Stop TB Partnership, View Partner's Profile, https://stoptb.org/partners/partner_profile2.asp?PID=68839, last updated 25.8.2011, accessed 5.1.2022.

3 Stop TB Partnership, View Partner's Profile, https://stoptb.org/partners/partner_profile2.asp?PID=68839, last updated 25.8.2011, accessed 5.1.2022.

4 Interview with Lietenant Shamsudeen Salifu, Kumasi, 13.12.2019. See also <https://www.facebook.com/Islamic-Centre-for-Peace-Democracy-Human-Rights-icpdhr-157194971066792/>, accessed 5.1.2022.

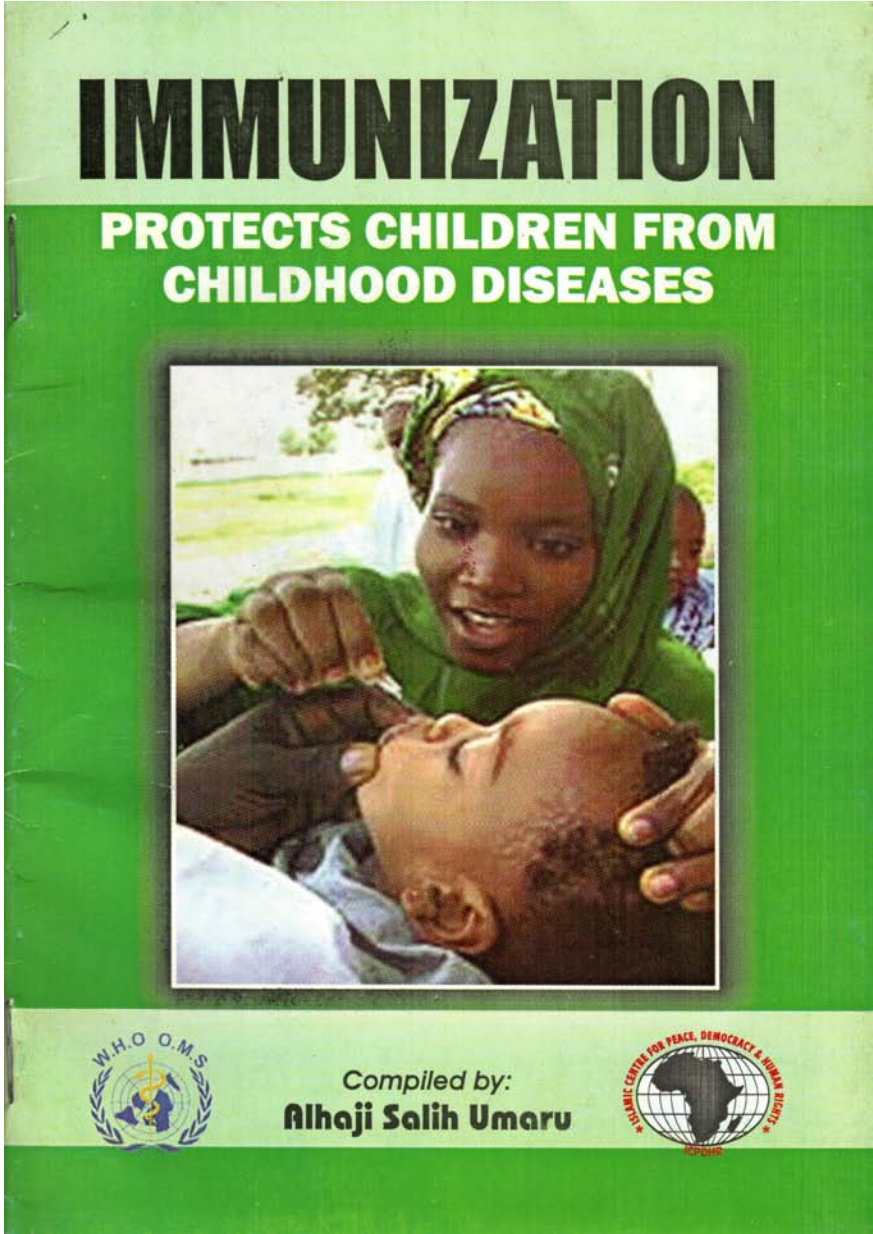


FIGURE 9 Alhaji Salih Umaru's booklet promoting TBC immunisation
AUTHOR'S COLLECTION

although it is unclear if it was enabled by his earlier connections with the community or by the immigrant members of the Kumasi community who knew him in person. Be as it may, the community launched campaigns on Facebook in 2014 and 2015 to raise money to support Imam Hussein Ali's *da'wa* activities, purchasing an SUV to enable his outreach to rural communities.⁵ In 2016, the partnership branched out, and the De Koepel mosque community founded a borehole project in some suburbs of Kumasi.⁶ For reasons not known, the Kumasi-Antwerp partnership ceased at this point. What has happened to the Assalaam Foundation and Imam Hussein Ali is unknown; there is no known Facebook account for either of them. However, the De Koepel mosque community relinked with Kumasi in 2019 when it made a *sadaqa* donation to the *Ummah Foundation*.⁷

This chapter displays the actors and analyses the changing landscape of Muslim NGOs in Ghana during the first two decades of the twenty-first century. Starting by identifying some key founders of philanthropic enterprises, the chapter then moves to discuss the spectrum of Muslim NGOs in Ghana by scrutinizing the activities of grassroots associations, movements and representative bodies alongside the direct and indirect presence of an ever-expanding number of foreign Muslim charities and semi-statal bodies.

1 Muslim Philanthropists: Outreach through Charities and Foundations

The number of local Muslim philanthropists has swollen during the last two decades, assumably at least in part reflecting the emergence of a (relatively) affluent Muslim middle-class in the wake of the booming Ghanaian economy during the 2010s. Sheikh Mustapha Ibrahim is the most esteemed among them,

5 Outline of Imam Hussein Ali's background and De Koepel mosque partnership with Assalaam Foundation is found in the initial call for donations, Assalaam Foundation—Ghana, <https://www.facebook.com/Belgisch-Islamitisch-Centrum-De-Koepel-moskee-1426513567661441/>, accessed 7.11.2017. However, this document was not anymore available when I checked the Facebook account of de Koepel mosque in December 2021, whereas reference to the campaign is still available; see <https://www.facebook.com/page/1426513567661441/search/?q=Assalaam%20Foundation>, accessed 31.12.2021.

6 See Waterput voor Ghana 2016, <https://de-koepel.be/waterput-voor-ghana/liefdadigheid/liefdadigheid-2016/>, accessed 31.12.2021.

7 "Sadaqa voor Ghana 2019," <https://de-koepel.be/sadaqa-voor-ghana/liefdadigheid/>, accessed 31.12.2021; <https://www.facebook.com/UMMAH-Foundation-122337079156638/>, 21.9.2019, accessed 31.12.2021.

whose life-long engagement has earned him several high-ranking and influential positions within the Ghanaian Muslim community in the past two decades, see further Chapters 2.4.5 and 4.6. Other noticeable scholars-cum-founders of NGOs are Sheikh Alhaji Baba Issa (*Muslim Family Counselling Services*, see Chapter 4.3) Sheikh Abdurrahman Muhammad (*Ansarudeen organisation*, see further Chapter 2.4.5), Sheikh Abdul Nasiru-Deen (*Paragon Foundation*), Sheikh Firdaus Ladan (*Lean On Me Foundation*, see Chapter 2.4.5), Sheikh Alhassan Nuhu (*Faith Dawah Foundation*) and Sheikh Alhaji Yusif Dauda Garibah (*Adabiyya Islamic Society*), among numerous others. Sheikh Abubakar Ali Napari and Alhaji Salamu Adam, in turn, are Muslim business entrepreneurs turned philanthropist—the former is CEO of Napari Company Limited and the founder of *The Light Foundation*, see further Chapter 4.3, the latter heads the Afro Arab Company and funds local social development initiatives, see further Chapter 6.2. Some of them have founded homeopathic clinics, among others Sheikh Dr Amin Bonsu and Sheikh Rashid Hussein Salwat, see further Chapter 4.4.

Although first-generation NGOs were solely established by Muslim scholars, some of the second-generation ones were founded by local Muslim civil society activists, business entrepreneurs and politicians. Reflecting the rise of a Muslim middle-class and the emergence of a small segment of Muslim High-Net-Worth Individuals (HNWIs) as a result of the booming Ghanaian economy during the last two decades (until the setback caused by COVID-19), many of these NGOs still adhere to the typical objective of a narrow dawatist agenda: mosques, education, water and Ramadan/Iftar/Qurban projects added with support extended to orphans, widows, and the needy. Dawatist foundations and NGOs operated by Muslim scholars and business entrepreneurs, therefore, are expressions of entrepreneurial Islam, i.e., the usage of a public establishment such as a NGO, a social media platform and audio-visual media, for religious outreach,⁸ turning their founders into “religious entrepreneurs” through their combination of social and economic aspirations.⁹

8 On the concepts of ‘Muslim entrepreneurs’ and ‘entrepreneurial Islam’, see Emin Baki Adas, “The Making of Entrepreneurial Islam and the Islamic Spirit of Capitalism,” *Journal of Cultural Research* 10, no. 2 (2006): 113–137; Filippo Osella and Caroline Osella, “Muslim Entrepreneurs in Public Life Between India and the Gulf: Making Good and Doing Good,” *Journal of the Royal Anthropological Institute* (N.S.), S202–S221 (2009); Abdoulaye Sounaye, “Let’s Do Good for Islam: Two Muslim Entrepreneurs in Niamey,” in *Cultural Entrepreneurship in Africa*, eds. Ute Röscenthaler and Dorothea Schulz (New York: Routledge, 2016), 37–57.

9 For a discussion on religious entrepreneurs, see further Karen Lauterbach, “Religious Entrepreneurs in Ghana,” in *Cultural Entrepreneurship in Africa*, eds. Ute Röscenthaler and Dorothea Schulz (New York: Routledge, 2016), 19–36.

Illuminating examples of Muslim religious entrepreneurship are those of Haji Saeed Hamid Jallo, Sheikh Sani Kuwait and Abubakar Sadiq Hussein. Takoradi-based Muslim broadcast journalist and scholar Haji Saeed Hamid Jallo established the *Tawheed Development Foundation (TDF)* in 2005. TDF is a *da'wa* and charity organisation, mainly organising local seasonal relief campaigns. It broadened its focus during Ramadan 2016 when it appealed to Muslim charitable foundations and individual philanthropists to support its Refugee Aid Project. Together with its Turkish sister organisation Genc Tebessum, members of the organisation visited the Krisan Refugee Camp in Ellembele District, Western Region, during the Eid al-Adha festival in 2015 and distributed meat among some Muslim families. The United Nations had originally established the refugee camp in 1996 to provide security and protection for displaced people and refugees of war.¹⁰ Ahead of the launching of the project, Haji Saeed Hamid Jallo made a call for a comprehensive plan to add value to the 58 Muslim refugee families in Krisan Camp and was backed in his call by both the Imam of Takoradi and the chief of the Zabarma community of Sekondi.¹¹ Although the Refugee Aid Project was not followed up with similar campaigns in subsequent years, TDF has continued its ad hoc charity interventions using social media. For example, in 2021, it posted a call on the Malaysian e-platform ENSANY, raising USD 989 (as of January 10th 2022) to support the accommodation and healthcare needs of an 80-year old woman.¹²

The *Charity and Daawah Foundation (CDF)*, in turn, is a typical NGO operated by Muslim scholar Dr Mohammed Sani Hussein Niche, a.k.a. Sheikh Sani Kuwait, and is linked to his masjid, the Masjidus-Salam Alhamdu in Maamobi, Accra. Since its inception in 2016, Sheikh Sani Kuwait and the CDF have extensively made use of social media for their *da'wa*, educational and humanitarian projects. Among others, organising Ramadan Iftar projects since 2017 alongside posting videos showing various phases of the construction of its three-storey Charity and Daawah Foundation Islamic Center in order to boost donations for the project.¹³

10 “TDF To Launch Refugee Aid Project For Ramadan 2016,” <http://www.mytawheedonline.com/2016/03/24/606>, accessed 16.11.2017. The homepage was defunct in 2024.

11 “TDF Set To Launch Refugee Aid Project,” <http://www.mytawheedonline.com/2016/05/16/tdf-set-to-launch-refugee-aid-project-2/>, 16.11.2017. The outcome of the call is not known, the link to the news archives could not be accessed in April 2019 and there are no traces of the project on the Facebook homepage of mytawheedonline (defunct in 2024); instead, Tawheed TV (<https://www.facebook.com/ttv.gha>) informs about campaigns of TDF.

12 <https://ensany.com/campaign/3923>, posted 26.9.2021, accessed 10.1.2022.

13 27.1.2020: Building of ground floor; 5.3.2020: Ground floor finished, posted on its old Facebook account <https://www.facebook.com/CharityDaawaFoundation>; new Facebook account in use since June 2020 as old had been hacked; 26.8.2020 building of second

Abubakar Sadiq Hussein's *Change for Change Foundation* (CfCf) is an Accra-based NGO operating humanitarian, empowerment, educational, water and *dawa* projects. Turkish donors such as HUDAI have sponsored its annual Ramadan and Qurban outreach programmes to rural areas in the Central Region since 2020. The organisation published its annual report for 2022, making it one of the few Muslim NGOs with public/open transparency. Similar to other grass-root organizations, the major challenge is the availability of funds. Still, the record for 2022 is rather impressive. Not only managed the organization to open a vocational centre with ten sewing machines for training in dressmaking and constructed a mosque. It further constructed eight water-wells, distributed 700 copies of the Qur'an to Islamic school students in the Bono East Regions well as paid the fees of eight needy tertiary students and supported twenty orphan students at basic level.¹⁴

1.1 *Muslim Business Entrepreneurs*

Muslim business entrepreneurs dominate among the founders of foundations and NGOs. One of them is Abdul Mannan Ibrahim in Kumasi. His engagement in philanthropic activities stems from his experiences as poor youngster who had lost his mother at an early stage. Receiving neither Western nor Islamic education, he tried to make his living as a street-hawker and shoemaker in Kumasi. In 2008, he met a stranger who decided to help him and paid his education to become a producer of aluminium doors. In 2010, he started his business as aluminium fabricator and decided to engage in small-scale charity activities. A few years later, he consolidated his efforts and founded *Al-Mannan Charity Foundation*.¹⁵

Al-Mannan Charity Foundation has until today remained a locally based charity although its activities have expanded manifold with activities in both Kumasi and Accra, ranging from campaigns to raise funds for persons irrespectively their religious background who are in need of a surgery or who cannot pay their hospital and medical bills. Based in an office in Kumasi that also serves as the studio for Al-Mannan TV, he and his 9 salaried staff-members plus 10 volunteer activists raise money for individual projects through house-to-house and street collections as well as fundraising campaigns on social media (Figure 10).

floor, 7.3.2022 third floor completed; see <https://www.facebook.com/Charity-and-Dawah-Foundation-115777026843925/>, accessed 24.8.2022.

14 Change for Change Foundation Annual Report 2022, 31.12.2022, <https://www.facebook.com/profile.php?id=100064660426713>, accessed 17.8.2023.

15 Interview with Abdul Mannan Ibrahim, founder of Al-Mannan Charity Foundation, Kumasi, 10.10.2022.



FIGURE 10 Al-Mannan Charity Foundation. Fundraising in Kumasi by Abdul Mannan Ibrahim and a member of Al-Mannan Charity
PHOTO: HOLGER WEISS/2022

Each individual project starts by presenting the case in a video and ends by posting a video depicting the effects of the intervention. Usually, Abdul Mannan Ibrahim declared, his team is able to collect the needed funds within one month. When I interviewed him in October 2022, he had paid invoices totalling 7 million cedis.¹⁶

Apart from individual projects, Al-Mannan Charity also arranges local Iftar, Eid al-Fitr and Eid al-Ahda parties for about 250 orphans and less privileged children,¹⁷ effectively disseminating the call to support its Ramadan food programme via Al-Mannan TV.¹⁸ His online TV-station also distributes his *da'wa* sessions. Lately, Abdul Mannan Ibrahim expanded the activities of his charity

16 Interview with Abdul Mannan Ibrahim, founder of Al-Mannan Charity Foundation, Kumasi, 10.10.2022. For individual campaign videos, see postings on <https://www.facebook.com/abdulmannan.ibrahim.33>.

17 Yussif Ibrahim, "Al-Mannan Charity Foundation fetes 80 orphans to mark Eid-ul-Fitr," 27.5.2020, <https://gna.org.gh/2020/05/al-mannan-charity-foundation-fetes-80-orphans-to-mark-eid-ul-fitr/>, accessed 27.5.2024.

18 See, e.g., video posted on Al-Mannan TV Facebook, 13.4.2021, <https://www.facebook.com/211176093046422/videos/264273742015360>, accessed 4.10.2021. Al-Mannan TV has about 1,300 followers on Facebook (16.1.2022).

when he bought three sewing machines and one needling machine as part of his orphans empowerment drive. The idea is to establish a workshop where the orphans learn the skills to use the machines in a four-year training programme. After they have finished their education, they would receive their own sewing machines.¹⁹ However, his dream to build an orphanage to accommodate 200 children has not yet fulfilled.²⁰

The trajectory of Abdul Mannan Ibrahim resembles that of many founders of business entrepreneurs turning into philanthropists.²¹ The *Society for the Assistance for Orphans and Disabled* (SAFOAD), for example, is an Accra-based charity founded by Haji Abubakar Yakubu Batalima in the late 1990s. Since then, it has made headlines for its annual provisions for orphans during Muslim festivals (see further Chapter 3.2), donations to persons with disabilities,²² and its investments in entrepreneurial skills training for youths.²³ In 2013, Haji Batalima received the ‘Outstanding Achievement Award’ by the National Imam of the Ahlus-Sunna Wal-Jama‘a Sheikh Umar Ibrahim Imam for recognition of his longstanding philanthropic activities.²⁴ The *Alhaji Yusif Ibrahim Foundation*, in turn, is a charity founded by Muslim multi-sectoral business tycoon Alhaji Yusif Ibrahim, executive director of the Dara Salam Group of Enterprises.²⁵ Established in 2000, his foundation operated for years in Kumasi and offered scholarships to needy students,²⁶ and sponsored annual free health

19 Interview with Abdul Manan Ibrahim, founder of Al-Mannan Charity Foundation, Kumasi, 10.10.2022.

20 “Foundation seeks to build orphanage as it feeds over 200 orphans in Kumasi,” 12.10.2000, <https://gna.org.gh/2020/10/foundation-seeks-to-build-orphanage-as-it-feeds-over-200-orphans-in-kumasi/>, accessed 12.12.2022.

21 For a discussions on the motivations of Muslim small-scale business entrepreneurs in Ghana, see George Acheampong, “Micro-Entrepreneurial Motivations in Ghana: Do Muslims Differ?,” in *Entrepreneurship and Management in an Islamic Context*, eds. Veland Ramadani, Léo-Paul Dana, Shqipe Gërguri-Rashiti and Vanessa Ratten (Cham: Springer, 2016), 33–47.

22 “Donation to Akware Leprosarium,” Daily Graphic, 12.12.2008.

23 “NGO trains youth in dressmaking,” Daily Graphic, 9.7.2010.

24 “Top award conferred on Hajj Yakubu Batalima,” 12.9.2013, <https://www.graphic.com.gh/news/general-news/top-award-conferred-on-hajj-yakubu-batalima.html>, accessed 12.11.2023.

25 See further his personality profile in *The Vaultz Magazine*: “Don’t lose hope, keep knocking”—Alhaji Yusif Ibrahim, Board Chairman, GT Bank Ltd,” 4.4.2018, <https://thevaultzmag.com/editors-pick/personality-profiles/don-t-lose-hope-keep-knocking-alhaji-yusif-ibrahim-board-chairman-gt-bank-ltd>, accessed 12.12.2022. Also his autobiography: Alhaji Yusif Ibrahim, *Paradise Is Unpaved. The Making of Alhaji Yusif Ibrahim, ‘Zongo Boy’. An African Autobiography* (Accra: Real African Publishers, 2019).

26 “Alhaji Yusif Offers Succour to Students,” Accra Mail 16.11.2000.



FIGURE 11 Karima Educational Complex library, Kumasi
PHOTO: HOLGER WEISS/2022

checks.²⁷ In 2022, it branched out and sponsored health screenings organised by the Muslim Health Workers Association in various Zongos in Accra.²⁸

The *Karima Charity Foundation*, established by the CEO of Karima Shipping Enterprises Mohammed Aminu Osman, a.k.a. Awudu Sofa Salaga, in 2010, has evolved into a major donor organisation. Its main project has been the construction of the Karima Educational Complex in Kumasi, consisting of a kindergarten, primary and junior high school, a public library, an ICT centre and a science lab (Figure 11).²⁹ In addition, the Foundation engages in HIV/AIDS prevention initiatives and awareness alongside health education programmes and renders support to Islamic and secular orphanages and schools.³⁰ The Found-

27 See, e.g., video broadcast on free health care in Kumasi, Hamza TV, 7.6.2022, <https://www.facebook.com/watch/?v=704761373950003>, accessed 12.12.2022.

28 "Nima Residents, Elsewhere Enjoy Free Health Screening," 29.8.2022, <https://dailyguidenetwork.com/nima-residents-elsewhere-enjoy-free-health-screening/>, accessed 12.12.2022.

29 See further <https://www.facebook.com/karimafoundation/>.

30 See further <https://kcf.business.site/>, and <https://karimashipping.com/en-us/2019/08/02/karima-charity-foundation/>.

ation also pays for Iftar, Suhur and Qurban and supplies food to ten mosques near its educational complex as well as provides for donations to prisons and orphanages during the Eid festivals.³¹

Karima Charity Foundation is a typical translocal/transnational group with members both in Ghana and in the USA. Its headquarters is located in Kumasi although its founder and CEO Mohammed Aminu Osman and his family resides part of the year in the USA. The activities of the educational complex, including the salaries of the six staff members, is to a large extent funded by Mohammed Aminu Osman apart from irregular contributions of the members of the Foundation. However, the lack of additional donors and supporters has hampered the expansion of the complex,³² not least the building of a planned technical and vocational block for poor students.³³

The *Yaasalam Opportunity Center*, in turn, serves as the Corporate Responsibility Arm of the Afro Arab Group of Companies. The 2007-established multi-business enterprise of Alhaji Salamu Adamu includes, among others, Afro Arab Microfinance (see further Chapter 6.2), and is part of his philanthropic outreach to deprived Zongo communities. The Yaasalam Opportunity Center is located in Accra and is registered as an NGO. It started in 2017 as a collaborative venture between Alhaji Salamu Adamu and the lead researcher at Past, Present and Future Research and Peace Institute, Mr. Abdusalam Mohammed Daaru. Its objective is to provide humanitarian relief, promote education, youth empowerment, capacity building, entrepreneurship development, spearheading job creation programmes as well as capacity building of Zongo inhabitants and petty traders in literacy and business.³⁴ Its initiatives to empower the Zongo youth include several programmes, labelled Zongo 360, Zongo Business Incubator, Zongo Business Network and Yaasalaam Publishers.³⁵

Nevertheless, most Muslim entrepreneurs do not necessarily establish an NGO to direct their donations. Alhaji Seidu Agongo, a Muslim business entrepreneur and owner of the Class Media Group, illuminates the traditional practice of informal and non-institutional giving. He built a 30-bed capacity block at

31 Interview with Mohammed Aminu Hussein, Personal Assistant to the CEO of Karima Shipping Enterprises, Kumasi, 11.10.2022.

32 Interview with Mohammed Aminu Hussein, Personal Assistant to the CEO of Karima Shipping Enterprises, Kumasi, 11.10.2022.

33 List of on-going projects, <https://karimafoundation.org/>, accessed 12.12.2022.

34 "I have made a lot of money—Afro-Arab Boss," 12.8.2020, <https://www.theghanareport.com/i-have-made-a-lot-of-money-afro-arab-boss/>, accessed 12.12.2022.

35 "Yaasalaam Opportunity Center launches initiative to create jobs for Zongo youth," 27.2.2017, <https://www.businessghana.com/site/news/business/142165/Yaasalam-Opportunity-Center-launches-initiative-to-create-jobs-for-Zongo-youth>, accessed 12.12.2022.

the cost of GHS 857,000 (ca. 140,000 USD) for the Child Emergency Unit of the Korle Bu Teaching Hospital in Accra. He also actively enhanced the empowerment of poor people by providing them with startup capital and equipment to conduct small-scale businesses. The latter is a reflection of his Muslim philanthropic mindset:

What matters in life is the impact you make in peoples' lives; different people are making impact in different ways but everybody and his choice; my choice is the widows, the single mothers, the underprivileged children and also to create employment. [...] It is the women and children that suffer. The men don't suffer.³⁶

Most importantly, however, he considers the investment in children of widows and single women as the best way to break the cycle of poverty:

Once you invest in kids: into their education, the same kids will become doctors, lawyers, businessmen and there is a multiplier effect ... because once the kid becomes a businessman like me, he'll assist people, assist the family and the family will cut poverty at a particular level.³⁷

1.2 *Muslim Politicians*

The increased engagement of Muslims in party politics and statal business enterprises, their nomination into high-ranking ministerial and governmental positions, has created a new form of Muslim religious entrepreneur in Ghana, namely that of a politician turning into philanthropist. Alhaji Hanan Abdul-Wahab Aludiba, Bawku-resident philanthropist, Executive Officer of the National Food Buffer Stock Company (NAFCO) and leading member of the NPP, serves as an example. He is the founder and chair of the *Aludiba Foundation*, “a humanitarian organization dedicated to the plight of the poor, the underprivileged, children and the aged.”³⁸ Having self-funded his Foundation without external support, he is capable of supporting education, business development, agriculture, and health projects in the Upper East Region. The Found-

36 “Giving to the poor makes me feel human, gets me fulfilled”—Seidu Agongo,” 9.4.2020, <https://starrfm.com.gh/2020/04/giving-to-the-poor-makes-me-feel-human-gets-me-fulfilled-seidu-agongo/>, accessed 10.1.2022.

37 “Giving to the poor makes me feel human, gets me fulfilled”—Seidu Agongo,” 9.4.2020, <https://starrfm.com.gh/2020/04/giving-to-the-poor-makes-me-feel-human-gets-me-fulfilled-seidu-agongo/>, accessed 10.1.2022.

38 “Hello, welcome to the official Facebook page for Aludiba Foundation ...,” 17.4.2019, <https://facebook.com/thealubidafoundation/posts>, accessed 1.7.2021.

ation made headlines in April 2019 when it arranged a three-days free medical screening and surgery for residents in Bawku Municipality.³⁹ During the event, Hanan Abdul-Wahab donated GHS 5,000 (ca. 800 USD) to the Poor and Sick Fund of the Presbyterian Health Services and assorted medical supplies to the Bawku Presbyterian Hospital.⁴⁰ At Eid al-Adha in the same year, the Foundation donated 300 bags of rice to Ansarul Muslims and the NPP Constituency in Bawku,⁴¹ clearly indicating the intricate link between its founder and his political engagement. In May 2021, Alhaji Hanan Abdul-Wahab, through his Foundation, donated six multi-purpose ambulances to four districts in the Upper East Region.⁴²

Hajia Humu Awudu, (former) member of the NPP Youth Wing and NPP Parliamentary Candidate of the Wa Central Constituency, and her *Hajia Humu Foundation* (HHF, est. 2018), addresses both Muslim and non-Muslim/Christian communities in the Upper West Region, among others by making donations at Ramadan and Christmas.⁴³ Hailed as “a developer, youth transformer, women empowering actor, visionary leader, [and] hope for the vulnerable,”⁴⁴ her foundation has provided scholarships for students, among others to study medicine in Cuba, and donated material for the improvement/rehabilitation of sanitation, water and education infrastructure in Wa and surroundings.⁴⁵ In

39 “Bawku Residents To Benefit From Aludiba Foundation Medical Screening,” *Modern Ghana* 14.4.2019, <https://www.modernghana.com/news/926554/bawku-residents-to-benefit-from-aludiba-foundation.html>, accessed 15.7.2021.

40 “Aludiba Foundation successfully organized a 3-day free Medical Screening ...,” 17.4.2019, <https://facebook.com/thealubidafoundation/posts>, accessed 1.7.2021.

41 “Aludiba Foundation donates to Moslems towards Eid Adha,” 10.8.2019, <https://facebook.com/thealubidafoundation/posts>, accessed 1.7.2021.

42 “Six communities in the Upper East region have received multi-purpose Ambulances to aid health delivery,” 25.5.2021, <https://facebook.com/thealubidafoundation/posts>, accessed 1.7.2021; Atubugri Simon Atule, “Buffer Stock CEO donates 6 ambulances to 4 districts in Upper West,” *Modern Ghana* 27.5.2021, <https://www.modernghana.com/news/1083660/buffer-stock-ceo-donates-6-ambulances-to-4-district.html>, accessed 15.7.2021.

43 Postings on Eid donations 7.5.2019 (video on Ramadan donation in 2018), 11.5.2019, 18.5.2019 (Ramadan donation 2019), 20.12.2019, 4.1.2020 (Christmas donations), <https://www.facebook.com/hhumuofficial/>, accessed 16.12.2022.

44 Tahiru Lukman, “From Philanthropy to Political Goddess; Is Hajia Humu the Beginning of New Era for Wa Central?” 19.7.2020, <https://www.modernghana.com/news/1017186/from-philanthropy-to-political-goddess-is-hajia.html>, accessed 16.12.2022.

45 “Hajia Humu Foundation (HHF) donates hearse to Wa Central Mosque,” 4.1.2019, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Hajia-Humu-Foundation-HHF-donates-hearse-to-Wa-Central-Mosque-712774>; “Haija Humu Foundation donates to 40 schools in Upper West Region,” 27.1.2022, <https://citinewsroom.com/2022/01/hajia-humu-foundation-donates-to-40-schools-in-upper-west-region/>, accessed 16.12.2022.

2019, she established the Tunshuuni Fund with seed capital of GHS 50,000 as part of the HHF's start-up and SME support program for aspiring women entrepreneurs.⁴⁶ In the same year, she and her foundation were honoured with the Change Maker of the Year respectively as the Female Personality of the Year of the Upper West Muslim Excellence Award.⁴⁷

The *Aliu Mahama Foundation* (AMF) was established by the late Vice President Alhaji Aliu Mahama in 2011 after his term of office to help the needy and less privileged in society. AMF set up an e-library in the Northern Region in 2017,⁴⁸ launched a medical outreach programme for Ghana's prisons in 2018,⁴⁹ and invested in the same year GHS 12,000 (ca. 1,900 USD) as start-up capital to some 111 women in the shea industry in Yendi Municipality, Northern Region.⁵⁰ Although established by a Muslim, the Foundation can hardly be defined as a Muslim NGO; rather, it is a special-purpose platform for its main stakeholders. On the other hand, one of its main target areas is deprived urban communities across the country, for whom it launched the Zongo Laafia outreach programme in 2019 in collaboration with the Ministry of Inner Cities and Zongo Development and the Office of the National Chief Imam.⁵¹ According to AMF CEO Alhaji Umar Farouk Aliu Mahama, the Foundation addressed SDG#3, targeting to screen about 10,000 Zongo inhabitants for hypertension, malaria, skin infections and eye problems.⁵²

46 Posting 8.5.2019, <https://www.facebook.com/hhumuofficial/>, accessed 16.12.2022. See further "Hajia Humu Foundation supports women in Wa," 19.2.2019, <https://www.watchghana.com/en/details/11394/hajia-humu-foundation-supports-women-in-wa>, accessed 16.12.2022.

47 Postings 1.12.2019, 29.12.2019, <https://www.facebook.com/hhumuofficial/>, accessed 16.12.2022. See also "2020 Edition of The 100 MIPs From Northern Ghana Project Launched," 17.7.2020, <https://wundef.com/2020-edition-of-the-100-mips-from-northern-ghana-project-launched/>, accessed 16.12.2022.

48 "Aliu Mahama Foundation to set up E-library in memory of former Vice President," GhanaWeb TV, 18.11.2017, <https://www.youtube.com/watch?v=-vHnzLHfWqw>, accessed 7.10.2021.

49 "Aliu Mahama Foundation launches medical outreach programme for Ghana's prisons," 30.8.2018, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Aliu-Mahama-Foundation-launches-medical-outreach-programme-for-Ghana-s-prisons-680881>, accessed 7.10.2021.

50 "Aliu Mahama Foundation supports women in shea industry," Graphic Online, 30.9.2018, <https://www.graphic.com.gh/news/general-news/alieu-mahama-foundation-supports-women-in-shea-industry.html>, accessed 7.10.2021.

51 "Aliu Mahama Foundation, Zongo Ministry, Chief Imam initiate 'Zongo Laafia' to screen 10,000," 10.1.2019, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Aliu-Mahama-Foundation-Zongo-Ministry-Chief-Imam-initiate-Zongo-Laafia-to-screen-10-000-714269>, accessed 10.1.2022.

52 Aliu Farouk Aliu Mahama, "Showcasing and Scaling Up Indigenous Innovations in Health-

Alhaji Farouk Aliu Mahama himself founded the *Partnership for Poverty Reduction* (PPR) to support agricultural, educational and women empowerment projects in the Northern Region.⁵³ For example, the Tamale-based organisation has organised Iftar programmes in Yendi, alongside donating 400 knapsack-spraying machines to selected farmers in the Yendi area in 2018 and organising a course on financial literacy for women in Yendi in 2020.⁵⁴ The PPR is similar to Ms Hakeem Reyana's NGO *HealthWay Foundation*. Founded by her and a group of health workers in 2019, the objectives of the Wa-based NGO are typical for a secular Muslim NGO as it focuses on the provision of healthcare and social services to deprived and vulnerable communities and individuals in the Upper West Region.⁵⁵

The *Samira Empowerment and Humanitarian Projects* (SEHP) is a not-for-profit organisation founded and managed by Haija Samira Bawumia, Second Lady of Ghana. SEHP can be defined as a secular Muslim NGO as it seeks to empower the underprivileged in Ghana irrespectively their denominational background through social intervention projects. Its objective is to support Ghana in achieving the UN Sustainable Development Goals (SDG) 1 (no poverty), SDG 3 (good health and well-being), SDG 4 (quality education), SDG 5 (gender equality), SDG 6 (clean water and sanitation), SDG 7 (affordable and clean energy), and SDG 17 (partnership for the goals). Since its start in 2017, SEHP's focal areas has been education, health, and women empowerment.⁵⁶ Its 'School library in a box' initiative has (so far) targeted seventeen schools across three regions;⁵⁷ in 2021, it provided 200 public kindergartens with inter-

care and Wellbeing," 18.5.2019, published in <https://www.graphic.com.gh/news/general-news/empowered-healthy-youth-needed-for-ghana-s-development-alhaji-aliu-mahama.html>, 20.5.2019, accessed 11.1.2022.

53 <https://www.facebook.com/Partnership-for-Poverty-Reduction-PPR-101033057928394>, accessed 2.2.2022.

54 "Partnership For Poverty Reduction (PPR) Knapsack Sprayers Distribution And Iftar Programme," 30.5.2018, <https://www.modernghana.com/news/857494/partnership-for-poverty-reduction-ppr-knapsack.html>; "Partnership for Poverty Reduction presents spraying machines to farmers," 2.6.2018, <https://www.graphic.com.gh/news/general-news/partnership-for-poverty-reduction-presents-spraying-machines-to-farmers.html>; "Farouk Mahama's Partnership for Poverty Reduction (PPR) Trains Women in Yendi on Financial Literacy," 8.9.2020, <https://preciseneWSgh.com/farouk-mahamas-partnership-for-poverty-reduction-ppr-trains-women-in-yendi-on-financial-literacy/>, accessed 2.2.2022 (defunct May 2024).

55 HealthWay Foundation: objectives, https://m.facebook.com/story.php?story_fbid=470771327060053&id=452031622267357&fs=0&focus_composer=0&m_entstream_source=timeline, 18.6.2019, accessed 3.2.2022.

56 <https://sehp.sbawumia.org>.

57 "Samira Empowerment and Humanitarian Projects donates 300 books to Play and Learn

active textbooks, workbooks and teachers' guide to make learning math fun and to develop exiting math lessons for children.⁵⁸ Its 'Safe Delivery' initiative includes the distribution of 'Birth Kits' to underprivileged expectant mothers, alongside supplying medical equipment and pharmaceuticals to selected health facilities as well as supporting the training and retooling of health workers across Ghana.⁵⁹ As regards to women empowerment, 1,200 women benefited from its Shea Empowerment Initiative in 2019, training them in quality shea picking, shea kernel production and preservation.⁶⁰

1.3 *Muslim Celebrities and Influencers*

With the expansion of tech entrepreneurship in Ghana during the 2010s, a new group of Muslim religious entrepreneurs entered the arena and transformed the Muslim NGO landscape. This group comprises of youth leaders, TV celebrities and social media influencers. What combines them is their primary use of social media as their main tool for advocating, connecting, inspiring, networking, and rallying their followers—sometimes defined as members—near and afar, transgressing local, regional and national territories and boundaries, and giving rise to social movements with an impressive number of followers and volunteers. One of the first of these was the *Princess Umul Hatiyya Foundation*, instigated by "African Women who Rock" Umul Hatiyya Ibrahim Mahama already in 2008 but active only for a few years.⁶¹ Others followed with the breakthrough of social media in Ghana: 'Zongo Star' Kansar Abdulai's *Hajia Posh Foundation*, Hajia Wassila Mohammad's a.k.a. Queen Lady's *Haske Bisa Kan Haske—Nuur fauka nuur* (Light upon Light), Hajia Ibrahim Sadiq's *Kuburah Diamonds Foundation* and its Zango Women Livelihood and Empowerment Programme, Issah Agyeman's *Essa Ajeman Charity Foundation*, Issah Ibrahim Yunus a.k.a. Teacher 1B and his *Teacher 1B Jihad Foundation*, Humu Gaage's

Foundation," 26.7.2021, <https://www.myjoyonline.com/samira-empowerment-and-humanitarian-projects-donates-300-books-to-play-and-learn-foundation/>; "Samira Bawumia donates books to students in C/Region," 11.7.2022, <https://www.graphic.com.gh/news/general-news/samira-bawumia-donates-books-to-students-in-c-region.html>, accessed 25.8.2022.

58 <https://m.facebook.com/Samira-Empowerment-Humanitarian-Projects-SEHP-100284848975675/>, 29.7.2021, accessed 25.8.2022.

59 <https://sehp.sbawumia.org>.

60 "1,200 women benefit from Samira Empowerment and Humanitarian Projects," 17.7.2019, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/1-200-women-benefit-from-Samira-Empowerment-and-Humanitarian-Projects-764337>, accessed 25.8.2022.

61 African Women's Development Fund, <https://awdf.org/african-women-who-rock-princess-umul-hatiyaa-ibrahim-mahama/>, accessed 7.10.2021.

All Rise Initiative and her Zongo Girls Rise project and Zongo Girls Exams Clinic, Haija Aisha Abdallah Ibrahim a.k.a. Aisha Freedom and her *Sisters' Hangout Ghana*, and Ibrahim Baba Maltiti's *Problems Shared Problems Solved* (PSPS).

Fashion designer Ibrahim Baba Maltiti founded his organisation in 2017. Similar for other social movements of the internet age, the Kumasi-based Problems Shared Problems Solved operates only on social media and solicits funds from its members through calls on Facebook and WhatsApp; its multimedia/TV channel (PSPS Media Channel) counts almost 26,000 followers on Facebook (as of December 2022). The main objective of PSPS is to identify problems in Zongo communities, for example the payment of a needy person's hospital and/or medical bill or the provision of support to orphans and widows, and to solicit financial assistance for the cause from his network. For other projects, such as the drilling of boreholes in Yendi, Ibrahim Baba Maltiti received funding from the French Muslim charity Nouvelle Optique, the initial contact between him and the French organisation being established through a PSPS member in the USA.⁶²

PSPS social network consists of Facebook followers in Ghana, of which about 7,000 in Accra and 6,000 in Kumasi, alongside several hundred in Nigeria, USA, Saudi Arabia and Italy. Most of its activities are confined to Kumasi, among others the distribution of annual Ramadan Iftar packages (about 100 packages daily in 2021) as well as its donations at Eid al-Fitr and Eid al-Adha, mainly as these are paid by local donors. Another local initiative is the PSPS empowerment programme for widows: the organisation supported seven widows by buying fridges stuffed with soft drinks to them as a way of making their living. In September 2022, Ibrahim Baba Maltiti launched a new, ambitious income-generating project for his organisation. Abandoning an earlier one of making and selling of soap due when the ingredients became too expensive, the new project consists of a catfish farm and a snail farm and is hoped to generate funds within the next 6 months.⁶³

The *Meryam Zakariya Yahya Foundation* (MZYF), a.k.a. Mariam Foundation, stands out among the recently founded NGOs. Established by Meryam Zakariya Yahya, author of the book *Notes from My Soul: The Realities of Living with Mental Illness* (2021),⁶⁴ as a platform to address problems of mental illness

62 Interview with Ibrahim Baba Maltiti, Kumasi 10.10.2020.

63 Interview with Ibrahim Baba Maltiti, Kumasi 10.10.2020.

64 See further <https://m.facebook.com/Notes-From-My-Soul-104125405318493/>, accessed 15.1.2022.

among young women in the Zongo communities in combination with (ad hoc) humanitarian relief initiatives, the Foundation is unique in its vision and mission.⁶⁵

Outmatching all Ghanaian Muslim influencers in terms of followers on Facebook is Khalifa Faith's *Peace Dawah Media* (PDW) with more than one million followers as of August 2022 and his *Amir Amir Foundation for the Blind*.⁶⁶ What combines these new initiatives is their capacity to engage a large number of followers by running their fundraising campaigns via social media. PDW is a very successful media channel, announcing itself and the Ali Amir Foundation (on a banded outside its office in Kumasi) to be a Dawah Centre, a Quran Lesson Centre, a Photography Centre, a Prophetic Medicine Centre, a Depression Centre, and an Orphanage Centre, and an education fund. It states to support the less privileged, blind Muslims, and (Muslim) prisons inmates as well as mosques and madrasas. In addition, it provides marriage counselling, food pantry to orphans, and invests in borehole and water projects.⁶⁷

Khalifa Faith's emergence as an influential Muslim blogger is both symptomatic and serves as an example of how to make use of social media to launch and run social welfare projects and advocacy campaigns. "When Facebook introduced videos and Facebook live a phenomenon called Zongo bloggers surfaced," notes his friend and Muslim blogger Sabit Ali in a eulogy posted in January 2022: "[Khalifa Faith] was among the Zongo bloggers [...] and he chose to take his blogging to the next level by helping the poor and vulnerable in the Zongo communities."⁶⁸ Sheikh Firdaus Ladan, CEO of Lean On Me Foundation (LOMEF), hailed his actions and praised him when he handed over the LOMEF Citation Award in July 2021:

For your dedication, resilience, indiscrimination and unwavering commitment to the welfare and betterment of humanity, Lean On Me Foundation on behalf of the lives you save across Africa and the world as a whole would like to thank you for such a tireless and jannatic [*sic*] work you

65 <https://m.facebook.com/Mariam-foundation-food-health-and-education-102570152114606/>, accessed 15.1.2022.

66 When Peace Dawah Media hit the one million followers' line in early April 2022, other Muslim NGOs such as Make Zongo Great Again, hailed the event was hailed as a huge milestone; see <https://www.facebook.com/MakeZongoGreatAgainn>, 9.4.2022, accessed 4.8.2022.

67 Peace Dawah Media Video: Eid sacrifice for our orphans and blind at PDM HQS in Kumasi, 1.7.2021, <https://www.facebook.com/PeaceDawahMedia/>.

68 Sabit Ali, "This is Khalifa Faith the head of Peace Dawah Media," 8.1.2022, <https://www.facebook.com/aportrends>, accessed 3.8.2022.

do each and every day. The people you save and the world at large is so appreciative of the philanthropic work you do, keep it up and stay forever blessed.⁶⁹

2 Grassroots Associations, Movements and Representative Bodies

Formal Muslim initiatives by associations, groups or movements have existed for some decades now, although the majority of them tend to be restricted to a specific locality or community. Their lifespan has usually been rather short. A general tendency has been that a group of like-minded individuals form an action group to address a specific target, in many cases, the improvement or even modernisation of Islamic education. Others have focused on social and economic development among Zongo inhabitants or curbed political vigilantism in the Zongos. Little is known about when the first of such (faith-based/Muslim) CSOs started to evolve in Ghana; the earliest traces so far detected go back to the late 1990s and seems to correlate with the vitalization of Ghanaian civil society. The main challenge of these local initiatives has been leadership and finance. Usually, many of these initiatives, especially Muslim youth associations, tended to be short-lived affairs and collapsed or became dormant after a short span of activism. For example, the Accra-based *Hayat Mission*, established in 2014, organised the 'Entrepreneurial and Skills Acquisition Training' in April 2014 as well as the 'Muslim and Muslimah Keep Fit Health Walks' in May 2015. It has not announced, however, any activities on Facebook since then.⁷⁰

Other organisations formed during the last decade, such as the *Muslim Youth Association* in Wa, seemed to be more successful on this account, them being sensitive to the commitment, dedication and experience of their leadership and striving for accountability and transparency of their budgets.⁷¹ With the widespread use of social media during the 2010s, many of the Muslim CSOs and NGOs extensively use Facebook and other social media to remind their supporters about the payment of membership dues, call for donations, inform on new projects, and even disseminate information on their balances of income and expenditure.

69 <https://www.facebook.com/groups/841964605913720>, 16.7.2021, accessed 25.8.2022.

70 <https://www.facebook.com/Hayat-Mission-463148730527226/>, accessed 16.1.2022.

71 A BRIEF HISTORY OF MYA, <https://www.facebook.com/MYAUWR/>, 10.3.2019, accessed 10.8.2021.

2.1 *Mobilisation from Below for the Empowerment of Muslim Women*

Most women's organisations in Ghana, be they faith-based or secular, are informal and not officially registered. Only a few of them operate with written constitutions or codes of conduct, many enlist their members from local rural or urban communities and quarters. In their assessment of informal women's organisations, Dzodzi Tsikata, Maame Gyekye-Jandoh and Martin Hushie distinguish between economic orientated and non-economic-orientated ones. Among the former they list market women's organisations, trade or artisanal organisations, and [micro-] credit unions, among the latter community development organisations, religious organisations, political organisations, and educational organisations. Their investigation underscores the positive effect of informal women's organisations due to their capacity to empower women to challenge male domination in churches and communities, educate girls and women within their communities, and to provide financial assistance and loans for women.⁷²

Traditionally, the associations and societies of Muslim women in Ghana were informal ones before the formation of the *Federation of Muslim Women's Association of Ghana* (FOMWAG), informed me Fatimatu N-Eyare Sulemanu. "Our grand-mothers and mothers used to gather to solve problems and help each other," she remembered.⁷³ However, with the establishment of women's wings of Muslim organisations, such as the *Ghana Muslim Mission Women's Fellowship* (GMMWF), formal Muslim women's organisation including women NGOs and foundations stated to appear on Ghanaian NGO landscape. The GMMWF, established in 1967, ranks perhaps as the oldest one and is a forerunner in fostering a holistic, i.e., material, social, economic, moral and spiritual, development of its members as well as local communities.⁷⁴ Celebrating its fiftieth anniversary in 2017, the organisation launched an ambitious project to construct a Teacher Training College at Mim, Ahafo Region.⁷⁵

72 Tsikata, Gyekye-Jandoh and Hushie. *Political Economy Analysis (PEA) of Civil Society in Ghana*, 14.

73 Interview with Hajia Fatimatu N-Eyare Sulemanu, representative of FOMWAG and tutor at Department for the Studies of Religions, University of Ghana, Legon (Accra), 14.12.2017.

74 "Ghana Muslim Mission Women's Fellowship holds 13th National Conference," 1.9.2023, <https://gna.org.gh/2023/09/ghana-muslim-mission-womens-fellowship-holds-13th-national-conference/>, accessed 5.12.2023.

75 "Ghana Muslim Mission Women's Fellowship to build teacher training college," 9.5.2017, <https://www.modernghana.com/news/773972/ghana-muslim-mission-womens-fellowship-to-build-teacher-tra.html>, accessed 5.12.2023.

TABLE 3 FOMWAG on Facebook

Name	FB est	FB followers (7/2022)
Federation of Muslim Women's Association in Ghana (FOMWAG)	2020	1,726
FOMWAG Ashanti	2020	2,800
FOMWAG Mamprobi Branch	2019	697
FOMWAG Accra	2021	512
FOMWAG Eastern	2022	42
Young FOMWAG	2011	74 (2011)

FOMWAG, formed in 1992, ranks among the oldest still operative bodies, counting various local groups, regional chapters and international branches,⁷⁶ among others FOMWAG-UK,⁷⁷ see Table 3.

Hailed for its previous engagement and achievements, FOMWAG, together with the Ghana Muslim Academy, ICODEHS and Paragon Foundation, was nominated for the first ever Ghana Muslim Achievers Award 'Muslim NGO of the Year' in 2015.⁷⁸ In August 2020, FOMWAG started to publicise its activities on Facebook, including the rural community project of FOMWAG Ashanti, FOMWAG Sekondi-Takoradi's donation to Daboase orphanage, the Muslim Nurses group donation to Shakinah Clinic, the FOMWAG sensitisation seminar for imams to promote the wellbeing of women and girls, as well as its numerous interventions to alleviate COVID-19 stigmatisation and helping needy persons during the COVID-19 lockdown.⁷⁹

FOMWAG seldom makes national headlines.⁸⁰ Nevertheless, the various postings on Facebook demonstrate the wide range of activities the Associ-

76 On the history and early activities of FOMWAG, see Sulemanu, *Leadership in the Ghanaian Muslim Community*, and Ammah, "Islam, Gender and leadership in Ghana."

77 Justice Dzido, "Muslim Communities Improving—FOMWAG," 17.8.2018, <https://www.thepublisheronline.com/muslim-communities-improving%E2%80%99fomwag/>, accessed 27.9.2021. FOMWAG-UK was founded in 2012; see further <http://fomwag.org.uk/>, accessed 27.9.2021.

78 Nana Yaw Wiredu, "Metro TV Nominated at Ghana Muslims Achievers Awards 2015," 16.11.2015, <https://www.modernghana.com/entertainment/34104/metro-tv-nominated-at-ghana-muslims-achievers-awar.html>, accessed 6.10.2021.

79 <https://www.facebook.com/fomwagghana/>, 13.8.2020, 14.8.2020, 15.8.2020, 2.9.2020, 22.10.2020 (YouTube video by FOMWAG National President Hajia Ajara Ishaka Telly on COVID-19 stigmatization), 7.12.2020.

80 In 2017, for example, FOMWAG sent a press release to Ghana News Agency, declaring its

ation and its member groups have undertaken since then. Apart from occasional donations to assist disadvantaged groups,⁸¹ FOMWAG organised a sensitisation seminar for imams on the theme ‘Linking principles of human rights with Qur’an and the Sunnah to promote the well-being of women and girls’ in August 2020.⁸² It also posted a video by its president Hajia Ajara Ishaku Telly, warning about COVID-19 stigmatisation.⁸³ In addition, it advertised the sod-cutting ceremony of the FOMWAG Girls SHS in Accra in August 2020,⁸⁴ a project it had initiated in 2012.⁸⁵ Its Ashanti regional branch launched the Rural Community Project Boamang, Ashanti Region, in September 2020 to extend the hitherto urban bias of FOMWAG’s activities to promote positive parenting, adolescent girls’ empowerment, and women empowerment among marginalized and neglected rural communities.⁸⁶ Interestingly, FOMWAG-Ashanti’s partners in the project are Paragon Foundation, the National Mosque Ghana, and two Turkish NGOs, HUDAI and Deniz Fereri.⁸⁷ The Sekondi-Takoradi branch, in turn, organised the First Leadership Seminar for Muslim women in November 2020.⁸⁸

FOMWAG comprises several local formal and informal groups and associations. One of the formal ones is the Accra-based non-political, non-sectarian, non-profit organisation *Annisaa Foundation*, founded in 2004. It aims to tap into the existing expertise of professional Muslim women in Ghana to improve

displeasure with the nomination of the National Hajj Board and demanded the President of Ghana to include at least one woman among its members; see “FOMWAG calls for inclusion of women on Hajj Board,” 24.2.2017, <https://www.ghanabusinessnews.com/2017/02/24/fomwag-calls-for-inclusion-of-women-on-hajj-board/>, accessed 27.9.2021.

81 The Northern branch of FOMWAG as well as the Muslim nurses group, a FOMWAG member association, donated twice food items and sanitation goods to Shakinah Clinic in Tamale (<https://business.facebook.com/fomwagghana/>, postings on 2.9.2020 and 7.12.2020, accessed 27.9.2021). In August 2020, the Ashanti branch assisted needy women during the COVID-19 lockdown in Kumasi, in October 2020, FOMWAG donated food and clothing to flood victims in Kumbungu District, Northern Region, alongside distributing free facemasks made by FOMWAG, see postings 14.8.2020, 1.10.2020, and 22.10.2020.

82 <https://www.facebook.com/fomwagghana/>, 13.8.2020, accessed 27.9.2021.

83 Link to YouTube video, <https://www.youtube.com/watch?v=WLI9ydwOy2o>, 15.8.2020, accessed 27.9.2021.

84 <https://www.facebook.com/fomwagghana/>, 13.8.2020, accessed 27.9.2021.

85 “FOMWAG’s school project launched,” 30.4.2012, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/FOMWAG-s-school-project-launched-237509>, accessed 27.9.2021.

86 <https://www.facebook.com/Fomwag-Ashanti-112442813643597/>, posted 18.9.2020, accessed 27.9.2021.

87 <https://www.facebook.com/112442813643597/photos/a.113575033530375/407168584171017/>, accessed 27.9.2021.

88 <https://www.facebook.com/Fomwag-Ashanti-112442813643597/>, posting 3.11.2020.

the status of underprivileged Muslim women and children, as well as to sensitise its members on Islam and socio-economic issues.⁸⁹ The association's focus is on empowering and encouraging young women to attain higher education, mainly by providing scholarships and donations and guiding, counselling, and mentoring young female students in five high schools in the Greater Accra Region. In addition, the association runs several annual outreach programmes, including providing support to Muslim inmates in Nsawam prison and Weija Leprosarium, as well as to orphans at the Mercy Islam School at Ashaley-Botwe.⁹⁰

Among the first-generation Muslim-led women NGOs ranks *Achievers Ghana*. The Accra-based non-profit, non-political and non-religious NGO, established in 2001 as Achievers Book Club and renamed in 2015, focuses on providing reading and mentor programmes, scholarships, ICT and career skills for girls in disadvantaged areas of Ghana (Figure 12). In 2020, the NGO received the Ghana Philanthropy Award for "outstanding philanthropic intervention"⁹¹ and was among the six NGOs contesting the Ghana Muslim Achievers Awards 'Muslim NGO of the Year' in the same year.⁹² In previous years, it had received donations from various companies, organisations and individuals for its scholarship programme through the Circumspecte 2014 Ramadan Fundraiser.⁹³ In 2015, 2016 and 2017, it expanded its activities and launched its own Ramadan fundraising campaigns to collect funds for scholarships (2016: target GHS 10,000; 2017: target GHS 50,000 [ca. 8,000 USD]; "if 500 people donate GHS 100 then our target will be reached").⁹⁴ On its homepage, the organisation announces that a large part of its funding comes from the local community in Nima Zongo. Some of its supporters donate GHS 5 (currently less than 1 USD) each month, although the main source of income are fundraising events at mosques, forums and public speeches, as well as ad hoc private and corporate

89 <https://www.annisaafoundation.org/who-we-are/>, accessed 25.1.2022.

90 <https://www.annisaafoundation.org/what-we-do/>, accessed 25.1.2022.

91 <https://achieversghana.org/2020/12/20/achievers-ghana-wins-ghana-philanthropy-award-2020/>, accessed 23.8.2021.

92 <https://www.facebook.com/youngwomen/enetwork/photos/2919968464953088,> 2.11.2020, accessed 17.8.2021.

93 "Achievers Receive Contributions from Circumspecte Ramadan 2014 Fundraiser," 3.8.2014, "More than 130 additional scholarships for girls in 2014," 11.1.2014, <https://achieversghana.org/news-updates/page/6/>, accessed 26.3.2019.

94 "The 2015 Ramadan Fundraiser: My education ... My Hope," 17.6.2015, "10 Scholarships for Ramadan Fund Raising Campaign," 6.6.2016, "350 Scholarships For Ramadan Fundraising Campaign," 27.5.2017, <https://achieversghana.org/news-updates/page/1/>, accessed 26.3.2019.

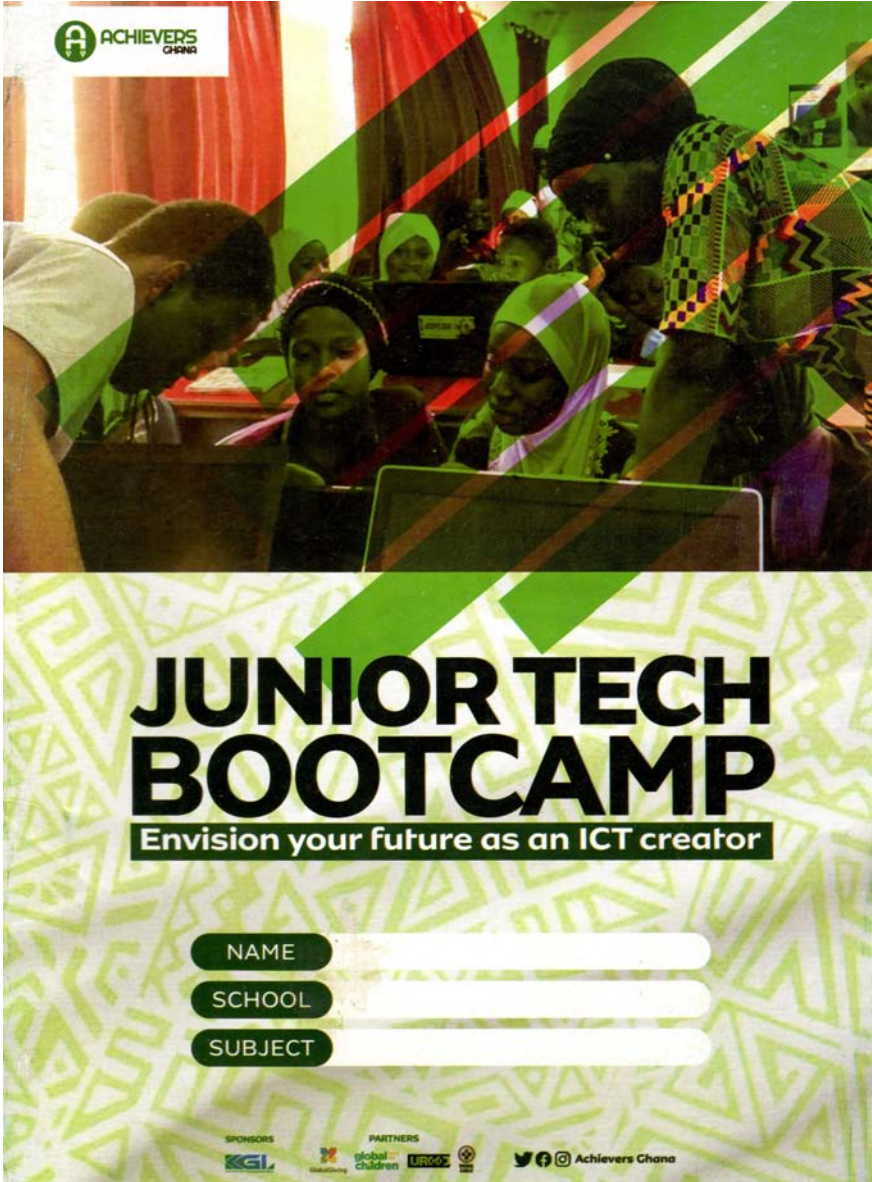


FIGURE 12 Achievers Ghana. Cover of notebook; Achievers Ghana organised the junior tech bootcamp in 2022.

AUTHOR'S COLLECTION

donations.⁹⁵ In addition, the group has occasionally received donations from companies and international charities, such as the Global Fund for Children (2015) and KTL (2021).⁹⁶

Staffed with twenty members, of which thirteen at its office, Achievers runs most of its programmes in Accra, although some occasional activities have also been organised in Eastern and Central Region. While the group arranges its core activities for girls daily (except Sundays) at its office in Nima, its outreach programmes—reading skills and IT-classes—at schools in Nima, Mamobi and Accra Newtown address both girls and boys. COVID-19 interrupted the groups' activities at schools in 2020. As a replacement, Achievers started to organise virtual reading classes. In 2022, the group resumed its reading and writing classes at its office.⁹⁷

Achievers serves as an inspiring example of the impact of a local NGO. Initially, Muslim parents tried to block the group for engaging with their girl children but soon changed their mind when they realised that girls were doing better at school, Aisha Mohammed explained. As a result of Achievers' engagement in empowering girls, they have learnt to express themselves and some have even risen to leadership positions. Aisha Mohammed serves as a role model: she joined Achievers as a young child in 2015; seven years later the 21-year old young woman was Achievers' public relations officer.⁹⁸

A new generation of women-led Muslim NGOs evolved during the 2010s. Some of them are transnational organisations and operate inside and outside Ghana. One of them is the *Global Muslimah Dilemma* (GMD), with members and sympathisers in Germany organising fundraising events to support GMD's Ramadan Iftar and Qurban distributions in Accra since 2017.⁹⁹ The Accra-based *Islamic Centre For Future Women* (ICFW) runs similar programmes, including annual Ramadan donation campaigns.¹⁰⁰ The Salafi organisation made

95 <https://achieversghana.org/support-us/>.

96 Interview with Aisha Mohammed, Public Relations Officer of Achievers Ghana, Accra, 7.10.2022.

97 Interview with Aisha Mohammed, Public Relations Officer of Achievers Ghana, Accra, 7.10.2022.

98 Interview with Aisha Mohammed, Public Relations Officer of Achievers Ghana, Accra, 7.10.2022.

99 <https://www.facebook.com/gmdcharityproject>.

100 ICFW directed its Ramadan donations to 37 Military Hospital in Accra in 2016, to Mercy Islamic School Orphanage in Accra in 2018, to the School of the Blind in Aburi in 2019 and, in collaboration with Team Banaatul Khayr Garden of Dawah, to Muslims in Breman Asikuma, Central Region, in 2020. See https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_internal, 9.11.2017, 31.10.2018, 28.7.2019, and 20/21.5.2020, all accessed 29.9.2021.

headlines in 2016 and 2017 for organising the Eid Fun Fair at Madina Central Mosque,¹⁰¹ and for running campaigns on social media propagating the use of the *hijab* and *niqab*.¹⁰² Its main activities for women empowerment are tuition and training programmes in sewing, soap making, disinfectant making and sanitizing.¹⁰³ Similar skills development workshops were organised by *One Dawah Project* (ODP) in Accra and Kumasi 2016 and 2017.¹⁰⁴ The mission of the 2017-founded *Muslimah Mentorship Network* (MMN) is to provide guidance to young Muslim girls and to assist them in their quest for higher education;¹⁰⁵ its ambition is to establish career-counselling centres in every school and every town across Ghana and subsequently across Africa by the year 2050.¹⁰⁶ So far, the Accra-based MMN has branched out to Kumasi, Takoradi and Tamale.¹⁰⁷ In conjunction with International Women's Day 2020, MMN published on Facebook, an outcry against sexual harassment of girls by teachers, elders, classmates and family members, urging Muslim women to fight against this cancer of society:

Ensure that women and young girls in this country feel safe in their environment. The time for action is now. The time to speak up is now. No more gagging of victims, no more victim-blaming.¹⁰⁸

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- 101 https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_internal, news report videos posted 3.8.2016 and 9.8.2017, accessed 29.9.2021. ICFW organized the first Fun Fair in 2014 (noted in Facebook posting on 1.8.2016). There are no notes on Facebook for 2018 or later events.
- 102 https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_internal, 9.10.2016, accessed 29.9.2021.
- 103 https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_internal, 15.11.2017, 28.7.2019, accessed 29.9.2021.
- 104 <https://www.facebook.com/One-Daawah-Project-ODP-1422770657848480>, 22.12.2017, 3.1.2018, accessed 5.8.2022. The workshops focused on the making of liquid soap, shower gel, bar soap, bleach, powdered soap, hair shampoo, hair conditioner, ice cream biscuits, meat pies, cake, chips, doughnut, shoe polish, baby lotion, Vaseline, body cream, hot chocolate lotion and make-up.
- 105 The Constitution of Muslimah Mentorship Network (MMN), adopted at a general meeting in June 2019, available at <https://muslimahmentorshipnetwork.com/wp-content/uploads/2019/04/MuslimahMentorshipNetworkConstitution.pdf>, accessed 28.7.2021.
- 106 <https://www.facebook.com/NetworkMuslimah/photos/787590905399198>, 2.11.2020, accessed 5.10.2021.
- 107 <https://www.facebook.com/NetworkMuslimah/photos/541673649990926>, 25.11.2019, accessed 5.10.2021.
- 108 <https://www.facebook.com/NetworkMuslimah/photos/620000078824949>, 8.3.2020, accessed 5.10.2021.

Another CSO established and operated by Muslim women is the Accra-based *Young Women Leaders Network* (YWLN), also referred to as ‘Young Women Leaders Achievers Network’. Although its profile and public appearance are non-denominational, its health education and personal development projects target Muslim girls and young females in underprivileged urban and rural communities. In 2017, YWLN started its Menstrual Hygiene Management project to erase the stigmatisation surrounding menstruation among girls and boys and train girls on making menstrual pads using reusable cloth. Two years later, it launched a broad campaign, the ‘Give a Sanitary Pad to the Girl Child’, and declared its ambition to distribute 10,000 free sanitary pads to girls aged 10 to 15 in suburban and rural schools in the Greater Accra Region.¹⁰⁹ In 2021, it extended its menstrual hygiene management education by touring schools in the Ashanti, Northern and North East Regions.¹¹⁰

Al-Hayat Foundation, established in 2011 and led by Haija Ramatu Abubakar Bimi, stands out as it ran cancer awareness programmes in the Greater Accra Region and the Northern Region until 2017. It seems, however, that the Foundation has been inactive since then. *Eemaan Empowerment Project*, in turn, arranges marriage counselling sessions as well as supports and pushes for various projects such as the bio digester toilet, FOMWAG’s and Muslim Health Workers’ breast cancer screening. In August 2021, it collaborated with Kuburah Diamonds Foundation in the second edition of the *Zango Women Livelihood and Empowerment Programme* (ZANWOLEAP).¹¹¹ The programme seeks to empower young girls and women from Zongo communities irrespective their religious background, among others by organising skills training events.¹¹² Halimatu Sadia Mohammed’s *Voice of Zongo Communities* is an example of a local association with a similar focus on empowering underprivileged girls and women by providing for them skills training in Dodowa Rahma Town, Greater Accra Region.¹¹³

Career and mentorship programmes for Muslim women have been arranged by the *Awdad Foundation* in 2022.¹¹⁴ Amina Deen Ibrahim’s Accra-based *Mus-*

109 <https://ywlng.org/category/project/>; <https://youngwln.wordpress.com/>.

110 <https://www.facebook.com/youngwomenlenetwork/>, 7.5.2021, accessed 16.1.2022.

111 <https://www.facebook.com/eemaanempowered>, 24.8.2021, accessed 5.8.2022.

112 <https://www.facebook.com/ZangoWomenLivelihoodAndEmpowermentProgramme>, accessed 5.8.2022.

113 Ghana News Service, “Voice of Zongo Communities trains women in Dodowa, Rahama town,” 14.2.2023, <https://www.facebook.com/newsservicegh/posts/pfbid023YXYbdbEnHoRvLWnY7KZT9grBExe6YNBzQwircpvBLpwrhEJEJdvK4EsNmTKQNl>, accessed 17.8.2023.

114 <https://www.facebook.com/AWDAD-Foundation-11025017988303>, accessed 5.8.2022. So far, the organisation has arranged two online mentorship programmes, a first one running from February to June, and a second one from July to September 2022.

lim Women In Teaching (MWT), in turn, uses education as a tool for the prevention of early marriages of Muslim girls. Among others, it offers training in information technology alongside educational programmes in mathematics and sciences for girls.¹¹⁵ *Humanitarian Headway*, on the other hand, focuses on health education and advocacy on violence against women and girls, among others by annually celebrating and addressing the International Day Against Drug Abuse and Illicit Trafficking (27 June), the International Day of the Girl Child (11 October) and the International Day for the Elimination of Violence Against Women (25 November). For example, in December 2020, the organisation arranged an event in Nima on “human rights against all forms of violence, e.g., rape, bully, physical assault, neglect, cultural abuse, verbal abuse, emotional abuse etc,” as well as “the right against all forms of discrimination, e.g., race, color, sex, age, religion, disability/disease condition, nationality, culture/tribe, sexual orientation etc.”¹¹⁶

Sisters’ Hangout is another group running advocacy and awareness programmes for women. Its key objective is to address health issues, including sickle cell, breast cancer and cervical cancer, tree planting, the cleaning of compounds, and domestic violence. The 200-member group started as a discussion group in July 2017 under the leadership of Muslim influence Hajia Aisha Abdallah Ibrahim, also known as Aisha Freedom. Hitherto, the group has not yet applied for registration although it plans to do so in the near future (and will then change its name). The group has a nationwide membership and operates mainly on social media and via Zoom. It engages in interfaith dialogue as well as provides Ramadan relief packages. The latter programme started in partnership with the Al-Qalam Institute and the Muslim NGO Sadaqa Train in 2019; in 2022, Sisters’ Hangout managed to support 150 families in and outside Accra. The group also plans to support orphans and widows. In 2022, it received a donation from Saudi Arabia to organise a breast cancer screening in Accra. Its main activity, however, are the recurrent monthly meetings. These have been in part been organised as physical events, the costs for organizing the events being covered by Aisha Freedom (as the group has no funds for paying rents etc). Responses from the women participating has been overwhelmingly positive, and Aisha Freedom envisions her organisation to establish a Muslim women centre to tackle domestic violence.¹¹⁷

115 Muslim Women in Teaching recognized by Global Women Africa Network, 10.12.2022, <https://www.facebook.com/muslimwomeninteaching>, accessed 17.8.2023.

116 <https://www.facebook.com/HumanitarianHeadway>, 21.12.2020, accessed 5.8.2022.

117 Interview with Hajia Aisha Abdallah Ibrahim a.k.a. Aisha Freedom, Accra, 15.10.2022.

Ideal Muslimah Network (IMN) is an example of a community of young Muslim women with branches in Accra, Kumasi and Tamale. Having started an outreach programme to rural villages in the Ashanti Region in 2020, the network was renamed *Village Connect Africa Foundation* (VCA) in 2021. Its mission is to improve the lives of orphans and widows in deprived rural communities and provide them with quality healthcare, clean water, education, masjids, food and clothing. Its annual activities include visits to orphanages and prisons.¹¹⁸ The Foundation solicits part of its funding as well as all its donations from its members.¹¹⁹ IMN/VCA operated a rural Makaranta in Abuom village in the Ashanti Region and constructed a masjid in the village.¹²⁰ In addition, it arranged ad hoc collections on social media to assist needy persons, such as the successful appeal to raise GHS 3,500 (ca. 370 USD) to cover a woman's myomectomy procedure. The German NGO Ansaar International E.V. together with the Ghanaian Muslim NGOs Peace Dawah Media and Paragon Foundation have sponsored its subsequent projects, such as the drilling of boreholes in rural villages in the Ashanti Region.¹²¹

Awakening Muslimah is a Tamale-based youth organisation established in 2016 and operating since 2017. Its mission is to empower women, children and vulnerable adults in society using ICT, education, and aid. Since its inception, the organisation has enlisted 60 volunteers in its network. Apart from running Ramadan and *zakat al-fitr* campaigns, its members visit orphanages as well as organise Islamic youth programmes, seminars at second cycle institutions, rural community programmes and outreach programmes for Muslim inmates in prisons. Moreover, its MAT Community ICT project has reached over 100 women and equipped them with skills in web development, graphic design, Microsoft Office Suite, and digital marketing.¹²²

Other women-led NGOs operating in the Northern Region are the Tamale-based *Tiyumba Hope Foundation* (THF), led by Fadila Fuseini;¹²³ the *Pagba Saha*

118 <https://www.facebook.com/105070277948290/photos/a.105150384606946/388985842890064/>, 24.9.2021, accessed 28.9.2021.

119 See, e.g., posters calling for donations to Nyohani children's home in Tamale and James Fort Prisons in Accra, https://www.facebook.com/Ideal-Muslimah-Network_IMN-105070277948290/, 29.4.2021, accessed 28.9.2021.

120 https://www.facebook.com/Ideal-Muslimah-Network_IMN-105070277948290/, 3.11.2020, 15.11.2020, accessed 28.9.2021.

121 <https://www.facebook.com/105070277948290/photos/a.105150384606946/317649656690350/>, 10.6.2021, accessed 28.9.2021.

122 "Together we sow seeds," <https://www.awakeningmuslimah.org/about-us/who-we-are/>, accessed 16.7.2021.

123 <https://www.facebook.com/tyumbahopefoundation20>.

Foundation, led by Hajia Sawarutu Alhassan and Hajia Naaimatu Fuseini; and the *Sung Foundation* (SUFOD), established in 2010 by a group of women led by Hajia Fati Seidu Tambro. THF has since 2018 been running a program to prevent child and forced marriages,¹²⁴ and made headlines when it organised its annual regional teens summit in Tamale in 2021 and 2022.¹²⁵ Pagba Saha Foundation, in turn, focuses on reproductive health and maternal mortality including teenage pregnancies and unsafe abortion.¹²⁶ Furthermore, it has addressed girl child education, teenage pregnancy, female genital mutilation, cervical cancer on its weekly programme on GTV from 2011 until 2019.¹²⁷ Similar to the Muslim Family Counselling Services, it directs its efforts to zero all forms of sexual and gender-based violence.¹²⁸ SUFOD, on the other hand, operates in eight districts in the Northern Region, where it assists women, girls, orphans, children with disabilities and generally marginalized people.¹²⁹

Several CSO for empowering Muslim women are based in Kumasi. One of them is the *Yamboni Foundation for Zongo Women*. Established in 2017, the Yamboni Foundation operates in Kumasi Zongo where it provides free health screenings, financial literacy lectures, vocational skills training, health talks, and entrepreneurial and career guidance for women. In addition, the organisation provides ad hoc funding to widows and orphans in need.¹³⁰ As part of its entrepreneurial projects, the Foundation has promoted the production and

124 "Child marriage awareness project helps young girls grow skills in Tamale," 15.6.2022, <https://www.myjoyonline.com/child-marriage-awareness-project-helps-young-girls-grow-skills-in-tamale/>, accessed 5.8.2022.

125 Abdulai Majeed, "Tiyumba hope foundation rallies youth in the Northern Region to its Teens Summit," 13.4.2021, <https://diamondfmonline.com/tyumba-hope-foundation-rallies-youth-in-the-northern-region-to-its-teens-summit/>; "2022 Regional Teens Summit Held In Tamale," 1.6.2022, <https://dailyguidenetwork.com/2022-regional-teens-summit-held-in-tamale/>, accessed 5.8.2022.

126 "Stakeholders strategize to curb teenage pregnancies," 17.10.2014, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Stakeholders-to-curb-teenage-pregnancies-330812>; "Young girls need education on reproductive health-group," 26.9.2014, <https://newsghan.com.gh/young-girls-need-education-on-reproductive-health-group/>; "Practice exclusive breast feeding, nursing mothers urged," 15.9.2016, <https://www.modernghana.com/news/719827/practice-exclusive-breast-feeding-nursing-mothers-urged.html>, accessed 5.8.2022.

127 <https://www.facebook.com/Pagba-SAHA-on-GTV-280247575329116/>, accessed 5.8.2022.

128 Christabel Addo, "Ghana's traditional rulers pledges support to zero gender-based violence," 30.11.2019, <http://ghheadlines.com/agency/ghana-news-agency/20191130/132859347/ghanas-traditional-rulers-pledges-support-to-zero-gender-based-violence>, accessed 5.8.2022.

129 <https://www.facebook.com/zaman2000>.

130 <https://www.facebook.com/Yamboni-Foundation-172683960045116/>.

sale of local drinks, such as bottled Yamboni Tiger Nut Drink and food.¹³¹ In 2020, the Foundation launched its Eid TA Maraaya campaign under the slogan “Feed a Widow and an Orphan this Eidul Adha,” strongly calling for self-empowerment: “Do not wait for an Arab or donor to feed the widow and orphan in your community.”¹³² Together with the Karima Foundation, it run a campaign among its supports in Ghana and the USA for funding the distribution of schoolbags and shoes to orphans in June 2022.¹³³

Another Kumasi-based women-led NGO is Hajia Saminatu Bashira’s *Dansaba Foundation*. Established in 2020, its target groups are orphans and women. The NGO engaged in several projects during its first year of inception, such as arranging community health screening in November 2020 and cooperating with Al-Jihad Muslimah the Operation Feed the Needy (the “10 Gh 4 the Needy” campaign) in November/December 2020.¹³⁴ The Kumasi-based *Advanced Ladies in Faith Foundation*, in turn, declared to be a non-profit organisation for women only.¹³⁵ *Al-Mutahabbat Fi-llah*, in turn, was a local *da’wa* group of Muslim female intellectuals that made headlines in 2012 when it in collaboration with the Iqra Foundation for Education and Development arranged a career guidance seminar to Muslim female students at KNUST.¹³⁶ However, it seems as if the organisation has become dormant since then.

The Ideal Muslimah (TIM) is a recent addition to local Muslim NGOs established by a Muslim women activist concentrating on Muslim girls and women. Initiated by Hajia Fatimatu Sahabi, TIM started as a social network among young Muslim women activists in the Cape Coast area. News about a new Muslim NGO spread on social media after its formation in March 2021.¹³⁷ TIM’s ambition is to operate on a national level and to initiate programmes for the

131 <https://www.facebook.com/Yamboni-Foundation-172683960045116/>, 12.8.2020, accessed 5.8.2022.

132 <https://www.facebook.com/172683960045116/photos/a.172696200043892/631092504204257/?type=3&theater>, 27.7.2020, checked 30.11.2020.

133 <https://www.facebook.com/Yamboni-Foundation-172683960045116/>, 8.6.2022, accessed 5.8.2022.

134 <https://www.facebook.com/Dansaba-Foundation-Ghana-104420034759980>, 22.12.2020, accessed 5.8.2022.

135 <https://www.facebook.com/Aliffghana>.

136 “Female Muslims receive career guidance,” 23.8.2012, <https://www.modernghana.com/news/413063/female-muslims-receive-career-guidance.html>, accessed 5.8.2022.

137 <https://www.facebook.com/ideal.muslimah.3152>, posted 12.4.2021. Interestingly, news about TIM including the text on the vision and mission of the group circulated on social media already in March 2021, one being posted 11.3.2021 on the Facebook account of Hijab Tranz Gh (<https://www.facebook.com/felujah/>) on 11.3.2021. TIM had at this point not yet activated its own Facebook account!

spiritual, financial, career, physical, mental and social development of Muslim girls, including Islamic education, economic empowerment and skills acquisition, and mobilisation of funds for start-ups, health, and food and nutrition education. Moreover, humanitarian (ad hoc) support projects embrace visits to hospitals, schools and deprived communities.¹³⁸

The *Empowered Sisters in Deen* (ESID) is a Sunyani-based organisation. Launched at a national seminar in April 2019 in Tamale, the organisation has branches and activities throughout the country. Among others, it has held nationwide Ramadan Iftar in 2019 and 2021 with prison inmates in Greater Accra Region (James Camp Prisons), Central Region (Winneba Prisons), Eastern Region (Akuse Prisons), Ashanti Region (Amanfrom Prisons), Bono Region (Sunyani Prisons), Volta Region (Kpando Prisons), Northern Region (Tamale Prisons), Upper East region (Bawku Prisons) and Upper West Region (Wa Prisons).¹³⁹ Prior to its inception, its main emphasis had been on supporting orphanages, starting with a visit to Boadi Islamic Orphanage Home in Kumasi in January 2019. This project has since then turned into an annual event (2020: Taqwa Orphanage and School; 2021: Tamale Children's Home; 2022: Father's Orphanage Home in Anto, Western Region). In addition, ESID together with The Ghanaian Muslimah (TGM) organised a career, crafts and skills workshop in Kanda, Accra, in March 2019, followed by its Students Mentorship and Empowerment Program in November 2019.¹⁴⁰ The COVID-19 pandemic and the lockdowns in Ghana cancelled all mentorship programs in 2020. Instead, ESID joined other Muslim organisations in providing liquid soap and hand sanitisers as part of the national effort to counteract the spread of the virus.¹⁴¹ Furthermore, it participated together with Star Creative Life Foundation, World Islamic Health Union, Loving Hut Vegan Diner, Amen Scientific Hospital, Islamic Ummah Relief and A Print.com Multimedia in the celebration of the World First Aid Day in September 2020.¹⁴²

The *NafThess Foundation*, lastly, has its headquarters in Bolgatanga and operates in the northern regions. Established by Nafisah Alhassan, the organisation started its activities by donating to rural schools in the Upper East and Upper West Regions in 2016 and 2017. In 2018, it launched the Girl Child Edu-

138 "Our Product Offering/Mission," <https://www.facebook.com/felujah/photos/a.277352365981897/1333105850406538>, 11.3.2021, accessed 29.9.2021. Interestingly, the vision/mission text is not found on TIM's Facebook account!

139 <https://www.facebook.com/Esidofficial>, 8.5.2019, 12.5.2021, accessed 5.8.2022.

140 <https://www.facebook.com/Esidofficial>, 2.3.2019, 1.11.2019, accessed 5.8.2022.

141 <https://www.facebook.com/Esidofficial>, 2.4.2020, accessed 5.8.2022.

142 <https://www.facebook.com/Esidofficial>, 31.8.2020, accessed 5.8.2022.

cation and Women Empowerment Renewal Programme as well as assisting in the registration of health insurance cards in rural villages in the Upper East region. One year later, it initiated a menstrual hygiene awareness campaign in the Bawku region. In addition, it has organized an annual Ramadan 'Feed the Poor Day'.¹⁴³

2.2 *Salafi, Tijani and Non-sectarian Associations for da'wah*

Most Muslim NGOs, registered as well as unregistered, are *da'watist*. Their number seems to have mushroomed during the last decade, indicating the ongoing NGO-isation of the Muslim sphere in Ghana (Figure 13). Most of them use social media in their Iftar, Ramadan and Qurban/Udhiya fundraising campaigns, such as the Takoradi-based *Sunna Hausa Relief Organisation*,¹⁴⁴ the Accra-based *Imaa-Allah Foundation*,¹⁴⁵ the Accra-based *Hope Road*,¹⁴⁶ or the Tamale-based *Islamic Foundation Centre*,¹⁴⁷ to mention a few of them.

The Kumasi-based *Paragon Foundation* is an NGO spearheading the integration of modern secular and Islamic education. Established originally as a *da'wa* movement among students in 2005, it has since branched out to provide education and training in communication, entrepreneurship, leadership and managerial skills, and interpersonal and intrapersonal relation skills. In addition, it provides consultancy and counselling services alongside mentorship programmes. Its key educational institution is the Fatima Farida Academy, with branches in Accra, Ashiresu, Ejisu, Kumasi, Nyianahiu, Tamale and Wa. Paragon Foundation closely collaborates with Turkish NGOs, among others HUDAI, which provides funds its educational facilities and *da'wa* programmes.¹⁴⁸ According to its founder Sheikh Abdul Nasir-Deen, his rationale for launching the Foundation was to bring an alternative to Arab interventions and to mobilize funds from within the Ghanaian Muslim community. Although the latter ambition has been difficult to realize, his Foundation through its high quality modern high schools has made education the core are of socio-economic empowerment. His ultimate visions is a transformation from informal to formal employment and entrepreneurship of Muslims: from street cooking to restaur-

143 <https://www.facebook.com/NafthessfoundationGhana>.

144 <https://www.facebook.com/SUNNA-HAUSA-Relief-Organization-122639568466788/>, 4.7.2018, accessed 30.12.2021.

145 <https://www.facebook.com/MUASSAIMA>.

146 <https://www.facebook.com/hoperoad20>.

147 <https://m.facebook.com/Islamic-Foundation-Centre-Ghana-107079227466612/>.

148 See further <https://www.facebook.com/Paragon-Foundation-972936829397174/>, and <https://www.facebook.com/fatimafaridaacademy/>, accessed 12.1.2022.



FIGURE 13 Signpost of *da'wa* organisation in Kumasi. Sautul Haqq is a Salafi organisation. PHOTO: HOLGER WEISS/2022

ants, from street butchers to industrial level meat processing, from street sawing and tailoring to confection and textile producers.¹⁴⁹

The *Organization for Muslim Unity Ghana* (OMUG) is a Tamale-based *da'wa* organisation founded in 2000 and is an example of an initiative in the northern parts of the country. It formed the *Zaitun Center for Education and Charitable Services* in 2007 as part of its outreach activities to rural communities in the Northern Region. The Zaitun Centre has a printing machine specialising in translating and printing Islamic books. The main achievement of its founder and director, Sheikh Muhammad Baba Gbetobu, is the translation of the Qur'an into Dagbani. In addition, the Zaitun Center has established kindergarten and primary schools and plans to attach an orphanage to the complex and expand the school into an Islamic college, the Darus-Sahabah College. In line with many other Muslim NGOs in Ghana, Sheikh Muhammad Baba Gbetobu's NGO relies on foreign donors; his previous projects, including the translation and printing of the Qur'an in Dagbani, were covered by donations from Saudi Arabia. The homepage of the Zaitun Centre is also displayed in English and Arabic to attract funding for his masjid project.¹⁵⁰

The *Fakhrul Islam Foundation* (FIF), in turn, is a local Muslim FBO based in Sunyani. Its main emphasis is on *da'wa* and organising tertiary Muslim students at primary, secondary and tertiary educational institutions in the (former) Brong Ahafo Region.¹⁵¹ In 2019, FIF launched the Empowered Muslim Girl (EMG) club at all Islamic Basic Schools in the Sunyani metropolis and the region.¹⁵² The Tamale-based Sufi *da'wa* platform *Islamic Radio Foundation* (IRF) has a similar objective, namely the empowerment of Muslim girls through education.¹⁵³

Many of these local *da'wa* organisations are attempts by local imams and activists to solicit external donations and funding for mosques, madrasa, primary/JHS buildings, borehole projects and humanitarian relief on social media, for example, those by *Islamic Aid Ghana*,¹⁵⁴ a local *da'wa* organisation

149 Interview with Sheikh Abdul Nasir-Deen, Kumasi 12.12.2017.

150 See further <http://www.imamzaitun.com/>, and <https://www.facebook.com/Zaitun-Center-for-Education-and-Charitable-Services-1739132076385280/>.

151 <https://www.facebook.com/FIFghanaBA>.

152 Hassan Nankwe, "Empowered Muslim Girl (EMG) Club launched in Sunyani," 24.2.2019, <https://www.modernghana.com/news/917707/empowered-muslim-girl-emg-club-launch-ed-in-sunya.html>, accessed 25.7.2021.

153 Hutuba—The Sermon Reality TV Show, <https://www.facebook.com/Sufilifoundation>, accessed 2.8.2022.

154 "We need funds to build mosques in Ghanaian schools", 25.5.2015, <https://www.facebook.com/Islamic-AID-GHANA-260774854116244/>, accessed 26.1.2016; no postings on Facebook since 2016.

in Atebubu, alongside the Obuasi-based *Urbanhive Charity Foundation*,¹⁵⁵ or the *Al-Muslim Foundation Ghana*.¹⁵⁶ Some have successfully attracted funds from external/foreign donors (usually Saudi philanthropists) for their projects. Among these are the *Al-Imam Charity Foundation* in Kumasi, the Nsawam-based *Darus Salaam Humanitarian Foundation*, and the Sunyani-based *Al-Islah Humanitarian Foundation* for their boreholes and well projects.¹⁵⁷ The Tamale-based *Lights of Guidance and Humanity Foundation*, in turn, is an example of a second-generation *dawatist* organisation as it both draws on foreign donors as well as (since 2021) generates its own funding for organising its Ramadan Da'wah Caravan to rural villages in the Northern Region.¹⁵⁸ Sheikh Habib Mohammad Babagoona's *Qawiyun AMIN Foundation*, in turn, posted requests in Arabic, English and Turkish for funding scholarships, mosque and water projects on Facebook and has managed to receive donations from Turkish NGOs for drilling boreholes in various urban and rural communities in Ejura/Sekyedumase District.¹⁵⁹

The educational complex project of *Nurul Bayaan*, consisting of a senior high school, orphanage, clinic and mosque, illustrates the transnational connections enabled by using social media.¹⁶⁰ Starting as a WhatsApp platform to link local and diaspora members in Germany in March 2016, the organisation was registered in Ghana and Germany, with headquarters in Duisburg and offices in Ashaiman in the Greater Accra Region. Initially a *da'wa* organ-

155 <https://www.facebook.com/Urbanhive-Charity-Foundation-11661860639167>.

156 Al-Muslim Foundation Ghana: "we are aiming at helping Muslim communities to develop Islamically—building of masjids, Islamic education, scholarships, boreholes, etc.," <https://www.facebook.com/Al-Muslim-Foundation-GHANA-404459083670757>, accessed 3.1.2022. The Facebook account contains no postings.

157 On Al-Imam Charity Foundation, see photos of finished wells with plaquettes/signposts informing about their donors, e.g., 23.6.2021, <https://www.facebook.com/alimancharityfoundation/photos/pcb.208826037768307/208824934435084>, <https://www.facebook.com/alimancharityfoundation/photos/pcb.208826037768307/208824831101761>, <https://www.facebook.com/alimancharityfoundation/photos/pcb.208826037768307/208825114435066>, all accessed 25.8.2021. On Darus Salaam Humanitarian Foundation water projects, see <https://www.facebook.com/Darus-Salaam-Humanitarian-Foundation-2815729848467177>, 5.5.2019 and 6.5.2019, accessed 30.12.2021. On Al-Islah Humanitarian Foundation, see <https://www.facebook.com/Al-Islah-humanitarian-foundation-Ghana-100215518087377/>, 2.11.2019, accessed 3.1.2022.

158 <https://www.facebook.com/Lights-of-Guidance-Humanity-Foundation-مصاييح-جمعية-والإنسانية-الهدى-102575018611586>.

159 <https://www.facebook.com/qawiyunaminf/>, 4.6.2020, 5.6.2020, 27.9.2021, 2.12.2021 accessed 2.8.2022.

160 See <https://www.facebook.com/106080131094295/photos/pb.100057422140647.-220752000/155155642853410/?type=3,1.8.2020>, accessed 27.5.2024.

isation, it soon incorporated its core objective to press for educational, social and health interventions. As an outcome, it presented an ambitious plan for a multi-purpose building complex and managed to acquire plots of land between Kwabenya and Afienya in the Greater Accra Region. Appeals for donations (*sadaqa jariya*) were posted on its Facebook account, notifying donors to pay into the organisation's bank account in Germany. Construction started in May 2020, and the organisation has been eager to demonstrate the progress of the project by posting video clips on its Facebook account and homepage.¹⁶¹

Many Muslim youth associations are *da'wa* organisations, such as the *Ghana Islamic Youth Foundation* and the *Abofu Faila Youth Association* in Accra,¹⁶² the *Federation of Responsible Muslim Youth Ghana* in Kumasi,¹⁶³ the *Federation of Muslim Youth Groups—Ghana* in Cape Coast, the *Banu Abdalla Faida Youth*, the youth wing of the Tijaniyya in Sekondi Zongo,¹⁶⁴ the *Baye Do Everything*,¹⁶⁵ a Tijani youth movement in Accra, or the *Yendi Moslem Youth Research Foundation*,¹⁶⁶ to mention a few of them. *Dawahstorm* or TDG-GH, for instance, has been in operation since 2014. The group mainly address non-Muslims and distributes information about Islam in English, Ewe, Ga, Hausa, and Twi. Its Facebook account features regularly announcements and YouTube videos from its primus motor Imoru Abdulai Sadat.¹⁶⁷ In addition, both *Dawahstorm's* and Imoru Sadat's Facebook accounts carry updates from the Ghana chapter of the UK-*da'wa* organisation IERA (Islamic Eduaction and Research Academy).¹⁶⁸ The *Shafa Zongo Youth Foundation*, a Salafi youth group in Kwame Danso, in the Bono East Region, established in 2020, calls its members to make *sadaqa jariya* donations to support its planned humanitarian outreach, such as supporting orphans and widows, constructing boreholes, schools and hospitals.¹⁶⁹ So far,

161 Presentation of Nurul Bayaan project for SHS, orphanage, clinic and mosque, video (Hausa) 7.7.2021, <https://www.facebook.com/106080131094295/videos/836374280417238>, s accessed 11.9.2021.

162 <https://www.facebook.com/Ghana-Islamic-Youth-Foundation-143751339162890>; <https://www.facebook.com/profile.php?id=100064802853768> (Abofu Faila Youth Association), accessed 24.8.2022.

163 <https://www.facebook.com/FORMYGHANA/>, accessed 23.8.2019. The group was mainly active on Facebook in 2015 and 2016 with occasional updates since then.

164 <https://www.facebook.com/Banu-Abdalla-Faida-1530194497096201/>.

165 https://www.facebook.com/Bayedoeverything/?ref=page_internal.

166 <https://www.facebook.com/YMYRF/>.

167 <https://www.facebook.com/Dawahstorm>. For Imoru Sadat's Facebook account, see <https://www.facebook.com/profile.php?id=100044449881575>.

168 <https://www.facebook.com/IERA-GHANA-11394317313530>; <https://iera.org/about/>.

169 <https://www.facebook.com/shafazongoyouthfoundation/>; poster on Facebook, <https://www.facebook.com/shafazongoyouthfoundation/photos/a.10046563518438/256200272878306>, 26.3.2021, accessed 12.8.2021.

the group has been able to start the construction of a new Islamic (Makaranta) school at Shafa Zongo. Others, such as the *Network for Zongo Transformation*, are initiatives to gather and inspire students from Zongo communities at Ghanaian universities,¹⁷⁰ while the Accra-based *Ahlussunnah Youth Association* cooperates with the Umma Academy, a Salafi institute located in Kumasi, in its online *da'wa*.¹⁷¹ The *Center For Muslim Youth*, in turn, launched a Zero Waste Community Rally in April 2017 and organised, together with the Community Redemption Foundation, the Zongo Youth Re-Awakening Summit in Kumasi in January 2019.¹⁷²

The Wa-based *Muslim Youth Association* (MYA) defines itself as non-sectarian: "At MYA, there are no Sunni, Wahabi, Tijani. We believe we are all Muslims and together we can achieve more", it says on its page. Its mission is to promote the study of Islam and "encouraging Muslims, especially the Youth, to live a more responsible civic life."¹⁷³ Like other Zongo youth movements, its tenor on Facebook contains a critical approach to contemporary societal and political challenges in Zongo communities, addressing a generational conflict but also championing a positive image of the capacity of the youth to initiate changes:

In a world where power is being dominated by the few elite, in a community where resources are entrusted in the hands of the dominants, conspicuously, the politicians, everyone seems to be on the loose. When one appoints himself or herself for a position of governance, he/she deserves to be held accountable when things are not moving right. It will not be entirely wrong for people to criticize this stance. However, we need to change this to let it not be the order of the day. For sure, how long can this continue when there [is] a host of confronting issues at hand. We fail to acknowledge and appreciate [our] capabilities in us in the fight against the state of underdevelopment of our communities; our educa-

170 <https://www.facebook.com/Network-for-Zongo-Transformation-Ghana-101950703206082>, accessed 24.8.2022.

171 <https://www.facebook.com/Ahlussunnah-Youth-Association-101484918189603>, accessed 24.8.2022.

172 <https://m.facebook.com/CMY2015/>; poster announcing the "Zongo Youth Re-Awakening Summit 2019", 29.12.2018, <https://www.facebook.com/crfggh/photos/ecnf.100002031752923/2539894112748717/>, accessed 24.8.2022. However, it seems that the CMY ceased its activities shortly after the summit as the last update on its Facebook account stems from October 2019.

173 <https://www.facebook.com/MYAUWR/>, accessed 10.8.2021.

tional institutions, health facilities, the unavailability of emergency car services, among others. At best, we sit in the comfort of our camps and push [the] blame to our leaders; the president and his appointees, opinion leaders, the clergy and many others in leadership positions. However, we always fail to blame ourselves. You that is sitting at a camp complaining, you that is sitting with your phone reading this piece, ask yourself ‘what have I done to impact the lives of my fellow Muslims? What commitment have I made financially toward the development of my community?’¹⁷⁴

While the building of mosque complexes ranked high on the agenda of already institutionalized groups and communities, the aspiration to erect educational complexes including a hostel and a clinic is a rather recent phenomenon. Many *da’wa* organisations started as preacher-centred platforms for the propagation of Islam among its members and within the local Muslim community but have in recent years embarked on educational projects. The Ashaiman-based Salafi (ASWAJ) *Fikrul Islam Association* serves as an example. Registered as the Fikrul Islam Da’awah Association in 2015,¹⁷⁵ it acquired an acre of land in September 2019.¹⁷⁶ Two months later, it was relaunched as the Fikrul Islam Association¹⁷⁷ and issued a call to its members for the building of a school, clinic and masjid.¹⁷⁸

The *Association of Muslim Youth for Dawah* (AMYDA) is an example of a local Salafi *da’wa* group making use of social media to run Ramadan campaigns. AMYDA operates in the Old Town Zongo of Akim Oda, Eastern Region. After establishing its Facebook account in April 2020, the group published, one month later, an announcement for its Ramadan 2020 Campaign:

Public Notice: As part of the religious, social and corporate responsibilities of the above association, we are therefore appealing to all individuals and corporate bodies or organizations in and outside Ghana, to support

174 Posting 28.9.2019, <https://www.facebook.com/MYAUWR/>, accessed 10.8.2021.

175 Certificate to commence business, dated 18.2.2015, <https://www.facebook.com/707497905972654/photos/a.879640292091747/1521657964556640/>, accessed 12.8.2021.

176 <https://www.facebook.com/Fikrul-ISLAM-Association-707497905972654/>, 12.9.2019, accessed 12.8.2021.

177 Poster: 27–29 November 2020—Three days programme: Launching of Fikrul Islam Association, <https://www.facebook.com/707497905972654/videos/582718482714286>, accessed 12.8.2021.

178 Video, posted 12.7.2021: Banderol with text “Donate in support of building of school, clinic and masjid”, <https://www.facebook.com/707497905972654/videos/582718482714286>, accessed 12.8.2021.

our initiative of helping the poor, the needy and orphans, and the vulnerable in our Zongo communities, especially in this noble month of Ramadan.¹⁷⁹

What followed was typical for an NGO in the age of social media. Starting on the 10th of May, AMYDA's functionaries continuously posted notifications and updates:

May 10th: "First batch of the donations of food items done in Akim Oda Zongo and Asene camp. Second batch expected to be done soon Insha Allah. Big thank you to our donors and sponsors [...] More needs to be done."

May 16th: "Second batch of the food donations done [...] Our doors are still opened for your support for the third batch of donations and distribution."¹⁸⁰

They also posted several short videos showing the donation of food items to needy members in the Zongo. However, for reasons not known, either AMYDA ceased its activities after Ramadan 2020 or ceased to use Facebook as a tool for communication as its Facebook account has not been updated since November 2020.

Similar to AMYDA, many Muslim youth associations and organisations unleashed a wide range of activities during the COVID-19 pandemic throughout the country in 2020 and 2021. As previously noted, the lockdown during spring 2020 resulted in unofficial groups and networks alongside already established associations to make use of social media and especially Facebook as their main vehicle for communication and interaction, not least in their Ramadan Iftar and Eid campaigns (see further Chapter 3.1). Several of them initiated campaigns to fund the provision of free sanitisers to fight the Corona virus or used Facebook to disseminate information on the virus and about how to protect oneself against it. One among them was the Cape Coast-based Salafi youth group *Ghana Islamic Jihad Foundation* (GISJF; since August 2021 known as *Ghana Islamic Sadaqqa Foundation*, GISF) who posted such a call on Facebook in early March 2021.¹⁸¹ Nevertheless, after running some ad hoc campaigns,

179 Call for donations, <https://m.facebook.com/101892801512288/photos/a.101907044844197/106414881060080/?type=3&source=48>, posted 30.4.2020, accessed 2.8.2021.

180 <https://www.facebook.com/Association-of-Muslim-Youth-for-Dawah-101892801512288>, 10.5.2020, 16.5.2020, accessed 24.8.2022.

181 <https://www.facebook.com/GISF-Ghana-Islamic-sadaqqa-foundation-106248791427932/>, 6.3.2021, accessed 24.8.2022.

the group returned to *da'wa* activities, linked up with Islamic Sunnah Channel (ASWAJ) in autumn 2021, and has since then promoted its online TV programs and videos.¹⁸²

Most of the above and earlier mentioned calls for donations and projects are linked to Salafi or non-Sufi groups and communities in Ghana. Sufi communities, such as the *Tijaniyyah Muslims Movement of Ghana* (TMG), have been latecomers in mobilising funds through open calls for donations on social media. However, the situation changed during the leadership of Zaeem (President) Sheikh Abdul Wadud Harun, who established the Tijjaniya Senior High School at Asokore near Ejisu, Ashanti Region, in 2009.¹⁸³ Moreover, the TMG established a homepage and opened a Facebook account, launching an online campaign in August 2018 (re-activated in September 2021), for donations for the infrastructural expansion of the Tijjaniya Senior High School, the construction and establishment of the Tijjaniya Educational Complex at Agyin Kotoku, Greater Accra, and the construction of the projected Tijjaniya University College of Ghana.¹⁸⁴

The other Tijani community, the Jallo Tijaniyya or *Tijaniyya Muslim Council of Ghana*, also started to mobilise funds in public under the leadership of Sheikh Khalifa Ahmad Abul-Faid Maikano and the establishment of the *Sheikh Abdullah Maikano Charity Foundation*, in 2015. Similar to the TMG, the call for donations by the Jallo Tijaniyya mainly concerns the construction of educational facilities and complexes, such as a Vocational Training Institute in Prang.¹⁸⁵ Named the Sheikh Abdullahi Ahmed Maikano Education Complex, the Tijaniyya Muslim Council announced the project during the annual Mawlid in 2019. Concrete steps towards finalising the project started in February 2022 when a sod-cutting event was organised at the building site that culminated with calls for donations to its members.¹⁸⁶

182 The Islamic Sunnah Channel is found at <https://www.facebook.com/ISC-Online-TVrodio-606783713310150>.

183 Atiku Iddrisu, "Ghana: Tijaniyya Embarks On Educational Projects," 19.7.2006, <https://allafrica.com/stories/200607190835.html>, accessed 14.5.2019; http://www.tijaniyamuslimsgh.org/photos?gallery_id=156a4456885bc3&pn=2

184 http://www.tijaniyamuslimsgh.org/events?event_id=15b4b8c88a380a&pn=3, accessed 14.5.2019. The homepage has since then been defunct. Updates are made on Facebook, e.g., "Important Announcement," 10.9.2021, <https://www.facebook.com/profile/100022272312293>, accessed 27.5.2024.

185 <https://www.facebook.com/jalloNgo/photos/pcb.1838774063069437/1838773919736118/?type=3&theater>, accessed 14.5.2019.

186 "Nana Fanyinama donates towards the construction of Sheikh Abdullahi Maikano Educational Complex," https://business.facebook.com/pg/Jallotv/posts/?ref=page_internal, 24.1.2022, invitation to sod-cutting of Sheikh Abdullahi Ahmad Maikano Educational Complex including architectural drawings of the complex, https://business.facebook.com/pg/Jallotv/posts/?ref=page_internal, 24.1.2022, accessed 3.2.2022.

In November 2019, Sheikh Khairu Abdullahi Maikano, Founder and President of *Jallo Youth Khidma Organisation* (JYKO), urged the Jallo Tijani youth worldwide to join and support JYKO in its health education and health promotion activities.¹⁸⁷ In a previous Mawlid at Prang, JYKO had organised health screenings and provided 20 mobile toilets at the cost of GHS 10,600; this was repeated at Mawlid and Tilawa in 2020.¹⁸⁸ However, the ultimate goal was to translate the health screening exercise into a standard, permanent health facility, the Baaba Geewa Memorial Hospital projected to be built in Prang, to be materialised by donations from the Jallo youth.¹⁸⁹

Some local Tijani humanitarian initiatives have evolved in recent years. Sheikh Maswud Abdul Rahman Cisse founded the *Rawdatul Rijaal Foundation* in (ca.) 2010. His NGO concentrates mainly on *da'wa* alongside drug prevention campaigns and humanitarian relief activities in Kwesimintsim Zongo and Takoradi. In October 2020, the Foundation declared its support to Goal 2 of the Sustainable Development Goals, ending hunger.¹⁹⁰ In turn, the *Mallam Tijani Koforidua Foundation* was founded in 2021 to oversee and finish a community library project started by the late Sheikh Ahmad Tijani Abdul Rahman (Mallam Tijani) in Koforidua Zongo.¹⁹¹ The Tamale-based *Islam for All Organisation* is closely connected to the Salwatiyya Islamic Propagation Center of Sheikh Rashid Hussein Salwat in Accra.¹⁹²

2.3 *Non-sectarian, Non-tribal and Non-political: The GMM and the IMS*

The *Ghana Muslim Mission* (GMM) is among the oldest Muslim organisations in Ghana. Originally founded in 1957 as an association to articulate the interests of Ga Muslims, its initial outline was ethnic rather than sectarian, and its activit-

187 Posted letter from Sheikh Khairu Abdullahi Maikano, dated 5.11.2019, <https://www.facebook.com/jallooyouth/>, 5.11.2019, accessed 30.12.2021.

188 <https://www.facebook.com/jallooyouth/>, 17.9.2019, 5.11.2019, 8.1.2020, 10.10.2020, accessed 30.12.2021.

189 <https://www.facebook.com/jallooyouth/>, 6.11.2019, 25.11.2019, 1.1.2020, 8.1.2020, accessed 30.12.2021.

190 Information provided on the Facebook account, posted 5.8.2019, 16.1.2020, 28.10.2020, accessed in 2017 but inaccessible on 5.1.2022. See also Prince Botwey, "Donation by Rawdatul Rijaal Foundation in April 2020," 25.7.2020, <https://politicsafrika.com/donation-by-rawdatul-rijaal-foundation-in-april-2020/>, accessed 5.1.2022.

191 "Mallam Tijani Koforidua Foundation inaugurates Board of Trustees," 22.3.2021, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Mallam-Tijani-Koforidua-Foundation-inaugurates-Board-of-Trustees-1211341>; "Mallam Tijani Koforidua Foundation receives support towards a library project," Ghana News Agency, 22.3.2021, <https://gna.org.gh/2021/03/mallam-tijani-koforidua-foundation-receives-support-towards-a-library-project/>, accessed 29.9.2021.

192 See <https://www.facebook.com/Sufilifoundation>, accessed 5.10.2021.

TABLE 4 Ghana Muslim Mission on Facebook

Branch	Facebook, est./ last update	FB (Dec 2021)	FB (Aug 2022)
Ghana Muslim Mission	2016/2017	3,054	3,218
Ghana Muslim Mission	2017/2022	152	183
GMM—Ashanti	2011/2020	6,962	8,113
GMM Central Region	2014/2022	5,903	11,261
GMM Women's Followship Eastern Region	2019/2019	1,138	1,531
GMM Youth Greater Accra	2014/2019	1,887	1,805
GMM Youth Central Region	2020/2022	4,167	9,218
GMM Youth Beposo Branch	2022/2022	0	2,527
GMM Students Union	2019/2022		1,354
GMM TV	2019/2022	56,419	58,889

ies were limited to the Greater Accra Region. This picture was slowly to change over the next decades as the GMM tried downscaling its ethnic allegiance. As an outcome, the GMM has successfully expanded its activities outside Accra and established itself as an outspoken multi-ethnic, non-denominational, non-sectarian and non-partisan Sunni Muslim organisation.¹⁹³

The GMM has a structured organisational framework consisting of local, district and regional branches. The basic unit is a local branch with members making monthly contributions, *infaq*, to support the agenda of the GMM. All three levels have executive committees. The top of the organisational pyramid, the national executive committee, is responsible for decision-making and administration at the national level. Conferences and other activities to raise funds are organised at the district, regional and national levels¹⁹⁴ since 2007 also by the women's wing of the organisation.¹⁹⁵ The organisation and its branches are

193 See further Mumuni, *Islamic Organisation in Accra*, 66, 117–122; Nana Apau-Gyekye, *The Contributions of the Ghana Muslim Mission to the Development of the Ghanaian Muslim Community*, MPhil thesis, Department for the Study of Religions, University of Ghana, 2010; Rabiatu Deinyo Ammah, "Ghanaian Muslims on 'Becoming Muslims' for Sustainable Development," in *Religion and Sustainable Development: Ghanaian Perspectives*, eds. George Ossom-Batsa, Nicoletta Gatti and Rabiatu Deinyo Ammah (Città del Vaticano: Urbaniana University Press, 2018), 227–242.

194 "About The Mission," <http://ghanamuslimmission.com/the-mission/>, accessed 16.1.2022.

195 Posting on Ghana Muslim Mission Women's Followship Eastern Region, 27.6.2019; 12th National Women's Conference, fund raising in aid of a school project, <https://www.facebook.com/>

active on the internet and social media (see Table 4), although the homepage has not been updated since 2016.

As a result of its expansion, the GMM started to devote itself to the empowerment of Muslims in Ghana. This had been part of the original aims and objectives of the organisation but had during the first decade focussed on self-help and assistance to its members and on educating its members on Islam, civic, social, health and other developmental issues. However, with the spread of its activities to other parts of the country, the focus of the GMM has shifted to a large-scale mobilization of resources for the establishment of educational institutions at all levels and the provision of scholarship packages for brilliant needy students. Moreover, the GMM has invested in the building of mosques, healthcare centres and clinics (see Chapter 4.4), the provision of medical and social services to support the poor, aged, disabled and sick, as well as the drilling of boreholes.¹⁹⁶ These objectives are mainly realised through annual donations (*infaq*) and the regional *zakat* funds, see Chapter 5.3.2, or through the incomes from its commercial and trading enterprises established as *awqaf*, see Chapter 6.3. Sometimes, the organisation collaborates with other Muslim NGOs and charities in joint outreach programmes. For example, in December 2022, GMM in collaboration with The Light Foundation and the US Muslim charity Ar-Rahman Foundation organised free medical screening in Greater Accra.¹⁹⁷ In addition, the Mission supports its social intervention programmes through its endowment fund, widows and orphans' funds, education and health fund, and entrepreneurship fund.

A special focus area is the various educational projects run by the GMM, which have been a major emphasis of GMM National Chairman Sheikh Dr Amin Bonsu. Sheikh Bonsu notified at the 55th National Conference in 2013 that "... the bane of the Ghanaian Muslim community was ignorance and lack of holistic education to propel its development",¹⁹⁸ and further underlined in an interview in 2017:

Let us strive to build more schools to take care of the spiritual and academic development of Muslim kids. Muslim students in some schools

k.com/pg/Ghana-Muslim-Mission-womens-Fellowship-Eastern-Region-547889672409193/posts/?ref=page_internal, accessed 2.8.2021.

196 "Our mission," <http://ghanamuslimmission.com/the-mission/>, accessed 16.1.2022.

197 "Ghanaians charged to take responsibility of their health," 5.12.2022, <https://gna.org.gh/2022/12/ghanaians-charged-to-take-responsibility-of-their-health/>, accessed 5.12.2023.

198 Rafiq A. Tschannen, "Muslim mission establishes 113 educational institutions in Ghana," <https://newsghana.com.gh/muslim-mission-establishes-113-educational-institutions-in-ghana/>, accessed 16.1.2022.

are not allowed to practice their faith, and this affects the kids psychologically.¹⁹⁹

Consequently, the organisation operates 165 educational units, including more than 150 basic school complexes, including Kindergarten, primary and junior high schools, as well as two government-assisted senior high schools, the Islamic Senior High School in Kumasi (established 1969, illustration 14),²⁰⁰ and the Ghana Muslim Mission Senior High School, established in 2008 at Sekyere-Beposo in the Ashanti Region.²⁰¹ In addition, it runs Islamic teacher colleges in Buipe (Savannah Region) and Beposo to train teachers for schools under the Islamic Education Unit.²⁰² During the 2010s, the Mission launched an ambitious programme for expanding its higher education institutions and acquired land for establishing high schools at Asankragua and Sefwi Boako (Western Region), Mankasim (Central Region), Koforidua and Donkorkrom (Eastern Region), and Domeabra (Greater Accra Region).²⁰³ In addition, the programme includes the construction of a Nurses and Midwifery Training College at Mim near Atebubu in the Bono East Region,²⁰⁴ and Colleges of Education in Kukuom (Ahafo Region) and Koforidua (Eastern Region).²⁰⁵

The funding for the various GMM educational projects follows a pattern illuminated by the campaign for the project in Koforidua. Initiated in 2017, the GMM educational projects appealed at the second annual conference of

199 “Muslim Mission Build More Schools,” 4.7.2017, <https://dailyguidenetwork.com/muslim-mission-builds-schools/>, accessed 2.8.2021.

200 “GMM takes over school,” 11.10.2005, <https://www.modernghana.com/news/87859/gmm-takes-over-school.html>, accessed 2.8.2021. The Islamic school was started by donations from Saudi Arabia.

201 GHANA MUSLIM MISSION SENIOR HIGH SCHOOL, BEPOS0-A SHANTI, GHANA, <https://ghammish.blogspot.com>.

202 “Educational Institutions,” <http://ghanamuslimmission.com/educational-institutions-2/>, accessed 2.8.2021. The unit at Beposo has since then been upgraded into University College of Education. In 2022, 250 students were on GMM scholarships at the University College of Education, Interview with Sheikh Dr Amin Bonsu, GMM National Chairman, Accra 13.10.2022.

203 “Educational Institutions,” <http://ghanamuslimmission.com/educational-institutions-2/>, accessed 2.8.2021.

204 “Educational Institutions,” <http://ghanamuslimmission.com/educational-institutions-2/>, accessed 2.8.2021.

205 “Gov’t will support College of Education Project by GMM—Veep,” 25.12.2019, <https://www.rainbowradioonline.com/govt-will-support-college-of-education-project-by-gmm-veep/>, accessed 16.1.2022 (project initiated in Kukuom); “Bawumia Supports GMM College of Education,” 6.1.2018, <https://www.modernghana.com/news/826788/bawumia-supports-gmm-college-of-education.html>, accessed 2.8.2021 (project initiated in Koforidua).



FIGURE 14 GMM Senior High School, Kumasi. Signpost outside the SHS, announcing the building of a new administrative block. The project was finished in 2022.
PHOTO: HOLGER WEISS/2017

the Regional Branch of the GMM for an amount of GHS 100,000.00 for structural drawings for the College and to prepare the grounds a seven-acre plot of land. The appeal was repeated at the national conference of the GMM held in Koforidua in March 2017.²⁰⁶ In addition, the Eastern Regional Branch issued an appeal to the government to support the initiative.²⁰⁷ In early 2018, the project made headlines when Vice-President Alhaji Dr Mahamadu Bawumia donated GHC 10,000.²⁰⁸ Nevertheless, the project has been slow in progressing as it is mainly sponsored through private donations, although the (then) Minister of Inner Cities and Zongo Development, Dr Abdul-Hamid Mustapha, declared in 2020 that the project would get government funding from GETFUND.²⁰⁹

206 “GMM launch appeal to build college of education,” 6.3.2017, <http://theindependentghana.com/gmm-launch-appeal-to-build-college-of-education/>, accessed 14.11.2017.

207 “Muslims appeal for Islamic College of Education in Ghana,” 12.3.2017, <https://www.govserv.org/GH/Koforidua/886744474715415/Eastern-Regional-Coordinating-Council>, accessed 2.8.2021.

208 “Bawumia Supports GMM College of Education,” 6.1.2018, <https://www.modernghana.com/news/826788/bawumia-supports-gmm-college-of-education.html>, accessed 2.8.2021.

209 Muhammed Faisal Mustapha, “Gov’t to build Islamic University College of education next

However, the most ambitious educational project of Sheikh Dr Amin Bonsu is the establishment of a university. Launched in 2009, the GMM has acquired 9.5 acres of land at Esereso near Kumasi,²¹⁰ started in 2012 to prepare the ground for its GHC 18.6 million (ca. 301,000 USD) Ghana Muslim Mission University College,²¹¹ and raised GHS 200,000 (ca. 32,300 USD) in support of the construction of infrastructure in 2014.²¹² In 2015, GMM Ashanti Region called members in Ghana and abroad after its regional conference to support the project: “To those who for various reasons could not attend, you can still support the Islamic University project [...]”²¹³ Speaking at the 58th National Conference in 2016, the Deputy National Vice-Chairman Dr Mohammed Duah appealed to the government and stakeholders to collaborate with the GMM to ensure the success of the project while the conference urged members to continue to donate funds for the project.²¹⁴ The vision is to establish a full-fledged university with programmes in Islamic theology and education, linguistics with education and international relations, business programmes including logistics and procurement, business management and human resource management, as well as science programmes in nursing, medicine and engineering.²¹⁵

Originally part of the GMM, the *Islamic Mission Secretariat* (IMS) evolved in 1963 as a breakaway group in Kumasi under the leadership of Sheikh Adam Mohammed Appiedu.²¹⁶ In the late 1980s, the IMS established itself as an inde-

year—Zongo Minister,” 29.10.2020, <https://awakenewsroom.com/government-will-build-an-islamic-university-college-of-education-with-getfund-next-year-zongo-minister/>, accessed 2.8.2021.

210 “Ghana Muslim Mission to establish university near Kumasi,” 8.12.2009, <https://www.modernghana.com/news/253166/ghana-muslim-mission-to-establish-university.html>, accessed 2.8.2021.

211 “Work starts on Islamic University College,” 19.11.2012, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Work-starts-on-Islamic-University-College-256905>, accessed 2.8.2021.

212 “Muslim Mission to build another university in Ghana,” 30.12.2014, https://newsghana.com.gh/muslim-mission-build-another-university-ghana/?_cf_chl_jschl_tk__=pmd_705fcd55298ab9504cd5944e2foaf48ab13230-1627897425-0-gqNtZGzNAGzjcnBszQjO, accessed 2.8.2021.

213 https://www.facebook.com/permalink.php?story_fbid=1033705090013071&id=167077143342541, 5.12.2015, accessed 2.8.2021.

214 “Ghana Muslim Mission holds 58th annual national conference,” 17.11.2016, <https://www.ghanabusinessnews.com/2016/11/17/ghana-muslim-mission-holds-58th-annual-national-conference/>, accessed 2.8.2021; <https://www.facebook.com/167077143342541/photos/a.1256606464389598/1256606401056271/?type=3&theater>, 30.10.2016, accessed 2.8.2021.

215 “Tertiary education,” http://ghanamuslimmission.com/author/gmm_admin/, accessed 2.8.2021.

216 <https://www.facebook.com/IslamicMissionSecretariatGh/>.

pendent group.²¹⁷ Since then, the IMS has spread across the country. It is active in promoting both Islamic and secular education in Ghana, and operates a number of schools across the country. In 2005, the IMS announced the plan to construct an Islamic Teachers Training College at Duayaw-Nkwanta in the Tano North Municipal District, Ahafo Region, and mobilised GHC 55 million (USD 4,700) for the project.²¹⁸ Ten years later, at its 50th National Convention, (then) IMS National Secretary Sheikh Osman Mustapha Opoku announced the plan to construct an Islamic University College of Education, and informed the audience that the traditional authorities had released about 120 acres of land for the project. In addition, the IMS envisaged to construct hospitals at Techiman and New Dormaa in Sunyani, see further Chapter 4.4.²¹⁹ Since 2022, the IMS operates its own online TV channel.²²⁰

The IMS managed eventually to finalize its college project through a national fund raising project although along the road changed its structure into an Islamic Senior High/Technical School. In January 2022, the IMS published an announcement for open vacancies at the new school (headmaster, imam, teachers, administrator, accountant, accounts staff, secretary, matron, security, labourers, and storekeeper). Four months later, it posted a call for admissions for the new school.²²¹

2.4 *Quiet but Visible and with an Impact: GISER and Humanity First Ghana*

Lebanese and Ahmadi NGOs have been active for several decades. Compared with other local or international Muslim NGOs, their activities seldom make the headlines. However, in terms of their engagement in education and health care projects and human development, their impact has profoundly affected local communities.

217 <https://www.facebook.com/IslamicMissionSecretariatGh/>.

218 "Islamic Mission bagged 55 million cedis for training college," 1.3.2005, <https://www.modernghana.com/news/72829/islamic-mission-bagged-55-million-cedis-for-training-college.html>, accessed 24.8.2022.

219 "Islamic Mission Secretariat holds 50th Annual National Convention," 11.1.2015, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Islamic-Mission-Secretariat-holds-50th-Annual-National-Convention-342108>, accessed 24.8.2022; "Islamic Mission envisages constructing hospitals in the w/r," 11.1.2015, <https://newsghana.com.gh/islamic-mission-envisages-constructing-hospitals-wr/>, accessed 5.12.2022.

220 <https://www.facebook.com/IMS-TVGH-100972669248188/>.

221 <https://www.facebook.com/Islamic-Mission-Secretariat-Youth-Wing-Techiman-Bono-East-389172531927708>, 7.1.2022, 15.4.2022, accessed 24.8.2022.

The origins of the Lebanese community in Ghana go back to the 1890s, when the first Lebanese merchants and entrepreneurs started their businesses on the Gold Coast. Since then, the community, which includes both Christian and Muslim families, has grown in numbers. Most of them have Ghanaian citizenship, and some have intermarried with Ghanaian families. Lebanese entrepreneurs list among Ghana's most wealthy persons, and a leading Lebanese family venture ranks among the country's most successful business enterprises. Social associations and clubs to cater to the Lebanese community have existed since the 1920s, including the Syrian-Lebanese Benevolent Society.²²²

For decades, the Lebanese community made few efforts to engage in communal development at large. This situation changed in 1985 when a group of Lebanese and Ghanaian entrepreneurs founded the *Ghana Islamic Society for Education and Reformation* (GISER). Being one of the oldest Muslim NGOs in Ghana, the Accra-based NGO concentrates on three core mission areas: education, community development and religious awareness. GISER established and managed several different educational institutions in the Accra metropolis, including the Madina Islamic School (MIS),²²³ the Ghana-Lebanon Islamic School (GLIS),²²⁴ Al-Rayan International School,²²⁵ and the College of Holy Quran and Islamic Studies (CQIS),²²⁶ as well as the Muslim Teacher Training Institute (MTTI) in Kumasi.²²⁷

Ahmadi missionaries, in turn, settled in the Gold Coast in 1921 and subsequently established Ahmadi communities in Saltpond and Wa. Frictions over imamship, among others, resulted in severe clashes with Sunni Muslim groups,

222 Stephen Gyasi, "The Lebanese effect in Ghana," Top Reports, Special Report Ghana/Lebanon, 18.6.2011, https://www.topreports.org/wp-content/uploads/2018/06/Ghana_Lebanon_2011.pdf, accessed 27.7.2021.

223 Operating since 2006, MIS comprises of a Kindergarten, a Primary and a Junior High School.

224 Established in 2000 and commissioned in May 2001, the GLIS complex includes a Primary, a Junior High and a Senior High School as well as an Arabic Studies Unit.

225 Established in 2003. The school also runs the ARIS Saturday Arabic programme, founded already in 1997, to provide Islamic and Arabic language education to the children of the Arab communities in Accra.

226 CQIS is located in Madina, a suburb of Greater Accra. It adopts the curriculum of the International University of Africa—Sudan. Its educational program consists of four years of boarding school, enrolling each year 50 students from Ghana and West African countries. GISER covers the cost of education, accommodation, board, daily expenses, and transportation to and from their home countries.

227 The MTTI, founded in 1999, moved from Accra to Kumasi in 2019. The institute runs a three-year educational programme and accommodates students from Ghana as well as other West African countries.

especially in the northern parts of the country during the 1930s. Ahmadi-Sunni tensions were notable for the following decades but have abated at the end of the twentieth century.²²⁸ Although Sunni, most notably Salafi, Muslim clerics distance themselves from the Ahmadis, defining them as heretics, their body in Ghana, the Ahmadiyya Muslim Mission (AMM), has a representation at the Office of the National Chief Imam as well as at the *Zakat and Sadaqa Trust Fund*.

The Ahmadiyya Muslim Mission embarked early on evangelisation through welfare activities, including the introduction of modern education and health care. Starting with the Talim ul Islam Ahmadiyya School in 1924, Ahmadi schools had a standard British curriculum and offered Arabic and Islamic religious instruction. Ahmadi English language schools soon followed, financially supported by the British colony and by subsequent Ghanaian governments.²²⁹ By the early twenty-first century, Ahmadi educational complexes included day-care centres and kindergartens, primary, junior and senior high schools, as well as a Teacher Training College.²³⁰

Since the 1970s, the Ahmadi Muslim Mission also started to build hospitals to provide health care in rural communities.²³¹ As an outcome of these activities, the Ministry of Health recognises AMM as an official health agency.²³² Through the Nusrat Jahan Scheme or Service to Humanity Scheme, Ahmadi medical doctors serve the Ahmadi hospitals. Fifty years later, the Mission operates twelve medical facilities throughout Ghana (see further Chapter 4.4).²³³ The hospitals were built through the Nusrat Jahan launched by the third Ahmadi Khalifa Mirza Nasir Ahmad in 1970. He also initiated the Medical Association of Ahmadi Muslims in Pakistan, which allowed Ahmadi doctors to dedicate some weeks, months or years to work in Ahmadiyya hospitals. Since then, this association has generated offshoots in many countries known as the Ahmadiyya

228 See further Hanson, *The Ahmadiyya in the Gold Coast*.

229 Skinner, "Conversion to Islam and the Promotion of 'Modern' Islamic Schools in Ghana."

230 David E. Skinner, "Modernity, Religion and Development in Ghana: The Example of the Ahmadiyya Muslim Community," *Ghana Studies* 12/13 (2009/2010).

231 Mohammed Bin Ibrahim, "Contribution by the Ahmadiyya Muslim Mission towards Health Care in Ghana," *The Review of Religions* LXXXIII, no. 11 (November 1988): 36–37. The author was a Senior Medical Officer in charge in the Ahmadiyya Hospital at Akrofuom Adansi. In addition: "Ahmadiyya Ghana serves the humanity through hospitals," 21.5.2018, <https://themuslimtimes.info/2018/05/21/ahmadiyya-ghana-serves-the-humanity-through-hospitals/>, accessed 17.11.2022.

232 <https://www.moh.gov.gh/ahmadiya-muslim-mission/>.

233 John H. Hanson, "Modernity, Religion and Development in Ghana: The Example of the Ahmadiyya," *Ghana Studies* 12–13 (2011): 55–75.

Muslim Medical Association, AMMA, among others in the UK, USA, Australia, and Canada.²³⁴ In 2021, the AMM launched a new rural initiative, namely the planting of trees. Starting in Kumbungu District, Northern Region, in June 2021, its plan is to engage all AMM Zonal Groups and replicate the project all over the country.²³⁵

The INGO *Humanity First International* joined the Ahmadi social welfare institutions in 1995. Previous associations such as the AMMA and the International Association of Ahmadi Architects and Engineers had a distinct religious affiliation. Humanity First International, however, did not present itself as an Ahmadi organisation. Rather, as Katrin Langewiesche underscores, the organisation targets the whole population of a country and does not place its religious affiliation in the foreground. She further notes a changing trend of the organisation in displaying itself as an Ahmadi NGO, in contrast to an earlier situation when its proximity to the Ahmadiyya was put in the background. However, she further highlights that Humanity First International is not a *da'wa* organisation, and missionary activism does not feature in their core activities.²³⁶

Humanity First International operates in 60 countries worldwide.²³⁷ Ahmadi and non-Ahmadi doctors serve at Ahmadi hospitals through the Nusrat Jahan or via Humanity First;²³⁸ for example, physicians from Humanity First USA visited Ghana to assist local physicians in providing free surgical care in 2008,²³⁹ whereas a team from Humanity First UK visited Ghana in 2019.²⁴⁰ Further, Humanity First International engages in educational projects and assists Ahmadiyya schools. For example, it launched the Classrooms Transformation

234 Katrin Langewiesche, "Politics of Humanitarianism: The Ahmadiyya and the Provision of Social Welfare," in *Muslim Faith-Based Organizations and Social Welfare in Africa*, ed. Holger Weiss (New York: Palgrave MacMillan, 2020), 254.

235 "Ahmadiyya Muslim Mission plants trees at Tingnyoring," 13.6.2021, <https://gna.org.gh/2021/06/ahmadiyya-muslim-mission-plants-trees-at-tingnyoring/>, accessed 2.1.2023.

236 Katrin Langewiesche, "Ahmadiyya and Development Aid in West Africa," In: *Does Religion Make a Difference? Religious NGOs in International Development Collaboration*, eds. Andreas Heuser and Jens Koehrsen (Baden-Baden: Nomos Verlag, 2020), 273.

237 <https://humanityfirst.org/about-us/>.

238 Hazrat Mirza Masroor Ahmad, "Ahmadi Doctors and the Need for True Sacrifice," 30.11.2019, <https://www.alislam.org/updates/ahmadi-doctors-need-for-true-sacrifice/>, accessed 29.7.2021.

239 "Welcome to Humanity First Ghana," <https://gh.humanityfirst.org/>, accessed 16.1.2022.

240 "This weekend a team of medical volunteers from the USA has been training clinicians at Swedru hospital in southern Ghana on Hernia mesh surgery," <https://www.facebook.com/humanityfirstuk>, 17.2.2019, accessed 16.1.2022.

Project in 2018, and Humanity First UK and Humanity First Norway have since then assisted schools in Ghana.²⁴¹

In contrast to AMMA, Humanity First has a branch in Ghana, registered in 1996 with headquarters in Accra.²⁴² *Humanity First Ghana* runs several humanitarian schemes, including the Annual Surgical Mission Project, the Humanity First Clinical Laboratory in Dabose, and the Water For Life Project.²⁴³ Moreover, it provided disaster relief to flood victims in the northern regions in May 2019, apart from funding borehole and water projects.²⁴⁴

Humanity First Ghana has, over the past decades, evolved into a national charity with an impressive engagement, traceable through its Facebook account (established in 2018; 1,829 followers in July 2021). Continued calls are made for money and blood donations, especially at the Jalsa Ghana, the annual gatherings of the Ahmadiyya:

1 DAY TO #JALSAGHANA: YOUR DONATION CAN MAKE A DIFFERENCE IN THE LIVES OF MANY IN DEPRIVED COMMUNITIES. WATCH THIS AND MEET US @GHANAJALSA.²⁴⁵

And,

Day of #JalsaGhana2019: #Blood donation drive ongoing. Think #HumanityFirst, donate blood and save a life now!²⁴⁶

During the COVID-19 lockdown in April 2020, it organised food donations at several locations in the Great Accra Region, Kumasi Metropolis, and Kasoa,²⁴⁷ and issued a general appeal to its members to donate to its COVID-19 human-

241 Dwayne Nimoh, "Humanity First International Classroom Project in Ghana," 23.2.2018, <https://ghanasociety.org.uk/humanity-first-international-classroom-project-in-ghana>, accessed 22.7.2021; "#ClassroomTransformation," <https://www.facebook.com/HumanityFirstGhana/>, 3.2.2019, accessed 22.7.2021.

242 "2020 marks 25 years since Humanity First was officially registered in the UK. Now registered in 58 countries, Humanity First Ghana was registered in June 1996," <https://www.facebook.com/HumanityFirstGhana/>, 18.6.2020, accessed 22.7.2021.

243 "Welcome to Humanity First Ghana," <http://gh.humanityfirst.org>, accessed 29.7.2021.

244 For example, installation of hand water pump at Yankazia, North East Region, <https://www.facebook.com/HumanityFirstGhana/>, 1.12.2021, accessed 6.1.2021.

245 <https://www.facebook.com/HumanityFirstGhana/>, 3.1.2019, accessed 22.7.2021.

246 <https://www.facebook.com/HumanityFirstGhana/>, 5.1.2019, accessed 22.7.2021.

247 See continuous postings food donations from 8.4.2020 to 15.4.2020, on <https://www.facebook.com/HumanityFirstGhana/>, accessed 22.7.2021.

itarian support programme.²⁴⁸ Apart from the support of its members, the organisation received a donation of 500 family food packages worth GHS 75,000 from the Ghana Association of Bankers, which it distributed in Accra.²⁴⁹ Another package from Access Bank Ghana was distributed in Kumasi.²⁵⁰ Although not noted on its Facebook page, it is likely that Humanity First Ghana also supported families in the Northern Region as it noted in August 2020 that “Humanity First Ghana resumes distribution of #FamilyFoodPacks in the northern part of #Ghana.”²⁵¹

Although certainly existing, Iftar, Eid al-Fitr or Eid al-Adha (Qurban) donations organised by the Ahmadiyya Muslim Mission or Humanity First Ghana have left few traces. It seems these events have been annual although rarely noted on social media; among the few is a note on the Facebook page of Humanity First Ghana about a donation in Bolgatanga in late July 2021, the distribution of bread for Iftar in 2022, and Qurban meat and clothes in 2023.²⁵² The humanitarian relief campaign during the COVID-19 lockdown was among the few times when the Ghana chapter of Humanity First made headlines in Ghanaian news media.²⁵³ During previous years, humanitarian assistance Ahmadi organisations rarely made the headlines, with a few exceptions, such as the donation by the Ahmadiyya Youth Association to the Cape Coast School for the Deaf and Blind in 2019.²⁵⁴

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- 248 Poster on Facebook, 9.4.2021: https://www.facebook.com/HumanityFirstGhana/photos/a.291677091489619/540939706563355/?type=3&eid=ARAVD7kqLEIp-tBaDJMXg8TUZwTFzUMPqU1Civ9_xk9ptYTkj4EMYWsHdqLifDtcc9wRH54twaD15V1&_xts_%5B%5D=68.ARBUSIKN7RL4zXq2PvDvgmB-4_hrEwoloEPzrEoYbD0CZJiCs4pHYkPu5gP8DtYQeXT8qeXMBwLFSyn_D8ItGBAQwGEqWeukr5LXXGwDI_YMe6AlqtrcMXOLwhEipsIQ2bMaoBSPfyvPWQVl9HQ8VLeG76AK88RXfhLIL7bJwF5G6uvbXr6GYJGcKblpmByLICX9SAOYrSVV0im-DqDeO6YnKLX9lD16Mc63swUWVW605-mmkj5sq-h27YSXcV7GC4ZVKNL_5EklQln-xO-b_5TMakEAwnpjhNiAgTuQp7A3Ef_ccA&_tn_=EEHH-R
- 249 See posting 16.4.2020, <https://www.facebook.com/HumanityFirstGhana/>, accessed 22.7.2021.
- 250 See posting 20.5.2020, <https://www.facebook.com/HumanityFirstGhana/>, accessed 22.7.2021.
- 251 See posting 9.8.2020, <https://www.facebook.com/HumanityFirstGhana/>, accessed 22.7.2021.
- 252 See postings from 22.7.2021, 30.4.2022 and 4.7.2023, <https://www.facebook.com/HumanityFirstGhana/>, accessed 17.8.2023.
- 253 “Ghana Broadcasting Corporation (#GBC) news on #HumanityFirstGhana 🇬🇭 #COVID_19 🌐 crisis donations in #Accra,” <https://www.facebook.com/HumanityFirstGhana/videos/236368264086271/>, accessed 29.7.2021.
- 254 “Ahmadiyya Youth Association donates to Cape Coast School for the Deaf and Blind,” 10.2.2019, <https://www.graphic.com.gh/news/general-news/ahmadiyya-youth-association-donates-to-cape-coast-school-for-the-deaf-and-blind.html>, accessed 25.7.2021.

2.5 *Ghanaian Shi'a Charities and Initiatives*

The first leader of the Ghanaian Shi'ite community, the late Sheikh Abdul Salam Abdul Hamid Bansi (1956–2012), launched the *Imam Hussein Foundation* in 1988 as part of his campaign to disseminate Shi'ite literature in Ghana.²⁵⁵ The Foundation, most likely with Iranian financial assistance, also runs an ambitious programme, building 17 Shi'a mosques, 6 schools and 5 Hawzas (centres for the religious education of Shi'a Muslim scholars) and drilling boreholes all over the country.²⁵⁶

The *Majma' Ahlil Bait* (a.s) or Assembly of Ahlil Bait (a.s), Ghana, established in 2000 with headquarters in Accra, is the umbrella organisation of the Shia community in Ghana. Interestingly, it defines itself as an NGO and noted on the 2017 version of its homepage that it is largely self-funded. Apart from focusing on religious instruction and the dissemination of Shia Islam, its social welfare programme includes financial support to Shia youth for improving their economic status, educational scholarships, and financial support for needy students.²⁵⁷

The *Imam Baqir Islamic Centre* is a “non-profitable charitable organisation” of the Shia community in Accra. Apart from serving the religious, educational and charitable purposes of its community, its objective is to establish *hawza* tertiary institutions, *hussainias* (congregation halls) and mosques throughout Ghana. Next to its *da'wa* programme, the Centre mobilises humanitarian relief for orphans, disabled and impoverished individuals and organises Ramadan Iftar programmes. In addition, part of its long-term agenda is the establishment of clinics, hospitals, and educational schools at the primary, secondary, and post-secondary levels and the commissioning of water projects.²⁵⁸ The Centre and its imam, Sheikh Suleiman Nadi Bamba, made headlines in March 2021 when it donated assorted items to the Accra Psychiatric Hospital. The donation

255 Mohammed Hashiru, “The Iranian Diplomatic Mission and the Spread of Shiism in Ghana,” *International Journal of Sciences: Basic and Applied Research* (IJSBAR) 34, no. 3 (2017): 253. The Imam Hussein Foundation has a Facebook account since 2018, see <https://www.facebook.com/Imam-Hussein-as-Foundation-Ghana-212357002875391>.

256 “Muslims in Ghana,” 3.12.2018, rooralislam-lb.net/en/2018/12/03/muslims-in-ghana, accessed 21.7.2021. The homepage has been defunct since then (status May 2024).

257 <http://www.majmahahlulbait.org/about-us/>, accessed November 2017. The homepage has been defunct since then (status May 2024). The group operates several Facebook accounts, including <https://www.facebook.com/Majmah-ahlul-bait-ghana-126087117466628>, <https://www.facebook.com/MAJMA-AHLUL-BAITE-as-Kumasi-branch-110330595743419>, <https://www.facebook.com/Ahlul-Bayt-AS-Youth-Activist-294056204051933>, and <https://www.facebook.com/Zaawiyatu>, alongside an online media channel, <https://www.facebook.com/ShiaIslamicMediaGh>.

258 <https://www.facebook.com/markazgh/>.

was part of the Shia celebration of the birthday of Ali ibn Abi Talib, the fourth caliph, and included packs of water, rice, toilet rolls, hand sanitisers, soft drinks, washing powder, cooking oil, spaghetti and sanitation and hygiene supplies.

According to Sheikh Bamba, the annual celebration of Imam Ali was both an event for theological reflection and a day to extend a helping hand to the deprived and vulnerable members of society. He further announced that the Imam Baqir Islamic Centre was committed to engaging in the socio-economic development of Muslims and the entire Ghanaian society by creating opportunities and programmes that will alleviate hardship and promote self-sufficiency.²⁵⁹

Aal Yaseen Ghana or *Aal Yaseem Foundation* is a Ghanaian Shi'a (Ahlul-Bayt) FBO, founded and headed by Sheikh Idriss Toppoh in 2005, with headquarters in Nsawam. Its objective is to organise *da'wa* and Islamic *tabligh*, undertake humanitarian, development and relief projects, and aspires to establish a hospital, clinics and "humanitarian centres." Interestingly, it claims to exhort "the generous people inside & abroad to provide their donations, zakat and sadaqa as financial & in-kind assistance for the poor and needy," indicating that it also generates funding from members as well as outside donors.²⁶⁰ In 2011, for example, the Foundation raised USD 300 from members and received USD 3,000 as a donation from people in Iran and Lebanon for its Ramadan programmes, including Iftar for impoverished families, widows and orphans as well as Muslim prisoners. Interestingly, as part of its intra-Muslim outreach, the Foundation also donated 10 bags of rice and 5 bags of sugar to selected Sunni Muslim organisations in Nsawam, Suhum and Accra. In addition, the Foundation collected USD 100 from its members and received USD 400 from the Cultural Consulate of the Islamic Republic of Iran and a Muslim journalist in Canada for its 2011 Ashura Programme.²⁶¹

One of the focal areas of Aal Yaseem Ghana is girl-child education, human rights of women and support for widowed women. In 2008, its founder led a campaign to voice women's human rights, advocating that women be allowed to choose their own husbands. The campaign was launched to counteract the habit of girls being forced by their families to marry significantly older men as soon as they reach puberty in some Muslim communities. In the same year, the

259 Mohammed Ali, "Imam Baqir Islamic Centre donates to Accra Psychiatric Hospital," 8.3.2021, <https://www.graphic.com.gh/news/health/imam-baqir-islamic-centre-donates-to-accra-psychiatric-hospital.html>, accessed 25.7.2021.

260 About us, Aal Yaseen Ghana Community, <https://aalyaseenghana.webs.com>, accessed 21.7.2021. The homepage has been defunct since then. Some information is provided on Facebook, <https://www.facebook.com/aalyaseen.ghana/>.

261 "Reports on Ramadan 2011 Programs," 25.9.2011, <https://www.facebook.com/aalyaseen.ghana/>, accessed 27.5.2024.

Foundation sponsored the education of 13 youth and instituted a microfinance scheme in collaboration with the Cooperative Union Association of Ghana (CUAG), and Kamsly-Nough Financial Services. The first group to be supported by the microfinance scheme were ten widows who each received a loan of GHS 300 (ca. 48 USD) to set up a business of their choice. In 2013, it organised the Imam Hussein free food distribution to poor and less privileged Muslim communities in the Western Region as well as the Sayida Fatima Zahra free mosquito nets distribution and malaria vaccination programme.²⁶²

Aal Yaseem Ghana has established branches and centres throughout Ghana. One of its centres is located in Yendi, where it constructed a school complex, including a 300-person mosque and clinic in 2021.²⁶³ The *Kalimatullah Foundation*, in turn, is a local Shi'ite NGO in Tamale, headed by Sheikh Abdul Mumin Dalhu, Shia Imam of Northern Ghana. Established in 2010, the Foundation informs on its Facebook account that it donates to schools and mosques.²⁶⁴ In 2023, it announced the launching of several new initiatives, including the Fadak Farm Project (a 20 hectares farm for cash crops), the Ramadan Food Basket, Iftar and Qurbani Projects in addition to a youth empowerment and scholarship program.²⁶⁵ Another Tamale-based Shi'a charity organisation is the *Ansur Imam Mahdi*, making headlines when it donated foodstuffs and items to Nyohini Children's Home in 2021.²⁶⁶ The *Zahra Ladies Association of Ghana* is a Shi'a women's organisation, although not much is known about its activities.²⁶⁷ The *Imam Ali-a.s. Natural Farms* in Ejisu, Ashanti Region, in turn, is an agricultural and farm co-operative launched in 2016 to produce ecologically cultivated cereals, vegetables and fruits and rearing animals.²⁶⁸

2.6 *Emerging Secular Muslim NGOs*

A recent phenomenon is the emergence of non-denominational CSOs founded and dominated by Muslims with an agenda of Zongo development. An

262 <https://aalyaseenghana.webs.com/culturalandreligiousprog.htm>, accessed 21.7.2021.

263 Emmanuel Gamson, "MP constructs 100 boreholes in Yendi," 28.4.2021, <https://gna.org.gh/2021/04/mp-constructs-100-boreholes-in-yendi/>, accessed 21.7.2021.

264 <https://www.facebook.com/kalimatullah66/>, accessed 3.7.2021. See also <https://www.facebook.com/kalimatullah.org>.

265 "Our projects 2023/2024," 22.2.2023, <https://www.facebook.com/kalimatullah66/>, accessed 17.8.2023.

266 Abdulai Majeed, "Islamic Charity in the Tamale Metropolis goes to the aid of the Nyohini Children's home," 8.2.2021, <https://diamondfonline.com/islamic-charity-in-the-tamale-metropolis-goes-to-the-aid-of-the-nyohini-childrens-home/>, accessed 6.10.2021.

267 <https://www.facebook.com/Zahra-Ladies-Association-of-Ghana-506666049797010/>.

268 See further <https://www.facebook.com/ImamAliFarms>, accessed 5.10.2021.

example of such an organisation is the Tamale-based *Advocates for Community Development* (ACDEV), which started as a youth group in 2017 and, similar to other youth groups in their starting phase, concentrated on clean-up exercises and donations to schools. Its core members are Muslim university students, although the association is distinctively non-denominational, highlighting advocacy at the forefront of its activities. Identifying its mission of contributing to achieving SDG 1 (eradication of poverty) and SDG 4 (quality education), the group visited Shanjini outside Tamale to engage with the local inhabitants.²⁶⁹ The visit turned out to be a revelation for the group:

The most important aspect of our visit was the fact that we were informed by the community members, what we should implement to help in the situation. We were so much impressed by their suggestion of adapting measures to improve their farming systems and also providing basic skills training for the community members, especially women, to learn and implement for their individual benefits, the benefit of the family, the community and the country at large. [...] Our first help to the people of Shanjini will help us identify what will be excellent in curbing the situation. If it appears positive and excellent, the same approach will be taken in different communities in the region.²⁷⁰

The 'bottom-up' approach of the group addresses female empowerment. Like the Young Women Leaders Network, ACDEV focused on menstrual hygiene and embarked on its 'Health Solution Tour', visiting schools in the Northern Region in early 2019. The Health Solution Tour combines three areas of empowerment of young girls: sewing of reusable sanitary pads, entrepreneurship training, and the formation of 'we are safe' groups among young girls.²⁷¹

Another denominational CSO established and mainly run by Muslims is the Accra-based *Women Relief Alliance Foundation* (WRAF). Established in 2019, the organisation has since then launched COVID-19 sensitisation, breast cancer awareness and menstrual hygiene donation campaigns, arranged health screenings in Nima and Madina Zongos, and initiated a potable water project in the Boku rural community in the North East Region and support programme for rural women.²⁷²

269 <https://www.facebook.com/ACDEVTAMALE/>, 28.9.2017, accessed 5.1.2021.

270 <https://www.facebook.com/ACDEVTAMALE/>, 4.10.2017, accessed 5.1.2021.

271 <https://www.facebook.com/ACDEVTAMALE/>.

272 <https://www.facebook.com/Women-Relief-Alliance-Foundation-107672190649483/>, accessed 5.1.2021.

The *West Madina Development Foundation* (WEMADEF), in turn, is an example of a denominational local community association run by Muslims. Established in August 2020, the association has about 200 members and strives to “foster a united front, productive and empowerment of the people of West Madina to be a major pillar in the economic and social development of the town.”²⁷³ WEMADEF launched the Vision 2040 West Madina Regeneration Plan and aims to accelerate education, economic empowerment, modern health care facilities and infrastructure development such as constructing a communal library, a youth and enterprise centre and a community recreational park in the Madina Zongo of Accra.²⁷⁴ Its first project, the rehabilitation of the Umar Bin Hatab Primary and JHS, was realised through a successful fundraising call in December 2020.²⁷⁵ A recent phenomenon is the launching of several secular Muslim NGOs in Ghana during the last decade. The *AMAL Initiative*, for example, with a mission to implement educational programmes for the improvement of the health, economic and social life “of all members in society,” pledges support to the Sustainable Development Goals.²⁷⁶ In turn, *Renaissance Zongo Youth Aid (R-ZOYA)* arranged as its first project a malaria prevention campaign in May 2021 and, later, a two-day Ladies’ Entredigital workshop in August 2021, providing intensive training on digitalised entrepreneurship, business motivation and ideas as well as digital skills.²⁷⁷ Another example is the *Yendi Youth Connect*, which organised a Youth Empowerment Seminar in October 2020. The idea is to initiate the development, branding, and marketing of the smock industry and make Yendi the smock hub of Ghana.²⁷⁸

The Kumasi-based *Seed of Hope Foundation*, established in 2016, is a secular Muslim NGO that since its inception addressed the plight of street children, especially *kayaye* (female porters) girls. Although the organization does not declare itself to be a Muslim NGO on its 2020-homepage,²⁷⁹ some early postings on Facebook indicates it to be founded by Muslim activists. For example,

273 WHAT IS WEMADEF, https://www.facebook.com/WEMADEF/?ref=page_internal, 15.10.2020, accessed 23.8.2021.

274 Vision 2040, <https://www.facebook.com/WEMADEF/photos/a.100917098408439/144014790765336/>, 29.10.2020, accessed 23.8.2021.

275 <https://www.facebook.com/WEMADEF/photos/pcb.197463035420511/197462725420542>, and <https://www.facebook.com/WEMADEF/photos/pcb.197463035420511/197462618753886>, 23.12.2020, accessed 23.8.2021.

276 <https://www.facebook.com/Amalinitiative>.

277 <https://www.facebook.com/Rzongoyouthaid>.

278 <https://www.facebook.com/YendiYouthConnect>, 26.10.2020, accessed 30.12.2021.

279 <https://www.seedofhopefdn.org/about>, accessed 3.8.2022. The homepage is dated/last updated 2020 but defunct in 2024.

in May 2018, it organised “our annual Ramadan keep fit walk and exercise.”²⁸⁰ Furthermore, other postings indicate its connection to local Muslim NGOs. In November 2018, it organised the ‘A Day With Kayaye’ in collaboration with the Access Women Network in Kumasi, and in April 2020, it distributed food items donated by the Muslim Professional Association to poor people in Kumasi.²⁸¹

The 2007-established *Faata Africa/Final Point Foundation* (FPF), in turn, originally started as a Zongo youth organization. Its ambition has since then been “to inspire the African youth towards the development of a positive mind set and to identify their talents/gifts for the betterment of Africa and the world at large,”²⁸² and “to develop a new belief system towards life, learning, hard work, voluntary service and patriotism.”²⁸³ In recent years, Faata Africa has concentrated on running campaigns against drugs (“Ghanaian Dream Dreamer Say No Drugs To Drugs”) and for a tobacco-free environment,²⁸⁴ alongside organising together with local NGOs and youth groups the Zongo Motivational Diet at various locations in Accra, Ashaiman and Kumasi since 2017.²⁸⁵ Although the organization does not declare to be a Muslim NGO, the members of its board of advisor as well as its management team seem to be Muslim, thus indicating it to be a secular Muslim NGO. Moreover, some of the postings on Facebook hints the Sultan of Brunei and the UAE Red Crescent to be one of the benefactors of the organization.²⁸⁶ In 2020, it organized an ‘Eid ul-Adha Kindness project’ for 500 *kayaye* at Madina Market Car Park in Accra,²⁸⁷ alongside forwarding a link to the Save Aid Project 2020 Eid al-Adha meat gift and orphans party in the Upper West Region and urged its members to donate to the project.²⁸⁸ Also in 2020, and repeated in 2021, it organized Iftar with Muslim prison inmates.²⁸⁹ Nevertheless, following its non-denominational mission, it also makes donations at Christmas and Eastern.

280 <https://www.facebook.com/sopghana/>, 14.5.2018, accessed 3.8.2022.

281 <https://www.facebook.com/sopghana/>, 14.11.2018, 2.4.2020, accessed 3.8.2022.

282 <https://www.facebook.com/foundation2000/>, accessed 3.8.2022.

283 https://faataafrica.org/vision_mission/, accessed 3.8.2022.

284 <https://www.facebook.com/foundation2000/>, 12.2.2022, 24.2.2022, 31.3.2022, 18.4.2022, 26.4.2022, 9.5.2022, 29.5.2022, 1.6.2022, 20.6.2022, 26.6.2022, 13.7.2022, accessed 3.8.2022.

285 <https://www.facebook.com/foundation2000/>, 6.10.2017, 25.10.2017, 17.11.2017, 24.11.2017, 13.1.2018, 24.4.2019, 3.5.2019, 12.3.2021, 7.3.2022, 8.11.2022, accessed 23.8.2023.

286 <https://www.facebook.com/foundation2000/>, 15.7.2020, 15.7.2021, 17.3.2022, 18.3.2022, 2.6.2022, 15.7.2022, accessed 3.8.2022.

287 <https://www.facebook.com/foundation2000/>, 1.8.2020, accessed 3.8.2022.

288 <https://www.facebook.com/foundation2000/>, 18.7.2020, accessed 3.8.2022.

289 <https://www.facebook.com/foundation2000/>, 18.4.2021, accessed 3.8.2022.

The *Star Creative Life Foundation Ghana*, on the other hand, focuses on health care alongside health and first aid education and training. Most notably, it organizes the annual World First Aid Day alongside the World First Aid Month. Starting as a local group called Star Life of five likeminded mates in Kasoa in 2014; its original objective was to address the relationship between teenagers and parents. A few years later, the group started to campaign against drug abuse and organised advocacy programmes at local schools. They also planned to coach pupils for their exams but dropped this programme, as other NGOs were already active in this field. Following its registration as Star Creative Life Foundation in 2018, the group envisioned to embark on three programmes, namely the “Smiles-of-smiles” activities for youth at Eid, health advocacy, and ‘positive-fun-in-a-dramatized-way’, i.e., the usage of drama as a tool. However, a dramatic change occurred in 2019 when the half-brother of Mohammed Amin, the founder of the group, died. According to Mohammed Amin, his half-brother died as none was capable to give him First Aid. This propelled him to redefine the objectives of the Foundation and First Aid became its flagship programme. “First Aid is zakat and sadaqa,” he explained to me. Since then, the Foundation has organised training workshops, camps and sessions, targeting schools, mosques and churches.²⁹⁰ In June 2021, the NGO organised the First Annual Health Forum in Nima-Maamobi Community Learning Centre in downtown Accra.²⁹¹ By 2022, the group has 150 members in Accra and another 50 outside the Greater Accra Region. However, all of its activities have so far been concentrated to Accra although Mohammed Amin hopes to arrange the World First Aid Day in other regions in future.²⁹²

Furthermore, the *Women and Children Welfare Foundation* (WACWF) and its *Muslim University Female Students Education Network* (MUFSEN or MUFSENNetwork) is a Accra-based initiative for protecting Muslim girl-child and women rights as well as enhancing Muslim girl-child education with branches in the Greater Accra, Ashanti, Northern and North East Regions, both legally registered in 2019.²⁹³ WACWF and MUFSEN seems to be loosely linked to the Chereponi-based CSO *Research On Community Challenges And Development in Ghana* (ROCCAD Ghana), founded in 2014 by Alhassan Iddrisu and renamed in

290 Interview with Mohammed Amin, founder and leader of Star Creative Life Foundation, Accra, 17.10.2022.

291 <https://www.facebook.com/Starcreativelifefoundationgh/>, 14.4.2021, 8.6.2021, 24.6.2021, accessed 2.8.2022.

292 Interview with Mohammed Amin, founder and leader of Star Creative Life Foundation, Accra, 17.10.2022.

293 <https://www.facebook.com/mufsenet/>; <https://www.facebook.com/wacwfgh/>.

2019 as the *Cooperative Agency for Research and Development* (CARD). Apart from various rural development programmes, the organisation runs a Community Health, Education and Skill Teaching Assistance (CHESTA) Programme. ROCCAD Ghana cooperated between 2014 and 2018 with the UK Muslim charity Caravan of Mercy in supplying food and water to deprived rural communities in northern Ghana.²⁹⁴

A similar initiative is the *Zongo Girls for Education* (Zonged), founded by Safia Abdallah Raabo and endorsed by the Office of the National Chief Imam. The organisation has partnered with Plan International and the Zongo Development Fund to run coronavirus campaigns in 2020 (including programmes in Hausa on ZongoLink TV). It is also engaged in HIV/AIDS programmes (among others, a condom activation campaign among commercial drivers to practice safe sex in 2022), anti-witches campaigns and promotes the World Menstrual Health Day.²⁹⁵ Likewise, the *Zongo Mothers' Hope Foundation* (ZMUF) aims to decrease the prevalence of maternal mortality in the Zongo communities and improve the health and well-being of women. It also launched a COVID-19 campaign in Hausa. ZMUF has branches in the USA whose members collect and send donations to Ghana.²⁹⁶ The Accra-based *Mother of all Nations Foundation* (MOANF), in turn, focuses on enhancing the educational skills of Zongo children in addition to running breast cancer campaigns. It has organized annual read camps since 2015, and launched the Adesua Kruwa Project as its new flagship programme in 2023. The new project is designed to provide targeted instructions and support for developing literacy, oral performance and analytical skills of Basic 6 public school pupils in the La-Nkwantang Madina Municipality, Accra.²⁹⁷ In 2017, MOANF joined the Final Point Foundations and Tabrama Youth Organisation in organising the maiden edition of the Zongo Motivation Diet (see below Chapter 2.3.2).

Lastly, among the most daring third-generation secular Muslim initiatives is the *One Love Sisters*, Ghana Facebook account. While the Muslim religious and political leadership in corpora have rejected Lesbian, Gay, Bisexual and Transgender (LBGT) rights in Ghana and vehemently condemned same-gender marriages,²⁹⁸ some organisations such as the Muslim Mobile Preachers Asso-

294 <https://www.facebook.com/roccad2014>.

295 See further <https://www.facebook.com/zongedgh>.

296 <https://www.facebook.com/zongomothershopefoundation/>.

297 <https://www.facebook.com/moanfoundation/>. On the Adesua Kruwa Project, see https://docs.google.com/forms/d/e/1FAIpQLSdvi_G2hJjZrpLaEv2V9fl3mjoVzH024fOkPdFZJRk95jm6A/viewform, accessed 17.8.2023.

298 "Coalition of Muslim Organizations urges parliamentarians to support anti-gay bill,"

ciations even defining “gayism” and “lesbianism” as “satanic actions”,²⁹⁹ social media has become a space of expression for the (anonymous) Muslim LGBT and Queer community.³⁰⁰

3 The Youth as a Dynamic Force

A marked feature has been the mushrooming of Muslim youth-led NGOs in Ghana during the 2010s. Some aspire to a national outreach, such as *Rayuwa Foundation*, *Islamic Ummah of Ghana*, *Grain of Hope*, *ADIL for Development*, *Islam for All Organisation*, and *Save Aid Project*. Most of them have a local or regional outreach, such as the Accra-based *Light of Islam Youth Organisation* (LIYO), combining *da'wa* and ad-hoc community relief in Lartebiokoshie, Accra, such as its medical screening programme in April 2017.³⁰¹

Social media is the essential infrastructure of a Zongo youth group, facilitating fundraising campaigns on a previously unknown extent and scale. Pre-Facebook social movements used to be locally based, with only a few members compared to other social movements of the Internet age, which may boast of hundreds if not thousands of followers. Social media essentially transcends the locality of its origin as followers of a particular Zongo youth group can live in the vicinity or abroad. Local followers are mobilised for local, place-bound activities such as street cleaning campaigns or programmes to assist or visit hospitals, orphanages, prisons and schools. Any follower who may potentially be any visitor to the group's Facebook page is requested to financially support the group and/or its local outreach projects.

The rapid expansion and easy accessibility of social media in Ghana propelled the expansion of Muslim youth associations and movements. Starting as an urban phenomenon rooted among youth activists in the various Zongos in Accra. In the 2010s, this phenomenon extended to other Zongo communities throughout the country. Many, if not most, of the social networks are unregistered and informal, lacking clear structures and membership. Instead, their strengths lie in mobilising followers through social media, particularly Face-

27.6.2023, <https://newsghana.com.gh/coalition-of-muslim-organizations-urges-parliamentarians-to-support-anti-gay-bill/>, accessed 17.8.2023.

299 “LGBTQ+: Gays, Lesbians should be killed—Muslim Association,” 27.10.2021, <https://kasapafmonline.com/?p=237357>, accessed 12.10.2023.

300 <https://www.facebook.com/OLSghana>.

301 <https://www.facebook.com/liyoghana/>, posted 30.4.2017, accessed 30.12.2021.

book and WhatsApp. What combines them all is their frustration, if not anger, about the stigmatisation of the Zongo youth as a bunch of bandits, criminals and slum inhabitants, their disempowerment and marginalisation due to the lack of education, employment and investments, and the conceived disrespect and neglect by elders, leaders and politicians. “Zongo Zongo Zongo/ We have to [*sic*] many problems,” exclaimed Samiha Sulleyman in her poem widely spread on social media by various Zongo groups and bloggers, giving voice, describing and airing the frustration of the Zongo youth:

Sanitation is a problem/ Teenage pregnancy is rampant/ High poverty rate/ Poor housing/ Marital Abuse, don't go there/ Most are not educated and see no reason to go to school/

We are many/ But we have few doctors/ We are many/ But we have few nurse/ We are many/ but we have very few lawyers/ We are many/ but we have very very very few pilots/ We are many/ but we have few engineers/ We are many/ but we have few change makers/

The hijab and abaaya we wear are made in China/ Our drainage systems are poor/ Poor ways of disposing garbage/ We wait till it rains to dispose off our refuse/

In Zongo, a man can beat his wife dislocate her eyes and jaws and be celebrated for being the boss/ While they chastise the women and force her back to her matrimonial home/

In Zongo/ In Zongo, the discipline ones are considered as ‘munufukai’, yes the Hippocrates [*sic*] they don't follow the crowd/ In Zongo God has blessed the youth with energy and strength but they use it to fight and join vigilante groups/ In Zongo God has blessed us with eloquence but we are more talented in insults/

With our eloquence, we can have more journalists, more new presenters, more politicians, more lawyers, more marketers/ But they easily use the word ‘andutuwa’ and ‘sheegiya’ with ease/

In Zongo, sakawa is for those with swag and brain/ In Zongo, even if u build a library it's always empty. Eg Kanda library/ The whole place are choked with suger bet Gambling is the new career for the youth/

With all the problems in Zongo/ All we care about is polygamy/ Allah Yegikan Zongo/ Peace.³⁰²

302 Samila Sulleyman, “Zongo Zongo Zongo,” <https://www.facebook.com/groups/2092458301045987/user/100000759639060/>, 4.7.2019; linked to Zango Connect, 4.7.2019, <https://www.facebook.com/groups/2092458301045987/permalink/2237870056504810/>, accessed 4.8.2022. The open Facebook group has more than 39,000 members.

Similar concerns are expressed by the blogger Dem Police. The blogger identifies the Zongo Muslim youth as victims of the social tragedy, rejected by parents and leadership: “No institutionalized measures are in place to educate, train or even direct them in order to be useful to themselves, their families, the community and the nation as a whole.”³⁰³

Turning the negative image into a positive one has been one of the main objectives of Zongo youth groups. “Being young is a synonym of change, progress and future,” the *Voice of Zongo Youth Foundation* declared, and assured its followers that “being young is, ultimately, facing challenges and creating or recreating a space for future full development [...], turning problems into opportunities [...] and being the driving force in society.”³⁰⁴

Many of the Zongo youth groups are characterised by similar trajectories of their activity. After a new group is launched and named, it creates a Facebook account. Facebook then serves as the connector of the group and, consequently, for many of them, the only identifiable structure and institution. The group then announces its vision and mission and usually makes a declaration condemning the marginalisation of the Zongo communities and the mismanagement of resources by politicians. Grassroots political criticism and activism have a long tradition in Ghana; the novelty of the Zongo social networks is their focus on self-empowerment. Most of the Zongo youth groups then embark on various forms of local activism, some of them turning into annual events. As a result, a Zongo youth group will evolve into a membership organisation, although most of them still lack stable infrastructure in terms of identifiable institutions, functionaries and offices. The strengths of the groups are the local followers it can mobilise via social media for a particular project to be embarked on.

The visibility of Muslim and Zongo youth associations correlates with the expansion of social media in Ghana. Arguably, Muslim youth associations existed before the Internet age, but their impact was a restricted in terms of membership, communication and output. Social media revolutionised their speed and extent of communication and scaled up their activities. Earlier youth associations counted perhaps a dozen members, while those on Facebook reach out to hundreds, a few even thousands of followers. The generation of Facebook activities and organisations transgresses fixed localities, and territorial

303 DemPolice, “The Sad Story of the Muslim Youth in Ghana,” Opera News, <https://gh.opera.news/gh/en/society/e659cfe18cd4523f55b82773e2fa194c>, accessed 17.8.2023; the link was defunct in May 2024.

304 “Being young is a synonym of change [...],” 21.6.2023, <https://www.facebook.com/voiceofzongoyouthfoundation>, accessed 17.8.2023.

boundaries, the followers of an organisation, can be anywhere in the world. For example, the *Shafa Zongo Youth Foundation* called upon “all the Shafa youth that are living in and outside Ghana” to render financial support (*sadaqa jar-rya*) for its construction project of a local school and *makaranta* in September 2020,³⁰⁵ and added a plea to global donors to support the project in March 2021.³⁰⁶ A similar plea for completing an Islamic school project was posted by *Zango United* in November 2020, a local Muslim NGO in Accra Sabon Zongo inaugurated in 2020.³⁰⁷

A novel phenomenon, too, is the establishment of Ghanaian Zongo diaspora associations in Europe and North America, such as the *Zongo Diaspora Outreach Foundation* (ZDOF) and the *Hamburg Zongo Youth Association* in Germany, the *Zango Youth Association in Sweden* (ZYAS) or the *Kumasi Zango Youth for Accelerated Development* (KUZYAD) and the *Kumasi Metro Area Zongo Association of North America* (KMZANA) in the USA. The two German groups are interesting cases. The non-religious and non-partisan *Zongo Diaspora Outreach Foundation* (ZDOF) runs a branch office in Accra and started developmental projects and multi-media programmes in the northern parts of Ghana in 2019.³⁰⁸ ZDOF’s focus was on promoting peace in the Savannah Region.³⁰⁹ The *Hamburg Zongo Youth Association*, on the other hand, seems to be a self-help organisation for Ghanaian immigrants in Hamburg.³¹⁰ The 2018-established ZYAS has some 650 members and serves as an umbrella organisation for Zongo immigrants in Sweden.³¹¹ Similar to other Ghanaian expatriate groups in Europe, ZYAS has sent donations (*sadaqa*) to specific target communities in Ghana since 2020.³¹² KUZYAD, in turn, is an organisation “open to

305 <https://www.facebook.com/shafazongoyouthfoundation/>, 15.9.2020, accessed 28.9.2021.

306 <https://www.facebook.com/shafazongoyouthfoundation/>, 5.3.2021, accessed 28.9.2021.

307 <https://www.facebook.com/zangounited>, 22.11.2020, accessed 6.1.2022.

308 “Three Ambassadors from Northern Ghana are peacing the world together,” 22.2.2019, <http://www.africanewsanalysis.com/three-ambassadors-from-the-northern-ghana-are-peacing-the-world-together/>, accessed 18.10.2021.

309 https://www.facebook.com/Zongo-Diaspora-Outreach-Foundation-321849638427418/?ref=page_internal, 7.3.2020, accessed 18.10.2021.

310 See Hamburg Zongo Youth Association Regulations and Rules, available at <https://www.facebook.com/Hamburg-Zongo-Youth-Association-1281887791962028/>, 1.3.2020, accessed 18.10.2021.

311 Its Facebook account, <https://www.facebook.com/ZANGO-YOUTH-in-Sweden-102527234794548/>, established 6.5.2020, has 186 followers (16.1.2022).

312 YouTube video of donation delivered 6.5.2020, <https://www.facebook.com/102527234794548/videos/2631225503867040>, accessed 11.4.2021; YouTube video money sent by Zango youth Sweden, <https://www.facebook.com/102527234794548/videos/248508489816364>, 26.5.2020, accessed 16.1.2022.

anyone who is from Kumasi Zongo,”³¹³ and claims to have its headquarters in Kumasi. However, its maiden main activity, the organisation of a Sallah football match between “Accra youth” and “Kumasi youth” in Van Cortland Park, Bronx, New York in early September 2017, indicates that its membership comprised of (Muslim) immigrants in the USA.³¹⁴

Diaspora Zongo youth associations and groups such as ZYAS and KUZYAD use social media in the same way as those in Ghanaian Zongos, mainly for ‘translocal’ communication, connection and mobilization. Zongo youth groups, which are either operated by an imam or linked to a particular Muslim sect, disseminate video recordings of sermons and Muslim talk shows, thereby creating a multiplier effect of the actual numbers of local Ghanaian imams and Muslim preachers. Calls for donations, fund-raising campaigns or mobilisation of members for ad hoc or long-term commitment, community development projects, and clean-up exercises inspire readers, viewers and listeners beyond the Zongo to join the group, assist or to donate to their projects.

Some of the Zongo diaspora associations have members both in Ghana and abroad. One of them is *Great California Foundation (GCF)* located in Nima, Accra. Starting as a local youth club, the group decided to establish a self-help organisation when its members started to move to foreign countries for study or work. Established in the year 2000, it counts 79 members the majority of them residing outside Ghana (USA, Germany, Arab countries). Its main activity has been to fund Ramadan Iftar packages through which it has supported (on average) 100 local families. In addition, it has provided financial assistance to cover burial and funeral costs and occasionally paid hospital bills. However, its long-term objectives are ambitions and include the building of a school, a vocational centre and a community centre in Nima. The plan is to establish an investment fund through contributions from its members; those living abroad are to pay USD 200, those in Ghana GHS 400, ideally on a monthly basis for a period of one year. The funds thus collected would then be invested in a mobile business company or in a transport company; the profits of the investment would then be used to fund its community projects.³¹⁵

The communicative aspect of social media usage by Zongo youth groups was profound during the COVID-19 pandemic of 2020/2021. Most, if not all Zongo

313 Constitution of Kumasi Zango Youth For Accelerated Development, <https://www.facebook.com/KumasiZangoYouth/>, 13.8.2017, accessed 6.9.2021.

314 Poster announcing Sallah football match 2.9.2017, <https://www.facebook.com/KumasiZangoYouth/>, 29.8.2017, accessed 6.9.2021.

315 Interview with Said Mohammed Sani, Accra, 9.10.2022; group interview with members of GCF executives (Alhaji Masud, Alhaji Barak Ali, Said Mohammed Sani), Accra, 19.10.2022.

youth groups in Ghana, like Muslim leadership and institutions in general, were quick to adhere to government regulations on social distancing. The government put measures in place to scale public activities down to a minimum, by banning large gatherings and instigating specific hygiene protocols such as the washing of hands and the use of facemasks.³¹⁶ Muslim leaders and organisations positively responded and launched a broad campaign on social media to notify about the COVID-19 protocols.³¹⁷ So did most, if not all Zongo youth groups. All Muslim organisations, including some Zongo youth groups, made special efforts to mobilise their members to organise the house-to-house delivery of Ramadan, Iftar and Qurban food packages (see further Chapter 3.1).

However, a crack in the hitherto rather unified front among the Zongo youth organisations occurred with the start of vaccinations in April 2020. On 7 April, the *Zenu Zongo Youth Association* raised doubts about the vaccine and claimed the vaccination campaign to be a Western bluff:

Please my brothers and sisters let's try to educate our people in the zongo community against the covid-19 vaccine, if the vaccine is to fight against covid-19, then why won't they take it to the affected countries like America, Europe, Asia and the rest. Please our leaders think of our future generations to come, our countries are not for vaccine test, #Africa is not for vaccine test# they should test it on their people over there who are affected by this virus for the entire world to see that is the antidote for the covid-19. I am a proud African. #kick covid-19 vaccine out of Africa for now May God save Ghana.³¹⁸

Whether or not such postings have resulted in any larger outcries or positive/negative acclamations is not known. There were no calls for mass rallies or public protest demonstrations against the vaccine by Zongo youth groups, and even the Zenu Zongo Youth Association did not make any efforts to respond to the posting. On the other hand, neither did it post a positive/negative rejoinder.

3.1 *The Wide Spectrum of Zongo Youth Groups*

The formation and expansion of Zongo and Muslim youth groups has become a nationwide phenomenon. Most youth groups and networks listed in the

316 Joana Salifu Yendork and Spencer James, "COVID-19 in Ghana," *Journal of Comparative Family Studies* 51, no. 3/4 (2020): 369–384.

317 See further Charles Prempeh, "Religion and the State in an Episodic Moment of COVID-19 in Ghana," *Soc Sci Humanit Open* 4, no. 1 (2020): 100141, DOI: 10.1016/j.ssaho.2021.100141.

318 <https://www.facebook.com/zenuyouth/>, posting 7.4.2020, accessed 6.9.2021.

Appendix tend to have a rather short lifespan on Facebook, perhaps correlating with their activities in real life. For example, the *Federation of Responsible Muslim Youth* (FORMY) established its Facebook account in 2015 but ceased its activities one year later. Nevertheless, a few of them have transformed themselves into quasi-institutions, i.e., turning themselves into (mostly) non-registered NGOs and CSOs.

Most of the Zongo youth groups are either Muslim-led or are connectors for Muslim youths, although the religious factor per se is seldom a dominant or distinct marker for them. Some are *da'wa* groups, such as the *Concern Youth of Madina Association* or the *Concern Youth of Ejura*. Others are denominational ones like the *Zeal of Zongo Youth* (ZOZY). Most of them carry logos either indicating their mission to develop and inspire or their vision of uniting and initiating positive change. A few of the logos carry political messages but perhaps not indicating a political affiliation or inspiration—the black star (Panafrikanism/Nkrumahism/emancipation of Africa and unity against colonialism), found in logo of *Renaissance Zongo Youth Aid* and *Network for Zongo Transformation*; the fist (rebellion, militance, resistance, unity), used by *Coalition of Zongo Youth* (black fist), *Lawra Zongo Youth Association* (red fist), *Nsoatre Zongo Youth Association* (red fist), and *Zango United* (green fist).

The novelty of the Zongo youth groups in this Internet age is not their multiplication but some of them moving from ad hoc interventions to ambitious long-term investment projects. The common denominator of these groups is self-empowerment. This was the essence and core message of the *Zongo Youth for Development Association*, one of the first new Zongo youth groups that was active in 2013 and 2014:

[O]ur vision can only be achieved only if we team up with commitment, hard work, determination and unity. Remember, the development of our community lies in our hands but not Assemblymen/Women, MCEs, DCEs, MPs, Ministers or the President. It's our time to do it for the benefit of our future generations.³¹⁹

The year 2014 evolves in retrospect as a turning point for the emergence of a new form of Zongo youth mobilisation. Two Zongo bloggers, Zakiyu Iddris Tandunayir and Musah Larry Prince (Ijahra) started to articulate the need for a change on their blogs. The core of their message was self-empowerment. The

319 <https://www.facebook.com/Zongo-Youth-For-Development-Association-ZYFDA-193216640873939/>, 8.3.2014, accessed 5.9.2021.

bloggers challenged the dominant perception in Ghana that the Zongos are criminal hotspots and slums hopelessly overcrowded with beggars and paupers. They called for a new, positive self-representation of the Zongo communities:

I always say that, if we the youth don't rise to bring about the change now, then it will take the Zongo communities a very long time to develop. And I also keep on saying that we have one of the best brains in the country, but we seem not to be using it. Zongo is not poor; Zongo is not hopeless.³²⁰

Following this self-empowerment statement was a verbal attack on what Musah Larry Prince termed the 'piety of filth' or the preference of elders in the Zongo community to construct and renovate mosques instead of generating funds for rehabilitating the Zongos:

The elders of these Zongo communities ignore the more pressing issue of providing each house with a toilet facility through the same means (i.e. mobilising funds). Instead, they rely on politicians who constantly promise without delivering the development needed. But why must the politicians be bothered when the perceived pious leaders of these communities ignore the stench which emanates from the toilets and the diseases which the filth generated causes? Cleanliness is next to Godliness according to Islamic teachings; therefore, there is very little or no piety in constructing and renovating mosques when houses in the communities lack toilet facilities. Zongo communities must wake up to this truth and stop depending on successive governments to deliver a forever elusive development.³²¹

The verbal output of the two bloggers changed from demanding to identifying a positive change when they recognised the mobilisation of a new Zongo youth group in 2016, namely *COZY* or *Change for Zongo Youth*: "This alone represents a massive shift from the meaningless and insignificant names youth groups in

320 Zakiyu Iddris Tandunayir, "Did You Know About The Zongo Dream Mentorship Clinic?," <https://bloggingzongo.blogspot.com/2014/11/did-you-know-about-zongo-dream.html>, 28.11.2014, accessed 28.9.2021.

321 Musah Larry Prince (Ijahra), "Mosques Over Toilets: Piety In Filth In Zongo Communities," <https://bloggingzongo.blogspot.com/2014/12/mosques-over-toilets-piety-in-filth-in.html>, 4.12.2014, accessed 5.9.2021.

the Zongo adopted in the past.”³²² COZY, in their opinion, represented a shift from archaic traditions as the group put heavy emphasis on integrating girls and women in community development:

COZY, like other Zongo youth groups, has laid the benchmark to attain an unprecedented developmental change in the Zongo and beyond, where religious and political leaders have failed in the past.³²³

COZY is a typical example of an association launched during the age of social media. Inaugurated on 1 April 2016, this organisation established a Facebook account barely a day after its inauguration. Counting its followers on Facebook (about 3,400), COZY is one of the larger networks; presumably, because COZY addresses not only Muslims: “You don’t have to be a Muslim to be part of this movement because it’s not only Muslims that lives in the Zongo communities.” Instead, COZY defined itself as a youth movement “that seeks to bring about positive change in our Zongo communities through education, talent development, awards, entrepreneurship training, leadership training and youth activism.”³²⁴

The formation of COZY raised high expectations among local Muslim bloggers and youth activists such as Inusah Mohammed. For him, COZY was a youth-engineered initiative to turn the negative depictions of the Zongo into positive ones. The inferiority complex and marginalisation of Zongo inhabitants, Inusah Mohammed noted, was to be challenged from within and by the youth. Ultimately, what was at stake was the self-empowerment of the Muslim minority in Ghana:

I’m not suggesting that Muslims should live like Christians. My point is Muslims in Ghana in particular, have not done a good job of integrating into Ghanaian society very well. We may have been living peacefully with non-Muslims. However, we shouldn’t see ourselves as the underdogs and the minority that needs to be helped out of our current situations. We’ve got to live as Ghanaians who have full and equal rights just like any other Ghanaian!³²⁵

322 “Who will solve the problem,” <https://bloggingzongo.blogspot.com/2016/06/who-will-solve-problems.html>, 29.6.2016, accessed 5.9.2021.

323 “Who will solve the problem,” <https://bloggingzongo.blogspot.com/2016/06/who-will-solve-problems.html>, 29.6.2016, accessed 5.9.2021.

324 About, <https://www.facebook.com/ChangeforZongoYouth/>, accessed 5.9.2021.

325 Inusah Mohammed, “The Change For The Congo Youth Launched And The Malconduct

The core activity of COZY is the Zongo Youth Month, arranged in collaboration with two other Accra-based Zongo youth groups named *Zongo Focus* and *Zongo Inspirational Team* since 2018, culminating with the Zongo Youth Day Out, where various Zongo business enterprises present their products to potential clients and investors.³²⁶ Speaking at the launching of the Third Zongo Youth Month in April 2018, COZY President Zakiyu Iddris Tindannayil stressed the importance of the event as a tool for empowering the Zongo youth counteracting the negative reportage and stereotypes of Zongo communities in the media.³²⁷

The calls for the self-empowerment of Zongo youth and their battle against discrimination and stigmatisation culminated with the killing of seven Zongo youth by the police in Kumasi in July 2018. What followed was a nationwide outcry of Zongo youth groups, some calling for a radicalisation of their fight against what they identified as police brutality and negative stereotypes.³²⁸

The *Voice of Zongo Youth Foundation* is an example of a recently founded youth group. It has been active on Facebook since early January 2020, indicating that it started in late 2019. It claims to be a democratic, non-partisan and non-religious movement that wants to speak out the concern of the Zongo youth to policymakers and to advocate and influence policy issues on education, job opportunities, sanitation, and youth development.³²⁹ The *Islamic Research Association Ghana* (IRAG), formed in spring 2019, is a youth group combining *da'wa* and education and training for economic empowerment.

Of Our Politicians," <https://inusahmaaziokoro.wordpress.com/2016/11/03/the-change-for-the-zongo-youth-launch-and-the-malconduct-of-our-politicians/>, earlier published as <https://tsooyiyitsoo.blogspot.com/2016/04/the-change-for-zongo-youth-launch-and.html>, both accessed 5.9.2021.

326 Ajafor Emmanuel Abugri, "Group Launches Zongo Youth Month To Change The Narrative," 7.4.2018, <https://www.modernghana.com/news/846201/group-launches-zongo-youth-month-to-change-the-narrative.html>, accessed 5.9.2021; You are Invited, and From the Zongo Youth Month Team, posted on Change for Zongo Youth Facebook 23.4.2018 and 30.4.2018, <https://www.facebook.com/ChangeforZongoYouth/>, accessed 5.9.2021. COZY arranged the first Zongo Youth Month in 2016.

327 "Negative media reportage on Zongo affecting us—Change for Zongo Youth," 31.3.2018, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Negative-media-reportage-on-Zongos-affecting-us-Change-for-Zongo-Youth-639252>, accessed 11.9.2021.

328 Abubakar Saddique Ahmed, "The Police vs The Killing of Seven (7) Zango Youth; a wakeup call to all Zango Youth & leaders in Ghana," 20.7.2018, <https://www.ghanaweb.com/GhanaHomePage/features/The-Police-vs-The-Killing-of-Seven-7-Zango-Youth-A-wakeup-call-to-all-Zango-Youth-leaders-in-Ghana-670571>, accessed 6.9.2021.

329 <https://www.facebook.com/voiceofzongoyouthfoundation/>, 1.1.2020, accessed 5.8.2021.

Since its inception, the group has run Iftar projects in Darkuman during Ramadan,³³⁰ alongside a festival on World Children's Day in 2019³³¹ and the Greater Accra Inter-Islamic Schools Quran Memorisation and Quiz Competition in 2020.³³²

The Kumasi-based *Zongo Empowerment Initiative* (ZEI) started in 2020; its 'School Supply Drive' campaign on Facebook resulted in a donation of stationery items, including mathematical sets and pens to pupils in Asokore Municipality in September 2020.³³³ The *Zongo Nation*, in turn, defines itself as "an initiative which seeks to harness the Zongo human resource towards the attainment of the UNSDGs in all Zongo across the country by 2030."³³⁴ However, it seems as if the initiative only existed (on Facebook) in 2018. Another group based in Madina Zongo in Accra, the *Zongo Insight*, defines itself as a platform to bridge the hierarchies and promote cohesion, culture, development, employment, entrepreneurship and tolerance in Zongo communities. The group frankly declared on Facebook: "[The] truth hurts but it wakes people up. Youth with innovative ideas for Zongos need to drive the NEW ZONGO AGENDA forward, NOT the OLDER generation that have already let us down!," claiming itself to stand for an "aggressive development agenda" by breaking "archaic hierarchy" in Zongo communities and bringing the energetic youth to the decision table.³³⁵

The criticism, if not an outright attack on the mismanagement, corruption and individualism of older Zongo generations, especially community leaders and politicians, has been fundamental. The tenor of the Kumasi-based *Real Zango Connect* says it this way:

Our society is degrading and the best solution for us is change. Let's fight it together; if not the society won't be conducive for us. When the wooden insect gathers sticks on its own head it carries them. Over to you com-

330 Call for Ramadan Iftar project 2019 to sponsor 200 Muslims, 16.5.2019, <https://www.facebook.com/GIRA4ALL/photos/a.588643891636491/596567917510755/>; note about first Iftar organized by GIRA, <https://www.facebook.com/GIRA4ALL/>, 12.5.2019, and call for support Ramadan Iftar 2020, <https://www.facebook.com/GIRA4ALL/>, 4.5.2020, all accessed 23.8.2021.

331 Photo posted on Facebook, 21.11.2019, <https://www.facebook.com/GIRA4ALL/photos/pcb.727694794398066/727692034398342/>, accessed 23.8.2021.

332 Poster poste on Facebook, 18.2.2020, <https://www.facebook.com/GIRA4ALL/photos/a.588643891636491/812611322573079/>, accessed 23.8.2021.

333 <https://www.facebook.com/zeighana/>, 12.9.2020, accessed 2.2.2022.

334 <https://www.facebook.com/tznggh>, accessed 6.8.2021.

335 <https://www.facebook.com/InZongo>, 20.8.2019, accessed 7.8.2021.

rades, are we going to sit there for our society to degrade to the bottom?
Arise for change Zongo youth ...³³⁶

“What are your plans for the development of the Zongo youths?” the *Lawra Zongo Youth Association* shouted.³³⁷ The *Zongo Youth For Development*, in turn, holds the elders and imams of Shukura and Zamarima line Zongos in Accra responsible for breeding religious intolerance and political illiteracy.³³⁸ The Accra-based *Zongo Focus* is more indirect in its attack when it declares:

[...] to courageously challenge the systems around the world of young people that hinder the full realisation of their potential and development. Our commitment is to build concrete structures and solutions to address the developmental challenges facing young people in our Zongo communities.³³⁹

The critical voices of Zongo youth are sometimes even articulated in newspaper articles. This was the case in May 2018 when Ahmed Abubakar Saddique identified the problems of the Zongo youth in Ejura to be lack of education, proper parental care, polygamous marriage coupled with uncontrolled birth, lack of jobs, lack of mentorship programmes, high level of indiscipline, and lack of good sanitary conditions and access to health care. The starting point for generating a structural change in the Zongos was in his mind to establish schools rather than build mosques. He further called the imams to discourage males from marrying more than one wife and from starting to talk about birth control. The task of the government was to create jobs and build skills training centres, he continued, and the Zongo Traditional Councils and chiefs were to start mentorship programmes.³⁴⁰ Perhaps as a reaction to his article, two youth groups were formed in Ejura, the *Concerned Youth of Ejura* and the *Ejura Zongo Youth Forum*.³⁴¹

336 <https://www.facebook.com/realzangoconnect>, 28.12.2019, accessed 6.8.2021.

337 <https://www.facebook.com/lawrazongoyouthclub>, 1.9.2015, accessed 30.12.2021.

338 Zongo Youth For Development (Zoyfod), posting on Facebook 31.12.2018, <https://www.prod.facebook.com/ZOYFODGHANA/>, accessed 5.9.2021.

339 https://www.ghanayello.com/company/52373/ZONGO_FOCUS, accessed 12.8.2021. See further <https://www.facebook.com/zongofocus1/>.

340 Ahmed Abubakar Saddique, “Challenges facing the contemporary Zongo youth and the way forward,” 20.5.2018, <https://www.ghanaweb.com/GhanaHomePage/features/Challenges-facing-the-contemporary-Zongo-youth-and-the-way-forward-653366>, accessed 5.10.2021.

341 See <https://www.facebook.com/Concerned-Youth-Of-Ejura-172469137027147/>, and <https://www.facebook.com/Ejura-Zango-Youth-Forum-714200698935250>, accessed 5.10.2021.

One way of propagating ‘change’ is using social media, especially Facebook. For example, the *Moshie Zongo Project*, one of the many youth initiatives in Kumasi, wants to advise, motivate and encourage the youth positively, lobby for development in Kumasi Moshie Zongo and, most importantly, hold the leaders of Moshie Zongo accountable.³⁴² Postings on Facebook pages evolve easily into sarcastic criticism of the current state of affairs in the Zongo:

[The] Current state of Moshie Zongo water project. [Yo]u can go there for some bricks or sand. [Yo]u can as well go there if [yo]u want to get injured. This has been the situation for over a year now. The question still remains. WHO ARE THE PEOPLE THAT WERE TAKING OR SELLING THE WATER? WHERE IS THE MONEY THEY TOOK FROM THE PEOPLE THAT BOUGHT OR FETCHED WATER THERE?³⁴³

Community self-help is the solution: “We need at least 100 people who are willing and able to contribute GHS 20 cedis each every month to help cater for the poor and needy in this our community.”³⁴⁴ The initiative itself is probably an outcrop of an association called *Moshie Zongo for Peace*, a local youth channel/platform for news, social media and *da’wa*.

Similar bitter comments were posted by *Voice of Zongo Youth Foundation* (vZY-F) on their Facebook page in October 2020, lashing out at Muslim leaders for not using donations by politicians to improve the living standards in the Zongo communities. Christian churches and organisations demand scholarships for young people to get educated:

Some Imams who [have] never studied accounting nor know very well in the management of funds will want to manage the finance by [themselves] when there are capable men who can manage it well for the Mosque. We have to avoid selfishness and work for Allah and not for our stomachs. We went for the rice and we are still hungry. When will we be satisfied? [...] We have to manage our finances well and sponsor our children to be educated so that they can fight for Islam. Tell any entity that you don’t need any rice and sugar in your mosque for you need Scholarships and developmental works.³⁴⁵

342 <https://www.facebook.com/MoshieZongo12>, accessed 7.8.2021.

343 <https://www.facebook.com/MoshieZongo12>, 30.3.2021, accessed 7.8.2021.

344 <https://www.facebook.com/MoshieZongo12>, 15.6.2023, accessed 17.8.2023.

345 “OH MUSLIM LEADERS WAKE UP FROM THE RICE AND SUGAR DONATIONS,” 6.10.2020, <https://www.facebook.com/voiceofzongoyouthfoundation/>, accessed 5.8.2021.

Prang TV, one of the online Muslim news and *da'wa* channels, aired the frustrations of a member of *Zongo First* in July 2021. Bashing 'Zongo and Islamic bloggers' for only concentrating on the fights of 'our Islamic tutors', and Zongo political and religious leaders for only caring for themselves, neglecting the social and economic development of their communities: "Our Kings Imams And Ulama'a will request and ask for TOYOTA v8 whilst in our localities we are lacking Schools , Hospitals , and proper roads." The only solution was self-empowerment by way of joining the Zongo First Campaign 'Operation Fixing Yourself'.³⁴⁶

3.2 *Youth Movements Advocating Zongo Development*

The need for a change is also a key objective for the *Initiative for Youth Development* (IYD), one of the oldest and still active youth-oriented Zongo organisations on Facebook. In 2015 (and relaunched in 2017), it initiated the Forum of Young Zongo Leaders as an annual meeting to discuss topical issues affecting Zongo communities.³⁴⁷ In September 2018, it inaugurated the Zongo Youth Policy Dialogue, which aimed to outline and discuss a national policy document on the challenges and aspirations of Zongo youth. Regional forums were held in Accra, Wenchi, Techiman, Sunyani, Kumasi and Cape Coast.³⁴⁸ The document, titled the *Zongo Youth Agenda 2030*, was presented at a Zoom webinar on 13 June 2020,³⁴⁹ being the blueprint for youth-led sustainable development movement to achieve a positive transformation of Zongo communities. Inspired by the UN Sustainable Development Goals, the Zongo Youth Agenda 2030 comprises of ten goals, namely 1) to end poverty and hunger, 2) to promote good health and well-being, alongside 3) quality education, and 4) gender equality. Furthermore, 5) to generate access to clean water and sanitation, 6) affordable and clean energy, as well as 7) decent work and employment. Finally, 8) to achieve sustainable Zongo communities, in addition to 9) peace and

346 "In our Zongo, do we really need to be fixed or are we going to fix our selves?" Prang TV, 6.7.2021, https://www.facebook.com/permalink.php?story_fbid=234310981866760&id=102940925003767, accessed 28.9.2021.

347 <https://www.facebook.com/YoungZongoLeaders>, accessed 4.8.2022. However, it seems as if the initiative never took off; at least its Facebook account carries no information about the planned meetings in 2016 and 2018 and the last update is from 2017.

348 "IYD Holds Zongo Youth Policy Dialogue in Cape Coast," 4.3.2020, <https://ijahratheteller.wordpress.com/2020/03/04/iyd-holds-zongo-youth-policy-dialogue-in-cape-coast/>, accessed 5.8.2021.

349 Official Launching of the Zongo Youth Agenda 2030, 9.6.2020, <https://www.facebook.com/IYDGhana/>, accessed 5.8.2021.

justice, and 10) to seek partnerships for the goals.³⁵⁰ As part of its activities to promote the implication of the Zongo Youth Agenda 2030, it started to organise training workshops for youth leaders, so-called Zongo goalkeepers,³⁵¹ and initiated an online platform, the Zongo Youth Empowerment Webinar Series, to discuss issues of development and empowerment.³⁵² In 2018, the IYD organised the first Young Zongo Women Empowerment Forum as well as established the ZongoVation Hub as an outcome of its Zongo Coders Initiative.³⁵³ Moreover, it operates the Zongo Skills Project with support from the Ministry of Inner Cities and Zongo Development.³⁵⁴

The Accra-based *ZongoVationHub* is an inspiring example of Muslim self-empowerment. Operated by its founder and CEO (and main funder) Mahmoud Jajah and a staff of nine members (plus a varying number of volunteers and interns), the NGO directs its activities to Zongo inhabitants irrespective their religious background.³⁵⁵ Since its inauguration in 2018, it has organized a series of IT skills and training activities (illustration 15). Most of the programmes run for several months, among others the Zongo Coders Program, the Zongo Technician Program, the Zongo Kids Coding Bootcamp and the Zongo Women in Tech. The last mentioned is a one-year practical program in mobile app development, internet of things and artificial intelligence for young women. Some programmes are organised in partnership with other NGOs and IT-labs, including the Economic Rights Advocacy Training (together with Reach for Change and Social Enterprise Ghana), as well as the Digital Media Training Program, the National Mobile App Training, and the Data Science and Analytics programme (together with Ghana Tech Lab).³⁵⁶

350 “Know the Zongo Goals,” <https://www.facebook.com/ZongoYouthAgenda2030>, 22.6.2020, accessed 4.8.2022.

351 IYD Organizes a Three-Day Training-of-Trainers Workshop for Zongo Goalkeepers, 1.7.2020, <https://www.facebook.com/IYDGhana/>, accessed 5.8.2021.

352 The Zongo Youth Empowerment Webinar Series, 27.6.2020, <https://www.facebook.com/IYDGhana/>, accessed 5.8.2021.

353 Interview with Alhassan Khalid, ZongoVationHub Finance and Administration Manager, Accra, 7.10.2022; (poster) 1st Young Zongo Women Empowerment Forum, Startup Zongo 24.2.2018, <https://www.facebook.com/141607489881290/photos/a.141683483207024/155460661829306/>; (poster) Zongo Coders Initiative, Startup Zongo 19.3.2018, <https://www.facebook.com/141607489881290/photos/a.141683483207024/163684884340217>, accessed 10.12.2022.

354 “Zongo youth to receive livelihood empowerment skills,” 30.7.2019, <https://www.publicagenda.news/zongo-youth-to-receive-livelihood-empowerment-skills/>, accessed 27.5.2024.

355 Interview with Alhassan Khalid, ZongoVationHub Finance and Administration Manager, Accra, 7.10.2022.

356 Training Programmes, <https://zongovationhub.org/training/>, accessed 10.12.2022.

Cyber security and employment are two other pillars of the hub.³⁵⁷ The Zongo Cyber Security programme informs schoolchildren about Child Online Protection whereas the Zongo Cyber Security Project addresses Zongo inhabitants about cyber security issues. Several of its skills programmes focus on training young people in digital media skills and equipping them to start small business. Other activities are designed to boost Zongo entrepreneurs, such as the Digital Zongo Project and the Zongo Data project, or framed to identify and address key challenges to achieve sustainable development through digital skills and entrepreneurship.³⁵⁸ As part of its outreach campaigns, the Hub has organised a series of Zongo Startup Summits, the most recent one in partnership with Ghana Tech Lab in September 2022.³⁵⁹ Two new initiatives followed in 2023. In partnership with Star Ghana Foundation, ZongoVation Hub launched the Zongo Digital Skills and Empowerment Program (ZoDSEP) in April 2023 and has since then organized training sessions in Accra, Kumasi and Koforidua.³⁶⁰ Several of the sessions were supported and organised in collaboration with local Muslim NGOs, including the Mother of all Nations Foundation in Madina, Accra,³⁶¹ and the Voice of Zongo Youth Foundation and Zongo Youth Association in Kumasi.³⁶² In June 2023, ZongoVation Hub used a USD 100,000 grant from the National Entrepreneurship and Innovation Programme to launch the Zongo Startup Program as support of startup ecosystems in Zongo communities.³⁶³

One of the ZongoVationHub's local partners is the *Zongo Inspiration Team* (ZIT), founded by AR Zakari Mcim.³⁶⁴ ZIT started as an initiative of likeminded

357 Interview with Alhassan Khalid, ZongoVationHub Finance and Administration Manager, Accra, 7.10.2022.

358 Non-training programs, <https://zongovationhub.org/non-training/>, accessed 10.12.2022.

359 "Third annual Zongo Startup Summit held in Accra," 7.9.2022, <https://www.ghanaweb.com/GhanaHomePage/business/Third-annual-Zongo-Startup-Summit-held-in-Accra-1618904>, accessed 10.12.2022.

360 <https://www.facebook.com/ZongoVation/>, postings 28.4.2023, 17.5.2023, 22.5.2023, 29.5.2023, 15.6.2023, 21.6.2023, 23.6.2023, accessed 17.8.2023.

361 <https://www.facebook.com/moanfoundation/>, posting 5.6.2023, accessed 17.8.2023.

362 <https://www.facebook.com/voiceofzongoyouthfoundation>, posting 21.6.2023, accessed 17.8.2023.

363 <https://www.facebook.com/ZongoVation/>, postings 9.6.2023, 26.6.2023, accessed 17.8.2023. Under the Zongo Startup program, young entrepreneurs are to receive funding (grant and seed investment), technical and mentorship support, office space, networking opportunities and access to global investors.

364 Iddris Tindannayil, "ZIT 5 Social Media Change Markers," 21.10.2015, <https://www.linkedin.com/pulse/zit-5-social-media-change-makers-zakiyu-iddris-tindannayil?articleId=6062554093321273344>, accessed 28.9.2021.



FIGURE 15 ZongovationHub. Leaflet announcing the Zongo Tech Revolution, aiming to train and develop 100,000 tech entrepreneurs and professionals from the Zongo communities in Ghana by 2030 in line with the UN Sustainable Development Goals
AUTHOR'S COLLECTION

activists whose ambition was to change the mindset of Zongo schoolkids and spur them to aspire tertiary education. Most Zongo kids, Alhaji Rabi Maude explained, end up in Grade B public schools with little likelihood that they ever make it to university or other tertiary educational institutions. Their idea was to focus on children in low-performing schools by providing one-to-one mentorship and entrepreneurship skills training, alongside arranging excursions to various institutions, educational centres, newspapers and government ministries.³⁶⁵

365 Interview with Alhaji Rabi Maude, Accra, 8.10.2022. Alhaji Rabi Maude was ZIT President 2015–2021.

ZIT's first event was the Zongo Dream Mentorship Clinic, organised in Accra in 2014.³⁶⁶ It soon multiplied with subsequent events arranged in Accra and Kumasi already in 2015.³⁶⁷ Since then, the group has developed into a formal career guidance and mentoring organisation, although confining its activities to children in Nima, Mamobi and Accra Newtown. Several of its activities are conducted with local partners, among others organising the celebration of the World Orphans Day together with Rayuwa Foundation, providing young girl mentorship together with Achievers Ghana, supporting the skills training programmes of the ZongoVationHub, or linking up with Success Book Club in running monthly gatherings and building local libraries.³⁶⁸ ZIT also supported Faata Africa in 2021 to organise the Accra edition of the Zongo Motivational Diet, a programme for developing among Zongo children a positive mental attitude towards life.³⁶⁹

ZIT consists of 40 dues-paying members of which ten constitute its core group of activists. Most of its activities are internally funded apart from its scholarship programme for which it has received a GHS 15,000 donation from EPP Books Fund. The ambition of the group is to expand its scholarship programme by making use of social media for soliciting funds from international donors.³⁷⁰

366 Abdur Rahman Shaban Alfa, "The Zongo Dream Mentorship Clinic: When Zongo Rose!," 19.12.2014, <https://www.ghanaweb.com/GhanaHomePage/features/The-Zongo-Dream-Mentorship-Clinic-When-Zongo-Rose-339554>, accessed 28.9.2021.

367 "Dream Mentorship Clinic for Youth in Zongo Communities," 19.5.2015, <https://newsghana.com.gh/dream-mentorship-clinic-for-youth-in-zongo-communities/>, accessed 28.9.2021; Abdul-Rahman Zulyaddain, "Kumasi Zongo Youth To Be Empowered Through ZIT Mentorship Programme," 12.10.2015, <https://www.modernghana.com/news/648682/1/kumasi-zongo-youth-to-be-empowered-through.html>, accessed 28.9.2021.

368 Interview with Alhaji Rabiū Maude, Accra, 8.10.2022. Success Book Club (<https://www.facebook.com/people/Success-BOOK-CLUB/100064703437383/>) is a Muslim NGO established by literary activist Inusah Mohammed in 2015. Its aim is to encourage reading and to empower the girl child. The reading club has about 120 members and is active in Nima, Mamobi and Accra Newtown. See further Abu Mubarik, "Meet theyoung man influencing Nima to read," 7.7.2017, <https://www.pulse.com.gh/ece-frontpage/success-book-club-meet-the-young-man-influencing-nima-to-read/3wd3tc4>, accessed 10.12.2022.

369 Interview with Alhaji Rabiū Maude, Accra, 8.10.2022; <https://faataafrica.org/zongo-motivational-diet/>. A similar event has been organized in Kumasi by Faata Africa in collaboration with the local Muslim NGO Community Redemption Foundation, see Zongo Motivational Diet Kumasi 2021, https://www.facebook.com/watch/live/?ref=watch_permalink&v=2990973127801888, accessed 10.12.2022, as well as in Ashaiman together with the Ashaiman Readers' Club, see <https://www.facebook.com/profile.php?id=100064528645297>, 13.3.2021, accessed 23.8.2023.

370 Interview with Alhaji Rabiū Maude, Accra, 8.10.2022.

COVID-19 interrupted ZIT's activities in 2020 and 2021 (apart from the Skills for Entrepreneurs event organised on 29 May 2021 in Kanda Community Library, Accra).³⁷¹ However, ZIT made a new start in 2022 by arranging a career fair, a quiz event for schoolkids,³⁷² and a public discussion on gender equity and equality. It further plans to introduce inter-disciplinary and inter-skills collaboration by introducing medicine and engineering in its programme alongside to train pupils from 20 selected Zongo schools in the art of public speaking and debating.³⁷³

The need to develop the livelihood of local communities is on top of the agenda of many Zongo youth organisations. The Kumasi-based *Zongo Youth for Unity and Sustainable Development of Ghana* (ZYUSDG), for example, published a series of short lectures on Facebook in February and March 2017. The topics addressed the sustainable development goals and challenges facing Zongo communities, including environmental degradation and environmental pollution, land disturbance, pollution, overpopulation, landfills, and deforestation. As a solution to the problems, the organisation underscored the need for massive information campaigns, advocacy against urban sprawling, prohibition of activities that contaminate water bodies, and promotion of environmental conservation. Further, as a solution to poor sanitation, ill-health, and low productivity caused by diseases in the Zongo areas, the group advocated for and organised clean-up exercises, addressed issues on indiscriminate disposal of waste, inadequate waste bins at vantage points, and unsupervised isolated filth grounds.³⁷⁴ Among its last interventions, it made—in hindsight—a rather novel and radical call to the Ghanaian Telcom MTN to accumulate interest charged on Muslim subscribers for Zongo development.³⁷⁵

However, it seems that the ZYUSDG was active on Facebook only during the first half of 2017. In October 2017, two other Kumasi-based Zongo youth organisations, the *Asante Zongo Youth Union* (AZOYU) and the *Zongo Hausa Youth Association of Ghana* (ZOHYAG), opened Facebook accounts. Both organisations recently started to cooperate and, together with the *Coalition of Muslim Institutions* (COMI) and the *ASALI Foundation*, launched the ZANGO PROJECT

371 <https://www.facebook.com/ZongoRising>, postings 18.2.2021, 29.5.2021, accessed 10.9.2021.

372 "Bawa Mogtari lauds Zongo Inspiration Team for Ayawaso Basic School quiz," 3.10.2022, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Bawah-Mogtari-lauds-Zongo-Inspiration-Team-for-Ayawaso-Basic-Schools-quiz-1634834>, accessed 8.10.2022.

373 Interview with Alhaji Rabiu Maude, Accra, 8.10.2022.

374 <https://www.facebook.com/Zongo-youth-for-Unity-And-Sustainable-Development-of-Ghana-739120419596809>, 25.2.2017, 1.3.2017, 3.3.2017, 5.3.2017, all accessed 5.8.2021.

375 <https://www.facebook.com/Zongo-youth-for-Unity-And-Sustainable-Development-of-Ghana-739120419596809>, 5.5.2017, accessed 5.8.2021.

to “engage and solicit the views of the youth for a collective development of our Zongo communities” in May 2021.³⁷⁶ Both organisations have earlier sought to empower the Zongo youth, the ZOHYAG, by celebrating World Hausa Day in August 2020, while the AZOYU organised the First Zongo Youth Congress in November 2020.³⁷⁷

A typical engagement by several Zongo youth organisations is to rally its members for community services and health promotion activities, usually before or during Ramadan. For example, members of the *Voice of Zongo Youth Foundation* were engaged in clean-up exercises in Aboabo No. 2, a suburb of Kumasi, while the *Zongo Hausa Youth Association of Ghana* focussed on Kumasi Central Mosque in April 2021. The Accra-based *Concerned Zongo Youth Group*, in turn, organised the Ramadan Health Walks in 2018 and 2019, while the Accra-based *Center for Muslim Youth in Peace and Development* and the Kumasi-based *Voice of Zongo Youth Foundation* both run campaigns against drug abuse. The *Kasoa Muslim Jihad Youth*, on the other hand, cleaned up the Tuba and Kojo-Ojo Muslim cemetery in Kasoa in December 2020 as well as in January, February, March, May, June, July and August 2021.³⁷⁸ The Wa-based *Youth Alliance for Zongo Development Foundation Ghana*, in turn, launched an awareness campaign on climate change and sanitation in April 2019. The *Bekwai Zongo Youth Development Association* arranged a clean-up exercise and a health-screening event as part of its launching week in July 2021.³⁷⁹ Similarly, the *Nsoatre Zongo Youth Association* carried out the Keep Nsuatre Clean exercise in August 2021, and the Members of *D.Line Youth Association Bolga* called its members to clean up the Muslim cemetery in Bolgatanga in October 2019 and October 2021.³⁸⁰

376 <https://www.facebook.com/asantezoyu/>, 5.8.2021; <https://www.facebook.com/ZOHYAG/>, 9.5.2021, accessed 16.1.2022.

377 ZOHYAG made headlines when it organized the International Hausa Day for the second time in Kumasi on 26 August 2021, see Faisal Mustapha, “Zongo Hausa Youth Association of Ghana Celebrate International Hausa Day,” 3.9.2021, <https://www.ghanaweb.com/GhanaHomePage/regional/Zongo-Hausa-Youth-Association-of-Ghana-Celebrate-International-Hausa-Day-1348495>, accessed 11.9.2021.

378 <https://www.facebook.com/kasoamuslimjihadyouth/>, 12.12.2021, 18.12.2020, 26.12.2020, 2.1.2021, 8.1.2021, 15.1.2021, 22.1.2021, 29.1.2021, 6.2.2021, 12.2.2021, 22.2.2021, 28.2.2021, 7.3.2021, 12.3.2021, 19.3.2021, 27.3.2021, 28.5.2021, 11.6.2021, 3.7.2021, 23.7.2021 and 6.8.2021, accessed 7.8.2021.

379 <https://www.facebook.com/bezydagh/photos/a.109889494135950/336934984764732/>, 14.7.2021, accessed 28.9.2021.

380 <https://www.facebook.com/Nsoatre-Zongo-Youth-association-118121293355020/>, 29.8.2021, accessed 28.9.2021; <https://www.facebook.com/d.lineyouthassociationbolga>, 8.10.2019, 31.10.2021, accessed 30.12.2021.

The Accra-based *Zongo Focus*, a youth group founded in 2016 with almost 8,000 followers on Facebook as at late 2021, has launched several initiatives and programmes for the social and spiritual uplift of younger Zongo inhabitants. Starting in 2016,³⁸¹ the group has organised annual Iftar collections and distributions, and clean-up exercises (the Let's Clean Zongo Project launched in 2018³⁸²), alongside ad hoc donations to special target groups, among others the Madina Polyclinic in November 2017.³⁸³ It further initiated the Inter-Madaris Game, a sports event for senior high schools.³⁸⁴ Its two main projects are the Zongo Youth Day Out as well as the Skills Development Initiative; both initiated in 2018. The former is an event that forms part of the annual Zongo Youth Month celebrations in April, its purpose is to expose young Zongo businesses to potential clients and investors through an open market, where various Zongo businesses represent their brands and exhibit their products and services. The event also provides a platform for networking and honouring change makers among the Zongo youth.³⁸⁵ The Skills Development Initiative was launched in November 2018 and the first entrepreneurship workshop with skills training, including the preparation of pastries, natural juice, ice cream, liquid soap and cakes, was arranged in December 2018.³⁸⁶

Other Zongo youth groups carry out similar business and vocational training programmes. The *Zongo Youth For Development* (Zoyfod), in partnership with a subsidiary of the German Embassy in Accra, launched a training programme to improve the marketability of Muslims with a vocational background (masons, carpenters, dressmakers) in 2018.³⁸⁷ The *East Legon Muslim Youth* organised the 'Read-and-Grow-Project', being an English literacy project to aid Muslim

381 Comment on 2016 Ramadan campaign, 22.10.2017, <https://www.facebook.com/zongofocus1/>, accessed 28.9.2021. Zongo First organized consecutive Ramadan Campaigns from 2016 to 2019. The 2020 campaign was cancelled due to the COVID-19 pandemic. The group resumed its Ramadan Campaign in 2021.

382 "It's the Let's Clean Zongo Project first edition," 28.2.2018, <https://www.facebook.com/zongofocus1/>, accessed 12.8.2021.

383 Posting on Facebook 12.11.2017 and photograph, <https://www.facebook.com/zongofocus1/photos/pcb.543111992698064/543111599364770>, accessed 28.9.2021.

384 The Inter-Madaris Games were held in 2018 and 2019 but had to be cancelled in 2020 due to the COVID-19 pandemic; activities include football, lime and spoon, table tennis and athletics. In 2021 and 2022, they were held anew.

385 <https://www.facebook.com/zongofocus1/>, 23.4.2018, accessed 12.8.2021.

386 <https://www.facebook.com/zongofocus1/photos/a.532497020426228/794473600895234/>, 6.12.2018, accessed 12.8.2021.

387 <https://www.facebook.com/Zongo-Youth-For-Development-Association-ZYFDA-193216640873939/>, 15.8.2018, accessed 16.1.2022.

students running from November 2019 to February 2020.³⁸⁸ In July 2021, the *Muslims Next Door*, a “community-focused youth empowerment and development initiative” founded in 2017, announced the forthcoming Zongo Business Exhibition Fair ’21.³⁸⁹ The Ashaiman-based *Make Zongo Great Again*, in turn, started as a *da’wa* platform in 2018 but transformed itself a few years later and engaged in local humanitarian projects. Since 2020, the group has collected funds for its annual Iftar food distribution project (“Food 4 Life”); in 2022, it branched out and commissioned borehole projects (“Water 4 Life”) in three rural communities, launched a Qurban project and organised its first Free Kids Eid Adha Dinner, and collected funds for renovating mosques in rural communities, alongside established a Zakat Fund (see further Chapter 5.3.6).³⁹⁰

In contrast to the above-mentioned groups, *Al-Huda Scout Group Moshe Zongo* in Kumasi aims to promote peaceful co-existence between boys and girls through the scout movement as a way to enhance community development.³⁹¹ Not much is known about the activities of Muslim scout groups in Ghana and their umbrella organisation, the *National Union of Ghana Muslim Scout* (NUGMS).³⁹²

3.3 Contesting Politically Related Violence and Vigilantism

A recurrent theme in Ghanaian media is politically related violence and vigilantism during election years. Zongo youth gangs are usually targeted by the media, believed to be instigated by politicians contesting for influence and voters in the Zongo communities.³⁹³ Muslim politicians, elders, chiefs and religious leaders from the National Chief Imam to local ones, in turn, have repeatedly, since the 1990s, addressed the Zongo youth, pleading with them to refrain from being lured into vigilantism and reminding them that Islam

388 <https://www.facebook.com/eastlegonmuslimyouth/photos/a.118766232883819/118766196217156>, 3.11.2019, accessed 28.9.2021.

389 <https://www.prod.facebook.com/muslimznextdoor/photos/a.269170823704940/831926557429361/>, 1.7.2021, accessed 28.9.2021.

390 <https://make-zongo-great-again.org/>; <https://www.facebook.com/MakeZongoGreatAgain> n/, 1.4.2021, 29.3.2022, 10.4.2022, 1.5.2022, 31.6.2022, 3.7.2022, 10.7.2022, accessed 4.8.2022.

391 See further <https://www.facebook.com/alhudascoutmoshezongo>.

392 The official account of the NUGMS has been dormant since 2013, see <https://www.facebook.com/National-Union-of-Ghana-Muslim-Scout-NUGMS-137682993057285>, accessed 6.1.2022.

393 For a general discussion, see Kwame Asamoah, “Addressing the Problem of Political Vigilantism in Ghana through the Conceptual Lens of Wicked Problems,” *Journal of Asian and African Studies* 55, no. 3 (2020): 457–471; Justice Richard Kwabena Owusu Kyei and Lidewyde H. Berckmoes, “Political Vigilante Groups in Ghana: Violence or Democracy?” *Africa Spectrum* 55, no. 3 (2020): 321–338.

stands for peace (illustration 16).³⁹⁴ The Vice President of Ghana, Alhaji Dr Mahamudu Bawumia, for example, strongly cautioned Zongo youth to resist calls by political leaders to lead and engage in political violence.³⁹⁵ Sheikh Arimiyao Shaibu, the National Chief Imam's spokesperson, further demanded politicians to back off their negative projects before the 2020 elections, underscoring that "[...] Zongo youth were made for more important assignments."³⁹⁶ However, the message of the political and religious leaders to the Muslim youth is a top-down one and contains both carrots and sticks. This is exemplified by the speech given by Alhaji Abdul Yusif Jihad, the Ahafo Regional Chief Imam at the celebration of the International Peace Day in September 2021: "[If] Zongo youth who engage in acts of violence and criminal activities were to be prosecuted by the police, they better use their strength to engage in productive activities to better their lots."³⁹⁷

Zongo youth groups, in turn, vehemently criticise Ghanaian media to have upheld and strengthened the negative stereotyping perception of a violent-prone Zongo youth. Many of the Zongo youth groups, therefore, rally behind the calls against political violence, although they use a 'bottom-up' language when addressing their followers. The AZOUY General Secretary Mohammed Habib Gali, for example, in an announcement prior to the 2020 elections, called on his fellow Zongo youth to help correct the misconception held about Zongo people as being violent and asked them to refuse to do the bidding of any political party.³⁹⁸ Some observers identify unemployment among the Zongo

394 See, for example, "Ghana: COMOG Tells NDC and NPP to Show Commitment to Peaceful Campaign," 9.5.20212, <https://allafrica.com/stories/201205100483.html>; "Adopt the right attitude to worship—Sheikh Dr Sharubutu," 15.8.2012, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Adopt-the-right-attitude-to-worship-Sheikh-Dr-Sharubutu-247755>; Alhaji Alhasan Abdulai, "I do not see Musims in Ghana falling to radicalism," 1.2.2016, <https://www.ghanaweb.com/GhanaHomePage/features/I-do-not-see-Muslims-in-Ghana-falling-to-radicalism-412015>; "Muslim youth urged to shun political vigilantism," 30.5.2019, <https://www.graphic.com.gh/news/politics/muslim-youth-urged-to-shun-political-vigilantism.html>.

395 "Resist calls to engage in political violence—Vice President Bawumia tells Zongo youth," 11.3.2019, <https://theworldnews.net/gh-news/resist-calls-to-engage-in-political-violence-vice-president-bawumia-tells-zongo-youth>, accessed 28.9.2021.

396 "Back off Zongos—Sheikh Arimiyao To 'Violent Politicians,'" 18.6.2020, <https://dailyguidenetwork.com/back-off-zongos%0e2%80%a2-sheikh-arimiyao-to-violent-politicians/>, accessed 28.9.2021.

397 "Prosecute Zongo youth who engage in political violence—Ahafo Chief Imam," 22.9.2021, <https://gna.org.gh/2024/04/chief-imam-cautions-zongo-youth-against-being-used-as-agents-for-political-violence/>, accessed 28.9.2021.

398 Kwadwo Baffoe Donkor, "Zongo youths urged to help correct perception of violence," 17.12.2020, <https://www.graphic.com.gh/news/politics/zongo-youths-urged-to-help-correct-perception-of-violence.html>, accessed 28.9.2021.

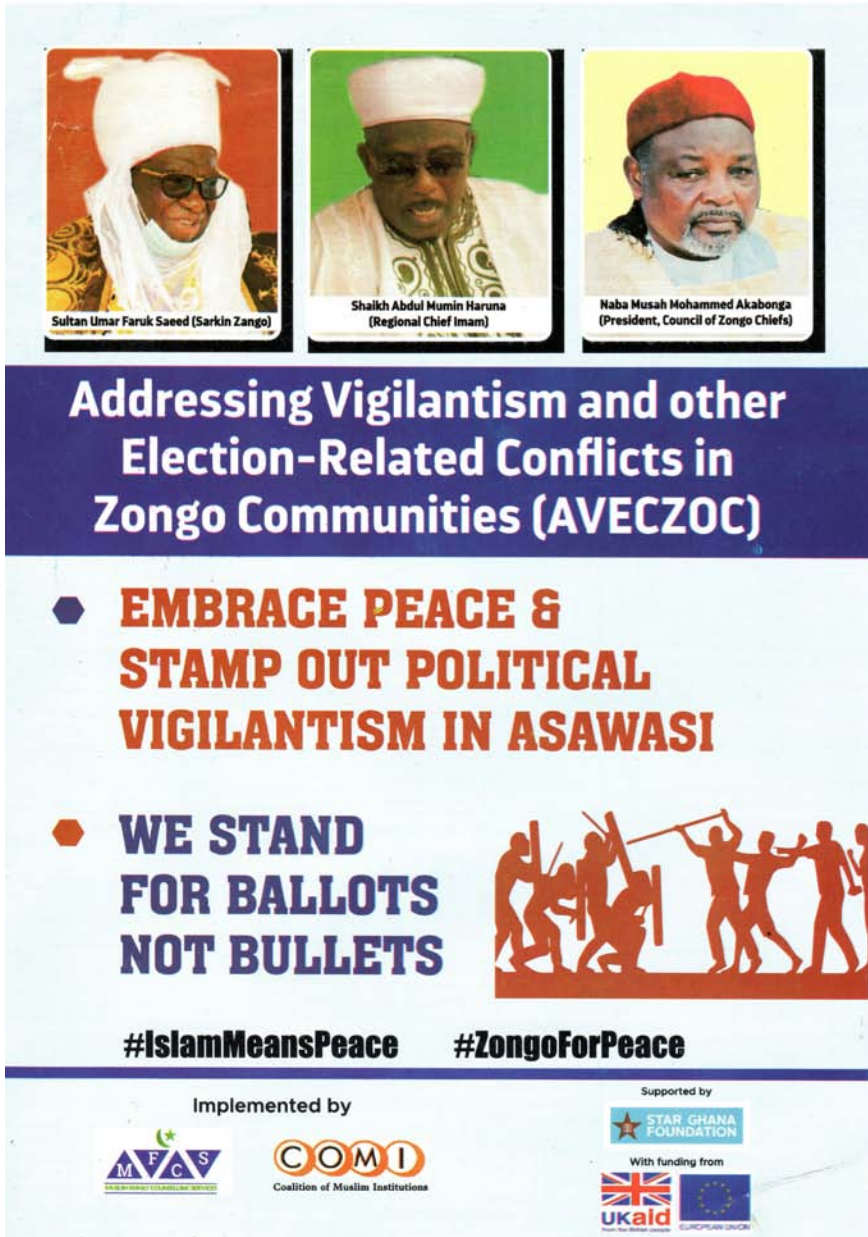


FIGURE 16 Muslim NGOs promoting election peace. Leaflet issued by the Muslim Family Counselling Services and the Coalition of Muslim Institutions (COMI) to promote their AVECZOC (Addressing Vigilantism and other Election-Related Conflicts in Zongo Communities) in 2020. COMI was formed in 2016.
AUTHOR'S COLLECTION

youth to fuel political extremism,³⁹⁹ parting with those Zongo youth groups that have urged vocational and business training programmes and initiated entrepreneurship projects among Zongo youth. Sometimes Zongo youth groups rally behind a joint platform to address police brutality and run anti-crimes campaigns themselves. This is the case of the *Federation of Youth Clubs* (FYC), formed in 2002 as an umbrella organisation for over 100 local youth clubs and groups (locally known as ‘bases’⁴⁰⁰) in Nima, Mamobi, Kanda and Accra Newtown.⁴⁰¹

Muslim advocacy groups, CSOs, think tanks and NGOs run anti-violence and peace campaigns during political elections, some spanning several decades. *The Light Foundation* (TLF) ranks among the high-profile Muslim NGOs active in curbing political violence during elections and reminding Zongo voters to reject politicians who recruit and use them as weapons of political violence.⁴⁰² Since its incorporation in 2005, the organisation has taken an active role in campaigning against radicalising Muslim youths during elections. In 2016, TLF launched the M-CUPE initiative, the Muslim and Zongo Communities Unite for Peaceful Election. Recognized for ambitious outreach, its RASE (Religious Leaders Action and Support for Peaceful Election) 2020 campaign rendered support from the STAR-Ghana Foundation with funding from the UK Foreign, Commonwealth and Development Office (FCDO) and EU.⁴⁰³ To give an example of a recently established Muslim NGO, *Peace Dawah Media* launched an information campaign project ahead of the 2020 elections, targeting Zongo youth with messages against hooliganism and election-related violence.⁴⁰⁴

399 Gifty Okoampah, “Youth unemployment fuelling recurring political violence in Banda District—Assemblyman,” 27.9.2021, <https://www.dntghana.com/2021/09/27/youth-unemployment-fuelling-recurring-political-violence-in-banda-district-assemblyman/>, accessed 28.9.2021.

400 The bases, defined by Inusah Mohammed as the nocturnal ‘stamping grounds’ of the local youth in Nima and Mamobi, are identified by their distinctive names, such as Michigan, Since Morning, Callos Bridge, Kosovo, Nuriya, Mobo base, Salt Lake, Los Angeles, World Place, Buza 111, West Side, Baakin Gutter, and Bumper Side, among others. See Inusah Mohammed, “The state of Nima and the Zongo Inspirational Team,” 3.6.2015, <https://www.ghanaweb.com/GhanaHomePage/features/The-state-of-Nima-and-the-zongo-inspirational-team-360535>, accessed 8.10.2022.

401 Interview with Said Mohammed Sani, administrative director of FYC, Accra, 9.10.2022; interview with Abdul Fattah Adam, founder and president of FYC, Accra, 19.10.2022.

402 “Reject politicians who incite violence—Light Foundation,” 19.6.2020, <https://www.graphic.com.gh/news/politics/reject-politicians-who-incite-violence-light-foundation.html>, accessed 4.8.2022.

403 <https://www.facebook.com/tlfghana/>, 5.12.2020, accessed 16.1.2022.

404 “Peace Dawah Media joins campaign for violent-free election,” 17.9.2020, <https://newsgha>

Curbing political violence is also on the agenda of the *Coalition of Muslim Institutions* (COMI). The Kumasi-based Muslim CSO was formed in 2019 as a platform for the Ashanti Regional Chief Imam, the Ashanti Regional Council of Imams and Ulama, the Council of Zongo Chiefs in Ashanti Region, the Office of the Kumasi Sarkin Zongo, the Muslim Executive Forum, and the Queenmothers (Magagias) in Kumasi. Supported by the STAR-Ghana Foundation and funded by UKAID and the European Union, the 2019-established Muslim CSO organised a series of sensitisation programmes to curb vigilantism and election conflicts in the Zongo communities.⁴⁰⁵ The *Voice of the Zongo Communities* (VoZ), a local NGO in Koforidua established in 2019, and its Chairman, Dr Abdul-Manan Waru made similar headlines before the elections in 2020. Speaking to the press ahead of an event organised in Koforidua Zongo in November 2020, Dr Abdul-Manan Waru challenged the Muslim youth to correct the popular misconception that Zongo people are troublemakers. He declared that the ultimate goal of the VoZ and all Zongo inhabitants was to move the Zongo communities from a marginal to a viable group of people "... where their social, economic, education, cultural and human rights issues are effectively sustained."⁴⁰⁶

Several Zongo youth groups address politically related violence, especially during elections. *Zongo Insight*, for example, engaged actively in urging its members in Madina Zongo to register for the 2020 elections,⁴⁰⁷ and called for an "attitude shift" from "blindly following politicians" to "standing for positive collective youth driven development agendas" within Zongo communities to push for radical youth development within the Madina Zongo community and beyond.⁴⁰⁸ It vehemently condemned vigilantism, underscoring and reminding its members "[...] it is cancer that affects us all regardless of our social class within the Ghanaian society."⁴⁰⁹ The *Ghana Islamic Forum*, a platform com-

na.com.gh/peace-dawah-media-joins-campaign-for-violent-free-election/?_cf_chl_jschl_tk__=pmd_a054b06c29dcab774f01b1444801f10ef784618f-1628339713-0-gqNtZGzNAiKjcnBszQkO, accessed 7.8.2021.

405 "Coalition of Muslim institutions formed in Kumasi ... For intensive community education on eradication of vigilantism," 13.6.2019, <https://www.thefreelibrary.com/Coalition+of+Muslim+institutions+formed+in+Kumasi+...+For+intensive+...-a0588846168>, accessed 5.8.2021; Anita Serwaa Adzoga, "Coalition sets out to stamp out Political Vigilantism in Zongo Communities," 21.11.2020, Coalition sets out to stamp out Political Vigilantism in Zongo Communities—MyJoyOnline.com, accessed 5.8.2021.

406 Voice of Zongo Communities, <https://www.facebook.com/vozh/>, 27.11.2020, accessed 5.10.2021.

407 <https://www.facebook.com/InZongo/>, 31.8.2019, accessed 7.8.2021.

408 <https://www.facebook.com/InZongo/>, 29.8.2019, accessed 7.8.2021.

409 A. Swalah, Vigilantism: Politically Related Violence Through The Eyes of A Zongo Kid, <https://www.facebook.com/InZongo/>, 29.11.2020, accessed 7.8.2021.

prising mainly Muslim middle-class youth, champions the radicalisation of Muslim youth “by unscrupulous religious zealots or extremists whose opprobrious enterprises erroneously tend to affront the sanctity of Islam.”⁴¹⁰ Formed in 2015, the platform was active on Facebook in 2016 but seemed to have become dormant since then.

4 International Muslim Charities Operating in Ghana

International Muslim charities started their operations in Ghana in response to the drought and famine that hit hard the country’s northern parts in 1983 although the extent and impact of these interventions has not been scrutinised in academic research. Neither have their activities during the ‘Guinea Fowl War’, the civil war affecting communities in the Northern Region in 1994, been scrutinized by academic research. The first phase of Muslim NGOs activism in Ghana was, not surprisingly, linked to *da’wa* and mainly resulted in the construction of mosques and prayer sites. Nevertheless, a few international Muslim NGOs, such as the Libyan *World Islamic Call Service* (WICS) and the Iranian *Agriculture and Rural Development* (ARD), also made investments in health care and rural development projects. The WICS funded the Islamic Clinic outside Wa, whereas the ARD engaged in large-scale technical and infrastructural agricultural assistance in the Northern Region, see below Chapter 2.4.2.

The second phase of international Muslim NGOs (Muslim INGOs) started during the early 2000s. This phase was marked by the advent of Western Muslim charities and Islamic solidarity-based organisations in Ghana, such as the *Zakat Foundation of America* and the UK charities *Al-Muntada Aid* and *Muslim Aid*. Several Arab and Western international Muslim charities established field or regional offices in Ghana and started to run their own projects. Some of the larger international Muslim charities also engaged in projects targeted at non-Muslims or mixed communities, while others restricted their activities to Muslim communities. All of them were running Ramadan/Iftar and Udhya/Qurbani programmes, either by directly donating food and meat packages or cattle to be slaughtered, or indirectly funding the activities of local Muslim NGOs. In general, however, the main activities of international Muslim charities were directed toward the implementation of humanitarian, educational, sanitary and water projects. Many of them also funded various *da’wa* projects, most notably the building of a masjid or a mosque.

410 PRESS STATEMENT FROM THE GHANA ISLAMIC FORUM (GIF) ON MATTERS ARISING FROM THE “GITMO BROUHAHA” TAKE OUT RELIGION FROM THE GITMO DEBATE, 18.1.2016, <https://www.facebook.com/ghanaislamicforum/>, accessed 23.8.2021.

A noticeable change in the activities of Muslim INGOs in Ghana occurred around 2011 in the aftermath of the Arab Spring that shook North African and Middle Eastern countries (see Table 5). The most drastic consequence was the disappearance of the World Islamic Call Service, its fate being doomed by the collapse of the regime of Muammar Al Ghaddafi in Libya. The activities of the WICS also stopped in Ghana, including its financial support of the Islamic Clinic in Wa.⁴¹¹

Some Muslim INGOs stopped their activities in Ghana for other reasons. The *Muntada Islamic Trust* (Al-Muntada Al-Islami), a Saudi-funded and London-based NGO active in Ghana since 1990, undertook its last intervention in Ghana in 2012. The group launched a project on maternal mortality, sending three teams of UK-trained midwives to Ghana to run midwifery-training courses.⁴¹² However, the Trust decided in 2013 to form a separate and independent organisation by the name of Al-Muntada Aid (Muntada Aid) to take over the international relief and development schemes overseas, whereas Muntada Islamic Trust concentrated its activities in Britain.⁴¹³ According to the homepage of Al-Muntada Aid, the organisation has in recent years funded water and humanitarian relief (Ramadan and Qurban) projects in Ghana.⁴¹⁴

The UK Muslim charity *Muslim Aid* has also ceased its operations in Ghana.⁴¹⁵ From 2005 to 2007, Muslim Aid committed over GHC 1 billion (ca. 16,000 USD) through the Tamale-based development organisation Northern Ghana Aid (NOGAID, established in 2004). They donated textbooks and rolled out a computer literacy development project in Tamale.⁴¹⁶ However, NOGAID was removed from the UK charities register in 2010, perhaps an indication of why Muslim Aid stopped its operations in Ghana as it had no partner.⁴¹⁷

411 On the activities of the WICS until ca. 2006, see Mustapha Abdullah Kuyateh, A Study of World Islamic Call Society (WICS) as an NGO in Ghana, BA thesis, Islamic University College, Accra, 2006, and Dumbe, *Islamic Revivalism in Contemporary Ghana*.

412 Al Muntada Trustees & Account Report 1st August 2011–31st July 2012, available at apps.charitycommission.gov.uk/Accounts/Ends55/0000293355_AC_20120731_E_C.PDF, accessed 7.11.2017.

413 Al Muntada Trustees & Account Report 1st August 2013–31st July 2014, available at apps.charitycommission.gov.uk/Accounts/Ends55/0000293355_AC_20140731_E_C.PDF, accessed 7.11.2017.

414 See further <https://www.muntadaaid.org>.

415 <https://www.muslimaid.org>, accessed 7.11.2017.

416 "Muslim Aid sinks over one billion cedis," 23.2.2007, <https://www.ghanaweb.com/GhanaHomePage/education/Muslim-Aid-sinks-over-one-billion-cedis-19702>, accessed 7.11.2017.

417 <http://beta.charitycommission.gov.uk/charity-details/?subid=0®id=1107238>, accessed 7.11.2017.

On the other hand, according to news reports on the internet, NOGAID was still active in Ghana as at 2016.

The Arab Spring and its consequences gave way to the third and contemporary phase of Muslim INGOs activism in Ghana. This third phase saw a reconstitution of the landscape of Muslim INGOs operating in Ghana, most notably the advent and massive intervention of Turkish Muslim charities (see Chapter 2.4.4 below). Moreover, the number of Western and non-Arab Muslim INGOs and increasingly Western national/local Muslim NGOs has expanded tremendously. This phenomenon is partly due to the intensification of networking made possible through social media, which is an outcome of the establishment of Ghanaian Muslim diaspora communities in North America and Western Europe. The most recent aspect of this expansion is the engagements of Muslim groups and associations in Pakistan, China (Hongkong), Singapore, Indonesia, Australia and New Zealand in *da'wa* and humanitarian projects in Ghana.

TABLE 5 Three phases of international Muslim NGOs operating in Ghana

Country	Organisation
Phase I (1980s–2000)	
Iran	Agriculture and Rural Development; Ahlul-Bait Foundation; Iranian Red Crescent Society
Kuwait	African Muslim Mission (Direct Aid)
Libya	World Islamic Call Society
UK	Al-Muntada Aid
Phase II (2000–2012)	
Iran	Agriculture and Rural Development; Ahlul-Bait Foundation; Iranian Red Crescent Society
Kuwait	Direct Aid; Care and Social Development; Rahma International Society
Libya	World Islamic Call Society
KSA	Muslim World League
UK	Al-Muntada Aid; Muslim Aid UK
USA	Zakat Foundation of America
Phase III (2012–[2023])	
Australia	Muslim Aid Australia; International Human Care and Relief Organisation Australia
Austria	Rahma Austria
Bahrain	Tarbeia Islamic Society
Belgium	Hearts 4 Mercy
Canada	Al-Huda Relief of Canada
China	Muslim Council of Hong Kong
Denmark	VIOMIS Aid
France	Nouvelle Optique

TABLE 5 Three phases of international Muslim NGOs operating in Ghana (*cont.*)

Country	Organisation
Germany	Ahkwaat G Foundation; Ansaar International; Eyes of Light; Help Dunya; Bayrische Islamische Gemeinschaft; Emin Humanitärer Hilfsverein; Aminu Initiative; Hajia Akweley Legacy Foundation
KSA	Muslim World League (WML); Al-Qimmah Association; World Assembly of Muslim Youth (WAMY); International Islamic Relief Organisation (IIRO); International Union of Muslim Scholars; Custodians of the Two Mosques; Holy Quran Heritage Society; Abdul-Aziz Charitable Society; KSRelief
Kuwait	Direct Aid; Care and Social Development; Rahma International Society, Kuwaiti Red Crescent Society; Sheikh Abdullah Al-Nouri Charity Society; International Islamic Charity Organization (IICO); Kuwait Zakat House; Alhedaya Kuwait; Kuwaiti Horizons Charity Society; Al-Najat Charitable Society
Indonesia	Aksi Cepat Tanggap (ACT); Global Wakaf
Iran	Ahlul-Bait Foundation; Iranian Red Crescent Society
Morocco	Mohammed VI Foundation for African Oulama
New Zealand	Voice of Islam
Pakistan	Dawat-e-Islami
Qatar	Qatar Charity/Qatar Charitable Society; Sheikh Thani bin Abdullah Foundation for Humanitarian Services (RAF Foundation); <i>Sheikh Eid Bin Muhammad Al Thani Charitable Foundation (Eid Charity)</i>
Sierra Leone	International Islamic Youth League
Singapore	Global Ehsan Relief
South Africa	Al-Imdaad Foundation
Sudan	Tanmiyat Humanitarian Foundation
Switzerland	Swiss Barakah Charity
Turkey	Kimse Yok Mu Solidarity Foundation; Ghana-Turkey Co-operation and Development Association (TUDEC); Ghana Friendship and Solidarity Association (GANADER); Maarif Foundation; Human Development Association International (HUDAI); CANSUYU; Humanitarian Relief Foundation (IHH); IH-Da Vakfi; Türkiye Diyanet Vakfi (TDV); İnsana Deger Veren Dernekler Federasyonu; Hayrat Yardim; Hayat Yolu; Turkish Red Crescent; Deniz Feneri Association; Universal Islamic and Cultural Trust Turkey
UAE	Emirates Red Crescent; Al-Makhtoum Foundation/Mohammed bin Rashid Al Maktoum Global Initiatives; Dubai Charity Association; Sharjah International Charity; Dar al-Ber Society
UK	Muslim Global Relief; Caravan of Mercy; Salam Charity; IERA Charity; InTouch Foundation; Human Relief Foundation; Love Mercy Hope; Muntada Aid; Al-Imdaad UK; Illuminations Welfare Foundation; International Islamic Youth League/Africa Youth Development; Haji Bashir Ahmed Foundation
USA	Zakat Foundation of America; Islamic Relief USA; Generation Wealthy, Unity & Faith; Hidayah Foundation; Islamic Ummah Relief (IUR); Salaam Ul-Muslimiyun Foundation; Life for Relief and Development (LIFE); African Islamic Heritage Foundation; Global Deaf Muslim; Mercy Without Limits; Mercy for Mankind Foundation; Wal Jamaha Alliance Charity Foundation; Al-Fadl People Organization;

TABLE 5 Three phases of international Muslim NGOs operating in Ghana (*cont.*)

Country	Organisation
USA	Forgotten People Organisation; Africa Relief & Community Development; One Hand, One Heart; Taimaka Africa Foundation; Ar-Rahman Foundation; Umbrella Ghana Togo Muslim Association of Minnesota

4.1 Arab/Gulf Charities

Arab and Gulf charities such as Direct Aid and Qatar Charities have for decades worked in Ghana, either directly via their branch offices or indirectly by using local Ghanaian NGOs, such as Aldiaa Society, Care and Social Development Organisation, Firdaus Foundation for Social Services and ICODEHS as commissioners and facilitators of their donations and investments. Most of the Arab and Gulf charities support a narrow range of projects, including the building of mosques and (Islamic/madrassa) schools, the drilling of boreholes (clear water projects), and humanitarian relief in the form of Ramadan/Iftar and Qurbani/Udhiya food packages and clothing.

The data provided by the Financial Tracing Services of the UN Office for the Coordination of Humanitarian Affairs (OCHA) is indicative of the assistance rendered by some of the larger Arab/Gulf charities (see Table 6). Most of them assist water projects and/or food security projects; the latter post includes mainly Ramadan and Qurban donations. A third important area of support is food relief to drought victims and, in 2020 and 2021, COVID-19 response. Not listed are investments in mosque and madrasa/educational projects; neither does the OCHA data contain much information on investments from Turkish charities and Arab/Gulf charities not connected to a state ministry or department. Nevertheless, the data gives a broad picture of the infrastructure of financial flows from the Gulf area to Ghana, either via a Ghanaian facilitator or directly.

TABLE 6 Financial transactions from Arab/Gulf charities to Ghana, 2006–2023

Year	Donor	Facilitator	Sum (USD)	Project
2006	Rahma International Society (Kuwait)	Care and Social Development Organization	23,800	Food security (drought)
2007	Rahma International Society (Kuwait)	Care and Social Development Organization	34,000	Food security (drought)
2008	–	–	–	–

TABLE 6 Financial transactions from Arab/Gulf charities to Ghana, 2006–2023 (*cont.*)

Year	Donor	Facilitator	Sum (USD)	Project
2009	Rahma International Society (Kuwait)	Care and Social Development Organization	34,000	Food security (drought)
2010	Rahma International Society (Kuwait)	Care and Social Development Organization	10,200	Malaria drugs and bags
2011	Rahma International Society (Kuwait)	Care and Social Development Organization	75,000	Food security (drought)
2012	Kimse Yok Mu Solidarity Foundation (Turkey)	[direct]	25,000	Meat packages distribution to needy families (= Qurban)
	Kimse Yok Mu Solidarity Foundation (Turkey)	[direct]	10,000	Ramadan Project 2012 food packages
	Sheikh Thani bin Abdullah Foundation for Humanitarian Services (Qatar)	Firdaus Foundation for Social Services	10,617	4 water projects
2013	–	–	–	–
2014	–	–	–	–
2015	–	–	–	–
2016	Direct Aid	[direct]	275,026	12 water projects
2017	Direct Aid	[direct]	393,220	89 water projects
2018	Direct Aid	[direct]	870,982	167 water projects
	Qatar Charity	[direct]	54,735	Provision of food items (= Ramadan/Qurban)
2019	Direct Aid	[direct]	270,178	32 water projects
	Sheikh Abdullah Al-Nouri Charity Society (Kuwait)	Al Dia'a Humanitarian Association (Aldiaa Society)	1,980	Food security (= Qurban)
	Sheikh Abdullah Al-Nouri Charity Society	Al Dia'a Humanitarian Association	42,904	"building a limited benefit well/establish & furnish a mosque"
	Sheikh Abdullah Al-Nouri Charity Society	Care and Social Development Organization	5,281	Food security (= Ramadan)
2020	Direct Aid	[direct]	237,582	30 water projects
	Direct Aid	[direct]	1,424,734	4 water and sanitation projects
	Direct Aid	[direct]	24,852	COVID-19 (2 projects)
	Direct Aid	[direct]	8,059	Relief assistance (7 projects)
	Kuwait/Government	Care and Social Development Organization	914,000	Multiple projects
	Kuwait/Government	Ghana Red Cross Society	8,020	Udhiya meat distributed to 600 needy families
	Kuwait/Government	Al Dia'a Humanitarian Association	184,677	Water, mosque and Ramadan projects

TABLE 6 Financial transactions from Arab/Gulf charities to Ghana, 2006–2023 (cont.)

Year	Donor	Facilitator	Sum (USD)	Project
	Kuwait Red Crescent Society	Ghana Red Cross Society	8,020	Udhiya to 600 needy families
	Qatar Charity	[direct]	110,324	COVID-19 response
	Sheikh Abdullah Al-Nouri Charity Society	Care and Social Development Organization	696,738	Water, sanitation, education and food security
2021	Kuwait Red Crescent Society	Ghana Red Cross Society	5,000	Iftar project for 4,000 needy families
	Qatar Charity	[direct]	40,827	COVID response
	Rahma International Society	Care and Social Development Organization	265,571	Multiple projects
	Sheikh Abdullah Al-Nouri Charity Society	Al Dia'a Humanitarian Association	900,919	Water, mosque, provision of food for poor and needy
2022	Saudi Arabia/Government	Markaz Aleawn Alyaqin	160,000	Provision of food baskets to needy people
	Kuwait Red Crescent Society	Private individuals and organizations	5,000	Iftar project
	Kuwait/Government	Direct Aid	701,421	Water & sanitation
	Sheikh Abdullah Al-Nouri Charity Society	Al Dia'a Humanitarian Association	459,364	Water, mosque, provision of food for poor and needy
2023	Saudi Arabia/Government	Markaz Aleawn Alyaqin	160,000	Provision of food baskets to needy people
	Saudi Arabia/Government	Markaz Aleawn Alyaqin	1,283,118	Drilling of 52 wells
	Kuwait/Government	Ghana Muslim Youth Research Society for Education and Development	5,001	Iftar (food project)
	Kuwaiti Horizons Charity Society	Society for Education and Development	80,718	Water and educational project, feeding of poor people
	Alhedaya Kuwait (Al-Hidaya Charitable Society?)	Youth Education and Awareness Society	70,390	Water & sanitation project, feeding of poor people
	Al Najat Charitable Society (Kuwait)	Islamic Media Association; Al-Dhyaa Association (= Aldiaa Society?)	9,464	Ramadan meals and protection to the poor
	Al Najat Charitable Society (Kuwait)	Islamic Media Association; Al-Dhyaa Association (Aldiaa Society?)	14,926	Water and sanitation projects

SOURCE: OCHA FINANCIAL TRACKING SERVICE, ACCESSED 5.12.2023

However, as will be discussed below, the data collected by OCHA is incoherent and incomplete. The data presented in Table 6 gives the impression that the Kuwaiti Rahma International Society (i.e., Rahma International Association) was an active donor before 2011 while Direct Aid and Qatar Charity have tremendously expanded their activities in Ghana since the latter half of the 2010s. In addition, one finds no reference to ICODEHS, although the organisation has cooperated with Arab/Gulf charities for decades. The Qatari charity *Sheikh Thani bin Abdullah Foundation for Humanitarian Services* (RAF), for example, has for several years invested in the construction of mosques,⁴¹⁸ figures that are not included in OCHA data. Part of its funding are donation made by Qatari philanthropists that RAF channels to Ghanaian organisations.

Qatar Charity (QC, formerly known as Qatar Charitable Society), established in 1984 with headquarters in Doha and field offices in 30 countries, has been operating in Ghana for more than two decades. Until 2017, Qatar Charity channelled its funds via Ghanaian partner organisations, such as ICODEHS, Aldiaa Charity Association (well projects and orphan sponsorship; Illustration 17), and COMOG (Ramadan donations). However, it opened a regional office in Accra in March 2017 to enhance its visibility in Ghana as a funding organisation for health projects, social protection, education, water and sanitation.⁴¹⁹ The expansion of Qatar Charity resulted in the recruitment of new local staff members to run the Accra office. Portfolios engaged included an administrative support officer, an accountant, a programme officer, a civil engineer, a secretary, a social welfare and sponsorship officer in 2017,⁴²⁰ and another secretary late in 2018.⁴²¹ In spring 2020, Qatar Charity recruited a field officer to supervise QC-funded projects.⁴²² In fall 2020, it searched for a country director.⁴²³ In June

418 For example, RAF had funded the building of 66 mosques in 2015 and planned to invest in another 30 mosque projects in 2016; see “RAF builds 375 mosques in 23 countries,” 4.1.2016, <https://thepeninsulaqatar.com/public/news/qatar/364808/raf-builds-375-mosques-in-23-countries>, accessed 6.10.2021. In addition, RAF had funded an (undisclosed) number of school projects in Ghana; see “RAF builds 33 schools in 10 African countries,” 24.7.2017, <https://www.gulf-times.com/story/557692/RAF-builds-33-schools-in-10-African-countries>, accessed 6.10.2021.

419 A.R. Gomda, “Qatar Charity Pitches Camp In Ghana,” 10.3.2017, <https://www.ghanamma.com/2017/03/10/qatar-charity-pitches-camp-in-ghana/>, accessed 13.7.2021.

420 https://www.vimjobs.com/browse/jobs/co/qatar-charity-qc/3956#google_vignette.

421 <https://www.jobsinghana.com/jobs/indexnew.php?device=d&view=39073>, accessed 13.7.2021.

422 <https://joblistghana.com/qatar-charity-qc-recruiting-now-2020.html>, accessed 13.7.2021.

423 <https://www.advance-africa.com/qatar-charity-country-director-jobs-in-ghana.html>, accessed 13.7.2021.



FIGURE 17 Funded by Qatar Charity, implemented by Aldiaa Society. One of the numerous educational projects: Signpost in front of school building in a suburb of Kumasi
PHOTO: HOLGER WEISS/2018

2021, it recruited a monitoring and evaluation officer, another civil engineer, a financial assistant, two additional social welfare officers, and a driver.⁴²⁴

Qatar Charity hit the headlines in 2018 when its regional office announced the completion of more than 50 new water projects in remote areas of Ghana, including 25 mechanised boreholes with overhead tanks in Agona West Municipality, Central Region. According to the country plan of the regional office, Qatar Charity planned to drill more than 200 surface and artesian wells.⁴²⁵ Since then, the organisation has increased its visibility in the country running projects and programmes by itself rather than being a mere donor agency. Apart from being a visible donor of food and meat packages during Ramadan

424 https://www.vimjobs.com/browse/jobs/co/qatar-charity-qc/3956#google_vignette, accessed 13.7.2021.

425 "Qatar Charity Constructs 25 mechanised Boreholes," 8.11.2018, <https://www.graphic.com.gh/news/general-news/qatar-charity-constructs-25-mechanised-boreholes-in-agona-west.html>; "Qatar Charity to drill 200 wells in Ghana," 26.11.2018, <https://www.qcharity.org/en/qa/news/details/15005-qatar-charity-to-drill-200>; both accessed 27.5.2024.

and the Eid festivals, the organisation has several times hit the headlines for funding educational projects in remote areas and Zongo communities.⁴²⁶

Qatar Charity has supported the Ministry of Inner-City and Zongo Development and the governmental Zongo Development Fund for several years.⁴²⁷ In 2018, it announced to drill 36 boreholes in selected Zongo communities as well as supported the Ministry with sewing machines, vulcanizing equipment and small tools for bicycle repairs as part of the Ministry's programme to enhance entrepreneurship among poor Zongo residents.⁴²⁸ In 2019, it started to build clinics and health centres; by 2023, it had already commissioned 30 of them.⁴²⁹ In 2023, it launched its new economic empowerment and food security programme, targeting beneficiaries in rural and poor urban communities in Greater Accra, Central, Eastern, Ashanti, Northern and Volta Regions. The new programme includes in twelve key projects and includes seed funding and the provision of equipment for grocery shops, bakeries, sewing machines and accessories, provision of passenger and load tricycles, poultry farming, food farming, cattle and sheep farming, greenhouses, as well as the provision of media gadgets for freelance operations.⁴³⁰

Cooperation with the Zongo Development Fund was boosted in 2020 when Qatar Charity provided items valued at GHS 194,640 (ca. 32,000 USD) to six hundred families at Kasoa Zongo, Central Region, as part of the fight against COVID-19. Beyond the distribution of sanitary items, the organisation announced the delivery of food packages to poor and vulnerable communities that had been hard-hit by the lockdown in April 2020.⁴³¹ A similar donation of sanitary items was made to 300 low-income families in Agona West Municipality, Central Region. In total, the organisation had distributed 600 pieces of hand sanitisers,

426 "Qatar Charity supports Adentan Municipality with 3-unit classroom block," 5.10.2020, <https://ghananewsonline.com.gh/qatar-charity-supports-adentan-municipality/>, accessed 13.7.2021.

427 "Zongo Ministry to rally NGOs for development of Zongo communities," 25.7.2018, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Zongo-Ministry-to-rally-NGOs-for-development-of-Zongo-communities-671794>, accessed 6.1.2022.

428 "Zongo Ministry, Qatar Charity support needy families," 27.8.2018, <https://ghananewspage.com/zongo-ministry-qatar-charity-supports-needy-families/>, accessed 13.7.2021.

429 "Qatar Charity opens two health centers in rural Ghana," 2.5.2023, <https://www.qcharity.org/en/qa/news/detailsinternational/21908-qatar-charity-opens-two>, accessed 5.12.2023.

430 "Qatar Charity Implements Economic Empowerment and Food Security Program in Ghana," 25.11.2023, <https://upperwestmedia.net/qatar-charity-implements-economic-empowerment-and-food-security-program-in-ghana/>, accessed 5.12.2023.

431 "Zongo Fund, Qatari Charity Support 600 Families," 11.4.2020, <https://dailyguidenetwork.com/zongo-fund-qatari-charity-support-600-families/>, 13.7.2021.

2,400 quantities of liquid soap, 2,400 pieces of Dettol antiseptic and 3,000 nose masks to low-income families in the Greater Accra and Central Regions as at mid-April 2020.⁴³²

Qatar Charity also has made headlines for its Iftar and Qurban campaigns. During Ramadan 2020, the organisation distributed food items worth about GHS 10 million (ca. 1.6 million USD) to 4,500 needy Muslim families via 15 distribution centres in Greater Accra, Kasoa and Tamale.⁴³³ In addition, it provided 8,750 packages of food and water to several schools and mosques in the Ashanti Region.⁴³⁴ In 2021, Qatar Charity operated 26 project centres in the Great Accra, Ashanti, Northern, and Volta Regions, targeting to feed about 50,000 people nationwide during Ramadan.⁴³⁵ Apart from Ramadan packages, Qatar Charity also provides support to needy families during the Eid al-Adha festival; for example, in 2018, it collaborated with the Ministry of Inner-City and Zongo Development when it provided meat to 200 families in three Zongo communities in the Greater Accra Region.⁴³⁶

Direct Aid Society, formerly known as Africa Muslims Agency, is a charity founded in Kuwait in 1981, and adopted its new name in 1999 when it expanded its scope of charitable projects. It currently (2020) operates in 30 countries, including Ghana, where it has been active since 1988. Direct Aid is one of the most visible international Muslim charities in Ghana and runs multiple programmes, including education, water, health services, orphans, and poverty alleviation, in addition to humanitarian relief and advocacy programmes.⁴³⁷ Since the last decade, Direct Aid has presented itself in public as a non-profit, non-political, non-sectarian organisation. Its focus has been on education and agriculture for all, irrespective of race, ethnicity, political or religious affiliation,

432 “COVID-19: Qatar Charity reaches out to poor families in Agona West Municipality,” 16.4.2020, <https://www.graphic.com.gh/news/general-news/covid-19-qatar-charity-reach-es-out-to-poor-families-in-agona-west-municipality.html>, accessed 13.7.2021.

433 “Qatar Charity supports needy families in Ghana,” 3.5.2020, <https://newsghana.com.gh/qatar-charity-supports-needy-families-in-ghana/>, accessed 13.7.2021.

434 Hafiz Tijani, “A/R: Islamic charity group supports Muslim students during Ramadan,” 1.5.2021, <https://citinewsroom.com/2021/05/a-r-islamic-charity-group-supports-muslim-students-during-ramadan/>, accessed 13.7.2021.

435 Augustus Acquaye, “Qatar Charity supports Muslims during Ramadan,” 4.5.2021, <https://www.gbcghanaonline.com/general/qatar-charity-supports-muslims-during-ramadan/2021/>, accessed 13.7.2021.

436 “Zongo Ministry, Qatar Charity support needy families,” 27.8.2018, <https://ghananewspage.com/zongo-ministry-qatar-charity-supports-needy-families/>, accessed 13.7.2021.

437 Facebook video (2020): About Direct Aid, <https://www.facebook.com/105673817734336/videos/206491173954494/>, accessed 14.7.2021.

or gender.⁴³⁸ It is among the few organisations whose annual reports have been published in the Ghanaian press, providing some data about its operations and expenditures. According to its Annual Report for 2013, expenditure on construction, education, social sector, administration, health and seasonal grants amounted to GHS 3,462,197 (USD 560,000) and was budgeted for 2014 to GHS 5,341,518 (USD 850,000). The agency operated four social development centres across Ghana in Adenta (Greater Accra Region), Kumasi, Cape Coast, and Tamale.

In conjuncture with the centres were boarding schools, totalling 746 students. Its educational programme included, among others, the construction of schools, sponsorship, teachers training, and feeding programme at its two schools, the Mercy Senior High School in Adenta and the Abubakar Siddique Senior High School in Tamale. At Ayensudoh, Elmina (Central Region), it established a vocational training institute for dressmaking/fashion design and carpentry work. The core of its health initiative was the Kuwait Clinic established in Madina, Accra, as well as its 'medical caravan' outreach programme to four regions.⁴³⁹ In addition, between 2012 and 2015, Direct Aid had provided 38 boreholes and 163 water wells all over the country and operated four orphanages in Ayensudoh, Accra, Kumasi, and Tamale.⁴⁴⁰

Since then, the organisation has stepped up its activities in Ghana, among others, via its memoranda of understanding with the Ministry of Gender, Children and Social Protection, and the Community Water and Sanitation Agency (CWSA). Through the latter memorandum, signed in 2018, Direct Aid became a partner organisation of the CWSA and committed funds to construct water systems to provide potable water for communities in need. The partnership cemented the position of Direct Aid as a key provider of water systems; already in 2018, it had provided 163 boreholes fitted with hand pumps at the cost of GHS 2.8 million (USD 453,000).⁴⁴¹ In 2019, it offered to fund a GHS 20,000

438 "Gender Ministry salutes Direct Aid Country Director," 23.7.2015, <https://www.modernghana.com/news/631696/gender-ministry-salutes-direct-aid-country-directo.html>, accessed 14.7.2021.

439 Alhasan Abdulai, "Direct Aid: Ghana Office supports less privileged as revealed in its 2013 annual report," 11.6.2014, <https://www.modernghana.com/news/548388/direct-aid-ghana-office-supports-less-privileged.html>, accessed 14.7.2021.

440 Nana Acquah, "Muslims Charged To Show Concern For The Needy," 9.7.2014, <https://www.modernghana.com/news/554889/muslims-charged-to-show-concern-for-the-needy.html>, accessed 14.7.2021.

441 Isaac Yeboah, "DirectAid partners CWSA to deliver water to rural communities," 22.10.2018, <https://www.graphic.com.gh/news/general-news/directaid-partners-cwsa-to-deliver-water-to-rural-communities.html>, accessed 14.7.2021.

(USD 3,200) water and sanitation facility at any public health institution of choice of the CWSA, and planned to provide 180 boreholes to provide water for deprived communities across the country.⁴⁴² Later in the year, it handed over a GHS 12,600 (USD 2,000) water project to the James Camp Prison in Accra.⁴⁴³

Direct Aid's cooperation with the Ministry of Gender, Children and Social Protection goes back (at least) to 2012,⁴⁴⁴ if not earlier. It has sponsored several governmental donations and programmes for aged and disabled people.⁴⁴⁵ In mid-2015, Direct Aid collaborated with the Ministry and provided humanitarian relief to 1,000 flood victims in Keta,⁴⁴⁶ Kumasi,⁴⁴⁷ and Accra.⁴⁴⁸ Four years later, Direct Aid collaborated with the Ministries of Health, Gender, Children and Social Protection and the Ghana Health Service by organising a free eye screening exercise at the Great Accra Regional Hospital and paying for locals to access treatment at the facility.⁴⁴⁹ One year later, when the COVID-19 pandemic closed down public life in Ghana and severely affected

442 Isaac Yeboah, "Direct Aid to fund \$20,000 Water & Sanitation facility for CWSA," 2.5.2019, <https://www.graphic.com.gh/news/general-news/direct-aid-to-fund-20-000-water-sanitation-facility-for-cwsa.html>, accessed 14.7.2021.

443 Isaac Yeboah, "DirectAid Ghana hands over water project to James Camp Prison," 2.10.2019, <https://www.graphic.com.gh/news/general-news/directaid-ghana-hands-over-water-project-to-james-camp-prison.html>, accessed 14.7.2021.

444 It seems as if the partnership between the ministry and Direct Aid started when Sheikh Omar Ahmed took over as Country Director of Direct Aid Ghana in 2012; see "Gender Ministry salutes Direct Aid Country Director," 23.7.2015, <https://www.modernghana.com/news/631696/gender-ministry-salutes-direct-aid-country-directo.html>, accessed 14.7.2021.

445 "Gender ministry donates to the aged," 6.1.2014, <https://www.modernghana.com/news/512101/gender-ministry-donates-to-the-aged.html>; "Gender Ministry fetes mothers with disability and special needs," 11.5.2019, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Gender-Ministry-fetes-mothers-with-disability-and-special-needs-745328>, both accessed 14.7.2021.

446 Ivy Setordije, "Gender Ministry distributes relief items to Keta communities hit by flood, tidal waves," 25.6.2015, <https://www.modernghana.com/news/625908/gender-ministry-distributes-relief-items-to-keta.html>, accessed 14.7.2021.

447 "Flood victims receive relief items," 10.7.2015, <https://www.modernghana.com/news/628957/flood-victims-receive-relief-items.html>, accessed 14.7.2021.

448 "Gender Ministry announces programme to support flood victims," 15.6.2015, <https://www.modernghana.com/news/623692/gender-ministry-announces-programme-to-support.html>; "Gender Ministry to expand LEAP in 2016," 15.11.2015, <https://www.modernghana.com/news/656192/gender-ministry-to-expand-leap-in-2016.html>, both accessed 14.7.2021.

449 Isaac Yeboah, "DirectAid, Health Ministry and others hold free eye screening, cataract surgery," 14.10.2019, <https://www.graphic.com.gh/news/general-news/directaid-health-ministry-and-others-hold-free-eye-screening-cataract-surgery.html>, accessed 14.7.2021.

the livelihood of the lower strata of society, Direct Aid supported the Ministry in its attempt to alleviate the suffering of aged people in Agona West Constituency and declared that it had targeted to support over 27,000 families in Ghana.⁴⁵⁰ In addition, it donated personal protective equipment worth GHS 80,000 (ca. 13,000 USD) to the Ministry of Health,⁴⁵¹ and assorted food items via the Henry Djaba Memorial Foundation for 50 Muslims with disabilities in May 2020.⁴⁵²

In addition, Direct Aid features (almost) annually in the national news during Ramadan and Muslim festivals. In 2013, it distributed food packages to 670 families,⁴⁵³ the year after to 720 families.⁴⁵⁴ Food donations valued at GHS 312,000 (ca. 500,000 USD) were distributed to 500 families in Accra, the rest to about 200 families in the Western and Central Regions.⁴⁵⁵ Since then, Ramadan donations by the Kuwaiti charity have increased manifold. In 2018, more than 1,000 needy Muslims in various Zongo communities in Kumasi Metropolis alone benefitted from the food aid.⁴⁵⁶ In 2021, Direct Aid informed the press that it supported over 25,000 Muslims throughout the country. Food packages were doled out at its headquarters at the Lakeside Estate in Adenta, Greater Accra, and at its regional offices in Cape Coast, Kumasi and Tamale as well as “in a number of Zongos, towns and villages,” including Accra Cent-

450 “Gender Minister supports aged in Agona West,” 6.5.2020, <https://www.ghanaweb.com/GhanaHomePage/regional/Gender-Minister-supports-aged-in-Agona-West-943519>, accessed 14.7.2021.

451 https://www.facebook.com/pg/Direct-Aid-Society-Ghana-105673817734336/posts/?ref=page_internal, 7.7.2020, as well as video broadcast, <https://www.facebook.com/105673817734336/videos/2571064826543261/>, both accessed 14.7.2021.

452 Edmond Gyebi, “Otiko Djaba Surprises 50 Disabled Muslims With Food Items,” 20.5.2020, <https://www.modernghana.com/news/1003363/otiko-djaba-surprises-50-disabled-muslims-with.html>, accessed 14.7.2021.

453 Alhassan Abdulai, “DirectAid: Ghana Office Supports Less Privileged As Revealed In Its 2013 Annual Report,” 11.6.2014, <https://www.modernghana.com/news/548388/direct-aid-ghana-office-supports-less-privileged.html>, accessed 14.7.2021.

454 Alhaji Alhasan Abdulai, “Direct Aid-Ghana begins food donation for the Ramadan,” 11.7.2014, <https://www.ghanaweb.com/GhanaHomePage/features/Direct-Aid-Ghana-begins-food-donation-for-the-Ramadan-316463>, accessed 26.2.2019.

455 “Direct Aid gives to Muslims,” 9.7.2014, <https://www.graphic.com.gh/news/general-news/direct-aid-gives-to-muslims.html>, accessed 14.7.2021; Nana Acquah, “Muslim Charged to Show Concern For The Needy,” 9.7.2014, <https://www.modernghana.com/news/554889/muslims-charged-to-show-concern-for-the-needy.html>, accessed 14.7.2021.

456 Felix A. Baidoo, “1,000 needy Muslims in Kumasi get support during Ramadan,” 22.5.2018, <https://www.graphic.com.gh/news/general-news/1-000-needy-muslims-in-kumasi-get-support-during-ramadan.html>, accessed 14.7.2021.

ral, Ashaiman, Aflao, Kasoa and Swedru.⁴⁵⁷ The organisation reported similar increases for its meat distribution programme during Eid al-Adha. In 2013, Direct Aid distributed 100 bulls, the total cost being GHS 351,942 (ca. 57,000 USD).⁴⁵⁸ In 2019, it offered 170 bulls at the cost of GHS 101,000 (ca. 16,000 USD), distributed via its four regional centres as well as in Nsawam and Ho.⁴⁵⁹ In 2020, it slaughtered 250 bulls to provide meat for over 2,500 families across Ghana, the total expenditure amounting to EUR 150,000 (USD 180,000);⁴⁶⁰ in 2021, it slaughtered 300 cows and distributed the meat in Accra, Cape Coast, Kumasi, and Tamale.⁴⁶¹ Interestingly, Direct Aid also offers meat rations to non-Muslims.

The activities of the Kuwaiti charities *Rahma International Society* and *Sheikh Abdullah Al-Nouri Charity Society* neither have ceased nor remained ad hoc interventions. Rahma International Society, both directly and via Care and Social Development Organisation, has funded the Ar-Rahma Educational Complex, including an orphanage block with 200 inmates, a vocational centre and the Noorur-Rahmah Medical Centre, in Old Tafo, Kumasi, alongside free distribution of sewing machines and kiosks and containers.⁴⁶² Information provided in 2020 about the activities of Kuwaiti NGOs and their local representative, *Care and Social Development Organisation* (established in 2005), seems to indicate that donations/investments from several Kuwaiti organisations apart from the Kuwaiti government are included in the OCHA directory labelled as 'Kuwait/Government'. Speaking on the celebrations of the Kuwait National Day

457 David Paa Kwesi Able, "Ramadan: DirectAid supports over 25,000 Muslims," 20.4.2021, <https://www.graphic.com.gh/news/general-news/ramadan-directaid-supports-over-25-000-muslims-2.html>, accessed 14.7.2021.

458 Alhassan Abdulai, "DirectAid: Ghana Office Supports Less Privileged As Revealed In Its 2013 Annual Report," 11.6.2014, <https://www.modernghana.com/news/548388/direct-aid-ghana-office-supports-less-privileged.html>, accessed 14.7.2021.

459 Isaac Yeboah, "DirectAid Ghana serves 170 bulls to aid Eid celebrations," 13.8.2019, <https://www.graphic.com.gh/news/general-news/directaid-ghana-serves-170-bulls-to-aid-eid-celebrations.html>, accessed 14.7.2021.

460 David Paa Kwesi Able, "DirectAid supports Eid celebrations with 250 bulls, serves free meat to 2,500 families," 2.8.2020, <https://www.graphic.com.gh/news/general-news/direct-aid-supports-eid-celebrations-with-250-bulls-serves-free-meat-to-2-500-families.html>, accessed 14.7.2021.

461 "NGO shares meat to mark Eid," 20.7.2021, <https://gna.org.gh/2021/07/ngo-shares-meat-to-mark-eid/>, accessed 2.1.2023.

462 See Ar-Rahma Educational Complex, 16.9.2022, 28.9.2022, 10.10.2022, <https://www.facebook.com/profile.php?id=100069784293621>, accessed 24.11.2022. Rahma Austria, in turn, provided a Qurban donation in 2022; see Ar-Rahma Educational Complex, 11.7.2022, <https://www.facebook.com/profile.php?id=100069784293621>, accessed 24.11.2022.

2020 in Tamale, the head of the Care and Social Development Organisation and leader of the Kuwaiti community in Ghana Dr Sayyid Alayaan noted that his organisation had offered scholarships to 400 orphans, built 400 houses for the poor and destitute in the northern part of the country, constructed six schools and sunk more than 40 boreholes in poor rural communities in the north.⁴⁶³ One year earlier, the Kuwaiti-based charity commissioned a voluminous educational complex at Gulkpegu Dungu in Sagnarigu District, Northern Region. The complex comprised a twelve-unit classroom block, mosque, clinic, tailoring workshop, 100 two-bedroom apartments for the destitute and sanitary facilities.⁴⁶⁴

In October 2020, *Kuwaiti Red Crescent Society* donated via the Ghana Red Cross Society food items to 150 Muslim families in Laka Zongo, Ashaiman Municipality, as part of mitigating the effects of the COVID-19 pandemic.⁴⁶⁵ This was perhaps an ad hoc event although in line with Kuwaiti government commitment to step up its investments in Ghana.

The *Emirates Red Crescent* (ERC, formerly UAE Red Crescent Society) has been present in Ghana for decades and has generally worked through local partner organisations. In 2013, it donated Dh 4.4 Million (ca. 1.2 Million USD) to sponsor orphans, promote education, build medical services and dig water wells.⁴⁶⁶ One of its main Ghanaian partner organisations is ICODEHS. Among others, in 2016, it sponsored the donation of 20 sewing machines to girls in Sekondi in the Western Region. It also funded the construction of a new school block in Salaga, and mosques in Kandiga-Bolgatanga, Guntigli, Salaga, and Yendi in northern Ghana.⁴⁶⁷ In 2017, ERC sponsored the purchase of sewing machines and refrigerators for the ICODEHS Training Center at Alajo in the

463 "Kuwaitis renew pledge to support vulnerable in society," 29.2.2020, <https://www.graphic.com.gh/news/general-news/kuwaitis-renew-pledge-to-support-vulnerable-in-society.html>, accessed 6.10.2021.

464 Fousseini D. Neindow, "Care and Social Development Organization Commissions Multi-Faceted Project at Gulkpegu Dungu in Sagnarigu District," 25.7.2019, <https://zaaradio.com/local>, accessed 14.7.2021.

465 Alexander Nyarko Yeboah, "Ghana Red Cross distributes food to the vulnerable in Ashaiman," 3.10.2020, <https://gna.org.gh/2020/10/ghana-red-cross-distributes-food-to-the-vulnerable-in-ashaiman/>, accessed 16.7.2021.

466 Ola Salem, "Emirates Red Crescent spends millions in Africa for Ramadan relief," 6.8.2013, <https://www.thenationalnews.com/uae/emirates-red-crescent-spends-millions-in-africa-for-ramadan-relief-1.320474>, accessed 16.7.2021.

467 Charles Wundengba, "ICODEHS Commissions, A School Block, Mosques And Donates Loudspeaker In Northern Ghana," 28.9.2016, <https://obuasitoday.com/icodehs-commissions-a-school-block-mosques-and-donates-loudspeaker-in-northern-ghana/>, accessed 16.7.2021.

Greater Accra Region.⁴⁶⁸ It also donated funds to construct a health clinic in Sekondi Zongo and a mosque at Akwatia Line in Kumasi.⁴⁶⁹ In 2020, ERC donated a two-storey classroom block for the Rashidiyya Islamic School at Nima in Accra.⁴⁷⁰

ERC has, in recent years, also cooperated with other Ghanaian Muslim NGOs. Among others, it commissioned the *Ansar al-Khairiya Organisation* to carry out its 2020 Al-Adahi Project in Kumasi and, through the *Mohammed bin Rashid Al Maktoum Global Initiatives* (MBRGI) and in collaboration with the Accra-based local NGO *Good For All In Ghana*, it distributed Ramadan food packages in Accra as part of its '100 Million Meals' campaign in 2021.⁴⁷¹ In addition, Mohammed bin Rashid Al Maktoum Global Initiatives, through its Ghanaian branch *Al-Maktoum Foundation* has also channelled funds to mosque and school construction projects as well as sponsored Iftar programmes of the ICODEHS.⁴⁷²

Saudi Muslim INGOs and Muslim charities have been active in Ghana for decades, although it seems they have been channelling their funds and donations via local Ghanaian Muslim NGOs such as the ICODEHS and Aldiaa Society. However, in 2019, the *Muslim World League* (MWL) embarked on the imple-

468 Alhaji Alhasan Abdulai, "ICODEHS Opens A New Training Center At Alajo With The Support Of Carter Centre Of USA," 20.9.2017, <https://www.modernghana.com/news/804109/icodehs-opens-a-new-training-center-at-alajo-with.html>, accessed 16.7.2021.

469 Alhaji Alhasan Abdulai, "ICODEHS Of Ghana Is Promoting Education, Health, Providing Potable Water And Support For Orphans And The Needy," 19.8.2017, <https://www.modernghana.com/news/796476/icodehs-of-ghana-is-promoting-education-health.html>, accessed 16.7.2021.

470 "Commission of New Storey Classroom Blocks in Nima by ICODEHS," 19.3.2020, <https://www.wadataonline.com/commissioning-of-new-storey-classroom-blocks-in-nima-by-icodehs/>, accessed 16.7.2021.

471 "Food distribution begins in Ghana, Angola & Uganda under '100 Million Meals' campaign," 28.4.2021, <https://www.wam.ae/en/details/1395302930653>, accessed 16.7.2021; "Emirates Red Crescent fetes 1,200 underprivileged Muslim households," 21.7.2021, <https://gna.org.gh/2021/07/emirates-red-crescent-fetes-1-200-underprivileged-muslim-households/>, accessed 30.12.2021.

472 International projects: Ghana, <https://mbrch.gov.ae/en/international/ghana>; Iftar campaign in Ghana, <https://mbrch.gov.ae/en/node/305>, accessed 6.10.2021. See further "Over 17 million people worldwide benefit from MBRGI's AED 262 million Humanitarian Aid and Relief in 2019," 15.5.2020, <https://reliefweb.int/report/world/over-17-million-people-worldwide-benefit-mbrgi-s-aed262-million-humanitarian-aid-and>, accessed 31.1.2022. The MBRGI's Humanitarian Aid and Relief pillar consists of five units, namely International Humanitarian City (IHC), UAE Food Bank, the Mohammed bin Rashid Al Maktoum Humanitarian and Charity Establishment (MBRCH), UAE Water Aid Foundation (Suqia), and the Mohammed bin Rashid Global Center for Endowment Consultancy.

mentation of large-scale humanitarian projects in Ghana, including a sponsorship programme targeting more than 1,000 orphans and establishing an orphans' vocational and training centre.⁴⁷³ Together with the water projects it finished in 2019,⁴⁷⁴ the orphans' scheme seems to indicate a policy change as it marked a direct presence of the MWL in the Ghanaian NGO landscape. *King Salman Humanitarian Aid & Relief Centre* (KSRelief, established in 2015), in turn, became active in Ghana in 2017 when it donated 50 tons of date fruit.⁴⁷⁵ One year later, it repeated the shipment of dates as well as sent 17 container-loads of medical supplies to Ghana.⁴⁷⁶ At this point, the organisation announced having invested more than 24 million USD in development and humanitarian projects in Ghana.⁴⁷⁷ During Ramadan 2022, KSRelief made headlines when its ETA'AM Basket Project donated 150 tonnes of food items and fed 15,000 families through its local partner organisation Markaz Aleawn Alyaqin Humanitarian Services.⁴⁷⁸ It repeated its donation through its Kumasi-based partner during Ramadan 2023, planning to assist about 2,300 households representing over 13,000 Muslims in the Greater Accra and Ashanti Regions.⁴⁷⁹ Aside from humanitarian relief, KSRelief has also invested in the construction of 52 solar mechanized boreholes by its local partner organisation.⁴⁸⁰

Al-Qimmah Association, another Saudi Arabian Islamic charity, opened its Ghana Office in Kumasi in 2015. Its first outreach programme included the

473 "Muslim World League launches humanitarian projects in Ghana," 4.7.2019, <https://www.arabnews.com/node/1520326/saudi-arabia>, accessed 18.10.2021; "The Muslim World League provides education, shelter, food and clothing to more than 1,000 orphans in Ghana," <https://www.themwl.org/en/node/36249>, accessed 18.10.2021.

474 The homepage of the MWL proudly presents the digging of more than thousand wells in Ghana in 2019 but no further postings or updates are found on the homepage.

475 "KSRelief Team Delivers 50 Tons of Date to Ghana," 2.5.2017, <https://www.ksrelief.org/Pages/NewsDetails/d66dc321-598c-4624-bf42-2678a064492b>, accessed 24.8.2022.

476 "KSRelief Delivers Medical Supplies to Ghana," 13.11.2018, <https://www.ksrelief.org/Pages/NewsDetails/F5F6F752-61AF-43DB-86F3-C6914B2C3F2B>, accessed 24.8.2022.

477 "KSRelief's Supervisor General Outlines Saudi Arabia's Leading Global Humanitarian Role," 22.10.2018, <https://www.ksrelief.org/Pages/NewsDetails/1E2AFA91-Bo6A-4768-A347-428A232E2EAB>, accessed 24.8.2022.

478 "Saudi government donates over 150 tonnes of food items to Ghana," 29.3.2022, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Saudi-government-donates-over-150-tonnes-of-food-items-to-Ghana-1502027>, accessed 24.8.2022; <https://m.facebook.com/markaz.aleawn.alyaqin/posts>, 29.3.2022, accessed 29.6.2022.

479 Mahmud Mohammed-NurudeenWed, "Saudi government provides parcels to Muslims ahead of Ramadan," 22.3.2023, <https://www.myjoyonline.com/saudi-government-provides-parcels-to-muslims-ahead-of-ramadan/>, accessed 18.8.2023.

480 "Solar mechanized boreholes sponsored by KSRelief," 23.5.2023, <https://www.facebook.com/markaz.aleawn.alyaqin/>, accessed 18.8.2023.

donation of three sewing machines, six bicycles and five sets of gas cylinders and cookers as part of its programme to help the unemployed set up their own businesses.⁴⁸¹ Its second project was the donation of bagged rice and fresh beef to needy female porters and underprivileged residents in Kumasi and Accra in October 2015. The Corporate Affairs Manager and International Relations Officer of the Ghana Office, Sheikh Mohammed Bun Bida hit the headlines when he urged female porters to be responsive to reproductive health issues, claiming that “it is in their own interest to make informed decisions bothering on such issues to reduce their susceptibility of contracting the deadly HIV and AIDS, or giving birth to unwanted children with their attendant consequences on the society.”⁴⁸² However, not much is known about its further activities in Ghana as the organisation, since fall 2015, has not made any headlines in the newspapers or on social media. There are no notes about its registration on the Social Welfare Service Directory, apart from it being listed in the Directory. I assume that the organisation either soon became defunct or changed its name to *Al-Qimmah Foundation*. The latter organisation, too, is listed as a Kumasi-based one; its objective is to promote girl-child education.⁴⁸³ It was registered in September 2016 for one year, although it is unknown if the organisation has become dormant or ceased activities.

4.2 *Iranian Semi-governmental/Non-governmental Organisations*

The presence of Iranian organisations in Ghana goes back to the 1980s and results from opening of diplomatic relations between Ghana and the Islamic Republic of Iran in 1982. Bilateral and cultural agreements were ratified between the two countries and aimed at deepening economic and political cooperation and cultural exchange. The cultural agreement also includes a scholarship programme for Ghanaian students to study at universities in Iran. Several Iranian state and semi-state organisations started to operate in Ghana, including the Cultural Consulate of the Islamic Republic of Iran, the *Ahlul-Bait Foundation* and the Agriculture and Rural Development organisation.⁴⁸⁴

The *Ahlul-Bait Foundation* is a semi-governmental organisation of the Islamic Republic of Iran. It operates several cultural, educational and religious

481 “Saudi-based Al Qimmah to support the underprivileged,” 11.9.2015, <https://www.modernghana.com/news/642252/saudi-based-al-qimmah-to-support-the-underprivileg.html>, accessed 3.7.2021.

482 “Female porters asked to embrace reproductive health,” 4.10.2015, <https://www.modernghana.com/news/646934/female-porters-asked-to-embrace-reproductive-health.html>, accessed 3.7.2021.

483 “Al-Qimmah Foundation,” directory.mogcsp.gov.gh, accessed 5.7.2021.

484 See further Dumbe, *Transnational Contacts and Muslim Religious Orientation in Ghana*.

institutions in Iran and several countries worldwide. The Foundation has been in Ghana since the early 1980s, engaging in agriculture, education, and health projects. In 1986, it established the Islamic Training Institute, renamed the Ahlul Bait Islamic School in 1988. Twelve years later, the Foundation established the Islamic University College, Ghana (IUCG), operating since 2001 as the first Islamic university in Ghana.⁴⁸⁵ In addition, the Foundation established a high school named Lady Fatima Girls Senior High School, intending to promote secular education among Muslim and non-Muslim girls at the secondary level and a technical and vocational training centre in Accra and Tamale.⁴⁸⁶

The *Agriculture and Rural Development* (ARD) was an organisation established by the Iranian Ministry of Agriculture in 1990 to provide technical assistance to rural communities in the northern parts of the country. According to Dumbe, ARD provided free extension services to farmers in the Northern Region and interest-free loans to farmers that were payable after harvest. Through its mechanical stations, other services were ploughing and harrowing, improved seedlings and farm equipment. ARD also engaged in the rehabilitation and reparation of agricultural machines and agroforestry projects. Apart from its agricultural inputs, ARD also invested in drilling boreholes, building schools, and constructing technical and vocational training centres.⁴⁸⁷ Dumbe further notes that some of these centres, such as the Fatima Zahra Dressmaking Centre in Accra, also provide basic Islamic education with a Shi'ite proclivity.⁴⁸⁸

In 2009, ARD started to focus on the cultivation of varieties of rice from Iran. However, the experiment had to be abandoned only one year later due to difficulty transferring money due to the international sanctions on Iran.⁴⁸⁹ Moreover, the international sanctions on Iran resulted in the down-scaling and final closure of all operations in Ghana. By 2018, the large technical area of ARD outside Tamale was deserted with no signs of any activities for many years to come.

The *Iranian Red Crescent Society* (IRCS) is the most notable Iranian international humanitarian relief organisation still operating in Ghana. The IRCS has

485 See further IUCG homepage, <https://iug.edu.gh/>.

486 Umar Mohammed, *A Review of Economic Relations Between Iran and Ghana* (Ankara: Center for Iranian Studies in Ankara, 2017), 11.

487 Dumbe, Transnational Contacts and Muslim Religious Orientation in Ghana, 178–181, 183–184; Dumbe, *Islamic Revivalism in Contemporary Ghana*, 92.

488 Dumbe, *Islamic Revivalism in Contemporary Ghana*, 101.

489 Kofi Thompson, "Should Iran's ARD Not Collaborate With SADA To Create Wealth In Rural Ghana?" 9.12.2015, <http://wwwghanapolitics.blogspot.de/2015/12/should-irans-ard-not-collaborate-with.html>, accessed 6.11.2017.

been active in Ghana since the early 1990s, concentrating on rescue and relief in natural disasters, health care and rehabilitation, public training, including youth and volunteers, and the production of medicine and medical facilities.⁴⁹⁰ IRCS' most visible investment is the Iranian polyclinic in Accra, inaugurated in 2014.⁴⁹¹ The Iranian Clinic includes a unit for general consultation, a recovery unit, a laboratory, a pharmacy, ambulance services, ultrasonography, a dental clinic, physiotherapy, eye clinic, and gynaecology.⁴⁹² Apart from running its own projects, the Iranian Red Crescent Society has been a financial supporter of the Ghanaian Red Crescent.⁴⁹³ Not surprisingly, the Iranian Red Crescent Society was listed among the partner organisations of the Ghanaian Red Cross Society COVID-19 preparedness profile in 2020.⁴⁹⁴

4.3 *Western, South African and Asian Muslim Charities*

The Chicago-based Muslim charity *Zakat Foundation of America* (ZF), founded in 2001, opened its West Africa Regional Office in Kumasi in 2003 (illustration 18).⁴⁹⁵ The priority areas of its activities in Ghana are education, health, livelihood empowerment and humanitarian assistance (Ramadan and Eid packages, Iftar meal, orphan support), mainly in the former Brong-Ahafo, Northern, and Upper East Regions.⁴⁹⁶ Moreover, as Habibu Abubakar, Programme

490 "Ghana health minister appreciates Iranian Red Crescent's services," 19.1.2021, <https://en.irna.ir/news/84189829/Ghana-health-minister-appreciates-Iranian-Red-Crescent-s-services>, accessed 16.7.2021.

491 "Iranian Red Crescent inaugurates Polyclinic in Ghana," 18.9.2014, <https://reliefweb.int/report/ghana/iranian-red-crescent-inaugurates-polyclinic-ghana>; "Ghana seeking Iranian medical services, medicine," 19.1.2021, <https://www.tehrantimes.com/news/457125/Ghana-seeking-Iranian-medical-services-medicin>, accessed 16.7.2021.

492 Mohammed, *A Review of Economic Relations Between Iran and Ghana*, 12.

493 Zainabu Issah, "Red Crescent supports construction of GRSC office complex," 17.9.2014, <https://www.graphic.com.gh/news/general-news/red-crescent-supports-construction-of-grsc-office-complex.html>, accessed 16.1.2022; Rebecca Quaicoe Duho, "Ghana Red Cross receives assistance for building project," 30.10.2015, <https://www.graphic.com.gh/news/general-news/ghana-red-cross-receives-assistance-for-building-project.html>, accessed 16.7.2021.

494 Ghana Red Cross Society COVID-19 preparedness profile (as of May 5, 2020), https://prddsgofilestorage.blob.core.windows.net/api/sitreps/4070/Africa_Abuja_CCST_Ghana_2020-05-05.pdf, accessed 16.7.2021.

495 "Muslims Receive Ramadan Food From Zakat Foundation of America," 15.6.2016, <https://newsghana.com.gh/muslims-receive-ramadan-food-from-zakat-foundation-of-america/>, 6.11.2021.

496 "Zakat Foundation to expand projects," 31.10.2015, <https://www.modernghana.com/news/652759/zakat-foundation-to-expand-projects.html>, accessed 6.1.2022; "Zakat Foundation



FIGURE 18 Zakat Foundation of America. Signpost of headquarters in Kumasi
PHOTO: HOLGER WEISS/2018

Manager of the Foundation's Ghana office (in 2015), in an interview announced, his main preoccupation, which is also the vision of ZF, was to fashion out sustainable livelihood programmes which will completely eradicate poverty in the impoverished Muslim communities in the country.⁴⁹⁷ Apart from the activities mentioned above, the Zakat Foundation runs an orphan sponsorship programme, a livestock programme and collects donations to establish mosques, schools and libraries in poor Muslim communities throughout Ghana.⁴⁹⁸

supports needy Muslim communities," 2.6.2017, <https://www.modernghana.com/news/779623/zakat-foundation-supports-needy-muslim-communities.html>, accessed 6.10.2021; "Zakat Foundation of America distributes meat to poor Muslims," 15.9.2016, <https://www.modernghana.com/news/719755/zakat-foundation-of-america-distributes-meat-to.html>, accessed 13.7.2021.

497 Alhassan Abubakar Sadik, "Zakat Foundation committed to assisting vulnerable Muslims," 6.10.2015, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Zakat-Foundation-committed-to-assisting-vulnerable-muslims-386085>, accessed 13.7.2021.

498 <https://www.zakat.org/our-work/where-we-work/ghana>, accessed 13.7.2021.

The orphan sponsorship programme started in 2003 and has since then raised almost USD 24,000 to sponsor 55 orphans.⁴⁹⁹ Among its noticeable intervention for non-Muslim stakeholders was the provision of school bags and materials for pupils of the Fetentaa Refugee Camp Primary School near Berekum, Bono Region,⁵⁰⁰ the construction of a three-unit junior high school classroom block for the Chibrinyoa community in Bole District,⁵⁰¹ or the donation of relief items to flood victims in northern Ghana.⁵⁰² Sometimes, ZF donations were earmarked to both Muslim and non-Muslim stakeholders, as was the case in 2004 when the Foundation donated cash and food items worth 2.2 million GHC (ca. 250 USD) to the Komfo Anokye Teaching Hospital in Kumasi. About half of it was for HIV patients to enable them buy their drugs and the other half for the Muslim staff as Ramadan support.⁵⁰³ Five years later, ZF donated medical equipment to Komfo Anokye Teaching Hospital worth USD 500,000.⁵⁰⁴

By 2005, ZF started its education programme, designed to reach out to less privileged schools and improve educational infrastructure. Apart from funding the building of classroom blocks, the programme included the distribution of backpacks filled with books and pencils to schoolchildren in less-endowed schools in the northern parts of the country.⁵⁰⁵ Examples of its livelihood empowerment programme are the two cassava processing plants in the Savannah Region, the Jugboi Women's Cassava Cooperative and the Bole Women's Cassava Coop. Others include two vocational training centres in Kumasi and Bole that teach sewing and help graduates set up and market their products. In

499 <https://ngoaidmap.org/projects/11338>, accessed 13.7.2021. According to information provided by NGO Aid Map, the programme ended in 2020.

500 Samuel K. Obour, "Zakat Foundation aids pupils of Fetentaa Refugee Camp," 10.7.2013, <https://www.graphic.com.gh/news/education/zakat-foundation-aids-pupils-of-fetentaa-refugee-camp.html>, accessed 13.7.2021.

501 Kwadwo Bafoe Donkor, "Foundation constructs three-unit school block for Chibrinyoa community," 26.9.2016, <https://www.graphic.com.gh/news/education/zakat-foundation-aids-pupils-of-fetentaa-refugee-camp.html>, accessed 13.7.2021.

502 "Zakat Foundation presents items to three Northern Regions," 23.11.2007, <https://www.modernghana.com/news/148258/16/zakat-foundation-presents-items-to-three-northern-.html>, accessed 13.7.2021.

503 "Zakat Foundation donates to KATH," 11.11.2004, <https://www.modernghana.com/news/66455/zakat-foundation-donates-to-kath.html>, accessed 13.7.2021.

504 "KATH receives 500,000 dollars equipment," 10.12.2009, <https://www.businessghana.com/site/news/general/95222/KATH-receives-500-000-dollars-equipment>, accessed 6.1.2022.

505 Kwadwo Bafoe Donkor, "Foundation constructs three-unit school block for Chibrinyoa community," 26.9.2016, <https://www.graphic.com.gh/news/education/zakat-foundation-aids-pupils-of-fetentaa-refugee-camp.html>, accessed 13.7.2021.

addition, the Foundation has provided medical supplies to hospitals and water wells in Bole, Bawku and Binduri, Upper East Region.⁵⁰⁶ As part of its livelihood empowerment initiative, the Foundation assists a cooperative of ten women who engage in cassava farming and processing in Jamam, Bono Region,⁵⁰⁷ and a 30-member Women's Cooperative for Yam cultivation in Sunyani through its micro-credit programme.⁵⁰⁸ It also launched its One Year, 100 Wells campaign in 2013.⁵⁰⁹ As part of its humanitarian relief programme, the Foundation donated clothing and shoes worth GHC 215 million (ca. 22,000 USD) to flood victims in three northern regions in 2007.⁵¹⁰

In 2016, the Foundation launched its three-year livestock husbandry programme to support the poor to earn a living. The principal idea was to support 110 poor households with goats and sheep to rear an income-generating activity and, as an outcome, to empower them economically. The programme was projected to be operational in five communities in the northern Ghana and was planned to be extended to Burkina Faso and Cote d'Ivoire as well.⁵¹¹

In the same year, the ZF vocational training centre scheme was about to be ended. The scheme was part of the ZF gender empowerment programme and had started in 2006 with a ZF-sponsored Voluntary Training Centres (VTC) operating in Bole.⁵¹² The centre was running a two-year course of apprenticeship and had trained about 100 women who received sewing machines and accessories after their graduation to start their own micro-enterprises. At the graduation ceremony of the last batch of students, ZF Country Programme Manager Habibu Abubakar appealed to civil society organisations, community leaders, and politicians to support the VTC programme to improve the lives of young women and urged the government to set up more VTCs in deprived com-

506 <https://www.zakat.org/our-work/where-we-work/ghana>, accessed 13.7.2021; "Zakat Foundation of America tours project sites," 20.12.2015, <https://www.ghanaweb.com/GhanaHomePage/business/artikel.php?ID=402211>, accessed 13.7.2021.

507 <https://www.zakat.org/planting-better-futures-zf-supported-cassava-cooperative-ghana>, accessed 13.7.2021.

508 <https://www.zakat.org/microcredit-brings-joy-women-ghana>, accessed 13.7.2021.

509 <http://www.zakat.org/country/ghana>, accessed 12.3.2014.

510 "Zakat Foundation Presents Items to the Three Northern Regions," 22.11.2007, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Zakat-Foundation-presents-items-to-the-three-Northern-Regions-134615>, accessed 17.11.2017.

511 Kwadwo Baffoe Donkor, "Zakat Foundation launches Livestock Husbandry project," 11.10.2016, <https://www.graphic.com.gh/news/general-news/zakat-foundation-launches-livestock-husbandry-project.html>, accessed 13.7.2021.

512 "Zakat Foundation graduates ten trainees," 30.12.2015, <https://www.zakat.org/zakat-foundation-graduates-ten-trainees>, accessed 6.1.2022.

munities.⁵¹³ However, the decision to end the scheme was revoked. Instead, it was scaled down from two years to a one-year training programme.⁵¹⁴

For reasons not stated, ZF cut short its programmes in Ghana in 2017, apart from its Qurbani donation. One year later, it resumed its water projects and textile sewing vocational training programme as well as started a motor mechanics programme. In 2019, it resumed its orphans' sponsorship programme.⁵¹⁵

Apart from Zakat Foundation, several other US Muslim charities have been active in Ghana, although their projects, programmes and interventions have not received the same media coverage as Zakat Foundation. This is perhaps due to them working with small-scale and ad hoc projects or working through local NGOs. *Islamic Relief USA*, for example, seems to have ended its engagement in Ghana. In 2016/2017, its homepage still informed about its projects in the Tamale area, including boreholes, Ramadan food distribution and support to the Ghana Muslims Teachers Training Institute.⁵¹⁶ The 2021-version of its homepage did not list any projects in Ghana.⁵¹⁷ In turn, *Life for Relief and Development (LIFE)* has been running orphans and water projects and education, Ramadan and Udhya programmes via its Ghana office.⁵¹⁸ The beneficiaries of its investments are Muslims and non-Muslims, as was the case with the water filtration plant it donated to Ho Teaching Hospital in 2019.⁵¹⁹

The 2009-established *African Islamic Heritage Foundation* started its operation in Tamale with an ambition to provide humanitarian aid and to “build schools, mosques, hospitals, and take care of orphans and widows.”⁵²⁰ However, for reasons unknown, the Ghana chapter of the Foundation became inact-

513 Michael Quaye, “Zakat Foundation set up 10 women,” 8.1.2016, <https://www.graphic.com.gh/news/general-news/zakat-foundation-sets-up-10-women.html>, accessed 13.7.2021.

514 Samuel Doudu, “Foundation trains 10 women in dressmaking,” 31.3.2017, <https://www.graphic.com.gh/news/general-news/foundation-trains-10-women-in-dressmaking.html>, accessed 13.7.2021.

515 <https://www.facebook.com/zakatus/>, 30.8.2017, 19.3.2018, 31.3.2018, 29.5.2018, 14.10.2021, accessed 6.1.2022.

516 Islamic Relief USA work in Ghana, <http://irusa.org/ghana/>, accessed 13.11.2016 and 7.11.2017. The 2016/2017 homepage is defunct, the new homepage (<https://irusa.org/africa/more-work/>) does not list the activities (checked May 2024).

517 <https://irusa.org/>, accessed 6.10.2021. <https://www.lifeusa.org/post/ram-2019>, accessed 6.10.2021.

518 According to its 2019 Ramadan Report, LIFE distributed food baskets to 93,600 beneficiaries in Ghana, see <https://www.lifeusa.org/post/ram-2019>, accessed 6.10.2021.

519 <https://www.lifeusa.org/post/the-ho-teaching-hospital-1>, accessed 6.10.2021.

520 “AIHF seeks to improve standards of life of Africans,” 16.7.2012, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/AIHF-seeks-to-improve-standards-of-life-of-Africans-244767>, accessed 6.1.2022.

ive after 2015. The New York-based *Salaam Ul-Muslimiyun Foundation*, in turn, opened its Ghana branch in 2013/14. Since then, it has been running orphans and widows' support programmes as well as Ramadan and Eid programmes in Accra, Kumasi and Tamale.⁵²¹

The spectrum of US Muslim charities and NGOs active in Ghana has tremendously increased since the mid-2010s. The *Islamic Ummah Relief* (IUR) concentrates on humanitarian projects in Ghana, Nigeria and Niger. IUR opened its Ghana chapter in Accra in July 2019 and expanded its operations to the Northern, Central and Eastern Regions.⁵²² Initially, IUR focused on orphans, Iftar, Eid and Qurbani, as well as water projects. In 2019, it started to raise donations to establish a safe place for Muslim orphans, the Al Amaan orphanage in Potsin, Central Region. The foundations of the home, school and mosque were finished in 2021.⁵²³ The orphans' programme also includes the Street Children's Party in Accra as well as the celebration of World Orphans Day and World Food Day. In addition, it launched the 'Monthly Food Drive' programme to assist more than 600 families and 1,800 widows and orphans. It provided Iftar for more than 90 orphans, Qurbani food for 40 orphans, and clothes for 40 orphans at Eid al-Adha. In 2019, IUR also collaborated with the Ghanaian NGO Sadaqa Train (see Chapter 3.6) to deliver Ramadan food packages and clothing to Muslim inmates at Nsawam Prison. Further, it commissioned the construction of three boreholes in rural communities in the Kumbungu District, Northern Region.⁵²⁴ Since then, IUR has expanded its activities by launching a new flagship programme, the Widows Skills Developing Project.⁵²⁵ Furthermore, it started an educational support programme, including the 'Back to School and Food Drive' in Jasikan Zongo (February 2021) and supporting the Kashful (Khishful) Uloom Quran Memorization School in Tamale (March 2021).⁵²⁶ In

521 <https://www.facebook.com/salaamulmuslimiynghana/>.

522 Islamic Ummah Relief Annual Report 2019, available at <https://docs.google.com/gview?url=https://islamicummahrelief.org/wp-content/uploads/2020/07/IUR-2019-Report.pdf&embedded=true>.

523 <https://islamicummahrelief.org/al-amaan-orphanage-ongoing-project-ghana/>, accessed 13.8.2021.

524 Islamic Ummah Relief Annual Report 2019.

525 <https://islamicummahrelief.org/graduation-ceremony-of-our-first-widows-skills-development-project/>, <https://islamicummahrelief.org/10-widows-trained-in-soap-making-in-the-second-phase-of-widows-skills-project/>, accessed 13.8.2021. The first event was organised in Effiduase, Ashanti Region, a second one in Tamale.

526 <https://islamicummahrelief.org/back2school-and-food-drive-distribution/>, <https://islamicummahrelief.org/donation-to-kashful-uloom-quran-memorization-school-tamale-ghana/>, both accessed 13.8.2021.

June 2021, it celebrated the commissioning of its sixteenth borehole project,⁵²⁷ and celebrated by extending its Qurbani donations to five regions (Ashanti, Eastern, Northern, Upper East and Volta Regions).⁵²⁸

The US-Muslim youth movement and NGO *Generation Wealthy, Unity & Faith* also opened its Ghana chapter in Accra in 2019. Running a flashy Facebook account and promoting circular economics, religious sciences, sustainability and wealth distribution, the NGO belongs to a newer generation of movements that address the (urban) Muslim youth. In July 2019, it organised an Innovation Summit in Accra and Tamale with the theme, “Connect and learn from top leaders and innovators in the industry.”⁵²⁹ The *Forgotten People Organisation*, on the other hand, initiated a combined orphans and Ramadan donation project in 2019, and extended it to Iftar and Qurban distributions to Ensima District in 2020.⁵³⁰

Africa Relief & Community Development, a US Muslim charity incorporated in 2018, cooperates with Aldiaa Society and has commissioned water projects and educational centres, and has funded Udhiya/Qurbani programmes whilst sponsoring some 90 orphans in Ghana since 2020.⁵³¹

Another novel appearance in Ghana is the US Shia charity *One Hand One Heart*, operating via Aal Yaseen Ghana, a local Shia NGO, to transfer its Ramadan donations. In 2021, the organisation accelerated its activities by implementing its own water projects⁵³² and launched its first humanitarian relief project to support flood victims in September.⁵³³

Several UK Muslim charities have been running projects and programmes in Ghana. Among the oldest one ranks the *Ghana Muslim Union UK* (GMUUK,

527 <https://islamicummahrelief.org/iur-borehole-project-commissioned-borehole-no-16-in-odoben-central-region-ghana/>, accessed 13.8.2021.

528 <https://islamicummahrelief.org/iur-ghana-2021-qurbani-updates/>, accessed 13.8.2021.

529 Announcement, posted 16.4.2019, <https://www.facebook.com/GenerationWealthyGhana/photos/390963284830982>, accessed 6.10.2021.

530 See <https://www.fpoworldwide.org/west-africa.html>, and notes on Iftar and Qurban distribution in Ensima District, 24.5.2020 and 3.8.2020, <https://www.facebook.com/aishahassan64>, accessed 15.1.2022.

531 <https://www.facebook.com/AfricaReliefUS/>, 22.3.2020, 31.7.2020, 5.8.2020, 8.10.2020, 10.9.2020, 6.10.2020, 7.10.2020, 15.10.2020, 2.11.2020, 6.11.2020, 25.11.2020, 10.12.2020, 3.1.2021, 24.1.2021, 25.1.2021, 22.3.2021, 14.10.2021, 20.10.2021, 15.11.2021, 14.12.2021, accessed 6.1.2022.

532 One Hand videos, <https://www.facebook.com/watch/?extid=SEO-&v=136734015073753>, 11.4.2021, <https://www.facebook.com/watch/?v=811644229713327>, 1.7.2021, accessed 18.10.2021.

533 Poster Ghana Floods, 5.9.2021, <https://www.facebook.com/onehandoneheartofficial/photos/a.451744128506934/1543615249319811/>, accessed 18.10.2021.

established 1972), which provides support to orphanages and schools in Ghana.⁵³⁴ The first note of *Caravan of Mercy* (established in 2003) is its Qurbani/Udhiya campaign in 2012. Since then, the organisation has been engaged in school construction and sponsorship, masjid construction, Ramadan and Qurbani/Udhiya food distribution, water projects and widow support.⁵³⁵ Other UK Muslim charities running their own Iftar and Qurban programmes in Ghana are *Human Relief Foundation*,⁵³⁶ and *Global Welfare Relief*.⁵³⁷

Muslim Global Relief (MGR, established in 2000), in turn, began its work in Ghana in 2015, operating as a mere donor organisation. The MGR funded projects of its local partner organisation in the Upper East Region, the El-Ehsan Charitable Relief Foundation. In 2015, the MGR started its Water4Life Ghana project. This project sought to construct a hand-pumped well at Tes-Natinga village in Pusiga District, Upper East Region, and was implemented by its local partner organisation.⁵³⁸ It launched a fundraising campaign in 2016 for a water and sanitation project at Kuose-Jingiri, Upper East Region, implemented by its local partner. Apart from a well, the project included a public toilet with separate buildings for men and women as well as shower and ablution facilities.⁵³⁹ MGR displays the project on its homepage as an example of its “kick-start” development projects.⁵⁴⁰ In 2017, it channelled donations to feed 130 children at Winamzua School in Bawku and donated Ramadan food aid to Muslim communities in three villages and to five schools in the Upper East Region.⁵⁴¹ In

534 <https://www.facebook.com/GMUUK/>.

535 <https://www.facebook.com/CaravanofMercy/>.

536 <https://www.hrf.org.uk/galleries/ghana-meals-for-the-fasting/>, <https://www.hrf.org.uk/galleries/ghana-distribution-of-ramadan-food-parcels/>, <https://www.hrf.org.uk/galleries/ghana-zakat-ul-fitr-distribution/>, <https://www.hrf.org.uk/galleries/ghana-qurbani-preparation-2017/>, accessed 28.4.2019.

537 “Ghana (Africa)—Poor x3 Villages,” <https://mydonate.bt.com/events/2018ghanavillages/466785>, accessed 26.2.2019.

538 YouTube video: Water4Life-Ghana 2015 (<https://www.youtube.com/watch?v=rLRZ8vtyaXg>), uploaded 4.2.2016; https://issuu.com/muslimglobalreliefmgr/docs/mgr_ramadan_booklet, accessed 8.11.2017; Muslim Global Relief Trustees’ report and financial statement for the year ending 31 March 2016, apps.charitycommission.gov.uk/Accounts/Ends18/0001081018_AC_20160401_E_C.PDF, accessed 8.11.2017.

539 <https://www.muslimglobalrelief.org/water4life/2017/water-and-sanitation-in-kouese-jingiri-village/>; “Water & Sanitation at Kouese-Jingiri Village / Muslim Global Relief,” <https://www.youtube.com/watch?v=TBcOlwR8Bms&t=140s>, uploaded 8.5.2017; <https://www.muslimglobalrelief.org/water-and-sanitation-in-kouese-jingiri-village/>, accessed 8.11.2017.

540 “Water & Sanitation in Kouese-Jingiri Ghana,” <https://www.muslimglobalrelief.org/water/>, accessed 15.7.2021.

541 <https://www.muslimglobalrelief.org/ramadan/2017/ramadan-food-aid-ghana/>; <https://www.muslimglobalrelief.org/ramadan/2017/ramadan-food-aid-ghana/>

addition, MGR and El-Ehsan Charitable Relief Foundation launched a meat distribution (Qurbani) project in 2017.⁵⁴²

For reasons not (yet) known, the various initiatives were not continued in 2018. MGR ceased fundraising campaigns for Ghana during the next years and seemed to have stopped activities in the country. However, MGR relaunched its activities in Ghana in 2020, despite implementing its projects by its Ghanaian team without any local partner organisations. Similar to its previous engagement, MGR has constructed hand pump wells, washing and sanitation facilities, and community mosques in villages in the Upper East Region.⁵⁴³ In addition, MGR posted a video on YouTube showing its team organising a food kitchen and handing out food boxes from a kiosk at an unspecified location (probably Bawku) in February 2021 to alleviate the suffering caused by the COVID-19 pandemic.⁵⁴⁴

The UK Bradford-based Muslim charity *InTouch Foundation*, launched in 2012, made its appearance in Ghana when it, in partnership with Ustadh Alyas Karmani distributed Eid and Qurbani food packages in Kumasi as well as Eid meals to 500 Muslim and non-Muslim prisoners in Manhyia prison, Kumasi, in 2016. In 2017, it announced collecting *zakat* and distributing it in the UK, Pakistan, and Ghana. Its overseas project in Ghana targeted to collect GBP 15,000 to provide financial support to establish chicken and cow farms to help “the community of Kumasi.”⁵⁴⁵ *Salam Charity*, on the other hand, claims to have ceased its operations in Ghana,⁵⁴⁶ although it provided (presumably via

www.muslimglobalrelief.org/feedme/2017/feeding-children-ghana-ramadan/, both accessed 15.7.2021.

542 “Meat Distribution Project 2017 / MGR El-Ehsan Charitable Relief Foundation (ECRF),” https://www.facebook.com/251553608207368/videos/140064750663100/?_so_=watchlist&_rv_=video_home_www_playlist_video_list, accessed 15.7.2021.

543 Photo of well, probably in northern Ghana, 12.5.2021, <https://www.facebook.com/muslimglobalrelief/photos/a.663572873672104/4530551796974173/?type=3&theater>; Photo of well, northern Ghana, 11.5.2021, <https://www.facebook.com/muslimglobalrelief/photos/a.663572873672104/4526928997336453/?type=3&theater>; “Washing & Sanitation Facilities Ghana / Muslim Global Relief,” <https://www.youtube.com/watch?v=H4aYVpLPh-c>, uploaded 29.3.2021; “Completed Water Well Ghana,” <https://www.youtube.com/watch?v=f2LfUFdrDKk>, uploaded 29.3.2021; “Building the House of Allah In Ghana / Mosque Construction / Muslim Global Relief,” <https://www.youtube.com/watch?v=kVgIHU5Z-Jk>, uploaded 29.3.2021.

544 “Ghana daily food kitchen / Free Cooked Meals / Muslim Global Relief,” <https://www.youtube.com/watch?v=2Dji-plybD0>, uploaded 29.3.2021.

545 “Zakat 2017,” <https://www.intouchfoundation.co.uk/zakat>, accessed 13.7.2021.

546 <https://salamcharity.org.uk/about/where-we-work/>, accessed 6.10.2021.

local NGOs) Qurbani meat in 2021⁵⁴⁷ and had collected more than GBP 450,000 for its two water projects.⁵⁴⁸ IERA Ghana,⁵⁴⁹ in turn, is a branch of the *Islamic Education and Research Academy*, a global Islamic missionary organisation founded in 2009 and registered as a charity in the UK. Interestingly, IERA does not combine *da'wa* with humanitarian relief.⁵⁵⁰

The engagement of US and UK Muslim NGOs and charities in Ghana is hardly surprising. A new trend is the influx of Muslim charities from other non-Arab/Gulf/Irani or Turkish NGOs, such as the South African *Al-Imdaad Foundation*,⁵⁵¹ the Pakistani Sunni *da'wa* organisation *Dawat-e Islami*,⁵⁵² the Singaporean *Global Ehsan Relief*,⁵⁵³ the Indonesian *Global Wakaf* and *ACT* (*Aksi Cepat Tanggap* or *Care for Humanity*),⁵⁵⁴ the Australian *Muslim Aid Australia International*⁵⁵⁵ and *International Human Care and Relief Organisation Australia*

547 <https://salamcharity.org.uk/qurbani-2021/>, accessed 6.10.2021.

548 Salam Charity Fundraising Report 2021, <https://app.justcharity.org/charities/salam-charity>, accessed 6.10.2021. See further <https://muslimmamas.com/muslim-mamas-ramadan-fundraiser-rain-in-her-name-salam-charity/>, accessed 6.10.2021.

549 https://www.facebook.com/IERA-GHANA-11394317313530/?ref=page_internal.

550 <https://register-of-charities.charitycommission.gov.uk/charity-search/-/charity-details/5004234/what-who-how-where>.

551 Al-Imdaad Foundation organized in 2012 a Ramadan Food Aid Programme in Ghana; see <https://www.alimdaad.com/content/gallerydetails.jsf?id=315>, accessed 6.10.2021, although it is unclear if the programme was repeated. In 2021, Ghana was not anymore listed among the operating countries of the Foundation. However, according to information provided by Al-Qalam Institute in Accra, the UK-branch of Al-Imdaad has been donating Ramadan and Eid food packages as well as Iftar meals through the Institute since 2018; see <https://www.facebook.com/alqalaminstitute/>, 1.6.2018, 3.5.2019, 1.6.2019, 17.7.2021. In addition, Al-Imdaad Foundation through Al-Qalam Institute raised funds in support of Rohingya refugees in 2017 (<https://www.facebook.com/alqalaminstitute/>, 7.11.2017, 13.11.2017, 27.11.2017, 20.12.2017), and sponsored school kits to 200 orphans through Al-Qalam Institute in 2020, <https://www.facebook.com/alqalaminstitute/>, 6.1.2020, all accessed 6.10.2021.

552 <https://www.facebook.com/Dawteislamighana/>.

553 Global Ehsan Relief has occasionally funded projects and programmes of the Abdul-Aziz Charitable and Humanitarian Foundation; see Chapter 2.4.5 below.

554 https://www.facebook.com/GlobalWakaf/?locale=id_ID, and <https://www.facebook.com/AksiCepatTanggap>. The beginning and activities of Indonesian international NGOs in sub-Saharan Africa including Ghana needs further investigation.

555 Muslim Aid Australia International has worked in Ghana since 2015 and funds the distribution of Qurban meat; see <https://www.maainternational.org.au/our-projects/qurban>. Recently, it started to cooperate with El-Ehsan Charitable Relief Foundation in Bawku and sponsored the drilling of 90 boreholes in 2021; see Atubugri Simon Atule, "Muslim Aid Australia international donates 90 boreholes to communities which lack portable water," 25.3.2021, <https://www.modernghana.com/news/1070487/muslim-aid-australia-international-donates-90-bore.html>, accessed 6.10.2021.

(IHCRO Australia),⁵⁵⁶ *Al-Huda Relief of Canada*,⁵⁵⁷ *Voice of Islam* from New Zealand, the *Muslim Council of Hong Kong*,⁵⁵⁸ the French *Nouvelle Optique*,⁵⁵⁹ the Belgian *Hearts 4 Mercy* (H4M),⁵⁶⁰ the Danish *Viomis Aid*, the Swiss *Barakah Charity*,⁵⁶¹ as well as several Muslim charities based in Germany such as *Help Dunya*, *Ahkwaat G Foundation* and *Hajia Akweley Legacy Foundation*.

Established in 2018 with headquarters in Bremen, *Help Dunya* started to work in Ghana in 2019. Initially, the organisation focussed on drilling boreholes, erecting water tanks and running a free medical testing campaign.⁵⁶² In 2020, it started a new project, namely an orphanage for 20 orphans.⁵⁶³ However, its homepage and annual reports do not specify where it has been running its projects in Ghana, even though I assume that these projects are likely to be located

556 IHCRO Australia is a branch of a 2014-established UK international Muslim charity. IHCRO Australia has since 2020/21 funded educational, masjid and water projects and humanitarian relief. See further “IHCRO constructs new facility for Abubakar Siddick Islamic School,” 4.8.2021, <https://gna.org.gh/2021/08/ihcro-constructs-new-facility-for-abubakar-siddick-islamic-school/>, accessed 2.1.2023; IHCRO Australia, 6.3.2021, 20.4.2021, 25.4.2021, 2.8.2021, 6.8.2021, 9.8.2021, 12.8.2021, 1.9.2021, 4.9.2021, 30.9.2021, 13.11.2021, 16.12.2021, 14.7.2022, <https://www.facebook.com/ihcroaustralia>.

557 The organisation operates in Canada and Ghana; see further <https://www.alhudarelieff.com/about-page/>, and <https://www.facebook.com/groups/1540426152813824/about>.

558 The Muslim Council of Hong Kong (MCHK) turned to Ghana in 2021 and started to fund “3 in 1 sadaqa jariyah projects”, i.e. borehole+mosque+Qur’ans. According to information provided on its homepage, it is likely that the MCHK operates through the Kumasi-based NGO United Ansaru al-Islam a-Muttadidah; see <https://muslimcouncil.org.hk/event/hassan-mustafa-water-well-completion-%e2%80%a2-in-memory-of-hassan-mustafa-%e2%80%a2-3-in-1-sadaqah-jariyah-project/>, accessed 6.10.2021.

559 Nouvelle Optique has open calls for donations to several well-drilling, mosque and school projects in Ghana; see further <https://www.nouvelleoptique.org/fr/>. Since 2021, Nouvelle Optique collects funds for a unique tree-planting project in Ghana; see <https://www.facebook.com/nouvelle.optique/>, 2.11.2021, 5.11.2021, accessed 9.1.2022.

560 The organization supports water and humanitarian relief (Ramadan Iftar) projects in Burkina Faso and Ghana; see further <https://www.facebook.com/Hearts4Mercy>. Its homepage, <http://hearts4mercy.org/NL/index.html>, has not been updated since 2017 and lists no projects in Ghana. Following information on Facebook, the organization started to fund water projects in 2020 and Ramadan Iftar in 2021.

561 The Swiss Barakah Charity constructed a borehole in October 2021 and distributed zakat in November 2022; see postings 9.10.2021, 5.11.2021, 21.11.2022, <https://www.facebook.com/swissbarakah/>, accessed 15.12.2022.

562 *Help Dunya, Jahresbericht 2019*, available at <https://help-dunya.com/Download/Jahresbericht/help%20dunya%20jahresbericht%202019.pdf>, downloaded 21.7.2021.

563 *Help Dunya, Jahresbericht 2020*, available at <https://help-dunya.com/Download/Jahresbericht/Help%20Dunya%20Diagram%202020%20-%20Jahresbreicht.pdf>, downloaded 16.1.2022; <https://help-dunya.com/projekte/waisenhaus-projekte/>, accessed 21.7.2021.

in the northern parts of the country. In April 2021, a news report noted that Alhaji Farouk Aliu Mahama, the MP for Yendi Constituency, had kick-started the construction of 100 boreholes in the Constituency in partnership with 'Help Dunya Ghana'.⁵⁶⁴

The *Akhwaat G Foundation*, in turn, was founded by a group of Muslim women in Germany in 2018 and operated branch offices in Accra, Kumasi and Tamale. Apart from running the Darus-Salam Orphanage in Accra, the NGO engages in water projects and aims to build an Islamic school in Tamale.⁵⁶⁵ The *Bamba International Humanitarian Aid Organisation*, on the other hand, is a German-based one-person NGO that transfers funds from local Turkish donors for the drilling of boreholes as well as the distribution of Ramadan gifts in Ghana in 2022.⁵⁶⁶ Lastly, the *Haija Akweley Legacy Foundation* started in 2023 with a Ramadan food donation project and the drilling of a borewell at Apam in Gomoa West.⁵⁶⁷

4.4 A (Not So) New Phenomenon: The Activities of Turkish Muslim NGOs
Turkey formulated the sub-African direction of its foreign policy and overseas development aid already in the late 1990s, but due to its financial crisis and political instability, it started its implementation only after Recep Tayyip Erdogan's and the AKP's (Justice and Development Party) rose to power in 2002.⁵⁶⁸ 2005 was a turning point when Turkey obtained observer status in the African Union; three years later, it joined the African Development Bank.⁵⁶⁹ In Ghana, it re-opened its embassy in 2010 (the first embassy, established in 1958, closed in 1981 due to political turmoil in Turkey) and initiated largescale and multifaceted commercial, development cooperation, and humanitarian

564 Emmanuel Gamson, <https://gna.org.gh/2021/04/mp-constructs-100-boreholes-in-yendi/28.4.2021>, <https://www.gna.org.gh/1.20636119>, accessed 21.7.2021.

565 <https://www.facebook.com/AkhwaatGFoundation-Ghana-101559801515951/>, accessed 6.10.2021.

566 See various videos posted on Facebook, 5.6.2022, <https://www.facebook.com/Bamba-international-humanitarian-aid-organisation-111663497093582>, accessed 24.8.2022.

567 <https://www.facebook.com/profile.php?id=10009183622694>.

568 Elem Eyryce Tepeciklioglu, "Economic Relations between Turkey and Africa: Challenges and Prospects," *Journal of Sustainable Development, Law and Policy* 8, no. 1 (2017): 4; Abdurrahman Siradag, "Benevolence of Selfishness: Understanding the Increasing Role of Turkish NGOs and Civil Society in Africa," *Insight on Africa* 7, no. 1 (2015): 1–20.

569 Mehmet Özkan, "Turkey's African Experience: From Venture to Normalization," in *The EU, the US and the International Strategic Dimension of Sub-Saharan Africa: Peace, Security and development in the Horn of Africa*, eds. Bernardo Ventiru and Nicoletta Pirozzi (Brussels: Foundation for European Progressive Studies; Rome: Instituto Affari Internazionali, 2016), 113.

exchange programmes including the provision of Ramadan aid.⁵⁷⁰ In 2017, the religious wing of Turkish diplomacy, *Human Development Association International* (HUDAI), started its Iftar programme by supporting Muslims in deprived communities in the Northern Region.⁵⁷¹

Intimately connected to this process was a wide spectrum of Turkish NGOs, most spectacularly being the relief packages and (meat) donations during Ramadan, Eid al-Fitr and Eid al-Adha of various Turkish NGOs, notably *Turkish Religious Affairs Foundation*, *TSK Mehmetcik Foundation*, *Foundation of Humanitarian Relief* (İHH, also known as The Foundation for Human Rights and Freedoms and Humanitarian Relief in Africa, est. 1992), *Cansuyu Charity and Solidarity Organisation* (CANSUYU, est. 2005), *Turkish Red Crescent*, *Kimse Yok Mu Association*, *Türkiye Diyanet Vakfı* (TDV) and *Deniz Feneri Association*.⁵⁷² Their most noticeable and prestigious project was the Accra Furqan Complex in Kanda, comprising the new national mosque for 15,000 worshippers designed in Ottoman style, a recreational centre, a library complex, office and residence for the Chief Imam, a research complex, a Senior High School complex, a clinic, an administration block, an auditorium, and a conference centre, inaugurated in 2021 (illustration 19).⁵⁷³ The project was carried out in cooperation with different Turkish state and NGO partners, including the Turkish government, the Presidency of Religious Affairs of Turkey, the Metropolitan Municipality of Samsun alongside *Aziz Mahmud Hudai Foundation* and HUDAI as well as local Ghanaian organisations headed by the Turkish NGO *Ghana Friendship and Solidarity Association* (GANADER).⁵⁷⁴

570 “Turkish embassy supports Muslims,” 17.5.2021, <https://thebftonline.com/2021/05/17/turkish-embassy-supports-muslims/>, accessed 5.12.2023.

571 “Turkish NGO support Muslim communities in Northern Region,” 7.6.2017, <https://citifmonline.com/2017/06/turkish-ngo-supports-muslim-communities-in-northern-region/>, accessed 17.9.2018.

572 “Turkish Eid reliefs reach over 2.5 million families,” 17.10.2013, <https://www.aa.com.tr/en/world/turkish-eid-reliefs-reach-over-25-million-families/210930>, accessed 9.1.2022.

573 Hafsa Obeng, “Ghana National Mosque Complex: Symbol of friendship between Ghana and Turkey,” 27.7.2021, <https://gna.org.gh/2021/07/ghana-national-mosque-complex-symbol-of-friendship-between-ghana-and-turkey/>, accessed 9.1.2022.

574 “NGO to expedite work on Kanda Mosque Complex,” 8.7.2013, <https://www.modernghana.com/news/473633/1/ngo-to-expedite-work-on-kanda-mosque-complex.html>, accessed 28.5.2024; Jeffrey Haynes, “Religious and Economic Soft Power in Ghana-Turkey Relations,” *Religions* 13, no. 1030 (2022), <https://doi.org/10.3390/rel1311030>; Michelle Apotsos, “Mosque, Landmark, Document: Reimaging Islam in Ghana through the Accra Furqan,” *Ghana Studies* 25 (2022): 144–152. See further the official homepage of the Ghana National Mosque, <https://www.ghananationalmosque.com/>.



FIGURE 19 Accra Furqan. The Ghana National Mosque Complex
PHOTO: HOLGER WEISS/2020

The first ambassadors of Turkish development aid in sub-Saharan Africa, however, were institutions linked to the Hizmet Movement, an educational network of the Turkish Muslim intellectual and opinion leader Fethullah Güllen (in self-exile in the USA since 1999), and supported by the global Güllen-inspired charity, *Kimse Yok Mu*.⁵⁷⁵ Their Ghanaian offshoots are the Galaxy International School in Accra, established in 2001, and the *Ghana-Turkey Cooperation and Development Association (TUDEC)*.⁵⁷⁶ The latter initiative was established in 2011 by some local Ghanaian business people to promote education and trade activities between Ghana and Turkey in addition to offering

575 See further David Shinn, *Hizmet in Africa: The Activities and Significance of the Güllen Movement* (Tsehail Publishers, 2015), and Tomas Michel, "Fighting Poverty with Kimse Yok Mu," in *Modern Islamic Thinking and Activism: Dynamics in the West and in the Middle East*, eds. Erkan Toguslu and Johan Leman (Leuven: Leuven University Press, 2014), 183–194.

576 Musah Yahaya Jafaru, "Fighting poverty, ignorance and disunity in Ghana—TUDEC's experience," 19.5.2016, <https://www.graphic.com.gh/news/general-news/fighting-poverty-ignorance-and-disunity-in-ghana-tudec-s-experience.html>, accessed 15.7.2021.

social and humanitarian services in Ghana.⁵⁷⁷ Until then, the Hizmet Movement had partnered with Erdogan's Justice and Development Party AKP but was outlawed by the Turkish government after the 2016 coup d'état attempt.

Branding the Güllen/Hizmet movement as a 'terrorist organisation', the Turkish government signed protocols with 32 African countries, including Ghana, to replace the Güllen/Hizmet schools and shifted its focus to the Maarif Foundation (Türkiye Maarif Vakfı), emerging since then as the main organisation for government-supported educational cooperation and development, including the provision of scholarships to African students for studying at universities in Turkey.⁵⁷⁸ The *Maarif Foundation* opened its first educational establishment, the International Maarif School Kindergarten, in Accra in 2019.⁵⁷⁹

The Turkish onslaught on the Güllen/Hizmet Movement was successful in some African countries but not in Ghana. In Mali, for example, all former Hizmet-linked educational institutions were handed over to the Maarif Foundation.⁵⁸⁰ In Ghana, Turkish demands on blacklisting the Galaxy International School and TUDEC resulted in an outcry in the Ghanaian press⁵⁸¹ and failed to have them branded as 'terrorist organisations'. Both are still active in their respective fields of operation. Among others, TUDEC is making headlines annually for its donations during Ramadan and at Eid al-Adha to local Muslim communities in Accra, Cape Coast, Koforidua, Kumasi, Takoradi, Tamale, Tema and Wa during Ramadan (2016: 10,000 Iftar and food packages, feeding 700 people a day; 2017: 1,500 Iftar and food packages; 2019: 1,400 Iftar and food packages

577 Alhassan Abdulai, "Developing Ghana, The Role of Tudec and Galaxy Int'l School," 17.5.2016, <https://hizmetnews.com/18018/developing-ghana-role-tudec-galaxy-intl-school/#.YdqfohNBwh8>, accessed 9.1.2022.

578 Erkan Toguslu, *The Turbulence between AKI and Hizmet: the African case* (London: Centre for Hizmet Studies, 2017), available at https://www.hizmetstudies.org/assets/docs/The_Turbulence_between_AKP_and_Hizmet.pdf; Haynes, "Religious and Economic Soft Power;" "Ghana benefits from 432 Turkish university scholarships," 28.11.2019, <https://www.graphic.com.gh/news/general-news/ghana-benefits-from-432-turkish-university-scholarships-ambassador-says-at-maarif-school-opening.html>, both accessed 8.1.2022.

579 "Maarif Schools start education in Ghana," 11.11.2019, <https://www.turkiyemaarif.org/post/7-maarif-schools-start-education-in-ghana-842?lang=en>, accessed 8.1.2022.

580 "Turkey aims to provide 'transparent' education in Mali," 20.4.2018, <https://www.aa.com.tr/en/education/turkey-aims-to-provide-transparent-education-in-mali/1124055>, accessed 28.5.2024.

581 Vladimir Antwi Danso, "Turkey: Carrying The Fight Beyond Borders," 12.6.2016, <https://www.ghanaweb.com/GhanaHomePage/features/Turkey-Carrying-the-fight-beyond-borders-446500>; "The Ottoman Delight," 23.7.2016, <https://dailyguidenetwork.com/the-ottoman-delight/>, both accessed 9.1.2022.

[...] 2023: more than 1,750 Iftar and food packages),⁵⁸² and at Eid al-Adha (1,200 families in 2018; 4,200 in 2020; 6,000 in 2021; 10,800 in 2022; 10,000 in 2023).⁵⁸³ Reflecting its character as a secular Muslim NGO, its donations include as well non-Muslim/Christian and local municipal institutions.⁵⁸⁴ In addition to its humanitarian relief programmes, TUDEC also sponsors the drilling of boreholes.⁵⁸⁵

Other Turkish NGOs have invested heavily in annual humanitarian relief programmes. For example, at Eid al-Adha in 2023, the *Universal Islamic and Cultural Trust Turkey* slaughtered over 150 sheep and 29 cows in Kumasi for free distribution of meat;⁵⁸⁶ the *Türkiye Diyanet Vakfı* (TDV), in turn, through

582 "TUDEC fetes thousands to mark Eid-ul-Fitr," 8.7.2016, <https://www.modernghana.com/news/702659/tudec-fetes-thousands-to-mark-eid-ul-fitr.html>, "TUDEC feeds individuals, families to mark Eid-ul-Fitr," 26.6.2017, <https://citifmonline.com/2017/06/tudec-feeds-individuals-families-to-mark-eid-ul-fitr/>; "TUDEC reaches out to thousands on Eid day," 16.8.2019, <https://newsghana.com.gh/tudec-reaches-out-to-thousands-on-eid-day/>, all accessed 10.7.2022; "Ramadan Iftar and Food Packages," 27.5.2023, <https://www.facebook.com/ghanatudec>, accessed 18.8.2023.

583 See, for example, "Eid Celebrations: TUDEC shares parcels of meat to over 1,200 people," 27.8.2018, <http://www.ghananews247.com/2018/08/27/eid-celebrations-tudec-shares-parcels-of-meat-to-over-1200-people/>; Michael Ansah, "Galaxy International School reaches out to thousands on Eid day," 4.8.2020, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Galaxy-International-School-reaches-out-to-thousands-on-Eid-day-1025329>, accessed 15.7.2021; George Wilson Kingson, "Eid al-Adha: TUDEC celebrates with the Ghanaian public," 22.7.2021, <https://ghananewsonline.com.gh/eid-al-adha-tudec-celebrates-with-the-ghana/>; "Eid-Al-Adha 2021: TUDEC reaches out too over 6,000 families and individuals," 25.7.2021, <https://citinewsroom.com/2021/07/eid-al-adha-2021-tudec-reaches-out-too-over-6000-families-and-individuals/>; all accessed 9.1.2022; "TUDEC supports needy to celebrate Eid-ul-Adha," 15.7.2022, <https://www.ghanaiantimes.com.gh/tudec-supports-needy-to-celebrate-eid-ul-adha/>, accessed 29.8.2022; "TUDEC gifts meat to 6,000 families in Accra for Eid," 13.7.2022, <https://www.graphic.com.gh/news/general-news/tudec-gifts-meat-to-6-000-families-in-accra-for-eid.html>, "TUDEC reaches out to thousands on Eid day," 5.7.2023, <https://www.graphic.com.gh/news/general-news/tudec-reaches-out-to-thousands-on-eid-day.html>, accessed 18.8.2023.

584 George Wilson Kingson, "TUDEC supports Orphanage Home with Food Items," 13.11.2021, <https://ghananewsonline.com.gh/tudec-supports-orphanage-home-with-food-ite/>; "TUDEC donates to PWDS in Adentan Municipality, Adentan Municipal Assembly," 18.11.2021, <https://adma.gov.gh/2021/11/18/tudec-donates-to-pwds-in-adentan-municipality/>; both accessed 9.1.2020; "TUDEC supports PWDS in Adenta with food, cash," 7.1.2022, <https://www.ghanaiantimes.com.gh/tudek-supports-pwds-in-adenta-with-food-cash/>, accessed 29.8.2022.

585 <https://www.facebook.com/ghanatudec>.

586 "Eid 2023 free meat [...]," 28.6.2023, <https://www.facebook.com/PeaceDawahMedia>, accessed 18.8.2023.

its local partner Teimako and Blessing Organisation shared meat to more than 50,000 people in Accra, Ashaiman, Dodowa, Koforidua, Tamale, Walewale and Yendi.⁵⁸⁷ Apart from their Ramadan and Eid relief programmes, Turkish NGOs such as CANSUYU, HUDAI, *Hayrat Yardim* (Hayrat Humanitarian Aid Association, est. 2013), *Hayat Yolu* (est. 2014), *IH-Da Vakfi* (International Foundation for Humanitarian Aid, est. 2013) and IHH are heavily engaged in local water projects throughout the country (illustration 20). All of them started their activities in Ghana during the 2010s. CANSUYU, for example, initially specialised in “sacrifice activities,” i.e., donations during Ramadan and the two Eid festivals, as well as in water projects, starting with drilling 23 boreholes in 2011.⁵⁸⁸ IHH, in turn, started its work in 2015 by providing education aid, i.e., a donation of Qur’ans.⁵⁸⁹ In the following years, it extended its activities to include the construction and maintenance of boreholes and wells as well as launched the Africa Cataract Project.⁵⁹⁰ *IH-DA Vaqfi* started its operations in 2013, and listed tens of mosque and well projects completed in 2014 but none after 2017, perhaps indicating it has stopped activities in Ghana.⁵⁹¹

4.5 *Ghanaian Muslim NGOs as Intermediaries for Foreign Muslim Donors*

A common feature throughout Muslim sub-Saharan Africa is the close relationship between international Muslim charities, INGOs, and local associations and organisations. Foreign donor organisations either invest in and run their own local programmes and projects or channel their funds to those of local organisations. Local organisations stand out as intermediaries for foreign donors. Muslim charities established earlier such as Direct Aid or Zakat Foundation of America, operate country offices in various African countries, while

587 “With our beloved @turkiyediyanetvakfi we slaughtered a lot of animals [...],” 4.7.2023, <https://www.facebook.com/blessingsteimako>, accessed 18.8.2023; “Türkiye Diyanet Foundation reaches out to needy families in Ghana,” 11.7.2023, <https://tdv.org/en-EN/turkiye-diyamet-foundation-reaches-out-to-needy-families-in-ghana/>, accessed 5.12.2023.

588 Activity information regarding the year 2011, cansuyu.org.tr, accessed November 2017.

589 IHH Annual Report 2015, www.ihh.org.tr, accessed November 2017.

590 IHH Annual Report 2016, www.ihh.org.tr, accessed November 2017; Africa Cataract Project, see http://medbox.iab.me/kiwix/wikipedia_en_medicine_2019-12/A/Africa_Cataract_Project, and <https://ihh.org.tr/en/news/cataract-surgery-for-14000-people>, accessed 10.1.2022.

591 Permanent works, <http://www.ih-davakfi.org/en/operations/3/permanent-works/1092/asikafo-water-supply-wellghana.aspx>, accessed 9.1.2022; the homepage was defunct by May 2024. Last posting on well project in Ghana on *IH-DA Vakfi*’s Facebook group was in May 2017, see <https://www.facebook.com/photo.php?fbid=1681757458794496&set=pb.100008807746526.-2207520000.&type=3,11.5.2017>, accessed 9.1.2022.



FIGURE 20 HUDAI borehole in Nima, Accra
PHOTO: HOLGER WEISS/2022

newly established ones partner with local organisations. They constitute the first generation of Muslim NGOs. The second generation is established by local activists, usually, Muslim scholars, who are independent NGOs collaborating with foreign Muslim charities. Most second-generation Muslim NGOs do not generate their own funds but rely heavily, if not totally, on foreign donors to run their projects and programmes.⁵⁹²

The emergence of the Ghanaian landscape of Muslim NGOs resembles similar developments in other sub-Saharan countries. The first generation of Muslim NGOs in Ghana was established by returnee students from Arab/Gulf countries in the 1970s and 1980s. Some of them came to have a distinct Saudi affiliation, including the Centre for the Distribution of Islamic Books, the al-Huda Islamic Society and the Al-Hudaibiyya Relief Service. Muhyideen Rufai Ahmad, through support from Al-Rajhi International and Commercial Bank in Riyadh, founded the Centre for the Distribution of Islamic Books in 1980. The Centre built Islamic schools, such as the Holy Quran school in Ada, the Khalid ibn Walid school in Ksoa, and the Umar ibn Khatab's primary in Madina (Accra), as well as provided partial funding for Islamic educational complexes in Koforidua, Kumasi and Wa. The Centre became defunct in the late 1990s when Saudi funding ceased abruptly due to the liquidation of Al-Rajhi Bank.⁵⁹³

The Saudi-affiliated *al-Huda Islamic Society*, in turn, was founded by Armiyau Jibril and Dr Muhammad Bashir in 1992, and has since then focussed on three areas of activities: namely education, humanitarian assistance, and Islamic investment (illustration 21). One of its most renowned educational projects is the construction of the Abdullah bn Mas'ud Centre for Quranic Memorization in Gbawe, Greater Accra Region. The Centre draws students from all over West Africa to its three-year diploma course in Islamic studies. In addition, al-Huda promotes the establishment of Quranic circles, mainly concentrated in the Greater Accra, Ashanti and Northern Regions.⁵⁹⁴ An offspring, the *Al-Huda Educational and Dawa Centre*, is registered as a local NGO in Kumasi.⁵⁹⁵

The most vibrant of the three Saudi-affiliated Ghanaian Muslim NGOs is the *al-Hudaibiyya Relief Services*, established in 2004. As Dumbe notes, the organisation has evolved as an interface between the Saudi official religious

592 See further Mayke Kaag and Soumaya Sahla, "Reflections on Trust and Trust Making in the Work of Islamic Charities from the Guld Region in Africa," in *Muslim Faith-Based Organizations and Social Welfare in Africa*, ed. Holger Weiss (Cham: Palgrave MacMillan, 2020), 61–84.

593 Dumbe, *Islamic Revivalism*, 76.

594 Dumbe, *Islamic Revivalism*, 80.

595 <http://directory.mogcsp.gov.gh/listings/al-huda-educational-and-dawa-centre-ow5b>, accessed 18.8.2021.

centres, organisations and philanthropists on the one hand and Ghanaian Muslims on the other. Its core activity is the building of educational complexes (*markaz*) consisting of a school, a mosque, potable water and (sometimes) a residence for the imam, predominantly in the Northern Region, although it has also constructed schools, clinics and health centres, mortuaries, mosques and boreholes in the other regions, predominantly in the Savannah and North Eastern Regions.⁵⁹⁶ In addition, the organisation operates an orphanage in Savelugu, Northern Region, alongside running a nationwide orphan's support scheme.⁵⁹⁷ A recent example of its activities is the construction of an Islamic training centre in Tamale, financed by the Saudi-based entrepreneur Alsayida Luululwa Alzaward under the auspices of the World Assembly of Muslim Youth (WAMY). The 12-unit classroom block, clinic, mosque and borehole complex worth USD 120,000 was handed over in January 2019 and is projected to be elevated to the status of an Islamic college of education.⁵⁹⁸

The two organisations have often cooperated, the latter one being among the Saudi organisations that fund projects and workshops of Al-Hudaibiyya.⁵⁹⁹ Since the early 2010s, al-Hudaibiyya has also started national fundraising programmes, especially to fund its mosque and Eid outreach projects. Nevertheless, about two-thirds of its expenses are still covered through external donations, predominantly from the WAMY and Saudi philanthropists and charities.⁶⁰⁰

The *Aldiaa Society*, in turn, implements foreign donor-funded projects, including Qatar Charity, Sheikh Abdullah Al-Nouri Charity Society, the Muslim World League/International Holy Quran Memorization Organization, the World Assembly of Muslim Youth, the International Union of Muslim Scholars, the International Islamic Charity Organization (IICO), the Turkish Red Crescent, IHH, TDV (Türkiye Diyanet Vakfı), and Islamic Relief.⁶⁰¹ According

596 Dumba, *Islamic Revivalism*, 80–84; interview with Alhaji Suraj, Al-Hudaibiyya representative in the Northern Region, Tamale, 10.12.2019.

597 Interview with Alhaji Suraj, Al-Hudaibiyya representative in the Northern Region, Tamale, 10.12.2019.

598 Abdul-Gafaru Abdulai, "Saudi Philanthropist provides school and other infrastructural projects for Gukpegu-Tua Community," 9.1.2019, <http://diamondfmonline.com/%E2%80%A2saudi-philanthropist-provides-school-and-other-infrastructural-projects-for-gukpegu-tua-community/>, accessed 17.8.2021.

599 "Veep calls on people in leadership to be morally upright," 25.7.2021, <http://www.ghanadot.com/news.ghanadot.0725071.html>, accessed 17.8.2021.

600 Interview with Alhaji Suraj, Al-Hudaibiyya representative in the Northern Region, Tamale, 10.12.2019.

601 Aldiaa partners, listed on <https://en.aldiaaghana.com>; accessed 30.11.2019; "Contracts for new projects," 6.5.2017, <https://en.aldiaaghana.com/News/1248/Default.aspx>, accessed 13.7.2021.



FIGURE 21 Al-Huda well in Mamobi, Accra

PHOTO: HOLGER WEISS/2022

to its 2017-homepage, Aldiaa Society mainly concentrated on mosque, water and Ramadan/Iftar projects as well as orphan support funded by the above-mentioned donor agencies. Moreover, together with several Turkish NGOs, it launched the Madina University for Science and Technology in 2017 through funding provided by donors from Qatar (Figure 22).⁶⁰² Since 2020, Aldiaa

⁶⁰² “Al Madina University for Science and Technology in Ghana,” 4.7.2017, <https://en.aldiaaghana.com/Section/1182/Default.aspx>, accessed 13.7.2021.



FIGURE 22 Qatar Charity/Aldiaa educational project. Construction of dormitories at (then) Madina Institute of Science and Technology, now Lakeside University College
PHOTO: HOLGER WEISS/2017

Society has collaborated with the US Muslim charity Africa Relief and Community Development and commissioned the latter organisation's water and educational centre projects as well as organised the distribution of Udhiya/Qurbani.

The *Voice of Islam-Ghana* (VOI) is an offshoot of the New Zealand-based Muslim charity Voice of Islam.⁶⁰³ Operating from its headquarters in Tema, Greater Accra Region, it is engaged in *da'wa* activities, including the distribution of Islamic materials and Qur'ans to local communities and arranging activities for new Muslims. In addition, the organisation claims to provide food for some 2,000 people during Ramadan, as well as support school-age kids by offering extra classes in English, mathematics, reading and basic IT skills.⁶⁰⁴ In November 2021, the VOI team, in cooperation with the National Blood Bank and Tema General Hospital, arranged its eight annual blood donation drive in Tema.⁶⁰⁵

Parallel to this development was the launching of the first generation of local Muslim NGOs in the 1990s, all of whom relied on foreign funding to implement their projects. The oldest of such local intermediary NGOs is the *Islamic Council for Development and Humanitarian Services* (ICODEHS), founded by Sheikh Mustapha Ibrahim in 1991.⁶⁰⁶ ICODEHS was the first Ghanaian Muslim NGO to establish a webpage at <http://www.Africaonline.com.gh/Islamic/activity.html>, although the first webpage existed only for a limited period. In addition, it published a monthly journal—*The Humanitarian*—to promote its cause and to disseminate information about its development projects in the late 1990s/early 2000s. At this time, ICODEHS was the only Ghanaian Muslim NGO listed among the members of the Civil Society Coordinating Council (CivisoC) of SAPRIN-Ghana (Structural Adjustment Participatory Review International Network).⁶⁰⁷ The Accra-based organisation has since then gained recognition, respect and trust among foreign donors and local Muslim communities,⁶⁰⁸ raising Sheikh Mustapha Ibrahim among the 500 most influential Muslims in the

603 Voice of Islam was formed in 2004, headquarters in Auckland, New Zealand. See further <https://www.voiceofislam.me/about>, accessed 3.7.2021.

604 See further <https://www.voiceofislam.me/voi-ghana>, accessed 3.7.2021.

605 <https://www.facebook.com/voiceofislamNZ>, 20.11.2021, accessed 24.8.2022.

606 The forerunner of ICODEHS was the Islamic Book Development and Translation Council, founded by Sheikh Mustapha Ibrahim in 1980.

607 Weiss, *Begging and Almsgiving in Ghana*, 114–115. SAPRIN was a joint project of the World Bank, governments and a global network of NGOs and CSOs.

608 Abdulai Al-Hasan, "ICODEHS Is A Good Agency For Development In Ghana," 14.5.2017, <https://www.modernghana.com/news/775119/icodehs-is-a-good-agency-for-development-in-ghana.html>, accessed 8.11.2017.

world.⁶⁰⁹ ICODEHS generates most, if not all of its funding from external non-Ghanaian sources, such as Kuwait Zakat House, IICO, Qatar Charity, Dubai Charity Association, Sharjah International Charity, Sheikh Abdullah Al-Nouri Charitable Society, Emirates Red Crescent, MWL, Custodians of the Two Mosques, and the Turkish IHH.⁶¹⁰ In 2020, the Ghanaian Times commended ICODEHS saying,

When it comes to implementation of social protection strategies to alleviate poverty and transform lives of the socially excluded in Ghana and beyond, the work of the Islamic Council for Development and Humanitarian Services (ICODEHS) is exemplary ...⁶¹¹

Apart from building over a thousand mosques and 400 schools/school blocks around the country, ICODEHS has an impressive portfolio of achievements, constituting over 3,000 constructed boreholes and wells, 7 clinics, 4 vocational centres, and 7 houses for the needy, 7 orphanages, and 3 senior high schools.⁶¹² ICODEHS has also organised a Medical Caravan (eye screening exercise and surgery) programme, community-led loan schemes for women groups, support interventions for over 3,700 orphans, food crops and livestock, and humanitarian relief programmes during Ramadan and the Eid festivals.⁶¹³ It further

609 Suleima Mustapha, "Chief Imam, Mustapha Ibrahim among 500 global icons," 20.1.2020, <https://www.graphic.com.gh/news/general-news/chief-imam-mustapha-ibrahim-among-500-global-icons.html>, accessed 16.7.2021; <https://themuslim500.com/profiles/mustapha-ibrahim/>, accessed 7.10.2021; "Sheikh Mustapha Ibrahim," *The Muslim 500: The World's 500 Most Influential Muslims*, chief ed. Prof. S. Abdallah Schleifer (Amman: The Royal Islamic Strategic Studies Centre, 2022), 159.

610 Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives," 1.4.2020, https://www.ghanaiantimes.com.gh/icodehs-social-protection-interventions-transforming-lives?utm_source=rss&utm_medium=rss&utm_campaign=icodehs-social-protection-interventions-transforming-lives, accessed 13.7.2021; <http://icodehs.org/donations/>, accessed 16.5.2019; <https://icodehs.org/>, accessed 7.10.2021; the homepage was defunct by May 2024.

611 Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

612 Physical projects executed by ICODEHS, information provided on presentation of Sheikh Mustapha Ibrahim, president of the Ghana section of the Mohammed VI Foundation of African Oulema, 20.5.2016, <http://www.fm60a.org/en/membre/sheikh-mustapha-ibrahim-president-of-the-section-of-ghana/>, accessed 30.11.2019. See also Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

613 Information provided on the 2016-established homepage of ICODEHS, <http://icodehs.org>.

The homepage has not been updated since 2018. Its 2021-established homepage, <https://icodehs.org>, lists the same projects and partners. However, the homepage was defunct by May 2024. See also <https://www.facebook.com/icodehs/>, as well as Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

publishes literature on Islamic religious inheritance, marriage, divorce, funerals and other topical issues to deepen readers' knowledge of Islamic religion and other related subject matter. Its plans include building a university at Tuba, a predominantly Muslim community in the Ga South Municipality, Greater Accra Region, and a nursing training school in the Central Region.⁶¹⁴

The *Bureau of Social Services* (BSS), established in 1991 and headquarters in Accra, is the brainchild of Sheikh Ayub S. Haroun. In 2007, the BSS, through Sheikh Ayub, signed a memorandum of understanding with the US Muslim charity ILM Foundation, signalling the intention of the latter organisation to provide humanitarian services focussing on health, education, emergency relief, structural support, and transportation.⁶¹⁵ However, further traces and developments of the partnership have not been found on social media or the internet. Instead, BSS became the local partner for the Hidaya Foundation, another US Muslim charity. As part of its 2011 Iftar Project, Hidaya Foundation sponsored food items that were distributed to Muslims in the Brong-Ahafo, Central, Eastern, Greater Accra and Northern Regions by the BSS. A representative of Hidaya Foundation revealed to the press that the Foundation planned to turn it into an annual affair.⁶¹⁶ At least in 2015, Hidaya Foundation made headlines again in Ghana when it sponsored the BSS Iftar Project. The donation included 100 bags of rice, 100 cartons of cooking oil and 40 bags of sugar and were distributed by the BSS in the Ashanti, Brong Ahafo, Central, Greater Accra and Eastern Regions.⁶¹⁷

Firdaus Foundation for Social Services (FFSS) is an Accra-based registered NGO, established by Sheikh Salis Sualih Husein in 2006 and with headquarters in Nima. Operating in various locations in the country, the FFSS has the following as its aims and objectives: to establish a strong and progressive society, where the basic necessities of life and work are catered to; to alleviate poverty and illiteracy, and to establish educational facilities that provide the youth with ultimate opportunities to develop their potentials. The FFSS also hopes to end unemployment, to encourage entrepreneurship, to promote speedy sustainable development and the eradication of poverty in Ghana and beyond, to equip the society with modern skills and knowledge to make them effective and efficient entrepreneurs rather than just providing immediate relief.

614 Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

615 "Ghana," <https://humanitarianday.com/about/global-expansion/>, accessed 25.7.2021.

616 "NGO supports Muslims," 19.2011, <https://www.modernghana.com/news/348458/ngo-supports-muslims.html>, accessed 25.7.2021.

617 "NGO donates to Muslims," 22.7.2015, <https://www.modernghana.com/news/631216/ngo-donates-to-muslims.html>, accessed 25.7.2021.

The foundation has agreements for “strategic partnership” with several international Muslim charities, including Al Muntada, Muntada Aid, *Sheikh Thani bin Abdullah Foundation for Humanitarian Services* (RAF Foundation), and *Sheikh Eid Bin Muhammad Al Thani Charitable Foundation* (Eid Charity). According to its mission statement, Firdaus Foundation is “inspired by the Islamic faith”, and many of its projects target Muslim communities by building mosques and schools and drilling boreholes, distributing books, and giving scholarships to Muslim students or supporting people with disabilities, and orphans. However, it underscores that neither race nor class matters when providing food aid to needy families, financial support for start-up entrepreneurial initiatives or ICT training programmes for empowering the youth.⁶¹⁸

An examination of the texts on signposts in front of various projects of Firdaus Foundation gives some further information on its international donors. For example, the Ghalia Bint Muhsin mosque’s well in Lala, Northern Region, was funded by Eid Charity.⁶¹⁹ The Bahraini Tarbeia Islamic Society, in turn, sponsored its ‘Distribution of School Bags Project’ in 2018.⁶²⁰ In 2015, Firdaus Foundation in collaboration with Crystal Eye Clinic, organised free eye tests for 2,000 residents in Madina and Nungua (Greater Accra Region), Nsawam (Eastern Region), and Kasoa (Central Region), financed by the Qatari-based Eid Charitable Association.⁶²¹ In 2019, Muntada Aid sponsored its Zakat al-Fitr programme,⁶²² while Rahma Austria and the Austrian NGO Well Water For Life funded its water projects in 2023.⁶²³ Furthermore, the Sudanese NGO Tamiyat Humanitarian Foundation sponsored the construction of its student hostel in Madina, Accra.⁶²⁴

The Accra-based *Abdul-Aziz Charitable and Humanitarian Foundation* (TACAHF) belongs to those Ghanaian Muslim NGOs whose foreign donors have shifted over the last decades. In 2013, it posted a call for Qurban support for US donors on waqafproject.com.⁶²⁵ In 2015 (at least, perhaps also in subsequent

618 <https://firdausfoundation.org/about-us.php>, accessed 5.7.2021.

619 “Water project,” <https://firdausfoundation.org/gallery.php>, accessed 5.7.2021.

620 “Donating to the needy,” <https://firdausfoundation.org/gallery.php>, accessed 5.7.2021.

621 “Firdaus Foundation Screen 2000 For Eye Problems,” 4.11.2015, <https://www.modernghana.com/news/653773/1/firdaus-foundation-screen-2000-for-eye-problems.html>, accessed 5.7.2021.

622 <https://www.facebook.com/firdausfoundation/>, 18.6.2019, accessed 5.7.2021.

623 See photograph on commission of borewells 2023, <https://firdausfoundation.org/unique-nessoffirdausfoundation>, accessed 18.8.2023.

624 “Firdaus scholarship beneficiaries get hostel facility,” 20.11.2019, <https://www.graphic.com.gh/news/general-news/firdaus-scholarship-beneficiaries-get-hostel-facility.html>, accessed 18.8.2023.

625 Available as “Appeal for Qurban for Poor and Needy in Ghana (2013),” 4.10.2013, <https://>

years), its Qurban distribution programme was funded by the Singaporean Muslim charity *Global Ehsan Relief* (in 2021: Iftar meals);⁶²⁶ since 2018, TACAHF has cooperated with the French Muslim charity *Nouvelle Optique* and received funding for water projects, orphans' care and Qurbani programmes (illustration 23).⁶²⁷

The *Ghana Academy of Muslim Professionals*, in turn, has been running its Annual Relief Service programme through donations by Muslim philanthropists and international Muslim charities since 2009,⁶²⁸ among others, the Turkish İHH and the German WEFA (from 2011 to 2016). The beneficiaries are identified by the imams of the Ghana Muslim Academy and the local Muslim Chiefs; the prime target group are the so-called “forgotten orphans”, or children who do not receive any regular care from orphanages and who have been registered with the Academy before the food distribution day.⁶²⁹ Likewise, the Accra-based *Islamic Council for Development and Humanitarian Services* carried out the Iftar programme of the Dubai-based Mohammed Bin Rashid al Maktoum Humanitarian and Charity Foundation in 2016.⁶³⁰ One year later, it carried out those of Qatar Charity.⁶³¹ *Race4Aid*, in turn, implements various projects funded by donations from the United Arab Emirate, including an orphans' sponsorship programme as well as the constructions of mosques and, in 2023, a vocational training centre at Nanton Zuo in the Northern Region.⁶³²

wakaf2.rssing.com/chan-8574659/latest.php, accessed 18.10.2021. However, the homepage was defunct by May 2024 and the original posting, <http://www.wakafproject.com/terkini/appeal-for-qurban-for-poor-and-needy-in-ghana-2013/>, is not anymore available.

- 626 See postings on Ghana, 29.9.2015 and 22.5.2021, <https://www.facebook.com/pg/GlobalEhsanRelief/>, accessed 18.10.2021.
- 627 Nouvelle Optique as funding/donor organization of TACAHF is demonstrated in the photo gallery of TACAHF's homepage, <http://www.tacahf.org/index.php?p=gallery>, accessed 18.10.2021; however, the homepage was defunct by May 2024. See also the postings on the Facebook account of Nouvelle Option, starting with a video about the first TACAHF/Nouvelle Option water project in 2018, <https://www.facebook.com/nouvelle.optique/videos/1911486052242530>, accessed 18.10.2021.
- 628 “The GMA Annual Relief Services, 2015,” <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/>, accessed 15.1.2022.
- 629 “The Annual Relief Services 2012,” “GMA Annual Relief Services, 2015,” 30.5.2015, Ramadan posting 28.1.2016, “Preparing for Ramadan 2020,” 2.3.2021, <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/>, accessed 15.11.2017 and 15.1.2022.
- 630 “Iftar campaign in Ghana,” <http://mbrch.gov.ae/en/node/305>, accessed 25.2.2019.
- 631 <https://reliefweb.int/report/syrian-arab-republic/qatar-charity-distributes-ramadan-food-baskets-inside-syria>, accessed 25.2.2019.
- 632 <https://www.facebook.com/race4aid>, postings 24.5.2023, 31.5.2023, 5.6.2023, accessed 18.8.2023.



FIGURE 23 Nouvelle Optique borehole in Mamobi, Accra. Supervised by Abdul-Aziz Charitable and Humanitarian Foundation
PHOTO: HOLGER WEISS/2022

A recent Accra-based Muslim NGO is the *Naqshbandi Ghana Foundation*.⁶³³ Not much is known about this organisation, although its name seems to indicate the advent of a new Sunni tariqa in Ghana, the Naqshbandiyya. This is perhaps not surprising at all, given the notable presence of Turkish NGOs in Ghana since 2012 and the return of Muslim students from Turkish universities. Naqshbandi Ghana Foundation registered in May 2020 and is listed in the Social Welfare Service Directory as a “local NGO”. Its domain of operation is captured as “support the needy within society” and “... provide educational support to brilliant but needy children”⁶³⁴ The organisation cooperates with the UK-based Muslim charity *Love Mercy Hope* (LMH), established in 2019 and has been engaged in water projects in Ghana. Together, the two organisations initiated a Naqshbandi Dargah or spiritual sanctuary in Accra in December 2019,⁶³⁵ and launched an international fundraising campaign on *Justgiving.com*. According to the plan, the Dargah complex is to include a masjid, an orphanage, a madrasa, and a boarding school. In addition, it will have a kitchen and dining area for feeding low-income families three times a week and a *maqam* (shrine) of Mawlana Shaykh Nazim.⁶³⁶

Several Kumasi-based Muslim NGOs serve as intermediaries for or are partners of foreign Muslim charities. Among the oldest of them is the *Ansaruddeen Organisation*, initiated by Sheikh Abdar-Rahman Muhammad in 1996 and quickly gained the recognition of government as well as foreign donors. The Ansaruddeen Organisation started its activities in 1997/1998 by successfully commissioning a foreign-funded mosque, a well project in Danso, and a 300-capacity mosque in Aboaso. Mosque and water projects, alongside supporting orphans and organising Ramadan/Iftar/Qurban donations, have remained a central pillar of the NGO, whose main funder is the UAE charity *Dar al-Ber Society*. Ansaruddeen’s second pillar has been educational and health care infrastructure projects, although it stopped the building of health centres in 2006 when bureaucratic challenges overmanned the organisation’s capacities. Instead, it started the construction of a Nursing Training Centre in Domanofu, Ashanti Region (illustration 24), completed in 2022 and awaiting approval and accreditation by the Ministry of Health. It also initiated a similar project in Wor-

633 See also <https://www.facebook.com/imamhussein.naqshbandigh>, accessed 9.1.2022.

634 “Naqshbandi Foundation Ghana,” directory.mogcsp.gov.gh, accessed 5.7.2021.

635 Love Mercy Hope, homepage: www.lovemercyandhope.com (2020), current projects, accessed 3.7.2021. The 2020-homepage is not available anymore, its new 2024-homepage provides an overview of past projects in Ghana, see <https://lovemercyandhope.com/about-us/>.

636 “Naqshbandi Dergah,” <https://www.justgiving.com/campaign/ghanadergah>, accessed 3.7.2021. In early July 2021, the campaign listed 46 supporters, having donated about £7,000 or 17 percent of the targeted £40,000.



FIGURE 24 Ansaruddeen Nursing College. Architectural plan of nursing training college at Domunafu, Ashanti Region, funded by Dar al-Ber Society and UAE Aid and implemented by Ansaruddeen. The construction started in 2018 and had finished by 2020.

PHOTO: HOLGER WEISS/2019

asu, Ashanti Region. A third pillar is local infrastructure projects such as the construction of bridges and gutters in local communities.⁶³⁷

Since 2019, the organisation has added two new pillars to its activities. A fourth pillar constitutes of providing medical services for local communities. The organisation raised concern about the effects of lead poisoning caused by illegal small-scale gold mining (*galamsey*) and started to pay for kidney dialysis processes at hospitals, the cost for one session being GHS 400–500 and one patients needs three to four sessions per week. In addition, the organisation started the provision of baby food to 500 babies, alongside started to pay for ear operations. The latter program is a novel one as it required the organisation to import the necessary competence from abroad as it didn't exist in Ghana, so far, about 500 operations have been paid for.⁶³⁸

637 Interview with Sheikh Abdar-Rahman and Sheikh Abdallah, Kumasi, 12.12.2019, and 11.10.2022.

638 Interview with Sheikh Abdallah, Kumasi, 11.10.2022.

Food donations on a daily basis for about 800 families has constituted the fifth pillar of Ansaruddeen. This programme is not part of the annual Iftar and Ramadan food distributions but was effective between February and July 2022 as part of a post-COVID-19 relief measure. In July, the outline of the project was changes so far as the families received food coupons instead of food donations; the coupons were given to the elders of the community who identified those in need.⁶³⁹

The operations of Sheikh Abdar-Rahman's NGO are indicative of most local Muslim NGOs serving as intermediaries for foreign donor organisations. Ansarudeen lists seven salaried staff members for monitoring the various projects and fifteen salaried contractors and workers in the field, whose salaries are catered to with a 7.5 per cent overhead quota slapped on each externally funded project.⁶⁴⁰

The Kumasi-based *Iqra Foundation for Education and Development* was registered in 2005 and started its activities in 2006.⁶⁴¹ Its forerunner, the Saudi NGO *Iqra Foundation for Education and Development*, established the *Al-Faruq College* as an English/Arabic basic school outside Wenchi in 1991. The school was closed down in 2006 and reconverted into a private college of education in 2011.⁶⁴² It was absorbed by the government as a public college of education in 2015, turning it into the only government-funded Islamic college of education. The *Al-Faruq College of Education* trains early grade, primary and junior high school teachers and runs diploma programmes in general basic education, early childhood education and Islamic/Arabic education.⁶⁴³

639 Interview with Sheikh Abdallah, Kumasi, 11.10.2022.

640 Interview with Sheikh Abdar-Rahman and Sheikh Abdallah, Kumasi, 12.12.2019.

641 See <https://iqra1.org/?p=28791>, and https://iqra1.org/?page_id=2, both accessed 17.8.2021. However, according to Ishaq Kantier, *Iqra* is a Saudi organisation and is to be identified as a replacement of *Al-Muntada*; Interview with Ishaq Kantier, Kumasi, 12.10.2022. The link to the homepage of *Iqra Foundation for Education and Development* was no longer accessible in May 2024.

642 <https://gh.africabz.com/brong-ahafo/al-faruq-college-of-education-227317>;
<https://ghadmissionforms.com/2021/01/19/al-faruq-college-online-admission-forms/>,
both accessed 17.8.2021.

643 <https://www.prod.facebook.com/www.afcoe.edu.gh/>, accessed 17.8.2021. However, the college accepts only 350 students due to lack of facilities and infrastructure—planned government investments to add to the existing basic school complex a 4-storey dormitory, a 4-storey lecture hall and laboratory, a 2-storey building for the college administration as well as bungalows for lecturers and the principal have been stalled and the college was compelled to transform its mosque into a multi-purpose hall in 2021. See “*Al-Faruq College of Education converts Mosque into Lecture Halls*,” 19.2.2021, <https://www.honestynewsgh.com/2021/02/19/al-faruq-college-of-education-converts-mosque-into-lecture-halls/>,

The Iqra Foundation for Education and Development or Iqra Foundation is closely connected to the Salafi community, as indicated by the recommendations (in Arabic) from the Supreme Council of Islamic Call and Research, the ASWAJ Ashanti Region and the Ansaru Sunna Society displayed on its homepage.⁶⁴⁴ Its objective is “to provide education opportunity and social services to the needy” by supporting teachers, schools, orphans and widows alongside the digging of wells, the construction of mosques and the organisation of advocacy convoys or *da’wa* tours.⁶⁴⁵ Its Arabic-language homepage further informs the Foundation to work in Ghana as well as in other West African countries such as Benin, Burkina Faso, Guinea, Mauritania, Nigeria and Togo.⁶⁴⁶ The Foundation has links to Saudi philanthropists who are funding its various projects,⁶⁴⁷ as its annual report for 2020 displayed in Arabic clearly indicates. For example, apart from mosque building and water projects in 2020, the Foundation provided Iftar, Ramadan and Eid food packages to 72,000 persons; supported 8,271 orphans and widows with food and meat baskets throughout the year; distributed cash alms (*zakat*) of its donors to 1,260 sick and needy persons as well as Muslim prison inmates; sponsored 392 orphans of which 150 are in the Al-Noor orphanage as well as secured school bags and Eid clothing for 2,184 sponsored and unsponsored orphans, in addition to providing financial assistance to 90 imams and Muslim teachers.⁶⁴⁸

The Iqra Foundation for Education and Development co-operates with *Qayyim Foundation for Social Services*,⁶⁴⁹ another local Kumasi-based MFBO heavily relying on Arab donors to run its advocacy, education and construc-

accessed 17.8.2021; Nestor Kafui Adjomah, “Inadequate infrastructure negatively impacts academic work at a-Faruq College of education,” 22.2.2021, <https://www.myjoyonline.com/inadequate-infrastructure-negatively-impacts-academic-work-at-al-faruq-college-of-education/>, accessed 17.8.2021.

644 See <https://iqra1.org/wp-content/uploads/2020/06/45844.jpg> (Supreme Council for Islamic Call and Research), <https://iqra1.org/wp-content/uploads/2020/06/45845.jpg> (ASWAJ), and <https://iqra1.org/wp-content/uploads/2020/06/45846.jpg> (Ansaru Sunna).

645 <https://www.islamicfinder.org/world/view-place/51538/>; https://iqra1.org/?page_id=778, both accessed 17.8.2021.

646 <https://iqra1.org/>.

647 Al-Ihsaan well, donated by Philanthropist from Saudi Arabia, <https://iqra1.org/> 5.8.2020; Waliday As-Saf well, donated by Philanthropist from Saudi Arabia, <https://iqra1.org/>, 20.6.2020, accessed 29.9.2021.

648 Annual Report 2020 (in Arabic), <https://iqra1.org/?p=30308>, accessed 17.8.2021. The link was not accessible anymore in May 2024.

649 https://www.facebook.com/qayyimgh/?ref=py_c.

tion (mosques, schools, water) programmes. The Kumasi-based *United Ansaru al-Islam al-Muttadidah*, established in 1995, also known as *Ansar for Charity and Development Foundation* (ACDF), likewise relies on donors from Saudi Arabia and the United Arab Emirate (among others, the Dar al-Ber Society in Dubai);⁶⁵⁰ the *Association of the Servant of the Most Gracious, Ghana*, has connections with Jordanian donors,⁶⁵¹ while the Bahraini charity *حياة بلا احزان* ('Life Without Sorrow') sponsors the orphans' programme of the *Kafilul Yateem Foundation for Social Services* (مؤسسة كافل اليتيم للخدمات الاجتماعية دولة غانا).⁶⁵² *Markaz Aleawn Alyaqin Humanitarian Services*, in turn, relies on donations (at least) from Egyptian and Turkish organisations for its humanitarian services, well drilling, orphanages, Iftar and mosque projects. Since 2020, the organisation has received funds from the MWL (water projects), alongside the Indonesian Global Wakaf (water projects) and ACT (Care for humanity; water projects as well as Ramadan and Iftar packages and Qur'an donations).⁶⁵³ Also, it acted as the local partner of KSRelief Ramadan food donation programme during Ramadan 2022 and 2023 as well as of KSRelief's water projects.⁶⁵⁴

Furthermore, other several other Kumasi-based Muslim NGOs such as the *Al-Fadl Organisation for Humanitarian Services* received funding from Saudi Arabia for its borewell and mosque projects in the Ashanti Region in 2020 and 2021, whereas Egyptian philanthropists funded its Qurban distribution in a rural village.⁶⁵⁵ The *Ansar Al-Khairiya Organization* received a donation from

650 <https://www.facebook.com/profile.php?id=100083641036045>.

651 <https://www.facebook.com/ibaaadurrahaman/photos/pcb.2413859238701935/2413856118702247/?type=3&theater>, posted 6.9.2019, accessed 23.10.2020.

652 <https://www.facebook.com/%D9%85%D8%A4%D8%B3%D8%B3%D8%A9-%D9%83%D8%A7%D9%81%D9%84-%D8%A7%D9%84%D9%8A%D8%AA%D9%8A%D9%85-%D9%84%D9%84%D8%AE%D8%AF%D9%85%D8%A7%D8%AA-%D8%A7%D9%84%D8%A7%D8%AC%D8%AA%D9%85%D8%A7%D8%B9%D9%8A%D8%A9-%D8%AF%D9%88%D9%84%D8%A9-%D8%BA%D8%A7%D9%86%D8%A7-516839181840172/>, 16.3.2019, 17.4.2019, 23.7.2019, 14.9.2019, 26.4.2020, accessed 2.2.2022.

653 <https://www.facebook.com/markaz.aleawn.alyaqin/>, 14.9.2021 (Muslim World League), 25.11.2020, 20.12.2020, 12.2.2021, 11.5.2021, 9.6.2021, 26.9.2021, 2.11.2021, 10.1.2021, 2.6.2022, 8.6.2022 (Global Wakaf and ACT water projects), 9.5.2021 (ACT Ramadan donation), 23.5.2021 (ACT Iftar donation), 3.4.2021, 2.12.2021, 4.5.2022 (ACT Qur'an donation).

654 <https://m.facebook.com/markaz.aleawn.alyaqin/posts>, 29.3.2022, 1.4.2022, 5.4.2022, 17.4.2022, 21.4.2022, 29.3.2023, 5.4.2023, 23-28.5.2023, 4.8.2023, accessed 29.6.2022 and 18.8.2023.

655 https://www.facebook.com/Al-Fadl-Organization-for-Humanitarian-Services-Kumasi-Ghana-10519138083244/?ref=page_internal, water projects (14.11.2020, 15.11.2020, 25.11.2020, 2.12.2020, 3.12.2020, 5.12.2020, 27.8.2021, 29.8.2021, 15.9.2021, 16.9.2021,

the Emirates Red Crescent Society's Al-Adahi Project to buy 80 sheep for distribution to low-income households to facilitate their celebration of the Eid al-Adha festival in 2020 and 2021.⁶⁵⁶

The Kumasi-based *Tarbiyya Foundation* cooperates with the Turkish Hayrat Yardim since 2020, among others, to fund its Ramadan Iftar donations, water projects, and orphan support programme.⁶⁵⁷ In 2022, the Foundation also started to collaborate with German-Turkish charity Emin Humanitärer Hilfsverein e.V. (Emin Humanitarian Aid), implementing the latter organisation's water and Ramadan Iftar projects.⁶⁵⁸ *Teimako and Blessing Organisation* (ТВО), similarly, receives support from several Turkish NGOs to fund its support to orphans and poor families as well as the drilling and construction of solar energy boreholes (mechanized boreholes run with solar energy).⁶⁵⁹ *FOMWAG Ashanti*, in turn, received donations from Qatar Charity for its school project in Amasaman alongside 100 Eid al-Fitr packages through Paragon Foundation funded by Turkish charity Deniz Feneri in 2022.⁶⁶⁰ The *Muslim Access Movement*, in turn, has coordinated similar donations by the US-charity Salaam Ul Muslimiyn Foundation Ghana;⁶⁶¹ the *Ummah Foundation*, active in Old Tafo Zongo (Kumasi), has delivered Ramadan packages from the Hamburg-based German Charity and Orphan Foundation since 2020, alongside from the Belgian NGO Hearts

17.10.2021), mosque projects (15.10.2020, 2.12.2020, 23.12.2020, 1.1.2021, 4.1.2021, 11.1.2021, 19.1.2021, 23.1.2021), donation of calf (14.11.2020), accessed 16.1.2022.

656 Stephen Asante, "'Al-Adahi' Project to support the needy, deprived communities," 3.8.2020, <https://gna.org.gh/2020/08/al-adahi-project-to-support-the-needy-deprived-communities/>; "Emirates Red Crescent fetes 1,200 underprivileged Muslim households," 21.7.2021, <https://gna.org.gh/2021/07/emirates-red-crescent-fetes-1-200-underprivileged-muslim-households/>; both accessed 28.5.2024.

657 See further <https://www.facebook.com/TARBIYYAGH/>, first posting on cooperation with Hayrat Yardim is from 19.10.2020, accessed 9.1.2022.

658 <https://www.facebook.com/TARBIYYAGH/>, 12.1.2022, 3.4.2022, accessed 25.8.2022.

659 <https://www.facebook.com/blissingsteimako/>, 25.7. & 28.11. & 29.11. & 6.12. & 8.12.2021 (solar energy borehole); 3.2.2022 (solar energy borehole); 18.2. & 21.2.2022 (orphans support); 21.3.2022 (solar energy borehole); 31.3.2022 (Iftar packages: Larabanga); 8.4.2022 (300 Iftar packages: Tamale; 300 Iftar packages: Koforidua), 13.4.2022 (Iftar packages: Accra), 3.6.2022 (Iftar packages), 17.7.2022 (solar energy boreholes), accessed 25.8.2022. TBO lists as partners the following organisations (17.3.2022): Turkiye Diyanet Wakfi, Tadd Afrika, ТКА, ИИИ, Hayrat Yardim, Haim Sani Yardim, CAREDERNEGI, Ummetin Yardim Eden Leritekirdag, Kizilay, TDV, Kardeseli, Iddef Konya, Idealmilk Ghana, hasene, Iyilik vakfi, Iyilikdernegi, American Helps, and Canada Helps.

660 <https://www.facebook.com/Fomwag-Ashanti-112442813643597/>, 21.4.2022, 5.7.2022, accessed 25.8.2022.

661 <https://www.facebook.com/mamtvonline>, 22.1.2019, 8.5.2019, 9.9.2019, 14.7.2020, accessed 25.8.2022.

4 Mercy during Ramadan 2022;⁶⁶² the Kumasi-based *Al-Aziz Humanitarian Projects* has coordinated donations of the UK charity Illuminations Welfare Foundation during Ramadan 2020 and Eid al-Adha 2022;⁶⁶³ while the *Hohoe Zongo Development Associations* made headlines in September 2021 when it received a USD 3,500 donation from the US charity Taimako Africa Foundation to run its scholarship programme.⁶⁶⁴ The Ramadan food packages and mechanized borehole projects implemented by the Kasoa-based Salafi organisation *Youth of Answarul Islam Ghana*, in turn, have been sponsored by the US charity Umbrella Ghana Togo Muslim Association of Minnesota,⁶⁶⁵ while the UK charity Haji Bashir Ahmed Foundation supported the *Justice Yateem Foundation* in its 2023 Eid al-Fitr and Eid al-Adha donations to 600 orphans in Ejura.⁶⁶⁶ The *Coalition of Muslim Organisations in Ghana* (COMOG), on the other hand, is the local partner of the UK charity International Islamic Youth League/African Youth Development (IYYLAD); the UK charity donated 240 cattle for Qurban in 2022.⁶⁶⁷

The *Eyes of Light Foundation* Ghana as well as the *Lean On Me Foundation*, are two second-generation Kumasi-based Muslim NGOs with branches outside Ghana. Similarly, *The Life Empowerment Foundation* (LIEF) operates in Ghana, its head office being located in Accra, and the UK; most of its 12 team-members are alumnae from Lakeside University College (former Madina Institute of Science and Technology).⁶⁶⁸ All three foundations are examples of translocal/transnational social media networks.

Lean On Me Foundation (LOMEF) was founded in 2002 by Sheikh Firdaws Ladan. The organisation is also registered in Maryland, USA, with its branch office located in Laurel, Maryland. Its main objective is to bring value-based

662 <https://www.facebook.com/UMMAH-Foundation-122337079156638>, 1.5.2020, 23.5.2020, 13.5.2021, 4.5.2022, accessed 25.8.2022.

663 <https://www.facebook.com/alazizhumanitarianprojects>, 26.2.2020, 24.4.2020, 6.6.2022, 23.6.2.2022, accessed 2022.

664 "Taimaka Africa Foundation supports Hohoe Zongo Development Association," <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Taimaka-Africa-Foundation-supports-Hohoe-Zongo-Development-Association-1063219>, accessed 28.5.2024.

665 Youth of Answarul Islam Ghana, postings 5.12.2021, 26.1.2022, 17.3.2022, 5.4.2023, <https://www.facebook.com/profile.php?id=100071654437847>, accessed 18.8.2023.

666 <https://www.facebook.com/JusticeYateemFoundation>.

667 "240 cattle slaughtered during Eid-ul-Adha ... beef distributed to needy Muslims," 13.7.2022, <https://www.ghanaiantimes.com.gh/240-cattle-slaughtered-during-eid-ul-adha-beef-distributed-to-needy-muslims/>, accessed 2.1.2023.

668 See <https://www.facebook.com/The-Life-Empowerment-Foundation-101467618273741/>, and <https://thelifeempowermentfoundation.co.uk/>.

education and health care to the less privileged sections of society. According to its homepage, LOMEF has acquired three plots of land earmarked to construct an orphanage home, although it is not known if the orphanage has yet materialized.⁶⁶⁹

LOMEF engages in several education projects. It ran the so-called 'Back to school supply day' in 2017, providing some 200 school-going children with school uniforms, school bags and shoes, among others, in the Kumasi Metropolitan District. Although not stated in its objectives or mission, most of the target group were Muslim schools, including Pakyi No. 2 Islamic Basic, Nasrudeen Islamic Basic, Abdul Sammad Memorial Islamic Basic, Ghana Muslim Mission Basic, Wataniyya Islamic Basic, Al-Huda Islamic Basic, Mountain of Light Basic, and King Faisal Islamic Basic. In addition, LOMEF donated learning and teaching materials as well as stationeries to the Ibadur Rahman Senior High School, donated foodstuffs during Ramadan to Prempeh College, and renovated the school building of the kindergarten classroom of the Abdul Samad Memorial Islamic School. As part of promoting girl-child education, the Foundation organised annual Eid celebration dinners for senior high school girls in 2017 and in 2018. Moreover, LOMEF assisted seven students to purchase admission forms for high education into various tertiary education and paid the school fees of two students in the 2017/2018 academic year.⁶⁷⁰

LOMEF's second focal area is health care. It aims to assist and provide medical support to persons with chronic ailments, and it assisted 2017 one cancer patient. Similarly, it organised the medical screening for breast cancer for 600 women and girls of Asokore Mampong Municipality in collaboration with the Oncology Department of Komfo Anoyke Teaching Hospital in July 2018. Furthermore, it registered and renewed the national health insurance cards of 200 pupils of the Afia Kobi Basic School, Nurul Islam School, Ansar El Islamic School, and the Krobo Extension Basic School.⁶⁷¹

Apart from its educational and health care projects, LOMEF engages in water and humanitarian projects. In August 2022, the Foundation completed the drilling of its thirteenth borehole.⁶⁷² In April 2022, it organised its annual 'Feed A Hundred' Ramadan Iftar.⁶⁷³

669 <http://www.lomef.org/about-us/>, accessed 3.7.2021.

670 <http://www.lomef.org/what-we-do/projects/>, accessed 3.7.2021.

671 <http://www.lomef.org/what-we-do/projects/>, accessed 3.7.2021.

672 <https://www.facebook.com/groups/841964605913720/user/1201572531>, 2.8.2022, accessed 25.8.2022.

673 <https://www.facebook.com/groups/841964605913720/user/1201572531>, 19.4.2022, accessed 25.8.2022.

The dual structure of LOMEF, with branches in Ghana and the USA, serves practical needs. While the Ghanaian headquarters is in charge of running local projects, the US branch orchestrates fundraising campaigns. Sheikh Firdaws Ladan is Resident Imam at Masjid Ibn Taymiyyah in Maryland, USA, and, arguably, most supporters of LOMEF reside in the USA. LOMEF Secretary Issah Zakariya Firdaws, on the other hand, is in charge of headquarters and operations in Kumasi.⁶⁷⁴ This dual structure is similar to that of the Eyes of Light Foundation, another Muslim NGO operation in Kumasi. However, in contrast to LOMEF, the support base of Eyes of Light is in Germany.

The *Eyes of Light Foundation* started as a private initiative by a group of individuals in Kumasi in 2010. During its first years, the movement focused on assisting single parents and low earning families. In 2017, the movement was registered as a non-profit organisation named Eyes of Light Foundation Ghana (ELF GH). The Foundation has two bureaus, one in Old Tafo, Kumasi, and the other in Bitburg, Germany. At least the homepage of the Foundation seems to indicate that its headquarters are located in Germany, and its German branch, the Eyes of Light e.V. [eingetragener Verein = registered association], is mainly concentrating on fundraising.⁶⁷⁵ Among others, the German homepage urges its readers to pay their *zakat* as well as their *zakat al-fitr* to the organisation.⁶⁷⁶ Although the organisation does not identify itself as a Muslim FBO, there are no direct references to poor Muslims or Islam in the objectives and mission statement of the organisation. Like LOMEF, Eyes of Light Foundation underscores the humanitarian aspects of its activities, “change the lives of poor, oppressed, and forgotten [...] to transform the lives of those most vulnerable.”⁶⁷⁷ Nevertheless, both in fundraising campaigns and in implementing local projects, the focus groups involved are Muslims in Germany and Ghana. In 2021, for example, the foundation ran a campaign in Germany to gather funds for Qurban 2021 in Ghana.⁶⁷⁸ In addition, the German homepage is linked to the homepage of Karawane der Liebe E.V. Verein für die Vervollkommung des menschlichen Characters. This is a Sufi organisation, also known as the Sufi Path of Love.⁶⁷⁹

674 <http://www.lomef.org/what-we-do/achievements/>, accessed 3.7.2021.

675 See further <https://www.eyesoflight.de>.

676 “Zakaatul-Maal kann bei uns eingezahlt werden, um es an die Armen zu verteilen,” <https://www.eyesoflight.de/projekte/sonstiges>; “Zakat Distribution,” <https://www.eyesoflight.org>; “Zakat Al-fitr,” <https://www.eyesoflight.org/zakat>, all accessed 1.7.2021; the English homepage was defunct by May 2024.

677 <https://www.eyesoflight.org/about>, accessed 1.7.2021; the homepage was defunct by May 2024.

678 <https://www.eyesoflight.de>, accessed 1.7.2021.

679 See further <https://sufipathoflove.com>.

Apart from Eid donations in Kumasi, Eyes of Light Foundation lists five projects on its homepage. These include the building of an orphanage as well as an orphanage sponsorship programme, a water well project, a women's tailoring project and a kindergarten project. However, apart from the orphanage, it seems as if the other ones are still at the planning stage; there is little information about them on the homepage. The boarding home project, the Foundation declares, is currently "our biggest project yet." The boarding home caters for over 30 boys, most of them orphans. The Foundation also aims to provide for their education.⁶⁸⁰

Local Muslim NGOs with headquarters in the northern parts of Ghana are rare, and only a few of them have been able to link up with international Muslim charities and NGOs. One of the first to serve as regional intermediaries for international donor agencies in the Upper West Region was the *Noor Islam Institute for Development* (NIID, illustration 25), established in 2009. It began operations as an NGO to promote the development of Muslim communities in Wa and the Upper West. The activities initially were rather limited as it only had one donor from Egypt who, at the same time, acted as the director of the NGO.⁶⁸¹ However, it managed to link up with Aldiaa Society in Accra and secured financial support from Qatar Charity to launch an orphanage programme in 2014. In 2017, the Director of Noor Islam Alhassan Idrisu informed the press that the organisation had donated assorted food items and cash worth about GHS 140,000 to orphans in the Upper West Region. In addition, it has provided about 150 boreholes and 80 mosques since its inception.⁶⁸² Two years later, Noor Islam donated assorted food items to about 600 families in the Upper West Region during Ramadan 2019, financed by its partner, the Kuwaiti Charity Direct Aid.⁶⁸³ However, information gathered from further fieldwork indicates that the NIID soon became defunct or dormant in Wa in December 2019.

El-Ehsan Charitable Relief Foundation (ECRF), founded in 2010,⁶⁸⁴ has its headquarters in Bawku and operates in the Upper East Region. The Foundation

680 <https://eyesoflight.org/projects-6>, accessed 1.7.2021; the homepage was defunct by May 2024.

681 Interview with Sheikh Mohammad Gans Dawud, ASWAJ Deputy Regional Imam, Wa, 7.12.2019.

682 Philip Tengzu, "Noor Islam donates to orphans in the UWR," 5.5.2017, <https://www.modernghana.com/news/773335/noor-islam-donates-to-orphans-in-the.html>, accessed 14.7.2021.

683 "Noor Islam Helps 600 Muslim Families in Wa," 15.5.2019, <https://www.ghanaweb.com/GhanaHomePage/regional/Noor-Islam-Institute-assists-600-Muslim-families-in-Wa-746577>, accessed 14.7.2021.

684 According to a project documentation from 2013, ECRF states to have been established in 2000 although I assume this to be a typing mistake.



FIGURE 25 Noor Islam Institute for Development. Dilapidated street sign in Wa announcing the halal income generating activities of the institute

PHOTO: HOLGER WEISS/2019

presents itself as “a Ghanaian NGO working to help those affected by natural disasters, conflict and poverty.”⁶⁸⁵ According to its homepage, the Foundation asks for *zakat*, charity, gift and endowment donations, although it is not specified if it directs its call to local sponsors or international donors.⁶⁸⁶

In 2012, ECRF launched its Orphan Sponsor Programme, focusing on orphan education. As part of the programme, ECRF acquired a 2.5-acre farm in Kose, Pusiga District, where it started to cultivate 120 moringa fruit trees and published an appeal for international investment in the project on *GlobalGiving.org*.⁶⁸⁷ The detailed project plan outlined was a highly ambitious one. In addi-

685 “About El-Ehsan Charitable Relief Foundation (ECRF),” Project Documentation/Business Plan: Moringa Fruit-Tree for Orphan Child, no date [ca. 2013/2017], available at <https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu>, downloaded 15.7.2021.

686 “Get involved,” <https://www.ecrfgh.org/orphan-sponsorship/#>, accessed 15.7.2021.

687 Project #28429 Moringa trees for Orphan Sponsorship, <https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu>, accessed 15.7.2021.

tion to the trees, maize, pepper, and vegetables were cultivated to provide food for the orphans. The surplus of the produce and the leaves and fruits of the trees were to be sold to generate funds for the 'Orphans And Impoverished Children Sponsorship Programme'. In total, 280 HIV/AIDS orphaned children, children from families whose parents were weak and sick with HIV/AIDS, vulnerable children from very poor households and child-headed households were catered for. Having already planted the trees, ECRF needed funds to construct an appropriate irrigation system, obtain fertilisers, fence the farm, and build a dry room. In addition, it needed to obtain funds to cover the management of the project as well as the marketing of the goods to be produced. With the funds raised from the sale of the farm products, it planned to cover all costs of the orphans' education, including transportation to and from school, school meals, medical check-ups, clothing, books, stationery and school uniforms, as well as financial stipends. Having already invested its own funds of USD 1,221, ECRF called for foreign contributions of some USD 37,000 to run the five-year project.⁶⁸⁸ However, the outcome of the project is not known, and at least the attempt to attract foreign donors through *GlobalGiving.org* turned out to be meagre (one donor, EUR 6 raised).⁶⁸⁹

Another ECRF project on *GlobalGiving.org*, the Bring Clean Water to 1000 Ghanaians, was more successful as is managed to attract three donors and raise EUR 203 in 2015. The project had an ambitious outline, including the instalments of hand pumps and a complete solar panel water pump, building 7 latrine pits, and sponsoring 7 orphans and 31 girl-child in school in the village Nyorugu. Apart from providing safe drinking water for the 1,000 inhabitants of the village, the instalment was designed to empower 200 women to increase productivity through irrigation.⁶⁹⁰ At least part of the project was realised, namely the support to orphans and girl-children, but the major investments could not be covered.⁶⁹¹

The ECRF Orphan Sponsorship Programme likely attracted some funding as it appeared on top of the 2017-homepage of the Foundation. At this stage, the ECRF became a partner organisation of Muslim Global Relief (MGR), and the

688 Project Documentation/Business Plan: Moringa Fruit-Tree for Orphan Child, no date [ca. 2013/2017], available at <https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu>, downloaded 15.7.2021.

689 <https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu>.

690 <https://www.globalgiving.org/projects/health-and-water-for-1000-ghanaians/#menu>.

691 Usman Ibrahim, project leader, Report on Bring clean water to 1000 Ghanaian villagers, 25.2.2016, <https://www.globalgiving.org/projects/health-and-water-for-1000-ghanaians/reports/#menu>, accessed 15.7.2021.

UK-Muslim charity adopted the programme and started sponsoring it. Among others, ECRF, through a donation from its donor, provided school uniforms and shoes to 100 orphans at Winamzua Municipal Assembly B and Winamzua Junior High School 'B' and sanitary items to girls at Ansarul Islam Junior High and Winamzua Junior High School 'A' in 2018.⁶⁹²

Apart from its orphan programme, the Foundation engages in water and sanitation as well as food aid projects. At least from 2015 to 2017, these projects were funded by the Muslim Global Relief, including the instalment of five water pumps in remote villages in the Upper East Region,⁶⁹³ alongside a covered sewage and waste management system plus separate latrines, showers and ablution taps for men and women in a village in Pusiga District.⁶⁹⁴ In addition, through donations from Muslim Global Relief, ECRF initiated the 'Giving Fruit Trees' project in remote villages, seemingly an extension of the Moringa Tree project. In some cases, farmers in need are given seeds, hoes and fertilizers.⁶⁹⁵ Finally, through funding from its partner, ECRF built a community mosque at Kouse-Jingiri⁶⁹⁶ and implemented the MGR Food Aid Programme during Ramadan 2016, when it fed over 1,500 children in five schools in Bawku Municipality and Pusiga District.⁶⁹⁷ In 2017, the MGR Food Aid Programme targeted Kouse-Jingiri village,⁶⁹⁸ Winamzua Municipal 'A' and 'B'.⁶⁹⁹

However, it seems as if the cooperation between ECRF and Muslim Global Relief abated after 2018. Instead, ECRF had become a partner organisation for Muslim Aid Australia International (MAA), as indicated by Sheikh Usman Tanko Ibrahim, CEO of ECRF, being the manager of MAA. The Australian Muslim charity engages in water projects and has funded the construction of

692 "Support to 100 plus orphans," 18.3.2018, <http://www.ecrfgh.org/support-to-100-plus-orphans/>, accessed 15.7.2021.

693 "Water & Sanitation," <http://www.ecrfgh.org/water-sanitation/>, accessed 15.7.2021.

694 "Water and sanitation Project at Kouse-Jingiri," <http://www.ecrfgh.org/water-and-sanitation-project-at-kouse-jingiri/>, accessed 15.7.2021.

695 "Hunger Issue," <http://www.ecrfgh.org/hunger-issue/>, accessed 15.7.2021.

696 "Mosque Project at Kouse-Jingiri," <http://www.ecrfgh.org/mosque-project-at-kouse-jingiri/>, accessed 15.7.2021.

697 "We fed children in Ghana: Ramadan 2016," <http://www.ecrfgh.org/we-fed-children-in-ghana-ramadan-2016/>, accessed 15.7.2021.

698 "MGR Food Aid Program," 3.7.2017, https://www.facebook.com/el.charity.gh/videos/641528409374745/?_so_=channel_tab&__rv_=all_videos_card, accessed 15.7.2021.

699 "Vote of thanks from Mr. Shariff," 3.7.2017, https://www.facebook.com/el.charity.gh/videos/641514259376160/?_so_=channel_tab&__rv_=all_videos_card; https://www.facebook.com/el.charity.gh/videos/during-ramadan-2017-we-were-able-to-reach-out-to-5-different-schools-including-w/641509042710015/?_so_=permalink&__rv_=related_videos, both accessed 15.7.2021.



FIGURE 26 Ghana Charity Association for Development. Signpost outside the organisations' head office in Tamale

PHOTO: HOLGER WEISS/2019

90 boreholes in 2020 in the Upper East Region.⁷⁰⁰ Twenty of them had been constructed by ECRF.⁷⁰¹

The third example of an intermediate Muslim NGO operating in northern Ghana is the Tamale-based *Ghana Charity Association for Development* (GCAD, illustration 26). Its mission is to carry out humanitarian activities through the provision of boreholes to provide portable drinking water, the construction of classrooms, schools and mosques, as well as the distribution of food and

700 Information given in video: "Handing over two Boreholes to Bawku SHS," 1.4.2021, <https://www.facebook.com/el.charity.gh/videos/460264562065503/>, accessed 15.7.2021; Atubugri Simon Atule, "Muslim Aid Australia international donates 90 boreholes to communities which lacks portable water," 25.3.2021, <https://www.modernghana.com/news/1070487/muslim-aid-australia-international-donates-90-bore.html>, accessed 15.7.2021; Atubugri Simon Atule, "Addressing water shortages: MAA International provides 2 boreholes for Bawku SHS," 25.3.2021, <https://www.modernghana.com/news/1070304/addressing-water-shortages-mma-international-prov.html>, accessed 15.7.2021.

701 "MAA International in partnership with ECRF are providing clean drinking water in Ghana," 3.1.2021, <https://www.facebook.com/el.charity.gh/photos/a.409670065893915/1497674083760169/?type=3&theater>, accessed 15.7.2021.

clothing for needy persons during the Eid festivals.⁷⁰² GCAD is the brainchild of Sheikh Kailan, who founded the organisation in 2015. His motivation for establishing the organisation, was his realisation that one had to do more for social mobilisation and development in the northern parts of Ghana as there had been a tremendous increase of the Muslim population in the area. Having a previous ten years' experience of working with Muslim organisations such as Muntada Islam and African Muslim Agency, he wanted to put a special emphasis on educational projects by establishing his own NGO. However, his vision initially clashed with that of the benefactors (i.e., international Muslim NGOs) he contacted for help. Their focus had been an "Islamic" interpretation of social development, namely the provision of Islamic centres mosques and boreholes. Nevertheless, Sheikh Kailan eventually reached a compromise with two Arab charities, UAE Aid and Sharjah Charity International, and GCAD started operations in 2016.⁷⁰³

The funding provided by UAE Aid enabled Sheikh Kailan to initiate a large-scale programme for infrastructure construction, and GCAD completed 174 mosques and 237 water projects in Northern, Savannah, Upper East, Upper West, Ashanti and Greater Accra Regions in 2018 and 2019. In addition, UAE Aid funding enabled GCAD to run Ramadan food aid and Iftar as well as Eid al-Adha meat donation programmes since 2018.⁷⁰⁴ Sharjah Charity International, on the other hand, provided start-up capital for small-scale businesses and stores.⁷⁰⁵

Sheikh Kailan's vision is to expand the infrastructural projects to include health and educational projects. This was in response to various appeals made by the Tamale Chief who had requested for a clinic or hospital in the community when the representative of UAE Aid visited the town. Subsequently, a chief in Upper West who had converted to Islam asked for a clinic after a mosque had been constructed in his village. So far, however, Sheikh Kailan has not been able to convince his benefactors to provide funding for health projects.⁷⁰⁶ On the other hand, his ambition for the GCAD to enlist funding for educational projects, including the building of classrooms or schools, has been successful, and five finished (makaranta) school projects as well as the Zayed

702 Ghana Charity Association for Development homepage 2021, <http://gcharity.org/about-us/>, accessed 10.8.2021.

703 Interview with Sheikh Kailan, Tamale, 10.4.2019 and 9.12.2019. According to information provided on the GCAD homepage, the organization was founded in 2018.

704 See photographs on <http://gcharity.org/gallery/>, accessed 10.8.2021.

705 Interview with Sheikh Kailan, Tamale, 10.4.2019 and 9.12.2019.

706 Interview with Sheikh Kailan, Tamale, 9.12.2019.

Alkair Center for Quran Memorization, the latter one equipped with a boarding school and computer class, are listed on its 2021 homepage.⁷⁰⁷

The Ghana Charity Association for Development is a typical intermediary organisation, serving as a link between local communities and international benefactors. Typically for a Muslim NGO, GCAD has a limited number of staff members: 11 persons, including the organisation's representatives in the regions mentioned above. Administrative costs are covered by foreign funding.⁷⁰⁸ Sheikh Kailan and the GCAD regional representatives collect requests for infrastructural projects of local communities and after an initial internal evaluation, present them to their international donors. With the establishment of its homepage in 2021, GCAD has also started to post calls for donations for specific projects, including three class-rooms projects, four water projects, six mosque projects, one 'house' project, and one 'store' project.⁷⁰⁹

4.6 *Ghanaian Muslim NGOs Going International*

A few Ghanaian Muslim NGOs have extended their scope of activities and have launched international projects in recent years. This is a new phenomenon as it challenges earlier notions of Ghanaian Muslim communities being recipients of outside interventions, and local Muslim mobilisation for empowerment being restricted within the national boundaries of Ghana. On the other hand, the trans- and international ambitions of Ghanaian Muslim NGOs are not surprising, considering the multifaceted regional and continental networks of many Ghanaian Muslim activists and scholars, be they Salafi, Sufi, Shia or Ahmadi. Muslim trans-border networking goes back to the precolonial period, never stopped during the colonial period and using modern transport and communication, technology has intensified and multiplied during the contemporary postcolonial era.

Among the earliest Ghanaian Muslim NGOs articulating international ambitions rank Tijani Sheikh Salis Shaban's *Islamic Humanitarian Foundation* (IHF International). Founded in 2011 as a global humanitarian charity and relief organisation, Sheikh Salis Shaban committed his organisation to realising the UN Millennium Development Goals and the UN Sustainable Development Goals by adding a Sufi spiritual dimension to meet global challenges. Nevertheless, IHF International's mission is predominantly solidarity-based and secular, namely to promote universal education, improve healthcare, enhance poverty

707 <http://gcharity.org/category/prgs/schls/>, accessed 10.8.2021.

708 Interview with Sheikh Kailan, Tamale, 9.12.2019.

709 <http://gcharity.org/for-class-rooms/>, <http://gcharity.org/for-wells/>, <http://gcharity.org/for-mosque/>, <http://gcharity.org/for-house/>, <http://gcharity.org/for-store/>, accessed 10.8.2021.

alleviation and environmental protection, empower women and children and promote global peace.⁷¹⁰ Typical of a Muslim charity, Sheikh Salis Shaban envisions the core focus of his organisation to be education (establishment of schools and supporting needy students with scholarships), provision of potable drinking water, health education and screening programmes, orphan and widows support. Although not unique, the resolute standpoint against violations and discrimination based on gender or age, including rape, domestic violence, child trafficking and child labour, distinguishes his organisation from many others.⁷¹¹ However, while Sheikh Salis Saban ranks as a trans-African Muslim leader, his organisation has hitherto mainly operated in Ghana.

Another Ghanaian organisation with a similar vision and mission is the Takoradi-based Salafi *Deen Al-Haqq Foundation* (DAHF), announcing on Facebook to “aspire to excel in humanitarian relief in Africa.”⁷¹² Whether they have already extended their activities outside Ghana is not known, neither if they have managed to receive any external funding to support their ambitions.

A few organisations, such as the *Islamic Council of Development and Humanitarian Services* (ICODEHS), *Iqra Foundation*, and *Ghana Islamic Youth Sadaqqa Association* (GIYSA), have managed to attract foreign donors or solicit internal sources for their activities outside Ghana. ICODEHS is active in West, Central and East Africa, most probably within its core areas of operation, i.e., the construction of mosques and drilling of boreholes. However, its international activities are not displayed on its homepage or on Facebook and need further investigation.⁷¹³ Iqra Foundation, in contrast, arranges Iftar tables for fasting people paid by donations from Saudi philanthropists at Salafi mosques in Ghana, Togo, Benin, Ivory Coast, Burkina Faso and Nigeria. According to information provided on the organisation’s homepage, the number of meals served reached 280,000 in 2014. During Ramadan 2019, Iqra Foundation provided meals to about 2,000 poor and needy families at “more than a hundred” locations in Ghana, Togo and Benin as well as distributed Eid clothing for 675 orphans.⁷¹⁴

710 “Vision and Mission,” <https://islamichumanitarianfoundation.blogspot.com/2016/01/vision-and-mission.html>, 5.1.2016, accessed 13.1.2022.

711 “Our goals and objectives,” <https://islamichumanitarianfoundation.blogspot.com/2016/01/our-goals-and-objectives.html>, 5.1.2016, accessed 13.1.2022.

712 <https://www.facebook.com/Deenalhaqq18/>, accessed 13.1.2022.

713 ICODEHS’ international activities are not displayed on its homepage or on Facebook and need further investigation.

714 https://iqra1org/?page_id=778 (report on donation 24.10.2014), and [/?p=26696](https://iqra1org/?p=26696) (report on donation 3.6.2019), accessed 17.11.2020. The link to the homepage of Iqra Foundation for Education and Development was no longer accessible in May 2024.

GISYA, in turn, raises funds among its members for water well projects in rural communities in southern Nigeria.⁷¹⁵

4.7 *Relying on Foreign Donors—Challenges and Restrictions*

The dependence on outside investments puts a Ghanaian Muslim NGO in a problematic situation as the foreign donor decides what to finance. Thus, for the empowerment of the local poor, other approaches need to be identified, not least initiatives that the recipients design, targeted at a structural change in the local community and financed by funds that the implementing organisation is fully capable of controlling. Such an approach will need the mobilisation of the Ghanaian Muslim population to take collective responsibility not only for improving their livelihood but also to engage in a fruitful debate about 'Muslim' solutions for poverty alleviation.⁷¹⁶

Nevertheless, Muslim activists and leaders are painfully aware of the successful engagement of Christian organisations in enhancing social and economic development and empowering local communities in Ghana. Although this was a known fact throughout the twentieth century, Muslim leaders at first tried to block Christian influence by sealing off their communities from Western education. As this resulted in the structural marginalisation of the Muslims in postcolonial Ghanaian society, Muslim leaders started a slow process of reforming the Muslim education system and establishing local health institutions operated by local MFBOs. In 2016, the National Imam of the Ahlus-Sunna Wal-Jama'a Haji Umar Ibrahim Imam, called on Muslims in Ghana to declare war on "the enemies to human development", most notably hunger, ignorance, diseases, conflicts and wars. He further urged Muslim chiefs, imams and the wealthy to consider establishing educational and health facilities as remedies for battling ignorance and disease. He said, "When ignorance and diseases are conquered; hunger, conflicts and wars shall definitely be brought to the barest minimum". He also underscored the importance of providing modern education and career direction for children, saying, "The like of the child who is not educated in this generation is that of a bird that has been sheared of all its feathers and told to fly."⁷¹⁷

715 <https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/>, 31.10.2020, 2.11.2020, 5.11.2020, 10.11.2020, accessed 16.11.2020.

716 Weiss, *Begging and Almsgiving in Ghana*; Habib Abubakar, "The impact of Islamic NGOs in their operational communities in Ghana," 25.3.2015, <https://www.linkedin.com/pulse/impact-islamic-ngos-operational-communities-ghana-habib-abubakar>, accessed 29.8.2016.

717 Alhassan M. Baidoo, "Muslims To Declare War On Their Enemies-Haj Umar Of ASWAJ,"

In an interview one year later, he criticised the Ghanaian Muslim community for depending on economic assistance and investments from Arab governments and philanthropists, declaring that “until we stand up to provide for ourselves, no foreigner can provide and build our community to the expected standard we desire.”⁷¹⁸ The (then) General Secretary of COMOG Haji Abdul Manan Abdul Rahman made a similar outcry, calling on Muslim scholars and professionals as partners in eradicating ignorance and underdevelopment. To achieve this, COMOG launched the *Muslim Ummah Development Initiative* (MUDI) in 2016.⁷¹⁹ Sheikh Amin Bamba of Tamale, in turn, at the launching of a collaborative community development programme of the UNFPA and the Bamba Islamic Institute Ghana (BII-Ghana) in 2017, critically noted that the high rate of illiteracy was the main reason for blocking the empowerment of Muslims in Ghana. In his view, “... illiteracy has denied and continues to deny majority of our people critical information that they require to make informed economic, social and political decisions to improve their livelihood and general wellbeing.” He further urged Muslim leaders and organisations to cooperate with relevant government and non-governmental agencies to develop Muslim communities and promote the achievement of the UN Sustainable Development Goals.⁷²⁰ However, by the late 2010s, Muslim leaders realised that these efforts had only a limited impact and were shocked when they observed that more Muslims were converting to Christianity than vice versa. This realisation provoked a critical examination by the Islamic Peace and Security Council in January 2019 of the pitfalls of Islamic socio-economic infrastructure in Ghana, including kindergartens, junior and secondary schools, tertiary institutions, teaching and teacher training colleges, clinics and hospitals, vocational training centres, and orphanages. They also revisited the provision of social welfare

<http://www.mytawheedonline.com/2016/05/11/muslims-to-declare-war-on-their-enemie-s-haj-umar-of-aswaj-2/>, 11.5.2016, accessed 16.11.2017; the homepage was defunct by May 2024.

718 Abdul-Rahim Naa Abdul-Lahie, “A Chat with Hajj Umar Ibrahim, National Imam of Ahlul Sunna Wal Jama’s (ASWAJ),” 16.10.2017, <http://thetodaymuslim.com/discussions/a-chat-with-hajj-umar-ibrahim-national-imam-of-ahlul-sunna-wal-jamaa-aswaj/>, accessed 20.5.2019; the homepage was defunct by May 2024.

719 Saeed Hamid Jallo, “Learn From South African And Ugandan Muslims-Ghanaian Muslims told,” <http://www.mytawheedonline.com/2016/07/28/learn-south-african-ugandan-muslims-ghanaian-muslims-told/>, accessed 16.11.2017; the link was not anymore available 16.1.2022. See further Weiss, *Zakat in Ghana*, 139–141.

720 “Illiteracy Is The Bane of Muslims’ Development—Sheikh Bamba,” 16.5.2017, <http://savanahnewsblogspotcom.blogspot.com/2017/05/illiteracy-is-bane-of-muslims.html>, accessed 19.5.2019; “UNFPA partners Bamba Institute to promote SDGs,” 16.5.2017, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/UNFPA-partners-Bamba-Institute-to-promote-SDGs-538205>, accessed 19.5.2019.

and shelter for the needy and vulnerable, and the provision of food to the less endowed families.⁷²¹

Anika Altaf's report on local and national Muslim NGOs in the Northern Region reached similar conclusions. Most of her informants mentioned only a few Islamic interventions, the bulk of them being mosques and madrasas. Although the recipients generally regarded "Islamic aid", i.e., coming from international or national MFBOs and Muslim philanthropists, as more than welcomed, it was still criticised to be generally limited to funding religious activities. Nevertheless, Altaf identifies the lack of self-funding to be the biggest constrain for local and national MFBOs in implementing social and economic development projects. On the other hand, the capacity for generating funding in Ghana is minimal; the only organisation being self-sufficient is the Ahmadiyya Muslim Mission. Interestingly, Altaf concludes her analysis by underlining the need for Ghanaian MFBOs to begin to explore ways to be either fully or partly self-sufficient through an institutionalised collection of *zakat*.⁷²²

The need for a reorientation in the approach of the Muslim communities in Ghana towards poverty alleviation per the UN SDGs of Agenda 2030 was further highlighted by the National Chief Imam in his speech at the 55th Session of the Commission on Civil Society at the United Nations in February 2017. In his speech, Sheikh Osman Nuhu Sharubutu pleaded for an Islamic perspective on eradicating poverty. Following a classical interpretation of the Third Pillar of Islam, the National Chief Imam underlined the imperative for Muslims to be charitable and to provide for the needy and concluded that *zakat* is the means for economic relief and poverty eradication. The Ghanaian government, he thankfully noted, had opened a new approach towards the economic and social development of underprivileged urban low-income settlements known as the Zongo communities by establishing the Ministry of Inner Cities and Zongo Development in 2017. However, he also stressed that "for poverty to be completely eradicated, a new approach must be adopted in consultation with the religious leaders and clergy."

In his view, this new approach should strive to create employment and means of distributing national resources equitably for the benefit of all. He also

721 Alhaji Khuzaima Mohammed Osman, "Abstract of project for the Revitalization of Islam in Ghana," 27.1.2019, http://www.sonsetfundgh.org/newsevents?news_id=15c4e16ee25ae&pn=2, accessed 22.3.2019; IPASEC, "Data collection on Islamic Infrastructure in Ghana," 27.1.2019, http://www.ipasecgh.org/news?news_id=15c4e14e8a555e&pn=2, accessed 22.3.2019; both homepages were defunct by May 2024.

722 Anika Altaf, *Perceptions and Reflections of Islamic Development Initiatives in Northern Ghana* (Amsterdam: PADEV, 2010), available at <http://dare.uva.nl>, accessed 2.11.2017.

emphasised the need to create a basket for their needs and wants and enabling their vocational training. Osman Nuhu Sharutubu stressed the need to develop new mechanisms of reaching out to the wealthy and resourced people in the Muslim community to do more in charity.⁷²³

An illuminating reflection on the dependence on external donors came up in a long discussion with Haji Sulemana Mumuni (Haji Sulley) in April 2019. In his view, there is a basic distinction between secularly and non-secularly trained Muslims. The former “talk but do not act” while the latter, predominantly traditional Muslim scholars, depend on others, namely their congregation and, increasingly, on donations from the Arab world. A crucial question about the relationship with political leaders is whether religious leaders should cooperate with them (and gain resources from them), or remain independent and generate resources from within their communities? Likewise, the relationship with external Muslim philanthropists and charities and Haji Sulley underlined that it is better to be independent and depend on resources accumulated from within one’s community than to rely on outside donors. What is at stake is the empowerment from within, Haji Sulley underscored than relying on the short-hand strategies of external donors whose objectives might not correlate with that of the recipients. While funding the building of mosques ranks high among Muslim donors, the priorities of local communities might be ‘worldly’ infrastructure like schools, health care centres or vocational training centres. Haji Sulley remarked that establishing an NGO is easier than being able to run it effectively amidst the numerous challenges, especially if there is no plan on how to fund its activities. Funds allotted by external donors seldom include overheads to pay the salaries of the staff members of an NGO or, in extreme cases, are distributed for other purposes. He further noted that external donors invest in new projects, not their maintenance. The outcome is a vicious cycle where local NGOs exist as long as they receive external funds and collapse when the funds cease.⁷²⁴

Haji Sulley tried to set an example and made an effort to discuss with secularly trained Muslims about achieving empowerment without relying on

723 “National Chief Imam’s Speech at Unesco,” http://www.tijjaniyamuslims.org/news/?news_id=15893bbf73a9a4&pn=3, accessed 10.11.2017; the homepage was defunct by May 2024. The full title of the document is ‘Speech Read on behalf of His Eminences the National Chief Imam of Ghana and the National President of the Tijjaniya Muslims of Ghana (TMG) at the 55th Session of the Commission on Civil Society at the United Nations, NY 1st February 2017’ and was read at the program by the (then) Personal Assistant to the National Chief Imam Alhaji Khuzaima Mohammed Osman.

724 Interview with Haji Mumuni Sulemana, Legon/Accra, 12.4.2019.

external donors. On top of the agenda was the need for secularly trained Muslims to be economically independent and realise how they can be part of and have an impact on society. The discussions resulted in the formation of the *Holy Green Foundation* in 2010.⁷²⁵ The objective of the Foundation is “[the] improvement of the economic status of Muslims and the quality of life of the general community” to emerge as “the facilitator of the socio-economic development of Muslims.”⁷²⁶ It, therefore, collects monthly dues (of 5 or 10 Ghana cedis or 0.8 to 1.6 USD) from its members to fund its activities. The activities of the Foundation include supporting and arranging Iftar meals for pupils and students at the Lady Fatima Senior High School in Accra.⁷²⁷ Its second objective was to introduce a collective Islamic sharing system where each member would contribute GHS 50 (USD 8) every month for its members’ social and intellectual development; the accumulated funds from its 50 members yielded some GHS 5,000 (ca. 800 USD). A part of it was to be invested in private transportation, the rest to be used to enhance and advocate saving habits among young Muslims.⁷²⁸

Muslim scholars, imams and grassroots activists have for decades been alerting their Muslim brethren and sister about the need and possibility for self-empowerment. Perhaps with the rise of a (relatively) affluent urban Muslim middle-class, the public discourse on self-empowerment gained momentum among the Ghanaian Muslim communities during the 2010s. Interestingly, the Muslim Caucus in Parliament took a leading role in this process. In 2010, it initiated the Zakat and Sadaqa Trust Fund of Ghana (see Chapter 5.3.1); eleven years later, it ranked among the organisers of the first National Muslim Conference (NMC). In line with his strong commitment to the unity of the Muslim communities, the National Chief Imam Sheikh Dr Osman Nuhu Sharubutu opened the 2021-conference by stressing that unity is the way out of poverty:

725 The official inauguration of the Holy Green Foundation followed in 2011 and was noted in the local press, see “Muslims inaugurate NGO in Accra,” 15.5.2011, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslims-inaugurate-NGO-in-Accra-209665>, accessed 7.10.2011.

726 HGF The Preamble, 30.12.2012, <https://www.facebook.com/HOLY-GREEN-Foundation-205915012866979/>, accessed 7.10.2021.

727 The Lady Fatima SHS is a secondary school for girls, established in 2015 with Iranian funding. On the Iftar programme of the Holy Green Foundation at the school in 2018, <https://vymaps.com/GH/Lady-Fatimah-Girls-Senior-High-School-586063961546383/>; in 2019, see <https://www.schoolandcollegelisting.com/GH/Accra/583234981829281/Lady-Fatimah-Girls-Senior-High-School>, 12.5.2019; both accessed 7.10.2021.

728 Interview with Haji Mumuni Sulemana, Legon/Accra, 12.4.2019.

Until we are able to harness this common destiny, by rededicating ourselves to the tenets and the teaching of Islam, come together, identify our common problem, proffer a solution, and implement it, we will continue to be among not only the poorest of the Ghanaian society, but also outside of the decision making systems of the Ghanaian community.⁷²⁹

At his speech at the closing ceremony of the 2021-conference, Sheikh Dr Amin Bonsu, National Chairman of the Ghana Muslim Mission, urged for the need of self-empowerment of Ghanaian Muslims: “If we unite we will be able to build more educational, health and other infrastructure that the Muslim communities require to develop and to be able to contribute their quota to national development.”⁷³⁰ As an outcome of the conference, the participating Muslim sects decided to form the NMC as a forum for deliberation and management of matters relating to education, health, financial and the general wellbeing of Muslims in Ghana. In a press release at the end of the conference, the participants further declared their ambition “to mobilise and provide sustainable funding for the developmental objectives of Muslims relating to education, health, and finance and to establish relevant structures and carry out projects to meet the socio-economic needs of Muslims in Ghana.”⁷³¹

Future development will tell if the establishment of the NMC opened a new chapter in the history of the Muslim communities in Ghana. At least its projectors envisioned it to develop into core national institution to promote the welfare and self-empowerment of the Muslim communities beyond sectarian boundaries. The NMC, its deed of covenant outlined, was to spearhead the formation of three new bodies to cater for the needs of the Muslims, namely the Ghana Islamic Education Service, the Ghana Islamic Health Service, and the Ghana Islamic Financial Service.⁷³²

729 “Maiden National Muslims Conference underway in Accra,” 3.8.2021, <https://www.ghana-businessnews.com/2021/08/03/maiden-national-muslims-conference-underway-in-accra/>, accessed 8.7.2022.

730 “Let’s unite to develop Muslim communities—Dr Sheikh Amin Bonsu,” 3.8.2021, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Let-s-unite-to-develop-Muslim-communities-Dr-Sheikh-Amin-Bonsu-1323292>, accessed 8.7.2022.

731 “National Muslims Conference of Ghana established,” 2.8.2021, <https://gna.org.gh/2021/08/national-muslims-conference-of-ghana-established/>, accessed 28.5.2024.

732 “Deed of National Muslim Conference of Ghana,” [no date], <https://www.theinsightnews.com/deed-of-national-muslim-conference-of-ghana/>, accessed 8.7.2022.

The Essence of Muslim Faith-Based Humanitarian Relief

Muslim NGOs define *infaq* and *sadaqa/sadaqa jariya* as central concepts for the empowerment of Muslim communities. On the one hand, Muslim NGOs use the term to manifest their position as intermediaries between donor and recipient. An NGO, not the donor, identifies the eligible recipient or provides a list of eligible projects such as religious centres, water projects, educational projects, or health projects, among others. On the other hand, *sadaqa jariya*, especially, requires and creates trust between the donor and the NGO as mismanagement or embezzlement of funds donated as *sadaqa jariya* not only breaks the bond between an NGO and its donors but also leads to a condemnation of those responsible for NGOs in the eyes of Allah.

Muslim scholars and treatises regard *sadaqa* as voluntary alms. While *zakat* is defined as mandatory, subject to certain conditions and is targeted at a specific group of beneficiaries outlined in the Qur'an (Surah al-Tawbah 9:60), *sadaqa* is not subject to any conditions, limits or guidelines and may be given to non-Muslims as well.¹ Calls for donations by Muslim organisations and activists in Ghana are usually identified as *sadaqa* rather than *zakat* and have become relatively common with the upsurge of Muslim NGOs and their activity on social media in the last decade. *Infaq*, in turn, is a generic term in Arabic meaning spending and disbursement. However, it also carries the moral imperative of doing good without asking for any return or hoping for any reward. *Infaq*, in its Qur'anic interpretation, should be for the pleasure of Allah only, should be done before death, should not be for showiness and should be done without any desire for publicity.² It therefore differs from *sadaqa* or voluntary alms, and *sadaqa jariya* or ongoing/perpetual/running charity,³ as both terms imply the hope of reward in the hereafter and an act to achieve the salvation of the donor by giving to the needy.

1 See, e.g., <https://islamqa.info/en/answers/9449/the-difference-between-zakaah-and-sadaqah>, accessed 17.5.2019.

2 Farooq Aziz, Muhammad Mahmud and Emad ul Karim, "The Nature of *Infaq* and its Effects on Distribution of Wealth," *KASBIT Business Journal* 1, no. 1 (2008): 44–48.

3 <https://www.zakat.org/what-is-sadaqah-jariyah-charity-ever-flowing>, accessed 8.10.2021.

Many treatises and elaborations on Facebook regard *sadaqa* as a form of everyday charity. In the elaboration “Doors of Sadaqa”, the (anonymous) author of a posting on the Facebook account of the *Rayhan Yakub Foundation* lists apart from words and verses praising Allah, mundane deeds as *sadaqa*. The latter list includes removing thorns, bones and stones from the paths of people, guiding and listening to persons with disabilities, supporting poor persons with ones means at disposal alongside ordinary courtesies as long as the intention is to please Allah.⁴ Similar advises are also posted by the *Grain of Hope Foundation*. The advice to their followers is to keep a Qur’an in any masjid, to keep a bowl or glass of water on windows for the birds, or to give cloth to the needy and poor ones. Another suggestion is to keep a box in one’s room and put a coin inside whenever one believes to have sinned, to open the box after a month and to give the cash to the needy people or to sponsor an orphan.⁵ Thus, Muslims are advised to give *sadaqa* to several causes by allocating one part of their wealth to provide Iftar for needy persons, a second part of it to sponsor orphans, a third part to sponsor old people, and a fourth part to contribute to the building of mosques and so on.⁶

Sadaqa jariya or continuous charity, on the other hand, is defined by Muslim scholars as “sincere charity” given for the sake of God. “As a productive Muslim you should set aside a portion of your salary every month for *sadaqah* even if it is a small amount,” the (anonymous) Rayhan Yakub Foundation author explains and suggests the money to be invested in building a mosque, digging a well, opening a school or planting a tree.⁷ The (anonymous) Grain of Hope Foundation author further reminded that *sadaqa jariya* is a kind of *waqf* (pious endowment):

Ongoing charity (*sadaqah jariyah*) is a charity the reward of which continues after a person dies. As for the charity of which the reward does not continue, such as charity in the form of food given to a poor person, that is not ongoing charity. Based on that, giving iftar to those who are fasting, sponsoring orphans and taking care of the elderly—although these are acts of charity—are not ongoing charity. But you can contribute to the

4 “The Doors of Sadaqa,” <https://www.facebook.com/page/260303714019557/>, 19.11.2015, accessed 26.8.2022.

5 “Tips for charity (sadaqah),” 18.5.2016, <https://www.facebook.com/Grain-Of-Hope-Foundation-687684277998950>, accessed 26.8.2022.

6 “What is the best way to give sadaqah?” <https://www.facebook.com/Grain-Of-Hope-Foundation-687684277998950>, 9.2.2022, accessed 26.8.2022.

7 “About sincere charity for Allah sake,” <https://www.facebook.com/page/260303714019557/>, 20.5.2016, accessed 26.8.2022.

building of an orphanage or home for seniors, and that will be an ongoing charity for which you will earn reward so long as that institution continues to benefit people.⁸

Therefore, *sadaqa* and especially *sadaqa jariya* have evolved as the central concepts and tools for generating funds as well as have provided a blueprint and a framework for Muslim activism. The majority of dawatiist Muslim NGOs stick to a narrow interpretation of the framework, i.e., *sadaqa* for humanitarian relief (Iftar and Qurban) and *sadaqa jariya* is restricted to the building of mosques and schools as well as the digging of wells and drilling of boreholes. Solidarity-based and especially secular Muslim NGOs, in contrast, have expanded the framework to include the construction of health clinics and hospitals, among others, on their agenda.

1 Feeding and Clothing the Poor during Ramadan and at Eid

Religiously motivated humanitarian relief, i.e., donations to the poor and needy during Ramadan as well as the annual Muslim festivals Eid al-Fitr and Eid al-Adha, is the essence of and core element marking almost all Muslim NGOs in Ghana. Such annual donations are part of both horizontal and vertical forms of philanthropy and have been orchestrated through numerous local, regional and national organisations in recent decades. Their activities have swollen tremendously over the past decades. Some of the international Muslim charities have in recent years fed thousands, if not ten thousand, recipients with Iftar and Qurban donations, such as Direct Aid, Qatar Charity, Dar al-Ber Society, King Salman Humanitarian Aid and Relief Centre, HUDAI, Deniz Feneri and Turkiye Diyanet Vakfi.⁹

Numerous Muslim charities organise local Ramadan food donations and Iftar meals as well as Qurban donations and Udhiya projects mainly in urban locations and Zongo communities, among others in Accra (for example, *Fadil Islamic Foundation, Ghana Society for Islamic Education and Reform, Islamic Ummah of Ghana, and Grain of Hope Foundation, Zongo Educational Aid*),¹⁰

8 "What is sadaqah jariyah?" <https://www.facebook.com/Grain-Of-Hope-Foundation-687684277998950>, 9.2.2022, accessed 26.8.2022.

9 Iftar and Eid programmes by international Muslim charities in Ghana are discussed in Chapter 2.4.

10 <https://giser.org.gh/charity-sector/>, accessed 22.11.2020; Grain of Hope Donation in Nima, posted on FB 7.2.2016; 14.5.2020, 1.6.2020; Ramadan Ifar 2019, posted on FB 3.6.2019,

Kasoa (*Muslim Aid Ghana*),¹¹ Kumasi (for example, *Al-Sidiq Foundation for Care and Charity*, *Ansar al-Din Association*, *Muslim Ummah of Ghana*, *Muslim Access Movement*, *Sunna Hausa Relief Organization*, *Ummah Foundation*, and *Yamboni Foundation*),¹² Sekondi and Takoradi (*Attaqwa Foundation*),¹³ Obuasi (*Deen Al-Haqq Islamic Foundation* as well as the *Hajia Saratu Sidi Ali Foundation*),¹⁴ Tamale and Bimbilla (*Sayfudeen Fund*). A few of them also target rural communities, for example, the Accra-based *Grain of Hope Foundation* and *Make Zongo Great Again*,¹⁵ the Tamale-based *Awakening Muslimah*,¹⁶ or the Takoradi-based *Al-Salaam Charitable Foundation*.¹⁷ Others have run programmes at urban and rural locations in several regions, such as the *Eid Feast Ghana*, *GIYSA*, *MY Akhirah Account*, *MY Hereafter Project*, *Peace Dawah Media* and *Save Aid Project*, see further below and Chapter 3.6.

Informal associations and groups, too, engage in ad hoc outreach campaigns, collecting cash, food and clothes for specific target groups. Some of them are loose networks of expatriate Ghanaian Muslims who joined in a common cause such as the Tuo Ladan Ramadan Food Project in Nsawam-Adoaqyiri Zongo initiated by German-based Muslims in 2021.¹⁸

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- Ramadan Iftar, posted on FB 4.5.2020. The call for “Ramadan Iftar—Food for the needy” by the IUG as well as video clips are posted on the Facebook account of Islamic Ummah of Ghana; see <https://www.facebook.com/islamicummahofghana/posts/iug-&-gmd-ramadan-iftar/1721415427937870/>, and <https://www.facebook.com/islamicummahofghana/videos/3rd-phase-ramadan-iftar-project-street-iftar/1726941774051902/>, accessed 29.4.2019.
- 11 <https://www.facebook.com/muslimaidgh/>.
- 12 https://www.facebook.com/الخيرية-والاعمال-للاعمال-مؤسسةالصدق-1334031436719490/?_tn__=-UC*F;المشاريعالموسمية,” <https://ansarudeen.org/index.php/ar/constructive-projects-2/seasonal-projects>, accessed 17.11.2020; Video on FB, 7.9.2017, posting on FB 4.7.2018; video for the Ramadan Iftar project 2018 by MUG and MAM, https://www.launchgood.com/project/ramadan_iftar_1#!/, accessed 26.2.2019.
- 13 <https://www.facebook.com/profile.php?id=100079780847255>.
- 14 <https://www.facebook.com/Deenalhaqq18/>, 29.4.2020 and 21.5.2020, accessed 23.10.2020; “Eid-ul-Fitr: Hajia Saratu Sidi Ali Foundation fetes Muslim Kids in Obuasi,” 26.4.2023, <https://www.modernghana.com/news/1226321/eid-ul-fitr-hajia-saratu-sidi-ali-foundation-fete.html>, accessed 12.11.2023. The latter organisation terms its event ‘Ramafest’, organised annually since 2016.
- 15 Grain of Hope distribution of food items in Nanumba North District, posted on FB 24.10.2016.
- 16 Adnan Abdul-Hamid, “Awakening Muslimah Zakat ul-Fitr ’20,” <https://www.awakeningmuslimah.org/zakat-ul-fitr/zakat-ul-fitr-2020/>; Adnan Abdul-Hamid, “Awakening Muslimah Zakat ul-fitr ’21,” <https://www.awakeningmuslimah.org/zakat-ul-fitr/zakat-ul-fitr-2021/>, both accessed 16.7.2021.
- 17 <https://www.facebook.com/Alsalaam-foundation-107009491576251>, 18.6.2021, accessed 16.1.2022.
- 18 “Ramadan: About 190 Muslims receive donation from German-based group,” 12.5.2021,

Online calls for donations during Ramadan gained momentum in 2012 when the *Islamic Peace and Security Council* (IPASEC) launched its appeal to support needy Muslim families. The IPASEC is an independent advocacy body set up and chaired by the National Chief Imam Sheikh Osman Nuhu Sharubutu. Its mission has been to foster peace and stability in the Zongo communities and the 2012 Ramadan Fund Raising campaign seems to have been a singular event. Nevertheless, the campaign was among the first to publicize detailed estimates of items, beneficiary families and cost needed. The total budget for the project was about GHS 780,000 (USD 400,000), of which GHS 40,500 was earmarked for residential and community support by the National Chief Imam in New Fadama, Accra, GHS 638,000 for regional distribution and GHS 89,500 for various local and regional chief imams. However, I do not know if the project succeeded in meeting its targets. Although the call stated that all donors were to be recognised with an appreciation letter, receipts and their names to be published on the homepage of IPASEC, such information is not found on the homepage.¹⁹

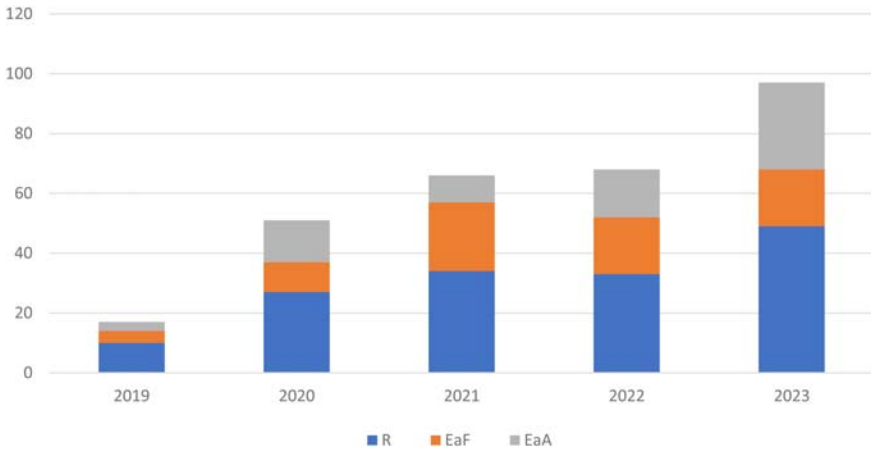
Facebook has since then emerged as the main tool for Muslim NGOs to disseminate calls for donations and run Ramadan and Eid campaigns. The *Ghana Academy of Muslim Professionals* (GAMP, formerly Ghana Muslim Academy) posted in April 2019 information about the Ramadan Food Package Project of the US organisation Islamic Ummah Relief. As part of its own Ramadan call, the GAMP called its members to support the project by making online donations.²⁰ The *Ummil Mu-Mineen Aishatu Siddiq Foundation*, a Muslim charity with headquarters in Kumasi, launched its Ramadan Charity Project on Facebook in May 2019 with the slogan “Making orphans and needy people smile in the blessed month of Ramadan” and called for Momo donations.²¹ One month later, the organisation posted a note on Facebook that it had received

<https://3news.com/ramadan-about-190-muslims-receive-donation-from-germany-based-group/>, accessed 21.2.2023.

19 IPASEC, ‘Fundraising for Charitable Items Needed Before, During and Immediately After Ramadan’, http://www.ipasecgh.org/projects?project_id=14fff6c31314870&pn=1, checked 21.3.2019; the homepage was defunct by May 2024.

20 <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/photos/a.483772608350207/2389938067733642/?type=3&theater>, accessed 13.5.2019. However, GAMP’s head of education and welfare Said Mohammed Sani informed me in 2022 that the organisation stopped its Ramadan/Eid relief after 2019 and has since then not posted any calls to its members for donations. Instead, GAMP plans to set up a welfare fund in support of families of sick or diseased members. Interview with Said Mohammed Sani, Accra, 9.10.2022.

21 <https://www.facebook.com/Clamstart/photos/a.412950692890074/412950639556746/?type=3&theater>, posted 11.5.2019, accessed 23.10.2020.



GRAPH 9 Iftar, Eid al-Fitr and Eid al-Adha donations, 2019–2023 (n = 85 organisations; R = Ramadan Iftar, EaF = Eid al-Fitr, EaA = Eid al-Adha)

a donation from Daarul Qur’an Islamic Aid International and had used it to sponsor the distribution of clothing to orphans during Eid al-Fitr.²² The *Islamic Research Association Ghana*, in turn, issued calls for its Ramadan 2019 Iftar Project to sponsor 200 orphans, widows and less privileged by making donations through its Mobile Money Account,²³ renewing it in 2020.²⁴ The Tamale-based *Charity Foundation in Ghana* announced in early February 2020 its ambition to feed at least 20 households during the upcoming Ramadan in addition to donate new clothes for fifteen orphans at Eid al-fitr.²⁵

The use of social media increased dramatically during Ramadan 2020 and remained at high levels for the next three years; see Graph 9. Interesting to note is the high usage of social media even after 2020, arguably an effect of the positive impact the programmes had made in 2020 when the fasting period and the following Eid al-Fitr festival occurred when the country was gripped by the Sars-Cov-2 virus. Ghanaian Muslim NGOs extensively used Facebook and mobilised their efforts to alleviate the sufferings of vulnerable members of local Muslim communities. *The Light Foundation*, among others, donated as part of its Ramadan 2020 campaign 2,000 food packages worth over GHS 7,000 to local

22 <https://www.facebook.com/Clamstart/photos/a.412982966220180/425832628268547/?type=3&theater>, posted 1.6.2019, accessed 23.10.2020.

23 <https://www.facebook.com/GIRA4ALL/>, 12.5.2019, accessed 23.10.2020.

24 <https://www.facebook.com/GIRA4ALL/>, 4.5.2020, accessed 15.1.2022.

25 <https://www.facebook.com/Charity-Foundation-in-Ghana-CFG-114626476760389>, 2.2.2020, accessed 29.8.2022.

mosque communities in the Greater Accra Region.²⁶ The *Emmoa Foundation* carried out a five-day food drive in Accra, feeding more than 2,100 persons from March–April 2020.²⁷

Other groups initiated similar activities. The *ASWAJ Ashanti Region Zakat, Sadaqah and Waqf Committee*, for example, posted a video plea for donations on Facebook in April 2020.²⁸ As part of its Ramadan COVID-19 Campaign, the organisation distributed flyers via social media and the ASWAJ Ashanti Regional Imam posted a sermon on Facebook in March 2020.²⁹ The call—or the connections of Sheikh Ismail Adam Sakafia—were successful as the community could announce on Facebook that the Office of the ASWAJ Regional Imam had received USD 360 from the Yi Domin Allah Platform in the USA as charity to the needy in its fight against the COVID-19 lockdown.³⁰

The *Ummil Mu-Mineen Aishatu Siddeeqa Foundation* addressed COVID-19 in its 2020 Ramadan Charity Project:

What about the orphans and needy? As the world is faced with the COVID-19 Pandemic UMAFS presents its financial campaign for orphans and needy. Spending your wealth in the way of Allah is a good way of attaining Jannah. Spending your wealth to support the orphans and needy during this pandemic is a good way of gathering good deeds.³¹

A similar call—“Feed the Needy COVID-19”—was posted by the Kumasi-based *Markaz Aleawn Alyaqin Humanitarian Services* on Facebook in early April 2020.³² In May 2020, donations from the Egyptian Islamic NGO *Relief Development Foundation* enabled it to organise an Iftar project. The organisation

26 “Light Foundation donates food package to Muslim communities in Accra,” <https://www.tlfgghana.org/light-foundation-donates-food-package-to-muslim-communities-in-accra/>, 7.5.2020, accessed 16.11.2020. The food package included a bag of rice, oil, sugar, canned fish, tin tomatoes, noodles and a nose mask.

27 <https://www.facebook.com/EmmoaF/>, 26.3.2020, 27.3.2020, 29.3.2020, 26.4.2020, 30.4.2020, accessed 29.9.2021.

28 <https://www.facebook.com/aswajashanti/videos/245742459798076>, posted 7.4.2020, accessed 23.10.2020.

29 <https://www.facebook.com/aswajashanti/photos/a.239240292771837/32712463309554156/?type=3&theater>, posted 7.4.2020, accessed 22.10.2020.

30 <https://www.facebook.com/aswajashanti/photos/a.2392402920771837/3326630800682373>, <https://www.facebook.com/aswajashanti/videos/224639101971798>, both posted 25.4.2020, accessed 22.10.2020.

31 <https://www.facebook.com/Clamstart/photos/a.412982966220180/661575538027587/?type=3&theater>, 16.4.2020, accessed 23.10.2020.

32 <https://www.facebook.com/markaz.aleawn.alyaqin/>, 4.4.2020, accessed 23.10.2020.

also distributed millet drinks and food to blind people in Asawasi, a suburb of Kumasi but issued a call for additional donations when it turned out that there was not enough prepared food to cater for disabled persons.³³ The *Seed of Hope Foundation*, in turn, posted a call for sharing one's excess food with those in need in early April. Ten days later, it was able to assist 100 poor people in Kumasi.³⁴

A novel feature were youth-led Ramadan campaigns. Starting with the *Feed the Street* event organised by the Accra-based youth group Muslim Society during Ramadan 2020 (and branching out into Kumasi and Tamale by 2022, adding Kasoa to the list in 2023),³⁵ other grassroots initiatives followed in the next year. *Street Iftar Ghana*, an Accra-based ad hoc social community, organised food donations in Kanda, New Fadama and Lakeside in 2021 as well as in Madina, Mamobi and Botwe in 2022.³⁶ *Make Zongo Great Again*, too, had started its Iftar program during the lockdown in 2020, reaching some 300 persons. It launched its second Ramadan Iftar Feeding Project 2021 in early April, and distributed food packages to 200 needy persons in Ashaiman from mid-April to mid-May 2021. One year later, it launched its third Ramadan food project, this time targeting needy residents in a rural village in Eastern Region as well as organising the (maiden) Children Eid Feast at Zongo Laka in Ashaiman.³⁷ According to its 2023 Ramadan Food Appeal, it aimed to double its outreach and targeted 100 families in rural villages.³⁸ *Zango Youth Volunteers Association*, in turn, organised in 2023 its maiden (?) Street Iftar event in Kumasi.³⁹ *Muslim Aid Ghana*, a local NGO in Kasoa officially launched in 2022, started its Ramadan donations in 2021, followed with the distribution of Ramadan relief packages to needy persons in Kasoa and Gomoa Gyama in the next year.⁴⁰

Save Aid Project expanded its fundraising campaigns on social media during Ramadan 2022 by launching several new initiatives. The group had in 2021 visited rural villages in Central and Eastern Region apart from organising activities

33 Video on Facebook: fasting breaking, donations by a philanthropist 1441AH; photo and comment posted on <https://www.facebook.com/markaz.aleawn.alyaqin/>, 6.5.2020, accessed 23.10.2020.

34 <https://www.facebook.com/sopghana>, 1.4.2020, 10.4.2020, accessed 29.8.2022.

35 <https://www.facebook.com/profile.php?id=100063728246497>.

36 <https://www.facebook.com/Street-Iftar-Gh-104709211742743>, 26.4.2021, 4.5.2021, 13.5.2021, 12.4.2022, 20.4.2022, 23.4.2022, accessed 29.8.2022.

37 <https://www.facebook.com/MakeZongoGreatAgainn>, 1.4.2021, 18.4.2021, 15.3.2021, 4.4.2022, 23.4.2022, 1.5.2022, accessed 29.8.2022.

38 <https://www.facebook.com/MakeZongoGreatAgainn>, 8.3.2023, accessed 18.8.2023.

39 <https://www.facebook.com/Zangoyouthvolunteers>, 8–15.4.2023, accessed 18.8.2023.

40 <https://www.facebook.com/muslimaidgh/>.

in Greater Accra Region, the most spectacular being its Ramadan Iftar Van-initiative. In the following year, the group introduced the “10gh project” (“Your 10 gh [Ghana New Cedi] will make our visitations to Oti and Bono Regions a reality”) alongside the “Donate a Flask” campaign (“Donate 30 cedis to purchase a flask to help a village preserve hot water for the Ramadan”). In April 2022, the group embarked on its Ramadan outreach and provided Iftar meals to its rural and urban target groups as part of its “Adopt a family” project.⁴¹ One-year later, its Ramadan as well as Qurban donations targeted needy persons and orphans in Greater Accra, Eastern, Savannah and Upper East Regions.⁴² The *Hand to Hold Foundation*, too, made an early start when it launched its Ramadan 2022 Project on Facebook already in January 2022. It managed to collect GHS 900 to buy food items and donated them to six widows in Accra Newtown, Alajo, Madina and Kasoa.⁴³ The *Islamic Sadaqa Foundation*, in turn, started its online campaign in mid-April, announcing its ambition to raise GHS 10,000 and to feed 100 poor households for a day during Ramadan. In early May, it notified its supporters and followers on Facebook about the successful execution of the project.⁴⁴

2 Orphans

There is little information on orphans in Ghana, and even less is known about their numbers in the Muslim communities. Traditionally, local Muslim scholars and imams would take care of at least some of them by feeding and providing shelter in their homes and *makaranta*. The number of orphans a scholar or imam would be capable of taking care of depended on the funds he received from his local community through *zakat* and *sadaqa*. Usually, these funds would be irregular, and most of the time, the orphans would join scholars’ students to beg for alms in the streets.⁴⁵ Orphanages and orphans’ donation

41 <https://www.facebook.com/SaveAidProject>, 4.5.2021 (Ramadan Iftar van), 16.1.2022 (Ramadan 2022 Project), 24.3.2022 (Donate a Flask), 7.4.2022, 9.4.2022, 27.4.2022, accessed 29.8.2022.

42 <https://www.facebook.com/SaveAidProject>, 1.4.2023, 13.5.2023, 21.6.2023, 11.7.2023, 24.7.2023, accessed 18.8.2023.

43 <https://www.facebook.com/HAND-to-HOLD-Foundation-GH-1536288266428041>, 19.1.2022, 30.4.2022, accessed 29.8.2022.

44 <https://www.facebook.com/islamicsadaqafoundation>, 11.4.2022, 24.4.2022, 2.5.2022, accessed 29.8.2022.

45 See further Dorte Thorsen, *Children Begging for Qur’anic School Masters*. UNICEF Briefing Paper No. 5 (Dakar: UNICEF West and Central Africa Regional Office, 2012); Fuseini and Daniel, “Child Begging.”

initiatives and programmes by civil society organisations, first by Christian mission societies and NGOs in Ghana, have substituted traditional and informal caring of orphans since the second half of the twentieth century. Muslim establishments followed, too, though rarely recognised in public for decades. The common trajectory for organised and formal Muslim orphan programmes usually started with an imam establishing a private orphanage and founding an NGO to generate funds for running his establishment.

The case of the *Adabiyya Islamic Society in Ghana* serves as an example. Established by Sheikh Alhaji Yusif Dauda Garibah in the 1990s and officially registered in 2000, the Society operates an orphanage, Adabiya Orphanage, in Goaso, Ahafo Region, since 1996. Sheikh Garbiah manages the orphanage with six paid staff members alongside thirteen volunteers solely on donations. Initially, Sheikh Garbiah acquired 40 acres of land for the orphanage, consisting of a mosque department, a schools department, and departments for water provision as well as orphans' and widows' care and care for the less privileged. In 2017, he posted a call for donations on the homepage as he planned to build dormitories, additional classrooms, staff accommodations and bathrooms, a hostel for visitors, a kitchen and suitable dining rooms for the children, staff and visitors, as well as facilitate the orphanage complex with electricity, plumbing for running water, and an access road.⁴⁶

Another case is that of the (Shi'a) Ansari Orphanage in Accra. The orphanage existed already when the NGO operating the orphanage, *Muslim Orphanage and Humanitarian Assistance*, was incorporated and commenced business in July 2013.⁴⁷ At this point, the orphanage counted 386 children and had already received financial assistance amounting to USD 1,200 from (unspecified) donors in Europe and Egypt. Nevertheless, conditions at the orphanage were trying, and the NGO posted pleas for additional support on Facebook saying, "we need more food", "desperate need of books to teach the children".⁴⁸ International support and donations to the orphanage, termed by the group as payment of *zakat al-fitr*, were to be paid "through Bait al-Mal and not any other account" by order of "Imam Ahmad a.s.", the bank account of the Bait

46 <https://www.adabiyaorphanage.com>; the homepage was defunct by May 2024. See also <https://www.facebook.com/aisorphanagegh/>.

47 Copy of Certificate of Incorporation, dated 28.7.2017, <https://www.facebook.com/MuslimOrphanageGhana/photos/ms.c.eJwzMTIwMzY3MzMxNzIyM7PUM4HyDYotLL2NzQBIMgZY.bps.a.420637641389338/420637664722669/>, and Certificate to commence business, dated 25.7.2013, <https://www.facebook.com/MuslimOrphanageGhana/photos/ms.c.eJwzMTIwMzY3MzMxNzIyM7PUM4HyDYotLL2NzQBIMgZY.bps.a.420637641389338/420637661389336>, both accessed 10.9.2021.

48 <https://www.facebook.com/MuslimOrphanageGhana/>, 22.7.2013 and 25.7.2013, accessed 10.9.2021.

al-Mal being in the name of “the Savior of Mankind Association” at the Commonwealth Bank of Australia.⁴⁹ The NGO has since then posted annual calls for support and donations during Ramadan and before Eid al-Adha,⁵⁰ usually combined with pictures of some of the orphan children pleading for help and assistance:

Assalaam alaikum Ansar brothers and sister Ansar orphanage home Ghana is greeting you all and also sending their tears to you for help they have no help from others any more and they are our future Ansars here they need help Insha Allah you can help them not others jazaakumu laah.⁵¹

There is no data on how many Muslim orphanages or orphanages operated by imams or Muslim NGOs exists in Ghana, and I have only managed to collect some preliminary data about a few of them. Apart from the above-mentioned *Adabiya Orphanage* in Goaso and the *Ansari Orphanage* in Accra, the *Nuru Usmaniya Foundation for Humanitarian Services and Development* (NUSMA) is an orphanage centre in Accra established by Sheikh Osman Nuhu Sharubutu.⁵² Others are the *Darus-Salam Orphanage* in Accra,⁵³ the *Mercy Islamic School and Orphanage* in Adenta,⁵⁴ the *Taqwa Orphanage and School* in Dodowa,⁵⁵ and the *Daarussafaba Salam Orphanage* in Nyinahin, Kumasi.⁵⁶ The Saudi

49 <https://www.facebook.com/MuslimOrphanageGhana/>, 28.7.2013, accessed 10.9.2021.

50 <https://www.facebook.com/MuslimOrphanageGhana/>, 8.10.2013, 1.11.2013, 1.6.2014, 1.3.2015, 20.6.–20.7.2015, 19.9.2015, 13.5.2019, 17.–20.7.2021, accessed 10.9.2021.

51 <https://www.facebook.com/MuslimOrphanageGhana/photos/a.415781688541600/468037296649372>, 1.11.2013, accessed 10.9.2021.

52 “Muslim coalition initiate establishment of Education fund,” 31.7.2013, https://www.modernghana.com/news/478734/muslim-coalition-initiate-establishment-of-education-fund.html#google_vignette, accessed 28.5.2024.

53 <https://www.facebook.com/DarusSalam-Orphanage-Home-110607740706606/>, accessed 16.1.2022.

54 The Mercy Islamic schools complex is an institution established by the African Muslims Agency (Direct Aid), comprising of an orphanage and schools including an senior high school, see “Ghana: Mercy Islamic School Gets Management Committee,” Accra Mail 14.3.2006, <https://allafrica.com/stories/200603140663.html>, accessed 15.1.2022. The orphanage has been a recipient for several ad hoc and seasonal donations, for example from the Tijani youth group *Baye Do Everything* in 2017, 2018 and 2019 (“Tijaniyya youth group donates to orphanage,” 28.6.2017, 17.5.2018, 26.5.2019, 11.6.2019, <https://www.facebook.com/Bayedoeverything/>, accessed 15.1.2022), the *Annisaa Foundation* (<https://www.annisaafoundation.org/what-we-do/#1468390618027-70b31f63-af8b>, accessed 15.1.2022).

55 <https://www.facebook.com/Home-of-Taqwa-Orphanage-and-Sch-110085017030256/>.

56 “Turkish students renovate schools in Ghana,” 26.8.2017, <https://www.aa.com.tr/en/africa/turkish-students-renovate-schools-in-ghana/894633>, accessed 15.1.2022.

scholar and philanthropist Sheikh Mohammed Bin Fahd Rubyan funded the *Ghana Muslim Mission Orphanage* at Beoposo, Ashanti Region, and planned to extend it with a technical and vocational school.⁵⁷ The Turkish charity Deniz Feneri funded the *Sultan Dilaru Arslan Orphanage* of the ASWAJ Efiduase Asokore in Asokore Zongo.⁵⁸

Local mosque communities run a variety of orphans support programmes. The Majid Ar-Rasul in Nima, Accra, serves as an example. Its existing support scheme includes the annual distribution of new clothes for orphans as well as the provision of Iftar and Qurban at the Muslim festivals. Recently, the mosque community embarked upon an ambitious project to transform the annual into a monthly and permanent support scheme; the idea is to solicit *sadaqa* donations for the project among its members and establish a foundation for the scheme. Furthermore, the mosque community envisions the foundation to also carter for needy and widows.⁵⁹

The *Aisha Siddiqa Islamic Girls Academy* (ASIGA), a school complex including an orphanage in Accra, has received donations from the UK charity Caravan of Mercy and other international sponsors to carter for 90 orphans and poor children.⁶⁰ The *Prime Need Orphanage Institution* in Swedru has been a target of the US-charity Forgotten People Organisation's Orphan Program since 2019.⁶¹ Al-Jihad Muslimah Foundation, likewise, has supported students of *Ahmed Uwaisi Orphanage* at Boadi, Ashanti Region, and *An-Nur Orphanage* in Old Tafo.⁶² The *Network for Intellectual Muslims Africa* (NIMA) Cares, an Accra-based NGO founded in 2014, has run in cooperation with the National Chief Imam an orphanage since 2019. In addition, it funds a monthly scholarship programme for 143 orphans.⁶³

Several NGOs are engaged in funding the building of new orphanages. A recent initiative to build an orphanage in Ejura Sekeye, Ashanti Region, was

57 "Saudi philanthropist builds orphanage for Muslim Community," 15.4.2016, <https://www.modernghana.com/news/686175/saudi-philanthropist-builds-orphanage-for-muslim.html>, accessed 15.1.2022.

58 "ASWAJ Efiduase Asokore Zongo Ghana commission orphanage center," 4.7.2023, <https://www.facebook.com/PeaceDawahMedia/>, accessed 21.8.2023.

59 Interview with Imam Khidir Issah, Majid Ar-Rasul, Nima, Accra, 19.10.2022.

60 <https://www.totalgiving.co.uk/mypage/asiga>, accessed 15.1.2022. ASIGA was part of Caravan of Mercy's 2018 fundraising campaign but is not anymore part of the organisations donation programme.

61 See FPO's 2021 West Africa Ramadan Food Distribution, <https://www.facebook.com/aishahassan64/>, 17.4.2021, accessed 15.1.2022.

62 <https://www.facebook.com/pmujahi/>, 7.8.2021, 31.10.2021, accessed 15.1.2022.

63 <https://nimacare.org/who-we-are/>, accessed 19.11.2021.

launched by *Peace Charity Foundation* and the *Al Jihad Muslimah Foundation* in September 2020.⁶⁴ One month later, *Al-Mannan Charity Foundation* announced its plan to build an orphanage in Kumasi.⁶⁵ A third one is the initiative by Sheikh Yusuf Saeed Yahya to construct an orphanage education centre in Boaman, Ashanti Region, in January 2021, relying on both internal and external funding with regular updates on Facebook about the progress of the project. The complex, when finished, will comprise a classrooms block, separate dormitories for boys and girls, an administrative block and a masjid. Tellingly, the Facebook account of the project contains video clips with calls for donations in both Arabic and English.⁶⁶

Some Tamale Muslims donated land to the *Tamale Orphanage Project* of the Salam Ul-Muslimiyn Ghana, although the NGO has not provided any updates on the progress of the project;⁶⁷ the Tarbiyya Foundation, supported by some Turkish NGOs, plans to build an orphanage in Accra.⁶⁸ The US-charity Islamic Ummah Relief (IUR), active in Ghana since 2019,⁶⁹ collected almost USD 43,000 in 2020 to complete *Al-Amaam Orphanage* at Potsin, Gomoa East District, Central Region.⁷⁰ The *Techiman Muslim Youth Association* (TEMYAS) launched its orphanage project in January 2020; the group has acquired three plots of land at Tuobodom and some funding from local donors to start the project.⁷¹

Operating and running an orphanage is expensive. Not surprisingly, therefore, not many Muslim orphanages have been established and few, if any, receive government support. Some imams who take care of orphans have made use of social media to call for assistance, for example, the imam of Agogo

64 Poster on Facebook, 17.9.2020, <https://www.facebook.com/109402170907845/photos/a.114504060397656/114504037064325/?type=3&theater>, accessed 23.10.2020.

65 "Foundation seeks to build orphanage as it feeds over 200 orphans in Kumasi," 12.10.2020, <https://ghanaonlinenews.com/foundation-seeks-to-build-orphanage-as-it-feeds-over-200-orphans-in-kumasi/>, accessed 29.8.2022.

66 Orphanage Centre For Education And Moral Training, Facebook account established 13.1.2021 with 661 followers, <https://www.facebook.com/Orphanage-Centre-For-Education-And-Moral-Training-102223418521787/>, accessed 9.9.2021.

67 "Tamale Muslims donate land to Salaam Ul-Muslimiyn, Ghana," <http://hungerclaimsourchildrenfirst.zohosites.com/tamale-orphanage-project.html>, accessed 15.1.2022; the homepage was defunct by May 2024.

68 <https://www.facebook.com/TARBIYYAGH/>, 13.10.2020, accessed 15.1.2022.

69 See IUR Annual Report 2019, available at <https://islamicummahrelief.org/wp-content/uploads/2020/07/IUR-2019-Report.pdf>, accessed 15.1.2022.

70 "Help Complete the Orphanage in Ghana (Sadaqa Jariyah)," https://www.launchgood.com/campaign/help_complete_the_orphanage_in_ghana_sadaqah_jariyah#!/, 1.1.2021, accessed 15.1.2022.

71 "Fund raising in support of orphanage in Techiman," 15.12.2019, <https://www.modernghana.com/news/973802/fund-raisingin-support-of-orphanage-project-in.html>, accessed 15.1.2022.

central mosque, Ashanti Region, who, through his Facebook group and local NGO *Friends for the Needy*, posts calls for assistance in kind and cash for 36 orphans and needy children.⁷² The NGO combines self-help with making calls for external, local, national and international donations; among its former activities, volunteers of the NGO cultivated 9 acres of maize in 2019 to reach the NGO's objectives.⁷³

The engagements of Muslim NGOs is a parallel phenomenon. Among the oldest initiatives is the Orphan's Project of the *Ghana Society for Islamic Education and Reform* (GSIER). Starting in 1996 in Madina, Accra, its Orphan's Project became the responsibility of the women-wing of GSIER. The core idea of the Orphan's Project is to take care of orphans, assist them financially and morally, and give them an academic and religious education.⁷⁴ In addition, GSIER sponsors over 200 orphans in various primary, junior and senior high schools in Accra and 10 in universities. Since 2017, it has organised an annual Orphans Day.⁷⁵ This seems to have sparked off several Muslim organisations to organise similar events. *Islamic Ummah of Ghana*, for example, supported World Orphans' Day in 2018,⁷⁶ while *Zongo Inspiration Team* (ZIT) arranged a big orphans' party in Accra on World Orphans' Day in 2018.⁷⁷ In 2019, ZIT collaborated with Rayuwa Foundation to celebrate World Orphans Day.⁷⁸ *The Light Foundation* runs an online orphans sponsor programme via its e-application found on the organisation's homepage.⁷⁹

The Ghanaian-UK *Justice Yateem Foundation* (JYK, established in 2018) runs an orphans sponsorship scheme in Ejura, catering for the school fees, clothing and upkeep of 400 orphans.⁸⁰ The *Salaga Islamic Research Foundation* (SIRF, established in 2014) runs a monthly orphans support programme in Salaga;⁸¹

72 <https://www.facebook.com/Friends-for-the-needy-232391581185564/>, 28.5.2019, 15.6.2019, 12.5.2021, accessed 9.9.2021.

73 https://www.facebook.com/pg/Friends-for-the-needy-232391581185564/posts/?ref=page_internal, 14.5.2019, accessed 9.9.2021.

74 <https://giser.org.gh/sponsorship-programmes/>, accessed 22.11.2020.

75 "Orphan Day 2017," <https://giser.org.gh/orphan-day/>, accessed 22.11.2020.

76 <https://www.facebook.com/islamicummahofghana/>, video 20.4.2018 and posting 21.4.2018, accessed 10.9.2021.

77 See video about 2019 event, <https://www.facebook.com/AsmauAyub/videos/10216408967830277>, accessed 10.9.2021.

78 <https://www.facebook.com/ZongoRising>, posting 4.5.2019, accessed 10.9.2021. The COVID-19 pandemic seems to have annulled the celebrations in 2020 and 2021.

79 <https://tlfghana.org/orphans-forms-page/>, accessed 16.1.2022.

80 <https://www.facebook.com/JusticeYateemFoundation/>, 17.4.2020, accessed 15.1.2022.

81 <https://www.facebook.com/Salaga-Islamic-Research-Foundation-SIRF-101205651665810/>, 25.2.2021, 6.3.2021, 5.5.2021, accessed 15.1.2022.

the Accra-based *Race 4 Aid* supports 202 orphans with monthly stipends in Kumasi and Tamale.⁸² In turn, *Care Bridge Foundation* (established in 2020) supports the Taqwa Orphanage and School in Accra and Kpawumo Children's Home outside Tamale, joining the IUR fundraising campaign for constructing the Al-Amaam Orphanage in Potsin.⁸³ Furthermore, the *Tarbiyya Foundation* sponsors orphans in Accra, Kumasi, Yeji, Prang, Atebubu, Ejura, and Wenchi.⁸⁴

A few Muslim organisations donate to and support Muslim children in (denominational) orphanages, including *The Light Foundation* and the *Muslim Health Workers' Association of Ghana*.⁸⁵ Some Salafi youth groups are sceptical about this approach. The *Muslim Youth Hereafter Project* (MYHP), therefore, instigated its orphans' programme in July 2020. The programme aims to focus on the capacity building of orphans rather than merely supporting them once a year. MYHP motivates its programme by a strong belief in the necessity to infuse the orphans with the teaching of Islam. The activists of the MYHP even declare on Facebook:

Finding yourself in an orphanage in Ghana makes you a non-Muslim by default, as there are no Islamic activities or policies for Muslim orphans.⁸⁶

This is clearly an overstatement as many sheikhs and imams take care of orphans in their schools or run orphanages. Nevertheless, MYHP wants "[...] to be the mouthpiece of orphans, especially Muslim orphans in Ghana," and decided to undertake four major programmes within the year in addition to intermitted "mini-projects." In addition, the orphans' programme was concentrated on the Nyohini Orphanage in the Northern Region, and the MYHP embarked on its first training programme for volunteers as well as launched its first support campaign for the programme ahead of Eid al-Adha in July 2020.⁸⁷

82 <https://www.facebook.com/race4aid/>.

83 https://www.facebook.com/careBridgeF/?ref=page_internal, 16.8.2020, 20.10.2020, 21.10.2020, 5.1.2021, accessed 15.1.2022.

84 <https://www.facebook.com/TARBIYYAGH>, 21.8.2022, accessed 29.8.2022.

85 <https://www.facebook.com/tlfgghana/>, donation to Teshie Children's Home (4.8.2020) and Tamale Children's Home (2.6.2021); Muslim Health Workers' Association of Ghana, "Video of orphanage donation," 11.6.2018, <https://www.facebook.com/341974059650439/videos/vb.341974059650439/425518731295971/?type=2&theater>, accessed 21.10.2020.

86 <https://www.facebook.com/helpintherightcourse/>, 2.7.2020, accessed 16.1.2022.

87 <https://www.facebook.com/helpintherightcourse/>, 15.7.2020. The MYHP heralded the campaign as a success and stated that it donated a wide range of goods to the orphanage, including a variety of health, hygiene and food products, "Eid Adha Celebration and Donation at Nyohini Children's home," <https://www.facebook.com/helpintherightcou>

Other Muslim NGOs run similar projects and programmes. The *Ghana Academy of Muslim Professionals* (GAMP) decided in 2008 to launch the Orphans Support Project, OSP. Based each year on the financial capacity of the project, the OSP identified recipients and assisted them through their home guardians. GAMP covered for school fees, provided subsistence money and bought learning and teaching material for about 20 orphans.⁸⁸ However, it seems as if the OSP became dormant in recent years. Instead, GAMP donates annually to various orphanages.⁸⁹ The Kumasi-based *Kafilul Yateem Foundation for Social Services* in Ahinsan, the *Markaz Aleawn Alyaqin Humanitarian Services* in Old Tafo and the *Ummah Foundation* run local orphans support programmes usually on an ad hoc basis as they rely on external funding.⁹⁰ The Sekondi-Takoradi branch of FOMWAG as well as the Takoradi-based *Attaqwa Foundation*, in turn, have made donations to the Daboase Orphanage.⁹¹

Several youth organisations, among others the *Ghana Islamic Youth Sadaqa Association* and the Ghana Muslim Student Association's section at KNUST, alongside NGOs run by Muslim celebrities such as *Problems Shared Problems Solved Foundation* and the *Essa Ajeman Charity Foundation*, solicit donations for assisting orphans via their networks on social media.⁹² The *Al-Yataama Care Foundation*, for example, runs collection campaigns through its WhatsApp group, among others its 'Schools Bag Donation' scheme (in total GHS 3580 collected and 100 school bags purchased in September/early October 2022), its 'Donate a Bicycle for Orphan' project and its 'OrphansBack2School' pro-

rse/, 5.8.2020. A few months later, it organised a training course for volunteers, see <https://www.facebook.com/helpintherightcourse/>, 11.10.2020.

88 "About," <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/>, accessed 16.1.2022. Apart from orphans' programme of GAMP, the organisation also provides annual donations to Muslim inmates in two prisons. Interview with Said Mohammed Sani, Accra, 8.10.2022.

89 See, for example, "GAMP gifts food items, toiletries to orphanage," 10.5.2022, <https://www.ghanaiantimes.com.gh/gamp-gifts-food-items-toiletries-to-orphanage/>, accessed 2.1.2023.

90 The Kumasi-based Ummah Foundation receives donation from a Muslim FBO in Germany, the German Charity and Orphan Foundation (unidentified!), to support orphans in the Old Tafo Zongo, <https://www.facebook.com/UMMAH-Foundation-122337079156638>, 23.8.2019, 1.5.2020, 13.1.2021, accessed 16.1.2022.

91 <https://www.facebook.com/Fomwag-Ashanti-112442813643597/>, 11.7.2021, accessed 16.1.2022; Attaqwa Foundation Eid ul-Adha Project 2023, 5.7.2023, <https://www.facebook.com/profile.php?id=100079780847255>, accessed 21.8.2023.

92 <https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqa-Association-109699093960381/>, 6.11.2020; <https://www.facebook.com/gmsaknustofficial/>, 24.2.2021; <https://www.facebook.com/B.B.MALTITI/>, 16.7.2021; <https://www.facebook.com/Essa-Ajeman-Charity-Foundation-108497807812470/>, 17.12.2020, 29.5.2021, all accessed 16.1.2022.

ject (total estimated cost for both projects: GHS 16,830).⁹³ The Tamale-based *MY Akhirah Account* has organised Ramadan outreach programmes in Tamale, Bimbila, Kumasi and Accra since 2017; in 2022, the group launched the Eid for orphans-project as part of its donations during Eid al-Adha.⁹⁴

Another common practice is the distribution of food and clothes to orphans during the Eid festivals. Some initiatives have existed for decades, including Haji Abubakar Yakubu Batalima's *Society for the Assistance to the Orphans and the Disabled* (SAFOAD), noted in Ghanaian newspapers since the late 1990s.⁹⁵ Others are recent ones, for example, the Orphans Sallah Parties organised in at various location in Accra by *Immaa-Allah Foundation*,⁹⁶ *Al-Qalam Institute*,⁹⁷ and the *Baye Do Everything*;⁹⁸ the support to orphans in Chereponi and Tamale by *Bunyan Foundation*;⁹⁹ the Orphans Iftar organised in Kumasi by *Al-Aziz Humanitarian Projects*,¹⁰⁰ *Al-Bushra Foundation*,¹⁰¹ and *Al-Mannan Charity Foundation*;¹⁰² or those organised in Ejura by the *Justice Yateem Foundation*.¹⁰³

Similarly, the Tamale-based *Kpibsi Mini Gbala Foundation* (established in 2017) has supported orphans in several locations in the northern parts of the country, including Tamale, Savelugu, Kumbungu, Bimbila, Walewale, Bolgatanga and Yendi, since 2018.¹⁰⁴ In recent years, these events have developed

93 <https://www.facebook.com/profile.php?id=100080212994513>, 16.8.2022, 8.10.2022, 18.12.2022, accessed 21.8.2023.

94 <https://www.facebook.com/myAkhirah>, 6.6.2017, 13.5.2019, 1.5.2020, 16.5.2021, 8.7.2022, 11.4.2023, 4.6.2023, accessed 21.8.2023.

95 "Society fetes needy persons," *The Mirror*, 6.6.1998, "Reception held for orphans, physically challenged," *Daily Graphic*, 8.10.2005; "NGO provides water for 3 communities," *Daily Graphic*, 1.5.2006; "NGO donates to physically challenged," *Daily Graphic*, 22.9.2014, "SAFOAD donates to Muslims," 26.6.2017, <https://www.graphic.com.gh/news/general-news/safoad-donates-to-muslims.html>; "SAFOAD support vulnerable groups," 12.4.2022, <https://www.graphic.com.gh/news/general-news/safoad-supports-vulnerable-groups.html>, all accessed 12.11.2023.

96 <https://www.facebook.com/MUASSAIMA/>, 21.9.2018, 17.5.2019, 27.5.2020, 20.5.2021, accessed 15.1.2022.

97 <https://www.facebook.com/alqalaminstitute>, 2.5.2022, accessed 29.5.2022.

98 <https://www.facebook.com/Bayedoeverything>, 25.4.2023, accessed 18.8.2023.

99 <https://www.facebook.com/bunyanfoundation>, 25.4.2022, accessed 29.8.2022.

100 <https://www.facebook.com/alazizhumanitarianprojects>, 6.4.2022, assessed 29.8.2022.

101 <https://www.facebook.com/Al-Bushra-Foundation-109767600843666>, 26.4.2022, accessed 29.8.2022.

102 "Al-Mannan Charity Foundation fetes 80 orphans to mark Eid-ul-Fitr," 27.5.2022, <https://gna.org.gh/2020/05/al-mannan-charity-foundation-fetes-80-orphans-to-mark-eid-ul-fitr/>, accessed 29.8.2022.

103 <https://www.facebook.com/JusticeYateemFoundation>, accessed 18.8.2023.

104 <https://www.facebook.com/Kpibsi-Mini-Gbala-Foundation-106756760814410/>, accessed 18.8.2023.

into massive celebrations, as was when the Accra branch of the *Ghana Muslim Mission* feted over a thousand orphans, widows and widowers at Eid al-Adha in 2019, a project it had launched one year earlier.¹⁰⁵ This practice, too, has its roots in the traditional and informal forms of local assistance but has become an institutionalised, formal and public event during the age of social media, and many local Muslim NGOs have managed to generate both internal as well as external/foreign annual funding for these projects. Some of them earmark their Eid donations to orphans.

Starting in 2012, GAMP has been involved in the supervision of the distribution of relief items to orphans and deprived families during Ramadan (food packages) and Eid al-Adha (ritually slaughtered cow meat). The IHH of Turkey and the WEFA of Germany have mainly supported this annual relief service. GAMP's target group for its Eid Orphans Relief has been the "forgotten orphans", or those whom imams and Muslim chiefs identify as not receiving any care from an orphanage and have been registered by GAMP before the food distribution day.¹⁰⁶ The *Kafilul Yateem Foundation for Social Services* (probably) receives donations from Arab/Saudi philanthropists for its Eid donations to orphans.¹⁰⁷

The *Save Aid Project*, in turn, belongs to the NGOs launched during the age of social media and solicits donations from its members via Facebook. The Accra-based Muslim NGO started in 2018 to organise special Eid-ul Adha parties with orphans, the first in 2020 at "an orphanage in Accra", the second in 2021 at the Islamic Charity Centre—Children's Home and Quranic Memorisation School in Kasoa.¹⁰⁸

Similar activities were organised by the *Islamic Ummah of Ghana* (IUG) in cooperation with the NGO *Global Muslimah Dilemma* (GMD). Starting in 2017,

105 "Ghana Muslim Mission fetes over thousand orphans in Eid ul-Adha celebration," 12.8.2019, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Ghana-Muslim-Mission-fetes-over-thousand-orphans-in-Eid-ul-Adha-celebration-771259>, accessed 10.9.2021.

106 <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/>, 16.7.2013, 30.5.2015, 28.1.2016, accessed 16.1.2022.

107 Project of Eid Cover for Orphans and Needy People; posted photo, 16.9.2019: donation of money (ca. 40 GHS each), pencils and note book to orphans, <https://www.facebook.com/%D9%85%D8%A4%D8%B3%D8%B3%D8%A9-%D9%83%D8%A7%D9%81%D9%84-%D8%A7%D9%84%D9%8A%D8%AA%D9%8A%D9%85-%D9%84%D9%84%D8%AE%D8%AF%D9%85%D8%A7%D8%AA-%D8%A7%D9%84%D8%A7%D8%AC%D8%AA%D9%85%D8%A7%D8%B9%D9%8A%D8%A9-%D8%AF%D9%88%D9%84%D8%A9-%D8%BA%D8%A7%D9%86%D8%A7-516839181840172/>, accessed 3.2.2022.

108 <https://www.facebook.com/SaveAidProject/>, 25.8.2018, 23.7.2020, 29.7.2021, accessed 16.1.2022.

public TV celebrity, hosts her own show on Hijrah TV, Taimaka Min, and operates an orphan's home in Accra.¹¹⁶

NIMA Cares, likewise, solicited funds for its COVID-19 Food Distribution for Orphans and Street Children Project in September 2020;¹¹⁷ *Chief Alhaji Sulley Issah Foundation* (established in 2019) as well as *Teimako and Blessings Organisation* raises funds for Darus-Salam Orphanage;¹¹⁸ *Fadil Islamic Foundation* for the Taqwa Orphanage;¹¹⁹ *Ar-Rahman Foundation* solicits funds for its 2020-initiated orphans and street children project in Accra as well as in support of the Darus-Salam Orphanage;¹²⁰ whereas *Peace Charity Foundation* (established 2019) raises support for orphans in Ejura.¹²¹ *Taqwa Da'awa and Development Foundation*, in turn, raises funds for its Ramadan Charity Fund as well as its orphan's sponsorship programme; in March 2023, it called for 200 persons to donate 20 cedis, by mid-April, the call had yielded GHS 2,618.¹²² Other organisations, for example, *Help Orphans Tamale* and the Orphan Relief and Sponsorship of *Islamic Welfare Aid Ghana*, use social media merely as an open call for support, hoping to attract the attention of an international donor and have left few other traces about their activities on the internet.¹²³

www.facebook.com/105221041258834/videos/2578813445691449, 6.11.2020; <https://www.facebook.com/105221041258834/videos/765356910858699>, 6.11.2020, all accessed 9.9.2021.

See further notification of Sallah meat donation, <https://www.facebook.com/wasila.lukman.3>, 24.7.2021, accessed 9.9.2021.

116 See further video clip "Haske Bisa kan Haske Queen Luky," <https://www.facebook.com/wasila.lukman.3/videos/5949863498371971>, 7.6.2021, and distribution of clothes and Ghana healthy insurance cards to orphans by Hajia Wasila Mohammed, <https://www.facebook.com/wasila.lukman.3/videos/143695823328317>, 25.7.2021, both accessed 9.9.2021.

117 <https://www.facebook.com/NIMACares/>, 24.9.2020, accessed 15.1.2022.

118 <https://www.facebook.com/sulley.issa.35>, 25.6.2021; "Chief Alhaji Sulley Issah Foundation provides support to vulnerable groups," 30.7.2021, <https://newsghana.com.gh/chief-alhaji-sulley-issah-foundation-provides-support-to-vulnerable-groups/>, accessed 15.1.2022; <https://www.facebook.com/blissingsteimako>, 18.2.2022, accessed 29.8.2022.

119 <https://www.facebook.com/Fadil-Islamic-Foundation-FIF-2096199234038627/>, 25.10.2020, accessed 15.1.2022.

120 https://www.facebook.com/Ar-Rahman-Foundation-842801265769837/?hc_ref=ARQhsDN9l-V-4zVsWTFyjvqCVwtnGts2TLfrilWGjoC12zkL6vZyOPsBOSHzumExkww&fref=nf, 27.9.2020, 18.12.2020, accessed 15.1.2022.

121 <https://www.facebook.com/Peace-Charity-Foundation-594177327732659/>, 17.9.2019, 23.9.2019, 11.12.2019, 3.1.2020, accessed 15.1.2022.

122 <https://www.facebook.com/Taqwadawaanddevelopmentfoundation>, 31.3.2023, 12.4.2023, accessed 21.8.2023.

123 <https://www.facebook.com/Help-orphans-tamale-104404448138332/> contains nothing else but two pictures with no further information provided. <http://iwaghana.blogspot.com/2015/07/the-islamic-welfare-aid-i.html>, in turn, contains information only for 2015.

3 Prison Inmates

A previously ad hoc form of humanitarian assistance transformed into a recurrent annual event is targeted donations to Muslim prison inmates. An eye-opener was perhaps the visit of the Ghana Muslim Academy to James Fort Prisons in Accra in 2003. The members were astonished to know that about two-thirds of the more than 700 inmates were Muslims. Very much touched by the situation, the Academy decided to embark on the Prisons Reformation Project in 2003.¹²⁴ (However, the project's outcome is unknown, nor if it continued with the programme over the years to follow.)

Little is known about ad hoc donations to Muslim prison inmates before they started to be announced in public. For example, unnoticed in public for fifteen years, the annual donations to Nsawam Medium Security Prisons by a group of Muslims coordinated by Alhaji Seebaway Zakariya aka Paapa Angola and Malam Faatullahi at the Eid al-Mawlid al-Nawabi, the birthday of Prophet Muhammad, only hit the headlines in 2016.¹²⁵

It is likely that similar donations were made during Ramadan and the Eid festivals. A few of them hit headlines, for example when a local Kumasi-based Muslim NGO, the *Islamic Library for Reading and Recording Centre*, made a donation to inmates of the Central and Manhyia Prisons in Kumasi in 2009,¹²⁶ or when the Muslim community at Agona Swedru donated items worth GHS 1,000 (ca. 160 USD) to the Gomoa Osamkrom Prison Camp in 2013.¹²⁷ Since then, and assumably correlating with the expansion of Muslim NGOs and their excessive use of social media, donations to Muslim prison inmates during the Eid festivals have become an annual affair.

Nsawam Prison has been one of the prime targets for Eid donations. In 2015, it received rice, Islamic books, clothes, and toiletries valued at GHS 3,000 (ca. 485 USD) from *Sadaqa Train* as part of the organisation's outreach campaign.¹²⁸ In 2016, when the prison counted close to 900 Muslims among its

124 <https://www.gampgh.org/programs/the-prisons-reformation-project/>, accessed 21.8.2023.

125 "Muslim Inmates Receive Relief," 22.2.2016, <https://www.modernghana.com/news/676390/muslim-inmates-receive-relief.html>, accessed 16.9.2021.

126 Issah Alhassan, "Ghana: Muslims Clothe Prison Inmates," 28.9.2009, <https://allafrica.com/stories/200909281669.html>, accessed 16.9.2021.

127 The items included 200 packed food, 12 cartons of soft drinks and 15 bags of sachet water, see Gilbert Mawuli Agbey, "Swedru Muslims support Osamkrom Prisons," 14.8.2013, <https://www.modernghana.com/news/481962/swedru-muslims-support-osamkrom-prisons-camp.html>, accessed 13.7.2021.

128 Nadima Umar Uthman, "Sadaqa Train donates to Nsawam Prisons," 9.7.2015, <https://www.graphic.com.gh/news/general-news/sadaqa-train-donates-to-nsawam-prisons.html>, accessed 26.5.2021.

3,350 inmates,¹²⁹ *Islam for Ghana* organised a donation campaign with *Al-Mumin Foundation—Ghana* for its Muslim inmates.¹³⁰ *Al-Mumin Foundation* continued its Iftar programme for Nsawam Prisons in 2017 and 2018; the latter year is intended to feed 1,000 men and 20 women inmates and planned to start a rehabilitation project to teach the inmates tailoring, weaving and craft.¹³¹ In 2019, Nsawam Prisons received items worth GHS 15,000 (ca. 2,500 USD) from Kabore Oil Limited (KOL) as an Eid donation.¹³²

A few weeks earlier, Crime Creek Foundation (CCF) directed a Ramadan donation it had received from the US Muslim charity Amaana Foundation to the prison.¹³³ In 2020, Crime Creek Foundation repeated its Ramadan donation to the prison, funded by an anonymous donor and Hajia Barikisu based in the USA.¹³⁴ KOL and CCF are neither Muslim run enterprises nor especially targeting Muslims in ordinary activities but stand out as non-Muslim initiatives addressing the needs of a distinctive section of the Muslim community. Moreover, CCF's donation must have been ad hoc, as there is no note about it on its Facebook account. However, a local Muslim initiative resurfaced in 2021 when the *Problems Shared Problems Solved Foundation* launched a fundraising campaign to collect clothes, food and money for Muslims inmates at Nsawam Prisons.¹³⁵

Other prisons in Ghana's southern parts have occasionally received ad hoc Eid donations for its Muslim inmates. In 2017, *Ar-Rahman Ar-Rahim Foundation* posted a call and coupon for its Ramadan feeding programme 2017 for Muslim inmates at Kumasi Prison;¹³⁶ in 2019, *Eid Feast Ghana* donated to the prison;¹³⁷ in 2023, *Al-Mannan Charity Foundation* donated at Eid al-Ahda to

129 Figures quoted in "Muslim Inmates Receive Relief," 22.2.2016, <https://www.modernghana.com/news/676390/muslim-inmates-receive-relief.html>, accessed 16.9.2021.

130 <https://www.facebook.com/ISLAMFORGHANA/>, 11.6.2016, accessed 16.1.2022.

131 <https://www.facebook.com/Al-Mumin-foundation-Ghana-410983056040597/>, 27.5.2018, accessed 23.10.2020.

132 Raissa Sambou, "Ghana: Muslim Inmates of Nsawam Prisons Receive Food Items," *Ghanaian Times*, 31.5.2019 <https://allafrica.com/stories/201905310429.html>, accessed 15.9.2021.

133 <https://crimecheckfoundation.org/2019/05/24/ccf-donates-to-muslim-inmates-at-sekon-di-central-prison/>, accessed 15.9.2021.

134 "Muslim inmates at Nsawam prisons gets CCF support during Ramadan," 12.5.2020, <https://crimecheckfoundation.org/2020/05/12/muslim-inmates-at-nsawam-prisons-gets-ccf-support-during-ramadan/>, accessed 15.9.2021.

135 Fundraising video by Ibrahim Baba Maltiti, <https://www.facebook.com/B.B.MALTTI/vidEOS/158712896382166>, 14.8.2021, accessed 15.9.2021.

136 Photo of coupon, <https://business.facebook.com/Ar-Rahman-Foundation-842801265769837/photos/a.845904902126140/1267663309950295>, 3.5.2017, accessed 15.9.2021.

137 <https://www.facebook.com/Eid-Feast-Ghana-454901921910937/>, 26.6.2019, accessed 3.2.2022.

Kumasi Central Female Prison.¹³⁸ *Al-Mumin Foundation* organised Ramadan Iftar for Muslim inmates in Cape Coast's Ankaful Prisons in May 2018.¹³⁹ In 2020 and 2023, the *Ghana Academy of Muslim Professionals* donated food and assorted items to inmates and officers at James Camp Prisons in Accra.¹⁴⁰ The *Mother of all Nations Foundation* started its Iftar with Inmates Programme in 2021 at various locations in Greater Accra, among others La Nkwatang Madina Police Station and James Camp prisons (in 2023).¹⁴¹ The *Munsam Foundation* provided Iftar and Eid meals for Muslim prisoners in Amanfrom Prisons,¹⁴² whereas the *Hand to Hold Foundation* to those in Awutu Senya Camp Prisons (in 2023).¹⁴³ The Cape Coast Circuit of the Ahmadiyya Muslim Mission, in turn, made headlines with its Ramadan donation to Ankaful Prisons in April 2021.¹⁴⁴

Public donations to Tamale Prisons started during Ramadan 2017 when The *Bamba Islamic Institute, Ghana*, donated items worth GHS 270,000 (ca. 44,000 USD) as part of its social welfare programme to its inmates. In a press release, Sheikh Amin Bamba, CEO of Bamba Islamic Institute, urged other Muslim NGOs and philanthropists to assist prison inmates, as the government was incapable of meeting their needs.¹⁴⁵ Likewise, and perhaps encouraged by Sheikh Amin Bamba, the *Muslim Youth Hereafter Project* launched a campaign to provide Iftar for 100 Muslim inmates at Tamale Prisons.¹⁴⁶ Another organisation that responded to Sheikh Amin Bamba's call was *Awakening Muslimah*. Since 2018, the organisation has provided Suhur and Iftar meals for Muslim

138 <https://www.facebook.com/profile.php?id=100070003501969>, 5.7.2023, accessed 21.8.2023.

139 <https://www.facebook.com/Al-Mumin-foundation-Ghana-410983056040597/>, 30.5.2018, accessed 23.10.2020.

140 "Ghana Academy of Muslim Professionals donates to James Camp Prisons," 31.5.2020, <https://newsghana.com.gh/ghana-academy-of-muslim-professionals-donates-to-james-camp-prisons/>, accessed 15.9.2021; <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals>, 23.4.2023, accessed 21.8.2023.

141 <https://www.facebook.com/motherofallnationsfoundation>, 25.4.2023, accessed 21.8.2023.

142 <https://www.facebook.com/MunSam-Foundation-583631862100641/>, 29.5.2020, 4.6.2020, accessed 3.2.2022.

143 <https://www.facebook.com/profile.php?id=100064769046176>, 8.4.2023, accessed 21.8.2023.

144 Afedzi Abdullah, "Ahmadiyya Muslim Mission donates to inmates at Ankaful Maximum Prisons," 30.4.2021, <https://gna.org.gh/2021/04/ahmadiyya-muslim-mission-donates-to-inmates-at-ankaful-maximum-prisons/>, accessed 15.9.2021.

145 "Bamba Islamic Institute donates to prison inmates," 6.6.2017, <http://www.ghananewsagency.org/social/bamba-islamic-institute-donates-to-prison-inmates-117885>, accessed 17.5.2019; <https://www.facebook.com/biighana/12.6.2017>, accessed 17.5.2019.

146 Call for Prisons Iftar 2017, retrieved from <https://www.facebook.com/Hayat-The-Muslim-lifestyle-Magazine-in-Ghana-251499241558283/>, 20.5.2017, accessed 12.8.2021.

inmates at Tamale Prisons during Ramadan.¹⁴⁷ It launched the Ramadan Prison Feeding Campaign on Facebook for donations in cash and kind, and at least in 2020, Awakening Muslimah managed to provide 2,520 Suhur and Iftar packets.¹⁴⁸ In 2021, it moved the Ramadan prison feeding campaign to its newly designed homepage, managing to reach 90 per cent of its targeted GHS 6,000 (ca. 970 USD) budget.¹⁴⁹ As a result, Awakening Muslimah provided meals for 220 Muslim inmates in April 2021,¹⁵⁰ increasing it to 320 one month later.¹⁵¹ In 2023, the *FOMWAG Northern Region* joined to provide Iftar donations to Tamale Central Prisons.¹⁵²

Muslim inmates in other northern prisons have rather seldom been the target for public fundraising campaigns of Muslim NGOs. Nevertheless, the Eid donation by Sadaqa Train in May 2019,¹⁵³ alongside the combined effort of two southern Zongo youth groups, *Zongo First International* and *Youth Connect Ghana*, to raise funds for Eid donations to Navrongo Prisons in May 2021,¹⁵⁴ indicates perhaps a new trend in the annual 'Eid for prisoners' campaigns. In Wa, the 2019-established local NGO *HealthWay Foundation* celebrated Eid al-Fitr with the inmates at Wa Central Prisons, arranged health screening for them in 2019,¹⁵⁵ and repeated its Eid outreach in 2020 and 2021.¹⁵⁶

Not only Muslim NGOs, celebrities and philanthropists but also public persons, political associations and volunteer groups have started to address the

147 Insert by Adnan Abdul-Hamid, <https://www.awakeningmuslimah.org/about-us/who-we-are/>, accessed 16.7.2021.

148 <https://www.facebook.com/awakeningmuslimah/>, 30.5.2019, 16.4.2020, 9.5.2020, accessed 16.7.2021.

149 "Annual Ramadan feeding," <https://www.awakeningmuslimah.org/ramadan/>, accessed 16.7.2021.

150 "Awakening Muslimah Serves Meals for 220 Muslim Inmates," 21.4.2021, <https://www.awakeningmuslimah.org/ramadan-eid-outreach/awakening-muslimah-serves-meals-for-220-muslim-inmates/>, accessed 16.7.2021.

151 "Awakening Muslimah Serves meals for 320+ Inmates," 20.5.2021, <https://www.awakeningmuslimah.org/eid-celebration/awakening-muslimah-serves-meals-for-320-inmates/>, accessed 16.7.2021.

152 <https://www.facebook.com/fomwagghana/>, 16.4.2023, accessed 21.8.2023.

153 "Sadaqa Train Pays Ramadhan Visit to Ghana Prisons," 19.5.2019, <https://www.sadaqatrain.org/sadaqa-train-pays-ramadhan-visit-to-ghana-prisons/>, accessed 3.2.2022.

154 <https://www.facebook.com/youthconnectg/>, 13.5.2021, accessed 3.2.2022.

155 <https://m.facebook.com/Healthway-Foundation-452031622267357/>, 11.6.2019, accessed 3.2.2022.

156 <https://www.facebook.com/Healthway-Foundation-107995270549152/>, 22.8.2020; Sanni Abacha, "UWR: HealthWay Foundation Celebrates Eid ul-Fitr with Prison inmates," 16.5.2021, <https://homeradionews.com/2021/05/16/uwr-healthway-foundation-celebrates-eid-ul-fitr-with-prison-inmates/>, accessed 3.2.2022.

plight of Muslim inmates. For example, Hajia Samira Bawumira, the wife of Vice-President Dr Mahamudu Bawumira, initiated Eid al-Fitr donations to Nsawam Prisons as part of her corporate social responsibility in 2017.¹⁵⁷ The Alpha Patriots, a volunteer group in the New Patriotic Party (NPP), donated food to Muslim inmates of Bawku Central Prisons in April 2021,¹⁵⁸ whereas NDC politician Hajia Zuweiru Ibrahimah made Eid donations to Salaga Prisons in 2020 and 2021.¹⁵⁹ This seems to correlate with the increased visibility of politicians and political parties during Ramadan and the Eid festivals.

A new chapter in mobilising assistance for Muslim prison inmates opened in 2019 when Alhaji Inusah Salley, a Muslim entrepreneur in Accra, sponsored a borehole project as *sadaqa jariya* in Kumasi Prisons. Initiated by Ashanti Regional Prisons Commander together with Alhaji Papa Angola, the project was subsequently commissioned by the National Chief Imam Sheikh Osman Nuhu Sharubutu.¹⁶⁰ In the same year, the regional branches of the *Empowered Sisters in Deen* (ESID) started their nationwide ‘Ramadan Iftar with prison inmates’ by visiting prisons in nine regions.¹⁶¹

4 Ad Hoc Calls for Persons in Need

A recurring feature is ad hoc calls for donations to assist needy persons. This is a kind of modernised version of informal and traditional almsgiving where a donor renders support in cash or kind to a person in the community. While the traditional way was usually connected to wealthy Muslims doling out alms to “their” beggars after the Friday prayers, Muslim associations and NGOs identify poor persons in the communities, usually widows and elderly, and adopt them as “their” clients. For example, Ghana Islamic Youth Sadaqa Association (GIYSA) has effectively made use of social media to solicit donations for

157 “2nd Lady Fetes Muslim Inmates At Nsawam Prison,” 27.6.2017, <https://www.ghanastar.com/news/2nd-lady-fetes-muslim-inmates-at-nsawam-prison/>, accessed 16.9.2021.

158 Rita Avoka, “Muslim inmates of Bawku Prison receive food,” 22.4.2021, <https://gna.org.gh/2021/04/muslim-inmates-of-bawku-prison-receive-food/>, accessed 16.9.2021.

159 “Salaga South: Hajia Zuweira Donates Items To Aged Constituents To Mark Eid Al-Fitr,” 23.5.2020, <https://nkilgifmonline.com/2020/05/23/salaga-south-hajia-zuweira-donates-items-to-aged-constituents-to-mark-eid-al-fitr/>; “Eid-ul Fitr: Salaga South MP makes donations to the poor, prison inmates and the aged,” 12.5.2021, <https://www.modernghana.com/news/1080841/eid-ul-fitr-salaga-south-mp-makes-donations-to.html>, accessed 3.2.2022.

160 “Chief Imam Provides Water For Prisoners,” 11.3.2019, <https://dailyguidenetwork.com/chief-imam-provides-water-for-prisoners/>, accessed 16.9.2021.

161 <https://www.facebook.com/Esidofficial/>, 8.5.2019.

“our old blind woman” in Wassa Nkran village near Tarkwa,¹⁶² “our old granny and her sister” in Peki village in Volta Region,¹⁶³ a widow in Tamale,¹⁶⁴ widows and their children in Accra,¹⁶⁵ or as well as street-beggar boys and girls.¹⁶⁶ Sometimes the sums are very small, as was the case when GIYSA wanted to assist an old blind woman in Peki village to pay her transportation costs to join the Friday prayers in the local mosque.¹⁶⁷ Sometimes the group tries to raise sums as large as GHS 12,000 to pay the cost for surgery of an older woman.¹⁶⁸

The main difference between the traditional and modern ways of ad hoc almsgiving is the trans-local, transnational, if not global outreach of the calls for donations on social media. Like other organisations, GIYSA can rely on a network of followers living in Ghana and abroad and at least once, it received a donation from an anonymous private donor in the USA to be used to assist local poor people during the COVID-19 lockdown.¹⁶⁹ Sunna Hausa Relief Organisation, to give another example, received donations in 2019 to cover the cost of one Sheikh Abdul Karim’s treatment, among others GHS 6,050 (ca. 980 USD) from Nurul Islam, GHS 4,000 (ca. 650 USD) from Darul Hadith and USD 50 from “one Malama in Aboabo No. 1”.¹⁷⁰

Another novelty not connected with the traditional form of almsgiving is the impetus, especially of Muslim youth associations, to turn ad hoc doles into funding for self-help as is demonstrated by a Facebook posting by GIYSA in early 2021:

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- 162 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 26.10.2020, 2.11.2020, accessed 15.9.2021.
- 163 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 30.3.2020, 13.8.2020, 14.8.2020, 22.4.2021 (video of donation: 18.7.2021), accessed 15.9.2021.
- 164 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 10.12.2020, 19.12.2020, accessed 15.9.2021.
- 165 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 31.3.2020, 4.4.2020, 6.4.2020 and 20.7.2020, accessed 15.9.2021; video 19.8.2021 (<https://www.facebook.com/109699093960381/videos/1947810462063106/>), accessed 15.9.2021.
- 166 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 28.6.2020, 6.5.2021, accessed 15.9.2021.
- 167 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 12.8.2020, accessed 15.9.2021.
- 168 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 20.8.2020, 20.10.2020, accessed 15.9.2021.
- 169 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 17.4.2020, accessed 15.9.2021.
- 170 <https://www.facebook.com/SUNNA-HAUSA-Relief-Organization-122639568466788/>, 15.10.2019, accessed 15.9.2021.

Assalam alaikum warahmatullah wabarakatuhu. Today we embarked on a street survey to interact with one of the street beggars to make some enquires.

There is a woman with 4 children around the traffic light of 3rd gate (Ashaley Botwe) road. We went to her and asked her why she is begging instead of working, and she replied due to no other job alternative, whereas the kids too 3 of them are her grandchildren too as well. Our conversation got to a point where she even began to tell us much about how she would be happy if we can set up a small-scale business for her, she would be happy because life has been unbearable for her.

However we asked her what type of business can she run. She gave us a lot of business ideas, especially she attest [sic] kokoo with koose is one of the best she is good at and she will be happy if we can help her up with that. She is not asking for money. All she need is for us to help her get work to do and she would be extremely happy.

However we have looked for a site along the roadside for her; now we are only left with capital to set up a kooko and koose business for her.

However we cannot do this on our own. Therefore we are calling out to brothers and sisters in Islam. Walahi, this woman is from our own. Let's contribute and support her to make her dreams come true. No matter what, she is our sister in Deen and we share the same faith with her. Let's reach out to her before people from other faith help her and later luring her away from Islam because she didn't feel the sense of belongingness. *The haddith says, poverty is almost disbelief*

Let's reach out to her so she can take care of her 4 kids as life is indeed a great struggle. Donate via 0249530504 [...] and let's reach out to this beautiful sister of ours, remember tables do turn.¹⁷¹

GIYSA terms its outreach campaigns as 'Jihad tours'. Like other Muslim youth organisations inspired by or linked to Salafi groups, such as Sadaqa Train (see Chapter 3.6 below), humanitarian assistance closely connects to their *da'wa* mission. The effect of social media has been a profound one, as is demonstrated by the numerous videos the Muslim youth organisation have posted on Facebook showing, for example, the amount of food stuff and material goods that its members already have donated (and making calls for further donations).¹⁷²

171 <https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/>, 12.1.2021, accessed 15.9.2021.

172 See, e.g., the GIYSA video posted 3.6.2020 ("these are items we received so far ..."), <https://www.facebook.com/109699093960381/videos/2680447485504348>, accessed 15.9.2021.

5 Persons with Disabilities

Contemporary Ghanaian society has witnessed a wide range of technological, economic and political changes since the 1990s. While they have generated political and economic stability on a macro level, some of them even resulting in a drop in the relative number of poor households during the last decades, the vulnerability of distinct groups in society remains unresolved due to the limited capacity and outreach of the state-funded social welfare system. Major challenges are child protection, rural-urban drift, persons with disabilities (PWD), conjugal violence and care of the elderly. The absence of a child welfare system is symptomatic. The Multiple Indicator Cluster Survey of 2006 already concluded that about 15 per cent of Ghanaian children were not living with their biological parents and 8 per cent of them had one or both parents dead at the time of the survey. Furthermore, according to the Ghana National HIV and AIDS Report from 2010, there were about 1.4 million orphans and vulnerable children in 2009. The majority of children and youth in poor rural households, Baffoe and Dako-Gyeke noted, migrate to urban regional centres and metropolises where they end up as street beggars. Although there are a few public and private orphanages, they further highlighted that these institutions and homes were not adequately resourced, faced inadequate funding, lacked professional staff, and most of them were overcrowded with children.¹⁷³

Persons with disabilities (PWDs) face similar challenges. For long stigmatised and largely marginalised in both society and academic research, the 2006 United Nations Convention on the Rights of Persons With Disabilities propelled the passing of the 2006 Persons With Disabilities Act in Ghana and, as recent critical overviews indicate, promoted a surge of research into stigma and disability rights in Ghana.¹⁷⁴ Based on figures from the 2010 census, the Ghana Statistical Service estimated that 3 per cent of the total population of almost 740,000 individuals were classified as PWDs, including persons with visual, physical, speech, hearing, emotional/behavioural and intellectual disab-

173 Michael Baffoe and Mavis Dako-Gyeke, "Social Problems and Social Work in Ghana: Implications for Sustainable Development," *International Journal of Development and Sustainability* 2, no. 1 (2013): 349–350. Figures taken from the 2006 Multiple Indicator Cluster Survey and the 2010 Ghana National HIV and AIDS Report are from Baffoe and Dako-Gyeke.

174 Jeff Grischow, Magnus Mfoafo-M'Carthy, Ann Vermeijden and Jessica Cammaert, "Physical Disability, Rights and Stigma in Ghana: A Review of Literature," *Disability, CBR & Inclusive Development* 29, no. 4 (2018): 5–24; Magnus Mfoafo-M'Carthy, Jeff Grischow, and Nicole Stocco, "Cloak of Invisibility: A Literature Review of Physical Disability in Ghana," *SAGE Open* January–March 2020: 1–8, <https://doi.org/10.1177/2158244019900567>.

ilities.¹⁷⁵ Individuals with physical and speech impairments have not attracted much, if any, special attention from Muslim NGOs but is usually lumped among “the needy” and “the destitute”,¹⁷⁶ although the Accra-based NGO *Islamic Bureau for the Disabled and Service to Islamic Institutions* has occasionally provided wheelchairs and monthly support to persons with physical impairments.¹⁷⁷

Individuals with emotional or intellectual disabilities, in turn, belong to the most stigmatised persons in Ghanaian society. Hitherto, faith-based and traditional healers,¹⁷⁸ including Muslim healers,¹⁷⁹ have treated treat many if not most of them. For long, no Muslim NGOs had them on their agenda with the exception of the Kumasi-based *Al-Bushra Foundation*, a novel initiative to carter for the well-being of people with Down Syndrome.¹⁸⁰

5.1 *A School for Visually Impaired Muslim Children*

The largest segment among PWDs is those with visual impairment. Based on WHO data, the Ghana Health Service estimated about one per cent or 240,000 persons to be blind and three per cent of the population to suffer from visual impairment.¹⁸¹ Blindness, especially when caused by onchocerciasis or river blindness, has been historically a vice of many rural communities, although effective control programmes have substantially reduced its endemic preval-

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- 175 Ghana Statistical Service, *Disability in Ghana* (Accra: Ghana Statistical Service, 2014), 28.
- 176 The Social Welfare Service Directory lists the *Maktab Nuur Foundation*, an Accra-based NGO specialized in training and teaching persons with autism and speech problems (<http://directory.mogcsp.gov.gh/listings/maktab-nuur-foundation-cjko>, s accessed 27.9.2021). According to information provided by the Directory, the NGO was registered in 2015, perhaps indicating that either its functionaries have not bothered to renew the registration or that it is defunct. However, I have not been able to find any further information about the organisation on the Internet.
- 177 Dr Hashim M. Ali Mahdi, “A Journey Through Islam: Muslims have come up well in Ghana,” 1.3.2013, <https://www.arabnews.com/islam-perspective/journey-through-islam-muslims-have-come-well-ghana>, accessed 23.9.2021.
- 178 Jessica E. Lambert et alii, “The Treatment of Mental Illness in Faith-based and Traditional Healing Centres in Ghana: Perspectives of Service Users and Healers,” *Global Mental Health* 7 (2020), e28: 1–7, <https://doi.org/10.1017/gmh.2020.21>.
- 179 Lily N.A. Kpobi and Leslie Swartz, “Muslim Traditional Healers in Accra, Ghana: Beliefs About and Treatment of Mental Disorders,” *Journal of Religion and Health* 58 (2019): 833–846. For a critical commentary on Muslim healers, see Adu-Gyamfi et alii, “Muslim Healers and Healing.”
- 180 Al-Bushra Foundation: About, <https://www.facebook.com/Al-Bushra-Foundation-109767600843666/>, accessed 2.8.2022.
- 181 A. Potter, O. Debrah, J. Ashun, K.J. Blanchet, *Eye Health Systems Assessment (EHSA): Ghana Country Report* (Accra: Ghana Health Services and International Centre for Eye Health, Lightsavers, 2013).

ence and confined the disease to the Lake Volta and Black Volta river area.¹⁸² Further, there is a great urban-rural variation in the number of blind persons, as indicated by a study comparing the prevalence of blindness in Wenchi (bilateral blindness among persons above 30 years is 1.7 per cent) and a village near the Black Volta river (percentage of bilateral blindness as high as 8.1 per cent).¹⁸³

Targeted interventions for educating and training blind persons started in the 1940s. Starting as private institutes, most if not all of them tied to Christian initiatives, there are five publicly recognised schools for the blind who receive government subsidies or are monitored by the Ministry of Education.¹⁸⁴ They all face several challenges and constraints, not least a chronic lack of funding, equipment and material for education alongside professional instructors.¹⁸⁵ The regional imbalance is striking, only one of the schools is located in the northern parts of the country, and calls by the Ghana Blind Union to establish a blind school in Tamale resulted in sympathy but little action.¹⁸⁶

The novel initiative of Mustapha Ibrahim, national spokesperson of Muslim blind students, to build a school for the blind outside Tamale ranks among the few targeted projects that has generated a national and even international appeals when the initiative was backed by several Muslim NGOs, see below. Previously, Muslim groups and philanthropists would support schools inhabiting blind Muslim children, such as when *The Light Foundation* donated to the Akropong School for the Blind in September 2014.¹⁸⁷ Two months later, the Foundation delivered meat packages to the school as part of its Udhiya dona-

182 Nana-Kwadwo Biritwum, Dzedzom K. de Souza, Odeme Asiedu, Benjamin Marfo, Uche Veronica Amazigo & John Owusu Gyapong, "Onchocerciasis Control in Ghana (1974–2016)," *Parasites & Vectors* 14, no. 3 (2021). <https://doi.org/10.1186/s13071-020-04507-2>

183 Annette C. Moll, A.J. van der Linden, M. Hogeweg & W.E. Schader, "Prevalence of Blindness and Low Vision of People over 30 Years in the Wenchi District, Ghana, in Relation to Eye Care Programmes," *British Journal of Ophthalmology* 78, no. 4 (1994): 275–279.

184 Akropong School for the Blind, New Horizon Special School (Accra), Dzorwulu Special School (Accra), Cape Coast School for the Blind and Deaf, Asebu School for the Deaf and Blind, Wa Methodist Blind School.

185 Louis Dogbe, "The Consequences of Being Blind in Ghana," <https://www.medicusmundi.ch/de/advocacy/publikationen/mms-bulletin/vernachlaessigte-krankheiten/versteckt,-verdraengt,-vernachlaessigt/the-consequences-of-being-blind-in-ghana>, accessed 19.9.2021.

186 "We need integrated schools for the blind in Tamale—Ghana Blind Union," 30.1.2014, <https://www.graphic.com.gh/news/education/we-need-integrated-schools-for-the-blind-in-tamale-ghana-blind-union.html>, accessed 19.9.2021.

187 <https://www.facebook.com/tlfgghana/>, 25.9.2014, accessed 16.1.2022.

tions.¹⁸⁸ However, these donations were ad hoc rather than recurrent events, as there are no further postings about such campaigns on the Foundation's Facebook account. Likewise, the Iftar donations to Muslim inmates at Akropong School for the Blind by *Al-Mumin Foundation* in May 2017 and the Eid fest organised by *Faata Africa* and charity donations by *Ghana Islamic Research Association* in 2023 stands out as an ad hoc events.¹⁸⁹ *Sadaqa Train*, in comparison, had organised annual visits to the school between 2015 and 2020,¹⁹⁰ alongside distributed the Qur'an in Braille script to visually impaired Muslim pupils.¹⁹¹ The *Islamic Centre for Future Women*, in turn, donated to the School of the Blind in Aburi in 2019.¹⁹² The *Hikmatullah Research Foundation*, furthermore, had targeted the Wa School for the Deaf and Blind for its Ramadan donation and Iftar campaigns in 2016 and 2017.¹⁹³

None of the Muslim NGOs had initiated any intervention programmes to address the educational needs of visually impaired Muslims. Ayisha Frimpong, the director for the Accra (?) -based 'Disable Muslim Network',¹⁹⁴ made this observation at a meeting organised by the Istanbul-based International Union of Braille Quran Services in November 2019 to promote Braille Qur'an literacy in sub-Saharan Africa. Out of 35 special schools in Ghana, she noted, none took account of the special needs of Muslim children not speak about providing classes in Islamic studies.¹⁹⁵

Concurrent with Ayisha Frimpong's urge to address the special needs of blind Muslim children and students in 2019 was the emergence of Mustapha Ibrahim as their national spokesperson. He founded his NGO *Janat-ul-Firdause Charity Foundation* in 2013, became a blogger in 2018 and became one year later the National Co-ordinator of Blind Muslim Students. He and his foundation, as

188 <https://www.facebook.com/tlghana/>, 21.11.2014, accessed 16.1.2022.

189 <https://www.facebook.com/profile/100064289035502/search/?q=Akropong>, 18.4.2023; <https://www.facebook.com/GIRA4ALL>, 22.6.2023, accessed 21.8.2023.

190 <https://www.facebook.com/SadaqaTrainGh/>, 13.8.2020, accessed 16.1.2022.

191 Sadaqa Train Annual Report 2019, available at <https://www.sadaqatrain.org/wp-content/uploads/2020/11/2019-Sadaqa-Train-Report-1.pdf>, accessed 13.12.2022.

192 Donations to the School of the Blind @ Aburi, 28.7.2019, <https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125>, accessed 27.9.2021.

193 <https://www.facebook.com/Hikmatullah-Research-Foundation-668552963239832/>, 27.6.2016, 14.7.2017, 19.7.2017, accessed 30.12.2021.

194 I have not found any traces of this organisation, perhaps to be spelled 'Disabled Muslims Network' (?), on the Internet.

195 Nilay Kar, "African Muslims seek aid for education of sight-impaired children," 9.11.2019, <https://www.aa.com.tr/en/africa/african-muslims-seek-aid-for-education-of-sight-impaired-children/1639991>, accessed 23.9.2021.

well as his 2021-established company Kausar Drilling Services, have within the last decade emerged as the main facilitator for empowering Muslim PWDs and orphans.¹⁹⁶

Starting with donations from *Sadaqa Train* and Al-Huda WhatsApp Group Canada in 2019, Mustapha Ibrahim's Foundation has provided monthly sponsorship packages and schemes for blind and deaf Muslim students at various schools throughout the country, among others, Koforidua School for the Deaf, Akropong School for the Blind, Wa Senior High School, Wenchi Methodist Senior High School, and Wa School for the Blind. Since 2020, the US charity Wal Jamaha Alliance Charity Foundation has funded the scholarship programme.¹⁹⁷ In addition, the Janat-ul-Firdause Charity Foundation through a Canadian donor has supported the Alhaq Islamic Orphanage in Ashaiman alongside running an orphans adoption programme (currently, two orphans have been adopted by US philanthropists). Furthermore, external donations have enabled Mustapha Ibrahim's foundation to provide for Iftar and Qurban. Internal donations, on the other hand, have been difficult to mobilise, as only few of the 112 members on Mustapha Ibrahim's WhatsApp list are capable to do so. Moreover, the COVID-19 pandemic and the economic recession that hit Ghana in 2022 has made fundraising extremely difficult, Mustapha Ibrahim explained to me in October 2022.¹⁹⁸

Several years after Ayisha Frimpong's appeal, a Ghanaian Muslim NGO finally launched the first special target project for empowering visually impaired Muslims, the Ali Amir School for Blind Muslims. Originally as an initiative of Mustapha Ibrahim, it gained backing from Muslim Influencer Khalifa Faith and his *Peace Dawah Media* and its charity branch, the *Ali Amin Foundation*. In 2021, they launched an ambitious project on social media to support the building of the school.¹⁹⁹ Managing to raise USD 15,000 as a starting capital, the organisation purchased land at Barekese, Ashanti Region, and Oyibi, Greater Accra Region, for the project. Construction work at Oyibi started in

196 Interview with Mustapha Ibrahim, founder of Janat-ut-Firdause Charity Foundation, Accra, 16.10.2022.

197 See further <https://www.facebook.com/National-Co-ordinator-Of-Blind-Muslim-Student-s-Ghana-531121180699074/>, <https://www.facebook.com/profile.php?id=100013518911572> (Mustapha Ibrahim's Facebook account), <https://www.facebook.com/waljamaha/>, and <https://www.facebook.com/Janat-Ul-Firdause-Charity-Foundation-105968990816648/>. All of them share Mustapha Ibrahim's videos.

198 Interview with Mustapha Ibrahim, founder of Janat-ut-Firdause Charity Foundation, Accra, 16.10.2022.

199 <https://www.facebook.com/PeaceDawahMedia/>, 11.3.2021 ... 30.5.2021 ... 28.8.2021 ... 11.1.2022, 13.1.2022, 14.1.2022, accessed 16.1.2022.

the same year with an initial capital of USD 10,000; total cost of the project amounting to GHS 1.3 million. Work at Barekese was scheduled to start later in 2021.²⁰⁰ Both centres were outlined as a modern educational complex and is to include a masjid, a Qur'an memorisation centre, classroom blocks, a vocational training centre, a Western education centre, a dormitory, a teachers' hall and a health clinic.²⁰¹ Mustapha Ibrahim joined the campaign in May 2021 and started to share the fundraising calls via his network on social media.²⁰² In June 2021, Muslim influencer and media celebrity Ibrahim Baba Maltiti and his NGO *Problems Shared Problems Solved*,²⁰³ alongside Muslim philanthropist Abdul Mannan Ibrahim and his *Al-Mannan Charity Foundation* joined the campaign.²⁰⁴ In August 2021, the host of The Punchline Show Alhaji Hafiz joined the campaign.²⁰⁵

The fundraising campaign itself is a prime example of a younger generation of Muslim activists such as Mustapha Ibrahim, Khalifa Faith and Ibrahim Baba Maltiti or Muslim news platforms such as The Punchline. All of them use social media with continuous postings of promotion videos by Muslim celebrities and videos showing the progress of the construction work as well as crowdsourcing to solicit donations nationally and from abroad. A project account exists at gofundme.com, its target being to collect in total USD 10,000, of which USD 4,255 was raised by mid-August 2021.²⁰⁶ As part of its campaigns for visually impaired persons, the Ali Amin Foundation started to donate digital Qur'ans to blind children as well as has arranged Iftar dinners and inaugurated Eid al-Fitr and Eid al-Adha donations for blind Muslim children and students at Akropong School for the Blind as well as in Kumasi, Tamale and Wa since 2017.²⁰⁷

200 Mahmud Mohammed-Nurudeen, "Islamic school for the blind under construction in Accra and Kumasi," Myjoy Online 5.8.2021, <https://www.myjoyonline.com/islamic-school-for-the-blind-under-construction-in-accra-and-kumasi/amp/?param=>, accessed 7.8.2021. See further Islamic school for the blind under construction in Accra and Kumasi—The Sun Ghana.

201 <https://www.facebook.com/PeaceDawahMedia/photos/a.1852141355092024/2613266578979494/>, 30.5.2021, 23.2.2023, accessed 21.8.2023.

202 E.g., <https://www.facebook.com/photo.php?fbid=1172851373175482&set=pb.100013518911572.-2207520000.&type=3>, 22.5.2021, accessed 3.2.2022.

203 <https://www.facebook.com/B.B.MALTITI/>, 3.6.2021, 28.8.2021, 8.9.2021, accessed 29.9.2021.

204 <https://www.facebook.com/Al-Mannan-Charity-Foundation-107006511569208/>.

205 Posting 29.8.2021, <https://www.facebook.com/ThePunchlineGH>, accessed 13.12.2022.

206 "First Islamic School for Blind Muslims in Ghana," <https://www.gofundme.com/f/help-peace-dawah-media-build-islamic-school>, accessed 28.5.2024

207 Abdul-Saatar, "Help the blind celebrate Eid al-Adha.—Ali Amir Foundation," <https://>

A major breakthrough of the school project occurred in February 2022. In an interview to Joy News, Chief Executive Officer of Ali Amir Foundation Alifa Sallah excitedly declared that the response to the project had been massive and positive. High-ranking public persons had donated to the cause in kind and cash, among others Vice President Alhaji Dr Mahamadu Bawumia, former President John Dramani Mahama alongside the National Chief Imam and the Chief Imam of the Ahlus-Sunna. Total cost of the project stood at GHS 1,000,000, and the project was expected to be finished by 2024. Once completed, the school will then be handed over to the government.²⁰⁸ In August 2022, Peace Dawah Media announced on Facebook that the project had reached its fifth phase, and issued a call for donations to finish the plastering the classrooms and for buying doors.²⁰⁹ In September 2022, the First Gibrine Foundation made a donation to the project.²¹⁰

However, the finishing of the school project has yet a long way to go, especially as it lacks funds (as per October 2022) to construct a masjid, dormitories and a playground. Mustapha Ibrahim, lamented that most Muslims are rather shallow or do not donate to the campaign. This, he fears, is mainly due to the prevailing prejudices against blind and visually impaired persons in Ghana, upheld by the negative image of the 'blind (Muslim) beggar'. Nevertheless, he is still confident about that the school could open by the end of 2022/early 2023 if only funds were forthcoming. Currently, there are three visually impaired students in South Africa for training, he informed me, including learning the Braille script for blind Muslims, who will start as teachers at the school when it opens.²¹¹

zongorepublic.com/help-the-blind-celebrate-eid-al-adha-ali-amir-foundation/, 29.7.2019, accessed 23.9.2021; the homepage was defunct by May 2024.

208 Mahmud Mohammed-Nurudeen, "Getting visually impaired kids off the street a dream come true—Ali Amir Foundation," 13.2.2022, <https://www.myjoyonline.com/getting-visually-impaired-kids-off-the-street-a-dream-come-true-ali-amir-foundation/>, accessed 30.8.2022.

209 <https://www.facebook.com/PeaceDawahMedia/>, 30.8.2022, accessed 30.8.2022. On 29 August, Alifa sallah launched a new fundraising account on Gofundme, aiming to raise USD 10,000. One day later, the initiative had already raised USD 120, see "First Islamic School for Blind in Ghana," https://www.gofundme.com/f/first-islamic-school-for-blind-in-ghana?member=21676883&utm_campaign=p_cp+share-sheet&utm_medium=copy_link_all&utm_source=customer, accessed 30.8.2022.

210 Posting 9.9.2022, <https://www.facebook.com/1stgibrinefoundation>, accessed 13.12.2022.

211 Interview with Mustapha Ibrahim, founder of Janat-ut-Firdause Charity Foundation, Accra, 16.10.2022.

5.2 *A School for Deaf Muslim Children*

About 0.4 per cent of the Ghanaian population are estimated to be individuals with hearing impairments.²¹² This group, too, has become a special target group of Muslim NGOs. The first school for the deaf was established in 1957; today, there are about 16 schools for the deaf.²¹³ One of them is the Savelugu School for the Deaf located in Savelugu, Northern Region, the only special providing Islamic tutorials and education to Muslim children with hearing impairments.

The founding of the *Muslim Deaf Development* (MDD) marked perhaps the first step toward a coordinated attempt to address the plight of a discriminated and marginalised group of Muslims in Ghana. Speaking at the launching event of the organisation in Tamale in 2012, MDD Director Iddrisu Mukhtar²¹⁴ informed that the organisation was affiliated with the US-based Global Deaf Muslims (GDM),²¹⁵ and was committed to working with parents, Islamic scholars, and organisations to advance Islamic education of deaf Muslims. In addition, MDD would facilitate dialogue between deaf and hearing Muslims, promote awareness of deaf rights, and enhance the provision of sign language interpreters at mosques and other Islamic events.²¹⁶ Since its inception, MDD has annually organised Iftar, Eid al-Fitr and Eid al-Adha celebrations at its centre in Tamale,²¹⁷ largely (if not solely?) enabled by donations from Global Deaf Muslims.²¹⁸ For example, in 2023, MDD received donations from Global

212 Ghana Statistical Service, *Disability in Ghana*, Table 7.1.

213 Mama Adobea Nii Owoo, "Sign language needs policy protection in Ghana," 21.1.2019, <https://theconversation.com/sign-language-needs-policy-protection-in-ghana-109774>, accessed 19.9.2021.

214 Iddrisu Mukhtar passed away in 2019, see <https://www.facebook.com/GlobalDeafMuslim/posts/2122822234452083>, accessed 23.9.2021.

215 The parent organisation Global Deaf Muslim (GDM) was established by Nashiru Abdulai from Ghana in 2005 (<https://www.facebook.com/GlobalDeafMuslim/posts/2778973838836916>, accessed 23.9.2021). The objective of the organisation is to advocate for an accessible and inclusive Muslim community for all members. Special focus has been to advance sign language interpretation services at mosques. According to the GDM homepage, <https://globaldeafmuslim.org/>, the MDD was its first international chapter.

216 "NGO to champion rights of deaf Muslim inaugurate," 17.9.2012, <https://www.modernghana.com/news/418248/ngo-to-champion-rights-of-deaf-muslim-inaugurated.html>, accessed 25.7.2021.

217 <https://www.facebook.com/MDDGhana/>, 22.7.2012, 11.8.2013, 23.10.2013, 24.7.2014, 18.7.2015, accessed 25.7.2021.

218 GDM claims to run the only Zakat Fund dedicated to the needs of deaf Muslims exclusively. Although the MDD Facebook does not list any Iftar or Eid postings after 2015, annual calls for *zakat al-fitr* donations for Ghana are found on the GDM Facebook, the latest one posted 15 July 2021; see <https://www.facebook.com/GlobalDeafMuslim/posts/4169888843078735>, accessed 23.9.2021.

Deaf Muslim Foundation, enabling it to provide Iftar in 2023 at Savelugu School for the Deaf (78 deaf Muslims), Mamprong Senior Technical School for the deaf (60), Gbeogo School for the Deaf in Bolgatanga (46), Tamale Center (180), Yendi Deaf District (30), and St. John's Integrated SHS in Navrongo-Tono (48).²¹⁹

MDD, through financial assistance from GDM, has launched several programmes at its centre in Tamale.²²⁰ In April 2013, it started a free ICT training programme in sign language and Islamic classes in sign language. Five months later, it started Friday sermon interpretations in sign language²²¹ and collaborated with the National Road Safety Commission, a road safety campaign for the deaf in November 2013.²²² Moreover, MDD, through funds received from the GDM Zakat Fund, has been able to assist individual deaf Muslims.²²³

A recurring topic of MDD and GMD has been to solicit support for the Savelugu School of the Deaf (SAVEDEAF) and its 250+ students. They made a first donation in April 2013 to support the SAVEDEAF water project,²²⁴ namely installing a water tank. In 2019, GMD initiated a new campaign on the global fundraising platform LaunchGood, the Masjid for the Deaf, to raise USD 25,000 to renovate and modernise the school mosque and build bathrooms and washrooms for males and female students, dig water well, hire an imam and two sign interpreters. When the campaign closed in early August 2020, it had raised USD 5,630; enough funds to pay for a water well and to start the renovation of the masjid.²²⁵

MDD stands out as the only Ghanaian Muslim NGO exclusively focussing on empowering deaf Muslims. A few other Ghanaian Muslim NGOs have organised ad hoc campaigns to assist such persons with hearing impairments. For example, *The Light Foundation* donated to the Mampong-Akuapem Demonstration School for the Deaf as part of its Ebola Campaign in September 2014. In contrast, the *Muslim Youth Hereafter Project* provided food items to the Association of the Deaf for distribution among 40 deaf "brothers and sisters" as part

219 <https://www.facebook.com/MDDGhana/>, 19.4.2023, accessed 21.8.2023.

220 See GDM call for supporting activities of MDD, <https://www.facebook.com/GlobalDeafMuslim/posts/630653253668996>, 3.1.2014, accessed 23.9.2021.

221 <https://www.facebook.com/MDDGhana/>, posting 14.8.2013, accessed 23.9.2021.

222 <https://www.facebook.com/MDDGhana/>, posting 6.11.2013, accessed 23.9.2021.

223 See, for example, <https://www.facebook.com/GlobalDeafMuslim/posts/4357741767626774>, 16.9.2021, accessed 23.9.2021, with a link to the GDM Zakat Fund and its Zakat for the deaf Muslims in Ghana-call, see <https://mailchi.mp/globaldeafmuslim/thank-you-from-gdm-for-the-deaf-zakat?fbclid=IwARojzDOGvShufrDnh7yKawngP1t-FfNdIsVYZz2Dn7uF7hAUiZror8KIvXE>, accessed 23.9.2021.

224 <https://www.facebook.com/MDDGhana/>, 22.4.2013, accessed 23.9.2021.

225 LaunchGood, Masjid for the Deaf, https://www.launchgood.com/campaign/masjid_for_the_deaf#!/, accessed 23.9.2021.

of its COVID-19 campaign in July 2020. The *Islamic Centre for Future Women* assisted the School of Deaf and Dumb in the Eastern Region in 2021.²²⁶

6 Mobilising *sadaqa* in Support of Deprived Communities

An early instigator of combining calls for *sadaqa*, social media and *da'wa* projects has been the Salafi youth movement *Muslim Youth Project* (MYP). In 2013, it started an outreach project for the propagation of Islam in rural communities. An integral part of the MYP campaigns for donations is social media, such as calls for Mobile Money donations and the dissemination of videos of tours to villages on Facebook and YouTube.²²⁷ In 2014, MYP extended its activities and launched a campaign to raise funds for its Syria Aid Project (#Ghana4Syria).²²⁸ Although its calls initially did not use the term *sadaqa* but charity, the English quotes from the Qur'an refer to verses where *sadaqa* is discussed.²²⁹ MYP soon generated an impressive number of followers on Facebook (6,996 by May 2019, 6,524 by early July 2022; although the last update on the Facebook account was in 2015).

Concurrent with the Muslim Youth Project was the beginning of another youth movement named *Sadaqa Train* in August 2013. Although sometimes cooperating with the Muslim Youth Project, *Sadaqa Train* is not linked to any particular Sunni group (Salafi or Tijani).²³⁰ Furthermore, in contrast to the Muslim Youth Project, *Sadaqa Train* has become a registered (independent) charity (increasing its followers from 1,863 on Facebook as of May 2019, to 2,434 by early July 2022) and has expanded its activities to cover the whole country with coordinating units in Accra, Kumasi and Tamale.²³¹

226 <https://www.facebook.com/1763674863848125/posts/a-donation-made-by-the-islamic-center-for-future-women-to-the-school-of-deaf-and/2943925012489765/>, 26.7.2021, accessed 16.1.2022.

227 See, for example, <https://www.facebook.com/MYProjectGhana/photos/a.1460800474138487/1555560471329153/?type=3&theater>; <https://www.facebook.com/MYProjectGhana/photos/a.1460800474138487/1583616108523589/?type=3&theater>; <https://www.youtube.com/watch?v=MNJuvYWomfk>, accessed 17.5.2019.

228 <https://www.facebook.com/MYProjectGhana/photos/a.1395152900703245/1444874005731134/?type=3&theater>; <https://www.facebook.com/MYProjectGhana/photos/a.1395152900703245/1614103362141530/?type=3&theater>, accessed 17.5.2019.

229 See, e.g., <https://www.facebook.com/MYProjectGhana/photos/a.1392184331000102/1451239581761243/?type=3&theater>, accessed 17.5.2019.

230 Comment sent by *Sadaqa Train* founder Sharif Shaban to the author via WhatsApp, 18.10.2022.

231 In 2015, *Sadaqa Train* was accused for spreading extremist ideas during its tours in the

Sadaqa Train hit the headlines when the newspapers reported that some Muslim students had joined ISIS in late August 2015. A few days later, it was revealed that three of the youngsters had been members of Sadaqa Train and belonged to its WhatsApp group.²³² The revelation resulted in a public outcry, and Muslim leaders condemned in public ISIS and any form of extremism.²³³ The leader of Sadaqa Train, in turn, reacted to the accusations that Sadaqa Train was spreading extremist ideas and declared in a radio interview:

I don't believe shutting down the group is a good way. That will mean giving credence to the claims that we are for ISIS when we are not.²³⁴

In early September 2015, Sadaqa Train published a statement declaring that the organisation is a registered non-governmental Muslim youth organisation; its main aim is “to bridge the gap of comfort and knowledge between the cities and rural communities in Ghana.” It further highlighted the peaceful dimension of its mission to reach out to Muslims in the hinterland to share knowledge and charity. Finally, it assured that its WhatsApp group had never discussed extremist ideas, nor did the organisation “... even remotely entertained any ideas of terrorist activities.”²³⁵

The public declarations of Sadaqa Train founder Sharif Shaban a.k.a. Jannah Focus cleared the air and the organisation survived the crisis in 2015. To further increase the transparency and accountability of its operations, Sadaqa Train has published annual reports including financial statistics of its activities and

mass media which resulted in a public outcry and denial by the organisation, see “Sadaqa Train vehemently denies extremism allegations,” 27.8.2015, <https://www.ghanaweb.com/GhanaHomePage/features/Sadaqa-Train-vehemently-denies-extremism-allegations-378018>, accessed 17.5.2019.

232 “KNUST graduate joins ISIS,” 25.8.2015, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/KNUST-graduate-joins-ISIS-377496>, accessed 8.10.2021. For an analysis on the processes of radicalization among Muslim university students, see Yunus Dumbo and George M. Bob-Milliar, “Unregulated Religious Spaces in Public Universities in Ghana: Evidence of the Radicalization of Young Muslim Students,” *Journal of Contemporary African Studies* (2022), DOI: 10.1080/02589001.2022.2121808.

233 “Islam is not an extremist religion—Dr Konney,” 9.9.2015, <https://www.modernghana.com/news/641632/islam-is-not-an-extremist-religion-dr-armah-konney.html>, accessed 8.10.2021.

234 “I'll not disband Sadaqa train over ISIS claims—Leader,” 30.8.2015, <https://www.pulse.com.gh/ece-frontpage/terrorism-ill-not-disband-sadaqa-train-over-isis-claims-leader/9y55p wf>, accessed 8.10.2021.

235 “Sadaqa Train, Group Linked with ISIS Recruitment in Ghana, Denies Allegations,” 2.9.2015, <https://ugfile.com>, accessed 17.5.2019.



FIGURE 27 Sadaqa Train. Cover of the 2019 Annual Report
AUTHOR'S COLLECTION

projects on its homepage since 2015 (see Figure 27). Initially, its main source of funding came through donations in both cash and kind, collected through social media broadcasts as well as through “Masjid and Market Storms”, i.e., by visiting selected mosques and markets to raise funds.²³⁶ At first, all community visits were organised Accra but as a way to cut expenses for transportation, Sadaqa Train branched out into three regional sectors with operational centres in Accra (Southern Sector), Kumasi (Middle Sector) and Tamale (Northern Sector). This was sufficient to cover the expenses of the charity and *da'wa* trips to remote rural locations during the early phase.²³⁷ Annually, each sector organised community and prison visits, termed “Triple Trips”, although the COVID-19 pandemic halted the rural outreach programmes in 2020 and 2021. In addition, Sadaqa Train made annual donations to orphanages and widows; this activity was not affected by COVID-19.²³⁸

236 <https://www.sadaqatrain.org/about-us/>, accessed 11.12.2022.

237 Interview with Sharif Shaban, founder of Sadaqa Train, Accra, 8.10.2022.

238 <https://www.sadaqatrain.org/about-us/>, accessed 11.12.2022; Interview with Sharif Shaban,

Sadaqa Train's range of activities expanded in 2017 when it commissioned its first borehole project, resulting in a substantial increase of its annual budget. According to the financial reports, annual internally collected donations varied from ca. GHS 17,400 (USD 4,200) in 2015, GHS 15,600 (USD 3,900) in 2016 and GHS 17,500 (USD 6,600) in 2017.²³⁹ From 2017 to 2019, the organisation funded eight water projects in rural communities,²⁴⁰ a ninth in 2020,²⁴¹ and three in 2021.²⁴² Funding for the water projects is provided by private Ghanaian philanthropists and donors, amounting to GHS 12,000 in 2017 (figures for 2018 are not available), GHS 40,000 in 2019, GHS 10,500 in 2020, and GHS 31,000 in 2021.²⁴³

Another new project is the "Zakaatul Fitr Project". Starting as a campaign on Facebook in 2016, "Send your zakat al-fitr cash (estimated GHS 10 per sa'a) to buy rice packages for the needy."²⁴⁴ Together with the "Ramadan Food Drive", the project has become an integral part of its annual humanitarian relief efforts and has replaced the community visits in 2020 and 2021. Furthermore, the widows' support has since 2020 transformed into a widows empowerment scheme, its core activity being the donation of sewing machines and freezers. The latest addition to Sadaqa Train's investments is the Akim Achiase Islamic School Construction Project in the Eastern Region. Launched as a three-year project in 2020, Sadaqa Train has earmarked almost GHS 35,000 to commission the six units' classroom block.²⁴⁵

Sadaqa Train has grown into a mature nationwide *da'wa* and Muslim development movement. Funding is predominantly generated internally, although some of its recent projects, among others, its donation of medical equipment to health facilities in the Northern and North East Regions in February and May 2021, as well as its 2021 Ramadan Food Drive and Qurban programme, were

Accra, 8.10.2022. According to the Annual Reports of 2019, 2020 and 2021, only Sadaqa Train Southern Sector arranged prison visits. In 2022, the Northern Sector resumed its outreach and donated to Wa Prisons, see "Sadaqa Train presents eatables to Wa Prisons," 20.4.2022, <https://www.ghanaiantimes.com.gh/sadaqat-train-presents-eatables-to-wa-prisons/>, accessed 22.8.2022. See further Chapter 3.3.

239 See financial statistics provided in the annual reports, <http://www.sadaqatrain.org/reports/>, accessed 17.5.2019.

240 See <http://www.sadaqatrain.org/borehole-projects/>, as well as <http://www.sadaqatrain.org/water-project-report-2017-till-2019/>, accessed 17.5.2019.

241 See Sadaqa Train Annual Report 2020.

242 See Sadaqa Train Annual Report 2021.

243 Figures taken from Annual Report 2017, 2019, 2020, 2021.

244 <https://www.facebook.com/SadaqaTrainGh/photos/a.845077278869094/1123223714387781/?type=3&theater>, accessed 17.5.2019.

245 See Sadaqa Train Annual Report 2021.

in partnership with the Danish Muslim NGO VIOMIS Aid.²⁴⁶ Sadaqa Train has collaborated in recent years with several local and international Muslim NGOs. Cooperation with VIOMIS Aid started in 2018 (mosque and borehole projects as well as donations to hospitals in the Northern Region).²⁴⁷ In 2019, it cooperated with *Subulussalaam*²⁴⁸ in a health-screening project in Dome-Abra and the distribution of Eid clothes in Accra as well as with Islamic Ummah Relief in its visit to Nsawam prisons.²⁴⁹ In 2020 and 2021, it joined hands with Emmoa Foundation to organise COVID-19/Ramadan Food Drives.²⁵⁰ In 2021, the 'Unity Organisation Denmark' provided funding for Sadaqa Trains' construction of two mosques in the Tolon District, Northern Region,²⁵¹ and sponsored its Iftar at Kukpehi in the Sagnarigu District, Northern region.²⁵² Furthermore, Sadaqa Train collaborated with the NGO Banaatul Khayr—Garden of Dawah in the distribution of Eid clothes for orphans in Dzorwulu, Greater Accra Region.²⁵³

Despite its expansion of activities, Sadaqa Train resembles more of a network than an institutionalised organisation. Its headquarters in Accra has neither an office nor salaried staff. The organisation operates solely through

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- 246 "Sadaqa Train donates equipment to hospitals in Northern, North East Regions," <https://www.ghanaiantimes.com.gh/sadaqa-train-donates-equipment-to-hospitals-in-northern-north-east-regions/>, 28.4.2021, <https://www.facebook.com/ViomisAid/>, 17.2.2021; "Sadaqa Train visits Gbewaa Palace," 22.5.2021, <https://www.prod.facebook.com/SadaqaTrainGh/>, accessed 11.12.2022; on the 2021 Ramadan and Qurban projects, see <https://www.facebook.com/ViomisAid/>, 15.5.2021, 12.7.2021, 29.7.2021, all accessed 11.12.2022.
- 247 See Sadaqa Train Annual Report 2018, 2019; "Sadaqa Train GH, in partnership with VIOMIS Aid Denmark, have constructed a Masjid with wells for the people of DC Kuraa in the Mion district of the Northern Region," 20.8.2019, <https://www.prod.facebook.com/SadaqaTrainGh/>, accessed 11.12.2022; "Sadaqa Train donates equipment to hospitals in Northern, North East Regions," Ghanaian Times 28.4.2021, <http://78.47.45.183/agency/ghanaiantimes/20210428/146778001/sadaqa-train-donates-equipment-to-hospitals-in-northern-north-east-regions>, accessed 21.8.2023; "Sadaqa Train and VIOMIS Aid Denmark bring clean water to Kalpohini Yapala," Ghanaian Times 24.2.2023, <https://www.ghanaiantimes.com.gh/sadaqa-train-viomis-aid-denmark-bring-clean-water-to-kalpohini-yapala/>, accessed 21.8.2023.
- 248 I have not been able to identify this group/foundation.
- 249 See Sadaqa Train Annual Report 2019; "ST Southern Sector partnered with Islamic Ummah Relief to visit the Nsawam prison yesterday," 19.5.2019, <https://www.prod.facebook.com/SadaqaTrainGh/>, accessed 11.12.2022.
- 250 See Sadaqa Train Annual Report 2020, 2021.
- 251 "Sadaqa Train Foundation constructs GHc50,000 Mosque at Kaanfehiyili," 22.9.2021, <http://www.ghanaiantimes.com.gh/sadaqa-train-foundation-constructs-gh%250000-mosque-at-kaanfehiyili/>, accessed 22.8.2022.
- 252 "Iftar at Kukpehi," 9.5.2021, <https://www.prod.facebook.com/SadaqaTrainGh/>, accessed 11.12.2022.
- 253 "Eid clothing distribution," 10.5.2021, <https://www.prod.facebook.com/SadaqaTrainGh/>, accessed 11.12.2022.

voluntaries via WhatsApp; according to Sharif Shaban, the WA-broadcasting list includes about 800 to 1,000 persons. Applications for new projects (water projects, masjids) are forwarded to him from local communities, whereafter Sharif Shaban checks with donors and contractors about the feasibility of the project before he announces it on WhatsApp. The Facebook account of the organisation, in turn, is monitored from Tamale.²⁵⁴

The Muslim Youth Project, in turn, launched the *MY Hereafter Project* (MHP) in 2013 as well as the MY Hereafter Project Ummah Welfare Fund in 2018. In 2018, it became a partner organisation to the United Nations Sustainable Development Solutions Network (UN-SDSN).²⁵⁵ Until 2020, MHP's main activity was its annual Ramadan fundraising campaigns to assist widows, orphans and prison inmates at various locations throughout Ghana. At least during the Ramadan 2020 campaign, its followers on Facebook were called to "[...] kindly consider giving us your *sadaqah* and *zakat* so that we can feed our mothers who have lost their husbands and struggling to take care of their orphans."²⁵⁶ In 2017, MHP volunteers organised the Vocational Skills for the Kayaye (female porters) project in Kumasi. The project included soap making, baking and dress-making.²⁵⁷ After the Ramadan collections in 2020, the organisation decided to rebrand the MHP and focus on assisting orphans in the Northern Region. Executives, as well as volunteers of the MHP, were only to be enlisted from the named region as the organisation wanted them to fully engage in its local programmes and initiatives. On the other hand the organisation announced on Facebook, "[...] donations, advises, suggestions and any other good you have for us is however welcomed, irrespectively of where you are in the world," indicating that it still relied on external funding to run its operations.²⁵⁸

The MHP Ummah Welfare Fund, in turn, is a crowdfunding initiative for collecting donations to cover the expenses for medical treatment, hospital and surgery costs for individual Muslims in need;²⁵⁹ its call for support case nr 100

254 Interview with Sharif Shaban, Accra, 8.10.2022.

255 MHP homepage, <http://myhereafterproject.org/about-us/>, and information about MY Ummah Welfare Fund, <http://myhereafterproject.org/service/ummah-welfare-fund/>, accessed 5.11.2021.

256 <https://www.facebook.com/helpintherightcourse/>, 30.4.2020, accessed 16.1.2022.

257 Announcement of kick-start of vocational skills project in Kumasi as well as call for donations, 20.10.2017, <https://www.facebook.com/helpintherightcourse/photos/957580504404419>, accessed 5.10.2021.

258 <https://www.facebook.com/helpintherightcourse/>, 29.6.2020, 3.7.2020, accessed 5.10.2021.

259 Myhereafter Project Ummah Welfare Fund, <https://www.facebook.com/helpintherightcourse>

was published on Facebook in July 2023.²⁶⁰ In 2021, MHP further extended the range of its activities in the Northern Region when it started to register children for the National Health Insurance Card (the '1 Child_INHIS Card' project; by June 2023, MHP had registered about 3,800 children). The aim of MHP is to encourage its members to donate monthly to its health projects, such as the '1 Child_INHIS' project and its health outreach programmes in deprived communities. Like its Ummah Welfare Fund, MHP notifies the donors about funds received and their usage each month to achieve full transparency and accountability of its activities.²⁶¹

MY Akhirah Account (MAA, established in 2017), in turn, is a sister organisation of the MY Hereafter Project. MAA, in contrast to MHP, is primarily a *dawa* organisation with headquarters in Tamale. Similar to other groups, it combines *dawa* with outreach programmes and uses social media for its announcement to solicit contributions of cloth, shoes, food or money. MAA's Ramadan Projects have targeted communities in the North (Tamale and Bimbila) as well as South (Accra and Kumasi).²⁶² The Kumasi-based *Strive for Jannah Foundation* (SFJ), in turn, has shared various appeals of the MHP on its Facebook account and participated in soliciting funds for covering hospital and medical expenses. It also uses social media for its own targeted calls for urgent or emergency funding in support of needy individuals or, since 2022, to solicit funds for its borehole projects.²⁶³

Some members of Sadaqa Train established the *Muslim Access Movement* (MAM, see Figure 28) in 2013. Their ambition to raise funds for farming activities can be identified as a *sadaqa* programme. For a start, however, MAM received some small donations enabling them in 2018 to buy six sheep, slaughter them at Eid al-Adha and distribute their meat among orphans in the Kwadaso area in Kumasi.²⁶⁴ Nevertheless, MAM's main instrument for empowerment is its online radio and TV channel, MAM TV Online. Apart from being a *da'wa* chan-

urse/, 4.10.2020; MY Hereafter Project, <https://www.facebook.com/helpintherightcourse/>, 13.10.2020, 26.10.2020; accessed 5.10.2021.

260 <https://www.facebook.com/myhereafterproject>, 20.7.2023, accessed 21.8.2023.

261 <https://www.facebook.com/myhereafterproject>, 15.6.2023, 1.7.2023, accessed 21.8.2023. See further <https://www.myhereafterproject.org/programs/>.

262 <https://www.facebook.com/myAakhirah>, 6.6.2017, 16.5.2021, 12.4.2023, accessed 21.8.2023.

263 <https://www.facebook.com/striveforjannahgh>, 21.06.2022, 28.3.2023, 12.5.2023; accessed 21.8.2023.

264 Group interview with members of the Muslim Access Movement—Umar Muhammed, Abdul-Aziz Ishaq, Yunus Muhammad and Imam Mahmood Afari Yeobah—in Kumasi, 15.9.2018.



FIGURE 28 Muslim Access Movement. Members of MAM at their head office in Kumasi where their main media outlet, MAM Online, has its studio
PHOTO: HOLGER WEISS/2018

nel, its Public Health Education Committee (MAMPHEC,²⁶⁵ established in 2016) aired a campaign for establishing an Islamic hospital in 2018.²⁶⁶ The hospital project, it seems, never reached the planning stage and did not materialise. On the other hand, MAM has organised some ad hoc activities, among others a blood donation exercise in Kumasi 2016.²⁶⁷ In 2019, MAMPHEC announced its ambition to extend its activities outside Kumasi and launched a donation campaign for selected hospitals in Tamale.²⁶⁸

265 Though active, the Facebook account of MAMPHEC, https://www.facebook.com/MAMPHEC2016/?paipv=0&eav=AfaquBTqNKU7qHKtele-NqvjoNdHmsOsZlA2-NHw93zoR8F9kHXlSpTfhegwcSqzqVQ&_rdr, has not carried any postings or videos related to health education since 2017. Instead, a major part of its content deal with *da'wa*.

266 <https://www.facebook.com/mamtvonline>, 14.8.2018, 9.9.2018, 10.9.2018, 12.9.2018, accessed 26.8.2022. See further 31 minutes video “Help Build the First Islamic Hospital—MAMPHEC Hour,” 9.8.2018, <https://www.youtube.com/watch?v=yqW-yhL4KY>, accessed 26.8.2018.

267 <https://www.facebook.com/mamtvonline>, 17.12.2016, accessed 26.8.2022.

268 “MAMPHEC to end the year with Hospital Donations—Support Now,” <https://www.mamghonline.org/2019/12/11/mamphec-to-end-the-year-with-hospital-donations-support-now>

Another visible organisation on social media is the *Ghana Islamic Youth Sadaqa Association* (GIYSA), a Salafi organisation registered in 2015. It has since then established branches and representatives in all regions and has made sincere efforts to generate its own source of funding by selling homemade food and calling for mobile phone donations. Initially, it organised Iftar programmes and so-called Jihad Trips to promote *da'wa* and support of Muslim educational facilities as well as the donation of collected items and cash in rural areas in the Western, Central Volta, Northern and Upper East Regions.²⁶⁹ In 2018, GIYSA launched its '1GHS Makaranta Project' to raise funds for Qur'anic schools, which had received support from the organisation. The plan was to raise one cedi from each of its 250 members per month. Its initial activities also included fundraisings and calls for donations for orphanages by its branch in the Northern Region in 2015 but seem to have stopped since then.²⁷⁰ In 2023, it launched the GIYSA Food Bank programme, an ambitious two-step initiative for supporting needy persons. The food bank itself serves as a hub to accommodate food and consumable items gathered from donors, to be later distributed to beneficiaries. Thereafter, during step two, beneficiaries would be assisted with training of skills and guidance to help create jobs.²⁷¹

The key objective of GIYSA is "fulfilling the Sadaqa Jariyha of our supporters." *Sadaqa jariyha*, or donations made to have benefit people after the death of the giver, such as the building of schools, hospitals, installing durable water systems, and investments in local agricultural or small-scale business enterprises, is identified by Muslim activists as the Muslim way in achieving the Sustainable Development Goals:²⁷²

Entrust your *sadaqatul jariyah* to GIYSA!!! When a person dies, his deeds come to an end, except for three: ongoing charity (*Sadaqah Jariyah*),

[/?fbclid=IwARo6Ff5Xwaw9iIX4abcFilYYOOGzagu0LyD5bx2uK7h_T0ftNEcW5e_VGaE, 11.12.2019, accessed 26.8.2022.](https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-438668359651384/)

269 "Our main aim is DAWWAH & DONATIONS to the rural areas, villages, deprived communities & hinterlands. We travel to villages to propagate Islam, we convert non-Muslims to Islam by the will of Allah, we aid in providing potable water for the needy, feeding the poor, sponsoring of orphans & widows, feeding the street beggars, donating clothes to the poor, helping to building of masjids, and assisting the basic needs of the poor & needy Muslims in the villages," https://www.facebook.com/permalink.php?story_fbid=180773323519624&id=109699093960381, 25.9.2020, accessed 16.11.2020.

270 <https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-438668359651384/>, accessed 25.3.2019.

271 <https://www.facebook.com/profile.php?id=100050454011399>, 22.2.2023, accessed 21.8.2023.

272 <https://www.islamic-relief.org/sadaqa/>, accessed 16.11.2020.

knowledge that is benefited from, and a righteous child who prays for him. (Sahih Muslim) When you give to a *Sadaqah Jariyah* projects you reap endless rewards. It is one of the most beautiful forms of charity since it provides benefit—for both the giver and receiver—for years to come. We've prepared transformative, impactful projects for you to support, allowing you to multiply your blessings while helping to lift people out of poverty. Donate your charities to 0249530504 (KABIRATU ZAKARI).²⁷³

GIYSA stresses its experience of administering *sadaqa jariya* in a statement posted on Facebook:

We install wells to provide communities with clean water, we provide the tools and training to start sustainable businesses, we plant fruit trees, and we repair schools and mosques, helping communities not just to survive, but to thrive. And when we implement your *Sadaqah Jariyah*, our staff aren't parachuted in. They're local, and they understand local needs, making sure that your charity is as impactful as possible. Every day, we work to give people the means to support themselves and their families. Go ahead, explore all of our impactful *Sadaqah Jariyah* projects below. Give *Sadaqah Jariyah*. Transform a community. Multiply your blessings for years to come.²⁷⁴

GIYSA has initiated several borehole projects in Ghana, among others, in a village close to Techiman and Tetteh Nkwanta village. However, the latter project had to be abandoned as it unearthed unsettled disputes between the Muslim and Christian inhabitants, and GIYSA proposed to its members and donors to divert the local borehole project into either building an Islamic training centre, establishing an Islamic orphanage, or assisting in the building of a mosque.²⁷⁵

The *Day Break Da'wah and Development Centre Charity Fund* or Daybreak Da'wah Charity, in turn, is an initiative of a Kumasi-based MFBO. Established

273 <https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/>, 26.9.2020, accessed 16.11.2020.

274 "Why entrust your sadaqa (charities) to GIYSA?" https://www.facebook.com/permalink.php?story_fbid=180772633519693&id=109699093960381, 25.9.2020, accessed 16.11.2020.

275 <https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/>, 5.11.2020; "Update on the borehole project," <https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/>, 3.6.2020, both accessed 16.11.2020.

by Akurugu Iddrisu Yakubu in 2015, the organisation focuses on *da'wa* and “developing people.” The latter objective includes a vision to generate funds for the investment in educational and social infrastructure facilities, including schools, hospitals and orphanages.²⁷⁶ On its signpost, it calls for donation, i.e., *sadaqa*, to “support the needy in society.”²⁷⁷ However, the organisation was relaunched (or someone reformulated its objectives) in 2018. It then initiated a three-part donation call on its new Facebook account. Presenting its four focus areas as 1) charity, 2) food aid, 3) education, and 4) women empowerment, the organisation issued an open call to make donations either through mobile money transfer, or through making a payment into its bank account or by buying its coupons. The latter form can be defined as an innovative non-digital initiative: issuing so-called Food Aid and Education Fund coupons valued GHS 5, 10 or 20 (USD 0.8/1.6/3.2), the donor becomes part of a halal investment.²⁷⁸

Daybreak Dawah Charity operates in Accra, Kumasi, and Techiman mainly on a voluntary basis, see Figure 29. Interestingly, members are both Muslim and non-Muslim young persons. Its activities were at first mainly micro-level interventions, i.e., paying school fees and hospital bills alongside donating clothes and mosquito nets. Funds are solely generated internally through outreach campaigns in Ghana.²⁷⁹ In 2021, the organisation raised its stakes and started two additional intervention schemes, namely the granting of interest-free loans as well as an orphans support and rehabilitation programme. Since then (until August 2022), the organisation has (at least) granted nine interest-free micro loans to women traders in Accra and Kumasi.²⁸⁰ The orphan support programme, in turn, collected funds during Ramadan 2022.²⁸¹

276 https://www.facebook.com/Day-Break-Dawah-and-Development-Centre-398038943695853/?hc_ref=ARTH-yrtifloYkQbvZKbqITMttDDHHzFGS11X4175nDpLqhRApg9cBjzgd771KMVS5E&fref=tag, accessed 13.5.2019. The Facebook account was created in 2015 but has not been updated since then. Instead, further information about the organisation, including its activities until 2018, is found on the Facebook account of its president Akurugu Iddrisu Yakubu.

277 Signpost photographed by author in Kumasi, 16.9.2018, author's archive.

278 <https://www.facebook.com/daybreakdawahdc/>, 15.8.2018, accessed 13.5.2019.

279 Group interview with Daybreak Da'wah Center members Dapai Emanuel, Idriss, Charles and Kevin, Kumasi 12.12.2019.

280 <https://www.facebook.com/profile.php?id=100010935812364>, 11.11.2021 (Accra), 11.12.2021 (Accra), 6.1.2022 (poster); 30.1.2022 (Kumasi), 4.3.2022 (Kumasi), 8.3.2022 (Kumasi), 13.3.2022 (Kumasi), 22.4.2022 (Kumasi), 23.5.2022 (Kumasi?), 17.7.2022 (Kumasi), accessed 29.8.2022.

281 <https://www.facebook.com/profile.php?id=100010935812364>, 21.4.2022 (fundraising call in support of orphanage), 1.5.2022 (donation of clothes to orphans), accessed 29.8.2022.



FIGURE 29 Daybreak Dawah Charity. Signpost of Daybreak Dawah Charity in Kumasi
PHOTO: HOLGER WEISS/2018

The Wa-based Islamic youth NGO *Hikmatullah Research Foundation* (HRF) organises seasonal outreach programmes, termed Ramadan Sadaqa Quest (2015, 2016) and Ramadan Sadaqa Trip (2017). It solicits its cash, cloth and food through calls for *zakat al-fitr* donations on Facebook. Starting the programmes in 2015 with Iftar programmes in four selected senior high schools in Wa and a rural community, as well as a donation to the Wa regional hospital, it shifted its emphasis and targeted the Wa school for the blind in 2016 and 2017 alongside some rural communities in Wa West District.²⁸² Apparently, it seems that HRF since then has ceased its activities; at least its Facebook account has no further updates on its activities.

The Tamale-based *Tiyumba Hope Foundation*, on the other hand, is a recent Muslim celebrity-initiated initiative that terms its seasonal outreach campaigns as THF Ramadan Sadaqa, collecting cash and food from its members;²⁸³

282 <https://www.facebook.com/Hikmatullah-Research-Foundation-668552963239832/>, 29.6.2015, 2.7.2015, 25.12.2015, 26.5.2016, 27.6.2016, 25.7.2016, 11.6.2017, 26.6.2017, 14.7.2017, 19.7.2017, all accessed 30.12.2021.

283 Announcement of start of THF Ramadan Sadaqa 2021, <https://www.facebook.com/tiyumbahopefoundation20>, 19.4.2021, accessed 15.1.2022.

the recipients being widows and orphans in rural communities in the Northern Region.²⁸⁴

Less is known about the activities of the Gosoa-based *Sadaqa Association*, the Facebook group *SodaqaOnline.com*, and the Kumasi-based social media platform *Sadaqount*. The two former organisations seem to be part of the same youth movement or initiative as they use identical logos.²⁸⁵ Both are *da'wa* organisations and fund their Ramadan feeding projects through *zakat al-fitr* and *sadaqa* donations; they posted their first call on Facebook in May 2021. *Sadaqount*, in turn, urged its followers to donate 20,000 bottles of water for *sadaqa* on Eid al-Fitr in 2021, as well as published the 2021 *nisab* calculations for *zakat*.²⁸⁶

7 Generating Donations from One Million Muslims via Social Media

Crowdfunding has become an important tool to generate funds for various projects during the internet age. Usually, it involves three types of actors: the initiator, the supporters, and the moderating or facilitating organisations, usually an internet platform such as GlobalGiving. However, the two cases discussed below have changed the idea of crowdfunding as the facilitator is not a dot-com organisation but social media, including Facebook and WhatsApp. Most Muslim CSOs and NGOs use social media to generate funding, although mostly during a restricted period. The most common forms are calls on social media during Ramadan, addressed by the initiator (either in the name of an organisation or an imam) to the members and supporters of the association, group or organisation for Eid (Iftar and Adhahi) donations. Sometimes they are also addressed to members abroad. Nevertheless, this form of crowdfunding is ad hoc and usually does not have a target sum to be raised. Or, as is the case of some Ramadan calls, the target sum to be collected can be raised during one month.

The Accra-based *Save Aid Project* (SAP, see Figure 30) started in 2016 with a call for Ramadan and Iftar donations. Since then, it has run annual Iftar,

284 Mohammed Gadafi, "Tiyumba Hope Fpoundation distribute food items to widows, orphans for Ramadan," 20.4.2021, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Tiyumba-Hope-Foundation-distribute-food-items-to-widows-orphans-for-Ramadan-1237681>, accessed 15.1.2022.

285 See <https://m.facebook.com/Sodaqa-onlinecom-105406038212472/>, and <https://www.facebook.com/Sadaqa-Association-103138211845264/>, both accessed 11.1.2022.

286 <https://www.facebook.com/sadaqount/>, 11.5.2021, 13.9.2021, accessed 11.1.2022.



FIGURE 30 Save Aid Project. Logo included in SAP brochure
AUTHOR'S COLLECTION

Ramadan and Eid al-Adha campaigns and organised parties for orphans at Eid al-Adha, targeting Zongo communities in Accra as well as rural communities in the Central, Northern, Upper West, Volta and Western Regions.²⁸⁷ The objective, SAP founder Ayuna Huudu explained, is to reach out to remote villages all regions. SAP stands for “movey saved (SAVE) → targeted for aid (AID) → generates into a project (PROJECT)”, he further noted. His initial idea was to concentrate on remote villages as most NGOs focus on Accra and urban areas. Since then, the group has broadened its rural outreach programmes in 25 villages with educational projects, namely by supporting to poor children to go to school, alongside organising annual orphans parties.²⁸⁸

287 <https://www.saveaidproject.org/about-us/>. The homepage was defunct by May 2024. See instead <https://www.facebook.com/SaveAidProject/>.

288 Interview with Ayuna Huudu, founder of SAP, Accra, 18.10.2022.

Apart from its humanitarian relief programmes, it launched a COVID-19 Local Language Awareness Project in April 2020, posting videos in Dandi and Tem, with English subtitles on Facebook, and organised the SAP Iftar Van during the lockdown in Accra in May 2020 and February 2021.²⁸⁹ In May 2022, the organisation extended its activities and posted an announcement on Facebook about its intention to drill boreholes and invited local communities facing water problems to inform them about their needs: “Kindly send us the following details: Name of the community/location/region. Note: Include picture or video (not exceeding 1 min) of the current water situation in the community.”²⁹⁰ By October 2022, SAP had received five applications. The plan is to erect boreholes with roofs as to create a shaded meeting place in the villages.²⁹¹

Ayuna Huudu’s main challenge is to turn his voluntary organisation into a permanent one with salaried staff. Covering the operative costs of the organisation has been a challenge as it only relies on donations from its members. Especially its rural outreach programmes are expensive as SAP does not have an own vehicle but relies on rented ones. Therefore, all of the projects have been on an ad hoc basis. For example, the extent of the annual ‘Adopt a Family’ programme, i.e., the Ramadan donations to poor families in remote villages, depends on willing local and foreign donors and sponsors. The ‘Donate a flask’ campaign during Ramadan 2022, in turn, only managed to get a few donations. However, a (undisclosed) Turkish NGO the orphans’ party in 2022; Ayuna Huudu expects the cooperation to be deepened in 2023. Nevertheless, he is confident that his direct approach to foreign donors will pay off, especially as they remain anonymous and most videos of project targets are never posted on Facebook but directly sent to the donors.²⁹²

Feed the Streets, and *Eid Feast Ghana* are examples of two recent targeted, special-purpose Ramadan campaigns extensively using social media. Initially initiated by *The Muslim Society*, a youth association in Accra, in 2020, the *Feed the Street* (FTS) campaign targeted hawkers in Accra and Kumasi. It gained momentum when other NGOs and associations, including the *KR Foundation*, *Sawrah Foundation*, *Back to the Community*, the *Institution for Humanity* and *Al-Farhaan Family*, joined the event alongside receiving support from local private enterprises and ventures such as KR Live Media, A+Concept, Reigans

289 <https://www.facebook.com/SaveAidProject/>.

290 <https://www.facebook.com/SaveAidProject/>, 11.5.2022, accessed 3.8.2022.

291 Interview with Ayuna Huudu, founder of SAP, Accra, 18.10.2022.

292 Interview with Ayuna Huudu, founder of SAP, Accra, 18.10.2022.

and Shams Enterprise. While the campaign in 2020 consisted mainly of written daily postings plus a few videos on Facebook, the organisers made heavily use of short videos with endorsements by male and female activists to join the campaign in 2021.²⁹³ At least the organisers regarded their campaign as a success—in 2020, they fed 500 people in Accra; in 2021, they fed 1,000 in Accra and organised a similar event in Kumasi where they fed 500 people; in 2022, they fed 1,000 in Accra, 500 in Kumasi and expanded their activities to Tamale where they fed 500 people.²⁹⁴

Eid Feast Ghana, in contrast, is a local campaign in Kumasi, starting as Eid Feast for Prisoners and Eid Feast 2k19 in 2019. While COVID-19 inhibited the project in 2020, the organisers relaunched it in 2021, resulting in a donation of food items worth GHS 8,000 (USD 1,300).²⁹⁵ In 2022, the group supported 150 households, one year later 160.²⁹⁶

Ambitious, long-term crowdfunding campaigns for *sadaqa jariya* or ongoing charity were (seemingly?) absent on the Ghanaian Muslim internet scene until 2017. That year in February, Fareed Ibrahim, a student at Kumasi Polytech, and his companions launched the ‘One Million Pesewas A Month’ campaign on Facebook.²⁹⁷ At first, the initiators and their supporters defined themselves as a local Muslim youth group to champion Islamic societal development²⁹⁸ but formalised itself as the *Islamic Community Association* in September 2018.²⁹⁹ The ‘One Million Peewas A Month’ campaign soon spread over Facebook, among others backed by Deen TV,³⁰⁰ and linked to various Muslim *da‘wa* and

293 For the 2020 and 2021 Feed the Street campaigns, see further <https://m.facebook.com/Feed-The-Street-11929177218259/>. Sawrah Foundation and KR Foundation actively participated in the campaign only in 2020, see <https://m.facebook.com/Sawrah-Foundation-SF-561247134376004/>, FTS postings 10.6.2020, 22.7.2020 (video); <https://www.facebook.com/krfoundationgh/>, FTS posting 9.5.–22.7.2020, accessed 3.2.2022.

294 <https://www.facebook.com/Feed-The-Street-11929177218259>, 28.5.2022, accessed 29.8.2022.

295 <https://www.facebook.com/Eid-Feast-Ghana-454901921910937/>.

296 <https://www.facebook.com/profile.php?id=100068478520245>, 6.5.2022, 25.4.2023, accessed 21.8.2023.

297 “Brief history about this whole campaign,” <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, 21.6.2018, accessed 7.8.2021.

298 “INFORMATION FOR NEWLY ADDED MEMBERS,” <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, 12.3.2018/21.6.2018/23.7.2018, accessed 7.8.2021.

299 “ISLAMIC COMMUNITY ASSOCIATION (GHANA),” <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, 16.9.2018, accessed 7.8.2021.

300 Deen TV, support to One Million Pesewa A Month Campaign, 20.9.2018, <https://www.facebook.com/deenghtv/posts/1980197862036721>, accessed 5.10.2021.

youth Facebook groups and networks such as *Al-Noor Ghana Foundation*.³⁰¹ In his initial posting in March 2017, Fareed Ibrahim declared,

... we just need 1million Muslims who are willing to donate 60 pesewas every month for one year:) if this happens, we will be able to raise GHC 7.2 million [ca. 1.2 USD] at the end of the year, i.e $0.60 \times 1000000 \times 12 = 7,200,000$. This amount will be enough for the most nicest makaranta edifice and three brand new 49 seater Yutong buses.³⁰²

A kick-start of the Islamic Community hospital project was the drawing of an architectural plan without charge by an architect in May 2017.³⁰³ At the end of the year, the campaign vision was enlarged to embrace not only a Quran Memorisation Centre but added as its long-term project to build an Islamic hospital to provide healthcare services to the general public with special modalities of the Islamic healthcare system and to launch an affordable housing project for life starters.³⁰⁴

The school project of the *Islamic Community Association*, too, has been able to reach its first milestones. By September 2018, the project listed 932 members, raised GHS 11,557.76 [ca. 1,870 USD] through crowdfunding, and established representations in eight regions (Greater Accra, Ashanti, Brong Ahafo, Upper East, Upper West Northern, Western, Eastern, Central).³⁰⁵ However, less than one year later, the group faced a minor crisis when it announced that the campaign had received about GHS 18,000 (ca. 2,900 USD) by July 2020, and declared:

Why have we not started something with the amount raised? Per our Architectural design we require 4 plots minimum (but per the amount raised, we can only afford 3)—Tonight Friday 19th July 2019 In Shaa Allah,

301 Link to Deen TV call and support on Al-Noor Ghana Foundation Facebook account, 15.8.2018, <https://www.facebook.com/page/772924506195833/search/?q=Deen>, accessed 5.10.2021.

302 <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, 3.3.2017, accessed 7.8.2021.

303 20.5.2017: ONE MILLION MUSLIMS 60 PESEWAS A MONTH CAMPAIGN

304 <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, 9.12.2017, accessed 7.8.2021, as well as "INFORMATION FOR NEWLY ADDED MEMBERS," <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, 12.3.2018/21.6.2018/23.7.2018, accessed 7.8.2021.

305 16.9.2018, and "KNOW YOUR REGIONAL REPRESENTATIVES FOR THIS PROJECT," 27.9.2018, <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, accessed 26.1.2022.

we are going to have an extensive discussion as to whether we should size down our project or adopt a different Strategy in raising funds or do a proper reform of leadership and try a new set.³⁰⁶

After consultation with its architectural designer, the plans were scaled down in August, and one month later, the group managed to acquire two plots of land in Ntonso.³⁰⁷ Although it could not afford to buy the two remaining plots (it made a new call to its members for increasing their donations to secure in four plots of land), the group—at this point registered as the Islamic Community Association—started to work on the land. By May 2021, it had moulded 3,500 building blocks and fenced the two plots.³⁰⁸

Race 4 Aid, also a second-generation Muslim NGO, extensively uses social media for raising funds alongside reporting to its local and foreign donors (its main donor seems to be in the UAE) about the progress of its various rural community campaigns (Drink Life Campaign, Water4all Campaign, Building Bridges Campaign [i.e. school blocks with mosques], Qurban and Eid gifts, orphans sponsorship). Following their postings on Facebook from late June to late September 2021, it announced the completion of a water project at Obrecheowo Community/Agona East District, Central Region (June 23rd), at Old Manponteng, Central Region (July 7th), the distribution of monthly stipends to orphans in Seyikrom, Eastern Region (July 8th) and Nyakpala, Northern Region (July 17th), cash stipends at Eid al-Adha for elders with orphans in Nyakpala (18.7.), for orphans in Greater Accra Region (July 19th), Eid gifts to family heads at Buayinny, North East Region, and Kagbali, Northern Region (July 20th), Zenu community/Accra (July 21st), Botiano community (July 22nd), Chashegu, Northern Region (July 23rd), the completion of a masjid project at Tampion community (July 25th) as well as reminded its followers that “we are still in the month of Dhul Hijjah and multiple folds of good deeds are still recommended” (July 30th). In August, it reported about the distribution of stipends to orphans (August 5th and 12th), made a plea to mitigate climate change and water scarcity (“Plant a tree, be inspired by activities that are environment free. Together, we restored back quality underground water”,

306 “A million Ummah 60 pesewas a month fundraiser Update,” <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697>, 19.7.2019, accessed 26.1.2022.

307 Financial report for the month ending 31st September 2019 (delivered on 6th Oct, 2019@7:00 PM), 7.10.2019, <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697>, accessed 26.1.2022.

308 <https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/>, 22.5.2021, accessed 7.8.2021.

August 6th), announced the completion of an Islamic school project in Adenta Commandos (August 13th) alongside the commissioning of water projects in Buayinny, North East Region (August 23rd) and at Gomoa Mpota, Central Region (August 30th). The almost daily updates on its orphan sponsorship, water and masjid continued in September, in addition to the launching of its National Health Insurance Service project in Agona Swedru District, Central Region (September 9th).³⁰⁹

8 Local Initiatives in Tamale and Wa

The majority of Muslim NGOs are local initiatives. Many of those associations, youth groups and grassroot organisations discussed in the previous chapters have a local outreach; some of them count but a few active members although several of them can boast with hundreds, if not thousands of followers on Facebook. Most of them are found and active in the Zongo communities in Accra and Kumasi. For an outside spectator, Muslim activism seems to be concentrated to the two urban metropolises in southern Ghana. Much less visible are those groups and organisations in other parts of the country, especially those in predominantly Muslim locations in northern Ghana.

The *Sayfudeen Fund*, in turn, operates in the Northern Region. The instigator of the charity is Sheikh Khalid Abdul Mumin (born in 1981), who formed the organisation together with Haji Shaibu Abiru in 2017. The latter has since then served as the chair of the fund. The headquarters of the fund is located in Tamale. Its main locations of activities are in Tamale and Bimbila.

The Fund presents itself is a regional self-help initiative, being the outcome of a team of Muslim youth “who came together to pull resources in cash, kind and materials to get them to the needy in societies for the sake of Allah.”³¹⁰ It is among the few Muslim faith-based organisations that list its members on its homepage, giving an indication of its outreach in 2017. Nineteen of the 48 named members reside in Tamale, others in Bimbila (18), Chereponi (1), Janga (1), Kpandai (1), Kumasi (1), Nalerigu (1), Pusaga (2), and Zabzugu (3), and one in Iran.³¹¹

The Fund lists *da'wa*, education and humanitarian projects as its main areas of activities, including mosques construction and outreach programmes to

309 See postings on <https://www.facebook.com/race4aid/>, accessed 29.9.2021.

310 <https://www.facebook.com/sayfudeenfund/>, 3.7.2021, accessed 3.7.2021.

311 “Current List of Members,” sayfudeenfund.simplesite.com/433852373, accessed 3.7.2021. The homepage has not been updated since its launching in 2017.

non-Muslim communities, sponsorship of brilliant but needy students, support to orphans and abandoned children, help to needy in deprived communities as well as help to Muslims or persons who are critically ill and need funds to undergo complex surgeries.³¹² In line with its focus on *da'wa*, the fund's first project was the construction of a masjid at Tampei Kukuo in the Tamale Metropolitan District³¹³ and a call for donating hijabs, *zalabias* (fried dough foods) and clothes for poor people so that they could celebrate the Eid al-Fitr festival in 2017.³¹⁴

Similar to other Muslim FBOs, the Sayfudeen Fund uses Facebook as its main channel for informing about its activities. In July 2021, the Facebook account of the fund listed 2,272 followers, ranking it among the larger Muslim organisations in Ghana.³¹⁵ A comparison between the postings on the homepage and Facebook indicates the outreach of the organisation. While the call for donations during Ramadan 2017 was successful, and the organisation donated clothes, food and other items to needy families in Nanumba North and South District, the collection for the mosque project at Tampei Kukuo ended with its completion in late 2018. In October 2019, the fund started its second mosque project by calling for donations for reroofing the Jumma (Friday) mosque in Kukuo, Nanbumba South District. This project was completed in May 2020. In December 2020, the fund started a campaign for roofing and completion of a three-unit classroom block at Ansuarudeen E/A Primary School in Bimbila, resulting in the donation of 12 packets of roofing sheets and nails to assist roofing of the three classroom blocks in March 2021.³¹⁶

The postings of the Sayfudeen Fund on Facebook seem to indicate that the campaign during Ramadan 2017 was not followed up, or at least did successive Eid campaigns not result in any postings. However, in May 2021, the Fund organised Iftar parties at selected senior high schools in the Northern Region,³¹⁷ indicating that similar activities had also existed in previous years but have left no traces on Facebook or that the organisation opened a new field of activity.

312 "General List and Targeted Projects," sayfudeenfund.simplesite.com/433950535, accessed 3.7.2021.

313 "Construction of a masjid at Tampei Kukuo," 12.5.2017, sayfudeenfund.simplesite.com/433952461, accessed 3.7.2021.

314 "Celebrating This year's Eidul Fitr with the poor," 14.6.2017, sayfudeenfund.simplesite.com/433852303, accessed 3.7.2021.

315 <https://www.facebook.com/sayfudeenfund/>.

316 <https://www.facebook.com/sayfudeenfund/>, 22.6.2017; 23.12.2018; 14.5.2020, 22.5.2020, 30.12.2020; 8.3.2021, 22.3.2021, accessed 12.7.2021.

317 <https://www.facebook.com/sayfudeenfund/>, 15.5.2021, accessed 12.7.2021.

The photographs and information provided on Facebook and the homepage of Sayfudeen Fund reveals that the organisation is an initiative by young Muslims. The organisation depends solely, it seems, on the contributions of its members and has so far not established any visible links to national or international Muslim organisations or funding agencies. So far, the organisation has assisted in the building of two mosques and one primary school as well as organised (at least once) a Ramadan collection. This is rather impressive by a regional self-help organisation without external financial assistance. However, the realisation of many of its aims, such as sponsorship of students and support to orphans, would require either a substantial larger membership who could support such campaigns or the support of national/foreign Muslim philanthropists or charities.

Aris Social Centre is an example of a local Muslim NGO that receives donations identified as *sadaqa*. Established in 2009, it uses locally collected *sadaqa* to build mosques and drill boreholes in Tamale and the surrounding countryside. "People are willing to support the building of mosques as it counts in the hereafter," Sheikh Jamal Deen Omar Muhammad explained and emphasised that these donations are *sadaqa garin* or "*sadaqa* that will remain." In addition, the Centre receives each year local donations for its Iftar programme; in 2018, three persons paid the programme and fed one hundred persons daily after the breaking of the fast.³¹⁸

The *Anbariya Relief Project (ARP)*, on the other hand, is an ad hoc initiative of the Anbariya Sunni Community in Tamale. It organised its first campaign in the aftermath of the 1989 as well as 2003/04 flooding in the Northern Region. In comparison to its third campaign after the heavy flooding in 2018, the two earlier ones had been organised without any collaboration with the National Disaster Management Organisation (NADMO), and it took a long time for the group to gather and distribute the relief goods.³¹⁹

The 2018 relief campaign of the Anbariya Sunni Community made national headlines. Directly after the flooding, the head of the community, Sheikh Saeed Abubakar Zakaria, called the Anbariya imams, and they decided to launch a support initiative. This time, the ARP collaborated with the NADMO; its sorted relief goods at the premises of the Anbariyya were distributed by the NADMO according to a written list.³²⁰ The ARP presented relief items such as clothing,

318 Interview with Sheikh Jamal Deen Omar Muhammad, Imam at Tamale Central Mosque and President of Aris Social Center, Tamale, 10.4.2019.

319 Interview with Sheikh Dr Tamin, General Secretary and Headmaster of Anbariya Educational Complex, Tamale, 10.12.2019.

320 Interview with Sheikh Dr Tamin, General Secretary and Headmaster of Anbariya Educational Complex, Tamale, 10.12.2019.

food, building materials, utensils and mats valued at GHS 3,854,000 (ca. 624,000 USD) for onward distribution.³²¹ The positive experience of the 2018 campaign propelled the Anbariya Sunni Community to consider transforming the ad hoc relief committee into a permanent relief body and transforming the ARP into a Relief Services Fund. The Fund, the plan foresees, is to receive both *zakat* and *sadaqa* donations to be used for emergency intervention.³²²

The *Tamale Charity Association*, in turn, invited on its 2019-homepage potential donors to invest in their *sadaqa jariya* projects, namely mosques, water and sanitation, schools, orphan sponsorship and feeding the poor (i.e., Iftar and Qurban). However, the whereabouts of the Association are unclear as its homepage is identical to that of the Imam Dawa Islamic Center and has (so far) not left any identifiable traces on Google.³²³ Presumably, the latter Centre is linked to the *Imam Dawah Organization*, an NGO founded by Sheikh Hussein Khalid Jimah in 2003. The organisation runs similar projects as those of the *Tamale Charity Association* and the *Imam Dawa Islamic Center*, and raises part of its funds from its members, part being donations from Saudi, Qatari and UAE philanthropists.³²⁴

The *Muslim Youth Association* (MYA) is a Muslim *da'wa* group with headquarters in Wa, Upper West Region. The impetus for forming the group came from former senior secondary school students who had been members of the Ghana Muslim Students Association. MYA has been active since January 2010, initially known under the name Organisation for the Development of Muslim Youth and the abbreviation EDUFUND. However, as EDUFUND was perceived as a group for the elderly, the name was changed to MYA after consultations with various stakeholders in Wa municipality, including the Regional Chief Imam, the Municipal Chief Imam, the Yerinaa (Chief of Muslims) as well as various imams of the Ahlus-Sunna.³²⁵

MYA's mission is to provide a platform for Muslim youth in Wa "towards a more sustainable understanding and appreciation of Islam," and to evolve

321 Tim Afrik, "Anbariya Islamic Institute donates to NADMO," 4.11.2018, <https://tamaleonline.net/2018/11/04/anbariya-islamic-institute-donates-to-nadmo/>, accessed 17.5.2019; https://www.facebook.com/932806910109094/photos/anbariya_relief_project-arthe-anbariya-islamic-institute-in-tamale-has-presente/2023678127688628/, accessed 17.5.2019.

322 Interview with Sheikh Dr Tamin, General Secretary and Headmaster of Anbariya Educational Complex, Tamale, 10.12.2019.

323 Tamale Charity Association: <https://tamalecharityassociation.online/> (the homepage was defunct by May 2024); Imam Dawa Islamic Center: <https://imamdawaislamiccenter.org/>.

324 Interview with Sheikh Abdul Majeed, Secretary of Imam Dawah Organization, and Sheikh Abdul Falah, member of Imam Dawah Organization, Tamale 10.4.2019.

325 A BRIEF HISTORY OF MYA, 10.3.2019; THE GENESIS OF MYA, 22.9.2019, <https://www.facebook.com/MYAUWR/>, accessed 10.8.2021.

into an “organised body of excellence in the pursuit of discipline, high moral standards and religious responsibility among Muslim youth towards the development and appreciation of Islam.” The association concentrates on three focal areas. Its first objective, to popularise the study of the Qur’an by supporting and, ultimately, establishing Islamic teaching and learning centres, has been met by occasional donations of Islamic learning and teaching material, such as whiteboards, markers, benches and Qurans, to Islamic studying centres.³²⁶ To achieve the second objective, to spread the true message of Islam to eliminate religious misconceptions, media myths and anti-Islamic prejudices, the Association has organised annual seminars for the youth on topical issues.³²⁷ The Association is keen on highlighting its third objective, to encourage the study of Islam among Muslim women, as they will become the teachers of future generations “with a vision for multiculturalism and peaceful coexistence.” Therefore, it arranges the Annual Ramadan Ladies Seminar and takes an interest in establishing separate madrasas (or rather weekend courses) for women only.³²⁸

The Muslim Youth Association collects monthly membership dues to finance its activities. Whether MYA defines such donations as *sadaqa* is not far-fetched, as it has posted a quote by Imam al-Tirmidhi, “*Sadaqah* wipes out sins like water extinguishes fire.” By mobilising monthly donations, MYA set as its goal in 2019 to purchase a vehicle for medical emergency services,³²⁹ and to establish a modern centre for Islamic learning with boarding facilities and a health centre. The kick-off for the latter project was in June 2019, when MYA acquired 50 plots of land at Sing.³³⁰

Another local initiative in Wa is the campaign by the *Islamic Brotherhood for Bayt al Mal Foundation* to establish Limaniya Radio Station. The Foundation is a *da’wa* organisation and was registered in 2019. It launched the Islamic radio project in 2021 with calls to support the construction of the premises of the radio station posted on Facebook.³³¹ The *Muslim Intellectuals Network* (MIN), lastly, is a local initiative to encourage academic excellence in the Muslim youth. Inspired by the Muslim Youth Summit held in Wa 2019, the network

326 CONTINUATION: Muslim Youth Association, 7.8.2019; [donation of teaching materials], <https://www.facebook.com/MYAUWR/>, 20.6.2019, accessed 10.8.2021.

327 CONTINUATION: Objective No. 2, <https://www.facebook.com/MYAUWR/>, 26.8.2019, accessed 10.8.2021.

328 CONTINUATION, <https://www.facebook.com/MYAUWR/>, 11.1.2020, accessed 10.8.2021.

329 <https://www.facebook.com/MYAUWR/>, 28.8.2019, accessed 10.8.2021.

330 <https://www.facebook.com/MYAUWR/>, 23.6.2019 (acquisition of land), 16.6.2020 (construction of borehole), both accessed 10.8.2021.

331 Islamic Brotherhood for Bayt al Mal Foundation Ghana, https://www.facebook.com/baytuImalgh/?ref=py_c, 16.10.2021, 25.10.2021, accessed 16.12.2021.

has organised the annual MIN Award Scheme to celebrate pupils and students who have raised the standards in their various fields of educational endeavours since 2022. In addition, it has organised several entrepreneurial forums.³³²

332 <https://www.facebook.com/profile.php?id=100079993028598>.

Initiating Community Development

Community development and empowerment has emerged as the core mission of Muslim NGOs in Ghana. In one way or the other, the majority of them are promoting education via activities ranging from soliciting funds for existing Islamic educational institutions to establishing Islamic kindergartens, primary and second cycle integrated Islamic/secular educational facilities. A few of them, most notably the *Dr Sheikh Osman Nuhu Sharubutu Education Trust Fund* (SONSETFUND, see Chapter 4.1 below), and the *Zakat and Sadaqa Trust Fund of Ghana* (see Chapter 5.3.1), have provided scholarships for needy Muslim students at secondary and tertiary levels as their core mission. Others, such as the Accra-based *Rayuwa Foundation*, focus on mental health and wellbeing advocacy and training and engage with students and school management to develop noncurricular activities that promote a holistic approach to learning. As part of its activities, it has designed a child protection curriculum and runs a child protection school based on clubs to raise awareness about child protection issues. In addition, it is actively engaged in curbing early marriages and ending violence against women and girls in Ghana.¹ The *Youth Education and Awareness Society* (YEAS) with headquarters in Agona Swedru, Central Region, in turn, initially focussed on educational support programmes, most notably by providing scholarships and donations to Muslim and non-Muslim students.² In addition, it arranges annual youth development camps for skills training; at the end of the camp, the participants receive start-up cash to engage in income-generating activities during and after their tertiary education.³ In 2023, the organisation started to implement sanitation and water

1 See further “Podcast: About our foundation,” 3.9.2019, <https://www.rayuwafoundation.org/new-s-and-events/podcast-about-our-foundation/>, accessed 22.11.2020, as well as “Teaching Human Rights,” 14.3.2016, <https://www.youtube.com/watch?v=opobYpBRswQ>, and “Parent Engagement Forum on Child Protection,” 7.1.2020, <https://www.youtube.com/watch?v=QFXQh5WWkNQ&feature=youtu.be>.

2 “NGO presents scholarships to 44 students,” 15.12.2022, <https://www.graphic.com.gh/news/general-news/ngo-presents-scholarship-to-44-students.html>, and “YEAS presents scholarships to 60 students,” 19.10.2023, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/YEAS-presents-scholarship-to-60-students-1864778>, both accessed 13.11.2023.

3 “220 Muslim youth acquire vocational skills,” 12.1.2023, <https://www.myjoyonline.com/220-muslim-youth-acquire-vocational-technical-skills/>, accessed 13.11.2023.

projects as well as provided humanitarian relief funded through an USD 70,000 project donation from Alhedaya Charity Kuwait.⁴

Some organisations focus on reproductive health, disease prevention, and medical treatment. Several of them are operating on a local scale. For example, the Kumasi-based *Sheikh Tawfiq Foundation for Educational Empowerment and Development* (STF), founded by Sheikh Anas Tawfiq Ibrahim al-Bakri in 2017, covers hospital bills for poor individuals as well as supports medical and pharmacy students (in addition to students in law and petro engineering). Closely connected to the STF is the Shaykh Taufeeq Memorial Clinic in one of the suburbs of Kumasi; both institutions are part of the Salafi Darul-Hadith mosque and educational complex.⁵ Other local NGOs are spearheading community development, as is the case of the *Hohoe Zongo Development Association* (see Chapter 4.7 below), or the *Nima Mothers' Club* (see Chapter 4.8 below).

However, a few organisations operate nationally, most notably the *Muslim Family Counselling Services* (see Chapter 4.2), *The Light Foundation* (see Chapter 4.3), and the *Islamic Council for Development and Humanitarian Services* (see Chapter 4.6). Health clinics attached to senior secondary school complexes have become an integral part of domestic and foreign Muslim NGO projects. Fully equipped hospitals operated by Muslim NGOs are few, most notably the Ahmadiyya Muslim Mission, the Iranian clinic in Accra, and the Islamic clinic in Wa. However, some third-generation Muslim NGOs have recently embarked on collecting funds for ambitious local hospital projects (see Chapter 4.4).

Furthermore, a few organisations focus on solving sanitation problems in Zongo communities. While the provision of clean water has been an integral part of almost all Muslim NGOs, novel approaches to human waste management such as bio digester toilets are discussed in Chapter 4.3.5 below. Other initiatives, such as the *Muslim Ummah Development Initiative* and the *Global Institute of Islamic Banking, Insurance and Consultancy*, promote Islamic investment, microfinance, and microbusiness and will be scrutinized in Chapter 6.2.

4 OCHA Financial Tracking Service: Ghana 2023, https://fts.unocha.org/countries/84/flows/2023?order=directional_property&sort=asc, accessed 13.11.2023. Alhedaya Kuwait is most likely refers to the Kuwaiti Al-Hidaya Charity Association.

5 Interview with Sheikh Anas Tawfiq Ibrahim al-Bakri and Doctor Hasan, Executive Director of STF, Kumasi 12.12.2017 and 18.9.2018.

1 SONSETFUND and Scholarships for Muslim Students

A first step in an instrumental approach toward poverty alleviation was taken after the 2003 National Ramadan Conference. During the conference, the National Chief Imam Sheikh Osman Nuhu Sharubutu addressed the need to establish a national *zakat* fund. Although his call was regarded as too ambitious and did not materialize in the establishment of a national institution, new initiatives were launched by various Muslim groups aiming for a structural approach to assisting poor Muslim students. The structural approach was realised by establishing organisations focusing on the promotion of education projects, such as the Islamic Education Trust Fund of Sheikh Osman Nuhu Sharubutu. Although it was not defined as a *zakat* fund, its rationale was to channel donations, *zakat*, *sadaqa* or corporate, to initiatives with a collective/communal/structural impact. Investments in the education of the Muslim youth has been realised to be a critical step towards the empowerment of the Muslim community.⁶

Sheikh Osman Nuhu Sharubutu's initiative was slow at take-off and became dormant after a few years. Nevertheless, he relaunched his project in 2009 with the establishment of the *Sheikh Dr Osman Nuhu Sharubutu Education Trust* (SONSETFUND, alternatively SUNSETFUND, Sheikh Usman Nuhu Sharubutu Education Trust; see Figure 31).⁷ Registered as a non-governmental organisation and based at the Office of the National Chief Imam, Sheikh Mustapha Ibrahim served as chair of the executive council and Alhaji Khuzaima Mohammed Osman as General Secretary.⁸ Envisioned to finance educational facilities and scholarship programmes,⁹ SONSETFUND embarked on constructing and renovating kindergartens and schools throughout the country.¹⁰

Scholarships and financial support for Muslim students at secondary and tertiary levels soon developed into the main activity of the Fund.¹¹ In 2014,

6 Interview with Alhaji Khuzaima Mohammed Osman, General Secretary of SONSETFUND, Accra, 6.12.2017.

7 "Chief Imam Introduces the SONSETFUND," 15.7.2009, <https://www.modernghana.com/news/227419/chief-imam-introduces-the-sonsetfund.html>, accessed 7.11.2017.

8 "Chief Imam's Efforts In Promoting Secular Education Commendable," 28.1.2016, <https://newsghana.com.gh/chief-imams-efforts-in-promoting-secular-education-commendable/>, accessed 21.2.2019. In September 2020, the Chief Imam's Advisory Board announced Alhaji Mohammed Marzuk as new Executive Director of the SONSETFUND; see Ameen, "The National Chief Imam of Ghana," 31.

9 <http://www.sonsetfund.com/about>, accessed 7.11.2017; the homepage was defunct by May 2024. See instead <https://www.facebook.com/SONSETFUND/>.

10 "Chief Imam's Efforts In Promoting Secular Education Commendable."

11 "Good news for Muslim students," SONSETFUND 7.9.2017, <http://www.sonsetfund.com/>



FIGURE 31 SONSETFUND headquarters in Accra
PHOTO: HOLGER WEISS/2017

a scheme was started to support needy but brilliant students to go through secondary school. Qualifications for 10 three-year scholarships were based on financial needs and good performance at the Junior High School final examination.¹² By early 2015, the fund committed GHS 80,000 (ca. 13,000 USD) for educational schemes.¹³ According to the scheme, the cost of supporting seven senior high school students for three years was about GHS 20,000 (ca. 3,200 USD). In addition, the Fund launched the Muslim Students Support Package Yearly Grants to support less privileged Muslims to secure admission into tertiary institutions in Ghana.¹⁴ In the same year, the Zakat and Sadaqa Trust Fund started collaborating with the SONSETFUND as guarantors to Muslim and northern students who had gained admission into tertiary institutions. According to the scheme, the students were not required to repay their study loans before graduating. Instead, the loan repayment at heavily subsidized rates started after two years of graduation.¹⁵ Most importantly, however, the Fund, in

newsevents/news?news_id=159b41f0a1f77f, accessed 7.11.2017; the homepage was defunct by May 2024.

12 “TEN SHS Students To Benefit From Sunset fund,” 30.6.2014, <https://www.newsghana.com.gh/ten-shs-students-beenfit-sunset-fund/>, accessed 19.2.2019.

13 “SunsetFund Commits GHS80,000 For Needy Students,” 5.1.2015, <https://newsghana.com.gh/sunsetfund-commits-ghc80-000-needy-students/>, accessed 19.2.2019.

14 “Chief Imam’s Efforts In Promoting Secular Education Commendable.”

15 Alhaji Alhasan Abdulai, “Zakat Fund And Students Loans Trust Fund Collaborate To

partnership with the Students Loans Trust Fund (SLTF), started to guarantee for Muslim students to access and benefit from government-assisted student loans. By 2020, according to a Facebook announcement of SONSETFUND, over 4,000 Muslim students had benefitted from the arrangement since its inception in the 2011/12 academic year.¹⁶

However, the introduction of free education at the secondary level by the Ghanaian government in 2017, together with diminishing financial assets due to donor fatigue, resulted in a reorganisation of the SONSETFUND. Among others, it ended its programme for assisting Muslim students at secondary high schools. Instead, the sole objective of the Fund was to support Muslim students at the tertiary level by introducing a new scholarship programme for needy students to pay their university fees—ranging from GHS 900–1,500 per semester or GHS 3,000 (ca. 485 USD) per annum. By 2020, the Fund had financed the tuition fees for over 50 Muslim students at various tertiary institutions in Ghana.¹⁷

Alongside its own scholarship programmes, the Fund collaborated with various external partners in providing educational programmes. In 2015, the Islamic University College, Ghana, in collaboration with the SONSETFUND, launched the Imamship Programme, a training programme for imams. The programme was designed to train imams by augmenting their skills and includes courses in Arabic and English, ICT, public speaking, Islamic jurisprudence, mosque management, methodology in *da'wa*, and fund-raising techniques.¹⁸ One year later, it announced of an Iranian-funded programme provided a scholarship package annually for seven Muslim students at the Islamic University College, and about Turkish government scholarships for two Ghanaian Muslim students to continue their education in Turkey.¹⁹ In February 2020, the Office

Support Needy Students,” 9.10.2015, <https://www.modernghana.com/print/648148/1/zakat-fund-and-students-loans-trust-fund-collaborate-to-support-needy-students.html>, accessed 21.1.2016; “Emerging Trends in Educational Welfare Partnerships—The Story of SLTF and Religious Bodies,” Students Loan Trust Fund, 26.11.2015, <https://www.sltf.gov.gh/emerging-trends-in-educational-welfare-partnerships-the-story-of-slft-and-religious-bodies/>, accessed 7.11.2017.

16 Declaration posted 10.8.2020, <https://www.facebook.com/SONSETFUND/>, accessed 30.12.2022.

17 Declaration posted 10.8.2020, <https://www.facebook.com/SONSETFUND/>, accessed 30.12.2022.

18 “IUCG Ready to Partner Muslim Organizations,” www.iug.edu.gh/iucg-ready-to-partner-muslim-organizations, accessed 7.11.2017.

19 “SONSETFUND Achievements at a glance,” SONSETFUND 28.8.2017, http://www.sonsetfund.com/newsevents?news_id=159a44263ecdd6&pn=1, accessed 7.11.2017, the homepage was defunct by May 2024; Alhaji Alhasan Abdulai, “National Chief Imam’s Fund [SONSET-

of the National Chief Imam and SONSETFUND partnered with the Ghana German School of Technology to train 2,000 Zongo youth in six-months technical skills training programmes on solar energy, artificial intelligence technology and drone technology, and the Fund published a call to sponsors to fund stipends for the participants.²⁰

However, it is unclear if the Zongo youth training programme ever materialised. Updates on SONSETFUND's Facebook account make no further reference to it (as per December 2022). Instead, the COVID-19 pandemic halted all of its activities in spring 2020 and it seems as if the Fund since then has not resumed activities. Arguably, one reason for the Fund being dormant is other NGOs having taken over its main mission, namely the provision of scholarships. Since the mid-2010s, the Zakat and Sadaqa Trust Fund has emerged as the main body in providing scholarships, see Chapter 5.3.1, and the 2022 GMNGO Database lists 104 NGOs that run educational projects. For example, the Accra-based *Forever Islam Foundation* offers scholarships to persons who want to acquire both secular and religious knowledge up to the PhD level at the International Open University (IOU, former Islamic Online University; previously: <https://islamiconlineuniversity.com>, new: <https://iou.edu.gm/>).²¹

SONSETFUND made during its heydays positive headlines in Ghanaian newspapers and managed initially to attract donations and financial support from some business enterprises such as the Ghanaian telecom companies MTN and Tigo (since 2017: AirtelTigo), FAN Milk Company, Unibank Ghana Ltd, and Ghana Commercial Bank. Other donors include national Muslim organisations, such as ICODEHS and Ghana Islamic Microfinance (GIMF), and international donor agencies, such as the Turkish International Development Corporation (TIKA). It has also received private donations from politicians and business entrepreneurs as well as individual Muslim philanthropists, scholars and community leaders.²² Nevertheless, donations started to dry up by 2017, and

FUND] Promotes Education of Needy Students In Ghana," 18.4.2017, <https://www.modernghana.com/news/769589/national-chief-imams-fund-sonsetfund-promotes-education-o.html>, accessed 7.11.2017; "SONSETFUND improving the lot of Muslims," 23.2.2016, <https://www.modernghana.com/news/676695/sonsetfund-improving-the-lot-of-muslims.html>, accessed 7.11.2017.

20 "Great news as we breakthrough," 14.2.2020, <https://www.facebook.com/SONSETFUND/>, accessed 30.12.2022.

21 <http://foreverislamfoundation.org/projects/>, accessed 29.4.2019; the homepage was defunct by May 2024.

22 Alhaji Alhasan Abdulai, "National Chief Imam's Fund [SONSETFUND] Promotes Education of Needy Students In Ghana," 18.4.2017, <https://www.modernghana.com/news/769589/national-chief-imams-fund-sonsetfund-promotes-education-o.html>, accessed

General Secretary Alhaji Khuzaima Mohammed Osman suggested to recast the Fund into an independent Muslim institute for endowments, education and scholarships. He further planned to tackle donor fatigue by publicising and generating awareness among the Muslim community of the Fund's activities and programmes. In addition, he proposed to cut costs for administration by deepening the interaction between the donors and the universities.²³ However, these plans never materialized.

SONSETFUND has been a recipient of Ramadan donations both in cash and in kind. However, food donations by politicians, corporate bodies and diplomatic missions became a problem in 2020 as Yahaya Alhassan, the national chairperson for the Coalition of National Zongo Political Groupings, highlighted, "The donation of foodstuffs [...] accompanied by huge cameras is a cheap way to gain popularity." Criticising the donors for using the donations as a way to gain popularity in the upcoming elections, Yahaya Alhassan (rightly) underscored that "the food donations will not bring school dropouts back to the classroom, will not halt the vicious cycle of poverty among other predicaments faced the youth in the Zongos." Instead, he urged the donors to donate cash to the SONSETFUND as a way to sponsor the education of needy children: "With a cheque donation, the Chief Imam can effectively outline programmes and effectively finance the foundation's agenda to shape the Muslim community positively."²⁴

2 Zero Gender-Based Violence

The Accra-based *Muslim Family Counselling Services* (MFCS) ranks among Ghana's oldest still active Muslim NGOs. Since its establishment in 1990, the organisation has emerged as a forerunner in its cooperation with government agencies and international development agencies such as UNFPA, UNICEF, and

7.11.2017; "GIMF support education in Muslim communities," 30.12.2014, <https://www.ghanabusinessnews.com/2014/12/30/ghana-islamic-microfinance-supports-education-in-muslim-communities/>, accessed 16.1.2022. A list of donors and contributors to SONSETFUND was published on the old homepage in 2012 and listed 37 organizations and individuals (9.3.2012, http://sonsetfund.org/newsevents?news_id=14f5bfcc2ee739, accessed 16.11.2012); however, this information is not available on the new homepage, and the new homepage was defunct by May 2024.

23 Interview with Alhaji Khuzaima Mohammed Osman, General Secretary of SONSETFUND, Accra, 6.12.2017.

24 Yahaya Alhassan, "No food donations to Chief Imam," 9.8.2020, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/No-to-food-donations-to-Chief-Imam-1029388>, accessed 16.1.2022.

WHO.²⁵ It has also been active in family planning, fertility management, female genital mutilation and child health, and the advocacy and prevention of sexually transmitted diseases such as HIV/AIDS.²⁶ Among others, MFCS belonged to the preparatory organisations for the 2011 Interfaith Declaration to Improve Family Health and Well-Being, being a commitment to support family health by providing education and services that enable families to plan the timing and spacing of their pregnancies consistent with their faith.²⁷ Moreover, as part of its commitment to community development, MFCS has run income-activating and youth empowerment programmes through capacity building in vocational training, among others, by organising sewing, soap making, and electrical workshops.²⁸

MFCS is, in several ways, a precursor among Ghanaian Muslim NGOs. In an interview in 2003, its founder Alhaji Imoru Baba Issa underscored that the MFCS did not receive any financial support from Arab donor organisations mainly because it did not differentiate between Muslims and non-Muslims when it implemented its projects.²⁹ Consequently, the MFCS stands out as perhaps the first secular Muslim NGO in Ghana, and its supervision board includes Christian members,³⁰ although it highlights its close cooperation with Muslim leaders and imams. The Programmes Director of MFCS, Mohammed Bun Bida, himself a Muslim scholar, in an interview in 2020, intimated:

25 For example, MFCS is listed in the *WHO Family Planning Handbook* as collaborating and supporting organisation, see <https://www.fphandbook.org/node/2971>.

26 Weiss, *Begging and Almsgiving in Ghana*, 118; UNICEF Annual Report for Ghana 2010, https://www.unicef.org/about/annualreport/files/Ghana_COAR_2010.pdf.

27 Interfaith Declaration to Improve Family Health and Well-being, prepared in Nairobi, Kenya, 29 June 2011, available at <https://coregroup.org/wp-content/uploads/media-backup/documents/elluminates/declaration%20endorsed%2025jly11.pdf>, accessed 13.1.2022. The Declaration was, among others, supported by the Bill and Melinda Gates Foundation and the US Agency for International Development, Office of Population and Reproductive Health.

28 <http://mfcsghana.org/about-us/who-we-are/>, accessed 14.1.2022. See also video introducing MFCS posted on Facebook, <https://www.facebook.com/mfcsghana/>, 2.4.2022, accessed 3.8.2022.

29 Weiss, *Begging and Almsgiving in Ghana*, 118. This was still the case two decades later; MFCS' key partners in 2020 were all non-Muslim/secular NGOs and government agencies, including StreetInvest, AmplifyChange, Faith To Action Network, United Way Ghana, STAR Foundation Ghana, Consortium for Street Children, Tostan International, West Africa Network For Peacebuilding (WANEP) Ghana, Ghana Health Service, the European Union and UKAid, see Christmas Greetings poster 2021, <https://www.facebook.com/mfcsghana/photos/a.645127705690126/1613153042220916/>, 18.12.2020, accessed 14.1.2022.

30 Interview with Tijani Mahmud, MFCS Program Manager, Kumasi, 10.10.2022.

As faith leaders, we have taken it upon ourselves to educate people in mosques and churches. We also encourage youth to practice abstinence or use condoms if they must engage in sexual activities ... One may be surprised to find that we conduct condom demonstrations in mosques. This we do because we care for our people as we recognize that it is important to have a healthy congregation.³¹

Moreover, MFCS closely collaborates with the Office of the National Chief Imam. Interfaith dialogue is one of its key pillars, as indicated by its membership in several national and international alliances and networks; the most important one being the National Contraceptive Committee, the Alliance for Reproductive Health, the Faith To Action Network, Girls Not Prides, and the Ghana Coalition of NGOs in Health. Furthermore, MFCS is the coordinating organisation the Partner of Alliance Consortium for Work on Street Children.³²

Over the decades, MFCS has been building up a cadre of local volunteers that run its campaigns and programmes. The organisation has a nationwide outreach with regional branches consisting of programme managers, finance and administrative officers, field officers, secretaries and community volunteers in the Greater Accra, Ashanti, Eastern, (former) Brong Ahafo, Northern, Upper West and Upper East Regions.³³ Most of its project funding still comes from international (non-Arab) donor organisations, although MFCS has received funding from the Saudi charity Al-Qimmah Foundation for its water projects.³⁴

MFCS has transformed itself from a first-generation to a third-generation Muslim NGO as it extensively uses social media, including Facebook, Twitter, WhatsApp, and LinkedIn, to propagate and communicate its campaigns.³⁵ Not surprisingly, MFCS is a member of the Alliance for Affordable Internet (A4AI),³⁶ a global partnership of organisations across Africa, Asia, Latin America and the Caribbean to advance affordable internet access.

31 Mark Okundi, "Mohamed Bun Bida: Religious Leader and Sexual and Reproductive Health and Rights Champion in Ghana," 5.8.2020, <https://africa.ippf.org/blogs/mohamed-bun-bida-religious-leader-and-sexual-and-reproductive-health-and-rights-champion>, accessed 14.1.2022.

32 Interview with Tijani Mahmud, MFCS Program Manager, Kumasi, 10.10.2022.

33 <http://mfcsghana.org/about-us/who-we-are/>, and <http://mfcsghana.org/about-us/where-we-work/>, accessed 14.1.2022.

34 Interview with Tijani Mahmud, MFCS Program Manager, Kumasi, 10.10.2022.

35 See links and updates on social media published on the homepage of MFCS as well as <https://www.facebook.com/mfcsghana/>.

36 <https://a4ai.org/a4ai-ghana-multi-stakeholder-coalition/a4ai-ghana-coalition-members/>, accessed 13.1.2022.

MFCS's core mission has been promoting girl child and women's rights. The organisation vehemently condemns female genital mutilation (FGM) and gender violence as well as champions for curtailing girl marriages (Figure 32).³⁷ MFCS joined in 2015 the Girls Not Brides global partnership of more than 1,500 CSOs committed to ending child marriage and enabling girls to fulfil their potential.³⁸ Moreover, it is a member of the Gender-Based Violence (GBV) Prevention Network, a sub-Saharan African-wide network comprising over 500 activists and member organisations committed to preventing violence against women.³⁹ In line with its core values, the organisation committed its activities and resources to zero sexual and gender-based violence and harmful practices, including zero child, early and forced marriage, and female genital mutilation, ahead of the Nairobi Summit ICPD+25 (International Conference on Population and Development) in November 2019.⁴⁰

Furthermore, MFCS is one of the 200 organisations that have signed the Global Consensus Statement on Meaningful Adolescent and Youth Engagement,⁴¹ and is included, together with FOMWAG, on UNICEF's list of institutions involved in child protection in Ghana.⁴² In February 2021, it commemorated the International Day for Zero Tolerance on FGM,⁴³ in May 2022, Mohammed Bun Bida participated in a global webinar elaborating on an Islamic perspective on preventing violence against women and girls.⁴⁴ In June 2022, MFCS started a

37 "Ghana: Moslems Do Not Support FGM," 17.12.2001, <https://allafrica.com/stories/200112170008.html>; "Work together to end child marriages," <https://theworldnews.net/gh-news/work-together-to-end-child-marriages>, 13.10.2021, both accessed 13.1.2022; "End Child Marriage: MFCS Challenges Gov't to Prioritize Protection," 12.10.2021, "Work together to end child marriages," 15.10.2021, and "16 Days of Activism Against Gender Based Violence," 25.11.2021, <https://www.facebook.com/mfcsghana/>, accessed 14.1.2022.

38 <https://www.girlsnotbrides.org/our-partnership/member-directory/muslim-family-counselling-services-mfcs/>, accessed 13.1.2022.

39 <https://preventgbvafrica.org/member/muslim-family-counselling-services/>, accessed 13.1.2022.

40 "Faith and Traditional Leaders as Champions to end SGBV," 31.10.2019, <https://www.nairobi summiticpd.org/commitment/faith-and-traditional-leaders-champions-end-sgbv>, accessed 13.1.2022.

41 "Global Consensus Statement on Meaningful Adolescent and Youth Engagement," 7.8.2020, <https://www.who.int/pmnch/media/news/2018/meaningful-adolescent-and-youth/en/>, accessed 13.1.2022.

42 *Child Protection Mapping: Number and Profile of Institutions involved in Child Protection in Ghana* (Accra: UNICEF Ghana and Commission on Human Rights and Administrative Justice, 2018), available at <https://www.unicef.org/ghana/media/3086/file/Mapping%20of%20Child%20Protection%20Institutions%20in%20Ghana.pdf>, accessed 13.1.2022.

43 <https://www.facebook.com/mfcsghana/>, 6.2.2021, accessed 14.1.2022.

44 <https://www.facebook.com/mfcsghana/>, 19.5.2022, accessed 3.8.2022.

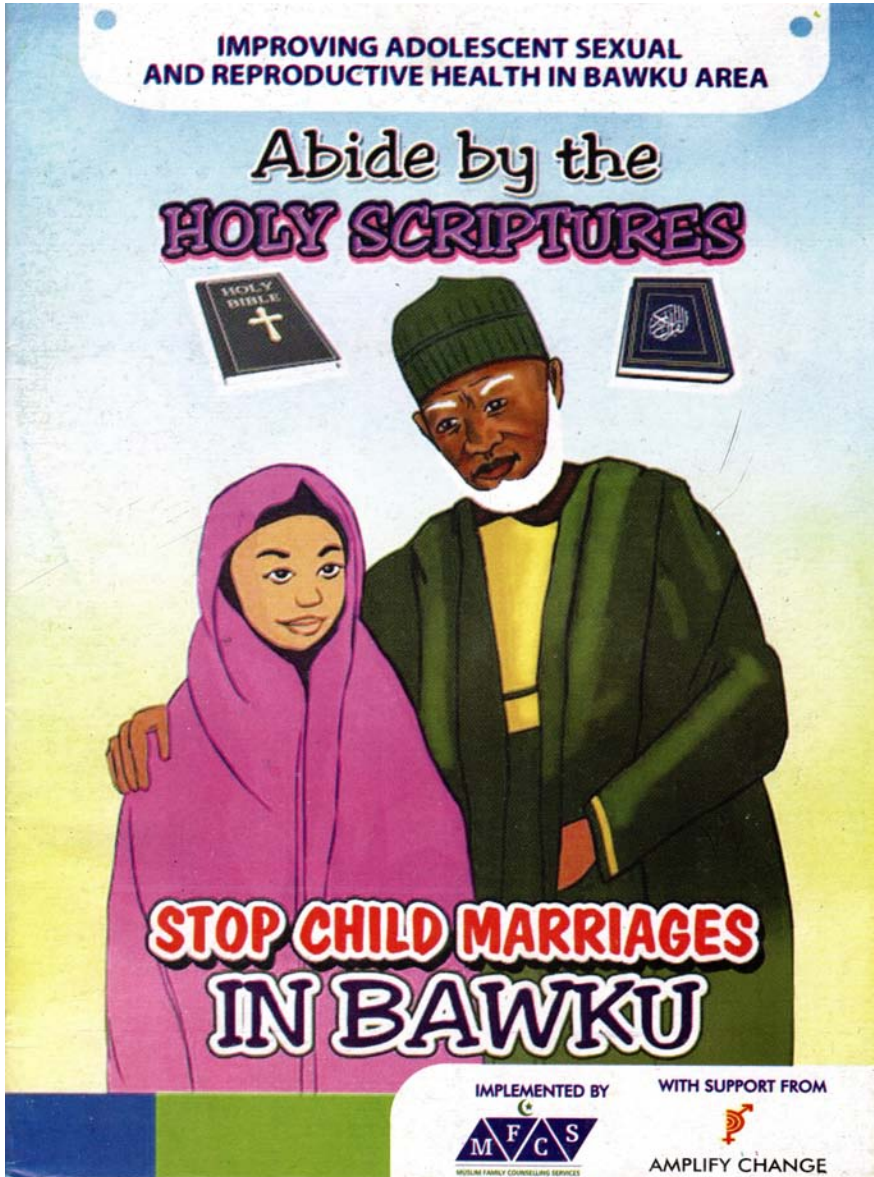


FIGURE 32 MFCs 'Stop Child Marriages' campaign. Poster produced and distributed by Muslim Family Counselling Services
AUTHOR'S COLLECTION

campaign to fund the donation of sanitary pads to Muslim female inmates (the “1000 Sanitary Pads 4 Female Prison Inmates”), calling its members to donate 30 cedis a month for this purpose.⁴⁵

As an extension for advocating children’s rights, MFCS partnered with the UK charity StreetInvest in 2013 to reduce stigma, discrimination and abuse toward street-connected children.⁴⁶ As part of combatting youth unemployment and sending children to the streets to do menial jobs, MFCS run in the 2010s a programme in Kumasi to train young people in marketable skills such as hairdressing, tailoring, dressmaking, electrical repairs and computer literacy (Figure 33).⁴⁷ In addition, the participants receive life skills training and training in establishing their own business. Together with StreetInvest and other local organisations, MFCS participated in the organisation of the 2019 International Day for Street Children.⁴⁸ One year later, it joined a coalition of Ghanaian NGOs to champion the rights of street children and work for a National Action Plan for Street Connected Children.⁴⁹ In April 2021, MFCS ran a fundraising campaign on social media to attract support to assist homeless and street children in Kumasi,⁵⁰ alongside organising the International Day for Street Children in Kumasi.⁵¹

Nationally, MFCS made headlines in its fight against gender-based violence and child marriages, although it at times has been an uphill battle, not least due to its restricted economic resources to run its campaigns.⁵² For example,

45 <https://www.facebook.com/mfcsghana/>, 11.6.2022, accessed 3.8.2022.

46 “Our work in Ghana,” <https://streetinvest.org/ghana/>, accessed 13.1.2022; the homepage was defunct by May 2024.

47 Deborah Ezra’s Fundraising Page, 28.5.2009, https://www.justgiving.com/fundraising/dez_ra_ghana_09/updates/donate, accessed 13.1.2022.

48 “Mobilising support example: International day for street children 2019: increasing impact,” <https://www.changethegameacademy.org/nl/examples/mobilising-support/view/?id=25>, accessed 13.1.2022.

49 Emmanuel Akwasi Adu-Ampong, “30 years of Child Rights in Ghana: Reason to celebrate?,” 19.11.2020, <https://emmanueladumpong.com/2020/11/19/30-years-of-child-rights-in-ghana-reason-to-celebrate/>; “Make Child Safeguarding in Ghana a Priority, Church-based Entity Tells Government,” 20.11.2020, <https://www.aciafrica.org/news/2372/make-child-safeguarding-in-ghana-a-priority-church-based-entity-tells-government>, both accessed 13.1.2022.

50 <https://www.facebook.com/mfcsghana/photos/a.645127705690126/1692236804312539>, 8.4.2021, accessed 14.1.2022.

51 <https://www.facebook.com/mfcsghana/photos/a.645127705690126/169305101423118/>, 9.4.2021, accessed 14.1.2022.

52 “Work together to end child marriages,” 13.10.2021, <https://newsghana.com.gh/work-together-to-end-child-marriages/?fbclid=IwARoXyhgZwzlf9tHJSvK7bsmhfwHngbwX-SrY5OW07qsenSjC3agrK7KxfEs>, accessed 14.1.2022. See further Stephen Afranie, Esther Sylvia Gyan and Antoinette Tsiboe-Darko, “Child Marriage in Ghana: Who Cares?” *Ghana Social Science Journal* 16, no. 2 (2019): 19–45.

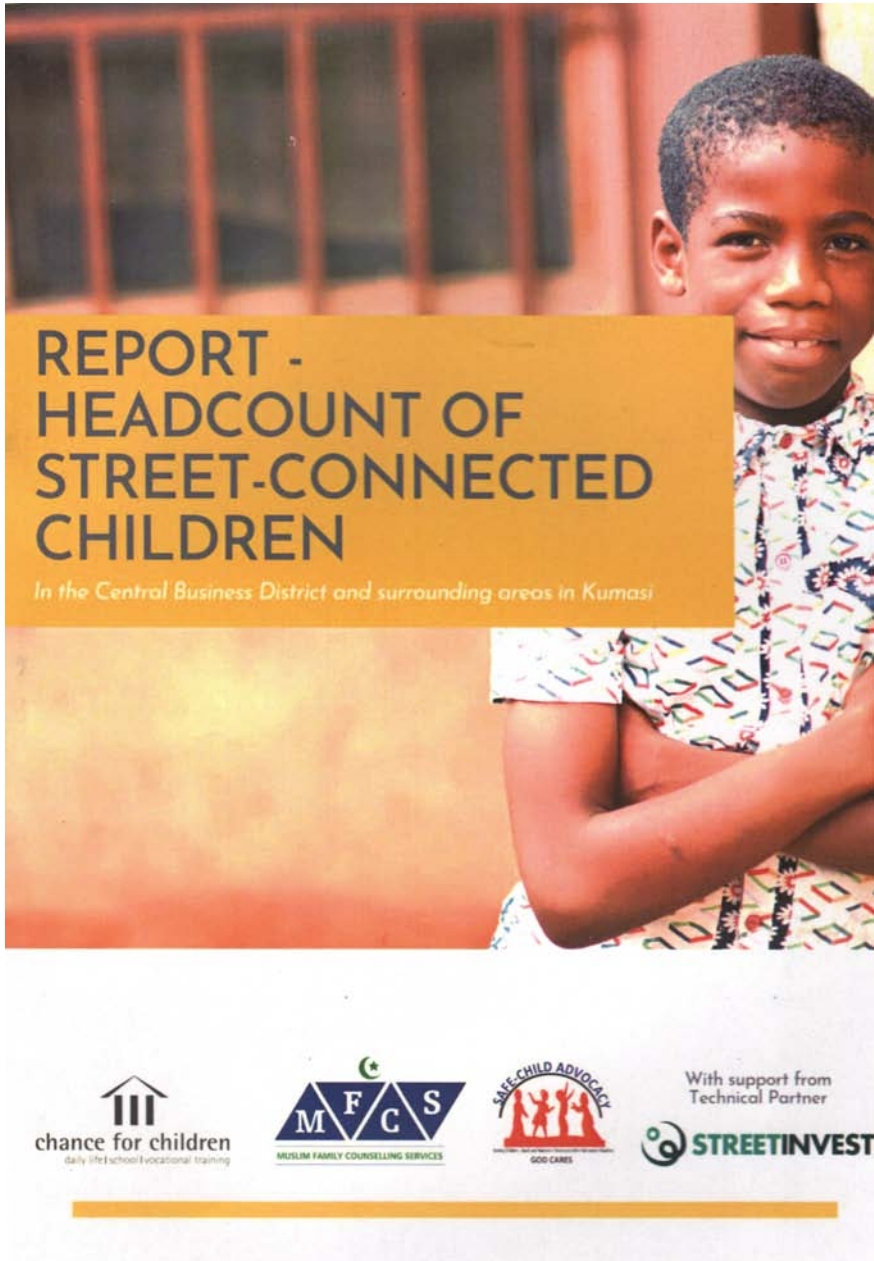


FIGURE 33 MFCS street children campaign in Kumasi. Cover page of report
AUTHOR'S COLLECTION

lack of funding hampered the extension of its campaign against gender-based violence in rural communities in Bawku West in the Upper East Region in 2019, resulting in a call for external donor support.⁵³ Backed by the UK charity AmplifyChange and in collaboration with the Department of Social Welfare, MFCS continued its project in the Bawku area.⁵⁴ In 2022, it launched a campaign for budget allocation to address child rights issues and to end CEFM (Child Early and Forced marriage) in the North East Districts.⁵⁵

Following the UN resolution on the human right to water and sanitation in 2010, MFCS integrated the theme among its core objectives. The organisation joined the global End Water Poverty (EWP) coalition and produced in 2015 a country briefing on Ghana in its advocacy to highlight the poor state of water and sanitation in the country.⁵⁶ In particular, the briefing addressed the need to improve access to safe, affordable, available and sufficient water and sanitation in Ghana. Noting that the government of Ghana had signed the above-mentioned 2010 UN resolution, MFCS called upon the government to meet its obligations as only 89% of the population had access to water and a mere 15% to sanitation facilities.⁵⁷

COVID-19 widened MFCS' spectrum of activities further. Alongside other Muslim NGOs engaged in community support activities, MFCS became the partner of United Way Ghana and the global technology company 3M, and distributed their relief packages in Kumasi in July 2020.⁵⁸ Another project was the Childhood Literacy and Remote Learning initiative, being part of the COVID-19 Response Initiative of United Way Ghana, where MFCS, Achievers Ghana and Mothers of All Nations Foundation joined hands in 2020.⁵⁹

53 Enock Akonnor, "Bakwu West; Muslim Family Counselling Services calls for donor support in the fight against gender based violence," <https://ghanabulletinblog.home.blog/2019/10/07/bawku-west-muslim-family-counselling-services-calls-for-donor-support-as-they-fight-gender-based-violence/>, 7.10.2019, accessed 13.1.2022.

54 "Distressed teenager forced into marriage given lifeline," 16.8.2021, <https://newsghana.com.gh/distressed-teenager-forced-into-marriage-given-lifeline/>, accessed 13.1.2022.

55 <https://www.facebook.com/mfcsghana/>, 26.2.2022, 19.3.2022, accessed 3.8.2022.

56 <https://www.endwaterpoverty.org/news/keep-your-promises-ghana-country-briefing>, accessed 13.1.2022.

57 Muslim Family Counselling Services and End Water Poverty, Realising the human right to water and sanitation, June 2015, 15_6012_EWP_GhanaBriefingDoc FINAL for download only, accessed 8.11.2017.

58 "3M Sub-Saharan Africa, United Way Ghana support communities impacted by COVID-19," 20.7.2020, <https://thebftonline.com/2020/07/20/3m-sub-sahara-africa-united-way-ghana-support-communities-impacted-by-covid-19/>, accessed 13.1.2022.

59 See United Way Ghana, Annual Report 2020, <https://www.unitedwaygh.org/admin/document/FINAL%202020%20ANNUAL%20REPORT.pdf>, accessed 28.5.2024.

MFCs and in particular is decadal long engagement in the promotion of family planning and girls'/women's rights have been an uphill battle. At first, its message fell into deaf ears and it took their propagandists time and efforts to convince both local imams and ordinary Muslims that family planning is not against Islam.⁶⁰ Nevertheless, treatises on the issue by international Muslim experts such as the Azhari scholar Dr M. Sharif Chaudhury backed the standpoint of the MFCs and the resistance to family planning among Muslim families has started to abate, not least, as many women are nowadays working.⁶¹ In similar ways has its campaign against child marriage and girls' right generated a positive feedback among local Muslim communities.⁶²

3 Promoting Sustainable Development Goals and Interfaith Dialogue

The Light Foundation (TLF; Figure 34) defines itself as a faith-based humanitarian development-oriented NGO. Founded by Sheikh Abubakar Ali Napari in 2000 and registered in 2005, the Foundation has a long background in addressing and promoting community development. Initially the Foundation focussed on rural communities in the northern parts of the country, the leitmotif of Sheikh Ali Napari then being to "identify the gap between what is taught in the Qur'an and what is done in praxis." His mission has since then been to integrate religious leaders to spearhead communal development and social welfare.⁶³ Religious leaders are recognized as having "an essential role in providing guidance and advice to community members and as such shape, model and/or reinforce positive social and behaviour change in communities, stakeholders and they are highly respected."⁶⁴ Moreover, Sheikh Ali Napari underlined the

60 See further Mohammed Umar Ibn Raees, *Islam and Family Planning in Ghana: A Study of Mamprugu Muslim Communities*, MPhil thesis, Department of religious Studies, Kwame Nkrumah University of Science and Technology, 2013; Jibrail Bin Yusuf, "Contraception and Sexual and Reproductive Awareness Among Ghanaian Muslim Youth: Issues, Challenges, and Prospects for Positive Development," *SAGE Open*, July–September 2014: 1–12, DOI: 10.1177/2158244014541771; Joseph K. Wulifan and Daniel A. Bagah, "Male Involvement in Family Planning in Muslim Communities in Wa Municipality, Ghana," *Research on Humanities and Social Sciences* 5, no. 7 (2015): 86–97.

61 See further Sirina Musah, *Assessing Family Planning Decision Making Among Muslims in Tamale Metropolis*, MSc thesis, Department of Community Health, University for Development Studies, Tamale, 2016.

62 Interview with Tijani Mahmud, MFCs Program Manager, Kumasi, 10.10.2022.

63 Interview with Sheikh Ali Napari, founder of TLF, Accra, 8.10.2022.

64 Presentation on TLF profile, sent to author, received 9.10.2022.



FIGURE 34 The Light Foundation. Logo from TLF-notebook
AUTHOR'S COLLECTION

need to raise funds internally and not to rely on foreign donors.⁶⁵ In his mind, CSOs and NGOs should identify influential individuals such traditional leaders, assembly members and religious leaders to mobilise support from community members to enable them to implement their projects successfully, as and called on the government to develop a legal framework to guide the philanthropic environment in Ghana.⁶⁶

The key objective of TLF is to reach local communities through their Muslim and Christian leaders. The key principle is therefore to target and enlighten religious leaders about the aims of a particular project or programme, to ensure that they understand it in lines with their teachings, to support them and to involve them in all stages of planning, implementation, monitoring and evaluation.⁶⁷ Therefore, inter-faith dialogue and the collaboration with Christian leaders constitutes a main pillar of TLF, and its seven-member board of directors includes two Christian members. Moreover, TLF closely cooperates with the Office of the National Chief Imam.⁶⁸

65 "Light Foundation commends individuals, bodies for supporting coronavirus fight," 16.4.2020, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Light-Foundation-commends-individuals-bodies-for-supporting-coronavirus-fight-925909>, accessed 2.1.2023.

66 "Government urged to develop legal framework to guide philanthropic environment," 19.11.2021, <https://gna.org.gh/2021/11/government-urged-to-develop-legal-framework-to-guide-philanthropic-environment/>, accessed 2.1.2023.

67 Presentation on TLF profile, sent to author, received 9.10.2022. See further "Imams undergo training in health, child protection," 10.5.2017, <https://www.graphic.com.gh/news/general-news/imams-undergo-training-in-health-child-protection.html>; "The Light Foundation holds community sensitisation forum at Kokrobite," 21.1.2022, <https://newsghana.com.gh/the-light-foundation-holds-community-sensitisation-forum-at-kokrobite/>; both accessed 2.1.2023.

68 Interview with Sheikh Ali Napari, Accra, 8.10.2022. Currently, the members of the board of directors are Dr Gamel Nasser Adam (Chairman), Sheikh Ali Napari (CEO), Humu-Annie Seini Esq., Raashida Kassum (Secretary), Rev. Seth Acquaye John, Admiral M.M. Tumu,

TLF operates in all regions. It has three offices with salaried staff; the head office in Accra employs ten members, the office in Tamale five members, and the office in Ho two members. In the near future, TLF envisions opening offices in all regions. So far, however, Sheikh Ali Napari singlehandedly covers the operational costs of the Foundation. Nevertheless, what makes TLF an outstanding organisation is its capacity to engage volunteers on an ad hoc basis, some of them organised in its youth committees. It operates a database of religious leaders across the country, counts on a pool of influential religious leaders across all 16 regions, and lists about 30,000 followers on Facebook (September 2022).⁶⁹

TLF is among the few Muslim NGOs that already use the UN Sustainable Development Goals (SDGs) as the guiding principles for its four key thematic areas of activities, namely WASH (water, sanitation and hygiene; SDG#6), CPS (child protection and support programme; SDG#4), IPP (interfaith and peace promoting programme; SDG#16), and API (advocacy and policy influencing). Apart from its four main areas of intervention, it provides school infrastructure, implements economic empowerment programmes including technical and vocational training, engages in seasonal humanitarian relief and orphan support projects,⁷⁰ and constructs and/or refurbishes mosques and other projects such as household latrines.⁷¹

In contrast to most other larger Muslim NGOs, TLF collaborates with Muslim and non-Muslim donor and state agencies, including Ministry of Gender, Women and Social Protection, Ghana Health Service, Ghana Educational Service, World Education Ghana, UNICEF, UNDP, STAR Ghana, World Vision

Richmond Antwi Bediako, and Mohammed A. Nasiru (Advisor to the BOD). Presentation on TLF profile, sent to author, received 9.10.2022.

69 Interview with Sheikh Ali Napari, Accra, 8.10.2022.

70 "Light Foundation supports deprived communities with Ramadan food," 22.5.2019, https://www.peacefmonline.com/pages/local/social/201905/383067.php?fbclid=IwAR2V_gfluFYw2TaMvjwISTSkxrXG6cMdxH5siM84sv224zMGDFqPFSc-ebU; "The Light Foundation donates food package to Moslem communities in Accra," 7.5.2020, <https://nownewsgh.com/index.php/2020/05/07/the-light-foundation-donates-food-package-to-moslem-communiti>

es-in-accra/; "Ramadan: TLF CEO donates food items to staff, board members and 20 needy communities," 2.4.2022, https://africaneditors.com/ramadan-tlf-ceo-donates-food-items-to-staff-board-members-and-20-needy-communities-videos/?fbclid=IwAR2yau75-LyQoghQ1iBSsCWDxsCT8oSP_wW6ohAg-YO3AbPMXoPNgJwCH4; all accessed 2.1.2023.

71 <https://tlfghana.org/about-us/>; <https://tlfghana.org/our-works/>. So far, TLF has built over 1,000 household latrines in Greater Accra, Northern and Volta Regions, in addition to providing over 145 deep water wells and boreholes within the Ashanti, Greater Accra, Northern, North-East, Oti and Volta Regions; Interview with Sheikh Ali Napari, Accra, 8.10.2022, and Presentation on TLF profile, sent to author, received 9.10.2022.

Ghana, Hope for Humanity UK, Direct Aid, Turkish International Development Cooperation, Save The Mothers Trust UK, Al Maktoum Foundation (Saudi Arabia), and Salaam Charity UK.⁷²

TLF has hailed positive recognition for its IPP initiative, especially by promoting peace before, during and after elections. During the 2016 elections, it implemented the Muslim Community Unity for Peaceful Election (MUCP) Campaign, and four years later, it launched the RASE (Religious Leaders Support & Action for Peaceful Elections) 2020 Project.⁷³ In 2021, it broadened the initiative by advocacy and policy influencing activities such as the Nationwide Inter-Faith Road Safety Campaign and organised a series of stakeholder engagements on the 2021 Population and Housing Census in Accra, Kumasi and Tamale.⁷⁴ In 2022, TLF engaged in the promotion of peace and security in the Bawku area as a way to counteract Islamic extremism.⁷⁵

Girls' right to education is another focal area closely linked to championing campaigns against teenage pregnancy and child marriage. TLF collaborates with non-Muslim partners on violence against girls in radio broadcast sensitisation programmes and underscores the need to eliminate gender disparities in education. In line with SDG#16.9, TLF notifies visitors to its homepage that it also supports poor parents to secure birth certificates for their unregistered children.⁷⁶ As part of its Zongo and Muslim female empowerment programme, it established the TLF Skills Development Centre in Tamale in 2016.⁷⁷

TLF gained recognition when it partnered World Education Ghana and carried out a nationwide Ebola Sensitisation Campaign in the Zongo Communities in 2014–2015.⁷⁸ As part of the campaign, it distributed CD-ROMs with information on Ebola in eight languages, including Hausa, English, Ewe and Fanti, to

72 Partners, <https://tlfghana.org/about-us/>.

73 Our strengths, <https://tlfghana.org/about-us/>; "Reject politicians who incite violence—Light Foundation," 19.6.2020, <https://www.graphic.com.gh/news/politics/reject-politicians-who-incite-violence-light-foundation.html>, accessed 2.1.2023.

74 <https://tlfghana.org/our-works/>; "Don't demand money to avail yourself for 2021 census—Statistical Service in Northern Region urges residents," 25.6.2021, <https://www.myjoyonline.com/dont-demand-money-to-avail-yourself-for-2021-census-statistical-service-in-northern-region-urges-residents/>, accessed 2.1.2023.

75 Interview with Sheikh Ali Napari, Accra, 8.10.2022.

76 Objective 4: Child right, child survival interventions and health education in Zongo and Muslim communities in Ghana (SDG#4), <https://tlfghana.org/about-us/>.

77 The Skills Development Centre of The Light Foundation #tlfghana graduated ten (10) trained tailors, <https://www.facebook.com/tlfghana/>, 9.5.2019, 6.6.2019, accessed 10.1.2022.

78 "The Light Foundation, World Education Ghana to sensitize 5,000 Muslims on Ebola," 1.6.2015, <https://www.myjoyonline.com/the-light-foundation-world-education-ghana-to-sensitize-5000-muslims-on-ebola/>, accessed 10.1.2022.

be played in the mosque before and after prayers. TLF also converted its educational brochures on Ebola to Braille format to help in educating the visually impaired.⁷⁹ Its 16-minute documentary video ‘#Spread the Word Not The Disease’, in turn, won the Best Educative Video on Ebola Award at the 2015 Festival of African Films.⁸⁰

The Ebola Campaign opened up for TLF’s cooperation with UNICEF and other UN agencies. Since 2017, UNICEF has supported various WASH and CPS programmes, including campaigns for breast-feeding. In September 2021, TLF and UNICEF joined hands in a yellow fever, COVID-19 and lead poisoning project.⁸¹ In 2022, TLF joined with UNDP in a one-year project on plastic waste. Furthermore, it collaborated with Ghana Health Service and UNICEF in a nationwide polio education and pro-vaccination campaign in October 2022.⁸²

Poverty reduction through skills development ranks high on the TLF agenda. A novel initiative is the training of 50 women in villages in the Black Volta basin, some of them school dropouts, single mothers and widows, in resilient agriculture.⁸³ As part of its programme, TLF has acquired 20 acres of land in Tamale where it plans to establish a skills development centre.⁸⁴

4 Establishing Islamic Clinics and Hospitals

Muslim empowerment made headlines in early September 2022 when two Islamic hospital projects were handed over to local communities and a third ongoing project received a substantial donation. In the North East Region, construction of the Mamprugu Islamic Clinic was almost finished and a Handing Over Ceremony took place on 10 September. Initiated by a regional Muslim NGO, the Concerned Muslim Youth Association (CMYA), commissioned by the ICODEHS and funded by Qatar Charity, the project was the final part of a multi-purpose masjid complex at Kata-Banawa on the Walewale-Nalerigu road. Com-

79 <https://www.facebook.com/tlfghana/>, 24.9.2014, 25.9.2014, 11.6.2015, accessed 10.1.2022.

80 Joseph Kobla Wemakor, “Festival of Films Africa Honors The Light Foundation Ghana,” 11.6.2015, <https://www.ghanaweb.com/GhanaHomePage/entertainment/Festival-of-Films-Africa-Honors-The-Light-Foundation-Ghana-361953>, accessed 10.1.2022.

81 “Light Foundation, UNICEF launches COVID-19 WASH and lead poisoning project,” 23.12.2021, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/The-Light-Foundation-UNICEF-launches-COVID-19-WASH-and-Lead-Poisoning-Project-1430005>, accessed 2.1.2023.

82 Interview with Sheikh Ali Napari, Accra, 8.10.2022.

83 Presentation on TLF profile, sent to author, received 9.10.2022.

84 Interview with Sheikh Ali Napari, Accra, 8.10.2022.

menting the finalization of the project, CMYA General Secretary Hisham Sulemana proudly declared that the Islamic clinic “[...] will add to government efforts of mass access to health delivery in the region.”⁸⁵ About the same time, the *First Gibrine Foundation* (“First Jibril Foundation”) handed over the keys of the Accra Newtown Islamic Hospital to the local community,⁸⁶ while Second Lady Samira Bawumia donated of one thousand bags of cement for the Islamic hospital project of the *Islamic Mission Secretariat* at Krobo in Techiman South Municipality, Bono East Region.⁸⁷ A few months earlier, the Muslim NGO *Light Mindset International* opened its Zongo Muslims Rehabilitation Centre in Accra,⁸⁸ being the first of its kind to treat alcohol and drug addicts as well as mental disorders by using *ruqya*⁸⁹ and Prophetic medicine.⁹⁰ In early December 2022, the *Ghana Muslim Mission* opened the Ar-Rahman Muslim Clinic at Accra Korle-Gonno; see below.⁹¹

The seven health projects mentioned above are articulations of decadal-long attempts by Sunni Muslim groups and associations to address the lack of basic social welfare infrastructure among Zongo and (Muslim) rural communities. Ghana operates a pluralistic health system of public as well as private institutions, including a few of them run by Muslim organisations. The information on hospitals and clinics provided in Table 7 does not give the full picture of

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- 85 ICODEHS, Poster: Handing Over Ceremony, 9.9.2022, <https://www.facebook.com/icodehs/>, accessed 19.11.2022; Hisham Sulemana, “We had a successful handing over ceremony yesterday,” + video, 11.9.2022, <https://www.facebook.com/profile.php?id=100004210695124>, accessed 19.11.2022.
- 86 “Akufo Addo’s bodyguard builds the first purely Islamic school in Ghana for Muslims,” 11.9.2022, <https://www.ghanaweb.com/region/gabsfeed/Akuffo-Addo-s-Bodyguard-Builds-The-First-Purely-Islamic-School-In-Ghana-For-Muslims-11915>, accessed 19.11.2022; Concern Zongo Youth/Peace Dawah Media FB 11.9.2022.
- 87 “Second Lady pledges 1,000 bags of cement for Techiman-Krobo Islamic hospital project,” 9.9.2022, <https://gna.org.gh/2022/09/second-lady-pledges-1000-bags-of-cement-for-techiman-krobo-islamic-hospital-project/>, accessed 19.11.2022. The Islamic Mission Secretariat runs another hospital project at New Dormaa, Sunyani, see posting on Facebook 10.10.2019, <https://www.facebook.com/IMS-TV-GH-11447779954806/>, accessed 12.11.2022.
- 88 “Zongo Muslims Rehabilitation Center open,” 6.8.2022, <https://www.facebook.com/PeaceDawahMedia/>, accessed 30.12.2022.
- 89 Spiritual form of healing by using Islamic prayers, Qur’anic verses and mediation.
- 90 Light Mindset International, 16.7.2022, <https://www.facebook.com/LightMindsetInternationalngo>, accessed 19.11.2022.
- 91 “Ghana Muslim Mission commission’s new clinic facility,” 5.12.2022, <https://newsghana.com.gh/ghana-muslim-mission-commissions-new-clinic-facility/>, accessed 5.12.2023; “Ghana Muslim Mission commissions clinic for residents at Korle-Gonno,” 6.12.2022, <https://gna.org.gh/2022/12/ghana-muslim-mission-commissions-clinic-for-residents-at-korle-gonno/>, accessed 13.12.2022.

TABLE 7 Health facilities in Ghana by ownership, 2020

Government hospitals	1,625
CHAG hospitals	928
CHAG health facilities	220
Quasi-government hospitals	79
Hospitals operated by NGOs	2
Islamic hospitals	2
Mission hospital	1

SOURCE: [HTTPS://WWW.STATISTA.COM/STATISTICS/1238760/NUMBER-OF-HEALTH-FACILITIES-IN-GHANA-BY-OWNERSHIP/](https://www.statista.com/statistics/1238760/number-of-health-facilities-in-ghana-by-ownership/), ACCESSED 15.12.2022

existing health facilities operated by Muslim NGOs and private doctors and are in conflict with information provided by the Ghana Ministry of Health. According to an (open access) dataset on health facilities provided by the Ministry in 2016, four of them were listed as having an “Islamic” ownership, namely the clinics and hospitals of the Ahmadiyya Muslim Mission at Asokore, Kaleo, and Kpaguri, alongside the Maternity Home of the Ghana Muslim Mission in Juabeso. Interestingly, the Ahmadiyya Muslim Mission clinic in Swedu, the Iranian Clinic in Accra and Hajj Abdulai Yaro’s Memorial Clinic in Accra, are listed as members of the Christian Health Association of Ghana (CHAG),⁹² the main provider of private health facilities, while is Haj Adams Health Centre in Tamale is listed as a government institution! Furthermore, other private Muslim health institutions identified in the 2016 dataset of the Ministry of Health are the Islamic Hometopathic Clinic in Pankrono/Kumasi, the Muslim

92 According to the CHAG homepage, the CHAG is a network organization of 374 health facilities and health training institutes owned by 34 different Christian Church Denomination. See <https://chag.org.gh/who-we-are/>, accessed 15.12.2022. On the CHAG, see further Jill Olivier, Mari Shojjo and Quentin Wodon, “Faith-inspired Health Care Provision in Ghana: Market Share, Reach to Poor, and Performance,” *The Review of Faith & International Affairs* 12, no. 1 (2014): 84–96. Interestingly, in some statistical accounts, the two Ahmadi clinics in Bono Region alongside the Ghana Muslim Mission Maternity/Clinic in Western Region are listed among medical centres of the Christian Health Association Ghana (CHAG)! See CHAG hospital in Ghana: List of Christian Health Association of Ghana medical centres, <https://yen.com.gh/108186-list-chag-hospitals-ghana.html>, accessed 15.12.2022. Another list includes seven Ahmadi Mission clinics and hospitals, see “Listning by type (Mission (CHAG)),” [2012], <https://ghanahospitals.org/categories/details.php?sel=ownership&page=mission>, accessed 28.5.2024.

Homeopathic Clinic in Boadi/Kumasi, the African Moslem Clinic in Madina/Accra, the Sulemana Memorial Hospital (formerly Islamic Foundation Clinic) in Mambobi/Accra, the Jamiatu Islamic Hospital in Wa, and the Hajia Rabinatu Sena Maternity Home in Wa.⁹³

Although Muslim owned and operated health care infrastructure in Ghana has been rare, even more so has been the lack of health educational facilities for young Muslims. For decades have Muslim activist been calling on the government and private philanthropists to invest in nurse training as part of the tertial education spectre designed for young Muslims, not least as the country's health care sector has been struggling with inadequate numbers of nurses.⁹⁴ In recent years, however, some Muslim organisations have started to address this lacuna by building special designed Islamic nurse training colleges, among others the Ansarudeen in the Ashanti Region (see Chapter 2.4.5) as well as the ASWAJ in the Greater Accra Region. While the former project still awaits accreditation by the Ministry of Health, the latter project received financial support from the government through the Zongo Development Fund as well as the Nigerian scholar and philanthropist Sheikh Hassan Hamza Musa, and was commissioned in March 2022. The Islamic Nursing Training College at Kokrobite, Great Accra Region, in turn, is affiliated to the University of Cape Coast and offers diploma in general as well as public health nursing.⁹⁵ It posted the first call for admission for its diploma courses in September 2022.⁹⁶ Finally, at New Konkrompe near Atebubu, Bono East Region, philanthropist Alhaji Dr Zakaria Nuur made major contributions to kick-start the construction of his Islamic Nursing Training College project in 2020.⁹⁷

93 Information provided in Open dataset on health facilities in Ghana, modified and released 5.2.2016, available at <https://data.gov.gh/dataset/health-facilities>, accessed 15.12.2022.

94 See, for example, "Wa hospital appeals for Nursing Training School," 28.8.2010, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Wa-Islamic-Hospital-appeals-for-Nursing-Training-School-189278>, accessed 15.12.2022.

95 "Vice-President inaugurates first Islamic Nursing School," 21.3.2022, <https://www.graphic.com.gh/news/education/vice-president-inaugurates-first-islamic-nursing-school.html>; "Veep inaugurates first Islamic Nursing Training College," 21.3.2022, <https://www.ghanaiantimes.com.gh/veep-inaugurate-first-islamic-nursing-training-college/>; both accessed 14.12.2022.

96 Islamic Nurse Training College Ghana, Call for applications, posted 16.9.2022, 18.9.2022, and 1.11.2022, 4.11.2022, <https://www.facebook.com/profile.php?id=100075792714245>, accessed 15.12.2022. See further <https://islamicnursingtraining.com/>.

97 "Atebubu: Bono East Minister Cuts Sod For Construction of Islamic Nursing Training College," 24.2.2020, <https://www.peacefmonline.com/pages/local/news/202002/401775.php>, accessed 12.11.2023. There have been no further updates on the project since 2020, indicating that the project was not finished by 2022 as planned.

The public sector primarily provides orthodox care while the private sector, consisting of a wide range of self-financed, NGO, CSO and FBO-operated institutions, provides varied types of services that include orthodox, traditional and alternative medicine.⁹⁸ Although existing, government-funded health care centres and hospitals have been unevenly spread across the country.⁹⁹ Recent governments, including the present NPP-government of President Nana Addo-Akuffo, have embarked on large-scale investment and upgrading programmes in the health-care sector.¹⁰⁰ However, the government-funded health-care infrastructure alone is insufficient to tackle the needs of the population. Moreover, the economic collapse and financial crisis of the Ghanaian state in the 1970s and 1980s deteriorated the government-funded health-care sector. Consequently, many local and regional clinics and hospitals were either dilated or suffered from a chronic lack of medicine and trained staff.¹⁰¹ In contrast, especially Christian health care providers have expanded significantly over the past two decades, especially in rural communities. Therefore, the Ministry of Health started to implement public-private partnership agreement with the Christian Health Association of Ghana as well as the Ahmadiyya Muslim Mission.¹⁰²

However, seen from a Muslim perspective, the Ghanaian health-care sector is marked by a similar bias as the country's educational sector, namely being concentrated to the Christian-dominated southern parts of the coun-

98 Elom Otchi et alii, *Private Sector Delivery of Quality Maternal and Newborn Health Services in Ghana*, report prepared for the Multi-Stakeholder Dialogue, 11 January 2021, available at: <https://www.qualityofcarenetwork.org/sites/default/files/2021-06/Ghana%20situational%20analysis%20report.pdf>, accessed 30.12.2022.

99 See, e.g., Maria Polychronis, *The Limitations Of Ghana's Rural Health Care Access: Case Study: GA East, Greater Accra*, Global Futures, Occasional Papers 4, Rutgers University, [n.d.], available at <https://polisci.rutgers.edu/publications/occasional-paper-series/273-occasional-paper-4-maria-polychronis/file>; Aminu Sulemana and Romanus D. Dinye, "Access to healthcare in rural communities in Ghana: A study of some selected communities in the Pru District," *European Journal of Research in Social Sciences* 2, no. 4 (2014): 122–132; Awolu Adam, Adam Fusheini and Daniel Dramani Kipo-Sunyezi, "A collaborative health promotion approach to improve rural health delivery and health outcomes in Ghana: A case example of community-based health planning and services (CHPS) strategy," in *Rural Health*, ed. Umar Bacha (London: IntechOpen, 2021), doi: 10.5772/intechopen.97882.

100 "32 major hospital projects ongoing in Ashanti—President Akufo-Addo," 17.10.2022, <https://www.graphic.com.gh/news/politics/32-major-hospital-projects-ongoing-in-ashanti-president-akufo-addo.html>, accessed 19.11.2022.

101 Ref "Maternal deaths on increase in Northern Region," 5.6.2008, <https://www.modernghana.com/news/168466/maternal-deaths-on-the-increase-in-northern-region.html>, accessed 16.11.2022.

102 Otchi et alii, *Private Sector Delivery of Quality Maternal and Newborn Health Services in Ghana*.

try. In their discourse, the lack of (public) healthcare and medical institutions in Muslim communities in the Zongos and the northern parts of the country accentuates their marginalized position. The ambition to establish Islamic clinics and hospitals (next to a modern Islamic educational system), therefore, constitutes an intrinsic part in their contemporary discourse for self-empowerment and a central tool to tackle their marginalisation. As early as 2004, the Tijaniyya, the Islamic Mission Secretariat, and the Daru Salam community announced their plan to build an Islamic hospital in Techiman,¹⁰³ although the project—it seems—was shelved due to lack of funding only to be reinvigorated by the Islamic Mission Secretariat some ten years later. Sheikh Mustapha Ibrahim and the ICODEHS have for about a decade solicited funds from Gulf charities for the construction of clinics, hailed in January 2020 for them counting to seven at various locations in the country.¹⁰⁴ Four months later, the ICODEHS had constructed two clinics at Adenta and Akweteman in the Greater Accra Region.¹⁰⁵ One year later, Vice-President Dr Mahamadu Bawumia commissioned the Al-Noor Islamic Medical Center in Atebubu, Bono East Region.¹⁰⁶

Moreover, the urge to build Islamic clinics and hospitals grounds in a criticism of secular health care infrastructure not taken into account the special needs of especially Muslim women. Sheikh Alhaji Saleh Idriss (Sheikh Marwii), Chief Imam of Adjei Kojo and Kanewu Community near Tema, Greater Accra Region, articulated a common standpoint when he noted in 2021 that “[...] our women complain they are not treated well at some secular hospitals and are not comfortable when non-Muslim male gynaecologist takes care of their reproductive needs and even attend to them at the theatre room during delivery.” The solution he recommends is to establish Muslim or Islamic hospitals, “[...] employing our own Muslim nurses and doctors to take care of

103 “Moslems build hospital in Techiman,” 22.9.2004, <https://www.modernghana.com/news/63491/moslems-build-hospital-in-techiman.html>, accessed 5.12.2022.

104 Suleiman Mustapha, “Chief Imam, Mustapha Ibrahim among 500 global icons,” 20.1.2020, <https://www.graphic.com.gh/news/general-news/chief-imam-mustapha-ibrahim-among-500-global-icons.html>, accessed 13.12.2022.

105 “ICODEHS’ social protection interventions transforming lives,” 1.4.2020, <https://www.graphic.com.gh/news/general-news/chief-imam-mustapha-ibrahim-among-500-global-icons.html>, accessed 13.12.2022.

106 “Dr Bawumia Commissions Islamic Health Center in Atebubu,” 19.10.2020, <https://www.modernghana.com/videonews/UTV/1/137164/>, accessed 12.11.2023. See also https://www.facebook.com/p/Al-Noor-Islamic-Medical-Center-Atebubu-100070386603474/?paipv=0&eav=AfYW6cD44yAZkKVqL-EvgKCJJsC-xB9Tt3EjoUsv7r9WJ_XawFXLY3ddgnXFAJuMoCA&_rdr.

us.” This, he underlined, would not only contribute to the development of the Muslim community “[...] but also contribute to national development.”¹⁰⁷

The demand of a special treatment Muslim patients, if not an acknowledgement of the particular needs of Muslim patients constitutes the core argument for pushing for Muslim solutions to the health care sector, congruent to earlier demands for recognizing the special needs of providing a modern Muslim educational infrastructure. The above call of Sheikh Marwii is in tune with similar demands to adhere and recognize the religious aspect of patients. The core critique of Muslim activists is on the gender-neutral if not sex-blind practices of secular (and Christian) health-care institutions, most importantly the mixing of sexes both in terms of doctors and nurses examining and treating patients.¹⁰⁸

Nevertheless, the demand for Islamic or Muslim health-care infrastructure is not a new one in Ghana and a few of them already exist (although seldom noted in public). Whereas some propagators of recent Islamic hospital projects hail them as being the “first” of their kind, this rather reflects local conditions than the state-of-affairs on a national level. In fact, a few of them have already existed for decades, most notably the Iranian clinic in Accra and the Islamic hospital operated by the Jam‘iyat Hidayat Islamiyya in Wa (Figure 35). Reflecting the Sunni bias of the propagators and activists, they would rarely count the ten hospitals operated by the Ahmadi Muslim Mission. All of the aforementioned institutions are communal in the sense that they open to both Muslim and non-Muslim patients. This condition reflects their private-public outline. The Jam‘iyat Hidayat Islamiyya operates the Islamic hospital in Wa, established in 1995. Until 2011, the cost for running its operations were funded by the semi-governmental Libyan World Islamic Call Society as part of Libyan official development aid to Ghana. Since then, the Egyptian government has provided assistance for it.¹⁰⁹ The Iranian polyclinic in Accra, in turn, was established by the Iranian Red Crescent as part of Iran’s development aid to Ghana in 2014.¹¹⁰

107 “Let’s build Islamic Hospitals in Zongo Communities—Sheikh Iddris,” 4.11.2021, <https://marhabafm.com/lets-build-islamic-hospitals-in-zongo-communities-sheikh-iddris/>, accessed 16.11.2022.

108 John Kuumori Ganle, “Why Muslim Women in Northern Ghana Do Not Use Skilled Maternal Healthcare Services at Health Facilities: A Qualitative Study,” *BMC International Health and Human Rights* 15, no. 10 (2015), DOI 10.1186/s12914-015-0048-9.

109 Dumbe, Transnational Contacts and Muslim Religious Orientation in Ghana, 133, 139–140; Dumbe, *Islamic Revivalism in Contemporary Ghana*, 107; Interview with Sheikh Alhaji Yusuf Issah, Chairman of Jama‘at Hidayat Islamiyya, Wa, 7.12.2019.

110 “Iranian Red Crescent Inaugurates Polyclinic in Ghana,” 18.9.2014, <https://reliefweb.int/report/ghana/iranian-red-crescent-inaugurates-polyclinic-ghana>, accessed 16.11.2022. See further Chapter 2.4.2.



FIGURE 35 Islamic Hospital Wa
PHOTO: HOLGER WEISS/2019

The twelve Ahmadi clinics and hospitals, all located in rural areas, are accredited by the National Health Insurance Scheme (NHIS).¹¹¹

Private Muslim clinics, too, have existed in Ghana for decades although only a few of them have gained government recognition. For example, Haji Abdulai Yari Memorial and Maternity Clinic, initiated by the UK-based Ghanaian doctor and investor Alhaji Ibrahim Yaro in Accra in 2004,¹¹² alongside Haji Adam Clinic (also: Haji Adams Medical Centre) operated by Alhaji Adam Issahaku in Tamale are among the few accredited by the NHIS (Figure 36).¹¹³ In Boabai, a suburb of Kumasi, the Darul Hadith community operates the Sheikh Tawfiq

111 The Ahmadi hospitals are located in the Ahafo Region (Mim), the Ashanti Region (Asokore, Effiduase, Kokofu, Kumasi Metropolitan/Sene Timpon, Kumasi Metropolitan/Boadi), the Bono East Region (Techiman), the Central Region (Swedru), the Upper West Region (Nadoowli/Kaleo, Wa/Kpaguri), and the Western Region (Bia/Asuonta; Mphor-Wassa/Daboase). See Open dataset on health facilities in Ghana, modified and released 5.2.2016, available at <https://data.gov.gh/dataset/health-facilities>, accessed 15.12.2022.

112 “UK-based Ghanaian investor builds hospital,” *The Accra Daily Mail* 19.1.2004.

113 “List of District Hospitals in Ghana,” <https://myhealthbasics.site/list-of-district-hospitals-in-ghana/>, accessed 16.11.2022; “NGO assists clinic with 50 million cedis,” 29.6.2007, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/NGO-assists-clinic-with-50-million-cedis-126400>, accessed 16.11.2022.



FIGURE 36 Haj Adams clinic, Tamale
PHOTO: HOLGER WEISS/2019

Memorial Clinic (Figure 37).¹¹⁴ In Hamile in the Upper West Region, the local private-owned Muslim Community Clinic provides basic health care in addition to laboratory and ultrasound scan as well as operates a dispensary.¹¹⁵ Several Ghanaian Muslim students who studied medicine at Al-Azhar university in Cairo have established private medical centres, for example the Al-Azhar clinic of (the late) Sheikh Dr Suleiman Muhammed Harun Bakuri in Wa (Figure 38).¹¹⁶ Modern Muslim education complexes come with a masjids and clinics, such as the Ghana Muslim Mission Islamic Senior High School in Kumasi,¹¹⁷ the

114 Interview with Sheikh Anas Tawfiq Ibrahim al-Bakri and Doctor Hasan, Executive Director of STF, Kumasi 18.9.2018. The clinic is listed among the health institutions that receive government compensation for employees, see Ministry of Health, *Medium Term Expenditure Framework (MTEF) for 2021–2024: Programme Based Budget Estimates* (Accra: Ministry of Health, 2021), 143, available at: <https://mofep.gov.gh/sites/default/files/pbb-estimates/2021/2021-PBB-MoH.pdf>, accessed 30.12.2022.

115 Muslim Community Clinic—Hamile, 3.5.2021, <https://www.facebook.com/profile.php?id=100054577084871>, accessed 19.11.2022.

116 Interview with Sheikh Dr Suleiman Muhammadu Harouni, Wa 5.12.2019; Dumbe, Transnational, 153. Dr Suleiman died (unexpectedly) in 2020. His clinic is nowadays operated by Dr S.M. Bakuri, see advertisement on Google: https://www.google.com/maps/contrib/113541876747048141037/photos/@10.0648436,-2.5053795,3a,75y,90t/data=!3m7!he2!3m5!sAFiQipNakiXmInbIAAaCQbO6gQzQp2vyPBVpL-7_H6!2e10!6shttps:%2F%2Fh5.googusercontent.com%2Fp%2FAFiQipNakiXmInbIAAaCQbO6gQzQp2vyPBVpL-7_H6%3Dw365-h482-k-no!7i729!8ig63!4m3!8m2!3m!1e1, accessed 25.11.2022.

117 Visit to location by author, 10.12.20217.



FIGURE 37 Sheikh Tawfiq Memorial clinic, Kumasi
PHOTO: HOLGER WEISS/2018



FIGURE 38 Al-Azhar clinic, Wa
PHOTO: HOLGER WEISS/2019

Ar-Rahma Educational Complex in Old Tafo/Kumasi,¹¹⁸ the Jisonayili Islamic Primary School Library and Clinic in Tamale,¹¹⁹ or the clinic and school commissioned by ICODEHS at Malshegu in the Northern Region.¹²⁰

Although are (still) few Muslim providers of orthodox (Western) health care and medicine, Muslim health and medical practitioners and specialists look back on a centuries-old tradition of Islamic spiritual healing (*ruqya*) and Prophetic medicine alongside local knowledge systems of health and healing. Traditional medicine and their practitioners continued outside the colonial sphere and the introduction of Western/modern medical knowledge-systems and practices. Muslim healers and medical practitioners, in particular, continued to have a substantial influence in local communities, some gaining a regional, national and even continental reputation.¹²¹ Few Muslim healers are organised, some of them are members of the *Ghana Muslims Traditional Healers Association* (GHAMTHA),¹²² and government health authorities, the Traditional Medicine Practice Council (TMPC), register even fewer of them.¹²³

118 The Ar-Rahma Educational Complex is operated by the Noorur Rahma Social Organisation (also: Nurur Rahma Social Organisation), and alongside a Kindergarten, basic and JHS includes a vocational centre, an orphanage block, inhabiting 260 orphans, and the Noorur Rahma Medical Centre. See further video: “Ar-Rahma Educational Complex,” 20.3.2021, <https://www.youtube.com/watch?v=I0G1OV7yxyE>, accessed 23.11.2022. The Noorur-Rahmah Medical Centre provides free medical health care to local Zongo inhabitants; see further <https://www.facebook.com/people/Noorur-Rahmah-Medical-Centre/100065062956185/>, accessed 23.11.2022. The education complex as well as the medical centre are funded by the Kuwaiti charities Rahma International Society as well as Care and Social Development Organisation, see further video: “Noorur Rahma Medical Centre-Old Tafo Kumasi,” 20.5.2021, <https://www.youtube.com/watch?v=Razb8CorSlk>, accessed 23.11.2022.

119 <https://www.africabizinfo.com/GH/jisonayili-islamic-primary-school>, accessed 30.12.2022.

120 “ICODEHS provides school blocks, mosques, clinics and wells to deprived communities in Ghana,” 27.7.2016, <https://www.modernghana.com/news/707199/icodehs-provides-school-blocks-mosques-clinics-and-wells-t.html>, accessed 13.12.2022.

121 Samuel Adu-Gyamfi et alii, “Muslim Healers and Healing: An Ethnographic Study of Aboabo Community of Ghana,” *International Journal of Modern Anthropology* 2, no. 14 (2020): 291–316.

122 GHAMTHA lists 64 followers on its Facebook account (<https://www.facebook.com/Ghamtha-Ghana-Muslims-Traditional-Healers-Association-274765932626782/>, accessed 22.9.2021). Its membership constitutes of Muslim herbal medical practitioners, spiritual healers, ‘Wanzams’, bone setters, traditional birth attendances, and traditional dentists. The headquarters of the association is at Ahwerase in Eastern Region, indicating it to be an association of predominantly southern-based Muslim healers. GHAMTHA is affiliated member of the Ghana Federation of Traditional Medicine Practitioners Association, GHAFTRAM, see <https://ghaftram.org/membership/>, accessed 22.9.2021.

123 See further TMPC homepage, <https://tmpcghana.org/about-us/traditional-medicine-prac>

Muslim traditional healing, health and medical knowledge-systems, together with local traditional African ones, have in recent decades gained official recognition and form an integral part of the Ghanaian health-care landscape. Traditional healing and medicine reacted to modernisation and Westernisation by the professionalization of its practitioners, starting with some of them studying for diplomas at North African universities where they would combine Western and Prophetic/traditional medicine.¹²⁴ Some of them have transformed themselves into modern traditional/alternative health centres, for example the the Al-Noor Islamic Medical Center in Atebubu.¹²⁵ Others have international links, among others Accra-based the West African Behavioral Health Addictions and Recovery Management (WABHARM) which is affiliated to the Ethnic Minority Behavioural Health Addiction and Recovery Management Foundation UK.¹²⁶ WABHARM applies since 2018 an Islamic self-help programme, *Millati Islami*, in its treatment of drug and alcohol dependency, misuse and mental health disorders.¹²⁷ Two of their most influential practitioners and their institutions in Accra, Dr Amin Bonsu and the Amen Scientific Herbal Hospital as well as Dr Rashid Hussain Salwat and the Salwat Health and Restoration Hospital and School, received high-esteemed awards from the West African Traditional and Alternative Medicine Practice Council for their services in 2020.¹²⁸ Dr Idris Sambare and his Hijama Herbal Clinic, in turn, received the Best Cupping Treatment Center of the Year award by the same organisation in 2022.¹²⁹

tice-council/. However, many sections of the 2021-version of the homepage were still 'under construction' when I tried to assess it.

- 124 See further Fadalulai Alhassan Ibrahim, *Islamic Healing in Ghana: A Study of the Salwat Health Restoration Hospital*, M.Phil. thesis, Department for the Studies of Religions, University of Ghana, 2018.
- 125 See further Al-Noor Islamic Medical Center, <https://www.facebook.com/profile.php?id=100070386603474>. The clinic was commissioned in October 2020, see "Dr. Bawumia Commissions Islamic Health Center in Atebubu," 19.10.2020, <https://utv.peacefmonline.com/pages/videos/202010/34654.php>, accessed 19.11.2022.
- 126 See further <https://www.mhinnovation.net/organisations/west-africa-behavioural-health-addictions-and-recovery-management>, accessed 12.11.2022. The coordinator (and main donator?) of *Millati Islami* is the Ghanaian Muslim entrepreneur and philanthropist Jibril Mohammed.
- 127 See invitation to fundraising, posted 27.3.2018, <https://www.facebook.com/profile.php?id=100068425915039>, accessed 12.11.2022.
- 128 Salwat Health Restoration Hospital and School FB 17.3.2020; Amen Scientific Herbal Hospital FB 18.3.2020. Imam Rashid operated his first clinic, the Rashidiyya Islamic and Herbal Clinic, in Tamale from 1993 to 2004. Ten years later, he established a new clinic, initially known as Salwat Health Restoration Centre, in Accra. See further Ibrahim, *Islamic Healing in Ghana*, 53–55.
- 129 Hijama Herbal Clinic, 7.8.2022, <https://www.facebook.com/hijamaherbalclinic>, accessed 17.11.2022.

Although existing, the (Sunni) Muslim presence in the Ghanaian health care landscape has been rather uneven. Some international Muslim charities have invested in the health sector, among others Qatar Charity, who has commissioned 30 clinics since 2019.¹³⁰ The commissioning of two new Islamic hospitals in fall 2022 created some public interest, especially when it was revealed that the Muslim hospital in Accra Newtown had been funded by one of President Nana Akufo-Addo's bodyguards. Some media commentators hinted that the First Gibrine Foundation was letter-box organisation for foreign investors as they claimed that the salary of a bodyguard was insufficient to fund the construction of an ultra-modern four-storey hospital.¹³¹ Nevertheless, the Muslim hospital started its operation in fall 2022. What is interesting with the two projects is they being an expression of Muslim self-empowerment in Ghana, reflecting the ambition of several local Muslim associations and organisations to establish similar institutions (see Table 8).

The *Islamic Sadaqa Foundation* (ISFOUND) initiated its 'Islamic Hospital Building Project' campaign. Initially established as a Kumasi-based *da'wa* organisation among the Muslim youth under the name Bank of Allah in April 2017, the group changed its name to Islamic Sadaqa Foundation when it started the hospital project and crowdfunding campaign in November 2019.¹³² Its kick-off appeal in December 2019 was to generate funds to buy the land for the planned hospital: "We need 40 000 Muslims to donate only Ghc1 each to support this rewardable project."¹³³ In early 2020, ISFOUND posted the architectural plans for the hospital project.¹³⁴ The first milestone of the campaign was reached in June 2020 when the Foundation received 8 acres of land as a donation from the chiefs at Bulenga, Upper West Region.¹³⁵ This changed the

130 "Qatar Charity opens two health centers in rural Ghana," 2.5.2023, <https://www.qcharity.org/en/qa/news/detailsinternational/21908-qatar-charity-opens-two>, accessed 5.12.2023.

131 "Akufo-Addo's bodyguard builds mega-hospital for the Muslim community in Accra," 29.9.2022, <https://www.peacefmonline.com/pages/local/social/202209/475089.php>; "How did Akufo-Addo's bodyguard amass wealth to build an 'ultramodern' hospital in Accra?—Dotsei Malor questions," 30.9.2022, https://www.theinsightnewsline.com/how-did-akufo-addos-bodyguard-amass-wealth-to-build-an-ultramodern-hospital-in-accra-dotsei-malor-questions/?utm_source=rss&utm_medium=rss&utm_campaign=how-did-akufo-addos-bodyguard-amass-wealth-to-build-an-ultramodern-hospital-in-accra-dots-ei-malor-questions, both accessed 19.11.2022.

132 <https://www.facebook.com/islamicsadaqafoundation>, 4.11.2019/13.11.2019, accessed 7.8.2021.

133 <https://www.facebook.com/islamicsadaqafoundation>, 28.12.2019, accessed 7.8.2021.

134 <https://www.facebook.com/islamicsadaqafoundation>, 3.2.2020, accessed 7.8.2021.

135 "2ND REPORT FROM TRIP TO WA, BULENGA, UPPER WEST REGION ON THE LAND ISSUE," <https://www.facebook.com/islamicsadaqafoundation>, 4.6.2020, accessed 7.8.2021.

TABLE 8 Islamic hospital projects in Ghana (status June 2023)

Group	Location	Launched	Funding	Status
Ashaiman Sadaqatul Jariya	Ashaiman (GAR)	2019	internal	Construction started, three floors (out of five) have be finished
Concerned Muslim Youth Association	Kata-Banawa (NER)		ICODEHS (Qatar Charity)	Construction started 2021, finished 2022
ICODEHS			Kuwait Zakat House	Commissioned clinics in Akweteman and Adenta, Greater Accra Region (before 2020)
First Jibril Foundation/1st Gibrine Foundation	Accra New-town (GAR)		First Jibril Foundation/1st Gibrine Foundation	Construction finished 2022
Fikrul Islam Association	Ashaiman	2020	Internal	Plan (school+clinic+masjid)
Ghana Islamic Health Foundation	? (Kumasi?)	2017	internal	fundraising since 2021
Muslim Health Workers Association Ghana	Kumasi Central Mosque Clinic	2020	Internal	Fundraising call 2020 (video/YouTube)
Ghana Islamic Youth Sadaqa Assocaition	?		internal	?
Iqra Foundation	?		? (Saudi donors?)	?
Islamic Mission Secretariat	Krobo (Techiman)	2015	internal	Fundraising in progress
Islamic Mission Secretariat	New Dormaa (Sunyani)	2015	Internal	Fundraising in progress
Islamic Sadaqa Foundation	Bulenga (UWR)		Internal + Peace Dawah Foundation	?
Jallo Youth Khidma Organisation	Prang		internal	?
Organisation of Islamic Education	Lahegu (NR)		?	?
Sadaqatul Jarriyya Association Ghana (Tijaniyya Hospital Project Campaign)	?		internal	Started 8/2021, fundraising started 2/2022
Ghana Muslim Mission	5 locations		(internal); A R Rahman Foundation	Ghana Muslim Clinic, Korle-Gonno, Accra, commissioned 12/2022
Zakat and Sadaqa Trust Fund	Takoradi	2021	Internal	(plan)
(local Muslim community)	Ahafo Ano South District		(internal)	(plan)
Light Mindset International	Accra	2022 (?)	Internal	Islamic Rehabilitation Centre started 7/2022

TABLE 8 Islamic hospital projects in Ghana (status June 2023) (*cont.*)

Group	Location	Launched	Funding	Status
Family of Malam Abu Salaga	Salaga	2022 (?)	Internal	Construction started 2022
ASWAJ Ashanti Region	Kumasi Zongo	2023	Internal + Peace Dawah Media	Plan for clinic announced 5/2023

outline of the campaign. In July 2020, a second campaign to raise funds for cement, of which the target was to reach 1000 bags of cement or more, called on people to donate 30 Ghana cedis,¹³⁶ which was raised to 40 Ghana cedis in October 2020.¹³⁷ In early 2021, the Foundation renamed the campaign as the ‘One million one Cedi campaign’, declaring its aim to mobilise one million members and projected to build five hospitals:

If we are able to reach out to one million members, then it means we are getting 1 million Ghana cedis in a month with each member donates 1 Ghana cedi, 12 million [Ghana cedis] in a year and 24 million [Ghana cedis] in two years. This amount is enough to build five ultra-modern Islamic hospitals Insha Allah.¹³⁸

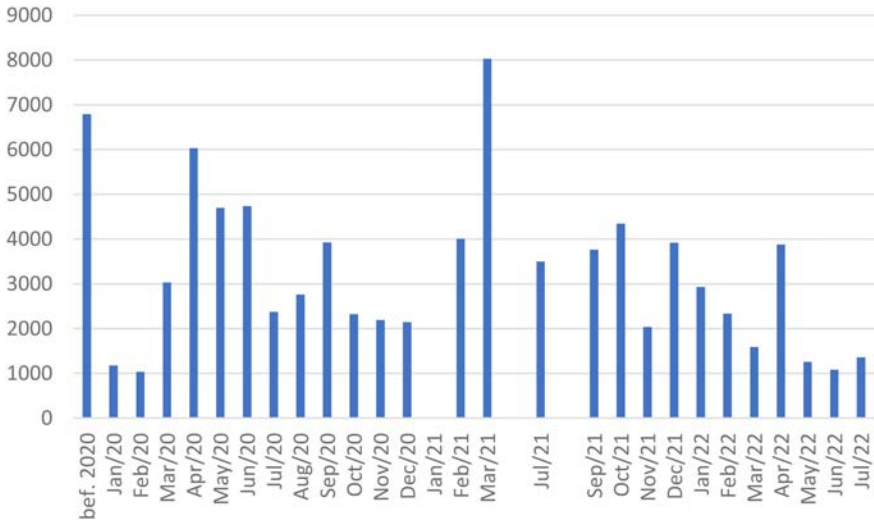
Until July 2021, ISFOUND used social media for rallying its supporters and provided monthly postings on their Facebook accounts about the donors and sums collected. In general, individual donations account between 5 and 20 cedis (0.8–3.2 USD) per month. In addition, it has posted balances and monthly financial reports on Facebook, see Graph 10. In May 2021, Peace Dawah Media boosted the ISFOUND hospital project, and Khalifa Faith underscored the need for Muslims to rally behind this and similar projects to enhance the empowerment of the Muslim communities:

I AM ALWAYS AVAILABLE TO SUPPORT ANY PROJECT IN ANY COMMUNITY./ SHOUTING AND COMMENTING ON SOCIAL MEDIA WL NOT SOLVE

136 <https://www.facebook.com/islamicsadaqafoundation>, 3.7.2020: #JUNE_SADAQA_ACCOUNTING, accessed 7.8.2021.

137 <https://www.facebook.com/islamicsadaqafoundation>, 5.10.2020: October Cement support Sadaqa towards the Islamic Hospital Building Project is ongoing, accessed 7.8.2021.

138 <https://www.facebook.com/islamicsadaqafoundation>, 31.3.2021: ISFOUND One million member mobilization, accessed 7.8.2021.



GRAPH 10 Sadaqa donations to ISFOUND Hospital Project (unit: GHS)
 SOURCE: ISLAMIC SADAQA FOUNDATION (ISFOUND), END OF YEAR ACCOUNT RENDERING OF ISLAMIC HOSPITAL PROJECT, DATED 2.1.2021; ISLAMIC HOSPITAL BUILDING PROJECT CAMPAIGN FEBRUARY 2021 SADAQA ACCOUNTING, DATED 4.3.2021; ISLAMIC HOSPITAL BUILDING CAMPAIGN ACCOUNT AS AT THE END OF APRIL 2021; SUPPORT RECEIVED JULY 2021; FUND RAISING FOR THE ISLAMIC HOSPITAL PROJECT CAMPAIGN, DATED 10.8.2022, ALL POSTED ON WWW.FACEBOOK.COM/ISLAMICSADAQAFUNDATION

OUR PROBLEM, THE ONLY WAY TO SOLVE OUR PROBLEM IS FOR US TO GO TO THE GROUND AND WORK TOWARDS WHATEVER WE CAN NOT ON SOCIAL MEDIA./ BEFORE YOU COMMENT OR SHOUT ON SOCIAL MEDIA, ASK YOURSELF FIRST, HOW CAN YOU USE YOUR PLATFORM TO RAISE MONEY AND BUY A LAND FOR MUSLIMS TO START./ HOW MANY HOSPITAL DO ANY ISLAMIC SECT HAVE IN GHANA?, HOW MANY ISLAMIC BANK DO WE HAVE?, HOW MANY UNIVERSITY DO WE HAVE?, ETC. THE ONLY THING WE HAVE IS PUTTING EACH OTHER ON HELL FIRE, FIGHTING AMONG SECT, BACKBITING, ENVY, INSULTING EACH OTHER AND BRINGING DIVISION WITH EACH OTHER./ WE ARE NOW BUILDING FIRST ISLAMIC SCHOOL FOR BLIND PLEASE SUPPORT US TO FINISHED IT./ IF YOU WISH TO SUPPORT THE ISLAMIC SADAQA FOUNDATION CONTACT THEM ON THEIR FACEBOOK PAGE./ THEY ARE HAVE A GREAT IDEA AND AIM./ I WILL KEEP POSTING ALOT ALL DAY INSHALLAH.¹³⁹

139 “Those who always say we don’t have ...”, 7.5.2021, <https://www.facebook.com/PeaceDawahMedia/>, accessed 5.12.2022.

In early June 2021, ISFOUND declared that the hospital building campaign so far had raised GHS 67,102.73 as *sadaqa*.¹⁴⁰ A few days later, Kalifa Faith issued a strong backing for the project on Peace Dawah Media.¹⁴¹

In 2022, ISFOUND changed the profile of its social media campaign. Already in September 2021, the organisation announced to invest in a small-scale rice milling company as a second source of income for the hospital project.¹⁴² In late December 2021, it created a GoFundMe account;¹⁴³ in January 2022, it organised a fund raising symposium in Wa.¹⁴⁴ In August, it posted an update of donations received from September 2021 to July 2022, totalling GHS 26.290.¹⁴⁵ In October 2022, it celebrated the sod cutting ceremony for the commencement at Bulenga,¹⁴⁶ and declared that the budget for finishing the first stage of its hospital project amounted to GHS 335,365, and renewed its campaign on Facebook: “if 10,000 generous people donate GHC 30 each it will be realize [*sic*] in no time in Sha Allah.”¹⁴⁷

The Zongo Medical Centre in Ashaiman, in turn, is a project spearheaded by the *Ashaiman Sadaqatul Jariya* (ASJ).¹⁴⁸ Established in 2019, the group consists of six diaspora founders (one residing in the USA, four in the UK and one in

140 Amount raised the end of May 2021, 3.6.2021, <https://www.facebook.com/islamicsadaqaFOUNDATION/>, accessed 30.12.2022.

141 “Those who always say we don’t have,” 7.5.2021, <https://www.facebook.com/PeaceDawahMedia>, accessed 21.8.2023.

142 Announcement of investment plan, 8.9.2021, <https://www.facebook.com/islamicsadaqaFOUNDATION/>, accessed 30.12.2022. It is not known, if ISFOUND ever materialized its investment of if the rice milling company still exists.

143 “Be the first donor,” 21.12.2022, <https://www.facebook.com/islamicsadaqaFOUNDATION/>, accessed 30.12.2022; “Support the Islamic Hospital Building in Ghana,” created 21.12.2021, https://www.gofundme.com/f/help-islamic-sadaqa-foundation-build-a-hospital?utm_source=facebook&utm_medium=social&utm_campaign=p_cp%20share-sheet&fbclid=IwAR3g4MkWFQXZRK59-vuB76c_7T56cyqvRngWiezdTKOsR-Uqc0MNUeBn-QA, accessed 30.12.2022. By the end of December 2022, the appeal had raised GBP 41 from five donors.

144 “Launching and Fundraising Symposium of the Islamic Hospital Building Project Initiative,” 28.12.2021, <https://www.facebook.com/islamicsadaqaFOUNDATION/>, accessed 30.12.2022.

145 “Fund raising of iron rods for the Islamic Hospital Building Campaign,” 10.8.2022, <https://www.facebook.com/islamicsadaqaFOUNDATION/>, accessed 30.12.2022.

146 “Islamic Hospital Building Project agenda,” 6.10.2022, <https://www.facebook.com/islamicsadaqaFOUNDATION/>, accessed 30.12.2022.

147 “Kindly support and share for Allah sake,” 9.10.2022, <https://www.facebook.com/islamicsadaqaFOUNDATION/>, accessed 30.12.2022.

148 Ashaiman sadaqatul jariya hospital project, video (in Hausa) 8.8.2021, <https://www.facebook.com/106080131094295/videos/225565766239513>, accessed 11.9.2021. “ASHAIMAN SADAQATUL JARIYAH have embarked on mission deliver a health clinic to the Muslim community in Ashaiman, Ghana,” <https://www.facebook.com/MakeZongoGreatAgainn>,

Nigeria) and since then engaged about 200 diaspora and local members. Most of the board members live in the USA (the chairperson, one of the deputies, the general administrator/manager) and the UK (the organiser as well as the treasurer), others in Antigua, Nigeria and Saudi Arabia. The only local board member is Usman Shaibu, who figures as secretary of ASJ. The objective of the group is to pool resources and casual donations to fund a variety of annual programmes, such as covering costs for Islamic funerals (including ambulance fees for taking the corpse of the deceased person to the hospital; Figure 38) alongside paying hospital bills of persons/families who cannot afford it. In addition, the group organises food and meat donations at Eid al-Fitr and Eid al-Adha (feeding about 500 persons, depending on the annual amount collected), distributes scholarships, and organises annual Quranic memorial competitions. Its flagship programme, however, is the Zongo Medical Centre.¹⁴⁹

Currently, there exists only one polyclinic for the about 250,000 inhabitants in Ashaiman. The Zongo Medical Centre, therefore, addresses not only the needs of the local Zongo community but fills a gap in the health care infrastructure in town. When finished, the Zongo Medical Centre will be run by a management board consisting of members from the ASJ as well as the local community (the imam, the Zongo Chief, a representative of the local Zongo youth organisation).¹⁵⁰

Construction started in 2019, initially funded by the ASJ apart from a GHC 20,000 donation from the Zongo Development Fund. The local government has so far not been capable to render any monetary assistance to the project while contributions from the local inhabitants have been very small as the local Zongo is a very poor community. Nevertheless, by October 2022, the basement as well as the first two floor have been finished (Figure 39).¹⁵¹

However, the project received an immense boost in 2021 when the Ashaiman-based social media group and NGO *Make Zongo Great Again* started to inform about the project;¹⁵² one year later, representatives of Peace Dawah

25.9.2019, accessed 4.8.2022; Video showing construction site, 6.11.2019, <https://www.facebook.com/AshaimanSadaqatulJariya/>, accessed 4.8.2022.

149 Interview with Usman Shaibu, General Secretary of Ashaiman Sadaqatul Jariya, Ashaiman, 16.10.2020.

150 Interview with Usman Shaibu, General Secretary of Ashaiman Sadaqatul Jariya, Ashaiman, 16.10.2020.

151 Interview with Usman Shaibu, General Secretary of Ashaiman Sadaqatul Jariya, Ashaiman, 16.10.2020.

152 "Ultra Modern Medical Center by Ashaiman Sadaqatu Jariyah Group 50% completed. Help needed" (12.9.2021), "The first purpose built hospital for Muslim fully funded by Ashaiman Sadaqatul Jariyah. (Charity Organisation made up of diasporans of Ashaiman.)



FIGURE 39 Ashaiman Islamic clinic project
PHOTO: HOLGER WEISS/2022

Media visited the site.¹⁵³ In July 2022, Make Zongo Great Again transmitted an ASJ fundraising ceremony,¹⁵⁴ targeted to collect GHS 2,805,884.63 (USD 376,629) for completing the building.¹⁵⁵ The ASJ fundraising event itself was partially successful; at least the CEO of Goodness Petrol pledged more than GHS 100,000

Work is currently at about 40% complete. May Allah help them complete it" (15.2.2022), video showing site of construction (11.3.2022), and "Ashaiman Sadaqatul Jariyah is building a state of the art Medical Centre in Ashaiman, Ghana. Ashaiman has over 250, 000 residents with only one public health facility (Ashaiman Polyclinic) and few private clinics. This new facility will help improve the overall health outcome of the people of Ashaiman and its environs. Please donate and spread the word to other potential donors" (6.7.2022), <https://www.facebook.com/MakeZongoGreatAgainn>, accessed 4.8.2022.

153 Peace Dawah Media postings and video on visit on location, 16.7.2022, <https://www.facebook.com/PeaceDawahMedia/>, accessed 30.12.2022.

154 Video: Opening prayers and chairman address at ASJ Fundraising Ceremony Towards Completion of the Zongo Medical Centre in Ashaiman, <https://www.facebook.com/MakeZongoGreatAgainn>, 16.7.2022, accessed 4.8.2022.

155 Letter in request for donations, posted on Facebook 28.5.2022, <https://m.facebook.com/groups/366653867383508/>, accessed 4.8.2022.

(USD 12,000) alongside cement and tips of sand.¹⁵⁶ In total, the ASJ managed to raise GHC 600,000.¹⁵⁷ As part of the fund raising campaign, the ASJ organised the “Thanksgiving Ashaiaman Zongo Medical Centre Cup Match” on 24 July 2022,¹⁵⁸ won by imams’ team!¹⁵⁹

Nevertheless, inflation and increasing cost for material have hampered the completion of the project. A new appeal for funds will be made for finishing the third and fourth floor, followed by another to pay for the equipment of the hospital, Usman Shaibu informed me when I interviewed him in October 2022. Target is set to start operating the hospital in two years (i.e., in 2024/25). The group aims to contact (foreign) philanthropists for funding salaries and additional equipment; another possibility is to sign a contract with the Ghana Health Authorities and receive government support. Apart from hiring local doctors and nurses, the idea is to invite foreign medical doctors to come and assist for a one month-period.¹⁶⁰

The Kumasi Central Mosque Clinic, in turn, was commissioned in February 2020.¹⁶¹ A few months later, the *Muslim Health Workers’ Association* started a fundraising campaign to provide for furniture and medical equipment, resulting in a substantial donation by the politician Muntaka Mubarak, MP for Asawase in October 2020.¹⁶² The *Ghana Islamic Health Foundation* (GIHF) initiated its Islamic Hospital Project in December 2017 when it received its Certificate of Incorporation and Certificate to Commence Business and posted the design plan of the hospital on Facebook.¹⁶³ GIHF’s previous activities had focused on the eradication of AIDS and STDs in Muslim communities, while

156 Video: CEO of Goodness Petrol pledges to Zongo Medical Centre, <https://www.facebook.com/MakeZongoGreatAgainn>, 16.7.2022, accessed 4.8.2022.

157 Interview with Usman Shaibu, General Secretary of Ashaiaman Sadaqatul Jariya, Ashaiaman, 16.10.2020.

158 Poster on “Thanksgiving Ashaiaman Zongo Medical Centre Cup Match”, 24.7.2022, <https://www.facebook.com/profile/100003689019872/search/?q=Ashaiaman%20Zongo%20Medical%20Centre%20Cup%20>, accessed 30.12.2022.

159 Interview with Usman Shaibu, General Secretary of Ashaiaman Sadaqatul Jariya, Ashaiaman, 16.10.2020.

160 Interview with Usman Shaibu, General Secretary of Ashaiaman Sadaqatul Jariya, Ashaiaman, 16.10.2020.

161 Video announcing the commission of new Kumasi Central Mosque clinic, 11.2.2020, Peace Dawah Media, <https://www.facebook.com/watch/?v=487878638559704>, accessed 5.12.2022.

162 Photo and text of donation, posted 4.10.2020, <https://www.facebook.com/zongoghnews/photos/a.106727241129494/15429153039769/?type=3>, accessed 5.12.2022.

163 <https://www.facebook.com/Ghana-Islamic-Health-Foundation-165526770663949/>, 19.12.2017, 20.12.2017, accessed 27.9.2021.

its long-term objective listed the establishment of a teaching hospital. Continuing with its HIV/AIDS campaign in the following years,¹⁶⁴ it kick-started its fundraising campaign for the hospital project on Facebook on 26 June 2021.¹⁶⁵

The *Jallo Youth Khidma Organisation* (JYKO), the youth wing of the Tijaniyya Jallo founded by Sheikh Khairu Abdullahi Maikano, the leader of the Tijaniyya Muslim Council of Ghana, decided to transform and institutionalise the health screening exercise it provided for participants at Mawlid and Tilawa celebrations at Prang into a standard health facility.¹⁶⁶ Sheikh Khairu Abdullahi Maikano envisions the projected Baaba Geewa Memorial Hospital to serve all inhabitants of Prang and calls all his followers to join JYKO and raise funds for the realisation of the project.¹⁶⁷

Voice of Zongo International (VOZI), in turn, lists among its long-term objectives the ambition to establish hospitals.¹⁶⁸ In contrast to the other hospital projects, VOZI's fundraising campaign has (as yet/early 2022) not been launched, nor has the organisation concretised its plans yet. However, both JYKO and VOZI address an international audience, the former towards Sufi-followers of Sheikh Khairu Abdullahi Maikano, especially in Europe and North America. The latter lists branches in Ghana, USA, Germany, the United Kingdom, Italy, Belgium, Spain, Canada, Finland, Nigeria and the United Arab Emirates.¹⁶⁹ The least known is the hospital project of the *Iqra Foundation for Education and Development*, apart from an announcement about its intention to build "the first Muslim hospital in Ghana" on Hamza TV in September 2020.¹⁷⁰

The *Ghana Muslim Mission*, in turn, has for long envisioned to build at least five health centres at various locations in Ghana. The first of its Ghana Muslim

164 <https://www.facebook.com/Ghana-Islamic-Health-Foundation-165526770663949/>, fundraising for HIV/AIDS campaign 2018–2019, 20.10.2017; announcement of HIV/AIDS conferences in Tamale 23.4.2018, Kumasi 25.5.2018, and Western Region North 25–28.6.2018, 5.12.2017, accessed 27.9.2021.

165 <https://www.facebook.com/Ghana-Islamic-Health-Foundation-165526770663949/>, 26.7.2017 accessed 27.9.2021.

166 Call by Jallo Youth Khidma Organisation, posted 6.11.2019, 8.1.2020, <https://www.facebook.com/jallooyouth/>, accessed 16.12.2021.

167 Letter from Sheikh Khairu Abdullah Maikano, posted 5.11.2019, <https://www.facebook.com/jallooyouth/>, accessed 16.12.2021.

168 Outline of medium and long-term plan of VOZI, 2.11.2021, <https://www.facebook.com/VOZIWorld/photos/639990260703017>, accessed 16.12.2021.

169 VOZI President Alhaji Abdullahi Usman, CEO of Karima Enterprise, call to every Zongo citizen to join the organization, posted 10.8.2021, https://www.facebook.com/VOZIWorld/?ref=page_internal, accessed 16.12.2021.

170 "Iqra Foundation West Africa to construct the first Muslim hospital in Ghana," <https://www.facebook.com/watch/?v=317021896250995>, 14.9.2020, accessed 3.2.2022.

Clinics started its activities in December 2022, being a joint project with the US Muslim charity Ar-Rahman¹⁷¹ Foundation.¹⁷² The collaboration with the Indian charity had already started during the summer and autumn of 2022 when the GMM and Ar-Rahman Healthcare organised free health screenings at various locations in Accra.¹⁷³ Their next plan is to build a full-fledged hospital.¹⁷⁴

The most recent (as per July/December 2023) hospital projects include those at Lahagu in Tamale (initiated by the *Organization of Islamic Education* in early 2021),¹⁷⁵ the Tijaniyya Hospital at Asokore in Kumasi (initiated by the *Sadaqarul-Jarriyya Association Ghana* in August 2021),¹⁷⁶ the Islamic hospital project initiated by the imams and Zongo chiefs in the Ahafo Ano South East District (launched in June 2022).¹⁷⁷ Others are the Islamic clinic project in Salaga (initiated by the family of Malam Abu Salaga),¹⁷⁸ the envisioned hospital project at Takoradi by the *Zakat and Sadaqa Trust Fund*,¹⁷⁹ and the Kumasi

171 The US Muslim charity Ar-Rahman Foundation is not to be confused with the Ghanaian Ar-Rahman Foundation (<https://www.facebook.com/SulaimanIbrahim124/>).

172 About Ghana Muslim Clinic, <https://www.ghanamuslimclinic.org/about/>, accessed 13.12.2022. Interestingly, the Ghana Muslim Clinic homepage provides a link to the homepages of the GMM and the Ar-Rahman Foundation. However, the latter one opens the homepage of the Indian charity A R Rahman Foundation, not to the US Muslim charity. Earlier news reports, however, clearly state that the GMM has been collaborating with the US Muslim charity.

173 “GMM organizes free health screening for Korle-Gonno community,” 27.6.2022, <https://tigpost.co/gmm-organizes-free-health-screening-for-korle-gonno-community/>; “Ghanaians charged to take responsibility of their health,” 5.12.2022, <https://gna.org.gh/2022/12/ghanaians-charged-to-take-responsibility-of-their-health/>; both accessed 28.5.2024. The latter health-screening event was in collaboration with The Light Foundation.

174 About Ghana Muslim Clinic, <https://www.ghanamuslimclinic.org/about/>, accessed 13.12.2022.

175 (Video) Appeal to the general public for support in the construction of an Islamic hospital at Lahagu, Tamale, 9.1.2021, as well as (video) Islamic hospital underway—electricity has been extended to the site and water is now the next to consider, 6.2.2021, <https://www.facebook.com/oieghana/>, accessed 3.2.2022. No further updates posted on Facebook.

176 See video: “TIJANIYA SECT OF GHANA CUT SOD IN BUILDING TIJANIA HOSPITAL IN ASOKORE, 31.8.2021,” <https://www.facebook.com/watch/?v=994659907994088>, accessed 12.11.2022.

177 “Muslims community to build Islamic hospital in Ahafo Ano South East District,” 22.6.2022, <https://www.youtube.com/watch?v=VyaJohG8QDQ>, accessed 26.8.2022.

178 Video promoting the Salaga Islamic clinic, posted 23.7.2022, <https://www.facebook.com/PeaceDawahMedia>, accessed 5.12.2022.

179 P.K. Yankey, “Muslims urged to support in raising funds for the vulnerable,” 12.5.2021, <https://gna.org.gh/2021/05/muslims-urged-to-support-in-raising-funds-for-the-vulnerable/>, accessed 14.8.2022. In addition, the ZSTF envisions to build a healthcare centre, see <https://www.zakatfund.org.gh/zakat-and-sadaqa-trust-fund/planned-projects/>.

Zongo hospital project of the ASWAJ Ashanti Region.¹⁸⁰ The Tijaniyya Hospital project can be traced an announcement by the Youth Wing of the Tijaniyya Muslim Movement made at 65th birthday of Zaeem Sheikh Abdul Wadud Harun, the spiritual father of the Tijaniyya Muslim Movement, in 2017.¹⁸¹ Similar to the ISFOUND project, its fundraising campaign is organised by making use of social media, highlighting to its members that the project will serve for all participant as *sadaqa jariya*. The aim is to gather 2,000 members on a WhatsApp platform.¹⁸² Each member is expected to donate at least GHC 2 each Friday. The first aim of the group was to acquire at least 2 acres of land in 2022. By the end of September 2022, the group had collected about GHC 4,320.¹⁸³

5 The Biodigester Toilet Project

The Kasoa-based *Islamic Organisation for Humanity and Development* is a newcomer among the nation's Muslim NGOs in Ghana. Although I have not been able to trace its roots, it is likely that being an initiative of a local youth movement. The group established a Facebook account in November 2019, perhaps after it transformed itself into an organisation. In February 2020, the organisation received its certificates of incorporation,¹⁸⁴ recognition as a national NGO, and commencing business by the Department of Social Welfare.¹⁸⁵

The objectives of the Islamic Organisation for Humanity and Development articulate the necessity of a developmental intervention for empowerment. Echoing the UN Sustainable Development Goals, the organisation strives to mobilise resources to provide access to basic services in underdeveloped and deprived communities. It aims to reach this goal by building partnerships “to develop innovative schemes for initiatives and sustainable solutions” to empower these communities.¹⁸⁶ The organisation lists five objectives as its

180 <https://www.facebook.com/PeaceDawahMedia>, 16.5.2023, accessed 21.8.2023.

181 “Tijaniyya youth pushes for Muslim hospitals in Ghana,” 23.10.2017, <https://citifmonline.com/2017/10/tijaniyya-youth-pushes-for-muslim-hospitals-in-ghana/>, 12.11.2022.

182 Tijaniya Hospital Project Campaign, 4.3.2022, <https://www.facebook.com/profile.php?id=100080056492419>, accessed 12.11.2022.

183 Tijaniya Hospital Project Campaign, 1.3.2022, 17.3.2022, 30.3.2022, 13.5.2022, 30.9.2022, <https://www.facebook.com/profile.php?id=100080056492419>, accessed 12.11.2022.

184 <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/279769436801210>, accessed 23.8.2021.

185 <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/279769753467845>, accessed 23.8.2021.

186 Vision, Islamic Organization for Humanity and Development, poster posted 8.4.2020,

main areas of the planned intervention. Three of them are typical of Muslim NGOs, namely the provision of clean water, health care and educational support. The two others are rarely among the objectives of Muslim NGOs in Ghana. Both are on top of the agenda of the Islamic Organisation for Humanity and Development. The first is an innovative intervention to end open defecation by supporting households to own a biodigester toilet at half the cost. The second one aims to empower less privileged groups with interest-free financial and technical resources, being a form of an Islamic micro-finance scheme.¹⁸⁷ Apart from the two infrastructure projects, the Islamic Organisation for Humanity and Development announced two crowd-funded initiatives in April 2020. The Economic Empowerment Initiative is an Islamic micro-finance project to provide crowd-funded interest-free loans for groups and business start-ups in addition to free training workshops and seminars. The Crowd Farming Initiative, in turn, includes three projects, namely the 'one goat campaign', the 'raised pound fish farming' and the 'zero-grazing livestock capital'.¹⁸⁸

Nevertheless, the Islamic Organization for Humanity and Development is, at its core, a Salafi *da'wa* organisation with close international and transnational connections. In October 2020, it posted a video on Facebook about constructing its Islamic centre block in Kasoa. The one-million USD project is funded by "our Islamic Organization partners", it says, and will contain several facilities, including classrooms, a mosque, a hostel, a conference hall, a 120 cubic biogas plant, an administrative office, an office for the NGO, teaching staff accommodation, and a kitchen and eating area.¹⁸⁹ In addition, it posted several calls from US American Muslim groups, among others in New York City, in support of their Islamic centre project and sermons and lectures from the Darul-Hadith and Darul-Tawheed centres in Ghana, indicating the global interlinkage of various Muslim groups.

The biodigester toilet project is linked to a similar one initiated by two NGOs, the *Humanitarian Islamic Foundation Africa* and SBP Biogas. The latter initiative aims to provide biodigester toilets to households at a half-price and is sup-

<https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/209327107178777>, accessed 23.8.2021.

187 Objectives, Islamic Organization for Humanity and Development, <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/209327140512107>, 8.4.2020, accessed 23.8.2021.

188 Call to register for crowd-funded initiatives, Islamic Organization of Humanity and Development, poster posted 8.4.2020, <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/209327163845438>, accessed 23.8.2021.

189 Video posted on Facebook, 5.10.2020, https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/?ref=page_internal, accessed 23.8.2021.

ported by several national and international donor partners, including the Government of Ghana, the Organization of Islamic Cooperation, the Islamic Development Bank, Zakat Foundation of America, and Islamic Relief.¹⁹⁰ The Islamic Organization for Humanity and Development, in turn, launched its biodigester toilet project in April 2020,¹⁹¹ alongside the community and household water project, i.e., the drilling of boreholes.¹⁹² Finally, the group announced the start of the African Sanitation Solution Project in October 2020. The project provided a mix of household biodigester toilets, community biogas toilets and community boreholes, with a pilot project in the Sekondi-Takoradi metropolitan area.¹⁹³ At the same time, another Muslim NGO in Kumasi, the *Serve Humanity Foundation*, arranged a biodigester toilet and biogas skills training project for 300 participants.¹⁹⁴ The *MS-Hayat Foundation*, in turn, announces on its Facebook page to support toilet building but provides no further information if it has started any construction projects.¹⁹⁵ Unfortunately, I have not been able to find any information on whether these various initiatives ever transformed into concrete inputs.

Nevertheless, the promotion of biogas toilets received a new boost when the Greater Accra Metropolitan Area Sanitation and Water Project, GAMA-SWP, started to improve the sanitary system in low-income areas (i.e., the Zongo communities).¹⁹⁶ A key component of the project is the construction and installation of biogas toilets in individual households. In early 2022, the Kumasi Metropolitan Assembly (KMA) adapted the project. Ten months later, 4,300 biogas toilets had been constructed in Kumasi whereas over 35,000 households had received one in Accra at this point. In addition, the Office of the Ashanti Regional Chief Imam organised a session with all imams and Zongo chiefs in the Greater Kumasi Area in October 2022, resulting in the inaugu-

190 <https://www.facebook.com/Humanitarian-Islamic-foundation-Africa-895744047441085/>, 16.9.2019; <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/165166071594881>, 9.2.2020, both accessed 23.8.2021.

191 <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/204989777612510>, 2.4.2020, accessed 23.8.2021.

192 <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/>, 4.4.2020, accessed 23.8.2021.

193 <https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/342968000481353>, 5.10.2020, accessed 23.8.2021.

194 <https://www.facebook.com/Serve-Humanity-Foundation-Ghana-117563329644005/photo/s/401455211254814>, 25.9.2020, accessed 14.1.2022.

195 MS-Hayat Foundation areas of operation, 13.11.2020, <https://www.facebook.com/profile.php?id=100070446070386>, accessed 15.12.2022.

196 The GAMA-SWP was enabled through a USD 150 million grant to the Government of Ghana, see <https://www.gamaswp.org/about-us/>, accessed 15.12.2022.

ation of ZOLAOD, the *Zongo Leaders Against Open Defecation*.¹⁹⁷ The aim of the coalition is to replicate the GAMA-SWP, above all the installation of affordable household toilets, in the Kumasi area. Their main objective is to curb open defecation, to sensitise and orient the local imams about the scope, result and expected impact of the project, and to help the KMA to identify and convince households about the relevance of the project.¹⁹⁸

6 A Community Resource Centre, a Community Library and the Plastic4Education Project

Three recent initiatives stand out as innovative enlargements of the spectrum of Muslim self-empowerment. Two of them are urban-based and located in Accra, namely a community-centre project spearheaded by a consortium of a local and a foreign Muslim NGO as well as alongside the communal library project of the ICODEHS. The third one is a rural educational infrastructure project by a Muslim-led youth movement encapsulating the recycling of plastic bottles in Volta Region.

The two urban projects have already made headlines. On 12 May 2022, the National Chief Imam Sheikh Dr Osman Nuhu Sharubutu cut the sod for the construction of a new four-storey community centre in Nima, Accra. The project is the brainchild of a local community NGO, *Cin Gaban Nima*, in partnership with the Ghanaian-German NGO Aminu Initiative. Speaking at the Sod Cutting Ceremony, Dr Faisal Garba Muhammad of the Board of Directors of Cin Garba Nima informed that their ambition was to raise USD 100,000 to complete the project, and called members, friends, local NGOs and external donors to support the initiative.¹⁹⁹

Echoing its Hausa name, growth and progress, the ambition of the organisation is to promote women and youth empowerment and girl education in Nima.²⁰⁰ The present NGO was reorganised in 2021 although already its pre-

197 Laud Nartey, "Coalition of Zongo Leaders Against Open Defecation calls on Chief Imam for support," 6.10.2022, <https://3news.com/coalition-of-zongo-leaders-against-open-defecation-calls-on-chief-imam-for-support/>, accessed 15.12.2022.

198 "Coalition of Zongo Chiefs formed to embrace GAMA-SWP," 9.10.2022, <https://www.theghanareport.com/coalition-of-zongo-chiefs-formed-to-embrace-gama-swp/>, accessed 15.12.2022.

199 Hafsa Obeng, "Chief Imam cuts sod for community centre in Nima," 13.5.2022, <https://gna.org.gh/2022/05/chief-imam-cuts-sod-for-community-centre-in-nima/>, accessed 3.8.2022.

200 <https://www.linkedin.com/company/cin-gaban-nima/>, <https://www.facebook.com/cingabannima>, accessed 3.8.2022.

decessor had been a long-term partner of the 2006-established Aminu Initiative.²⁰¹ The present project to build and run a community-owned resource centre encapsulates the ambition of both organisations to promote social transformation.²⁰² Hailed in an editorial of the Daily Guide Network as an important step to address and counteract the marginalisation of the Zongo youth, its critical observer reminded “[...] while we commend the brains behind the initiative whose core objectives are providing education to especially the girl-child in the Zongo ambience, mental health support among others, we demand of the community leaders to seize the opportunity and run with it.”²⁰³

The ICODEHS, in turn, is building a three-storey communal library in Kotobabi, Accra. In contrast to the main bulk of its various foreign construction projects funded by foreign donors (mosques, boreholes, schools), this project is wholly funded by its own resources. In an interview to the Ghanaian Times, Sheikh Mustapha Ibrahim noted that the library was to be stocked with 30,000 books in all academic fields plus an attached computer centre as well as a centre for the study of religions. His vision, he further revealed that the ICODEHS planned to build library complexes in all sixteen regional capitals to complement the efforts of the government at promoting education in the country.²⁰⁴

The third novel initiative is the Plastic4Education project launched by *Social Youth Drive Foundation* (SYDF) in 2020. The Accra-based organisation is a typical secular Muslim youth-led and youth-focused movement, founded by Adiza (Khadija) Abdul-Rafia Muhammad. In its first posting on Facebook in January 2019, the group promoted an annual youth gathering on education and culture in Accra, and underscored the inclusion of youth when promoting peace, tolerance and sustainable development.²⁰⁵ At the same time, the group made its first rural outreach programme, being a skills training workshop for women to generate their own income.²⁰⁶ Neither its rural outreach trips nor its 2019

201 “Meet our partner—Cin Gaban Nima,” <https://www.aminu.org/work>, accessed 3.8.2022.

202 A.R. Gomda, “NGO Lights Up Nima,” <https://dailyguidenetwork.com/ngo-lights-up-nima/> 13.5.2022, accessed 3.8.2022.

203 Kevin Brown, “Empowering the Marginalised—DailGuide Network,” 13.5.2022, <https://www.247acemedia.com/empowering-the-marginalised-dailyguide-network/>, accessed 3.8.2022.

204 Salifu Abdul-Rahman, “ICODEHS constructing 3-storey library complex in Accra,” 5.3.2020, <https://www.ghanaiantimes.com.gh/icodehs-constructing-3-storey-library-complex-in-accra/>, accessed 15.3.2022.

205 Posting 11.1.2019, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

206 Postings on ‘Tie and Dye’ workshop in Bewase, Eastern Region, 18.1.2019, beads training

Youth Cultural Festival in Tamale had any religious undertones.²⁰⁷ Instead, SYDF embarked after its Youth Cultural Festival on an ambitious journey to embrace the UN Sustainable Development Goals by partnering the IBYEGlobal Foundation in its Economic Venture for Empowerment (EVE) project, i.e., to help economically marginalized young persons to learn a vocational skill and work as employees after the training.²⁰⁸

Early in 2020, SYDF made its first posting on Facebook on its new 'Classrooms in Bottle' initiative. The idea was to collect one million plastic bottles and use them as building material for classrooms in Agbozume, Keta South Municipality, Volta Region. The aim was ambitious:

We want to create an environment which is free from plastic waste and at the same time we are recycling the plastic into something which will be of great importance to us. And we are on our way to delivering the first of our ecofriendly alternative learning spaces for disadvantaged children in hard-to-reach communities! We aimed at creating accelerated learning and empowerment opportunities to enable these children develop foundational literacy, numeracy and cognitive competencies.²⁰⁹

Initially, the plan was to collect the bottles by the end of April 2020.²¹⁰ In February, the 'One Cedi' project, i.e., a call to contribute one cedi to the plastic bottle classroom project, was added to the campaign.²¹¹ In March COVID-19 struck, SYDF started to make liquid soap and hand sanitizers to be handed out to people in the street but then the national lockdown put all activities on hold.²¹² In June, the Classroom in Plastic project resumed,²¹³ renamed as

at Ada-Foah, 6.2.2019, leather works training at Swedru, 17.3.2019, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

207 See postings on the SYDF Youth Cultural Festival, 18.4.2019 and 19.4.2019, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

208 Announcement of EVE-project, 30.4.2019, announcement about the Youth Empowerment Skills Training in Ejisu, 8.12.2019, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

209 What difference can a bottle of plastic make, 13.1.2020, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

210 See poster Classrooms in Bottles, 13.1.2020, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

211 See poster One Cedi Project, 13.2.2020, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

212 See poster on fight against Corona virus, 20.3.2020, declaration on postponement of all activities, 22.3.2020, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

213 Announcement 18.6.2020, 24.7.2020, video on project, 28.6.2020, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

Plastic4Education in August 2020.²¹⁴ At this point, the Opoku Gakpo Foundation and the Care Right Foundation joined the project (and made headlines).²¹⁵ In November, the project team contested and won the SDG Innovation Challenge.²¹⁶ The campaign as well as the building of the plastic bottle classrooms continued in 2021 and 2022.²¹⁷ In April 2022, Earthday.org Africa linked up with #Plastic4Education.²¹⁸

7 Developing Hohoe Zongo

The *Hohoe Zongo Development Association* (HOZDA) is an example of a local group that extensively has made use of social media to connect with member who reside outside Hohoe Zongo. Incepted in 2010, the group established a Facebook account one year later. At this point, HOZDA had branches in Hohoe, Accra and Kumasi, and had organised a clean-up exercise in the Zongo, donated books to local schools and organised a medical screening event alongside launched the HOZDA Educational Fund.²¹⁹ In 2012, HOZDA made its first online appeal; the organisation called on its members and sympathisers to donate cash in support of the Zongo community to purchase 28 plots of land for cemetery development.²²⁰ Half a year later, it declared that the objective was

.com/socialyouthdrivefoundation/, accessed 15.12.2022; “Ghana: Social Youth Drive Foundation to construct schools with waste plastic bottles,” 30.7.2020, <https://africanpostonline.com/ghana-social-youth-drive-foundation-to-construct-schools-with-waste-plastic-bottles/>, accessed 15.12.2022.

214 See poster #Plastic4Education, 19.8.2020, 7.1.2021, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

215 “OGF, CRF, SYDF to construct schools with plastic waste,” 30.7.2020, <https://newsghana.com.gh/crf-ogf-sydf-to-construct-schools-with-plastic-waste/>; “3 NGO’s to construct classrooms with plastic waste,” 2.8.2020, <https://thenewindependentonline.com/2020/08/02/3-ngos-construct-classrooms-with-plastic-waste/>, accessed 15.12.2022.

216 Posting 6.11.2020, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

217 See posting and video, 9.8.2021, 30.9.2021, video animation 22.10.2021, posting 31.8.2022, <https://www.facebook.com/socialyouthdrivefoundation/>, accessed 15.12.2022.

218 <https://www.earthday.org/earthday-org-africa-partners-with-social-youth-drive-foundation/>, accessed 15.12.2022; the homepage was defunct by May 2024.

219 “Achievements of HOZDA since its inception in 2010,” <https://www.facebook.com/groups/hozda>, 19.2.2012.

220 “Special appeal for fund,” 28.12.2012, <https://www.facebook.com/groups/hozda>, accessed 26.5.2022. The group had already raised GHC 7,800 but hoped to collect more than GHC 40,000 to cover the total costs of the project. Three months later, HOZDA announced that it had raised GHC 8,000 and announced the target to be GHC 10,000 (<https://www>

not only to have a cemetery for the Zongo but also to build a hospital.²²¹ At the end of the year, the group launched its second fundraising campaign, calling its members to donate GHC 2,000 for finishing the renovation of the Zongo community library.²²² When the cemetery campaign was successfully ended in July 2013, HOZDA called upon its members to contribute to the second phase of the library project and appealed for donations of computers and books as well as for cash donations to its educational fund.²²³ In addition, it posted an appeal for cash donations to fund the free medical screening at the Third HOZDA Homecoming in October 2013.²²⁴

In retrospect, 2013 marked the breakthrough for HOZDA. It had successfully completed two fundraising campaigns, its educational fund had started to offer scholarships, and it had donated food items to victims of the Hohoe crisis and, finally yet importantly, had become a registered and recognised association. Its management team, therefore, decided to raise the stakes and declared HOZDA's new objectives to procure an ambulance, to sponsor and furnish a clinic in the Zongo, and to sponsor an ITC centre for the community.²²⁵ In 2014, it launched a fund raising programme for the education fund, starting with a GHS 1,000 donation by its board chair and to be complemented with quarterly donations by its members towards the fund.²²⁶ The fund raising programme was further boosted in the next year when HOZDA started to arrange special fund raising dinners to support its education fund with coupon valued from silver tickets, valued GHC 30, up to VVIP tickets, valued GHC 500.²²⁷

HOZDA's campaigns and efforts paid off. The ambulance arrived in July 2015; the community library was functioning at full capacity in January 2016.²²⁸ To

.facebook.com/groups/hozda, 31.5.2012). At the end of the year, HOZDA had come up with 60 percent of its cash contribution for the purchase of 50 plots of land, see "Hozda 202 achievements in retrospect," 31.12.2012, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

221 <https://www.facebook.com/groups/hozda>, 12.6.2012.

222 "Refurbishment of Hohoe Zongo Community Library—funded by HOZDA!" 29.12.2012, 10.1.2013, 1.2.2013, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

223 "Congratulations to HOZDA members and sympathizers," 6.7.2013; "Appeal for fund," 27.7.2013, 12.8.2013, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

224 Appeal posted 22.9.2013, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

225 "HOZDA achievements since inception 3 years ago," 26.12.2013, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

226 "Fulfilment of promise by HOZDA toward education fund," 4.12.2014, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

227 "Fund raising dinner," 24.5.2015, 6.6.2015, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

228 "Hohoe Zongo ambulance is finally here," 13.7.2015; "HOZDA library now functioning at full

sustain the various projects undertaken by the association, HOZDA's general assembly decided that all members were to be voluntarily registered as executive directors and that each of them was to be prepared to pay a minimum of GHC 5 every month to the association.²²⁹ One year later, an interim investigation of the association's activities showed an impressive list of achievements. It had purchased 42 plots of land for the cemetery, facilitated provisioning of Hohoe Zongo clinic, provided Hohoe Zongo library and equipped it with modern books and 10 computers as well as kick-started ICT training, provided scholarships as well as free exercise, Islamic and English books to schools, provided free medical screening and free medicines (in 2011 and 2014). In addition, it had sponsored a tick tree plantation in HOZDA plot of land for afforestation purpose, organised a forum on drug abuse and teenage pregnancy (in 2012), another on entrepreneurship and start-up capital, organised Qur'an memorisation competition (in 2015) and a football gala cup, alongside sanitation and clean-up exercises (in 2011, 2012, and 2013).²³⁰

Propelled from its previous achievements, HOZDA decided to raise the stakes even further in its 5-year strategic development plan. Its prime target was to expand the scholarship scheme to cover more people from basic to university level and nursing. Further, it planned to provide its ICT centre with more computers and internet facilities, to modernise and equip its library with modern books and a trained librarian. In addition, it scheduled to transform the Hohoe Zongo two basic schools to model schools and ensure that all children, boys and girls, access and complete Primary and Secondary education alongside eliminating gender disparity in all levels and ensure gender equality by 2021. Another goal is the expansion and improvement of Islamic education to ensure all children and adult have Islamic literacy. Moreover, it aims to collaborate with Hohoe Municipal Health Directorate for the expansion of Hohoe Zongo clinic to polyclinic status alongside to institute free annual medical screening exercises. Finally, it envisions to collaborate with the Intercity and Zongo Ministry for sanitation improvement in the Zongo as well as to start construction of HOZDA Senior High School, as well as to establish a counsel centre for advising the Zongo youth on career development and the dangers of drug abuse and teenage pregnancy.²³¹

capacity," 19.1.2016, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

229 "Minutes and resolution agreed in January 2016," 1.2.2016, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

230 "HOZDA achievements since 2010," 19.4.2017, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

231 "Highlight of 5 year HOZDA strategic plan (2017-2021)," 27.4.2017, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

A prime target was the expansion of Hohoe Zongo clinic. In January 2019, HOZDA added a new maternity block to the clinic and the organisation made a call to its members for cash contributions to buy equipment.²³² One month later, HODZA made a substantial donation of items to the clinic, including modern hydraulic beds, a delivery set, sterilization drums, drips stands, a wheel chair, steel benches, a double door fridge, a bathroom water heater as well as office tables and chairs.²³³ One year later, the association decided to upgrade its 5-years plan and introduced a new ten-year project: to acquire ten plots of land for a future HOZDA education complex, hospital and social centre.²³⁴

However, the COVID-19 pandemic put all plans to a rest. Instead, HOZDA launched a COVID-19 fund and the HOZDA Health Team cooperated with government health authorities in combatting the virus by distributing face masks, gloves and hand washing equipment, educating twelve subcommittees on COVID-19 prevention in local languages (Kotokoli, Hausa, Dagbali, and Ewe) and helping to enforce the ban on community gatherings and to ensure COVID-19 protocols.²³⁵ The measures taken by the health team were impressive: the virus affected none of the inhabitants in the Zongo by May 2020.²³⁶ The efforts to prevent the virus from spreading continued during the summer of 2020, and HOZDA donated thermometer guns to the four mosques in the city as well as distributed over 1,000 facemasks freely to market women.²³⁷

HOZDA returned to its “normal” activities in August when it donated hospital equipment to Hohoe Zongo clinic, including three wheelchairs, 20 pieces of white bedspread and a health-o meter.²³⁸ During Ramadan 2021, it launched a new initiative, the HOZDA Zakatul Fitr Project, aimed to support 140 poor households with rice, oil and tomato paste.²³⁹ In 2023, its aim was to collect

232 “Equipment needed urgently,” 9.1.2019, 29.1.2019, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

233 “HOZDA Donation of hospital equipments,” 9.2.2019, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

234 “Agenda for discussion,” 26.1.2020, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

235 “Report of HOZDA Health Team activities in Hohoe Zongo on COVID-19,” 17.4.2020, 22.4.2020, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

236 “HOZDA IDR FITIR 2020 message,” 24.5.2020, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

237 “HOZDA donation of COVID-19 PPEs to Hohoe Municipality Central Mosques,” 6.7.2020, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

238 “HOZDA donation of hospital equipment to Hohoe Zongo Clinic,” 10.8.2020, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

239 “HOZDA Zakatul Fitr Project 2021,” 13.5.2021, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

GHS 34,000. In the end, over 160 poor households in Hohoe Zongo benefitted from the HOZDA Zakatul Fitr 2023 distribution. Furthermore, the association introduced the HOZTEC Coding for Kids event in April 2023, being an initiative of the Hohoe Zongo Tech Community to give children between 10 and 19 free basic computer programming.²⁴⁰

HOZDA's impressive record and achievements by and large an outcome of extremely motivated members. The association has made best use of social media—as a vehicle for communication, inspiration and, most importantly, continuous reporting. Its members, supporters and sympathisers have gained access to a constant flow of information and updates. Moreover, HOZDA through its Facebook group has been capable to guarantee a minimum amount of accountability and transparency of its activities.

Nevertheless, the main reason for HOZDA's capacity to act and engage rests in its national and international network of expatriate members who are capable and willing to pay dues and respond to calls for donations. Starting with branches in three Ghanaian cities, the association listed branches in six Ghanaian cities (Accra, Ashaiman, Kasoa, Ho, Hohoe, and Kumasi), in addition to representatives in over ten countries in Africa, Europe, North America and West Asia.²⁴¹ The location and number if its non-resident members is indicated in a poster from May 2021, depicting their *zakat al-fitr* contributions: Accra GHC 1,000; Germany GHC 1,000; USA GHC 5,600; Italy GHC 390; UK GHC 380; France GHC 370; Canada GHC 185; South Africa GHC 150; Brazil GHC 100; Malta GHC 40; Spain GHC 1,280.²⁴² The most recent add to HOZDA's international supporters is the US Muslim charity Taimaka Africa Foundation; in March 2022, the Foundation donated eleven computers to three schools in Hohoe Zongo.²⁴³

8 Urban Market Gardens

October 14, 2022: I participated at the Ghana Climate Change Documentary showcase at the Ghana Institute of Management and Public Administration (GIMPA). The documentary consisted of twelve separate films by young

240 <https://www.facebook.com/groups/hozda>, 25.3.2023, 20.4.2023, 22.4.2023, accessed 21.8.2023.

241 "February 2020 Monthly Dues Payment," 7.3.2020, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022. The monthly dues had at this point increased to GHC 10.

242 "HOZDA Zakatul Fitr contributions," 13.5.2021, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

243 "Donation of computers," 11.3.2022, <https://www.facebook.com/groups/hozda>, accessed 26.8.2022.

Ghanaian videographers that highlight the impact of climate change on the environment and livelihoods alongside the adoption of climate-smart agriculture systems to improve food-production. The films were part of the Ghana Youth Videography Programme, a partnership between GIMPA and Wilfred Laurier University, Canada, and facilitated by the UN Youth Climate Report, a platform that depicts actions by youth around the world on climate change.²⁴⁴

Among the films included in the documentary was Ofori Anka Kofi's video depicting the efforts of a local women's group, the Nima-Mamobi Mothers' Club, in planting vegetables and keeping small gardens in Nima in downtown Accra.²⁴⁵ His video included interviews with activists of the group, among others Hajia Mariam Salifu, and I immediately realised that the group was one of the many local women grassroots associations of Muslim women. Through Ofori Anka Kofi's and my research assistant Gariba's help, I was able to interact a few days later with Hajia Mariam Salifu and see with my own eyes her impressive compound garden (Figure 40). It turned out that the association ranks among the few local Muslim NGOs engaged in mitigating the effects of climate change. Moreover, my background research and interview with Hajia Mariam Salifu revealed that the group has a remarkable history of local engagement for improving sanitary condition and addressing local environmental issues.

The Nima-Mamobi Mothers' Club (NMMC) defines itself as a "coalition of vibrant mothers with the goal of advancing grassroots development."²⁴⁶ It started as an informal group that met to address the lack of refuse containers in Nima Zongo in 1995.²⁴⁷ Initially consisting of ten members, the group joined the Ghana Red Cross Society in 1998. Of the subsequent 46 Mothers' Clubs in Accra, only the one Nima-Mamobi is still functioning, registered as an NGO named Mothers in Development in 2007.²⁴⁸

244 "First Ghanaian Film on Climate Change to showcase at COP27," 16.10.2022, <https://gna.org.gh/2022/10/first-ghanaian-film-on-climate-change-to-showcase-at-cop27/>, accessed 7.12.2022; Yaa Kuffour Senyah and Kadmiel Kweifo-Okai, "Film series on Ghana climate impact for COP27," *Daily Graphic* 18.10.2022. The UN Youth Climate Report is a multilingual, interactive, database documentary film project, see further <https://unfccc.int/topics/education-youth/resources/youth/youth-climate-report>.

245 See *Green Zongo*, a film by Ofori Anka Kofi, <https://www.youtube.com/watch?v=L-VYxOJwK8U>.

246 Nima-Mamobi Mothers Club, 24.10.2018, <https://www.facebook.com/NMMClub/>, accessed 21.11.2022.

247 Interview with Hajia Mariam Salifu, Nima, 19.10.2022.

248 Gertrude Laryea, "The Mothers' Club of Nima and Maamobi," 2.3.2015, <https://ugdcs2014.wordpress.com/2015/03/02/the-mothers-club-of-nima-and-maamobi/>, accessed 21.11.2022. The NMMC is also a member of FOMWAG.



FIGURE 40 Hajia Maariam's urban garden in Nima, Accra
PHOTO: HOLGER WEISS/2022

The core activities of the group focused for the first ten years on the improvement of sanitation and hygiene in Nima Zongo. In 2009, the group made headlines when it called on the Accra Metropolitan Assembly to provide public toilet facilities and refuse containers.²⁴⁹ As a result, the local Legal Resource Centre came to their aid with some financial assistance, Hajia Mariam Salifu told Gertrude Laryea in an interview a few years later. The group then managed to abrogate the contract with ABC Company, the company hitherto involved in collecting garbage. Instead, it engaged Zion Lion Company, mapped out locations for Zoom Lion containers in Nima and engaged its members in cleaning Nima Gutter alongside launching a campaign to educate their community members not to throw garbage but to tie it up and send it to the designated garbage collection points.²⁵⁰

249 "NGO holds meeting with chiefs on sanitation at Mamobi," 7.9.2009, <http://businessghana.com/site/news/General/89405/NGO-holds-meeting-with-chiefs-on-sanitation-at-Mamobi>; "NGO holds meeting on sanitation at Nima," 13.9.2009, <https://www.peacefmonline.com/pages/local/social/200909/26639.php>, both accessed 21.11.2022.

250 Gertrude Laryea, "The Mothers' Club of Nima and Maamobi," 2.3.2015, <https://ugdcs2014.wordpress.com/2015/03/02/the-mothers-club-of-nima-and-maamobi/>, accessed 21.11.2022.

In 2011, the group joined hands with the NGO Youth and Social Enterprise Fund (Y-SEF) and launched a project to improve water access, sanitation and hygiene. Y-SEF together with another NGO, CHF International, and with financial support from USAID, assisted the women in getting access to treated water and containers to store water. Noted Gertrude Laryea, due to inaccessibility to the homes by vehicles, these storage containers were rolled on rooftops into the various homes. Furthermore, the group refurbished a place for a health post at Nima 441 and used some of the funds for streetlights and toilet facilities.²⁵¹

At this point, the group hosted some interns from Harvard University who wanted to report about its activities. As the women were unable to produce a report because they could not read or write, the interns made arrangements with a local teacher who taught the women English for two years. This experience propelled the group to engage in adult education and it has been running adult classes in Mamobi since then.²⁵²

At the time of Gertrude Laryea's interview with Hajia Mariam Salifu in 2015, the Nima-Mamobi Mothers' Club had launched several community development projects. Among others, they started to support the Ghana Health Service in the assimilation of discharged mental patients back into their community. With financial provisions from the NGO Basic Needs, beneficiaries received either cash, a sewing machine or a fridge to make their living.²⁵³

One year later, the Mothers' Club opened a total new window of operations when it started to collaborate with the local NGO Hipsters of Nature and the German development agency GIZ (Deutsche Gesellschaft für Internationale Zusammenarbeit) to advance the Green Nima Movement project.²⁵⁴ Announced in March 2016, the project planned to train of 250 households and 5 schools in Nima in establishing multi-storey gardens (MSG). The GIZ-funded project refers to gardening in containers such as sacks, PET bottles or cans for minimalizing land and water use:

251 Gertrude Laryea, "The Mothers' Club of Nima and Maamobi," 2.3.2015, <https://ugdcs2014.wordpress.com/2015/03/02/the-mothers-club-of-nima-and-maamobi/>, accessed 21.11.2022.

252 Gertrude Laryea, "The Mothers' Club of Nima and Maamobi," 2.3.2015, <https://ugdcs2014.wordpress.com/2015/03/02/the-mothers-club-of-nima-and-maamobi/>, accessed 21.11.2022; Interview with Hajia Mariam Salifu, Nima, 19.10.2022.

253 Gertrude Laryea, "The Mothers' Club of Nima and Maamobi," 2.3.2015, <https://ugdcs2014.wordpress.com/2015/03/02/the-mothers-club-of-nima-and-maamobi/>, accessed 21.11.2022.

254 Hipsters of Nature, "Launching Green Nima Movement," 30.5.2016, <https://hipstersofnature.wordpress.com/2016/05/30/launching-green-nima-movement/>, accessed 21.11.2022.

With the help of community facilitators, the participants in the project will experiment with a number of ways how to grow vegetables such as, okra or lettuce and fruits such as passion fruits using locally available materials for the containers and for the substrate (compost, chicken manure, sand, gravel). Participants will learn how to obtain seeds from vegetables and fruits in the market and how to cultivate seedlings from them. Participants will be encouraged to segregate their waste such as plastic, organic and paper and recycle them. At the end of the project it is expected that at least 1000 households will have been trained in multi-storey gardening, nutrition and how to be self-reliant. It is also expected that these households and schools will also be able to generate some income from the implementation of the MSG. By the consumption of the self-grown vegetables and fruits as well as with the income earned, these households will be able to provide good nutrition to the household members and students.²⁵⁵

The involvement of the Mothers' Club in the MSG-project was crucial and, with hindsight, highly effective. Starting with 50 women in Nima, it eventually engaged some 300 participants. After the training in MSG farming of a core group as facilitators of the project, they visited households in the two communities and taught them how to establish their own gardens, how to nurse seedlings, to irrigate plants, and to cultivate indigenous crops such as alefu, nkontomire, tomatoes, garden eggs and passion fruit. By 2018, they had established about 500 fruit and vegetable gardens.²⁵⁶

None of the women had hitherto engaged in urban farming or had any experience in crop care.²⁵⁷ However, they were all enthusiastic and by 2018, Hipsters of Nature started to organise demonstration tours in Nima.²⁵⁸ It further declared the project to enhance environmentally sustainable development and the empowerment of urban deprived communities: "Mothers club of Nima is sending signals to Ghanaian that if gardens can be created in Nima, which is highly populated with minimal open spaces then growing your own food is pos-

255 Hipsters of Nature, "Green Movement," 25.3.2016, <https://hipstersofnature.wordpress.com/2016/03/25/green-movement/>, accessed 21.11.2022.

256 Hipsters of Nature, "Mothers club of Nima makes Nima Green," 22.1.2017, <https://hipstersofnature.wordpress.com/2017/01/22/mothers-club-of-nima/>, accessed 21.11.2022.

257 4.2.2017, <https://m.facebook.com/MyGardenMyHealthMyWealth/posts/>

258 Hipsters of Nature, "Grow and eat your own food," 16.7.2018, <https://hipstersofnature.wordpress.com/2018/07/16/grow-and-eat-your-own-food/>, accessed 21.11.2022.

sible everywhere.”²⁵⁹ The Nima-Mamobi Mothers’ Club, in turn, declared “[...] the Green Movement is the key to consuming good food and preventing diseases.”²⁶⁰

The women-led initiative has since then served as local promotor of the Green Nima Project, gaining widespread acclamation, locally,²⁶¹ nationally,²⁶² and internationally.²⁶³ The GIZ-sponsored urban gardening project was renamed as “My Garden, My Health, My Wealth” in 2020 (Figure 41). The relaunched project organised another workshop in Mamobi in September 2020, resulting in some 150 households to set up multi-storey gardens for the production of vegetables.²⁶⁴

Nevertheless, the initiative has faced some challenges and obstacles, Hajia Mariam Salifu informed me. One is that some of the landlords do not allow compound planting, another that some of the poorer households initially participating in the project thought that GIZ was coming with money instead of promoting the planting of plants and vegetables. Other participants expected to receive incentives and/or encouragement and funding for continuing in the project and as these were not forthcoming, they ended their engagement. In spite of these setbacks others, among them Hajia Mariam Salifu, continue to nurse their compound gardens and are growing enough vegetables to sell them outside.²⁶⁵

259 Hipsters of Nature, “Mothers club of Nima makes Nima Green,” 22.1.2017, <https://hipstersofnature.wordpress.com/2017/01/22/mothers-club-of-nima/>, accessed 21.11.2022.

260 Nima-Mamobi Mothers Club, 24.10.2018, <https://www.facebook.com/NMMClub/>, accessed 21.11.2022.

261 See announcement for Green Nima Movement Garden Walk, 15.2.2018, https://m.facebook.com/story.php?story_fbid=pfbid0Y1R5HDGou2dpMJSbj7nHhiAgDYTsK3YyBVwKS9FZdPC4vVXEiAHeC1rsbdospaal&id=170060016694360&eav=Afbr-hrhobZ0Hw-mcMFAZyT1QjrIGq3HwtRzp0XUdlxMuBFoLXQ125hS9soUcNXJKU&m_entstream_source=timeline&paipv=0, accessed 21.11.2022.

262 JoyNews, “Backyard Farming,” 28.10.2018, <https://www.facebook.com/JoyNewsOnTV/videos/190478911874464>, accessed 21.11.2022.

263 “Green Nima Project,” 31.1.2017, <https://canadianinghana.wordpress.com/2017/01/30/greening-nima-project/>, accessed 26.4.2024.

264 Official launch of My Garden, My Health, My Wealth, 17.8.2020, postings on Mamobi workshop, 20.9.2020, 22.9.2020, 26.9.2020, 29.9.2020, <https://m.facebook.com/MyGardenMyHealthMyWealth/posts/>; Jonas Nyabor, “GIZ, local partners launch new project to encourage urban gardening,” 19.8.2020, <https://citinewsroom.com/2020/08/giz-local-partners-launch-new-project-to-encourage-urban-gardening/>, accessed 21.11.2022.

265 Interview with Hajia Mariam Salifu, Nima, 19.10.2022.



FIGURE 41 “My Garden, My Health, My Wealth Project”. Poster on wall in Nima, Accra
 PHOTO: HOLGER WEISS/2022

CHAPTER 5

***Zakat* in Ghana: A Tool for Empowerment?**

“*Zakat* is the Islamic solution to poverty eradication.” This is the unanimous reply of Ghanaian Muslim scholars to my question about achieving Muslim empowerment in Ghana. Usually, these Muslim scholars would begin by emphasising that *zakat*, the obligatory alms, constitutes the Third Pillar of Islam; it is regarded as *fard*, a moral duty, mandatory for every (adult) Muslim. Next, they would outline the Qur’anic rules that identify and restrict the recipients of *zakat* listed in Surah Al-Tawabah, i.e., *aya* (verse) 9:60:

Alms [*sadaqa*] are for the poor and the needy, and those who employed to administer (the funds); for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer.¹

This opinion by Muslim scholars in Ghana is also true for Muslim scholars throughout the contemporary world. Instituted by the Prophet Muhammad, *zakat* serves as the cornerstone of an ideal social welfare system in an Islamic state, claimed to have existed in the early days of the Prophet and the Rightful Caliphs. In the same token, they recognise that the ideal model of an Islamic economy only existed during the “golden age” of early Islam, and with the establishment of Muslim (worldly) political entities (sultanates, kingdoms, imamates, etc), *zakat* lapsed to be a public affair and became a private one. Colonial rule and postcolonial governments in the Muslim world had little interest in managing *zakat*, leaving its collection and distribution to either pious individuals or local imams.²

Contemporary Muslim scholars turned their interest towards *zakat* during the late twentieth century to respond to the socio-economic crisis in many Muslim countries.³⁴ A.R. Zeinelabdin, for example, claimed *zakat* to be a poten-

1 Qur’an, Surah 9:60, English translation of King Fahd’s Holy Qur’an.

2 See further Weiss, *Obligatory Almsgiving*.

3 For a discussion on the increase of publications on *zakat*, see Aliyu Olubenga Yusuf, Bello Yerima, and Grace Ape, “Evaluation of Development in Zakat Literature: A Scientometrics Analysis,” *International Journal of Zakat* 5, no. 1 (2020): 29–43. The authors list English-speaking publication from 1964 to 2019, noting a marked increase of them after 2011.

4 A.R. Zeinelabdin, “Poverty in OIC Countries: Status, Determinants and Agenda for Action,” *Journal of Economic Cooperation Among Islamic Countries* 17, no. 3–4 (1996): 1–40.

tial—but not existing—source for alleviating poverty. Importantly was his suggestion that Muslim NGOs could channel *zakat* funds, and even considered the investment of *zakat* funds in “[...] small-scale projects that contribute to the increasing income of the poor permanently.”⁵ Siddiq Abdelmageed Salih, in turn, identified *zakat* to serve as an equalisation instrument. He challenged scholars of *fiqh* or Islamic jurisprudence to consider giving *zakat* “as outright grants to micro-entrepreneurs ...” and whether “the micro-finance institutions can give these funds on different non-interest-bearing modes of financing.”⁶

Zeinelabdin’s and Salih’s investigations mirrored the discussions among Muslim scholars and the rise of Islamic economics since the 1990s. Islamic economics identifies *zakat* and *waqf* (pious endowments), together with various forms of Islamic microfinance, as solidarity-based instruments of Islamic social finance and fundamental tools for eradicating poverty and providing *maslaha* or social welfare.⁷ An investigation by Nasim Shah Shirazi, Muhammad Fouad Bin Amin and Talat Anwar on the collection and distribution of *zakat* in OIC-member states published in 2009 addressed the potentials of *zakat* as a tool for eliminating poverty, especially if *zakat* funds are pooled.⁸ The authors regard *zakat* as a safety net that caters for the basic needs of those who cannot afford them. For many Muslim economists, *zakat* therefore constitutes a core element in any Islamic strategy as it can institutionalize the principles of care at individual and community levels and promote the principle of mutual interest to establish social optimality in redistributing resources and wealth.⁹

In contrast to Muslim mainstream economists and scholars, “libertarian Islamists” take an extreme position and even argue that *zakat* is defined as a voluntary charity rather than a tax imposed by the state. As Zaheer Kazmi highlights, the core focus is on individual property rights, on the question of interest

5 Zeinelabdin, “Poverty in OIC Countries,” 32.

6 Siddiq Abdelmageed Salih, *The Challenges of Poverty Alleviation in IDB Member Countries* (Jeddah: Islamic Development Bank, 1999), 70.

7 World Bank and Islamic Development Bank Group, *Global Report on Islamic Finance—Islamic Finance: A Catalyst for Shared Prosperity?* (Washington DC: World Bank Group, 2016), 174–199; Mustapha Abdul-Hamid and Mohammed Fazwi Aminu Amadu, “Islam and Ghana’s Sustainable Development Agenda: Negotiating the Involvement of the Muslim Community in Mainstream Economic Activity,” in *Religion and Sustainable Development: Ghanaian Perspectives*, ed. George Ossom-Batsa, Nicoletta Gatti and Rabiatu Deinyo Ammah (Città del Vaticano: Urbaniana University Press, 2018), 131–144.

8 Nasim Shah Shirazi, Md. Fouad Bin Amin and Talat Anwar, “Poverty Elimination Through Potential Zakat Collection in the OIC-member Countries,” *The Pakistan Development Review* 48, no. 4, Papers and Proceedings Parts I and II (2009): 739–754.

9 Muhammad Ramzan Akhtar, “Poverty Alleviation on a Sustainable Basis in the Islamic Framework,” *The Pakistan Development Review* 39, no. 4 Part II (2000): 632.

(*riba*), and on the non-coercive nature of *zakat*. In contrast to underscoring the communitarian aspects of *maslaha*, these scholars aimed to legitimize the centrality of individual self-interest and situate their social welfare ethics in individual voluntarism.¹⁰ In fact, Muslim scholars hotly debate the role of the state, not least when it comes to *zakat*. Far from signalling the de-politicization of Islamism, informal, individual and person-to-person *zakat* represents a way of protesting against state corruption, failure, and illegitimacy and responds to the contemporary political crisis in contradistinction to the logic of the nation-state framework.¹¹

Similar discussions on *zakat* as a tool for poverty alleviation started among Sunni Muslim scholars in Ghana about two decades ago and is part of their vision of achieving political and economic empowerment of the Ghanaian Muslim *ummah*. Traditionally, various forms of horizontal philanthropy constituted the basic form of support within the (Sunni) Muslim community. *Zakat* was a private matter, too: being informal, individual and person-to-person. At times, a donor might consult an imam, but no mosque or *zakat* funds existed,¹² apart from a few local initiatives such as the Kambungli Zakat Fund in the Nzema East District, Western Region, established in the 1970s,¹³ or the Zakat Committee of Gidan Tuba, Greater Accra Region, established in the 1990s.¹⁴ In addition, the sums doled out to beggars and the poor were usually small tokens, keeping the recipient alive for a day but hardly changing their life. Therefore, *zakat* was neither a tool for eradicating poverty nor an instrument for empowering Muslims, and had never been so in twentieth-century Ghana. This, at least, was the conclusion most Muslim scholars made when I interviewed them on the issue about 20 years ago.¹⁵

However, a remarkable change in both attitude and deeds has occurred during the last decades, resulting in the rooting of a new discourse on *zakat*, namely its institutionalisation and establishing a *zakat* fund or *bait al-mal*.

10 Zaheer Kazmi, "Beyond Compare? Free Market Islamism as Ideology," *Journal of Political Ideologies* 23, no. 2 (2018): 117–140.

11 Samantha May, "Political Piety: The Politicization of Zakat," *Middle East Critique* 22, no. 2 (2013): 149–164.

12 Weiss, "Reorganising Social Welfare among Muslims."

13 M. Sey, "The Development of Muslim Settlement in Ghana: The Kambungli Experience Since 1901," *Jurnal Usuluddin* 12 (2000): 137–148.

14 Suleiman Dhikrulhi, Islam in Gidan Tuba, BA thesis, Islamic University College Ghana, 2006, 54; Abdul-Wahab Abubakar, The Practice of Zakat and Poverty Alleviation in Accra, M.Phil. thesis, Department for the Study in Religions, University of Ghana, July 2018, 93.

15 Weiss, *Begging and Almsgiving in Ghana*. See also Kumi, "Aid Reduction and NGOs' Quest for Sustainability in Ghana," 1443.

Such an institution, either local or regional funds or a national *zakat* fund, would invest the annually accumulated *zakat* in educational and social projects and evolve as a kind of Muslim social security system. Interestingly, all varieties of *zakat* funds already exist in Ghana, ranging from a few old-established local ones, a few established by Muslim associations and communities operating on a regional level, and a few national initiatives by Muslim NGOs.

Muslims in Ghana rarely agree about the basic matters concerning *zakat* apart from the calculation of *nisab* or threshold figure of 2.5 percent of annually accumulated wealth. Traditionally, the scholars of the various Muslim communities and groups handled separately its calculation (Figure 42). In Kumasi, for example, the Council of Imams and Ulama met every year before the beginning of Ramadan to calculate the *nisab*. They then informed the leaders of the local ethnic communities about their decision.¹⁶

A first step towards a unified process in establishing a national standard for the annual *nisab* occurred in 2016 at the Ramadan Conference in Wa. For the first time, the representatives of the various communities and groups together with the Office of the National Chief Imam set a common standpoint and commissioned (the late) Sheikh Dr Osman Bawa Hafiz Aransah, aka Orlando, to calculate the annual rate of *zakat*.¹⁷ One year later, at the 2017 Ramadan Conference, Sheikh Orlando introduced his idea to use the value of silver instead of gold for calculating the *nisab* (Figure 43).¹⁸ In his opinion, in developing countries such as Ghana silver better reflected prevailing economic and social conditions of the Muslim population. He quoted a *hadith* narrated by Ali Ibn Abi Talib on the amount of *zakat* that is to be paid:

The Prophet PBUH said: When you possess two hundred dirhams and one year passes on them, five dirhams are payable. Nothing is incumbent on you, that is on gold, till it reaches 20 dinars. When you possess 20 dinars and one year passes on them, half a dinar is payable.

Sheikh Orlando argued that silver is preferred to gold as more people will pay *zakat*, and the poor and the needy will benefit from the essence of *zakat*. He then presented a calculation of the *nisab* for 2017 based on the *nisab* for silver in cash:

16 Interview with Ustaz Ahmed Said, Secretary of the Council of Imams and Ulama in Kumasi, Kumasi 27.2.2017.

17 Sheikh Orlando died in his private residence at Old Tafo in Kumasi on 7 October 2021. He was 63 years old. See further "Sheikh Abdul Razak takes over as Muslim Executive Foundation Imam," 13.2.2022, <https://www.myjoyonline.com/sheikh-abdul-razak-takes-over-as-muslim-executive-foundation-imam/>, accessed 26.8.2022.

18 Interview with Sheikh Osman Bawa Orlando, Kumasi, 12.12.2017.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

UNITED FORUM FOR ISLAMIC AFFAIRS (FRONT)

Estimation of Nisaab Zakaat for cash presented by Sheikh Osman Bawa Hafiz for the year 2017

الحديث: عن علي بن أبي طالب عن النبي صلى الله عليه وسلم قال: (إذا كانت لك مائتا درهم وحال عليها الحول ففيها خمسة دراهم وليس عليك شيء يعني في الذهب حتى يكون لك عشرون ديناراً فإذا كان لك عشرون ديناراً وحال عليها الحول ففيها نصف دينار)

Narrated Ali Ibn abi Talib: The Prophet PBUH said: When you possess two hundred dirhams and one year passes on them, five dirhams are payable. Nothing is incumbent on you, that is on gold, till it reaches 20 dinars. When you possess 20 dinars and one year passes on them half a dinar is payable.

1. **GOLD:** Nisaab for gold is 20 Dinar = 85 grams. It is incumbent upon anyone owns such amount to pay 2.5%. 85 grams of gold = 2.73 ounces. Nisaab for gold in cash = \$1,248.00 x 2.73 = \$3,407.04, using exchange rate of US \$ 1.00 @ GH¢4.19. = GH¢ 14,275.49p. 2.5% of GH¢ 14,275.49 is GH356.88p.
2. **SILVER:** Nisaab for silver is 200 dirhams = 595 grams. It is incumbent upon anyone owns such amount to pay Zakat of 2.5%. 595 grams = 19.13 troy ounces. Nisaab for silver in cash = \$ 16.49 x 19.13 = \$315.45, using an exchange rate of US \$1 @ GH¢4.19. Therefore \$315.45 x 4.19 = GH¢1,321.73p. 2.5% of GHS 1,321.73 is GHS 33.04p. Nisaab for the year 2017 begins from GHS 1,300.00 and is GHS 32.50p or in old currency is (¢ 13,000,000 and 325,000 is payable).

On consensus we go for silver by the following:

- a) The hadith of Prophet is satisfied
- b) More people will pay zakat.
- c) The poor and needy will benefit the essence of zakat.

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Sponsored by: Muslim Executive's Foundation

P. O. Box 4349

Dichemso May 5 Kumasi

FIGURE 43 Sheikh Orlando's *nisab* calculation for *zakat* 2017

AUTHOR'S COLLECTION

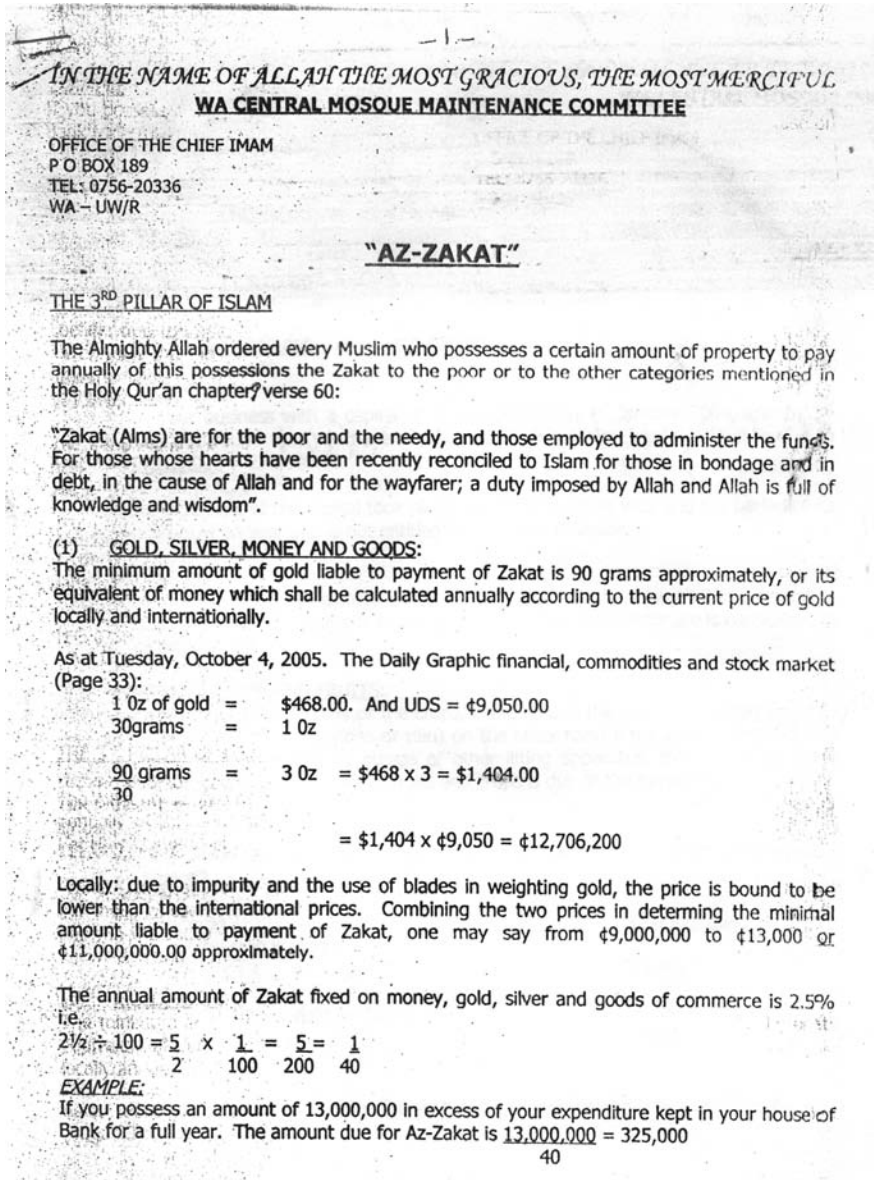


FIGURE 42 Nisab calculation in Wa. Announcement of annual amount of zakat by Wa Central Mosque Maintenance Committee in 2005
AUTHOR'S COLLECTION

(200 dirhams = 595 grams = 19.13 troy ounces which is converted into cash as follows: USD 16.49 [2017 market value of silver] \times 19.13 = USD 315.45 \times 4.19 [exchange rate of 1 USD to Ghana New Cedi/GHS] = GHS 1,321.73; 2.5 per cent of GHS 1,321.73 is GHS 33.04) and declared that the *nisab* for the year 2017 begins from GHS 1,300 and is GHS 32.50.¹⁹

The push for a consensus on the *nisab* was also due to the move from the traditional payment of *zakat* in kind to *zakat* in cash. As part of promoting the payment of *zakat* in cash, the Kumasi-based Muslim NGO Ansaruddeen Organisation created a digital application, the GH Zakaatal Mal Software (ZMS), for calculating the *nisab* in silver in 2015. In cooperation with Sheikh Orlando, the application displays a function where questions can be asked about *zakat* and *nisab*.²⁰ The application was launched on Facebook in 2016 and features a *zakat* calculator (“calculate the nisab”-function) and information on givers and recipients of *zakat*.²¹ Unfortunately, it has not been a great success as only a few hundred persons downloaded it, Sheikh Abdallah admitted.²² Two years later, a video was posted on Facebook covering Sheikh Orlando’s estimation of the *nisab* of *zakat* at the 24th Annual Ramadan Conference in Hohoe.²³ Nevertheless, the most common way to communicate about *nisab* is by Muslim scholars attending the Annual Ramadan Conference, where the National Hilal Committee discusses and establishes the annual rates of *nisab*, and scholars communicate the decision to the local communities in their Ramadan sermons.²⁴

19 [Declaration] United Forum for Islamic Affairs (Front), Estimation of Nisaab Zakaat for cash presented by Sheikh Osman Bawa Hafiz for the year 2017, copy received by author 12.12.2017.

20 Interview with Sheikh Abdar-Rahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

21 <https://www.facebook.com/zspacesystems/>, accessed 17.5.2019. However, it seems as if the application is not anymore available (https://apkpure.com/zakaatul-mal-software/appinventor.ai_aishshaq.Alzakaat) and the link to Google Playstore (https://play.google.com/store/apps/details?id=appinventor.ai_aishshaq.Alzakaat) was defunct.

22 Information provided by Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

23 Nisaab Zakaat 2018 Presented by Sheikh Dr Osman Bawa Hafiz Olando, <https://facebook.com/sheikhosmanbawa/videos/vb.688656911240613/1427132344059729/?type=2&theater>, uploaded 30.4.2018, accessed 7.11.2020.

24 Interview with Regional Imam Alhaji Osman Mahama Kanihi and group of elders, 6.12.2019, Wa. See also “Muslims Plan One Fasting Date,” 13.4.2019, <https://dailyguidenetwo.rk.com/muslims-plan-one-fasting-date/> accessed 8.2.2021.

1 Horizontal, Informal Philanthropy and the Traditional Discourse on Almsgiving

The traditional discourse is articulated by Imams in their sermons and preaches during the Friday prayers, highlighting and reminding Muslims of their moral obligation to pay *zakat* and to alleviate the sufferings of their poor neighbours. This discourse is rooted in the traditional interpretation of *zakat* as a collective obligation incumbent upon every Muslim. Although *zakat* is discussed in public in mosques, its collection and distribution remain largely private. The traditional way of collecting and distributing *zakat* in Ghana is local and not institutionalised.²⁵ Some wealthy Muslims give their alms to various recipients; others donate it to specific recipients such as widows, orphans or mosques. In general, *zakat* is donated in cash or in kind, such as clothes and textiles, sandals, shoes and food items.²⁶ In general, however, the mosques would not have a specific *bayt al-mal* or fund for *zakat*.²⁷

The traditional discourse dominates during Ramadan (fasting month) when almsgiving and sharing are at the centre of the sermons and culminates during the Eid al-Fitr festival with the collection of *zakat al-fitr* and the donation of food items to poor and needy Muslims. In recent times, the articulation of the traditional discourse in public in the printed media, and more recently, in social media, has become a relatively new phenomenon in Ghana. Since the early 1990s, when two Muslim religious festivals, Eid al-Fitr and Eid al-Adha, were declared national public holidays, national and local newspapers started to publish articles on the Islamic faith and the everyday lives of Muslims in Ghana during Ramadan. Newspapers and social media publicise the beginning of the two Muslim religious festivals, among others, by publishing the season's greetings of the state authorities to the Muslim community.²⁸

25 Interview with Sheikh Abdul Mumin Harun, Ashanti Regional Chief Imam, Kumasi 15.9.2018; written response to questionnaire; handed to Sheikh Abdul-Razaq, Nurul Islam, Kumasi, 16.9.2018; written answer, transcribed by Dr Yunus Dumbe, 20.9.2018, received 21.9.2018; interview with Sheikh Abdar-Rahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

26 Interview with Muhammed Al-Mahaman, HOD Arabic and Islamic Studies of Al-Faruq College of Education, Wenchi, Brong Ahafo, and advisor at Sakafiya mosque, Kumasi, Kumasi 15.9.2019.

27 Interview with Sheikh Abdulsalam Ahmed, Regional Chief Imam Northern Region, Tamale, 10.4.2019; interview with Sheikh Dr Tamim, General Secretary of the Anbariya Sunni Community, Tamale 9.4.2019.

28 Weiss, *Between Accommodation and Revivalism*.

More importantly, however, have been the texts written by Muslim scholars and journalists on the moral obligation of almsgiving published in the printed and social media at the beginning of Ramadan. In 2017, for example, Imam Ibrahim Toure of Ashongman Estates Central Mosque, underscored the two types of *zakat*, namely the ordinary *zakat al-mal* incumbent on the rich, and *zakat al-fitr* which is payable by every person who has sufficient means to support himself and his family beyond the day and night of Eid al-Fitr. Imam Ibrahim Toure stressed further that *zakat al-fitr* is obligatory on everyone who witnessed the last part of Ramadan and the beginning of Shawwal, and must be paid on behalf of every member of one's family, including infants. The rationale of the charity, Imam Ibrahim Toure explained, is that no one should go hungry on the day of the celebration. He further underlined that the Prophet Muhammad already manifested the two main purposes of *zakat al-fitr*. It helped the recipients, namely the poor, to celebrate Eid al-Fitr while, on the other hand, it was a way of cleansing the giver from the damage done during their fast due to indulgence in lewdness or obscenities.²⁹

In contrast to earlier Eid al-Fitr messages by imams and scholars, recent short explanatory treatises published in newspapers and on social media on the proper manner of giving *zakat al-fitr* have expanded the contemporary discourses on the moral obligation of almsgiving.³⁰ Thus, Alhaji Alhasan Abdulai explained to his readers that scholars in Ghana had defined rice, maize and sorghum as items for *zakat al-fitr* to be given to the poor and needy in one's place of dwelling. Following the established rules of *zakat al-fitr*, he noted that one could spend charity outside the local area if one cannot find deserving people nearby, or one has close relatives in another country who are deserving, or needful. He further specified that the targets of *zakat al-fitr* are poor and needy Muslims both near and afar:

In today's world, there is no justification for holding the funds or directing them to order [*sic*: other?] channels when we know that millions of people a large percentage of whom are Muslims are living in sub-human conditions of extreme poverty and deprivation.³¹

29 Alhaji Alhasan Abdulai, "Muslims to donate to poor before celebration of Eid al Fitr," News Ghana 24.6.2017, <https://www.newsghana.com.gh/muslims-to-donate-to-poor-before-celebration-of-Eid-al-Fitr>, accessed 21.2.2019.

30 Muhammad Ajah, "End of Ramadan: Why zakat al fitr is compulsory on every Muslim," Modern Ghana, 23.8.2011, <https://www.modernghana.com/news/346564/end-of-ramadan-why-zakatul-fitr-is-compulsory-on-every-musl.html>, accessed 25.2.2019.

31 Alhaji Alhasan Abdulai, "Muslims to donate to poor before celebration of Eid al Fitr,"

Since a decade, scholars and imams alongside (usually anonymous authors and members of) Muslim NGOs and youth organisations annually publish short treatises on *zakat* and *zakat al-fitr* on social media, reminding their followers of their moral obligation as well as highlighting the religious and denominational aspect of obligatory almsgiving. In a reply to an inquiry about *zakat*, *Ghana Islamic Youth Sadaqa Association* (GIYSA) explained the differences of *zakat* and *zakat al-fitr*. The former, GIYSA's anonymous expert underscored, "is an obligatory form of charity in which a person is to give 2.5% of his earnings to the poor and needy." *Zakat al-fitr*, on the other hand, "is a charity given to purify a person's fasting," being food equivalent to one *saa*. "In Ghana we consider rice as a staple food, hence you give out 1 *olonka* of rice per a head. Per head means, if you are a family man, you will give ZAKATUL FITR for yourself, your wife, child, parents or family member. Per every person is equivalent to one *olonka*. [...] However, Imam Ahmed says you can also give out your ZAKATUL FITR in the form of money equivalent one *saa* or more." The price of one *olonka*, GIYSA's expert further noted, ranged between GHS 75 and 100 depending on the quality of rice in 2023.³² The recipients have to be Muslims, although with some exceptions, as Muslim NGO *Sadaquont Ghana* reminded its followers:

If a person does not come under one of the prescribed eight categories, they are prohibited from receiving Zakât. Relevant to us, this includes six types of people, but there are exceptions within these types: 1. The rich, 2. The work- and earning-capable, 3. Devotees who refuse to work, 4. Inveterate unbelievers and renouncers of Islam, 5. Other Non-Muslims, 6. Children, parents, and wives of Zakât payers. First, categories 1, 2 and 6 can work for Zakât collection and distribution and be paid from Zakât. Second, categories 1, 2, 5, and 6 may qualify under the category of having their hearts reconciled, according to some scholars, but this cannot be determined by individual Zakât payers. Third, any Muslim can qualify for Zakât under the category of debt-ridden.³³

The traditional discourse on almsgiving is also highlighted during Eid al-Adha. The message of sermons and greetings resemble those at Eid al-Fitr, and the

24.6.2017, <https://www.newsghana.com.gh/muslims-to-donate-to-poor-before-celebration-of-Eid-al-Fitr>, accessed 21.2.2019.

32 GIYSA, reply to inquiry about *zakat*, 17.4.2023, <https://www.facebook.com/profile.php?id=100050454011399>, accessed 22.8.2023. See further Chapter 5.1.3.

33 "Who cannot receive zakat?", <https://www.facebook.com/sadaquont/>, 5.4.2022, accessed 15.7.2022.

public discourse contains both inclusive and exclusive elements at Eid al-Adha. For example, Alhaji Alhasan Abdulai underlines in his greetings the obligation to prepare food to share with families, neighbours, the poor and needy, and friends who are Muslims and non-Muslims.³⁴ The ASWAJ Ashanti Region posted on its Facebook page urging their members to “Give out charity to the poor, orphaned, widowed, destitute, weak and old. (Also share some of your meat with them as well as neighbours who couldn’t sacrifice an animal.)”³⁵ The Imam of Agogo Central Mosque Abdul Aziz posted a quote from Salih al-Bukhari on Facebook to remind his followers on the necessity to pay *zakat*, being an answer of the Prophet Muhammad on which charity is the most superior in reward:

The charity which you practice while you are healthy, niggardly and afraid of poverty and wish to become wealthy. Do not delay it to the time of approaching death and then say, ‘Give so much to such and such, and so much to such and such.’ And it has already belonged to such and such (as it is too late).³⁶

1.1 *Sheikh Aminu Bamba’s Sermons on zakat*

The raison d’être of a Muslim scholar is preaching and teaching about the Five Pillars of Islam and awakening his listeners about the moral obligations of Muslims. When serving as Imams, Muslim scholars use the *khutbah al-Jumu’ah* or the sermon during the Friday prayers to elaborate on Islam’s teaching and remind their congregation about their individual and collective duties (*fard ‘ayn* and *fard kifaya*) as Muslims. An individual or personal obligation (*fard ‘ayn*) is an act that every Muslim must perform. It comprises duties such as the payment of *zakat*, the obligation to support the family and the obligation to support close relatives. The basic difference between obligatory and voluntary almsgiving is therefore established through the concept of *fard*. While every *zakat* is also *sadaqa*, only the *sadaqa*, which is considered a *fard*, is *zakat*.

Traditionally, Muslim scholars in Ghana perform Friday sermons orally. Most of these scholars do not prepare written texts or keep written notes of their ser-

34 AlHaji Alhasan Abdulai, “A happy Eid al-Adha and Blissful Jumma for All Muslims,” 1.1.2017, <https://www.newsghana.com.gh/a-happy-eid-al-adha-and-blissful-jumma-for-all-muslims>, accessed 21.2.2019.

35 “The etiquette of Eid al Adha,” <https://www.facebook.com/aswajashanti/posts/3598963900115727>, 30.7.2020, accessed 22.10.2020.

36 Friends for the needy, 14.9.2019, https://www.facebook.com/permalink.php?story_fbid=2416716418572169&id=232391581185564, accessed 29.6.2021, quote from Sahih al-Bukhari 1419, Book 24, Hadith 23. The NGO and its Facebook account seems to be operated by Imam Abdul Aziz, the Friends for the Needy is a local Muslim NGO.



FIGURE 44 Mallam Aminu's bookshop in Ejisu. The bookshop is located in front of Sheikh Aminu Bamba al-Faradhi's mosque and his educational complex

PHOTO: HOLGER WEISS/2018

mons. Their elaborations are thus untraceable and regarded as performative acts limited to a specific place and time. However, a few scholars are exceptional in the sense that they write down their sermons. One of them is the Tijani scholar Sheikh Aminu Bamba al-Faradhi, also known as Malam Aminu Bamba Ejura, who kindly copied seven of his sermons, totalling 16 pages, on *zakat* from his notebook. Sheikh Aminu Bamba, born 1950, is a respected scholar who lives in Ejura and has written extensively on various subjects, including astronomy, poetry, Islamic theology and reform in both Arabic and Hausa published several books in English (Figure 44).³⁷

Originally, he wrote the seven sermons in Arabic from January to March 2006. Each sermon is structured as a two-part text: the first part introduces the

37 An outline of Aminu Bamba's vitae and an analysis of his scholarly works, especially those

theme of the sermon, followed by quotations and references to verses in the Qur'an and hadith, where he elaborates and deepens his outline of the theme. The second part, in turn, summarises his argument on the theme of the sermon. Altogether, his seven sermons concisely present the position of Sunni Muslim scholars towards *zakat*.

The first sermon concerned the moral obligation of a Muslim (*fard 'ayn*) to pay *zakat* and is a reminder to his listeners that *zakat* constitutes the Third Pillar in Islam: "Oh you, the servants of God, fear Allah, and pay your *zakat*, because Allah made it compulsory to mankind, and it is one of the five pillars of Islam." *Zakat*, Sheikh Aminu Bamba reminds his audience, is compulsory to one's wealth, "it must be paid in a good heart to purify the heart and the wealth."³⁸

The second sermon outlines the rules of *zakat* and the *nisab* (limit) of '*zakat-able*' goods, i.e., the items and kind of wealth a Muslim is obliged to pay *zakat* on. The first part of the sermon outlines in detail what is to be paid as *ushr* (10 percent), and half-*ushr* (5 percent) on farm produce—the former if the farmland is rain-fed, the latter if irrigated—as well as the (rather complicated) rules for *zakat* on domestic animals.³⁹

Sheikh Aminu Bamba outlines the question of wealth in detail in his third sermon, namely what has been acquired and hoarded during one year in terms of silver and gold (or its equivalent in modern times) and other assets. A specific theme is a refusal to pay *zakat* and the threat of punishment at the Day of Judgement.⁴⁰

After having outlined the rules of *zakat*, Sheikh Aminu Bamba's fourth sermon highlights that a Muslim is obliged to spend *sadaqa* (charity) to his family, friends and neighbours. Sheikh Bamba quoted a hadith by Abu Dawud, saying, "[...] the beggar has his right to be given even when he comes riding," and emphasised that *zakat* and *sadaqa* depend on the intention (*niyyah*) as

on reform, is provided by Yunus Dumbe, Victor Selorme Gedzi and Osman Issah Seekey, "Contesting Religious Authority in Ghana: Perspectives on the Literary Works of Aminu Bamba," *Journal of the Contemporary Study of Islam* 1, no. 2 (2020), 108–127. His books in English include, among others, Sheikh Muhammad Aminu Yakub Bamba, *Guidance to the Christian Calendar: The World in Your Hand* (Ejura: Muhammad Aminu Yakubu Bamba, 2010), and Sheikh Muhammad Aminu Yakub Bamba, *The Independence Day of Ghana 1957–2957: The Book of Nation* (Ejura: Ihyaa-u-deen Primary & JHS Islamic School, 2011).

38 Sheikh Aminu Bamba, First sermon, January 2006, unpublished manuscript, translated by Muhammad Salis Issah.

39 Sheikh Aminu Bamba, Second sermon, January 2006, unpublished manuscript, translated by Muhammad Salis Issah.

40 Sheikh Aminu Bamba, Third sermon, January 2006, unpublished manuscript, translated by Muhammad Salis Issah.

“poverty has nothing to do with riding or driving.” Quoting Surah 2, verse 177, he reminds his listeners of the God-fearing people of truth, namely those who spend out of their wealth for their relatives, orphans, needy, and wayfarers. He ends with elaborations on the difference between *sadaqa* and *zakat*; the former being either concealed or disclosed, and the latter always to be publicised, “for people to know, to be clear of doubt, and for others to learn from.”⁴¹

Obligation and refusal is also the main topic in Sheikh Aminu Bamba’s fifth sermon. “Give out your *zakat* and do good to the poor and the weak,” he started his sermon and continued with a longer elaboration of wrath on hypocrites who refuse or deny paying *zakat*, namely hellfire.⁴²

The recipients of *zakat*, namely the eight categories or cases mentioned in sura Al-Tawba, 9, verse 60, are disclosed and discussed in detail in his seventh sermon: the needy and the poor, those employed to administer the funds, those whose hearts are to be reconciled, to free those in bondage and debt, for the cause of Allah, and to the wayfarers. Besides, the recipient must be a Muslim and should not be a member of one’s household. In addition, Sheikh Aminu Bamba underscores that *zakat* cannot be used to fund the building of mosques or schools.⁴³

Sheikh Aminu Bamba also discussed the two forms of almsgiving and *niyyah* in his sixth sermon, reminding his listeners that one should give *sadaqa* to the poor and needy even after one had paid *zakat*. Therefore, *sadaqa* was continuous, whereas *zakat* was a duty incumbent once a year: “O you slave of Allah, [...] pay the *zakat* of your wealth, and spend on your family, and give *sadaqa* to the poor and the weak, after paying your *Zakat*.” According to a hadith, what matters is the giver’s intention, not the amount of the alms he distributes.⁴⁴

1.2 Zakat Sermons and Videos on Social Media

While Sheikh Aminu Bamba al-Faradhi is exceptional in having produced an (unpublished) text collection on *zakat*, other scholars have used various audio and digital avenues to spread their sermons and reflections on *zakat* and almsgiving. Videos and cassettes containing sermons of Muslim scholars have been

41 Sheikh Aminu Bamba, Fourth sermon, February 2006, unpublished manuscript, translated by Muhammad Salis Issah.

42 Sheikh Aminu Bamba, Fifth sermon, February 2006, unpublished manuscript, translated by Muhammad Salis Issah.

43 Sheikh Aminu Bamba, Seventh sermon, March 2006, unpublished manuscript, translated by Muhammad Salis Issah.

44 Sheikh Aminu Bamba, Sixth sermon, March 2006, unpublished manuscript, translated by Muhammad Salis Issah.

distributed for decades in sub-Saharan Africa, but locally produced ones containing sermons of Ghanaian Imams and scholars seems to be rare.

In addition, Salafi scholars and Imams were among the first to use modern technology and mass communication of *da'wa*, such as preaching on local radio and TV stations, although Tijani scholars soon followed suit. The widespread accessibility of the internet and the spread of social media during the last two decades resulted in a profound change in the media landscape for Ghanaian Muslim scholars, activists and organisations.⁴⁵ Many Muslim communities are operating multimedia Facebook accounts with uploaded videos of sermons or TV stations. Some count substantial followership (i.e., more than 10,000 followers, status checked early July 2022), such as MAM TV Online, the online TV channel of the Kumasi-based Muslim Access Movement with some 180,000 followers. Notable Salafi communities are, for example, the Accra-based Golden Voice of Islam (about 64,000 followers), the Kumasi-based Darul Hadith (about 218,000 followers) and Nurul Islam (almost 147,000,000 followers), as well as the Tamale-based Darul Tawheed (Masjdu Bayaan, nearly 42,000 followers) and Anbariyya Sunni Community (about 15,000 followers). Large Tijani digital multimedia channels are, among others, Sharubutu TV (almost 155,000 followers), Zaeem Ciessey TV (about 78,000 followers), Tijjan-iyya TV (almost 32,000 followers), Aminiya Shukura TV (about 23,000 followers), and Shabaniyya TV (about 20,000 followers).⁴⁶

One of the forerunners of using social media was the Muslim scholar and entrepreneur Haji Saeed Hamid Jallo, founder of the Takoradi-based *Tawheed Development Foundation*. During Ramadan 2015, he published a long text (sermon), *Let's Show Love To Them*, on Facebook, reminding his listeners of fulfilling the religious obligations during the fasting month, not least with regards to helping those in need:

Ironically as we spend hundreds of dollars and cedis on lavish suhoor and *iftaar* have we taken the time to ask ourselves how our family and friends are coping with the hardship of raking in some modest food for this noble exercise?

45 See further Ibrahim, "Media and Religious Engagement;" Pontzen, "Caring for the People;" Amin Bamba Muzzammil, *Islamic Reform in Ghana: The Roles of Selected Islamic Scholars and Movements*, M.Phil. thesis, Department for the Studies of Religions, University of Ghana, October 2018, 81, 97, 115, 118–119, 142.

46 In addition, there are a couple of Tijani multimedia channels such as Jallo TV on Facebook with less than 10,000 followers (status early July 2022).

Breaking the fast in the right way was not enough, Haji Saeed Hamid Jallo underlined if we forget those who go hungry and have no means to enjoy *suhur* or the morning meal before starting the daily fasting and *iftar* or the evening meal ending the daily fasting. He argues,

Some of our relatives or neighbours (and boarding students in the various institutions) may be wondering where to get even a finger of banana to break the fast with the family. Some of these relatives and neighbours who might be widows with kids, the needy and destitute, the prisoners, as well as orphans have nothing but water to support them, yet here we are enjoying the bounties of Allah without even thinking about them.

Haji Saeed Hamid Jallo's argument pinpointed the moral obligations of Muslims, stipulated in the Quran and Sharia:

Ah, have we forgotten that this is the month of love, the month of *sadaqa*, the month of sharing and caring, the month of togetherness??? Let's not enjoy it whilst knowing perfectly well that the old woman across the streets has nothing to eat with her grandkids, as well as the man with whom we always pray in the same masjid.⁴⁷

Facebook has emerged as the key digital platform in recent years, and most Imams, scholars and Muslim NGOs have established their own (open) accounts. A marked feature is videos uploaded on Facebook and YouTube, such as sermons on *zakat* and *zakat al-fitr* and calls for donations during Ramadan. Such videos are nowadays numerous. Since 2018, Sheikh Aminu Bamba al-Faradhi, among others, has posted several of his sermons in Arabic and Hausa outlining the regulations on *zakat* on Facebook and YouTube.⁴⁸ The Al-Bayaan Institute, an establishment linked to the Darul Tawheed Institute and the Masjidul Bayaan in Tamale, posted a video on *zakat* as part of its questions and answers campaign in July 2018.⁴⁹ The 2019-formed Muslim social enterprise *Make Zongo Great Again* published Sheikh Mohammad Awal Abdullah Haafiz 12-minute sermon in Hausa "The Dangers of Keeping Wealth and Not Pay-

47 Haji Saeed Hamid Jallo, Let's Show Love to Them, 15.6.2015, <https://www.facebook.com/saeed.jallo/posts/1092085440806162>, accessed 13.1.2021.

48 <https://www.facebook.com/Sheikh-Aminu-Bamba-Al-faradhi-408722066003712/>

49 <https://www.facebook.com/darultawheedinstitute/videos/442682096209809/>, 22.7.2018, accessed 30.11.2020.

ing *Zakat*” on YouTube in 2020.⁵⁰ The Accra-based Muslim NGO Ummul Qura Centre for Islamic Education and Social Services posted a video, *Measurement and calculations of ZAKAATUL FITR*, in 2020.⁵¹ Similarly, close to the celebration of *Eid al-Fitr* in 2020, Sheikh Ibrahim Basha, the founder of Masjidul Bayaan, outlined the regulations and stipulations on *zakat al-fitr* on Facebook.⁵²

Postings on Facebook concerning *zakat* are usually short, sometimes only containing a quote from the Qur’an or a hadith. On the other hand, they are spread over several days to remind followers about their obligation to pay *zakat* during Ramadan. Imam Abdul Aziz of Akyem Agogo Central Mosque, Ashanti Region, serves as an example. In May 2019, Imam Abdul Aziz posted three notifications about the obligation for Muslims to help others in need as part of their Ramadan *tafsir*. Linked to his reflections were photos and the Ramadan call of his NGO, *Friends of the Needy*. The first call reminded his followers “[...] we are volunteers striving to reach out, wipe and console the vulnerable [and] needy,” quoting from Sura al-Baqara 2: Verse 274,

Those who spend their wealth [in Allah’s way] by night and by day, secretly and publicly—they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve.

The posting ended with his assertion to his followers that “[...] with collective hands, we can make change Insha Allah,” and a plea to donate to the NGO.⁵³

A few days later, he posted a second call commenting additional photos depicting the engagement of volunteers in clearing the Agogo cemetery. This time he published hadith 331 from Sahih al-Bukhari (Vol. 2, Book 23) in Arabic and English, outlining the Prophet’s order to do seven good things, among others, to help the oppressed and visit the sick, and forbidding seven habits.⁵⁴

50 <https://www.youtube.com/watch?v=Xp1r8TLe8DU>, 1.6.2020, accessed 13.1.2021. The Make Zongo Great Again consists of two branches, the Make Zongo Great TV and the Make Zongo Great Foundation, see further <https://make-zongo-great-again.com/about/>, accessed 13.1.2021; the homepage was defunct by May 2024.

51 <https://www.facebook.com/Ummulquragh/posts/254059062283111>, 23.5.2020, accessed 30.11.2020.

52 <https://www.facebook.com/MasjidulBayaanTamale/posts/110163434038670>, 19.5.2020, accessed 30.11.2020.

53 Friends for the needy (Imam of Agogo Central mosque), theological reflections/comments on *zakat* and *sadaqa* and on the obligation for Muslims to help others in need (Ramadan tafsir 2019) posted on Facebook 6.5.2019, photos and comment, https://www.facebook.com/Friends-for-the-needy-232391581185564/?ref=py_c, accessed 29.6.2021.

54 Friends for the needy (Imam of Agogo Central mosque), theological reflections/comments on *zakat* and *sadaqa* and on the obligation for Muslims to help others in need

His third posting followed two weeks later, concerning fasting and spending charity during Ramadan. Charity, he explains, was an investment of the giver for his hereafter, “so that you will find your charity on the Last day when you will be poor and needy.” He follows this with a promise to the believers, “you may find your way to Paradise through a sip of water, a handful of dates, fruits, food, money and clothing that you give a needy person,” listing the various ways a Muslim was expected to fulfil his obligations concerning doling out charity. Only obligatory charity or *zakat*, Imam Abdul Aziz underscores, purifies wealth as well as preserves and increases money; those who refrain from paying *zakat* will regret at the Day of Judgement. Adding a quote from the Quran Sura 64, verse 17 (“If you loan Allah a loan, He will multiply it for you and forgive you”), and a hadith from al-Muslim’s collection, “charity never decreases property,” Imam Abdul Aziz ended his elaborations on *zakat*.⁵⁵

The elaborations on the moral obligation to pay *zakat* and the minimum amount liable to *zakat* (*nisab*) posted on the Facebook account of the Muslim women NGO *Rayhan Yakub Foundation* (RYF) serves as another example of annual digital sermons. Starting in 2015, RYF reposted parts of the *zakat* sermons in 2016, 2017 and 2020, sometimes in verbatim, sometimes with amendments or in shortened versions. While the general tenor of the sermons followed classical scholarly outlines based on quotations from Hadith verses, some paragraphs read as updated and modernized interpretations to accommodate contemporary conditions. For example, when explaining the Hadith of Abu Daud that *zakat* is on everything prepared for sale, the sermon text of 2015 states that

This includes lands for resale, buildings, cars, machinery for deriving water or any other article obtained for resale. As for buildings constructed for rent but not for sale, *Zakat* should be paid on the rent after one year transpires over the amount; but the building itself is not liable for *Zakat* as it is not an item for sale. Likewise, personal cars for hire are liable for *Zakat* since they are not meant for sale as the owner has purchased it for his use. And if the owner of the rental cars accumulates the returns up to the amount that is liable for *Zakat*, then he should pay

(Ramadan tafsir 2019) posted on Facebook 9.5.2019, photos and comment, https://www.facebook.com/Friends-for-the-needy-232391581185564/?ref=py_c, accessed 29.6.2021.

55 Friends for the needy (Imam of Agogo Central mosque), theological reflections/comments on *zakat* and *sadaqa* and on the obligation for Muslims to help others in need (Ramadan tafsir 2019) posted on Facebook 23.5.2019, photos and comment, https://www.facebook.com/Friends-for-the-needy-232391581185564/?ref=py_c, accessed 29.6.2021.

Zakat if one year passes over such money, whether he had kept it for personal expenses, or for expenses in marriage, or for such as settling debts or buying real estate or for any other purpose; this is in accordance with the evidence of Shari'ah (Islamic laws) on the obligation of *Zakat*.⁵⁶

While this part is also included in the 2016 and 2017 text, it is extended with an additional remark: "If you are a salary worker, you pay zakaat on your savings for the year. If you want to pay monthly, you can by paying 2.5 % of your monthly savings after all expenditure."⁵⁷

In 2016 and 2017, however, the tenor of another RYF-sermon on *zakat* stressed the moral obligations of the believers. Opening with a lamentation: "Let's remind each other about the obligations of Zakaat, a matter in which many Muslims have been too careless and lenient," the sermon then underscored the moral and social benefits of paying *zakat*. It ended with a severe warning on those who did not offer *zakat* out of greed alongside bashing them who fall short of doing so: "Any type of wealth from which Zakaah has not been offered is regarded as hoarded up treasure for which one will be punished on the Day of Judgement."⁵⁸

Further, a third elaboration posted by RYF in 2015 and 2016 dealt with *zakat* on agricultural products and on livestock. This text also included a paragraph on the eight categories of recipients of *zakat*. Furthermore, it included five recommendations on how to pay *zakat*, namely

- (1) One should pay the zakaat openly so that he would be free of any suspicion.
- (2) One should distribute it himself to ensure that it gets to its rightful recipient.
- (3) Upon paying it, one should say "O Allah, make it a beneficial gain and do not make it a loss."
- (4) The one who receives the zakaat should say, "May Allah reward you for what you have given and bless you in what remains with you and make it purifying for you"

56 "About Zakat," 1.7.2015, "Lecture on Zakat," 23.1.2016, 1.4.2017, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

57 "Lecture on Zakat," 23.1.2016, 1.4.2017, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

58 "Don't ignore to pay your zakat," 23.1.2016, 1.7.2017, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

- (5) It is recommended to give it to poor relatives for whom one is not financially responsible.⁵⁹

In 2016, and reposted in 2020, another text moreover highlighted that *zakat* is not the same as *zakat al-fitr*,⁶⁰ the latter being charity which is distributed at the end of the fast of Ramadan. “The main purpose of Zakah al-Fitr is to provide those who fasted with the means of making up for their errors during the month of fasting,” one of the RYF-sermons on the topic highlighted. It further noted “Zakah al-Fitr also provides the poor with a means with which they can celebrate the festival of breaking the fast (‘Eid al-Fitr) along with the rest of the Muslims.” Its amount is the same for everyone regardless of their income, and usually paid in food. However, the text opens up for an innovative interpretation for the members of RYF:

If based on geographical location or for genuine reason, you cannot arrange food you can offer some money but it should be enough to cater for at least a day’s meal and such money can be given to the poor or any charitable organizations who are donating to the needy like in GAZA people suffering. I’m also collecting for orphanage so those abroad especially in UK can contact me to pay their fitir through myself.⁶¹

Interestingly, RYF shortly refuted this claim: “Please note that we cannot give money to the poor as our zakaatul fitir. It must be dry food such as rice, maize, wheat, dates etc. If you are given money to anyone on behalf of the poor, please ensure they use the money to buy food for the poor.”⁶² Nevertheless, as texts posted in 2015 and 2021 underscored—the goal of *zakat al-fitr* is the spiritual development of those who give as well as the economic well-being of those who receive.⁶³

The Kumasi-based NGO *Muslim Access Movement* (MAM) provides a third example of using social media for spreading elaborations on *zakat*. Starting in

59 “About Zakaak [*sic*] on agricultural products”, “About Zakat on livestock,” 15.7.2015, 21.6.2016, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

60 “Have you paid your zakat this year?” 21.7.2016, 21.5.2020, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

61 “Zakaat Al-Fitr explained,” 28.6.2016, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

62 “Zakat al-fitr reminder,” 3.7.2016, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

63 “Purpose of Zakat al-fitr,” 13.7.2015, 7.5.2021, <https://www.facebook.com/profile.php?id=100063485326592>, accessed 25.8.2022.

February 2021, the group posted a video and sermon by Imam Abdul Somad Osman Dabre on the virtues of (obligatory) almsgiving on its homepage. Telling the moral tale of a farmer who always gave to the poor and the needy and his sons who refused to do so and lost the farm they inherited from him when Allah had sent an angel to burn it, Imam Abdul Somad concluded that

This is something that happened in history but is still happening in our recent times. In many of our Zongo communities, there are many rich people whose children are going through a lot of hardships after their death. Because these children did not take into consideration what their father was doing, how he made his riches and so on but rather they considered the kind of success they wanted for themselves. Whatever we do should be done to seek for the favor of the almighty God.⁶⁴

After having published the sermon, the MAM team produced four lengthy videos on *zakat* as part of their “Who is a Muslim” online lecture series. The first one was a 32 minutes introduction video on *zakat*, followed by a 50 minutes video on *zakat* as the foundation of a model economic order. The third video addressed in 46 minutes the importance of *zakat* while the fourth one outlined in almost one hour the qualifications of those who paid and those who received *zakat*.⁶⁵

1.3 *Zakat al-fitr and Donations during Ramadan*

Calls by Muslim NGOs to their followers on social media to make donations during Ramadan are a notable feature of the contemporary social media landscape. For example, the *Grain of Hope Foundation*, a Muslim NGO with headquarters in Tema, has been running annual Ramadan campaigns on Facebook since 2016. Outlined as a humble reminder in 2016:

Brothers and sisters, the Akhirah (Hereafter) is the most important and luxurious commodity in this world yet the cheapest. Just Gh1 cedi can earn you a point in the Akhirah. Let's start giving now.⁶⁶

64 “Repeat The Good Your Parents did Even After their Death—Imam Abdul Somad Osman Dabre,” 25.2.2021, https://www.mamghonline.org/2021/02/25/video-repeat-the-good-your-parents-did-even-after-their-death-imam-abdul-somad-osman-dabre/?fbclid=IwAR185gb_wQsUyFdKl0oS9pYnqEuXwtAJX6CtmVW2ghidCCBDJfN8EkaRaY, accessed 25.8.2022.

65 <https://www.facebook.com/mamtvonline>, 12.3.2021, 26.3.2021, 2.4.2021, 10.4.2021, accessed 25.8.2022.

66 Grain of Hope Foundation, posted on Facebook 1.5.2016, https://www.facebook.com/permalink.php?story_fbid=787381184695925&id=687684277998950, accessed 4.5.2021.

The call in 2020 resembles the general call made by Muslim scholars during Ramadan:

Ramadan is here again, the month of giving. Maximise your rewards by joining us we intend to distribute food and other household essentials to vulnerable families this coming eid inshaa'Allahu. Counting on your usual support to make it happen by the will of Allah. Help let's put smiles on the faces of our Muslim brothers. May Allah accept our ibaadat. One can support by donating rice, oil, tin tomatoes, eggs, soft drinks, pure water, cash, used clothes, shoes etc.⁶⁷

The Kumasi-based NGO *Markaz Aleawn Alyaqin Humanitarian Services* posted a similar message on Facebook during Ramadan 2020, calling for donations to alleviate the sufferings of Muslims affected by the Covid-19 pandemic:

The Needy is being tested, likewise the receiver of God's blessing. Let us remember that, for every meal on our table is a privilege denied many, especially in needy times. As the needy is being tested in this uneasy times, likewise is the receiver of God's blessing to provide them some relief. It's not for dread of thirst that we guard and protect our little streams; but for lack of faith. Because to an open hands, the search for someone to receive is a joy greater than giving. Let us not deny the needy of filling their cup from our little streams. So while enjoying our delectable meals, we should be thankful for such blessing and extend some succour to the needy. Regardless of the minute account, could put a smile on someone's face. And behind their eyes, God will surely smile upon us. Let's keep up with prayers while spreading love and washing hands. For donations of food items contact: [mobile telephone number]. For cash, please send it to our Momo account, name: Markaz Aleawn Alyaqin Humanitarian Services. Please join us! With your donation, we're one step closer to feed the poor and needy as we continue praying to kick-out Covid-19.⁶⁸

The elaborations of some Muslim NGOs on almsgiving resemble those of Muslim scholars. For example, the *Ghana Islamic Youth Sadaqa Association* (GISYA)

67 Grain of Hope Foundation, posted on Facebook, 4.5.2020, https://www.facebook.com/permalink.php?story_fbid=2511314705635889&id=687684277998950, accessed 4.5.2021.

68 Markaz Aleawn Alyaqin Humanitarian Services, Old Tafo, letter/call, dated 8.4.2020, <https://www.facebook.com/markaz.aleawn.alyaqin/photos/a.444236052690703/886555645125406/?type=3&theater>, accessed 4.5.2021.

published on Facebook in May 2020 a text about the regulations on *zakat al-fitr*. Quoting hadiths from Abu Dawud and Ibn Majah, as well as outlining the amount to be paid:

One saa' of food. One saa' is equivalent to four madd. A madd is the amount that can be scooped up when one puts their hands together. [...] If we translate this into a monetary value based on the price of a staple food such as flour or rice, it is approximately £5 or 7\$[.] Therefore, the mount due for each person is £5 or 7\$.⁶⁹

GISYA specifies that *zakat al-fitr* is incumbent upon every Muslim who has food in excess. What is noteworthy and indicates a change in the interpretation of the role of Muslim NGOs as intermediaries, GISYA underscores that *zakat al-fitr* can be paid to Islamic charities and Muslim NGOs that do charity work (such as the GISYA), apart from being paid to local mosque authorities.⁷⁰ Likewise, the anonymous export on *Make Zongo Great Again* explained in 2023 that *zakat al-fitr* is compulsory upon every self-supporting adult Muslim, the quantity to be paid is one *saa* or four *madd* of staple food, for example rice. Translated into monetary values, one *madd* was the equivalence of GHS 40 in 2023, the anonymous expert noted.⁷¹

Another example of a Ramadan collection campaign launched on social media was the NTV 1 Ghana Cedi Zakkat Fund, launched in April 2020 by a local TV channel in Tamale. The management of Northern Television produced a 1:40 minute video in Dagbali, titled NTV Zakkat Fund, posted on Facebook. Despite its title, the video was not about establishing a *zakat* fund but calling on the listeners to pay one Ghana cedi or donate foodstuff as part of their annual *zakat al-fitr* to the TV channel. The TV channel, in turn, promised to use the donations to support inmates at the Tamale Central Prison during Ramadan.⁷²

69 Ghana Islamic Youth Sadaqa Association (GIYSA), text published on Facebook, 15.5.2020, https://www.facebook.com/permalink.php?story_fbid=142811403982483&id=109699093960381, accessed 23.10.2020.

70 Ghana Islamic Youth Sadaqa Association (GIYSA), text published on Facebook, 15.5.2020, https://www.facebook.com/permalink.php?story_fbid=142811403982483&id=109699093960381, accessed 23.10.2020.

71 "What is Zakat ul Fitr (Fitrana)?," 20.4.2023, <https://www.facebook.com/MakeZongoGreatAgainn>, accessed 22.8.2023.

72 NTV Zakkat Fund, posted on Facebook 28.4.2020, <https://www.facebook.com/759381854448795/videos/2571770549760789/>, accessed 1.2.2021; also: <https://www.facebook.com/Day-Break-NTV-with-DJ-Waris-759381854448795/videos/ntv-zakkat-fund/2571770549760789/>, accessed 1.2.2021.

One month later, NTV posted a video with a declaration by its General Manager Enoch Nashiru Alalbila in front of Tamale Central Prisons, depicting the donations of food and hygiene items, including eight bags of rice, one bag of sugar, and dozens of hand sanitisers for the inmates that had been collected through the campaign.⁷³ Like GISYA, Northern Television took the role of a *zakat* collector (*al-fitr*), thus stretching the definitions of who can claim to be an intermediary. However, the objective of the NTV campaign was certainly met in terms of visibility as it was spread via several other public Facebook accounts of Northern TV shows and multimedia companies, such as The Quarantine Show with Prince Siita (27 April 2020: 166 viewers; 20 May 2020: 839 viewers; not anymore activated in early July 2022),⁷⁴ and Nasara Multimedia.⁷⁵

However, as already noted in analysis of the two texts on *zakat al-fitr* by anonymous authors of the Rayan Yakub Foundation, there is no agreement if *zakat al-fitr* can be paid in cash and perhaps indicates a clash in generational as well as scholarly interpretations. Muslim student Umar Halifa, for example, stated that *zakat al-fitr* can be paid in cash, “to be on the safer side, 10 to 15 cedis will do a good job if you are in Ghana.”⁷⁶ The scholars of the *Ghana Islamic Research Association*, on the other hand, vehemently deny this: *zakat al-fitr* in cash will not suffice as it has been prescribed to be given in food and it has to be dispersed in the land the giver is residing upon breaking the fast.⁷⁷

Many Muslim NGOs, nevertheless, take a similar stance as GISYA. The *Hohoe Zongo Development Association* called its members to channel their *zakat al-fitr* through the organisation to enable food distributions to poor households in the community during Ramadan 2022,⁷⁸ as did *Global Muslimah Dilemma*,⁷⁹ and *Make Zongo Great Again*.⁸⁰ *Peace Dawah Media*, in turn, assured that “some

73 Ntv Ghana, posted 20.5.2020, <https://www.facebook.com/watch/?v=236145834469275>, accessed 1.2.2021.

74 <https://www.facebook.com/pg/The-Quarantine-Show-with-Prince-Siita-100592288270598/posts/>, accessed 1.2.2021.

75 <https://www.facebook.com/NasaraMultimediafm/posts/2770661003062371>, accessed 1.2.2021.

76 “Zakatul fitr!!!” 26.6.2017, 13.6.2018, 20.5.2020, 12.6.2021, <https://www.facebook.com/umar.halifa/>, accessed 25.8.2022.

77 “Zakat al-fitr,” 1.9.2019, <https://www.facebook.com/GIRA4ALL>, accessed 25.8.2022.

78 <https://www.facebook.com/groups/hozda>, 4.4.2022, accessed 25.8.2022.

79 <https://www.facebook.com/gmdcharityproject>, 5.4.2022, accessed 25.8.2022.

80 <https://www.facebook.com/MakeZongoGreatAgainn>, 29.4.2022, 1.5.2022, accessed 25.8.2022.

scholars also says you can give out money” but notified in the same vein that “if you do it after Eid it is *sadaqa*, not *zakat al-fitr*.”⁸¹ In fact, this is a position held by Muslim scholars as well as Muslim activists, as stated in a reminder by the *Ghana Islamic Youth Foundation*: “Many a times Muslims delay paying the *Zakatul Fitr* and many a times they pay after the Eid-ul-Fitr Salah. If we pay the *Zakatul Fitr* after Eid-ul-Fitr then it is like normal charity it does not come under the *Zakaatul Fitr*.”⁸²

1.4 *Zakat as a Private Pious Act*

The core argument of the traditional discourse on *zakat* stresses the private act of pious Muslims. Wealthy Muslims might consult an Imam for calculating the *nisab* or identifying needy recipients of their alms but would rarely channel their *zakat* via the Imams or mosques. Instead, they prefer to distribute their alms—*zakat* and *zakat al-fitr* and *sadaqa*—directly to individual poor persons. This private distribution of alms usually takes place after the Friday prayers in the form of smaller sums distributed directly to specially targeted individuals, as a patron-client relationship or as tokens haphazardly given to any beggar in the street. In addition, many of the scholars and imams I have interviewed have observed a move from the traditional payment of *zakat* in kind to payment in cash during the last two decades.⁸³

However, the giving of *zakat* as a private pious act is a double-edged sword. Although the recipient might receive just enough money to survive for one day, the sums thus received make no impact on the life of a poor person and are insufficient to raise them from poverty. Even worse, private Muslim charity has generated a negative public image in Ghana, as begging and private almsgiving is largely associated with the Muslim community.⁸⁴

Furthermore, traditional community-centred and privately given *zakat* cannot be enforced or controlled by the Imams or the mosque community and therefore lacks an institutional framework or organisation. Critical voices address its haphazard and random distribution in Ghana and claim that this does not meet its aims and objective at all. “*Zakat* is difficult to get from the people as everyone wants to distribute it by themselves,” responded Sheikh

81 <https://www.facebook.com/PeaceDawahMedia>, 26.4.2022, 27.4.2022, accessed 25.8.2022.

82 “Common error—3,” 15.3.2013, <https://www.facebook.com/Ghana-Islamic-Youth-Foundation-143751339162890>, accessed 25.8.2022.

83 Ammah, “Islam and Poverty Reduction Strategies.” Interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

84 Weiss, *Begging and Almsgiving in Ghana*.

Kamil Muhammad to my interrogation about the condition of *zakat*.⁸⁵ “We do not have the will and power to take and distribute it,” Sheikh Ismail Saeed critically reflected.⁸⁶ “Some of the rich do not give *zakat*, and when they do, they distribute it only in small portions,” noted Sheikh Jamal Deen Omar Muhammad, and claimed that only one percent give *zakat* to the Imams. He further recognised that the aim and objective of *zakat* are not fulfilled as it is too unevenly distributed.⁸⁷

Sheikh Issah in Tamale, in turn, identified the lack of leadership, consensus and cooperation among the Muslims in Ghana as the root causes for the failure of institutionalising *zakat*. In addition, he underscored that the affluent lack the proper education and have little knowledge about *zakat*.⁸⁸ Like many other scholars, the Ashanti Regional Chief Imam Sheikh Abdul Mumin Haruna highlighted the need to focus on the impact of distributing *zakat*. He posits that one person should receive a larger sum rather than parcelling it out in small portions and targeting as many recipients as possible. The rationale behind his argument is that the former way of distributing *zakat* will give a poor person food for one day while the latter provides the tool for employment and a way out of poverty.⁸⁹ Some scholars even desire to “open up” the objectives and categories of *zakat* recipients and argue that it is better to distribute it to a few women rather than many (male) beggars and poor persons. In his opinion, “women are better in using it in a fruitful way”, i.e., use *zakat* as a means for structural changes in one’s life.⁹⁰

Muslim scholars and Imams are well aware that the ideals and practices of *zakat* rarely correlate in Ghana, and most scholars would agree with Sheikh Anas Tawfiq in Kumasi that *zakat* has not yet had any impact on the social development of the Muslim community.⁹¹ Sheikh Alhaji Yusif Issah in Wa responded to my inquiries on *zakat* that “we have lost control of it.” Although

85 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam of ASWAJ Ashanti Region, Kumasi 10.12.2017.

86 Interview with Sheikh Dr Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi 5.4.2019.

87 Interview with Sheikh Jamal Deen Omar Muhammad, Imam at Tamale Central Mosque and President of Aris Social Center, Tamale 10.4.2019.

88 Interview with Sheikh Issah, Islamic Education Unit Manager, Tamale 9.4.2019.

89 Interview with Sheikh Abdul Mumin Haruna, Ashanti Regional Chief Imam, Kumasi 15.9.2019.

90 Interview with Muhammed Al-Mahaman, HOD Arabic and Islamic Studies of Al-Faruq College of Education, Wenchi, Brong Ahafo, and advisor at Sakafiya mosque, Kumasi, Kumasi 15.9.2019.

91 Interview with Sheikh Anas Tawfiq Ibrahim al-Bakri, Imam of the Darul-Hadith Mosque and Educational Complex, Kumasi, 12.12.2017.

the Muslim communities in Ghana face huge economic and social challenges, he underscored that the doctrinal division among the Muslims and the disagreements among the Muslim scholars had hindered *zakat* from evolving as a tool for the empowerment and societal development of the Muslim communities in Ghana.⁹²

Most scholars I have met in Ghana underscored that they have to advocate *zakat*'s payment but have no authority to enforce its collection. Most mosques and communities do not collect *zakat* at all, and most of the affluent Muslims and executives do not give their *zakat* to the Imams. In rural areas, Muslim farmers refuse to distribute *ushr*, the tithe, as *zakat* via the Imams. The main reason for this is the lack of trust and ignorance.⁹³ The reflections of some ASWAJ scholars in Wa whom I interviewed in December 2019 highlights the dilemma of the Imams. The donors are not willing to give *zakat* to them for redistribution but rather give it directly to the poor, and neither are they willing to inform the scholars about their wealth. While the Imams in their sermons have outlined the meaning of Surah 9:40, the key text identifying the eight recipients of *zakat*, as well as informed Muslims about Sharia-regulations on *nisab*, few wealthy Muslims show any desire to adhere to the regulations of the Qur'an and Sharia. One scholar even responded that he became so disillusioned that he had stopped preaching about *zakat* some two years ago.⁹⁴ A similar response was given to me by Sheikh Alhaji Yussif Issah in Wa: "Although Imams guide the wealthy individuals how to spend *zakat*, they do not collect." Consequently, no mosque in Wa had a *zakat* committee or a *bait al-mal*.⁹⁵

Others in Ghana echo the critical reflections of scholars in Wa: "You need to give one thousand cedis to a poor, not five or twenty," Sheikh Aminu Bamba al-Faradhi critically commented the habit of doling out small sums as alms to beggars and needy persons after the Friday prayers.⁹⁶ Other scholars, such as Sheikh Saeed Abubakar Zakaria, even claim that such piecemeal distribu-

92 Interview with Sheikh Alhaji Yusif Issah, Chairman of Jama'at Hidayat Islamiyya, Wa, 7.12.2019. Translation by Sheikh Alhaji Damba.

93 Interview with Sheikh Aminu Bamba, Ejura, 4.4.2019; interview with Sheikh Abdar-Rahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019; interview with Sheikh Issah, Islamic Education Unit Manager, Tamale 9.4.2019; Sheikh Alhaji Nuhu Abdul-Mumin, Wa, 7.12.2019.

94 Interview with Sheikh Abubakar Ahmed Idris, Sheikh Anas Abdul-Mumin Isa and Sheikh Mashood Muhammad Mukhtar, Wa-Dondoli, 7.12.2019. The interview was translated by Sheikh Al-Haji Damba.

95 Interview with Sheikh Alhaji Yusif Issah, Chairman of Jama'at Hidayat Islamiyya, Wa, 7.12.2019. Translation by Sheikh Alhaji Damba.

96 Interview with Sheikh Aminu Bamba, Ejura, 4.4.2019.

tion of the alms is not *zakat* at all and cannot be regarded as a fulfilment of *zakat*,⁹⁷ whereas Sheikh Alhaji Nuhu Abdul-Mumin emphatically highlights that refusal to pay *zakat* means that one is not to be considered a Muslim anymore.⁹⁸

Although *zakat* is mandatory, none of the Imams or mosque communities has any means at their disposal to enforce its collection. Most Muslims even regard *zakat al-fitr* as the proper *zakat*,⁹⁹ although all scholars I have interviewed underscore that they inform about the difference between these two forms of mandatory alms and the *nisab* rules in their sermons.¹⁰⁰ Until recent decades, local Imams calculated the stipulation of the annual *nisab*, resulting in conflicts among scholars of the minimum amount to be paid. Consequently, there existed a wide variation of local patterns and ways of handling *zakat* collection in the Muslim communities throughout Ghana. In most cases, it remained a private rather than a public affair and little, if anything, is known about its impact.¹⁰¹

Nevertheless, local scholars have attempted to challenge local traditional habits of almsgiving and institutionalise the collection and distribution of *zakat* on a community level. In Kambungli, the decision to establish a *zakat* fund in the 1970s was based on the idea of the local Imams that the whole community consisted of a nuclear family where wealth is evenly distributed and mutual help is given through planning and organisation. The local Muslim leadership overcame initial problems by educating the community members on their responsibilities and obligations as Muslims, underscoring the potentials of a collective fund in comparison with private, uncontrolled acts of almsgiving. The outcome was a success as the members of the community responded positively to the idea. Payment to the fund was made both in cash and in kind; the Chief Imam Alhaji Zakariah appointed the *zakat* collectors upon the recommendation of other sub-heads in the community and after scrutinising

97 Interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

98 Interview with Sheikh Alhaji Nuhu Abdul-Mumin, Wa, 7.12.2019.

99 Interview with Sheikh Abubakar Ahmed Idris, Sheikh Anas Abdul-Mumin Isa and Sheikh Mashood Muhammad Mukhtar, Wa-Dondoli, 7.12.2019. The interview was translated by Sheikh Al-Haji Damba.

100 Interview with Sheikh Abdul Wadud, Zameen (President) of the Tijjaniya Muslims Movement of Ghana, Kumasi 5.4.2019; interview with Sheikh Abdar-Rahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019; Sheikh Alhaji Nuhu Abdul-Mumin, Wa, 7.12.2019.

101 Interview with Sheikh Abdar-Rahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

the candidates himself. The funds thus generated enabled the commissioning of a respectable number of community projects: a day-care centre, a junior high school, a mosque, a library, and a clinic.¹⁰²

The establishment of the local Zakat Committee of the Muslim community in Gidan Tuba followed the intervention of its leader, Sheikh Umar Borbordji. Criticising the local Muslims for not adhering to the Qur'anic and Prophetic regulations for *zakat* when they paid *zakat*, he formed a special committee consisting of himself and younger community members who had been his students. As in Kambungli, education and training were a crucial part of the formation process, both the committee members and the community members. The Zakat Committee was assigned to identify and register the *zakat* recipients, identify and register those on whom *zakat* is due, collect and distribute *zakat*, administer *zakat al-fitr* and the community treasury, as well as take and keep records of its activities. Its initial collection resulted in the collection of 13 cows, 159,000 Ghana (old) cedis and about 15 sacks of maize. Apart from doling out assistance its poor and needy members, the community used the funds to establish a Community Centre.

However, both Suleiman Dhikrullhi and Abdul-Wahhab Abubakar note in their research that some members of the community have criticised the mechanisms of distributing *zakat*, claiming that *zakat* funds were used for developmental projects, such as the building of mosques and schools, at the neglect of other beneficiaries (i.e., the eight categories of recipients listed in Sura 9:60). Consequently, some members of the community reverted to distributing their *zakat* directly to the recipients.¹⁰³

Moreover, some Muslim observers have critically commented upon the negative image of Muslim charity in recent decades. Some commentators, such as the journalist Zakaria Alhassan in Tamale, even argue that offering alms to the needy is not compulsory but is done out of compassion to ameliorate the sufferings of the underprivileged in society. In his mind, the negative image is a consequence of the “beggar menace,” namely when “unscrupulous individuals” are abusing “this moral responsibility of philanthropists.” Begging is claimed to have become a full-time, lucrative profession and an “easy way

102 Sey, “The Development of Muslim Settlement in Ghana,” 144–148; see further Weiss, *Begging and Almsgiving in Ghana*, 141–142. At the time of Mark Sey’s interrogations with the Kambungli Muslim community, it also planned to establish a rural bank. However, it is not known if these plans could ever be realized.

103 Suleiman Dhikrullhi, *Islam in Gidan Tuba*, 54–55; Abdul-Wahab Abubakar, *The Practice of Zakat and Poverty Alleviation in Accra*, M.Phil. thesis, Department for the Study in Religions, University of Ghana, July 2018, 93.

to amass wealth.” For observers like Zakaria Alhassan, beggars seem to have flooded the streets and are branded as a public nuisance: “They virtually take over [junctions and traffic lights], knocking at car doors and window screens for attention. They are made up of all manner of street people ... the blind, the physically challenged, elderly and strong, young men and women.” In Tamale, they are concentrated at the Central Business District near the Central Market, “popularly called Beggars (Barimaansi) Line,” where they receive alms in the form of money, cow milk, cowries “and other such materials as requested by Mallams and soothsayers who are consulted for various reasons by those offering the alms.” In his mind, philanthropic charity and almsgiving cannot alleviate poverty or constitute a lasting solution to the “beggar menace.”¹⁰⁴

Others, such as Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, criticise the selectivity of Muslims in their payment of *zakat*. Those who go to Mecca to perform the *hajj* do not pay *zakat*, he lamented. The community does not pay the *ulama* (Muslim scholars) and the Imams; i.e., they are not among the beneficiaries of *zakat*. The national Imams only receive support from the government, and Muslim academics do not discuss the issue of *zakat* either. How can we develop our communities without trust, if the *ulama* and Imams do not receive any support, and the academics do not engage with the scholars to discuss the usability of *zakat*?¹⁰⁵

Similar reflections were articulated by the Deputy Regional Chief Imam Zakariya Abdur-Rahman in Kumasi. He noted that although the necessity to pay *zakat* was a constant topic in his sermons, only a few of his audience seemed to agree with him on the need to institutionalise the collection and distribution of *zakat*.¹⁰⁶ The Regional Chief Imam Sheikh Abdulsalam Ahmed in Tamale lamented that *zakat* is only handled traditionally. Still, he was positive about the various local individual initiatives to collect and distribute *zakat*. Sometimes the donors even approached him to get his signature to testimonies that they had paid *zakat*. Nevertheless, he does not receive *zakat* and no *bayt al-mal* or *zakat* fund existed at the Central Friday Mosque in Tamale. If such an institution existed, he underlined, he would have the means at his disposal

104 Zakaria Alhassan, “Alms Offering Being Abused,” 15.2.2008, <https://zakalhasan.blogspot.com/2008/02/alms-offering-being-abused-page-29.html?m=0>, accessed 29.4.2019. The “beggar nuisance” and the negative public image of Muslims in Ghana is also discussed in Weiss, *Begging and Almsgiving in Ghana*.

105 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, Kumasi 10.12.2017.

106 Interview with Sheikh Zakariya Abdur-Rahman, Deputy Chief Imam Ashanti Region, Kumasi 11.12.2017.

to support the needy and poor who daily approached him. Nevertheless, as for now, he could do little, as Imams have no wealth and thus cannot provide any help.¹⁰⁷

The necessity of establishing a *bayt al-mal* or *zakat* fund is discussed in many communities. A case point is the Anbariya Sunni Community in Tamale. During the lifetime of Afa Ajurah (Yusuf Soalih Ajurah or Alhaji Issifu Ajurah, 1890–2004), the founder of the community, its members gave their *zakat* in kind to him, and he used it for the expansion of his educational complex as well as for supporting poor and needy members. *Zakat* in cash was rare and was not donated to the Anbariya. *Zakat* in kind is still practised. Afa Ajurah's successor Sheikh Saeed Abubakar Zakaria informed me that in 2019, an anonymous donor donated 100 bags of rice sold on the market. The cash thus generated was distributed among the Anbariya scholars to cover their living expenses. The collection of *zakat* starts at Ramadan, he informed me, and what is collected is, among others, distributed to people in dire need in hospitals, the sick people or to pay fees of indebted persons.¹⁰⁸ However, the resources thus collected are not enough to initiate social welfare projects such as building a clinic for its educational complex in Tamale (Figure 45). The Anbariya scholars have therefore started to discuss among themselves the feasibility to establish a *zakat* fund, although this idea has not yet been raised in public. The main reason for this, Sheikh Dr Tamim explained to me, is the lack of commitment and expertise for organising and managing such a fund, in addition to generating trust and transparency in its operations. Nevertheless, both Sheikh Saeed Abubakar Zakaria and Sheikh Dr Tamim highlight that *zakat* is the key to mobilizing funds for, e.g., the clinic project.¹⁰⁹

Sometimes, through their NGOs, some Muslim scholars and Imams receive *zakat* from foreign Muslim philanthropists and organisations. Sheikh Mustapha Ibrahim and the ICODEHS were among the first to utilise such funds and have a long-standing relationship with several *zakat* organisations in the Gulf region, such as Kuwait Zakat House and Dubai Charity Association.¹¹⁰ Other

107 Interview with Sheikh Abdulsalam Ahmed, Regional Chief Imam Northern Region, Tamale, 10.4.2019.

108 Interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

109 Interview with Sheikh Dr Tamim, General Secretary of the Anbariya Sunni Community, Tamale 9.4.2019; interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

110 'Wells Commissioned In Upper East Region', 23.10.1997, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Wells-Commissioned-In-Upper-East-Region-2580> (checked 21.5.2019); <http://icodehs.org/donations/>, accessed 21.5.2019; the homepage was defunct by May 2024.



FIGURE 45 Structural map of Anbariya educational complex in Tamale
 PHOTO: HOLGER WEISS/2019

local MFBOs, such as the *Ghana Charity Association for Development* (est. 2014), receives funding from the United Arab Emirates Aid and Sharjah Charity International. In contrast, the *Imam Dawah Organisation* (est. 2003) has received *zakat* donations from the United Arab Emirates, Saudi Arabia and Qatar. The former organisation uses these funds to cover the expenses of feeding 300 families each month, drilling boreholes and assisting rural communities lacking water resources in the Northern Region, the Savannah Region and the North-Eastern Region. The latter one uses earmarked cash donations for mosque, school and borehole projects in the Northern Region.¹¹¹

Sometimes imams receive *zakat* donations directly from external, usually Saudi or other Arab philanthropists. Sheikh Issah in Tamale, for example, received *zakat* from Saudi Arabian sources and donated it to 10 widows and 50 orphans. Each of them received two bags of maize and rice, a cow and 500 cedis. Furthermore, Sheikh Issah’s donor asked him to investigate the impact

111 Interview with Sheikh Kailan, Director of Ghana Charity Association for Development, Tamale 10.4.2019; interview with Sheikh Majeed, Secretary of Imam Dawah Organisation, and Sheikh Abdul Fatah, member of Imam Dawah Organisation, Tamale 10.4.2019.

of the donation after five years.¹¹² Sheikh Alhaji Yusif Dauda Garibah's NGO, the *Adabiyya Islamic Society*, in turn, announced on Facebook that it operates a 'trust fund' as part of its programme to support aged and neglected persons. He further called for donations, including *zakat*, to the fund: "We intend to use *zakat* funds and other charity funds to needed beneficiaries." At the same time, he reminded the viewers that "We are so pleased that so many 'like' our page, but we can't feed and educate the orphans on 'likes'. Please Donate Today."¹¹³

Non-Sunni communities, too, receive *zakat* donations from abroad. One of them is the Ibadhiyya community or Istaqaamah Muslim Mission in Wenchi that receives funding from the (Ibadi) Sultanate of Oman. The funds are collected by the Istiqaamah Office in Oman and transferred to the local office in Wenchi during Ramadan, earmarked as *zakat* for the poor, needy and orphans. The Wenchi Office, in turn, also includes widows, old aged and divorced women among the recipients of its donations. According to information provided by Umar Sina Abdul-Wahab, the annual Ramadan donations from Oman range between five and ten thousand dollars.¹¹⁴

2 Towards Vertical Philanthropy: The Instrumentalist Discourse

The instrumentalist discourse on *zakat* identifies it as an instrument for promoting social welfare and moves the discussion from horizontal towards vertical philanthropy. The instrumentalist discourse has its roots in the semi-private/public communal way of collecting and distributing *zakat*. Both the Imams and the scholars identify poverty as the main cause for the marginalisation of Muslims in Ghana. Vertical philanthropy is difficult to introduce in communities where horizontal, person-to-person forms of almsgiving are deep-rooted, as Sheikh Mohammad Harun Bakuri's experience exemplifies, see below. Nevertheless, despite all backslashes, most Muslim scholars I interviewed adhere to the idea of empowerment from within the Muslim community and the identification of *zakat* as one of the tools to achieve this goal.

112 Interview with Sheikh Issah, Islamic Education Unit Manager, Tamale 9.4.2019.

113 Adabiyya Islamic Society Ghana—AIS Orphanage, posting on Facebook, 13.9.2020, <https://www.facebook.com/aisorphanagegh/photos/a.1020291948012012/4404474129593760/?type=3&theater>, accessed 5.2.2021.

114 Umar Sina Abdul-Wahab, *Assessing the Ibadhiyya Muslims Approach to Da'wah in Ghana: A Case Study in Wenchi and Techiman*, M.Phil. thesis, Department of Religious Studies, Kwame Nkrumah University of Science and Technology, November 2016, 93–94.

In contrast to the traditional discourse on *zakat* that highlights the moral obligation to alleviate the sufferings of the poor and needy, the instrumentalist discourse highlights the potentials of *zakat* as an Islamic instrument for poverty alleviation. This discourse started to take root in Ghana about two decades ago. In October 2004, the Dawah Academy organised a two-day seminar on the role of Islam in poverty reduction and wealth creation in Tamale, which, perhaps, was among the first attempts to articulate a change in the collection and distribution of *zakat*. The novelty of that seminar was its focus on raising funds for community development through the regular payment of *zakat*.¹¹⁵

Fifteen years later, the discussions on the payment of *zakat* are not only conducted among Muslim scholars and highlighted by Imams in their sermons during Ramadan but are also addressed by Muslim commentators on social media. For example, in February 2019, the internet platform Zongo Republic asked its Muslim readers whether they had paid their *zakat* on value-added wealth and sarcastically declared: “Menzgold customers, have you paid your *zakat*?”¹¹⁶

Some Muslim scholars have been receptive to the instrumentalist discourse and have tried to launch local initiatives in Kambungli and Gidan Tuba. However, shifting from horizontal towards vertical philanthropy has been an uphill battle in many locations and most cases, ended in a cul-de-sac. The main reason for such aborted initiatives was the lukewarm response of the local community and stakeholders. An illuminating example was the attempt by (late) Jama’a Imam Sheikh Dr Suleiman Mohammed Harun Bakuri to reorganise the collection and distribution of *zakat* among his community in Wa. “As Chief Imam, I preach about *zakat* and distribute envelopes during Ramadan, but people are reluctant to pay *zakat*,” he informed me when I interviewed him in December 2019. About five years earlier, Sheikh Mohammad Harun Bakuri had attempted to establish a local *zakat* committee and wrote a manual on its collection and distribution. The initiative ended short as only a few people sent their *zakat* to the committee. Most were reluctant, and Sheikh Mohammad Harun Bakuri had to recognise that despite his preaching and teaching about *zakat*, people do not understand the rules of *zakat* or *nisab*. His conclusion was similar to many other scholars I have been interviewing: “You cannot force anyone, we do not have any authority to make people pay *zakat*, people do it in their own way.”¹¹⁷

115 “Muslims attends seminar on Zakat,” 6.10.2004, https://www.modernghana.com/news/64169/muslims-attends-seminar-on-zakat.html#google_vignette, accessed 16.11.2012.

116 “So, did Muslim Menzgold customers pay zakat?,” 22.2.2019, <https://zongorepublic.com/so-did-muslim-menzgold-customers-pay-zakat/>, accessed 23.4.2019; the homepage was defunct by May 2024.

117 Interview with Sheikh Dr Suleiman Mohammed Harun Bakuri, Jama’a Imam, 5.12.2019, Wa. Sheikh Mohammad Harun Bakuri died in 2020.

Sheikh Mohammad Harun Bakuri, like many other Imams and scholars in Ghana, criticises their community for not fighting for social and economic development. “*Zakat* must be used for the promotion of Islam and the community,” he underlined. Hitherto, this has not been the case, he argued, as Muslims in Wa do not pay *zakat* but rather *zakat al-fitr*, paid in small tokens directly to the poor during Ramadan. “In this way, we will never eradicate poverty,” he concludes.¹¹⁸

The instrumentalist discourse is fuelled both by indigenous and foreign participants. Ahmed Bello Dogarawa from the Ahmadu Bello University in Zaria, Nigeria, highlighted in his speech at the First National Muslim organised by *Al-Furqan Foundation* in Tamale in 2009 that the collection and distribution of *zakat* had been the obligation of Muslim governments. In some Muslim countries, such as Saudi Arabia, Pakistan, and Malaysia, the government still collects and distributes *zakat*. In his mind, an ‘NGO organisational type set-up’ is more suitable for *zakat* management in contemporary societies with a Muslim minority. However, one of the main challenges was that its collection could only be voluntary. Even where Islamic voluntary organisations or MBFOs volunteer to administer *zakat*, individual payers were likely to prefer handling their *zakat* personally than to pay it through a voluntary charitable organisation.¹¹⁹

In 2012, the online platform Modern Ghana published the Ramadan message by the Nigerian author and journalist Muhammad Ajah. The main part of the essay contained the specific elements for a sermon delivered during Ramadan—the meaning of fasting and prayers, the relationship between God and Man, Muslims’ duty to unite and guard the Islamic faith, ethics, and morals. Although his text addressed Muslims in Nigeria, his call to establish “a mini Baitul-Zakah’s to regulate the *zakat* or donations from local and international donors” raises the question of his idea to inspire discussion in Ghana.¹²⁰

One year later, Haji Adams Goldwater raised a similar plea in his Ramadan message in Tamale and called for the mosques’ transformation from mere space for ritual worship to institution for social reforms, education, and wealth

118 Interview with Sheikh Dr Suleiman Mohammed Harun Bakuri, Jama’a Imam, 5.12.2019, Wa.

119 Ahmed Bello Dogarawa, “Poverty Alleviation through Zakah and Waqf Institutions: A Case for the Muslim Ummah in Ghana,” MPRA Paper 23191, University Library of Munich, Germany (2009).

120 Muhammad Ajah, “Ramadan: A Muslim’s Month of Vigilance and Plans for Future by Muhammad Ajah,” 17.7.2012, <https://www.modernghana.com/news/406360/ramadan-a-muslims-month-of-vigilance-and-plans-for-future.html>, accessed 21.2.2019.

creation. His core urge was the establishment of an ‘Education Endowment/ Zakat Fund’ to gather resources to support brilliant but needy students and a ‘Business Development Fund’ to aid persons with achievable business plans to set up enterprises that can be avenues of employment for the youth.¹²¹ However, he did not specify if he envisioned the establishment of one national or several regional funds.

Other organisations use social media to call for non-Ghanaian Muslim philanthropists to invest their alms and *zakat* in their charity programmes and projects. *Iqra Foundation*, for example, directs its call on its Arabic homepage to potential Saudi donors. By distributing their *zakat* and alms via the Foundation, Iqra promises to ease the plight of thousands of refugees and destitute.¹²² *El-Ehsan Charitable Relief Foundation*, a local Muslim NGO operating in Bawku and the Upper East Region since 2010, made a call for *zakat* and donations on its homepage to fund orphans, mosque building, water, and water sanitation projects.¹²³ The call was not directed to local Muslims but international donors. *Eyes of Light Foundation Ghana*, launched in 2010 and registered in 2017, is an example of a trans-national NGO as it also operates in Germany. The German branch of the organisation focuses on fundraising, announcing on its German homepage that *zakat al-mal* and *zakat al-fitr* can be paid into its bank account in Germany. The sums thus collected are used to support poor people and donate food during the Eid al-Fitr festival in Old Tafo in Kumasi.¹²⁴

The claims mentioned above of Muslim organisations and NGOs to serve as intermediates for *zakat* donors, be they internal, Ghanaian or external foreign ones, point to a new move towards implementing vertical philanthropy in Ghana. In Western Muslim-minority countries, Muslim NGOs have evolved as agents for implementing *zakat* as an instrument for promoting social welfare. Some of them have even emerged as the tools for the institutionalising of *zakat*, such as the Al-Muntada Trust and the National Zakat Foundation in the United Kingdom, the Zakat Foundation of America in the USA, INCA Relief—Muslims for Humanity (USA), the National Zakat Foundation Australia, the National Zakat Foundation, Canada and Canada Zakat. These bodies restrict *zakat* distributions to recipients within the location/country of collec-

121 Adams Goldwater, “Ramadan in Tamale,” 9.7.2013, <https://www.ghanaweb.com/GhanaHomePage/features/Ramadan-In-Tamale-278977#>, accessed 25.2.2019.

122 “توزيع,” http://iqra.org/?page_id=778, 24.10.2014, accessed 17.11.2020.

123 See www.ecrfg.org, accessed 2.7.2021.

124 See “Zakatul-Fitr & Zakatul-Mal,” <https://www.eyeflight.de/projekte/sonstiges>, accessed 2.7.2021.

tion or local communities.¹²⁵ Moreover, parallel to local and national agencies, international Muslim charities and NGOs advertise themselves as ‘*zakat*-accepting/managing’ organisations. Examples of such international organisations include Transparent Hands (UK, USA, Australia), Muslim Aid (UK, USA, Australia), Muslim Hands (UK, Canada, South Africa), Islamic Relief (UK, USA, Canada), Islamic Help (UK) and Islamic Aid (UK), and Hidayah Foundation (USA). These organisations transfer their collected *zakat* to sister and partner organisations outside the national borders of their operation, especially those predominantly operating in Asian and African countries.

3 The Institutional Discourse

The traditional and instrumental discourse on *zakat* in Ghana has only generally addressed the reorganisation of the collection and distribution of *zakat* in Ghana. The basic argument highlighted in these discourses is that most Muslims are poor and prefer to pay *zakat* traditionally. In addition, there is a hidden, sometimes even outspoken criticism about the distribution of *zakat*—seemingly haphazard and without a clear objective to change the lives of the poor and needy. Muslim scholars are frank in their critique—at least when interviewed for their opinion on the potentials of the obligatory alms in eradicating poverty.

Doling out *zakat* in small portions to individual beggars would keep a poor or needy person alive for a day or a week but will not lift them from poverty. Muslim scholars and philanthropists have repeatedly called for establishing institutions that would supervise the collection and distribution of *zakat* on either a regional or even a national level.¹²⁶ Nevertheless, Sheikh Amin Bamba in Tamale critically notes, the loose organisation of Muslims in Ghana and the lack of coordination and trust affect the collection and distribution of *zakat*. “As for now,” he points out, “*zakat* has had no impact on the empowerment of Muslims.”¹²⁷

The institutional discourse on *zakat* started about two decades ago in Ghana. In 2003, the National Chief Imam Sheikh Osman Nuhu Sharubutu put the

125 Sofia Yasmin and Roszaini Haniffa, “Accountability and narrative disclosure by Muslim charity organisations in the UK,” *Journal of Islamic Accounting and Business Research* 8, no. 1 (2017): 70–86; Zakât Foundation of America, *The Zakât Handbook: a practical guide for Muslims in the West* (Bloomington, IN: AuthorHouse, 2008).

126 Weiss, *Begging and Almsgiving in Ghana*.

127 Interview with Sheikh Amin Bamba Imam, Tamale 10.4.2019.

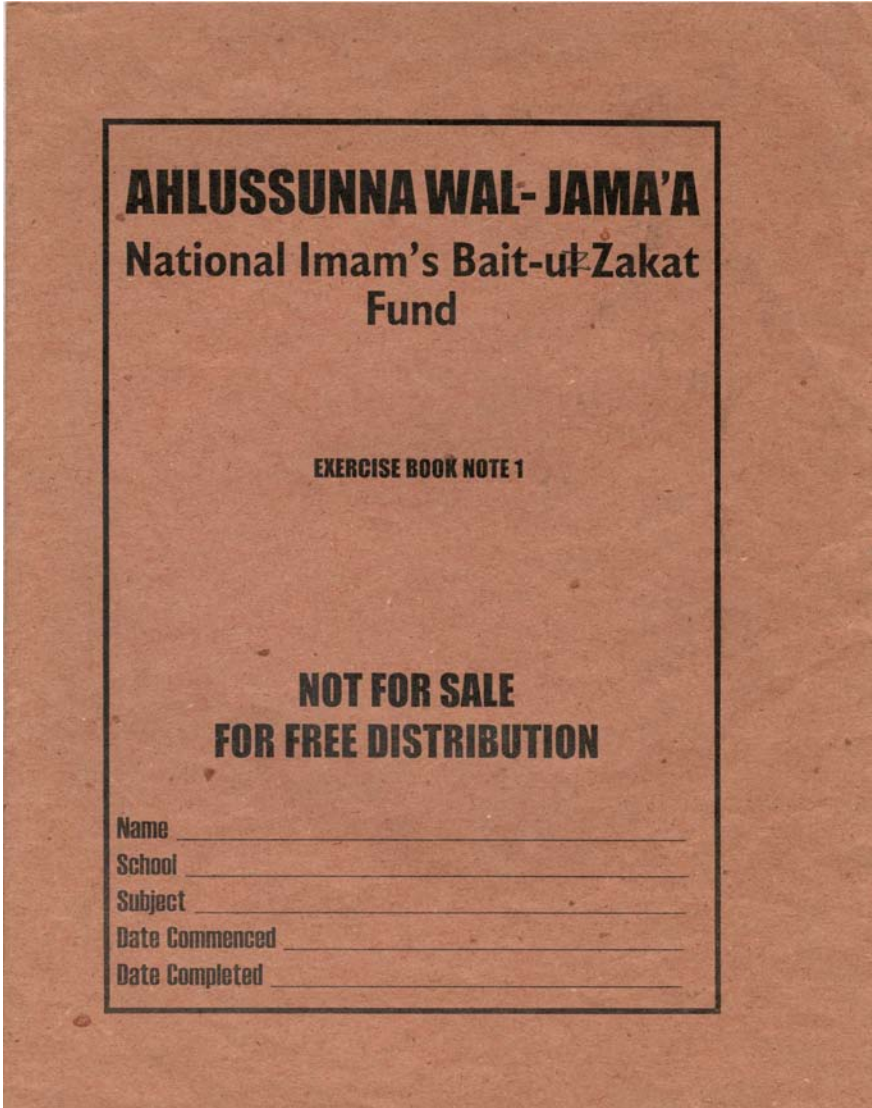


FIGURE 46 National Imam's Bait ul-Zakat Fund of the Ahlus-Sunna. Coversheet of exercise book commissioned by the Fund
AUTHOR'S COLLECTION



FIGURE 47 Plastic bag for ‘ice water’ (drinking water). Kausar drinking water was one of the business companies that Sheikh Umar Ibrahim Imam’s Bait ul-Zakat fund launched in the early 2000s.

AUTHOR’S COLLECTION

question of establishing a national *zakat* fund on the agenda of the National Ramadan Conference. However, the then established National Islamic Trust Fund was slow to develop and was shelved a few years later.¹²⁸ In 2005, the national Imam of the Ahlus-Sunna, Sheikh Umar Ibrahim Imam, launched a new initiative, the *Bait ul-zakat Fund* (Figure 46). However, although the project initially successfully collected *zakat* to a common fund and invested the collected money in a company that bottled drinking water in plastic bags (Figure 47), it soon ran into trouble and disintegrated a few years later.¹²⁹ In the same year, Sheikh Dr Amin Bonsu, then Second Deputy National Imam of the

128 Weiss, *Begging and Almsgiving in Ghana*, 146.

129 Weiss, *Begging and Almsgiving in Ghana*, 142–143; Interview with Sheikh Umar Ibrahim Imam in Accra, 4.3.2017.

Ghana Muslim Mission, called on Muslim organisations and individuals to contribute to—an unspecified—*zakat* fund.¹³⁰ It is unclear if he referred to the (then dormant) National Islamic Trust Fund, an existing fund of the Ghana Muslim Mission or an institution yet to be established.

By 2007, none of the above initiatives existed anymore. Sheikh Seidu Adam, then Chief Imam of the Ghana Armed Forces, was one who raised his voice and called for the establishment of a central, i.e., national *zakat* fund. His vision was a central national institution that received *zakat* from the district, regional and national levels to feed the fund “so that at the end of every year, the Muslim community would know where to put the *zakat* to.” Not surprisingly, the institutional approach of Sheikh Seidu Adam was criticised by one of his commentators for being bureaucratic and inflexible and open for embezzlement by those in charge of the fund:

I will advise that the tithe or *zakat* be kept in mosque treasurers so that they can use the money to take care of the poor who worship with them and pay [their] utility bills.¹³¹

One year later, the United Nations Population Fund (UNFPA) organised a conference for 40 Muslim and Christian leaders across Africa in Sokoto, Nigeria. The conference resulted in a joint communiqué that urged Muslims to establish *zakat* funds in their countries to mobilise resources to support UNFPA to reduce maternal mortality and poverty alleviation. In Ghana, COMOG introduced the idea at the National Zakat Conference in April 2010. The discussions resulted in launching a national initiative, the National Zakat House, in September 2011.¹³²

The National Zakat House was a joint project of the Ahlus-Sunna, the Shia and the Tijaniyya leadership in collaboration with the UNFPA, the COMOG, the National Development Planning Commission and the Ministry of Women and Children's Affairs. In addition, it had the backing of the National Chief Imam Sheikh Osman Nuhu Sharubutu. COMOG projected the National Zakat House as a centralised body for the collection, management and disbursement of *zakat*. According to Major Alhaji Mohammed Easah (retired), the then National

130 “Muslims asked to contribute to ‘Zakat’ fund,” 24.4.2005, https://www.modernghana.com/news/76436/muslims-asked-to-contribute-to-zakat-fund.html#google_vignette, accessed 25.2.2019.

131 “Muslims asked to pay tithes,” 19.12.2007, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslims-asked-to-pay-tithes-136292#google_vignette, accessed 25.2.2019.

132 “UNFPA, Muslim leaders to launch National Zakat House project,” 9.9.2011, <https://www.ghanabusinessnews.com/2011/09/09/unfpa-muslim-leaders-to-launch-national-zakat-house-project/#>, accessed 21.1.2016.

President of the COMOG, the National Zakat House was a project of a national consensus reached by representatives of Muslims of all major nominations from all the ten regions after a long period of dialogue, discussion, sharing and exchange of views and ideas.¹³³

Initially, a 13-member Board of Trustees chaired by Ibrahim Mohammad Awal, former Managing Director of Graphic Communications Group Limited, spearheaded the launching-phase of the National Zakat House. The main objective was to mobilise resources from Muslim entrepreneurs, scholars and women leaders and fashion out strategies to support activities such as reducing maternal mortality, women empowerment and poverty alleviation among the vulnerable in the Muslim communities.¹³⁴ Echoing the discovery of large sweet crude oil reserves in 2007, the National Zakat House envisioned to especially earmarking support for Muslim students to undertake studies in petrochemical engineering.¹³⁵

The public announcement of the intention to launch the project was followed by—silence. In fact, the lack of commitment of the involved stakeholders soon shelved the visions for a National Zakat House and it never materialised.¹³⁶ However, this was not a backlash to the institutional discourse on *zakat*. Several other communities launched similar initiatives, such as the Zakat and Sadaqa Trust Fund of the Muslim Caucus, the regional *zakat* funds of the Ghana Muslim Mission and the ASWAJ (Figure 48), the *zakat* committee of the Jam'iyat Hidayah Islamiyya as well as the Muslim Ummah Development Initiative Zakat House.

133 “Muslim Journalists urged to collaborate to propagate the teachings of Islam,” *Modern Ghana*, 5.8.2011, <http://www.modernghana.com/print/343699/1/muslim-journalists-urged-to-collaborate-to-propaga.html>, accessed 25.2.2019.

134 “Muslim Community praised for launching National Zakat House Policy,” 20.11.2011, <http://www.ghanaweb.com>, accessed 12.3.2014.

135 “Muslim Journalists urged to collaborate to propagate the teachings of Islam,” *Modern Ghana*, 5.8.2011, <http://www.modernghana.com/print/343699/1/muslim-journalists-urged-to-collaborate-to-propaga.html>, accessed 25.2.2019.

136 Information provided by Haji Mumuni Sulemana, Legon, 1.3.2017. According to Haji Abdul Manan, Executive Secretary of the Muslim Zakat House and currently CEO of Muslim Development Initiative (MUDI), the main reason for the collapse of the Muslim Zakat House was the parallel launching of the Zakat and Sadaqa Fund by Muslim Members of Parliament. In comparison to the former initiative, the Zakat and Sadaqa Fund gained widespread media coverage and “took the shine” from the Muslim Zakat House. Interview with Haji Abdul Manan, CEO of Muslim Development Initiative (MUDI), written notes by Dr Yunus Dumbe, Accra, 3.1.2021.

اهل السنة والجماعة
AHLUSSUNA WAL'JAMAA (ASWAJ)
 التجارة مع الله
TIJARA MA'ALLAH

Name:..... ID NO.....

REGION		DISTRICT			MOSQUE			DATE	
1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30

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FIGURE 48 ASWAJ zakat donor's table
 AUTHOR'S COLLECTION

3.1 The Zakat and Sadaqa Trust Fund

The first successful attempt to establish an institution for the collection and distribution of *zakat* on a national level in Ghana occurred in September 2010 when the Muslim Caucus in Parliament launched the *Zakat and Sadaqa Trust Fund of Ghana*. According to its mission statement, the general purpose of the initiative was to fight poverty, disease and deprivation among Muslims and non-Muslims in the country. In particular, it aimed to offer scholarships to students in financial crisis “in order to eradicate ignorance and, thereby, eradicate poverty.” The news release was followed by fierce attacks from Christian commentators, many of them attacking the MPs for misusing their position, opening the gates for an Islamization of the country and fearing that funds could be embezzled or directed to support Muslim terrorists. Others hailed the decisions of the MPs (“this is a point of good leadership and brotherliness”),

urged them to establish a website so that anyone could donate to the fund, and to publish the account details of the fund on the website so other Muslims can easily transfer their *zakat* into the account.¹³⁷

The initiative has since its launching been presented as an embryo for a national *zakat* fund, backed by the National Chief Imam of Ghana and the National Imams of the Ahlus-Sunna, Shi'a and Ahmadiyya communities.¹³⁸ Moreover, top government authorities and politicians, including Vice Presidents John Dramani Mahama (NDC) and Alhaji Dr Mahamadu Bawumia (NPP), have promoted the Fund in public appearances.¹³⁹

Since its launching, the Zakat and Sadaqa Trust Fund, with its head office in Accra New Town, has gradually expanded into a national non-governmental institution with branch offices in Tamale (since 2016), Takoradi (since 2018), and Kumasi (since 2021);¹⁴⁰ see Figure 49.

At first, the Fund successfully enlisted Muslim MPs and state employees, growing from 54 members in 2010 to 250 in 2013, directly reflecting the growth of the fund's assets from an initial GHS 12,000 in 2010 to GHS 100,000 in 2013.¹⁴¹ A breaking point occurred in 2016 when the Fund received a GHS 94,000 donation from the management of Japan Motors at the end of the year.¹⁴² Two years

137 "Muslim Caucus in Parliament launches Zakat and Sadaqa Fund," 7.9.2010, <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslim-Caucus-in-Parliament-launches-Zakat-and-Sadaqa-Fund-189934#>, accessed 21.1.2016.

138 "Fund profile," Zakat & Sadaqa Trust Fund of Ghana, 2019 Annual Report, available at <https://media-expl.licdn.com/dms/document/C561FAQFfxSIjklP9dw/feedshare-document-pdf-analyzed/0/1611317979754?e=1613034000&v=beta&t=qnoKDS3w7LOx27WurQgxRNNkHomH-mQW9XJpoMMNlgo>, downloaded 10.2.2021.

139 "Vice President urges Muslims to contribute to the Zakat Fund," 16.11.2010, <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/artikel.php?ID=197566#>, accessed 25.2.2019; "Mahama urges Muslims to support Zakat Fund," *The Chronicle*, 17.11.2010, <http://thechron>

[icle.com.gh/](http://thechron), accessed 12.3.2014; "Bawumia urges Muslims to use tech for Zakat collection," *Ghana Guardian*, 8.6.2018, <https://ghanaguardian.com/bawumia-urges-muslims-to-use-tech-for-zakat-collection>, accessed 23.4.2019.

140 "Zakāt and Sadaqa Trust Fund launched in Tamale," 26.1.2016, <https://zaaradio.com/society/zakat-sadaqa-trust-fund-launched-in-tamale/>, accessed 7.11.2017; <https://www.facebook.com/ZakātandSadaqafundGhana/photos/a.2002861529962781/2149178201997779/?type=3&theater>, accessed 14.5.2019; <https://ar-ar.facebook.com/Hijrah-TV-News-Ghana-114730809961665/videos/zakat-zakat-and-sadaqa-fund-launched-in-kumasi/243343850865286/>, accessed 3.5.2021.

141 Musah Yahaya Jafuru, "Key Muslim bodies to serve on Hajj committee," *Daily Graphic*, 16.7.2013, <http://graphic.com.gh/archive/General-News/>, accessed 12.3.2014.

142 "Japan Motors supports Zakat and Sadaqa Fund," *Graphic Online*, 29.12.2016, <https://www.graphic.com.gh/news/general-news/japan-motors-supports-zakat-and-sadaqa-fund.html>, accessed 21.5.2019.



FIGURE 49
Zakat and Sadaqa Trust
Fund. Cover of the 2021
Annual Report
AUTHOR'S COLLECTION

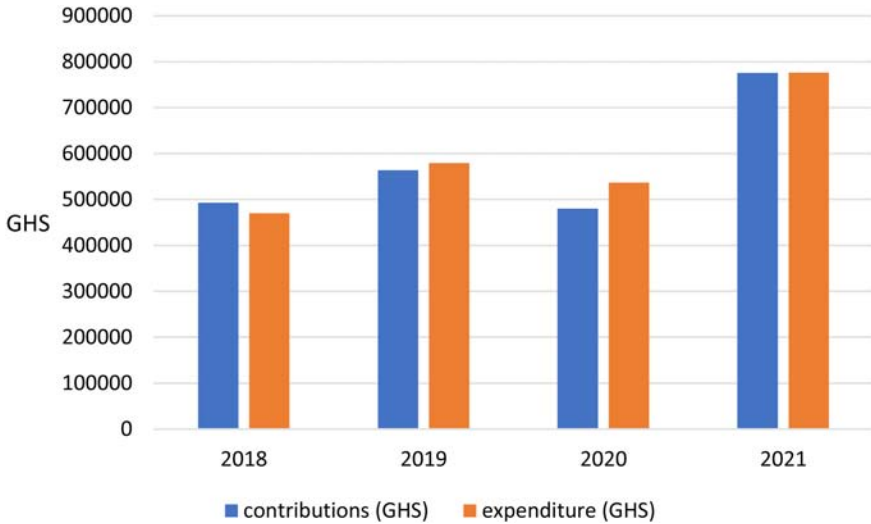
later, it hit the headlines during Ramadan 2018 when Vice-President Alhaji Dr Mahamadu Bawumia donated GHS 50,000 to the Fund at the Night of Power, a fund raising dinner organised by the Muslim Caucus. At this point, the activities of the Fund achieved international recognition when it became a member of the World Zakat Forum.¹⁴³ At the end of the decade, the 'List of Zakat Fund Contributors' on its 2020-homepage includes almost 1,100 (named) individuals,¹⁴⁴ while the total amount of contributions had increased to GHS 559,581.00 in 2019.¹⁴⁵ The ban on social gatherings during the COVID-19 lockdown in spring 2020 negatively affected its income generating activities such the Night of Power and other outreach programmes. Consequently, total contributions (temporarily) dropped that year to GHS 480,381.¹⁴⁶ Contributions hit new

143 The World Zakat Forum (WZF, est. 2007) is a platform for governmental and non-governmental *zakat* organisations; its headquarters is located in Jakarta, Indonesia. By 2020, the WZF has member organisations in 35 countries, of which ten in sub-Saharan countries (Benin, Ghana, Liberia, Nigeria, Senegal, Sierra Leone, South Africa, Sudan, Togo, and Uganda). See further <https://www.wzwf.org>.

144 <http://ghanazakatfundonline.com/list-contributors.php#>, accessed 8.2.2021.

145 Zakat and Sadaqa Trust Fund, Annual Report 2019.

146 Zakat and Sadaqa Trust Fund, Annual Report 2020.



GRAPH 11 Zakat and Sadaqa Trust Fund: Contributions and Expenditure, 2019–2021
SOURCE: ZAKAT AND SADAQA TRUST FUND OF GHANA, ANNUAL REPORT 2019, 2020, AND 2021

records one year later and amassed GHS 775,365; see Graph 11.¹⁴⁷ Similarly, the Fund has made extensively use of social media for its campaigns; the number of followers of its Facebook substantially increased from 3,000 in mid-May 2019 to 4,500 in October 2020, 5,600 in October 2021, and 5700 in July 2022 (but dropping to 5,600 in December 2022). In 2022, media commentators termed its expansion and societal impact as “phenomenal” and hailed it to have grown into a major tool for the redistribution of wealth among Muslims.¹⁴⁸

There have been several attempts to broaden the community of the Zakat and Sadaqa Trust Fund donors outside the Muslim MPs and state employees. In 2016, the then President of Ghana, John Dramani Mahama, proposed to charge one percent of the total charge on Hajj on every pilgrim and transfer the proceeds to the Zakat and Sadaqa Trust Fund. Although his proposal was met with sarcasm, if not outright rejection on social media, some commentators

147 Zakat and Sadaqa Trust Fund, Annual Report 2021; Salifu Abdul-Rahman, “Zakat and Sadaqa Trust Fund: A tool for redistribution of wealth,” 8.7.2022, <https://www.ghanaiantimes.com.gh/zakat-and-sadaqa-trust-fund-a-tool-for-redistribution-of-wealth/>, accessed 5.12.2023.

148 “Zakat and Sadaqa Trust Fund: A tool for redistribution of wealth,” 8.7.2022, <http://m.ghheadlines.com/agency/ghanaian-times/20220708/156014775/zakat-and-sadaqa-trust-fund-a-tool-for-redistribution-of-wealth>, 8.7.2022.

applauded it as a “brilliant idea.”¹⁴⁹ In the same year, the Zakat and Sadaqa Trust Fund registered on the social media platform a Fund Raising Global campaign to raise *zakat* and *sadaqa* with relatively modest results—74 persons donated some GHS 1,300 as *zakat* and 33 persons donated about GHS 740 as *sadaqa*.¹⁵⁰ In early 2022, the Fund introduced the ‘GHS 1 Sadaqat Project’, pledging Muslims to donate one cedi per day, week or month on MTN Mobile Money, and started a campaign on social media for its dissemination and acceptance among Muslims.¹⁵¹ In 2023, the 29th National Ramadan Conference noted in a communique that “Muslims in Ghana should throw our support behind the Zakat and Sadaqa Trust Fund,” and urged them to “[...] channel a greater portion of this year’s *zakat* to the Trust Fund and embark on the GHS 1.00 Sadaqat Project to step up revenue collection for the 2023 financial year.”¹⁵²

The structural outline of the Zakat and Sadaqa Trust Fund is unique for Ghanaian Muslim NGOs as its Board of Trustees consists of representatives of all Muslim sects and several Muslim organisations and serves as the spiritual and financial expert platform.¹⁵³ In addition, the Board appoints, supervises and approves the members of the Secretariat. The Secretariat, headed by its CEO, consists of the departments for finance administration, projects and communication. The General Assembly, in turn, is the Fund’s main body; it meets annually to check its accounts and balances.¹⁵⁴

149 “Charge 1% of cost of Hajj into Zakāt Fund—Mahama proposes to Muslims,” 26.6.2016, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Charge-1-of-cost-of-Hajj-in-to-Zakāt-Fund-Mahama-proposes-to-Muslims-450727>, accessed 21.2.2019; “Snooping in hajj affairs won’t sway Muslim voters,” 16.7.2016, <https://www.newsghana.com.gh/snoopin-g-in-hajj-affairs-wont-sway-muslim-voters/>, accessed 14.5.2019.

150 See <https://www.fundraisingafrica.com/DetailView/344> as well as <https://www.fundraisin-gafrica.com/DetailView/343>, accessed 19.5.2019.

151 GHS 1 Sadaqat project, 11.1.2022, <https://www.facebook.com/ZakatandSadaqafundGhana/>, accessed 22.8.2023.

152 29th National Ramadan Conference Communique issued at the Two Day annual national Ramadan Conference held in Cape Coast from 7th to 9th March, 2023, published 11.3.2023 on <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals>, accessed 22.8.2023.

153 In 2021, the board members were Alhasan Andani (Board Chairman), Mohammed Inusah (Vice-Chairman), Hajia Azara Abukari-Haroun (CEO), Supt. (Imam) Husein Abdur Rahim, Mohamed Hardi Nyagsi, Dr Zackaria Abraham Ibn, Haija Ayisha Salifu, Sheikh Alhaji Suleman Bandago (representative of the Shi’a), Amin Abdul-Rahman, Dr Marzuk Azindoo (representative of the Tijaniyya), Sheikh Salman M. Alhassan (representative of the Ahus-Sunna), Sheikh Abdul Wahab Issah (representative of the Ahmadiyya). “Board of Trustees Members,” Zakat and Sadaqa Trust Fund, Annual Report 2021.

154 Interview with Sheikh Arimiyao Shu’ab, former CEO of the Zakat and Sadaqa Trust Fund, Accra/Legon, 7.12.2017. I do not doubt that the Zakat and Sadaqa Trust Fund is managed

The Zakat and Sadaqa Trust Fund manages several programmes. Initially, its homepage listed four programmes, titled 1) the scholarship scheme, 2) the technical and vocational scheme, 3) the technical support scheme, and 4) the economic empowerment scheme.¹⁵⁵ The 2019/2020/2021 Annual Reports, on the other hand, referred to five so-called “flagship programmes”, listed as categories of charitable disbursement, namely 1) scholarships and educational support, 2) medical support, 3) economic empowerment, 4) Ramadan provisions, and 5) general donations. In 2020, two additional charitable disbursements were listed, namely emergency support during the COVID-19 lockdown as well as vocational support. Some noticeable shifts in the allocation of funds to the various categories occurred between 2019 and 2021: 66% was spent on educational project and scholarships in 2019 in comparison to 39% in 2021. On the other hand, funds allocated to medical support (4→16%) and Ramadan provisions (5→15%) respectively increased whereas those allocated to economic empowerment remained unchanged (20%).¹⁵⁶

The first programme, the scholarship scheme, provides grants to needy Muslim students to enter tertiary institutions in Ghana, while the second one, the technical and vocational scheme, aims at empowering beneficiaries economically through skills capacity building. From 2013 to 2016, the Zakat and Sadaqa Trust Fund supported 78 students with a total of GHS 68,000 and donated laptop computers to the Akropong School for the Blind.¹⁵⁷ Since then, annual expenditure on education projects has increased manifold, topping in

efficiently and properly. However, the lack of transparency was obvious when I started my investigations in 2017. Some basic information was found on earlier versions of its homepage and Facebook account, but annual reports of its activities were at this point not publicly available. Instead, information about donations and spending was accessible for me through newspaper reports and statements. Nevertheless, a notable move towards opening up and publicising its activities occurred in recent years. Perhaps as an outcome of the criticism in public, the Zakat and Sadaqa Trust Fund started to publish its annual report including financial statements on Facebook and LinkedIn as well as on its homepage since 2020. So far, three reports, those for 2019, 2020, and 2021, are available, containing a review of its activities, a statement of income and expenditure, an independent auditors report. Together with earlier notifications about its activities, the three annual reports provide an insight into the achievements of the Zakat and Sadaqa Trust Fund during its first decade of existence.

155 The four schemes were listed on the 2017-version of the homepage, <http://ghanazakatfundonline.com>, accessed 7.11.2017.

156 Figures taken from Statement on Financial Activities/Charitable Disbursement 2019, Zakat and Sadaqa Trust Fund, Annual Report 2019, and Statement on Financial Activities/Charitable Disbursement 2021, Zakat and Sadaqa Trust Fund, Annual Report 2021.

157 <http://ghanazakatfundonline.com>, accessed 7.11.2017.

2019 with an amount of GHS 186,685.¹⁵⁸ COVID-19 had a negative effect as the programme received only GHS 52,000.¹⁵⁹ One year later, expenditure on education and scholarships increased to almost GHS 170,000.¹⁶⁰

The Fund further broadened its scholarship programme in 2015 when it joined the Students Loan Trust Fund (SLTF), a government body under the Ministry of Education, as partner and guarantor for Muslim students;¹⁶¹ in 2021, the Fund supported 156 students through the scheme. As part of its focus to support the tertiary education of Muslims, in the Zakat and Sadaqa Trust Fund signed a Memorandum of Understanding with Albulkhary International University and started to offer scholarships for undergraduate studies at the Malaysian university; in 2021, it sponsored five students.¹⁶²

The Zakat and Sadaqa Trust Fund launched several ambitious projects in 2018 in their vocational and technical training scheme. So far, the projects are listed as proposals on the homepage with either no further information (e.g. the planned Vocational Centre of Excellence) or only a rough sketch about the project (such as the proposed Zakat and Sadaqa Basic School Complex, expected to contain 40 classrooms and a headmasters office). The proposed Vocational Training Centre is also purported to “[...] train people in heavy duty engineering, building technology, auto mechanic and spraying, among others.”¹⁶³

The third scheme, the medical support scheme, is designed to give financial support to defray medical bills. According to information provided on the 2017-homepage of the Zakat and Sadaqa Trust Fund, five poor persons have benefitted from the scheme.¹⁶⁴ In 2018, it spent GHS 31,400 on medical support. One year later, the amount had decreased to GHS 12,000 and covered the costs of two needy patients at Korle-Bu Teaching Hospital in Accra.¹⁶⁵

158 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

159 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2020.

160 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2021.

161 Emmanuel Amoquandoh, “Partnership between SLTF and ZSTF launched,” 11.10.2015, <https://www.ghanaweb.com/GhanaHomePage/regional/Partnership-between-SLTF-and-ZSTF-launched-387037>, accessed 21.5.2019; “Students Loan Trust Fund is 10 years,” 6.9.2015, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Students-Loan-Trust-Fund-is-10-years-380126>, accessed 21.2.2019; <https://www.slftf.gov.gh/zakat-sadaqa-partnership-for-disbursement-repayment/>, accessed 14.5.2019.

162 “Chief Executive Officer’s Review of the Activities 2021,” Zakat and Sadaqa Trust Fund, Annual Report 2021, 3.

163 <http://ghanazakatfundonline.com/projects.php>, accessed 26.2.2021.

164 <http://ghanazakatfundonline.com>, accessed 7.11.2017.

165 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

In 2020 and 2021, it supported 14 respectively 23 beneficiaries with different health constraints.¹⁶⁶

The fourth scheme, the economic empowerment scheme, aims to assist the deprived within the Muslim community “to re-establish their livelihood.” The idea is to support widows and the disabled to establish micro-business ventures “with the potential of expanding into medium and large ventures.”¹⁶⁷ Although the scheme existed on paper in 2010, it only started to operate in 2018, with GHS 11,700 disbursed on economic empowerment. In 2019, disbursement on the scheme increased to almost GHS 57,000, enabling the Zakat and Sadaqa Trust Fund and the Qatar Embassy to sponsor the setup of micro-business for 16 widows;¹⁶⁸ in 2020 and 2021, it supported 18 respectively 17 persons to set up their own small-scale businesses.¹⁶⁹

Apart from the four (five) programmes, the Zakat and Sadaqa Trust Fund started a Ramadan donation scheme in 2018. Similar to many, if not most, Muslim NGOs in Ghana, Ramadan donations constitute an important avenue to increase the public visibility of an organisation. In 2019, the Zakat and Sadaqa Trust Fund donated assorted food items worth almost GHS 15,500 to the Akropong School for the Blind.¹⁷⁰ In 2020, when the global Covid-19 pandemic crippled Ghana and the rest of the world, its Ramadan donations were, among others, directed to alleviate the sufferings of needy Muslim communities in Accra and support Muslim inmates at the Tamale Central Prison.¹⁷¹ In 2021, it introduced the ‘Feed the Poor’ campaign during Ramadan as well as collaborated with Qatar Charity in providing food packs to mosques in Accra (Figure 50).¹⁷² In 2023, the Fund made its first international donation when it donated USD 5,000 in aid of the victims of the earthquake in Turkey.¹⁷³

166 “COEs Review of the Activities 2021,” Zakat and Sadaqa Trust Fund, Annual Report 2020, 3. “Chief Executive Officer’s Review of the Activities 2021,” Zakat and Sadaqa Trust Fund, Annual Report 2021, 4.

167 <http://ghanazakatfundonline.com>, accessed 7.11.2017.

168 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

169 “COEs Review of the Activities 2021,” Zakat and Sadaqa Trust Fund, Annual Report 2020, 2. “Chief Executive Officer’s Review of the Activities 2021,” Zakat and Sadaqa Trust Fund, Annual Report 2021, 3.

170 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

171 https://www.linkedin.com/posts/zakat-sadaqa-trust-fund-of-ghana_convid-19-support-to-some-muslim-communities-activity-6662018064097382400-77zw; https://www.linkedin.com/posts/zakat-sadaqa-trust-fund-of-ghana_contribution-made-to-tamale-central-prison-activity-6661301386585612288-5-Y9, both accessed 12.2.2021.

172 “Chief Executive Officer’s Review of the Activities 2021,” Zakat and Sadaqa Trust Fund, Annual Report 2021, 5.

173 Donation to Turkiye earthquake, 13.2.2023, <https://www.facebook.com/ZakatandSadaqafundGhana/>, accessed 22.8.2023.

ZAKAT & SADAQA FUND "FEED THE POOR" RAMADAN 2021 CAMPAIGN

Since the inception of the Fund, making positive impact on the lives of the poor in Ghana has been central to its operations. Through the schemes of education, healthcare support and empowerment, we provide hope and compassion to the destitute.

During the holy month of Ramadan, these efforts tripled as the organization distributes Zakah and food packages to over thousands in need. With the covid-19 pandemic hitting the world, causing lockdown and job losses, social solidarity has become extremely important and vital.

Last year, through your contribution and collaboration with the Ghana Association of Bankers (GAB), we reached out to over one thousand vulnerable persons with a 'family food pack' in Accra, Kumasi, Takoradi and Tamale.



We may have moved into a new year, but the adverse effect of the pandemic on the lives of Ghanaian people especially the poor is quite telling.

The Fund, with your kind donation wish to feed more household during the month of Ramadan. As Muslims, we are reminded of the reward of feeding the poor especially in the Holy month of Ramadan.

Allah described those who feed the needy as those who will be among the "companions of the right" and those who will inherit Jannah. Beyond this, the Prophet (S.A.W) also showed us that, what is being

fed to the poor is what actually remains (eternally in terms of reward with Allah), as opposed to the food we consume.

This year, Zakat and Sadaqa Fund has launched the



operation "FEED THE POOR" Ramadan 2021 campaign with the ultimate goal of feeding over 10,000 vulnerable families in deprived communities across the 16 Regions of Ghana. Ramadan is a time when Muslims are more charitable, often supporting the community through an obligatory religious levy, Zakah. Muslims also engages in voluntary charity activities (Sadaqah) including feeding the poor.

We believe, through your kind donation, the Fund can make an impact on a national scale towards Ramadan 2021.

The Zakat and Sadaqa Fund is therefore appealing to you to help provide Sohoor and Iftar to the less privileged in Ghana. Kindly support the "FEED THE POOR" Ramadan 2021 campaign by donating through the MoMo code *789*2# on all networks or the following banks.

Jazaakumullahu Khairyn.



 UBA AREKA - LAPAZ BRANCH AC. NO. 0241350401510	 Stanbic Bank CBD BRANCH CIBI AC. 9040 9000 20011 DOLLAR AC. NO. 9000032843439	 absa OSSU BRANCH AC. NO. 1051214	 Ecobank The Pan African Bank RINGE - WEST BRANCH AC. NO. 1441002070842	 Republic Bank RINGE BRANCH AC. NO. 0041974911017	 GCB CIRCLE BRANCH AC. NO. 1271130009503
 BANK OF AFRICA MADINA BRANCH AC. NO. 01434350004	 Standard Chartered RING ROAD BRANCH AC. NO 010014123499	 ZENITH NORTH INDUSTRIAL AREA AC. NO. 0006010906695	 CBG MAMODI BRANCH AC. NO. 0810311057016	 adb ADD HOUSE AC. NO. 116100009429701	 access NEW-TOWN BRANCH AC. NO. 0360223669631
 MTN NO. 0542 216 231		 GLOBE NO. 0262 824 482 NO. 0573 229 984		CONTACT: 0202748382 0542216231	
 ZAKAT USSD CODE (*789*2#)					

FIGURE 50 ZSTF Ramadan campaign 2021
 AUTHOR'S COLLECTION

The vision of the Zakat and Sadaqa Trust Fund is to emerge as the most viable and trusted Muslim NGO in Ghana. In theory, this target should not be impossible to achieve. Scholars who back the initiative underline that the collection and distribution of *zakat* is *fard kiyafa* or an obligation incumbent on the Muslim community at large. Following the position of scholars in countries where Muslims constitute a minority, such as the UK or South Africa, Sheikh Arimiyo Shu'ab and others argue that the Zakat and Sadaqa Trust Fund assumes the role of answering the needs of the Muslim community and society at large.¹⁷⁴ However, this position is contested by other scholars who regard the Zakat and Sadaqa Trust Fund to be an initiative of the Muslim Caucus and not sanctioned by the Office of the National Chief Imam, while others respond that they are not aware of such an organisation existing in Ghana.¹⁷⁵

The lack of consensus among the Muslim scholars and within the Muslim community affects the outreach and impact of the Zakat and Sadaqa Trust Fund. Although the Zakat and Sadaqa Trust Fund has offices in four regions (Greater Accra, Northern, Western and Ashanti Regions), large parts of the country are still not covered. Attempts to open an office in Wa, for example, have hitherto been blocked by the local *ulama*.¹⁷⁶ More challenging is how to address and reach out to the (growing) Muslim middle-class and present the Zakat and Sadaqa Trust Fund as the main channel for their *zakat* and other donations.¹⁷⁷ In addition, as Sheikh Issah stresses, special focus should be on the market women as a potential core donor group.¹⁷⁸ So far, the Fund has received regular *zakat* payments from employees in the formal sector, predominantly from the Muslim staff in the Controller and Accountant General Department, the Ghana Armed Forces, the Ghana Police Service and the Office of Parliament, see Graph 12.

As solution to broaden the group of regular *zakat* payers, the Fund started to outline a plan for *zakat* payment through salary direct payment. Acknowledging the fact that about 70 percent of the Muslims in Ghana are illiterate, the digitalization of *zakat* as championed by the World Zakat Forum, remains a challenge. However, "eighty percent of the 1.5 million Muslim population

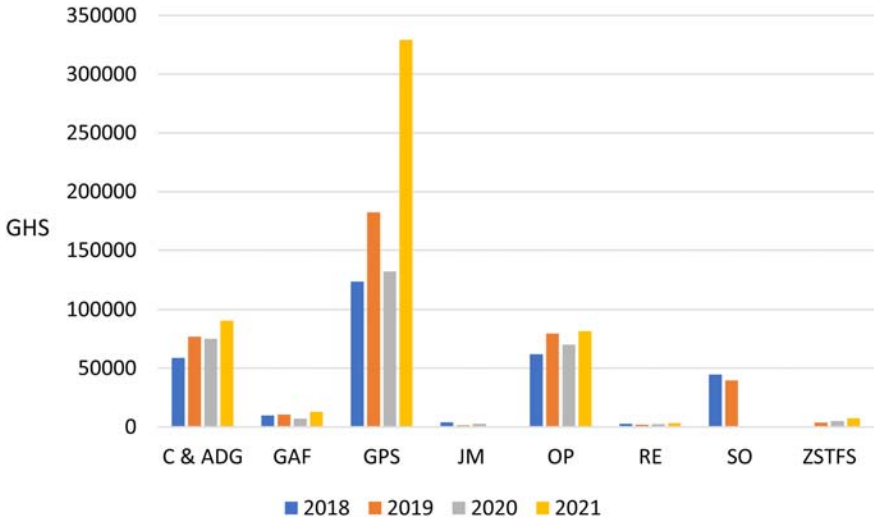
174 Interview with Sheikh Arimiyo Shu'ab, former CEO of the Zakat and Sadaqa Trust Fund, Accra/Legon, 7.12.2017; Interview with Haji Khuzaima M. Osman, General Secretary of SONSETFUND, 6.12.2017.

175 Interview with Sheikh Aminu Bamba, Ejura, 4.4.2019.

176 Fieldnotes, Tamale, 9.12.2019.

177 Interview with Sheikh Arimiyo Shu'ab, former CEO of the Zakat and Sadaqa Trust Fund, Accra/Legon, 7.12.2017.

178 Interview with Sheikh Issah, Islamic Education Unit Manager, Tamale 9.4.2019.



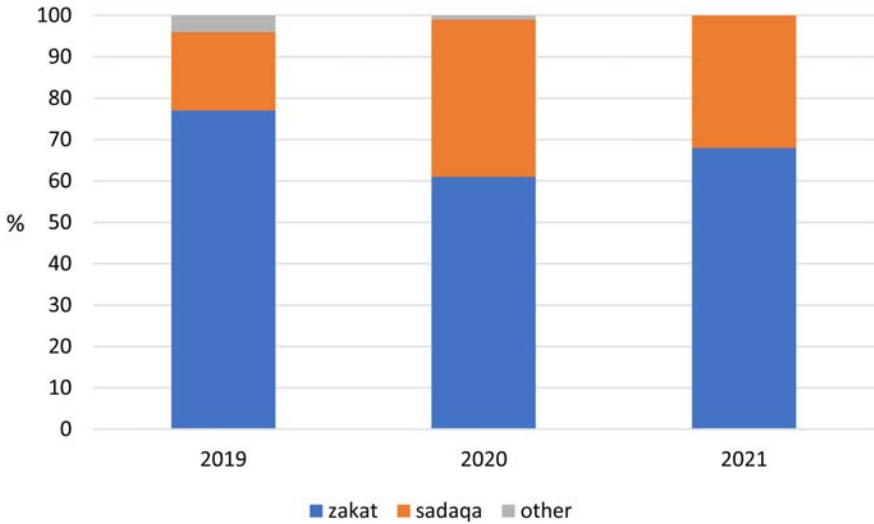
GRAPH 12 Zakat and Sadaqa Trust Fund: *Zakat* Payments, 2018–2021. Abbreviations: C & ADG = Controller and Accountant Gen. Dept. Muslim Staff; GAF = Ghana Air Force. Muslim Staff; GPS = Ghana Police Service. Muslim Staff; JM = Japan Motors. Muslim Staff; OP = Office of Parliament. Muslim Staff; SO = Standing Orders (Banks); ZSTFS = Zakat and Sadaqa Trust Fund Staff
 SOURCE: ZAKAT AND SADAQA TRUST FUND, ANNUAL REPORT 2019, 2020, 2021

who are eligible to pay *zakat* say they are interested in this method,” Azara Abubakari-Haroun commented at the WZF meeting in 2019.¹⁷⁹

Another hurdle is communication and the dissemination of the calls for paying *zakat*. Although the Zakat and Sadaqa Trust Fund sometimes receives some media coverage, regular reporting by Muslim journalists on its activities or even publishing texts on *zakat* is still lacking.¹⁸⁰ Further, most imams and Muslim preachers do not reference the Zakat and Sadaqa Trust Fund in their Ramadan sermons. Rather, as Sheikh Issah claims, they prefer to receive *zakat* themselves. One solution, he envisions, would be that the local Imams receive all *zakat* in kind, keep 10 percent for themselves as the rightful share as collectors, send 20 percent to the Zakat and Sadaqa Trust Fund which changes

179 “World Zakat Forum: Optimizing funds to reduce poverty,” 9.11.2019, <https://www.aa.com.tr/en/middle-east/world-zakat-forum-optimizing-funds-to-reduce-poverty/1640107>, accessed 2.1.2023.

180 “We Need To Form A Strong Muslim Journalists Association—Hajj Saeed Jallo,” 19.7.2018, <http://thetodaysmuslim.com/discussions/we-need-to-form-a-strong-muslim-journalists-association-hajj-saeed-jallo/>, accessed 14.5.2019; the homepage was defunct by May 2024.



GRAPH Zakat and Sadaqa Trust Fund: Source of funding, 2019–2021
SOURCE: ZAKAT AND SADAQA TRUST FUND ANNUAL REPORT 2019, 2020, 2021

the sum into cash, and use the rest for the development of the mosque and to distribute it among the poor and needy.¹⁸¹

One of the biggest challenges is to generate trust among both Muslim scholars and potential *zakat* payers in the Zakat and Sadaqa Trust Fund's capacities to adhere to the Qur'anic rules of *zakat*. This is part of the demands for transparency and the Qur'anic demand that *zakat* can only be spent on the eight categories defined in Surah Al-Tawbah 9:60. Critical voices have been raised among Muslim scholars about the expenditures of the Zakat and Sadaqa Trust Fund, although such claims have mostly been based on hearsay as there has been little information available about incomes and expenditures of the Zakat and Sadaqa Trust Fund.¹⁸²

However, the 2019, 2020 and 2021 Annual Reports open up for a critical examination of its financial activities. According to the reports, *zakat* payments constitute about two-thirds of the income, see Graph 13.

A year-to-year comparison of financial activities is somewhat problematic due to annual fluctuations of various forms of income and expenditure. As

181 Interview with Sheikh Issah, Islamic Education Unit Manager, Tamale 9.4.2019.

182 Interview with Haji Nurideen Salih, (retired) IEU Regional Manager, Wa 5.12.2019; group interview with Regional Chief Imam Haji Osman Mahama Kanihi and elders, Wa 6.12.2019; interview with Sheikh Alhaji Yusif Issah, Chairman of Jama'at Hidayat Islamiyyah, Wa 7.12.2019.

noted in a diagram attached to the 2019 and 2021 Annual Reports, total contributions have increased from GHS 217,800 in 2014 to almost GHS 771,000 in 2021 (although it is somewhat unclear what is defined as ‘contributions’ as the total sum stated in the diagram does not match the reported sum in the statement of financial activities).¹⁸³ According to the financial statements, fund-raising dinners generated a substantial income in 2018 (GHS 161,728) but a rather modest one in 2019 (GHS 7,400), whereas donations at the Night of Power¹⁸⁴ event are listed as GHS 37,150 in 2019 but nil in 2018, 2020 and 2021. Staff cost, in turn, have increased from GHS 82,432 in 2018 to GHS 116,695 in 2019 (GHS 133,652 in 2020; GHS 156,869 in 2021) whereas general and administrative expenses amounted to GHS 160,803 in 2018 and GHS 177,549 in 2019 (GHS 139,038 in 2020; GHS 192,362 in 2021). These increases reflect the expansion of the Zakat and Sadaqa Trust Fund activities and include the salaries of its ten staff members. In 2019, staff cost constituted 20 percent of total expenditure (17 percent in 2018), down to 16 percent in 2021.¹⁸⁵

A close reading of the 2019 statement of financial activities opens up a discussion on incomes and expenditures. First, taken for granted that *zakat* payments were distributed according to the Qur’anic regulations, this means that about 66 percent of the collected *zakat* was allocated as ‘charitable disbursement’ in that year. Neither the report nor the ZSTF homepage disclose any information if the collectors of *zakat* are to be included among the recipients of *zakat*. If this was the case—which is similar to the praxis of some large international Muslim charities—then total staff cost constituted 27 percent of the collected *zakat* in 2019. However, if only direct staff costs are included, i.e., wages and SSNIT contribution, then these expenses constituted 24 percent of the collected *zakat* in 2019.¹⁸⁶ Nevertheless, these calculations are mere speculations, and if the Zakat and Sadaqa Trust Fund is handled similar to other

183 Figures taken from “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019, and “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2021.

184 The Muslim Caucus of parliament has organized the Night of Power or Layatul Qadr at the end of Ramadan at least since 2011. In addition to prayers, the event also serves as a fundraising event for the Zakat and Sadaqa Trust Fund. High-ranking political and religious dignitaries participate at the event, including the President or Vice President, Speaker of parliament, Chief Justice, Ministers of State, and Diplomatic corps. See further <http://ghanazakatfundonline.com/night-of-power.php>, and <https://www.facebook.com/hausatelevision/videos/parliament-of-ghana-8th-annual-night-of-power/1683907294996477/>, accessed 1.3.2021.

185 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

186 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

national *zakat* funds, then most of the staff costs are covered through other means of income other than *zakat*.

On the other hand, the statement of financial activities reveals an inbuilt problem in modern auditing and *zakat* regulations. As a balance sheet of a modern NGO, the statement of income and expenditure of the Zakat and Sadaqa Trust Fund is transparent. However, they lack clarity in the distribution of *zakat* as well as staff and general administrative costs. Arguably, any organisation needs to cover its expenses, and international Muslim NGOs who collect and distribute *zakat* usually state to use 5 to 12.5 percent of the total collected *zakat* to cover its expenses. On the other hand, some international Muslim NGOs state that they distribute in total the collected *zakat* to the poor and needy and extracts from other donations cover the expenses for staff and administration.

Whether or not the Zakat and Sadaqa Trust Fund can cover the total expenditure for staff and administration through other incomes than *zakat* is doubtful. In 2019, staff and administrative costs amounted to GHS 294,244 and fundraising and donations to GHS 129,185. One year earlier these costs stood at GHS 243,235 while fundraising and donations generated GHS 161,728.¹⁸⁷

In conclusion, the 2019, 2020 and 2021 Annual Reports are a great step forward in addressing transparency and disseminating information about the Zakat and Sadaqa Trust Fund activities. However, some of the critical questions raised above need clarification to clear the doubts among Muslim scholars and ordinary Muslims about its operations. Nevertheless, the Zakat and Sadaqa Trust Fund's biggest barrier to evolving as 'a' if not 'the' national *zakat* fund is the existence of similar regional initiatives by the Ahlus-Sunna and Ghana Muslim Mission, see below.

3.2 *Regional zakat Funds of the GMM*

The Greater Accra Regional Branch of the Ghana Muslim Mission (GMM) launched its initiative to establish a *zakat* fund in November 2014. In contrast to the various national schemes, the GMM project was launched as a regional *zakat* fund but envisioned to develop into "the leading and credible body in Ghana." According to Nurudeen Quaye, the Greater Accra Regional Imam, the fund is projected to provide a platform for the effective collection, management and disbursement of funds to the beneficiaries of *zakat*. An eight-person board of trustees monitors the operations of the Regional Zakat Fund, their objective being to target "identified beneficiaries and implement credible gov-

¹⁸⁷ "Statement of Financial Activities," Zakat and Sadaqa Trust Fund, Annual Report 2019.

ernance systems that assure stakeholders it is managed prudently.” Initially, it aspired to operate on a national level as the idea was to accumulate funds “for the development of the Muslim community in Ghana” by executing “eligible projects for the Muslim community.”¹⁸⁸

The objectives of the GMM Greater Accra Regional Zakat Fund are ambitious, with the task of raising a minimum of GHS 100,000 by the end of 2014 in addition to donations in kind. In a public statement, the GMM National Chairman Sheikh Dr Amin Bonsu, highlighted the moral imperative for Muslims to give a systematic portion of 2.5 percent of their wealth each year for the benefit of the poor. He further underlined that *zakat* was not the same as the charitable gifts given out of kindness or generosity. The central idea of *zakat*, he reminded followers, was that it teaches Muslims self-discipline and enables the empowerment of the poor and suffering.¹⁸⁹

The GMM Greater Accra Regional Zakat Fund has served as a pilot project.¹⁹⁰ After five years in operation, the Regional Zakat Fund has provided scholarships to six students, built a well to provide potable water in Korle-Gonno, Accra, and covered the medical costs of some sick and aged members of the GMM.¹⁹¹

Similar initiatives have since then been launched in every region by the GMM. However, although they collect *zakat* annually, the generated sums have remained modest. In my discussion with the GMM National Chairman in 2017, Sheikh Dr Amin Bonsu observed that *zakat* alone would not solve the social problems of the Muslim community in Ghana. To him, one should rather focus on broadening the basis of charitable donations, which has become the leit-motif of the GMM. Consequently, the GMM decided to decentralise the collection and distribution of donations to its regional headquarters. While the GMM organises an annual national fundraising conference, regional ones are organised ad hoc. The regional offices, in turn, distribute the collected sums to people in need for payment of rents and school fees as well as to fund social welfare and educational projects.¹⁹² When I met Sheikh Bonsu five years later, he

188 “Ghana Muslim Mission launches Zakat Fund,” 4.11.2014, <http://www.ghanaweb.com/GhanaHomePage/religion/Ghana-Muslim-Mission-launches-Zakat-Fund-333320#>, accessed 21.1.2016; “GMM Launches Regional Zakat Fund,” 3.11.2014, <https://newsghana.com.gh/gmm-launches-regional-zakat-fund/>, accessed 19.2.2019.

189 Joseph Nana Yaw Cobbina, “Zakat Is The Third of the Five Pillars In Islam-Sheikh Amin Bonsu,” 7.11.2014, <https://newsghana.com.gh/zakat-third-five-pillars-islam-sheikh-amin-bonsu/>, accessed 19.2.2019.

190 Ammah, “Ghanaian Muslims on “Becoming Muslims” for Sustainable Development,” 241.

191 Abubakar, *The Practice of Zakat and Poverty Alleviation in Accra*, 76.

192 Interview with Sheikh Dr Amin Bonsu, GMM National Chairman, Kumasi, 10.12.2017.

informed me that the GMM regional *zakat* funds have prospered. Furthermore, he notified me that GMM delegation meeting in December 2022 planned to discuss their amalgamation into a national *zakat* fund. If the delegation agrees to the plan, it will be on the agenda of the GMM national conference in January 2023.¹⁹³

The GMM model has been quite successful in securing donations from Ghanaian Muslims and can internally fund 165 schools as well as its teacher training and educational colleges. Sheikh Bonsu noted that the GMM community is sensitised on empowerment issues every week during the Friday prayers and in discussions afterwards. This approach has, in turn, created a positive atmosphere for making donations. However, realising its ambitious plans for establishing an Islamic university will rely on external/foreign donors.¹⁹⁴

3.3 *Regional zakat Funds of the ASWAJ*

The National Imam of the Ahlus-Sunna Wa-Jama'a Haji Umar Ibrahim Imam initiated the establishment of regional *zakat* funds by the Ahlus-Sunna Wa-Jama'a (ASWAJ) in 2009, although it took some time to materialise. Two of the regional units, namely those in Kumasi and Wa, are discussed in this section. These two serve as examples for the various challenges such regional initiatives have encountered and the solutions to overcome them. Initially, the ASWAJ regional *zakat* funds rested on a decentralised structure and neither the national headquarters of the ASWAJ nor the National Imam of the ASWAJ monitored or supervised the management of the funds. Instead, they were autonomous units, each controlled by the respective ASWAJ regional headquarters.

The Ahlus-Sunna Wa-Jama'a Ashanti Region was among the regional units who planned to establish a regional *zakat* fund in 2015. As part of the propagation for the *zakat* fund and its Waqf Foundation, the latter one established at the same time, the ASWAJ Ashanti Region created a homepage and published the regulations for the Regional Zakat Fund.¹⁹⁵ The regulations of the ASWAJ Ashanti Regional Zakat Fund envisioned it to comprise a Central Zakat Fund

193 Interview with Sheikh Dr Amin Bonsu, GMM National Chairman, Accra, 13.10.2022.

194 Interview with Sheikh Dr Amin Bonsu, GMM National Chairman, Kumasi, 10.12.2017.

195 The homepage does not anymore exist (accessed 21.5.2019); the regulations were still available at <http://aswajashanti.org/index.php/projects-department/zakaat-fund?tmpl=component&print=1> in 2017 when I printed them out. The document is titled: Ahl-Sunnah Wal Jama'a Ashanti Region, Regulations for Zakat Foundation, Prepared and Approved by Council of Ulamu, Office of Regional Imam, Advisory Council and Zakat and Endowment Committee, no date [2015].

and ten Zonal Zakat Funds.¹⁹⁶ All funds accumulated in Zonal Zakat Accounts were quarterly to be transferred into the Central Zakat Fund; all money credited to the Central Zakat Fund were kept on non-interest-bearing bank accounts. The Regulations made detailed stipulations for the utilisation and allocations of the annually collected assets of the Zakat Fund and granted that a maximum of 15 percent could be used to cover the expenses for collection, distribution and management of the fund (Figure 51). Half of the regional *zakat* budget was to be used as allowances to the needy, indigent, orphans and widows; 10 percent as allowances to Muslims plagued by natural disasters and have been rendered homeless, and 18 percent for educational stipends “to needy but brilliant Muslims in Schools, Colleges, University, Polytechnic and other training institutions established or recognised by the Government.” A Zonal Zakat Fund, in turn, was to use 54 percent of its total allocated budget for educational stipends to public *madrastas* and students of *Deeni Madaaris* (religious schools). Twenty percent was allocated for the payment of supporting staff of *Deeni Madaaris* who do not receive Government pay. Seventeen percent was earmarked as grants to educational institutions and as stipends. Healthcare was allocated 5 percent (i.e., payment of hospital fees, etc.), and 4 percent reserved for social welfare and rehabilitation of adult Muslims who do not receive any assistance from any other *zakat* programme or Government subvention.¹⁹⁷

However, the project ended prematurely and remained dormant for years. Sheikh Kamil Muhammad explained that the main and sole reason was that people refused to pay their *zakat* to the fund.¹⁹⁸ Another problem was the centralised nature of the fund—the central account was supposed to receive 80 percent of the collected assets. However, local collectors rarely transferred the collected sums to the central account.¹⁹⁹ In 2018, however, the leadership of the ASWAJ Ashanti Region decided to call an expert on *zakat* and *waqf* from Sokoto, Nigeria and outlined a reconstruction of the fund. One consequence

196 ASWAJ Ashanti Region is divided into eleven zones, namely (1) Jamasi/Agona, (2) Aboaso, (3) Offinso, (4) Barekese, (5) Abuakwa, (6) Obuasi, (7) Effiduase/Ejisu, (8) Konongo, (9) Aboabo, (10) Old Tafo, and (11) Ejura, see Ahl Sunnah Wal-Jama’ah Ashanti Region, Interim Operational Report by Regional Finance Committee, May 2013. The report was available on the ASWAJ Ashanti Region homepage in 2017 and I downloaded a copy of it.

197 Ahl-Sunnah Wal Jama’a Ashanti Region, Regulations for Zakat Foundation, 1, 8–9.

198 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, Kumasi 10.12.2017.

199 Interview with Ahmad Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 6.4.2019.

اهل السنة والجماعة
AHLUSSUNA WAL'JAMAA (ASWAJ)
 التجارة مع الله **TIJARA MA'ALLAH**

REGION	DISTRICT										MOSQUE										DATE										
Name	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
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FIGURE 51 ASWAJ *zakat* collector's sheet
 AUTHOR'S COLLECTION

of the discussions was the fusion of the two funds, relaunched as the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund in 2018. Compared to the old fund, the new fund had a decentralised structure, focusing on its activities in 42 municipalities and districts in the region.²⁰⁰

The decentralised structure is also reflected in the transfer of collected assets—only 20 percent of annually collected sums are to be transferred to the central fund's account. In April 2017, the Women's Wing of the ASWAJ Ashanti Region launched its own Zakat, Waqf and Sadaqa Fund. According to the new regulations, 60 percent of the collected sums are to be used by the women for their projects, while 20 percent is earmarked to cover administrative expenses. However, the Fund's coordinator Ahmed Musa admitted that the *zakat* collection is still a challenge as only three persons give their *zakat* to the fund. Instead, most, if not all, of the existing assets of the Fund, either originate from donations to the old *waqf* fund or are donations, i.e., *sadaqa*, rather than *zakat* collected for the new Fund.²⁰¹

The ASWAJ in the Upper West Region also answered positively to Sheikh Umar Ibrahim Imam's call and initially established a *zakat* committee subordinated to its regional headquarters in Wa.²⁰² However, the initiative never took off due to the lack of consensus among the local ASWAJ scholars. This was mainly due to different interpretations on whether individual scholars could be recipients of *zakat* and the centralization of *zakat* under the office of the ASWAJ Regional Imam. Consequently, the *zakat* committee was dissolved, and the initiative has since been shelved.²⁰³

In contrast to the ASWAJ in Kumasi and Wa, those in Tamale remained lukewarm to Sheikh Umar Ibrahim Imam's call. Sheikh Ibrahim Basha Iddris (Malam Basha, also known as Sheikh Bayaan), ASWAJ Regional Chief Imam and founder of the Nuriyya Islamic Institute in Tamale, informed me in our discussion in December 2019 that the local scholars had discussed the call but were not in favour of it. According to him, *zakat* be collected and distributed locally, and the Muslim community should not rely on outside, external assistance but generate funds from within the local community. In addition, the scholars had

200 Interview with Sheikh Dr Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi, 5.4.2019.

201 Interview with Ahmad Musa, person-in-charge of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 6.4.2019.

202 Interview with Sheikh Ibrahim Wattara, ASWAJ UWR Regional Chief Imam, Wa, 7.12.2019.

203 Response to questionnaire by ASWAJ UWR Deputy Regional General Secretary Muhammad Oppong, 11.12.2020. The discussions and follow-up interviews were conducted by Dr Yunus Dumbe.

questioned the accountability and transparency of a centralised fund as money sent to Accra could not be monitored from Tamale.²⁰⁴

The institutionalisation of *zakat* has remained a challenge for the ASWAJ. Although still in existence in 2022, the regional Zakat, Sadaqa and Waqf Funds are only to some extent functioning. Starting in 2021, the ASWAJ national headquarters in Accra issues a directive on the annual collection of *zakat* and *zakat al-fitr* before Ramadan but only a few, if any, of the adherents pay *zakat* to the regional funds. At least this is the impression of Ishaq Kantier, a local ASWAJ scholar in Kumasi (*zakat*: “we don’t hear of it”; *waqf*: “we don’t get it”). In contrast, however, people do give *sadaqa* to the regional funds, and Ishaq Kantier informed me that this is the case in the Greater Accra, Ashanti, Northern, Savannah, and North East Regions.²⁰⁵

3.4 *The Jam‘iyat Hidayah Islamiyya zakat Committee*

The Jam‘iyat Hidayah Islamiyya (JHI), or Islamic Guidance Society, was initially established as a reaction to the perceived intrusion of the Ahmadi mission by local Sunni scholars in Wa in 1948. The Society soon focussed on revitalising Islamic education aside from weekly propagation, resulting in the birth of the Falahiyya Islamic School in 1952 and the rebuilding of Wa Central Mosque. Subsequently, branches of the Falahiyya School were established in the north-western part of the country, most of them located in the Upper West Region. The first generation of leaders was replaced in 1975 but the new leaders were tragically killed in 1986. A third generation took over under Sheikh Yusif Issah, initiating a revision and expansion of its activities. Among others, they transformed the Falahiyya schools by embracing English and Arabic teaching. They established contacts with the Arab world, among others by affiliating with the al-Azhar in Cairo, the Muslim World League and International Islamic Relief Organisation, as well as the World Islamic Call Society of Libya. The international links enabled the Society to establish the Islamic Hospital in Wa in 1995.²⁰⁶ Interestingly, the Society is among the few Muslim organisations that are not present on social media.

204 Interview with Sheikh Ibrahim Basha Iddris, Tamale, 10.12.2019.

205 Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 12.10.2022.

206 Interview with Sheikh Alhaji Yusif Islam and members of the Jam‘iyat Hidayah Islamiyya, written notes by Dr Yunus Dumbo, 9.12.2020, Wa. The founding members of the JHI were Sadiq Zakaria, Saeed Abdul Rahman and Sualihi Saeed, supported by a group of elders, including Yennaa Tapha from Tagrayiri, Konsurro Ali from Dondoli, Mahama Dodoo from Janbayiri, Suleman Saaku, and Sualihi Wombie from Limanyiri. The leading members of the second generation included Yakub Usman (Chair), Yahya Billa (Vice-Chair),

The JHI is neither a Tijani nor a Salafi organisation. Initially confined to the Upper West Region, the organisation currently lists communities in several locations throughout Ghana, among others in Bole and Sawla (former western part of the Northern Region, since 2019 Savannah Region), in the (former) Brong-Ahafo Region, the Ashanti Region and the Greater Accra Region.²⁰⁷ In Wa Municipality alone, the Society claims more than 25,000 members²⁰⁸ and lists branches in 106 villages and communities in the Upper West Region.²⁰⁹ The JHI emphasises the promotion of social welfare among its members, not least by actively engaging in the collection and distribution of *zakat*.

The JHI operates a decentralised institution, consisting of a central *zakat* committee in each branch and local branch committees at the village level. The local *zakat* committees are autonomous units and do not report to the central *zakat* committee. *Zakat* collected at village level consists of farm produce that is stored and used locally. A different organisational setup exists for cattle received as *zakat*, which are held at a central pool. However, Sheikh Yusif Issah admits that only a minority of the JHI members pay *zakat*, and this is barely enough for local *zakat* committees to assist some poor and needy members in the communities.²¹⁰

3.5 *The Muslim Ummah Development Initiative zakat House*

One of the most recent proposals for a *zakat* fund was launched by the *Muslim Ummah Development Initiative* (MUDI) and is indirectly an outcrop of the defunct Muslim Zakat House. MUDI was designed by COMOG and the Centre for Creative Leadership, Africa (CCL-Africa) as a tool for the economic empowerment of Muslims.²¹¹ In effect, MUDI incorporated COMOG's earlier Job Creation Project for the promotion of halal investment, embracing vocational training, entrepreneurial training and agriculture. The driving forces behind both the Centre as well as MUDI are the Muslim philanthropist Alhaji Haruna

and Usman Sidiq (Secretary). The activities of the first generation of leaders is difficult to reconstruct, as there exists no written documentation, Sheikh Yusif informed Dr Dumbe.

207 Interview with Sheikh Alhaji Yusif Issah, Chairman of Jam'iyat Hidayya Islamiyya, Wa, 7.12.2019.

208 Interview with Sheikh Alhaji Yusif Islam and members of the Jam'iyat Hidayya Islamiyya, written notes by Dr Yunus Dumbe, 9.12.2020, Wa.

209 Interview with Sheikh Alhaji Yusif Issah, Chairman of Jam'iyat Hidayya Islamiyya, Wa, 7.12.2019.

210 Interview with Sheikh Alhaji Yusif Issah, Chairman of Jam'iyat Hidayya Islamiyya, Wa, 7.12.2019.

211 <http://mudiappv1.herokuapp.com>, accessed 2.5.2019.

Alhassan, former CEO of Metro TV, and Alhaji Abdul Manan (Abdel-Manan Abdel-Rahman), former Executive Secretary of the Muslim Zakat House and leader of the CCL-Africa; Alhaji Haruna Alhassan serving as chairman and Alhaji Abdul Manan as CEO of MUDI Group. The objective of MUDI is to promote the establishment of channels for halal investments, such as Islamic banking, financing and insurance in Ghana.²¹²

MUDI does not present itself as a new initiative for the organisation to collect and distribute *zakat* in Ghana. Until 2019, MUDI listed COMOG as an umbrella organisation (as of 2018). Instead, the organisation is presented as an independent one but focuses on agriculture and hajj projects. Updated versions of the homepage of MUDI also articulate an ambition to collect and distribute *zakat* by the organisation. The vision, it seems, is to establish the MUDI Zakat House “to facilitate an institutionalised platform to enhance collection, disbursement and effective utilization of *Zakat* from our investors and partners.”²¹³

The objectives of the MUDI Zakat House bends towards institutionalising the collection and distribution of *zakat* “from MUDI investors and partners for the wellbeing of the poor in our society.” Its objective is “to develop and implement economic empowerment for women in the deprived communities and provide scholarships to brilliant but needy students,” echoing a modernist (and secular) discourse on poverty alleviation.²¹⁴ However, as objectives are framed through the lenses of *zakat*, the target group are Muslim communities in Ghana.

The 2020-version of the MUDI homepage provides some further information on the MUDI Zakat House:

As part of the “Muslim Ummah Development Initiative”, MUDI Farms Limited acquired 2,195 acres of land in Atebubu, Bong Ahafo/Bono East Region in 2018 and the MUDI Group Shareholders were urged to set aside “about 10%” of their dividend to pay *zakat*, i.e., ushr, into MUDI Zakat House. Moreover, the amounts thus collected in the Zakat House are ear-

212 Information provided by the MUDI homepage, see <https://mudighana.com/about-us/>, accessed 23.4.2019; “COMOG and its stakeholders presents Muslim Ummah Development Initiative,” 28.10.2015, <https://www.facebook.com/comogghana/>, accessed 2.5.2019; interview with Haji Abdul Manan, CEO of Muslim Development Initiative (MUDI), written notes by Dr Yunus Dumbe, Accra, 3.1.2021.

213 “Mudi Zakat House,” <https://mudighana.com/mudi-structure/zakat-house>, accessed 1.1.2023.

214 “Mudi Zakat House,” <https://mudighana.com/mudi-structure/zakat-house>, accessed 1.1.2023.

marked for scholarships to brilliant but needy students and to develop the capacity of Muslim organisations.²¹⁵

Currently, MUDI Group has about 65 members,²¹⁶ of which MUDI Farms Ltd has 35 members. In addition, the organisation incorporates MUDI Hajj and Umrah Services Ltd and MUDI Multi-Purpose Cooperative Society Limited (MMCSL).²¹⁷ “In future, *zakat* deductions from the MUDI Group are set to be 10 percent, although the proposal has not yet been implemented,” informs Haji Abdul Manan.²¹⁸

3.6 *Local Initiatives: zakat for Promoting Social Welfare Programmes*

Apart from national and regional projects, many local initiatives for using *zakat* to initiate and carter for social welfare programmes have been launched by Muslim organisations in Ghana over the last two decades. One of the most recent ones is the announcement of the launching of the La Muslim Community Zakat and Charity Foundation in early May 2021.²¹⁹ While some of these organisations seemed to have been in operation only for a few years, others have been able to gain a firm footing among their local communities. Some of these establishments became visible in public through their announcements and fundraising campaigns on the internet. This was, among others, the case of the so-called Zakat Foundation of Ghana. It joined Facebook in 2011, and its account was still active in 2014 but has since then disappeared.²²⁰ However, this organisation was possibly the regional branch of the Zakat Foundation of America and not a local establishment. References in Ghanaian newspapers to the organisation indicate this seems to have been the case.²²¹

215 MUDI Farms Ltd, MUDI farming entrepreneurial concept, advertisement on Facebook, 17.2.2019, 23.2.2019, <https://www.facebook.com/MUDIGHANA/photos/a.1965448266908418/1965448230241755/?type=3&theater>, accessed 20.10.2020.

216 Muslim Ummah Development Initiative (MUDI), <https://mudighana.com>, accessed 1.12.2019, stated 65 members, whereas the 2020-homepage (@2020 MUDI Group) lists 64 members, <https://mudighana.com>, accessed 20.12.2020.

217 “MUDI Multi-Purpose Co-Operative Society,” *The Muslim News*, Special Mawlid Edition, October 2019, 5.

218 Interview with Haji Abdul Manan, CEO of Muslim Development Initiative (MUDI), written notes by Dr Yunus Dumbe, Accra, 3.1.2021.

219 Invitation for a venue at La Central Mosque, La-Accra, 2.5.2021, flyer sent by Dr Yunus Dumbe to author via WhatsApp 3.5.2021.

220 <https://www.facebook.com/pages/Zakat-foundation-of-Ghana>, accessed 12.3.2014. The link was not anymore active in 2019.

221 Edmond Gyebi, “Ghana: Zakat Foundation Donates to Six Islamic Schools,” 13.10.2004, <https://allafrica.com/stories/200410130564.html>, accessed 25.3.2019; “KATH receives

An-Nur al-Islamiyyah, on the other hand, is a Dawah organisation established in 2003. According to its homepage, the prime aim of the organisation is to exploit current advancements in information technology to carry the message of Islam to people and offer skills training and orientations programmes for Muslims. Apart from that, it also aims “to provide welfare support to the needy.” Among its programmes and projects, there is also reference to its “Ummah Support Fund”—although its homepage reveals no further information about the initiative.²²²

It seems that the Ummah Fund was launched in January 2016, together with an open call to donate at least GHS 10 per month. In addition, the homepage lists several calls for cloud-financing Muslim students who were in trouble paying their tuition fees.²²³ Interestingly, an earlier version of the homepage included a *zakat* calculator and an explanatory text on *zakat* and *nisab*.²²⁴ However, an updated version of the homepage and postings on its Facebook account indicates that the Ummah Support Fund does not generate funds via *zakat* but *sadaqa* and *infaq* donations.²²⁵ The only published balances of the Ummah Support Fund from the First Quarter ending 2017 list 1,500 GHS (c. 320 Euro) as contributions and 970 GHS (ca. 205 Euro) as educational support.²²⁶

Other programmes are community-based initiatives such as the *Sakafiyya Charitable Organisation* run by the Department of Social Welfare of the Saka-fiya community in Kumasi (Figure 52). According to Mohammed El-Alim Mahaman, alms, both *zakat* and *sadaqa*, are given in cash and in kind, the latter includes clothes, textiles, sandals, shoes and food items during Ramadan and at *Eid*. Part of the donation is transferred to the *Iqra Foundation*, which, in turn,

500,000 dollars equipment,” 10.12.2009, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/KATH-receives-500-000-dollars-equipment-173242#>, accessed 25.3.2019.

Even less is known about the Bushara Zakat Foundation. Apart from being listed on Islamic Finder as an organization in New Town, Accra, to provide “help and needy to the poor in societies in Ghana” (<http://www.islamicfinder.org/>, accessed 12.3.2014; 25.3.2019), one finds no other traces of it on social media (Weiss, *Begging and Almsgiving in Ghana*, 116 fn 32).

222 “Information coming soon,” <http://annuralislam.com/en/programs-projects/ummah-support-fund/>, accessed 5.2.2021.

223 <http://annuralislam.com/en/category/news/donations/>, accessed 29.10.2017; 25.3.2019; 5.2.2021.

224 *Zakat* Calculator, <http://annuralislam.com>, accessed 12.3.2014.

225 For example, An-Nur Announcement SHS scholarship project 2015, posted on Facebook 3.10.2015, <https://www.facebook.com/annuralislamgh/posts/10156047575225333>, accessed 20.10.2020.

226 Annur Ummah Support Fund Financial Report for 1st Quarter 2017, available at <http://annuralislam.com/en/about-us/financial-reports/>, accessed 5.2.2021.



FIGURE 52
Sakafiya Charitable Organization.
Banner of its launching event in 2016.
The organization was the forerunner
of the Sakafiya Department of Social
Welfare.

PHOTO: HOLGER WEISS/2018

uses the funds to cater for orphans. The objective of the Foundation is to assist the relatives of orphan children and support children who have been dumped by their parents/relatives at the Sakafiya school in Kumasi. The Foundation has reached out to about 200 orphans in Kumasi, Accra and Tamale, of which 70 have been registered. The activities culminate during Ramadan when the Foundation receives the main bulk of its donations; in 2018, 37 orphans benefitted directly and 40 indirectly from the donations. In addition, the Foundation sent clothes to orphans living in remote rural areas in northern Ghana.²²⁷

A third example of local, community-based initiatives is the *Sheikh Tawfiq Foundation* (STF), established in 2017 by Sheikh Anas Tawfiq Ibrahim al-Bakri to commemorate his father, the late Sheikh Taufeeq Bashri. The Foundation initially targeted collecting both *zakat* and *sadaqa* from the local community and using its funds to care for orphans, pay hospital bills of poor and needy persons, reduce the social burden of the unemployed, and support tertiary students in medicine, law, pharmacy and petro engineering.²²⁸

227 Interview with Mohammed El-Alim Mahaman, HOD (Arabic and Islamic Studies), Al-Faruq College of education in Wenchi, Brong-Ahafo Region, and advisor at Sakafiya, Kumasi, 15.9.2018.

228 Interview with Skeikh Anas Tawfiq Ibrahim al-Bakri, Kumasi 12.12.2017.

Starting with a scholarship programme to assist needy Muslim students at the Kwame Nkrumah University of Science and Technology, the Sheikh Tawfiq Foundation launched in 2018 a new project to construct a Senior High School. For this purpose, the Foundation has bought a seven-acre piece of land. Another objective of the Foundation is to empower women, especially by supporting the training of midwives. Its approach to fundraising among the Darul Hadith community is novel and stimulating—about 200 out of its 600 members make weekly GHS 5, and the Foundation plans to introduce mobile phone donation. In future, every donation will be made to a SIM-card; money donations are moved to the SIM-card before being withdrawn. Hitherto, donations are made as *sadaqa*. In future, Sheikh Anas explained, they can also be made as *zakat*, but he has not yet started to discuss this issue with his community.²²⁹

Another novel initiative is the Zakat Fund of the NGO *Make Zongo Great Again*. Incepted in Ramadan 2022, the Fund was able to collect over GHS 6,000 to buy food and distribute it to over 20 individuals in various Muslim communities in Ghana.²³⁰

4 Local, Regional or a National *zakat* Fund?

The discussion and actions in Ghana about the institutionalisation of *zakat* resemble similar ones in other Muslim-minority counties. A parallel case exists in India. More than a decade ago, Moih U. Ahmad and Athar Mahmood published a blueprint for establishing a *zakat* fund. Their vision was either a centralised pool but local distribution or many local pools for local collection and distribution, organised by Muslim religious organisations. What is interesting in their outline is their idea for the utilisation of *zakat* as poverty alleviation, such as

- 1) to provide help in the form of finance and insurance to the deserving,
- 2) to promote entrepreneurship by way of training institutes and seed capital for basic amenities as well as options to start and run a business,
- 3) to establish orphanages,
- 4) to promote educational facilities, and
- 5) to promote aid and relief for emergencies such as riots, violence, natural calamities, and terror attacks otherwise neglected by authorities.²³¹

229 Interview with Sheikh Anas Tawfiq Ibrahim Al-Bakri, Kumasi, 18.9.2018 and Doctor Hasan, Executive Director of the Sheikh Tafteeq Foundation, Kumasi 18.9.2018.

230 <https://www.facebook.com/MakeZongoGreatAgainn>, 1.5.2022, accessed 25.8.2022.

231 Ahmad and Mahmood, "Zakat fund—concept and perspective," 199–200.

Clearly, Ahmad and Mahmood represent a “modernist” re-interpretation of spending *zakat* for social development, close to the position of the Zakat Foundation in the USA and the National Zakat Foundation in the United Kingdom,²³² a ‘conservative’ or traditional interpretation accepts only the first objective. Such interpretations are also articulated by Muslim scholars and activists in Ghana, ranging from calls to reopen the rules of *zakat* to its rejection and unconditional demand to adhere to its Qur’anic and Prophetic foundation. For example, Sheikh Osman Bari identifies the Kambungli as a “role model Muslim community” as it was the first Ghana to pool its resources together through a *zakat* fund for community development.²³³

The institutionalisation of *zakat* in Ghana is still an open question. None of the three above-mentioned initiatives has per se been launched as national projects—the Zakat and Sadaqa Trust Fund has a limited outreach in terms of regularly paying members, while the *zakat* funds of the GMM and the ASWAJ are regional ones. Not surprisingly, therefore, Muslim scholars and imams have articulated different visions and plans for *zakat* funds.

4.1 *Many Visions for the Institutionalization of zakat*

Muslim scholars in Ghana are divided about the feasibility of establishing a national *zakat* fund. According to Sheikh Orlando, it has been difficult for ordinary Muslims and many Imams to grasp the benefit of a national *zakat* fund. The traditional way is preferred by rich entrepreneurs and their clerics, as the cleric will instruct to whom *zakat* is to be given. In his mind, the institutionalisation of the collection and distribution of *zakat* needs a uniform and recognised committee, but the lack of consensus hinders its realisation.²³⁴ Sheikh Aminu Bamba al-Faradhi referred to his disappointing experience of soliciting funds from the community in Ejura: local Muslims disapproved of paying *zakat* for the upkeep of his Primary and Junior Secondary School.²³⁵

In turn, Sheikh Jamal Deen Omar Mohammed noted that rich people do not support the idea of establishing a *zakat* fund as it goes against their interests.²³⁶ Sheikh Yusufiyya presented a similar lamentation: “Muslims do not understand *zakat*, and the giver makes his own decisions to whom *zakat* is given. *Zakat*

232 <https://www.zakat.org>; <https://nzf.org.uk/pay-zakat/>; <https://nzf.org.uk/apply-for-zakat/>, accessed 8.2.2021.

233 Prof. Sheikh Osman Bari, *A Comprehensive History of Muslims & Religion in Ghana* (Accra: Dezine Focus, Printing & Publications Co, Second edition, 2014), 407.

234 Interview with Sheikh Osman Bawa Orlando, Kumasi, 12.12.2017.

235 Interview with Sheikh Aminu Bamba, Ejura, 4.4.2019.

236 Interview with Sheikh Jamal Deen Omar Muhammad, Director of Aris Social Center and Imam at Tamale Central Mosque, Tamale 10.4.2019.

should be given to change a person's life" but, as he critically observes, this is not the case in Ghana.

Sheikh Yusufiyya identifies two major challenges posed in how *zakat* is presently spent. The first one concerns the lack of recognition of the annual *nisab* to be paid by Muslims. According to him, Muslim transport owners, for example, do not know the value of their assets and motor vehicles at the end of the year and, consequently, do not pay *zakat*. The second challenge is the divisions among the Muslim community in Ghana. Sheikh Yusufiyya himself favours the establishment of one national *zakat* fund, an idea that he constantly raises in his sermons and discussions with the *ulama* in Kumasi. In his mind, a national *zakat* fund calls for tolerance among the various sub-groups and sects and vice versa—unity and consensus are crucial conditions for establishing a national *zakat* fund. This, in turn, should monitor the collection and distribution of *zakat*. Sheikh Yusufiyya's vision is a national, transparent and public institution to which every Muslim can apply when in need, list its donors, and publish its accounts.²³⁷

The Council of Imams and Ulama in Kumasi, in turn, has been commenting upon the call of the Ashanti Regional Chief Imam to establish a regional *zakat* fund.²³⁸ However, although the issue has been on the agenda for several years, a positive decision has not been achieved as the *ulama* has not (yet) reached any consensus on it.²³⁹ Sheikh Abdul Wadud Harun also takes a similar position concerning the necessity to establish regional *zakat* funds. His opinion strongly reflects the position of the leadership of the Tijaniyya Muslims Movement of Ghana, namely to mobilise resources for education and educational infrastructure on a regional level through *zakat*. Nevertheless, he noted in the same vein that although the Tijani scholars have been propagating for this in their sermons for many years, if not decades, the members have not been eager to follow their proposition.²⁴⁰

Abdul-Wahhab Abubakar, a member of the Ghana Muslim Academy (since 2017: *Ghana Academy of Muslim Professionals*), made a plea to establish a *zakat* fund in his Ramadan Lecture in 2015.²⁴¹ According to him, the GMA intended to launch its initiative in 2015 but never activated its members. He further under-

237 Interview with Sheikh Yusufiyya, Kumasi, 12.12.2017.

238 Interview with Ustaz Ahmed Said, Secretary of the Council of Imams and Ulama in Kumasi, Kumasi 27.2.2017.

239 Interview with Sheikh Zakariya Abdur-Rahman, Deputy Chief Imam Ashanti Region, Kumasi 11.12.2017.

240 Interview with Sheikh Abdul Wadud Harun, Zameen (President) of the Tijaniyya Muslims Movement of Ghana, Kumasi 5.4.2019.

241 Flyer for GMA Ramadan Lecture 2015 'Zakat & Its Manifestation in Contemporary Ghana,

lined the constraints for establishing a national *zakat* fund. Such a fund, he noted, had to be placed under the Office of the National Chief Imam (ONCI). However, not all Muslim communities in Ghana unanimously recognise the position of the ONCI, and some groups might question the suitability of a national institution. In his mind, therefore, the most effective tool to address and organise the eradication of poverty in the Muslim communities are either local or regional *zakat* funds.²⁴²

Scholars I interviewed in the Upper West Region were lukewarm towards the idea of establishing a national *zakat* fund. Local Imams in Hamile and surrounding villages believed that a national fund would not succeed, claiming “[...] local people do not trust external ideas introduced from above.” They, therefore, backed the idea of establishing local funds.²⁴³

Sheikh Anas Abdul-Mumin Isa of the ASWAJ community in Wa also preferred a ‘bottom-up’ approach. Starting with local funds as a regional or even national fund would be difficult to establish.²⁴⁴ The Regional Chief Imam and his elders in Wa summarise such critical reflections by underscoring the rules of *zakat*: it is to be locally collected and distributed.²⁴⁵ Such a standpoint is also reflected by the online community *Zongo Republic*. To them, the Zongo mosques are in the centre for all development matters in the Zongo communities. To this end, the Zongo mosques should create a development fund for pursuing social projects. “In other words, there is a development council, but this council has to meet and tell the mosque their plans and progress regularly instead of holding events in different spaces outside the mosque.”²⁴⁶ This idea correlates to arguments by some scholars and Imams for the rationale to establish local, mosque-centred *bayt al-mals* or *zakat* funds.²⁴⁷

5 July 2015; <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/photos/a.483772608350207/961863163874480/?type=3&theater> (checked 13.5.2019).

242 Interview with Abdul-Wahhab Abubakar, member of Ghana Muslim Academy, Accra/Legon 14.12.2017.

243 Group interview with imams and elders, including Yusif Zakariya, Imam of Hamile, Malam Abdul Hamid, Imam of Fielmon, Malam Bayaya, Deputy Imam of Fielmon, Malam al-Hassan, Alhaji Nuhu, and Malam Husein, Hamile, 6.12.2019.

244 Interview with Sheikh Anas Abdul-Mumin Isa, Wa, 7.12.2019.

245 Group interview with Regional Imam Alhaji Osman Mahama Kanihi and elders, Wa, 6.12.2019.

246 “Redefining the Zongo mosque,” 8.3.2019, <https://zongorepublic.com/redefining-the-zongo-mosque/>, accessed 25.3.2019; the homepage was defunct by May 2024.

247 Interview with Sheikh Jamal Deen Omar Muhammad, Director of Aris Social Center and Imam at Tamale Central Mosque, Tamale 10.4.2019; interview with Sheikh Abdulsalam Ahmed, Regional Chief Imam Northern Region, Tamale, 10.4.2019.

Similar negative opinions about introducing a national *zakat* fund are shared by Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region. Commenting on the disappointing outcome of the 2015 initiative of launching the ASWAJ Regional Zakat Funds, Sheikh Kamil Muhammad admitted that few Muslims wanted to participate due to a lack of trust in the collectors and fear of embezzlement of collected funds. Despite the disappointing outcome of the initiative, he stressed the need for the modernisation of *zakat*. The solution, in his mind, was to focus on local, communal-based initiatives rather than a single national one.²⁴⁸

Other scholars, such as Sheikh Aminu Bamba al-Faradhi or Haji Mumuni Sulemana, favour a national *zakat* fund.²⁴⁹ Sheikh Abdul-Mumin Abdur-Rahman makes a similar plea in Kumasi. He had initiated the Takaful Pool Fund in 2014 to support disabled and needy students at his educational complex (Figure 53). The project was shelved a few years later as it received little backing from the local community. Back then, he made a clear distinction between *zakat* and donations in support of educational purposes. However, the lukewarm attitude among the local community towards poverty alleviation through investments in the children's education made him change his mind, and he now propagates for using *zakat* for scholarships and to support the educational sector. However, he believes the best way to handle the collection and distribution of *zakat* was on a national level and therefore propagated to establish a national *zakat* fund.²⁵⁰

Sheikh Ismail Saeed Adam, ASWAJ Regional Imam in the Ashanti Region, also pushes for establishing a national *zakat* fund. In his mind, a national fund could bridge the differences of the various (Sunni) Muslim sects in Ghana and pave the way for mutual respect and tolerance among the Muslims. He envisions the fund to be an institution open for all Muslims; its central role is to evaluate the applications and publish lists of donors for transparency. However, in the same vein, he admitted that not all scholars share his vision.²⁵¹ Sheikh Osman Bawa Orlando likewise addresses both the positive aspects of a national fund and the lack of consensus among scholars about the issue. However, the

248 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, Kumasi 10.12.2017.

249 Interview with Sheikh Aminu Bamba, Ejura, 4.4.2019; interview with Haji Mumuni Sulemana, Accra/Legon, 12.9.2018.

250 Interview with Sheikh Abdul-Mumin Abdur-Rahman, Director of Nural Ameen Educational Complex, Asawase, Kumasi, 11.12.2017.

251 Interview with Sheikh Dr Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Regon, Kumasi 12.12.2017.



FIGURE 53 Takaful Pool Fund. Poster on wall

PHOTO: HOLGER WEISS/2017

biggest hurdle for establishing a national *zakat* fund in his mind is the sceptical if not negative attitude of lay Muslims.²⁵²

The above outline of the various visions of a *zakat* fund indicates that the discussion has entered a cul-de-sac. Although there have been several attempts to establish either national or regional institutions, the vision of one national *zakat* fund is as far away as it was two decades ago. However, a new generation of scholars has presented interesting openings for a compromise to combine the various earlier approaches on the issue. One is the idea of Sheikh Issah in Tamale, who strongly recommended including the wealthy in the discussion. “Collect the wealthy in society and organise a workshop with them,” integrate them in the planning process and make them stakeholders in the project. He further proposed that the process start at the district level, i.e., establishing district *zakat* funds charged to collecting *zakat*. Regional *zakat* funds would receive one-fourth of the accumulated sums from each district fund, whereas the national *zakat* fund, in turn, would receive one-fourth of the assets of

²⁵² Interview with Sheikh Osman Bawa Orlando, Kumasi 12.12.2017.

regional funds. Guidelines and constitutions are to be drawn for all three levels, and all levels were to have registered for contributors and beneficiaries.²⁵³

Sheikh Amin Bamba has articulated a similar idea. In his vision, the national *zakat* fund is a decentralized institution that operates on regional and district levels. Institutionally, it is to be one fund, directed and coordinated on the national level.²⁵⁴ Their vision could, in turn, be combined with the proposal of Sheikh Abdul Majeed and Sheikh Abdul Fatah to engage the wealthy on a communal level and form a strong organisation for the local mobilization of *zakat* and *sadaqa*.²⁵⁵

In early May 2020, Muslim NGO *Make Zongo Better Again* make a similar question about creating a national body for the collection and distribution of *zakat* to its followers on Facebook. Most of the 26 comments were positive about the idea, seemingly not regarding the Zakat and Sadaqa Trust Fund to qualify as a national body. All of them were underscored transparency and accountability as a precondition for such a body. Some proposed to start at the grassroots level first and establish a *bait al-mal* in every Muslim community, others preferred a decentralised model where persons in need are registered on a district level and each district branch sends the information to the central body. *Zakat* would be collected by the district branches and sent to the central body; the central body, in turn, would then distribute to each district a share of *zakat* in relation to registered persons in need. Others reject the idea of a national fund and question the idea of transferring funds to a national body when one knows who is poor in the neighbourhood. Their position resembles the traditional approach to *zakat*, i.e., to be paid directly by the giver to the recipient without any intermediary or intermediating body. Interestingly, this position received a critical comment by the moderator of *Make Zongo Better Again* (probably Malam Stephen Asiedu Issah): if *zakat* is left to individuals, they make up the rules. Therefore, it is better to have a trustworthy Muslim authority to oversee the collection and distribution, not least as it allows for more anonymity for payee and beneficiaries.²⁵⁶

Interestingly, the last comment on anonymity opens up for a wider discussion about changing conceptions on the giving and receiving of alms. Hitherto, traditional almsgiving, be it *zakat* or *zakat al-fitr*, has been at the same time

253 Interview with Sheikh Issah, Islamic Education Unit Manager, Tamale 9.4.2019.

254 Interview with Sheikh Amin Bamba Imam, Tamale 10.4.2019.

255 Interview with Sheikh Majeed, Secretary of Imam Dawah Organisation, and Sheikh Abdul Fatah, member of Imam Dawah Organisation, Tamale 10.4.2019.

256 "What are your thoughts on creating a national body for the collection and distribution of Zakat?," <https://www.facebook.com/MakeZongoGreatAgain/>, 1.6.2020, accessed 26.8.2022.

semi-private and semi-public. Rich persons would dole out alms after the Friday prayers outside the mosque. Everyone can see both the giver and the recipient although none can see the sum being given. A *zakat* fund introduces a systemic approach to almsgiving. *Zakat* becomes a social welfare institution.

Hajia Safia Salifu propagates a different approach with her anonymous collection boxes. Starting in 2021, green collection added with the text: “Zakat Sadaqa Orphans Disabled and Needy”, a post box address and two phone numbers, are found around strategic places in Accra such as the new National Mosque in Kanda and the residence of the National Chief Imam in New Fadama (Figure 54). Once in a week, she opens the boxes and uses the means anonymously collected to cater for orphans, sick persons and widows. Rather than relying on NGOs, whom she claims to work for their parochial interests, she prefers to collect and distribute *zakat* and *sadaqa* in her “semi-institutionalized” way, she noted in an interview with Yunus Dumbe.²⁵⁷

4.2 *No Fund at All?*

The proportion of Muslims in Ghana who pay *zakat* is difficult to assess. Nationwide investigations are lacking and most studies echo the position of the Imams and scholar rather than members of local communities. Muslim entrepreneurs and philanthropists announce in interviews that they regularly distribute alms, whereas the Zakat and Sadaqa Trust Fund lists Muslim Members of Parliament, ministers and state employees as monthly payers of *zakat*. Nevertheless, to what extent employees in the formal sector pay *zakat*, either on an annual or on a monthly base, is not known. Likewise is the number of those within the informal sector who pay *zakat*, although most of them might claim that their annual income was far below the *nisab* or minimum level of wealth. Following the unanimous replies of the Imams during my interrogations with them, most Muslims who engage in the informal sector would rather identify themselves as potential recipients than givers of *zakat*. Arguably, their willingness to pay *zakat* is low, and if they hand out alms, it is done in the traditional, person-to-person fashion rather than giving it to an institutionalized collector, such as an NGO or a local *zakat* fund. This position is perhaps reflected in the low adherence to give *zakat* among Muslim students, as observed in an investigation on responses to charities in public schools.²⁵⁸

257 Interview with Hajia Safia Salifu by Dr Yunus Dumbe, Accra, 29.11.2022. Written notes of interview received by author, 4.12.2022.

258 Richardson Addai-Mununkum, “Adding and Dividing by Religion: The Not-So-Hidden Curriculum of Mission-Public Schools in Ghana,” *Religion & Education* 44, no. 2 (2017): 235. The information on Muslim schools in the article is extremely weak as it only included observations from one school, the Akwei Allah Islamic School.



FIGURE 54 *Zakat and sadaqa* collection box on pavement in Mamobi, Accra
PHOTO: HOLGER WEISS/2022

Information about the various attempts to institutionalize the collection and distribution of *zakat* in Ghana has generated mixed comments on social media. Some Muslims are full of praise for these efforts; others criticise them for misusing Islam. Although the negative comments on online platforms such as GhanaWeb are not representative, they still reflect some of the criticisms—and misunderstandings—of how *zakat* is collected in non-Muslim secular states. At heart is the question of who has the mandate to collect and distribute. While Muslim scholars generally favour an institutionalisation of *zakat*, be it on a local, regional or national level, the negative online comments on such initiatives and the answers of Muslim scholars that I interviewed indicate that “ordinary” Muslims are not. Instead, it seems as if the traditional way of giving one’s *zakat* directly to the poor and needy is preferred.

Some commentators insist that imams can collect *zakat*, not organisations such as the Ghana Muslim Mission or initiatives like the Zakat and Sadaqa Trust Fund.²⁵⁹ One of them, commenting in an editorial on GhanaWeb from New York in February 2010, vehemently rejected the idea that the Zongo communities constitute the poorest strata in Ghanaian society and the Zongos to be synonymous with indiscipline, poverty and insanitation.

First, he argued, Zongos constitutes multi-ethnic, multi-cultural and multi-religious communities in contemporary Ghanaian urban landscape. Second, he pointed out that Accra’s most miserable sanitary conditions are found in other neighbourhoods than the Zongo communities of Nima, New Town or Sabon Zongo. Third, he warned the Zongo, i.e., Muslim, communities not to rely on *zakat* as it constituted in his mind a negative social welfare system:

Proper accountability and disbursement is a socialist mentality that would make the Zongo people dependent on *Zakat*. Have you seen what the welfare checks and benefits has turned most Spanish and African-American communities in the USA? They do not work nor go to school, knowing that the welfare money will arrive at the end of the week or the month.²⁶⁰

Of the almost 100 comments to his article, only one discussed his rather neo-liberal if not libertarian rejection of an (yet to be established) Islamic social

259 <https://www.ghanaweb.com/GhanaHomePage/religion/artikel.php?ID=333320&comment=11034428#com>, accessed 21.5.2019.

260 Muhammed Suraj Sulley Jawardo, “Re: Why So Much Poverty in Zongos?” 15.5.2010, <https://www.ghanaweb.com/GhanaHomePage/features/Re-Why-So-Much-Poverty-in-Zongos-181957>, accessed 21.5.2019.

welfare system in Ghana: “*Zakat* is not a socialist system but a social system encouraging growth by spreading wealth [...]”²⁶¹

Alhaji Nurideen Salih, (retired) IEU Regional Manager in the Upper West Region, represents those scholars and activists who are critical of the institutionalisation of *zakat* in Ghana at any level. In his mind, the biggest problem connected with any *zakat* fund is the (potential) misappropriation of funds. None of the funds and initiatives that so far have been established in Ghana lack transparency and accountability. Therefore, Alhaji Nurideen Salih suggests leaving *zakat* aside when elaborating upon Muslim communities’ socio-economic empowerment and instead focusing on *infaq*, spending to please God without asking for any favour. There is no rule and no limit on *infaq*, he stresses, anybody can give any amount at any time.²⁶²

261 <https://www.ghanaweb.com/GhanaHomePage/features/artikel.php?ID=181957&comment=5731737#com>, accessed 21.5.2019.

262 Interview with Haji Nurideen Salih, (retired) IEU Regional Manager, 5.12.2019, Wa.

Introducing Islamic Social Finance in Ghana: Prospects and Challenges

Muslim non-governmental organisations (NGOs) have become important providers of humanitarian relief in contemporary Ghana. Many of them engage in various infrastructural projects, including a wide range of educational, health, and water projects throughout the country. Nevertheless, a major challenge that any NGO faces is securing sustainable funding over a longer period, especially for educational and health projects. Notably, Muslim NGOs and civil society organisations (CSOs) are crucial for members' self-empowerment as they mobilise and engage members and volunteers, though with limited capacity, to propel structural changes that uplift Muslim communities in Ghana. Arguably, the provision of social welfare and the promotion of economic empowerment among Ghanaian citizens should be a central obligation of the Ghanaian government.

The establishment of the Zongo Development Fund is a significant milestone marking the government's structural interventions in resuscitating Zongo communities, although its impact may be restricted to urban areas.¹ Some Muslim academics and scholars hailed the initiative as a step in the right direction to address marginalised (Muslim) urban communities and called on Muslim NGOs to seek avenues of cooperation with government agencies.² Others have raised concerns about the capacity of the Zongo Development Fund to contribute to empowerment at the micro-level or to address the special

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- 1 President Nana Akufo-Addo established the Zongo Development Fund (ZoDF) together with the Ministry of Inner Cities and Zongo in 2017. The Fund received over USD 50 million in seed funding to support critical infrastructure in education and training, health and sanitation, local businesses and centres of culture, as well as improve security in the Zongo communities. See further <https://zodf.gov.gh>, accessed 28.5.2024. As part of government reshufflings in 2021, the Ministry became defunct and the ZoDF was transferred to the Zongo and Inner-Cities Development Secretariat directly under the Office of the President. For an analysis of the developmental agenda of the Ministry, see Colleen Brady and Michael Hooper, "Redefining Engagement with Socio-spatially Marginalised Populations: Learning from Ghana's Ministry of Inner City and Zongo Development," *Urbanisation* 4, no. 1 (2019): 9–28.
 - 2 Fusheini Hudu, "The Role of Muslim NGOs in Sustaining the Zongo Development Agenda," *The Baraka*, Third edition (February 2018): 42–47.

needs of those engaged in the informal sector, arguing that the introduction of Islamic financial instruments could best serve as antidotes to marginalisation.³ A few of them even critically remarked that the Zongo Development Fund and the efforts of Muslim NGOs miss the most downtrodden part of the Ghanaian population—the rural smallholders in the five northern regions, most of whom are Muslims. They further identify Islamic social finance schemes as key to the socio-economic development of and poverty alleviation among Muslim marginalised groups.⁴

The above discourse reflects ongoing academic debate about the desire for and feasibility of introducing Islamic social financial tools in sub-Saharan Africa,⁵ including Ghana,⁶ and an Islamic tool for poverty alleviation and social development.⁷ Islamic financial services, such as various forms of risk-sharing and cost-plus financing partnerships alongside Islamic bonds (*sukuk*) and Islamic cooperative insurance (*takaful*),⁸ are projected to have grown from USD 200 billion in 2003 to USD 2.7 trillion in 2021, while its global assets are

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- 3 Abdul-Hamid and Amadu, “Islam and Ghana’s Sustainable Development Agenda,” 132, 142.
- 4 Ibrahim and Billah, “Poverty Alleviation through Islamic Social Finance in Agro-sectors,” 137–154. For a similar argument on introducing Islamic financial institutions to empower rural smallholders in northern Nigeria, see Ibrahim Mohammed Lawal, “The Role of Cash Waqf in Achieving a Mechanized Agriculture in Nigeria,” *Journal of Islamic Banking and Finance* 36, no. 2 (2019): 68–79.
- 5 Issa Faye, Thouraya Triki, and Thierry Kangoye, “The Islamic Finance Promise: Evidence from Africa,” *Review of Development Finance* 3, no. 3 (2013): 136–151; A. Maghbul and R. Hassan, “Microcredit Supply Under Islamic Banking in Khartoum State, Sudan,” *Southern African Business Review* 21 (2017): 409–410.
- 6 A.O. Abudu, *Islamic Economics for the Layperson* (Accra: Dyno-Media, 1996).
- 7 See further Zamir Iqbal and Abbas Mirakhor (eds.), *Economic Development and Islamic Finance* (Washington DC: The World Bank, 2013), available at <https://openknowledge.worldbank.org/bitstream/handle/10986/15787/798910PUB0Econ00Box377374B00PUBLIC0.pdf?sequence=1&isAllowed=y>; Muhamed Zulkhibri and Abdul Ghafar Ismail (eds.), *Financial Inclusion and Poverty Alleviation: Perspectives from Islamic Institutions and Instruments* (New York: Palgrave MacMillan, 2017).
- 8 Islamic finance rests on the principle of prohibiting interest (*riba*), avoiding gambling (*may-sir*) and uncertainty (*gharar*) coupled with the concept of profit and loss sharing. In addition, Islamic finance stipulates that financial transactions must be directly or indirectly linked to a real economic transaction. Its main instruments are various forms of partnership financing, including *mudaraba* (trust financing or provision of capital in partial equity partnership), *murabaha* (cost-plus-mark up), *musharaka* (profit and loss sharing; full equity partnership), alongside *ijara* (lease financing), *salam/bai salam* (advance sale purchase), *istisna* (manufacturing contract) and *qard hassan* (benevolent loan). See further Joseph Mbawuni and Simon Nimako, “Introduction of Islamic Banking and Finance in Ghana: Opportunities and Challenges,” *Journal of Islamic Banking and Finance* 4, no. 1 (2016): 61; Abdul-Hamid and Amadu, “Islam and Ghana’s Sustainable Development Agenda.” 138–140.

expected to surpass USD 3 trillion by 2020. Alongside Islamic microfinance institutions and crowdfunding, Islamic social finance tools have essentially been marked as key instruments for financing the Sustainable Development Goals.⁹

A recent comparison between conventional and Islamic microfinance suggests that the market for Islamic microfinance has won more credibility now than in previous times. Nevertheless, the limitations of microfinance and its social impact have been lesser than earlier predictions, and neither conventional nor Islamic microfinance can change the economic status of the majority of low-income populations for the better.¹⁰

The public debate about introducing Islamic social finance tools in Ghana, primarily in the form of Islamic banking to complement the conventional banking sector, gained momentum during the 2010s.¹¹ The debate correlated with expansions in Muslim activism coupled with increased engagement in public debates about macro and microeconomic development in Ghana. Some Muslim activists introduce Islamic risk-sharing/non-interest-based financial instruments as a tool for diversifying the Ghanaian economy.¹² Others call for

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- 9 United Nations Development Programme, Istanbul International Center for Private Sector Development and Islamic Research and Training Institute, *I For Impact: Blending Islamic Finance and Investing for the Global Goals*, March 2017, http://www.irti.org/English/News/Documents/IRTI_UN_Islamic_Financial_Report.pdf, accessed 6.8.2019.
- 10 Syedah Ahmad, Robert Lensink, and Annika Mueller, "The Double Bottom Line of Microfinance: A global Comparison between Conventional and Islamic Microfinance," *World Development* 136, no. 5 (2020), online 25.8.2020, <https://doi.org/10.1016/j.worlddev.2020.105130>.
- 11 Mbawuni and Nimako, "Introduction of Islamic Banking and Finance in Ghana;" Joseph Mbawuni and Simon Nimako, "Determinants of Islamic Banking Adoption in Ghana," *International Journal of Islamic and Middle Eastern Finance and Management* 10, no. 2 (2017): 264–288; Joseph Mbawuni and Simon Gyasi Niamko, "Muslim and Non-Muslim Consumers' Perception towards Introduction of Islamic Banking in Ghana," *Journal of Islamic Accounting and Business Research* 9, no. 3 (2018): 353–377; Su'un, Bayu Taufiq Possumah, Michael Karikari Appiah and Nurul Hilmiyah, "Determinants of Islamic Banking Adoption Across Different Religious Groups in Ghana: A Panoptic Perspective," *Journal of International Studies* 11, no. 4 (2018): 138–154; Abdul-Hamid and Amadu, "Islam and Ghana's Sustainable Development Agenda."
- 12 Baba Yunus Muhammad, "Why Ghana Must Embrace Islamic Finance," *Africa Islamic Finance Report* 1, no. 2 (April–June 2016): 25–27; Mustapha Sarbeng, "Islamic Finance and Food Security in Ghana," 20.3.2017, <https://www.graphic.com.gh/features/opinion/islamic-finance-and-food-security-in-ghana.html>, accessed 16.2.2022; Alhassan Yusif Trawule, "Islamic finance: principles and types of products," 26.5.2020, <https://www.graphic.com.gh/business/business-news/islamic-finance-principles-and-types-of-products.html>, accessed 16.2.2022; Yusif Geoffrey, "Islamic finance is a tool to promote equitable economic

Ghana to join the Islamic Development Bank and push for the introduction of Islamic banking as a solution to the post-COVID-19 debt crisis.¹³

Notwithstanding the public debate, Islamic banking is yet to be introduced in Ghana. However, somewhat unnoticed by the public have been the attempts to introduce other tools of Islamic social finance such as Islamic microfinance, Islamic investment and *waqf* or pious/religious endowments (pl. *awqaf*). Although these attempts have not (yet) resulted in any scholarly outputs, they reflect the call by some contemporary Muslim economists to shift from *zakat* to *waqf* and Islamic microfinance as effective tools for poverty alleviation.¹⁴ Recognising the inflexibility and limitations of *zakat*, they present *waqf* as an Islamic open-ended pooling system employed to achieve structural changes and meet the UN Sustainable Development Goals.¹⁵ In recent years, the dis-

transformation in Ghana,” 15.5.2021, <https://www.ghanaweb.com/GhanaHomePage/feature/islamic-finance-is-a-tool-to-promote-equitable-economic-transformation-in-ghana-1262260>, accessed 7.2.2022.

- 13 Abdul-Jalil Ibrahim, “The push for Islamic finance development in Ghana,” *Islamic Finance News* 22.12.2020, <https://www.islamicfinancenews.com/the-push-for-islamic-finance-development-in-ghana.html>, accessed 10.2.2022; Dr Abdul-Jalil Ibrahim, “Why Ghana should consider joining Islamic Development Bank as an Avenue for Mobilizing Financial Resources for Development,” 31.7.2022, https://www.linkedin.com/pulse/why-ghana-should-consider-joining-islamic-development-ibrahim/?trk=public_post, accessed 12.11.2023.
- 14 Mohamed Aslam Haneef et al., “Integration of Waqf-Islamic Microfinance Model for Poverty Reduction: The Case of Bangladesh,” *International Journal of Islamic and Middle Eastern Finance and Management* 8, no. 2 (2015): 246–270; Niaz Ahmed Khan and Sultana Jareen, “The Waqf and Human Security in Muslim Majority Countries: Traditions, Modern Practices, and Challenges,” in *Human Security and Philanthropy: Islamic Perspectives and Muslim Majority Country Practices*, ed. Samiul Hasan (New York: Springer, 2015), 183–204; Fatima Rasheed, “Microfinance Institutions and Human Security in Muslim Majority Countries: Achievements and Challenges,” in *Human Security and Philanthropy: Islamic Perspectives and Muslim Majority Country Practices*, ed. Samiul Hasan (New York: Springer, 2015): 205–230; Ajaz Ahmed Khan, Bridget Kustin, and Khalid Khan, “Islamic Financing Principles and their Application to Microfinance,” in *Islamic Microfinance: Shari’ah Compliant and Sustainable?*, eds. Malcolm Harper, and Ajaz Ahmed Khan (Burton on Dunsmore, Rugby, Warwickshire: Practical Action Publishing, 2017), 1–13.
- 15 Nur Atikah Atan and Fuadah Binti Johari, “A Review on Literature of Waqf for Poverty Alleviation between 2006–2016,” *Library Philosophy and Practice* 1486 (e-journal; June 2017) <https://digitalcommons.unl.edu/libphilprac/1486/>, accessed 26.3.2019; Abubakar Yusuf Sanyinna and Muhammad Farihal Osman, “Analytical Overview of the Role Played By Waqf in Poverty Alleviation: A Case Study of Sokoto State, Nigeria,” *Asian Journal of Multidisciplinary Studies* 5, no. 9 (2017): 18–30. On *waqf* and Sustainable Development Goals, see further Mohammad Abdullah, “Waqf, Sustainable Development Goals (SDGs) and maqasid al-shariah,” *International Journal of Social Economics* 45, no. 1 (2018): 158–172.

cussion on using Islamic microfinance and *waqf* as tools for poverty alleviation also reached Ghana,¹⁶ although the usage of *zakat* funds as cash *waqf* or *qard hassan* is contested.¹⁷

1 Envisioning a Dual Fiscal System for Ghana

The advocacy to modernise traditional forms of Islamic social welfare tools and introduce modern Islamic finance instruments started perhaps in October 2009 at the National Muslim Summit organised by *Al-Furqan Foundation* in Tamale. At the event, the Nigerian Islamic economist Ahmed (Ahmadu) Bello Dogarawa presented the concept of an Islamic way of poverty alleviation using the capacities and potentials of *zakat* and *waqf*.¹⁸ Neither of them existed as institutions in Ghana at the time of the summit, although his ideas concerning *zakat* were in tune with those propounded by Muslim scholars calling for thorough reforms in the collection and distribution of *zakat* in Ghana. While these debates resulted in the establishment of the Zakat and Sadaqa Trust Fund in 2010, public discussions about introducing and operating *waqf* in Ghana were more or less absent over the next decade.¹⁹

Above all, the 2009 National Muslim Summit introduced a novel idea in the Ghanaian public debate, namely the call to establish Islamic banks in Ghana. Being at this point a mere theoretical concept, Al-Furqan Foundation emerged as the first spearhead for propagating the introduction of Islamic banks and Islamic non-interest bearing instruments as a complementary option for Muslims or at least for conventional banks to open so-called Shari'a-complement windows. The Foundation's Nigerian connections proved vital for furthering the introduction of Islamic banking and promoting Islamic economics in Ghana. Al-Furqan Foundation, in the aftermath of the 2009 summit, established an auxiliary organisation, the *Ghana Islamic Chamber of Commerce and Industry*

16 "Islamic microfinance a key tool for financial inclusion, poverty alleviation—Prof Binta," 14.3.2021, <https://www.ghanaweb.com/GhanaHomePage/business/Islamic-microfinance-a-key-tool-for-financial-inclusion-poverty-alleviation-Prof-Binta-1204219>, accessed 27.12.2021.

17 Alhaji Alhasan Abdulai and Muhammad Zubair Mughal, "The future of Islamic microfinance institutions," 11.7.2015, <https://www.newsghana.com.gh/the-future-of-islamic-micro-finance-institutions/>, accessed 13.11.2017.

18 Ahmed Bello Dogarawa, *Poverty Alleviation through Zakah and Waqf Institutions: A Case for the Muslim Ummah in Ghana*, 2009, available at mpra.uni-muenchen.de/23191.

19 See further Chapter 5.3.1.

(GICCI), with its headquarters in Accra,²⁰ and the representatives of both bodies participated in the First West African Investment Forum, held in Kano, Nigeria, in February/March 2011. Several organisations collaborated in organising the Forum, among others, the Islamic Chambers of Commerce, Industry and Agriculture (ICCA), an affiliate of the Organisation of Islamic Cooperation (OIC), the Islamic Development Bank, the Dangote Group of Companies, and the GICCI. One key outcome of the Forum was the idea to establish a regional body for promoting Islamic economics and finance. Following a series of negotiations and the active engagement of the Al-Furqan Foundation and GICC, the *Africa Islamic Economic Foundation* (AFRIEF) was formally incorporated and registered as an NPO in Ghana in 2013, with headquarters in Tamale and regional offices in Kano and Dubai.²¹ In the same year, the *Global Institute of Islamic Banking, Insurance and Consulting* (GIIBC), a Muslim policy institute for promoting Islamic economics and finance in Ghana, was founded in Accra.²²

Al-Furqan Foundation was the brainchild of Ghanaian Muslim scholar and journalist Baba Yunus Muhammad. After completing his studies at the London School of Journalism in the UK and the Fuld-Gilad-Herring Academy of Competitive Intelligence in the USA, he started his career as an Arabic Instructor in Ghana and Nigeria alongside practising journalism in the UK in the 1980s before he joined as a senior research fellow at the Muslim Institute for Research and Planning in London for two years in the late 1980s. Moving thereafter to Nigeria, he became Managing Director at Open Press Nigeria Ltd. In 2004, he founded Al-Furqan Foundation with headquarters in Tamale. In October 2008, he became chair and CEO of Green Oasis Associates Ltd, a Nigerian company.²³ Combining his leadership positions in the Ghanaian foundation and the Nigerian company, Baba Yunus Muhammad was the key organiser of the 2011 Forum in Kano and subsequently became President of AFRIEF in 2014.

20 <https://gh.linkedin.com/in/ghanaislamicchamber>; <https://www.businessghana.com/site/directory/business-consultants/9636/Ghana-Islamic-Chamber-of-Commerce-and-Industry>, accessed 15.2.2022.

21 "History of AFRIEF," <https://www.facebook.com/Africa-Islamic-Economic-Foundation-282592351896879/>, accessed 15.2.2022.

22 It is unlikely that the launching of two Muslim stakeholders more or less at the same time was an outcome of a planned and coordinated combined effort. Both organisations established Facebook accounts soon after their formal registration but any signs or notes about coordination or cooperation between the two units was (and has been) absent on social media. One reason for this could be the different outlook and linkages of the two units and their founding members.

23 Information retrieved from Baba Yunus Muhammad's profile on LinkedIn, <https://gh.linkedin.com/in/babayunus>, accessed 19.12.2022.

The *Global Institute of Islamic Banking, Insurance and Consulting* (GIIBIC), established in 2014, is an initiative of Ghanaian Muslim business development manager Abdul-Muumin Saeed.²⁴ He returned to Ghana in 2013 after pursuing an international managerial career with a Syrian confectionary company, Katakita, and the Sudanese DAL Group. He had finished his diploma and postgraduate studies in Islamic banking and finance at the Institute of Islamic Banking and Insurance (IIBI) in London.²⁵ Thus, while AFRIEF is in close connection with Nigerian stakeholders, GIIBIC advertises its link to IIBI and the Dubai-based Pakistani (Salafi) Muslim policy institution Al-Huda Center of Islamic Banking and Islamic Economics (AlHuda CIBE).²⁶ Interestingly, AlHuda CIBE also lists the 2019-established Accra-based *Islamic Finance Research Institute of Ghana* (IFRIG) as its strategic partner.²⁷ IFRIG is the third Muslim policy institute spearheading the establishment of a dual financial system, i.e., a conventional and an Islamic one, in Ghana.

1.1 *Initial Thrusts for Introducing Islamic Finance in Ghana*

Although the objective of both AFRIEF and GIIBIC was to promote Islamic economics, their initial activities differed markedly in scope and direction. Baba Yunus Muhammad's AFRIEF envisioned engagement on a continental scale while Abdul-Muumin Saeed's GIIBIC had a national focus. The latter organisation declared itself to be the "first ever company in Ghana" to provide Islamic banking and finance education and announced postgraduate and masters diploma programs on the Islamic finance sector (Islamic banking, Islamic finance, Islamic insurance, Halal industry) being provided by the London-based IIBI.²⁸

None of the two bodies (AFRIEF or GIIBIC) chose a public media campaign as their strategy. Instead, both focussed on convincing stakeholders in the banking and finance sector. GIIBIC took the lead when it organised a joint seminar in February 2014, with representatives of the Bank of Ghana, followed by a two-day specialised training workshop on Islamic banking, Islamic small and medium enterprises, and Islamic microfinance, jointly organised by GIIBIC and AlHuda CIBE in June 2014. Enthusiastically the organisers announced after

24 Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

25 <https://www.linkedin.com/in/giibic1/details/education/>. Abdul-Muumin Saeed earned a PhD in Islamic Finance and Economics from EUCLID University in 2022.

26 https://www.facebook.com/giibic1?_rdc=1&_rdr, accessed 16.2.2022.

27 <http://www.alhudacibe.com/partners.php>, accessed 16.2.2022.

28 https://www.ghanayello.com/company/44137/GLOBAL_INSTITUTE_OF_ISLAMIC_BANKING_GIIBIC; <https://www.giibic.com/about-us/#>, accessed 16.2.2022.

the February seminar that the Bank of Ghana was about to review the Banking Act of 2004 to incorporate the concept and governance of Islamic banking and finance. This was a pressing need as applications from Access Bank Ghana and Wenchi Rural Bank to establish Islamic banks in Ghana were pending. Like other commercial banks, the challenge for them was the requirement to keep some of their deposits with the Bank of Ghana, which usually attracts interest that Islamic banks forbid.²⁹

Baba Yunus Muhammad and the AFRIEF, in turn, envisioned a continental outreach. “Every day, Islamic finance is breaking new boundaries and new frontiers,” he enthusiastically declared in an interview in 2014. However, the absence of regulatory frameworks hampered the full implementation of AFRIEF’s agenda in many African countries by. Especially in Christian-majority countries, he noted, African governments found it difficult to convince the population of the rationale for using public funds to hire Muslim consultants, or for the AFRIEF to develop Shari’a-compliant frameworks and roadmaps for the implementation of an Islamic finance system.³⁰

As a follow up to the positive experience from previous workshops, Baba Yunus Muhammed’s main agenda was to call for a conference on Islamic finance to be organised in Accra in April 2015. Obviously not linked with the activities of GIIBIC, he outlined the Africa Islamic Economic Forum (AIEF) to promote more critical and informal discussions on Islamic economics. The conference was to be structured around six thematic pillars: faith-based instruments and social responsibility, Islamic banking and finance, agriculture, the Halal industry, the development of an investment environment, and renewable energy with a focus on biofuels.³¹

29 “Interest-free Islamic banks to heighten competition in Ghana’s banking sector,” 25.3.2014, <https://www.myjoyonline.com/interest-free-islamic-banks-to-heighten-competition-in-ghanas-banking-sector/>, accessed 16.2.2022. Note: this article is duplicated on the GIIBIC homepage as “Banking rivalry set to heighten as BoG reviews banking act to include Islamic banking,” posted 10.9.2021. “Regularise Islamic banking in Ghana,” 16.6.2014, https://www.graphic.com.gh/news/general-news/regularise-islamic-banking-in-ghana.html?fb_comment_id=940736956029558_1054276154675637, accessed 16.2.2022. Note: this article is duplicated on the GIIBIC homepage as “Regularise Islamic banking in Ghana,” posted 10.9.2021. “Communique? Issued On Islamic Banking,” 3.7.2014, <https://newsghana.com.gh/communique-issued-islamic-banking/>, accessed 16.2.2022. See further Ramatu Ussif and Umar Yussif, “Establishing Islamic Banking and Financing (IBF) in Ghana: Issues, Challenges and Prospects,” *Global Scientific Journal* 8, no. 5 (2020): 1810–1811.

30 “Reaching One Billion,” *Banker Africa*, 30.6.2014, available at <https://www.thefreelibrary.com/Reaching+one+billion-a0376418396>, accessed 16.2.2022.

31 “Reaching One Billion,” *Banker Africa*, 30.6.2014, available at <https://www.thefreelibrary.com/Reaching+one+billion-a0376418396>, accessed 16.2.2022.

For reasons not (yet) known, the Africa Islamic Economic Forum was cancelled.³² Perhaps it collided with two similar topical conferences scheduled for 2015, the Second African Islamic Finance Summit (AIFS) organised by Al-Huda CIBE in Dar es-Salaam, Tanzania,³³ and the (First) Africa Islamic Finance Forum (AIFF) organised by the Islamic Corporation for the Development of the Private Sector, a member of the Islamic Development Bank Group, in Abidjan, Cote d'Ivoire.³⁴ Interestingly, none of the two conferences listed any Ghanaian speakers or Ghanaian institutions as partners.³⁵

The promising openings of 2014 had ran out of steam a few years later.³⁶ Some Muslim entrepreneurs backed the establishment of Islamic banks in public,³⁷ and the Bank of Ghana informed about processing one application for an Islamic bank in 2015 (instead of two in 2014).³⁸ Muslim civil society organisa-

32 "Africa Islamic Economic Forum," <https://10times.com/africa-islamic-economic-forum>, accessed 16.2.2022.

33 I have not yet been able to establish when and where the first and second African Islamic Finance Summit took place. All summits from the third until the seventh convened in Dar es-Salaam in 2016, 2017, 2018, 2019, and 2021. (The COVID-19 pandemic cancelled the summit in 2020). The eight as well as tenth summit convened in Banjul, The Gambia, in March 2022 respectively May 2023, the eleventh in Hargeisa, Somaliland, in December 2023; see <https://www.alhudacibe.com/conference2022/> and <https://www.alhudacibe.com/conference2023/>, accessed 5.12.2023. However, I found no information on the two first summits although I assume they were held in Dar es-Salaam.

34 The inaugural Africa Islamic Finance Forum was held in Abidjan in October 2015, see <https://icd-ps.org/fr/events/africa-islamic-finance-conference-abidjan-2015>. The second edition took place in Abidjan, La Cote d'Ivoire, in October 2016; see Onyekachi Wambu, "Africa Islamic Finance Forum 2016," 18.10.2016, <https://newafricanmagazine.com/12499/>, accessed 16.2.2022. The third edition of the AIFF convened in Lagos in March 2018; see "3rd Africa Islamic Finance Forum," <https://islamicmarkets.com/events/3rd-africa-islamic-finance-forum-1>, accessed 16.2.2022.

35 For the list of confirmed speakers attending the 2015 AIFF, see "The Inaugural Africa Islamic Finance Forum by the Cote d'Ivoirian Government and the Islamic Corporation for the Development of the Private Sector," 18.9.2015, <https://allafrica.com/stories/201509181929.html>, accessed 16.2.2022.

36 "Promising future for Islamic banking in Ghana," 15.10.2015, <https://oxfordbusinessgroup.com/news/promising-future-islamic-banking-ghana>, accessed 24.5.2019; Felix Dela Klutse, "Ghana: Islamic Finance Gaining Momentum," 28.8.2017, <https://allafrica.com/stories/201708280872.html>, accessed 24.5.2019.

37 "Time for Ghana to have Islamic banks—Entrepreneur," 1.4.2015, <https://www.modernghana.com/news/608679/time-for-ghana-to-have-islamic-banks-entrepreneur.html>, accessed 19.11.2021.

38 "Entry to universal banking still open," 31.8.2015, <https://www.graphic.com.gh/business/business-news/entry-to-universal-banking-still-open.html>, accessed 16.2.2022.

tions, notably the Coalition of Muslim Organisations–Ghana (COMOG), published calls for incorporating Islamic banking and Islamic finance to complement the existing banking and finance system in Ghana.³⁹ A Saudi Arabian institution even announced its interest of starting an Islamic finance institution but nothing came out of the plan.⁴⁰ The GIIBIC, in turn, learnt about national regulations for Islamic banking from Malaysia, Dubai and the UK, and drafted a proposal to the Bank of Ghana in late 2015. In addition, GIIBIC and Al-Huda CIBE organised another workshop that year on Islamic banking for representatives of the Bank of Ghana, the Ministry of Finance, and commercial banks. However, the government's interest in introducing Islamic banking abated one year after the elections.⁴¹

Much to the dismay of all Muslim stakeholders, not much was heard from the Bank of Ghana either. In response to queries on the application process for operating an Islamic bank, in January 2017, the Governor of the Bank of Ghana noted that the new bank law provided an opportunity to trade in Islamic banking products. "You can have a universal banking license and just deal in Islamic financial products, and that makes you an Islamic bank," he declared. However, in practice, the Governor was not referring to pure Islamic banks but Islamic financial windows operated by conventional banks. He highlighted the possibility of a bank nominating a Shari'a Advisory Council to provide the bank's informed operational opinion and advice. Referring to the Bank of Ghana's application some two years ago, the institution at first received a provisional license. Although the license was initially extended, the Bank of Ghana decided to revoke it as the applying institution could not fulfil all of the conditions required to obtain a full license.⁴² As there were no further applications pending, preparations for drafting a regulatory framework for

39 Haji Abdel-Manan Abdel-Rahman, General Secretary COMOG, "Press Conference by the Coalition of Muslim Organisations, Ghana, on Political Parties' Position on Permanent Issues Affecting the Muslim Community in Ghana, 9th November, 2016," <http://www.mytawheedonline.com/2016/11/09/press-conference-by-the-coalition-of-muslim-organisations-ghana-on-political-parties-position-on-pertinent-issues-affecting-the-muslim-community-in-ghana-9th-november-2016/>, accessed 16.11.2017; the homepage was defunct by May 2024.

40 "Ghana to welcome its first Islamic finance institution," 1.10.2015, <https://www.mfw4a.org/news/ghana-welcome-its-first-islamic-finance-institution>, accessed 5.12.2023.

41 Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

42 Bank of Ghana, Transcript of the Press Conference of the Monetary Policy Committee held on January 23, 2017, https://www.bog.gov.gh/privatecontent/MPC_Press_Releases/TRANSCRIPT%20-%20MPC%20PRESS%20CONFERENCE%2023RD%20JANUARY%202017-74th%20Meeting.pdf, accessed 24.5.2019.

introducing Islamic banks in Ghana ranked low on the agenda of the Bank of Ghana. “Islamic banking gathers dust,” declared the *Daily Graphic* in early May 2018.⁴³

1.2 *Popularising Islamic Banking through Advocacy Campaigns*

Any observer would have reached the same conclusion as Mohammed Yaw Broni in 2018: The attempts to introduce a dual banking and fiscal system in Ghana seems to have ended in a cul-de-sac. Broni, in his analysis, blamed the lack of devoted Muslim executives, governments’ indifference toward Islamic finance and inertia of Muslim groups as the main reasons for the non-existence of an Islamic banking and finance system in Ghana.⁴⁴ Similarly, Dr Ramatu Ussif’s and Umar Yussif’s overview of the promises and challenges echoes Mohammed Yaw Broni’s critical assessment.⁴⁵ While their claim of the non-existence of laws regulating Islamic finance institutions and Shari’a regulating frameworks is valid, that of the non-existence of Islamic finance professionals and Shari’a scholars and informed stakeholders is an overstatement. Tellingly, Ussif’s and Yusif’s study relies heavily on Abdul-Muumin Saeed’s positive outlines and positions already presented in 2014. Clearly, as outlined in the previous sections, experts on Islamic banking in Ghana exist. Moreover, new stakeholders were to enter the arena to advocate and sensitise the Muslim and non-Muslim populations about the benefits of a dual financial system. Interestingly, the focus on public outreach and mobilisation echoes the recommendations forwarded in several academic studies,⁴⁶ among others Amina Sammo’s conclusion that “... religion, awareness, networking and reputation are significantly correlated with adopting Islamic banking in Ghana.”⁴⁷ One year later, she had turned her advice into practice when she joined the Islamic Finance Research Institute of Ghana (see the discussion below).

43 “Islamic banking gathers dust—Regulatory framework still absent,” 5.6.2018, <https://www.graphic.com.gh/business/business-news/islamic-banking-gathers-dust-regulatory-framework-still-absent.html>, accessed 16.2.2022.

44 Mohammed Yaw Broni, Challenges in Establishing an Islamic Banking and Finance System: Evidence from Ghana, MPRA Paper No. 90451, posted 12 Dec 2018 at <https://mpra.ub.uni-muenchen.de/90451/>, accessed 16.2.2022.

45 Ussif and Yussif, “Establishing Islamic Banking and Financing (IBF) in Ghana.”

46 Abdul-Hamid Abdul-Wahab and Dzuljastri Bin Abdul Razak, “Islamic Banking Adoption in Ghana,” *International Journal of Business, Economics and Law* 19, no. 2 (2019): 14–21; Hafiz Ismail Saeed, Enhancing financial inclusion in Ghana through Islamic finance, MSc (Islamic Finance), College of Islamic Studies, Hamad bin Khalifa University, Qatar, 2019.

47 Amina Sammo, “Factors Affecting the Adopting of Islamic banking in Ghana,” *Scholarly Journal of Arts & Humanities* 4, no. 6 (2019): 43–49.

The first new stakeholder was the *Tamale Institute of Islamic Banking and Finance* (TIIFE). Not much is known about the institute as it has left few traces. The only documentation indicating the formation of a new platform is a declaration of its vision, mission and objectives, posted on the Facebook account of the institute in early September 2018. This could indicate that it had been founded a few weeks earlier. Whether or not the TIIFE ever occupied any physical space is uncertain as no further information is provided on Facebook. Similar to the two earlier policy institutes, AFRIEF and GIIBIC, the activists behind TIIFE envisioned the platform to contribute to the development of Islamic finance in Ghana and Africa through research, advocacy, policy analysis, training and general Islamic banking and finance literacy.

In contrast to the AFRIEF and GIIBIC, the TIIFE had distinct northern and Zongo perspectives, particularly to provide innovative evidence-based policy briefs to support various stakeholders such as the Northern Development Authority, Zongo Development Authority and largely to support the Government of Ghana's development agenda. In addition, collecting and processing relevant data of targeted areas in Ghana, such as Northern Ghana and Zongo communities, contributes to policymaking and intervention works by government and NGOs.⁴⁸

The next attempt to institutionalise an advocacy group occurred one year later. After a series of discussions, the Ghana Islamic Bank Ideas (GIBI) WhatsApp group transformed and reorganised itself into the *Islamic Finance Research Institute of Ghana* (IFRIG) in early September 2019. At first, the staff members concentrated on research, and managed to get its study on the prospects and challenges of Islamic banking in Ghana published in an international journal.⁴⁹ The take-off for IFRIG's activities was the COVID-19 lockdown during spring 2020 when IFRIG—like multiple other Muslim NGOs and CSOs—started to organise all of its activities as online Zoom webinars and via Facebook.⁵⁰ Start-

48 Objectives of TIIFE, <https://www.facebook.com/Tamale-Institute-of-Islamic-Banking-and-Finance-201567417124855/>, 4.9.2018, accessed 16.2.2022. The TIIFE was perhaps an ambitious project launched by a group of likeminded in Tamale. Obviously, they had no links to external funding bodies or organisations that could have supported its activities. Neither was it a registered NPO. After posting its objectives on Facebook, the TIIFE disappeared from the public arena—if it ever had entered it.

49 Shaibu Ali, Sherif Heiman Shaban, Musah Ismaila, Imoro Alhassan, and Yusif Ali, "Islamic Banking in Ghana: Prospects and Challenges," *International Journal of Multidisciplinary Research and Development* 7, no. 8 (2020): 157–166.

50 Since its first Zoom Live Webinar on 'The Impact of COVID-19 on Ghana's economy and why Islamic finance is still the best way forward' on 17 May 2020, IFRIG has presented eighteen webinars, the last one on 31 January 2022 (status: 16 February 2022).

ing in May 2020, IFRIG organised monthly Live Zoom Webinars on Islamic banking and finance with guest lecturers or lectures by its staff members. IFRIG caught at an early stage the interest of al-Huda CIBE,⁵¹ and from July 2020, members of the latter organisation regularly featured in the Live Zoom Webinars.

Apart from its Islamic Finance Zoom Webinars, IFRIG initially planned to organise weekly topical training sessions. However, after the first training session on *waqf* as an effective tool in the social finance sector for social development and economic development projects in late June 2020, IFRIG seems to have dropped the idea. Instead, it started to collaborate with other Muslim stakeholders to expand its activities. Together with the Islamic University College Ghana and the Madina Institute of Science and Technology (MIST), IFRIG organised the Islamic Finance Forum in early November 2020. In terms of publicity, the Islamic Finance Forum was a success as it was noted in Ghanaian news media and put Islamic finance back on the public agenda.⁵² In February 2021, IFRIG organised a specialised training for *ulama* on Islamic finance in Accra, and another in Takoradi in early April 2021, followed by a two-day specialised training for graduate students and professionals at MIST in Accra in mid-April 2021.⁵³

IFRIG further extended its partnership drive, joining hands with the International Centre for Islamic Culture and Education, the Zakat and Sadaqa Trust Fund of Ghana, the International Institute of Islamic Banking and Finance and MIST, and organised the Second Annual Forum on Islamic Finance, renamed as the *Islamic Finance International Conference 2021*, in Accra in early November 2021.⁵⁴ After the previous conference, IFRIG had managed to publish several articles or interviews summarising some of the topics presented on its Zoom Webinars, among others the feasibility of opening Islamic finance windows in conventional banks alongside highlighting the potential of a dual system to unlock investments from the Middle East.⁵⁵

51 Al-Huda CIBE also signed a memorandum of Understanding with the Ghana Islamic Research Association (IRAG) to promote Islamic banking and finance globally. However, apart from calling the Office of the National Chief Imam and all Muslims in Ghana to activate the public discussions, IRAG no further postings on Islamic finance are found on IRAG's Facebook account (<https://www.facebook.com/GIRA4ALL/>, 4.7.2019, accessed 16.2.2022).

52 "Islamic finance requires multi-stakeholder push—experts," 13.11.2020, <https://citinewsroom.com/2020/11/islamic-finance-in-ghana-requires-multi-stakeholder-push-experts/>, accessed 16.2.2022.

53 <https://www.facebook.com/ifrigh/>, 13.2.2021, 3.4.2021, 11.4.2021, accessed 16.2.2022.

54 <https://www.facebook.com/ifrigh/>, 6.11.2021, accessed 16.2.2022.

55 "Use banking 'windows' to kick-start Islamic finance in Ghana—Researcher," 18.2.2021, <https://www.ghanaweb.com/GhanaHomePage/business/Use-banking-windows-to-kick-start-Islamic-finance-in-Ghana-Researcher-1183153>; "Islamic Finance will help govt unlock

Therefore, it was not surprising that the announcement of the 2021 Islamic Finance International Conference made headlines, especially as it was expected to bring together Islamic finance experts from Ghana, West Africa, and the Arab world and feature keynote speakers from Nigeria, Malaysia, and the UAE.⁵⁶ The conference was a success, and some experts even declared Islamic finance a solution to Ghana's rising public debt.⁵⁷ Even the Governor of the Bank of Ghana, Dr Ernest Addison, was positive about Islamic finance although he cautioned the dangers of overlooking the potential challenges of the Islamic finance system, such as transparency, disclosure and legal frameworks, still being unresolved in Ghana.⁵⁸

Half a year later, the prospective for the establishment of an Islamic bank looked better. Hopes were raised at the IFRIG Ramadan Islamic Finance Forum but the fulfilment of this dream needed a substantial commitment of the Muslim communities. About GHS 400 million was needed to meet the financial obligations of the Bank of Ghana, informed Naa Alhassan Andani, a former Chief Executive Office of Stanbic Bank.⁵⁹ However, the macro-economic turmoil unleashed by the COVID-19 pandemic and the Ukrainian crisis caused the Ghanaian economy to slump and put a break to plans to the introduction of Islamic banking in Ghana in the near future. At the second Islamic Finance International Conference in December 2022, the issue was still unresolved. IFRIG subsequently renewed its effort to push its agenda, among others by publishing a report on the feasibility of introducing non-interest banking and finance in Ghana in February 2023,⁶⁰ alongside arranging a set of webinars

investments from Middle East—IFRIG Chairman," 8.5.2021, <https://www.ghanaweb.com/GhanaHomePage/business/Islamic-Finance-will-help-govt-unlock-investments-from-Middle-East-IFRIG-Chairman-1255027>, accessed 16.2.2022.

56 "IFRIG launches annual Islamic finance conference, IFIC 2021," 2.10.2021, <https://www.ghanaweb.com/GhanaHomePage/business/IFRIG-launches-annual-Islamic-finance-conference-IFIC-2021-1370740>, accessed 16.2.2022.

57 "Islamic Finance can be gamechanger in tackling Ghana's rising public debt—Experts," 13.11.2021, <https://www.ghanaweb.com/GhanaHomePage/business/Islamic-Finance-can-be-gamechanger-in-tackling-Ghana-s-rising-public-debt-Experts-1401040>, accessed 16.2.2022.

58 "IFRIG holds confab on rising debt in Ghana," 9.11.2021, <https://www.businessghana.com/site/news/business/250070/IFRIG-holds-confab-on-rising-debt-in-Ghana>, accessed 16.2.2022.

59 Bernard Benghan, "Provide Financial Support for Establishment of Islamic Bank—Alhassan Andani," *Ghanaian Times*, 19.4.2022, <https://allafrica.com/stories/202204190821.html>, accessed 13.12.2022.

60 An Analysis of Ghana's Regulatory Framework for Non-interest Banking & Finance. By Islamic Finance Research Institute, Ghana (IFRIG) research team. Issued: February 2023, uploaded 28.2.2023, <https://www.facebook.com/ifrigh/>, accessed 22.8.2023.

and seminars on the topic, among others the IFRIG Ramadan Islamic Forum 2023 as well as a one-day seminar on Lakeside University in July 2023.⁶¹

2 Islamic Investment and Microfinance

Muslim economists have hailed Islamic investment and microfinance institutions as effective tools for poverty reduction, although recent investigations have outlined a more nuanced analysis of their potential for achieving their objectives. Although no full-fledged Islamic banks received any licence to operate in Ghana by 2019, Joseph Mbawuni noted the existence of two licensed Islamic microfinance institution, Ghana Islamic Microfinance and Salam Capital.⁶² In addition, and not included in Mbawuni's coverage, there were at least two Islamic *halal* (ethical) investment initiatives, Islamic Investment Ltd and MUDI Halal Co-operative Society, alongside at least one microfinance company, Afro-Arab Microfinance, that recently introduced Islamic finance tools.

The penetration of Islamic microfinance into mainstream financing is very shallow, and its share in the global Islamic finance industry falls below one per cent.⁶³ In sub-Saharan countries with well-established Islamic banking sectors, such as Nigeria, Islamic microfinance constitutes but a minor part of the total lending portfolio of banks except for a few ones that specialised in micro-credit lending. The Apex Bank has shut down about one-fourth of the 900 Nigerian microfinance banks due to misappropriation of deposits and violation of guidelines.⁶⁴ Ghanaian investment and microcredit institutions face similar challenges, not least their restricted access to capital and the uncertainty of long-term investments.

Ghana Islamic Microfinance (GIMF) was the first of its kind to provide Shari'a compliant microfinance service in Ghana. Starting as a project of the NGO

61 <https://www.facebook.com/ifrigh/>, 8.4.2023, 9.7.2023, accessed 22.8.2023.

62 Joseph Mbawuni, "Influence of Demography on Bankers' Intention to Adopt Islamic Banking and Switch Conventional Banking in Ghana," *Journal of Islamic Banking and Finance* 7, no. 2 (2019): 17.

63 M. Kabir Hassan, Muneer M. Alshater, Rashedul Hasan, and Abul Bashar Bhuiyan, "Islamic Microfinance: A Bibliometric Review," *Global Finance Journal* 49 (2021), online 12.6.2021, <https://doi.org/10.1016/j.gfj.2021.100651>.

64 Mohammed Aslam Haneef, Aliyu Dahiru Mohammad, Mustafa Omar, Ataul Huq Pramanik, and Fouad Amin, "Integration of Waqf and Islamic Microfinance for Poverty Reduction in OIC Member Countries: A Case Study of Nigeria," in *Equitable Islamic Finance*, eds. Muhammad Khaleequzzaman, Nasim Shah Shirazi, Abdul Rashid, and Mohammed Obaidullah (Jeddah: Islamic Research and Training Institute, 2016), 1–24.

Edikanfo Progressive Foundation with seed money of USD 5 million, GIMF's rationale was to receive a return on its investments from profit-sharing arrangements with its clients. Initially, it planned to offer such products as loans for education or medical services, loans for customers to repay other microloans with high interest rates and Hajj savings accounts to support religious pilgrimages. GIMF commenced operations in September 2010, with headquarters located in Accra and branch offices in Kumasi and Tamale.⁶⁵ The organisation was run by a three-person management team and supervised by a five-person Board of Directors.⁶⁶ Its initial Shari'a supervisory board consisted of four renowned Muslim scholars on Shari'a and Islamic jurisprudence, chaired by the National Chief Imam of the Ahlus-Sunna Wal Jama'a Sheikh Umar Ibrahim Iman.⁶⁷ In 2011, GIMF and Islamic microfinance organisations in Iraq, Jordan, Yemen, Mauritius and Kazakhstan formed the Islamic Microfinance Network (IMFN), with head office in Lahore, Pakistan, and regional offices projected in Ghana, Mauritius and the Middle East.⁶⁸

GIMF outlined its key objectives to assist the poor, raise awareness about Islamic microfinance, discourage predatory loan practices in Ghana, and promote innovation and integrity in microfinancing in Ghana.⁶⁹ During its first years of operation, the institution offered microfinance products to Muslims and non-Muslims and structured its savings and account products on *wadiah* (safekeeping) contract.⁷⁰ Its investment products included, among others, 'Halal Livestock Mudarabaha' intended for goat and sheep farming, 'Asset Salam' for purchasing maize and groundnut at affordable prices, 'Ijarah' for the rent of farmlands and repayment in the form of cultivated crops, and 'Istisna' to

65 "MICROCAPITAL BRIEF: Ghana Islamic Microfinance Plans to Commence Operations in September, Provide Shariah-Compliant Loans," <https://www.microcapital.org/microcapital-brief-ghana-islamic-microfinance-plans-to-commence-operations-in-september-provide-shariah-compliant-loans/>, accessed 23.02.2022.

66 "Ghana Islamic Microfinance," <http://www.afrimoneyfinance.com/enterprise/1428>, accessed 24.5.2019; the homepage was defunct by May 2024.

67 "Situation of Islamic Microfinance—One established in Ghana so far," Farz Foundation, Establishment and Expansion of Islamic Microfinance Institutions (MFIs) in Africa (2012), 30–31, available at <https://www.findevgateway.org/sites/default/files/publications/files/mfg-en-paper-establishment-and-expansion-of-islamic-microfinance-institutions-mfis-in-africa-by-farz-foundation-jul-2012.pdf>.

68 "Islamic micro lenders set up global network," 23.1.2011, <https://www.thenews.com.pk/archive/print/281447-islamic-micro-lenders-set-up-global-network>, accessed 24.5.2019.

69 Mbawuni and Nimako, "Introduction of Islamic Banking and Finance in Ghana," 62.

70 Muhammad Al Bashir Muhammad al Amine, *Islamic Finance and Africa's Economic Resurgence: Promoting Diverse and Localized Investment* (New York: Palgrave MacMillan, 2016), 107.

support smallholders in training, production and marketing of their farm products.⁷¹ A special focus group of GIMF has been smallholder women farmers who have received interest free loans for the provision of inputs, extension services, tractor services, and marketing against a guaranteed purchase price for their crops. The Islamic Development Bank recognized this scheme and awarded GIMF the Women's For Development Award in 2014.⁷² However, for unknown reasons, GIMF became defunct soon after having received the Saudi award.⁷³

The second Islamic microfinance institution in Ghana is *Salam Capital Microfinance*, which began as a start-up venture to provide alternative banking and microfinance solutions in 2013; it was transformed one year later into an institution to provide Islamic solutions for the modern and emerging markets.⁷⁴ However, information on its operations had not been gathered at the time of this publication. It was not listed among existing Shari'a-compliant financial institutions as of 2015,⁷⁵ although there were claims of it still being operational as of 2019.⁷⁶ In February 2022, the homepage of Salam Capital, <http://www.salamcapital.net/>, was defunct.

Afro-Arab Microfinance is one of the six subsidiaries of Alhaji Salamu Adamu's Afro-Arab Group (Figure 55).⁷⁷ He had established the first his companies

71 Mbawuni and Nimako, "Introduction of Islamic Banking and Finance in Ghana," 62.

72 "Ghana Islamic Microfinance wins award," 21.6.2014, <https://www.ghanaweb.com/GhanaHomePage/business/Ghana-Islamic-Microfinance-wins-award-313738>, accessed 24.5.2019; "Ghana Islamic Microfinance Wins Prestigious Islamic Development Bank Award," <http://www.alhudacibe.com/imf/story01.php>, accessed 24.5.2019; al Amine, *Islamic Finance and Africa's Economic Resurgence*, 107. The Islamic Development Bank established the IDB Prize for Women's Contribution to Development in 2006.

73 Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

74 "Islamic banking gains root in Ghana," 1.9.2015, <https://newsghana.com.gh/islamic-banking-g-gains-root-in-ghana/>, accessed 22.2.2022. See also the LinkedIn account of its founder and CEO Ismail Awudu, <https://gh.linkedin.com/in/ismail-awudu-5b522790>, accessed 22.2.2022.

75 "Promising future for Islamic banking in Ghana," 15.10.2015, <https://oxfordbusinessgroup.com/news/promising-future-islamic-banking-ghana>, accessed 23.2.2022.

76 Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi 14.12.2019.

77 The other subsidiaries being: Afro Arab Company (registered 2007, general merchant services, especially the importation and exportation of agriculture produce and metal products, second-hand clothing and cars, cars sales and rentals, rentals of earth moving machines); Afro Arab Properties and Construction (est. 2009), Afro Arab Travel and Tour (est. 2013); Elecafetelero Ghana Limited (investment in crops and animal farming, including camel herding); and Yaasalam Opportunity Center (est. 2017) alongside Afro-Arab Mining, Afro-Arab Telecommunication Company, A&A Sports, Afro-Arab Mineral Water Company and Afro-Arab Foundation.

at an age of 20 in 2007.⁷⁸ In 2017, he started to make headlines in Ghanaian news media when he declared his support for Zongo Youth Month,⁷⁹ and was shortlisted among the 40 under 40 Awards.⁸⁰ In 2018, he was named 'most influential person in Nima';⁸¹ in 2019, the West African Leadership Development Centre for Development ranked him among the top ten emerging leaders in West Africa,⁸² whereas YCEO & Avance Media ranked him among the top 50 Young CEOs in Ghana.⁸³ Hailed as an influential business entrepreneur,⁸⁴ his philanthropic and societal engagement has been widely recognized. In 2021, the Muslim Group of Ghana awarded him Zongo Youth Entrepreneur of the Year as a recognition for his impact and him serving as a role model, mentor and teacher to the Zongo youth.⁸⁵ In the same year, the Ghana Financial Intermediation honoured him 'Outstanding Personality' by for his engagement in the microfinance sector.⁸⁶

78 "I have made a lot of money—Afro-Arab boss," 13.8.2020, <https://www.theghanareport.com/i-have-made-a-lot-of-money-afro-arab-boss/>, accessed 10.11.2022.

79 "Afro-Arab CEO declares support for Zongo Youth Month," 11.4.2017, <https://www.ghanaweb.com/GhanaHomePage/regional/Afro-Arab-CEO-declares-support-for-Zongo-Youth-Month-527945>, accessed 9.11.2022.

80 "From The Streets Of Nima To 40 Under 40 Nominee," 17.8.2017, <https://nima24.com/from-the-streets-of-nima-to-40-under-40-nominee/>, accessed 10.11.2022.

81 "Afro-Arab boss named most influential personality in Nima," 3.5.2018, <https://www.businessghana.com/site/news/business/164277/Afro-Arab-boss-named-most-influential-personality-in-Nima>, accessed 10.11.2022.

82 "Farouk Khailann and nine others named top ten emerging leaders in West Africa," 19.8.2019, <https://www.ghanaweb.com/GhanaHomePage/diaspora/Farouk-Khailann-and-nine-others-named-top-ten-emerging-leaders-in-West-Africa-773074>; "Afro Arab Group chairman grabs another international award," 8.9.2019, <https://www.ghanaweb.com/GhanaHomePage/business/Afro-Arab-Group-chairman-grabs-another-international-award-779431>; both accessed 9.11.2022.

83 "Stoneboy, John Dumelo, D Black, David Asante named in 50 most influential Young CEOs list in Ghana," 7.6.2019, <https://www.ghanaweb.com/GhanaHomePage/entertainment/Stoneboy-John-Dumelo-D-Black-David-Asante-named-in-50-most-influential-Young-CEOs-list-in-Ghana-752986>, accessed 9.11.2022.

84 In 2022, he was voted Young CEO of the Year; "Beryl Agyekum-Ayaaba and Alhaji Salamu Adamu voted 2022 Young CEOs of the Year," 20.7.2022, <https://www.ghanaweb.com/GhanaHomePage/business/Beryl-Agyekum-Ayaaba-and-Alhaji-Salamu-Amadu-voted-2022-Young-CEOs-of-the-Year-1586279>, accessed 9.11.2022.

85 "Ambassador Alhaji Salamu Amadu awarded the Zongo entrepreneur of the year 2021," <https://www.ghanaweb.com/GhanaHomePage/pressreleases/Ambassador-Alhaji-Salamu-Amadu-awarded-the-Zongo-entrepreneur-of-the-year-2021-1453198>, accessed 9.11.2022.

86 "Afro-Arab Group chairman receives outstanding personality honour at GFI awards," 24.6.2021, <https://www.ghanaweb.com/GhanaHomePage/pressreleases/Afro-Arab-Group-chairman-receives-outstanding-personality-honour-at-GFI-awards-1293982>, accessed 9.11.2022.



FIGURE 55 Afro-Arab Micro-Finance Ltd. Head office in Nima, Accra
PHOTO: HOLGER WEISS/2019

The Afro-Arab Microfinance started full operations in 2011, providing agribusiness loans, community banking, fast SME loans, business/personal loans and savings accounts. It is a Tier-2 microfinance company, licensed by the Bank of Ghana under the supervision of the Other Financial Institution Supervision Department, OFISD. The company was among the few Ghanaian microfinance institutions that survived the clean-up exercise of the Bank of Ghana in 2019.⁸⁷ One year earlier, it had launched a specially designed product for mosque communities, and Islamic schools as well as Muslim and Zongo groups to save with the company and secure interest-free loans. Labelled the *Masalachi Account*, the product followed the ethos of Islamic banking as it provided interest-free loans or charges on interest on monies saved on this account.⁸⁸ In 2021, the

87 See "Afro Arab Microfinance Co. LTD," Afro Arab Group Company Profile, [2022,] available at <https://afroarabgroup.com/wp-content/uploads/2022/09/Afro-Arab-2022-Profile-1.pdf>, accessed 19.12.2022; "Background of Afro-Arab Microfinance," 16.8.2021, <https://www.facebook.com/AfroArabgroupGH>, accessed 9.11.2022.

88 "Afro-Arab launches Masalachi account," 29.5.2018, <https://www.ghanaweb.com/GhanaHomePage/business/Afro-Arab-launches-Masalachi-account-655909>, accessed 9.11.2022.

company expanded its field of operation by providing support to youth and women groups to develop their ideas into small-scale/micro businesses and start-ups.⁸⁹ One year later, Afro-Arab Microfinance started its process to transform itself into a full-fledged Islamic bank when it organized a three days staff training on Islamic Finance supervised by the Islamic Finance Research Institute of Ghana (IFRIG).⁹⁰

Other local NGO-initiated Islamic investment programmes had hitherto received scant interest. The Pakistani banker G.M. Shahid's NGO *First Islamic Micro Finance Institute* is a case in point: after having launched the initiative in April 2019, its founder claimed it to be the first one of its kind in Ghana and made a call to philanthropists for support on LinkedIn.⁹¹ No further news about the initiative have so far (December 2023) been found on the internet. Others call for investments in small-scale agricultural cultivation. These are, among others, Farming for the Needy initiative of the Kumasi-based *Muslim Access Movement*,⁹² and the cashew farming projects of the *Islamic Mission Secretariat* in Nkoranza, Bono East Region and Jaman South, Bono Region.⁹³ Furthermore, the 9-acre 'Maize Farm for Charity' of the Agogo-based *Friends of the needy* to

The Masalachi account is also open for non-Muslim groups. For example, in 2022, Skate Soccer Ghana received an interest-free soft loan of GHS 20,000 from Afro-Arab Microfinance Masalachi account, see "United Arab Emirates Embassy, Afro Arab Group supports persons with disabilities," 1.5.2022, https://www.ghanaweb.com/GhanaHomePage/pressreleases/United-Arab-Emirates-Embassy-Afro-Arab-Group-support-persons-with-disabilities-1528139?fbclid=IwARoZ7B3GRGjRXIs4iGNtpa-XTBvxnjbj_uyNrleagmIjh6msEDctuEcpp_sg, accessed 9.11.2022.

89 "Afro-Arab Microfinance will continue to empower women and youth—Group Chairman," 16.9.2021, <https://www.ghanaweb.com/GhanaHomePage/pressreleases/Afro-Arab-Microfinance-will-continue-to-empower-women-and-youth-Group-Chairman-1360369> accessed 9.11.2022.

90 "Afro Arab Microfinance trains staff on Islamic Finance," 29.3.2022, <https://www.ghanaweb.com/GhanaHomePage/pressreleases/Afro-Arab-Microfinance-trains-staff-on-Islamic-Finance-1502294>, accessed 9.11.2022.

91 "'First Islamic Micro Finance Institute' Ghana," 17.4.2019, https://www.linkedin.com/pulse/first-islamic-micro-finance-institute-ghana-gm-shahid?trk=public_profile_article_view, accessed 5.12.2023.

92 <https://www.facebook.com/Mam-GreenLand-1504216166285663/>, 5.6.2018, 28.6.2018, accessed 28.2.2022. Group interview with members of the Muslim Access Movement—Umar Muhammed, Abdul-Aziz Ishaq, Yunus Muhammad and Imam Mahmood Afari Yeobah—in Kumasi, 15.9.2018.

However, I suspect the project has been ended; no updates on it are found on Facebook or on the MAM-homepage, <https://www.mamghonline.org/farming/>, accessed 28.2.2022.

93 "Islamic Mission Secretariat trains over 300 women on skills empowerment," <https://newsghana.com.gh/islamic-mission-secretariat-trains-over-300-women-on-skills-empowerment/>, accessed 13.12.2022.

assist the needy and vulnerable in the community, depend on volunteered time and effort to cultivate the farms,⁹⁴ and distribute the produce to needy, poor and aged persons. The *Justice Yateem Foundation*, a UK-Ghanaian Muslim NGO founded in 2019 and based in Ejura, generates funds for its local orphans support scheme by investing in farming and transport ventures.⁹⁵

ICODEHS, on the other hand, announces on its homepage to hand out interest-free loans to women to engage in income-generating activities.⁹⁶ The programme is a community-led loan scheme for women to undertake small-scale projects, including palm oil plantation, bakery, sewing, dyeing, tree planting, and mushroom and snail farming.⁹⁷ However, the funds available for micro-finance depend on the amount earmarked for this charity by its external donors (at least Qatar Charity has been funding this programme since 2005).⁹⁸ *Al-Mumin Foundation*, too, launched a micro-level enterprise scheme for widows in February 2019, and started by donating seven commercial kiosks fully furnished alongside cash donations to start their businesses.⁹⁹ GIIBC likewise runs a Shari'a-compliant microfinance scheme based on a profit-loss basis. In 2019, the scheme supported five farming committees in the Ashanti and Northern Regions, donating some 150 sheep as investment for an animal committee in the Northern Region, alongside supporting five hundred small and medium women enterprises.¹⁰⁰

The Kumasi-based *Islamic Investment Fund Ltd* has made headlines since its inception in October 2015 by Sheikh Dr Ismail Saeed, the ASWAJ Ashanti Regional Imam (Figure 56). The Fund is a Shari'a compliant financial system aimed at mobilising funds from the Muslim community toward communal

94 <https://www.facebook.com/Friends-for-the-needy-232391581185564/14.5.2019,16.5.2019>, accessed 9.9.2021.

95 "Funding," <https://justiceyateemfoundation.org/background/>; Video of farmland to be harvested, 13.7.2021 <https://www.facebook.com/JusticeYateemFoundation/>, accessed 28.2.2022.

96 <https://icodehs.org/services/>, accessed 24.2.2022; the homepage was defunct by May 2024.

97 "ICODEHS' social protection interventions transforming lives," <https://www.ghanaiantimes.com.gh/icodehs-social-protection-interventions-transforming-lives/>; "ICODEHS supports women with fridges in poverty alleviation program," 23.7.2016, <https://newsghana.com.gh/icodehs-supports-women-with-fridges-in-poverty-alleviation-program/>, accessed 24.2.2022.

98 "Qatari NGO funds social projects," 17.8.2005, <https://www.modernghana.com/news/84328/qatari-ngo-funds-social-projects.html>, accessed 24.2.2022.

99 <https://www.facebook.com/Al-Mumin-foundation-Ghana-410983056040597/>, 28.2.2019, accessed 28.2.2022.

100 Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

development and youth employment. For instance, in an initial public offering of 200 shares at a share value of GHS 500 (ca. USD 81) per share, the Fund raised GHS 100,000 (ca. USD 16,000), with which it established an investment plan comprising three minimum-risk tools in its portfolio. The first component of its investment portfolio relates to short-term businesses such as cattle rearing, a car washing bay and cash-crop farming. The second is medium-term investment, especially in transportation and commodity trading. The third one is long-term investment in real estate development, Islamic microfinance, project financing and venture capital.¹⁰¹

The objective of the Islamic Investment Fund, Sheikh Dr Ismail Saeed underlined in a newspaper interview, was to provide an option for Muslims to go into “ethical investment” and to mobilise funds from the local Muslim community, channelled at creating jobs for the unemployed youth:

We are using it as a starter to pull all our resources together, and when they start getting something, then in future when it becomes a bank it will be an encouragement for them [members of the ASWAJ community] to invest.¹⁰²

The objective is to raise funds from the Muslim community in Kumasi to establish a Halal business. Ishaq Kantier, the secretary of the Islamic Investment Fund, explained that these donations are either *zakat* or *sadaqa* as, “*zakat* comes out automatically as it is donated by a Muslim for a Muslim purpose.”¹⁰³ So far, the initiative is still in its pilot phase and is concentrated in Kumasi. In the next phase, similar initiatives will be replicated and launched by ASWAJ groups throughout the country. Its first and hitherto only project was the Kumasi Bakery, established in October 2016 (Figure 57), which was largely financed via financial support from the Kuwaiti international charity *Direct Aid*.¹⁰⁴ The project was initially successful but ran into trouble when one of

101 Felix Dela Klutse, “Ghana: Islamic Finance Gaining Momentum,” *Business Day Africa* (Accra), 28.8.2017, <https://allafrica.com/stories/201708280872.html>, accessed 13.11.2017; “Ghana’s first Islamic Investment Fund launched in Kumasi,” 17.10.2015, <http://www.myjonyonline.com/business/2015/October-17th/ghanas-first-islamic-investment-fund-launched-in-kumasi.php>, accessed 2.5.2019.

102 “Ghana’s first Islamic Investment Fund launched in Kumasi,” 17.10.2015, <http://www.myjonyonline.com/business/2015/October-17th/ghanas-first-islamic-investment-fund-launched-in-kumasi.php>, accessed 2.5.2019.

103 Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 15.8.2018.

104 Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 15.8.2018.



FIGURE 56 Islamic Investment Fund Ltd. Head office in Kumasi, next to the ASWAJ regional office

PHOTO: HOLGER WEISS/2018



FIGURE 57 ASWAJ bakery project in Kumasi
PHOTO: HOLGER WEISS/2018

its tricycles was stolen in March 2017.¹⁰⁵ Lack of investments forced its closure by 2019. The fate of the bakery is illustrative of the structural challenges that small-scale community-based projects are facing. The bakery faced two bottlenecks, namely rising wage costs and lacking infrastructure for the distribution of its products. The latter of the bottlenecks especially proved an unsolvable challenge: the bakery needed a vehicle to distribute its bread, but the Islamic Investment Fund lacked the funds to buy one. Finally, the board of the Fund ended the project, although the bakery project has not been abandoned as such; it has been redrafted and planned to be launched as a “shared investment project”.¹⁰⁶

Consequently, as of October 2022, Islamic Investment was still working on restarting the bakery project and making it a profitable venture.¹⁰⁷ Already in

105 “STOLEN TRICYCLE!! (ABOBOYAA),” 20.5.2017, <https://www.facebook.com/pg/sakafiyagovshs/posts/>, accessed 13.5.2019.

106 Interview with Ahmed Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi, 5.4.2019.

107 Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 12.10.2022.

2019, they had established an investment committee and embarked on a new project. An Arab philanthropist had invested in drilling three wells and handed them over to the organisation as *waqf*; the plan was to produce bottled water for sale from the wells.¹⁰⁸ Unfortunately, similar to the bakery project, the idea to transform the wells into a *waqf* backfired. Ishaq Kantier, the Secretary of Islamic Investment, blames the setbacks of the group to its lack for engaging a person with a solid expertise in business and entrepreneurship in the committee. Consequently, “Islamic Investment is not active at the moment,” he explained to me in October 2022.¹⁰⁹

The most recent halal (ethical) investment programme inaugurated by a Muslim NGO is that of the *Muslim Ummah Development Initiative* (MUDI) Group. Starting by introducing various investment models such as MUDI Farms (cashew, soya beans, livestock farming),¹¹⁰ MUDI Kiddie Invest and MUDI Hajj-Umra Services Ltd, it launched the MUDI Multi-Purpose Co-operative Society Ltd in 2019. Operating in Accra, Kumasi and Tamale, its aim is to pool the contributions of its members and enable them to get funds from the pool without having to pay interest on the loan.¹¹¹ Participation in MUDI Group is either by joining as a shareholder or an investor; the former becomes a part-owner of MUDI Farms Ltd (Figure 58) and MUDI HajjUmra Services Ltd. The latter acquires one or more acres of cashew farms, and MUDI manages it; the profits after three years are shared with MUDI proportionally after all deductions, including taxes and *zakat*.¹¹²

The *modus operandi* of a MUDI cooperative is that a minimum of ten like-minded people come together to float a cooperative society, which is registered with the Department of Cooperatives. The members elect the cooperative leaders, and each member is committed to a fixed or variable monthly contribution. The funds collected are administered by the society and invested in halal ventures. Return from the investments are used to run the day-to-day activities of the society, and at the end of the year, dividends are paid to members based

108 Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 12.12.2019. Interestingly, Sheikh Umar Ibrahim Imam had initiated a similar bottled water project in 2003 that lasted for a few years; see Weiss, *Begging and Almsgiving in Ghana*, 143.

109 Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 12.12.2019.

110 MUDI has acquired a 2,195-acre piece of land in Atebutu, Bono East Region for cashew plantation, soya beans, rice and livestock rearing.

111 Poster and call for event: Introduction to Muslim Cooperative Concept, 8.7.2020; Poster: MUDI Ghana: Agric Investment, HajjUmra ad Muslim Cooperative Concept, 27.12.2020, https://www.facebook.com/MUDIGHANA/?ref=page_internal, accessed 22.2.2022.

112 “How to invest in MUDI,” <https://mudighana.com/how-to-invest-in-mudi/>, accessed 22.2.2022. (2022 homepage.)

MUDI CASHEW INVESTMENT

MUDI

OBJECTIVE

MUDI Farms Ltd. a subsidiary company of MUDI Group is seeking for strategic Investors in the 2,195 acre land, which 70% is earmarked for cashew project and the rest for rice, soya beans, vegetables , livestock and beekeeping. The cashew farm would be the largest cashew plantation in West Africa.

FARM LOCATION

The land for the farm which is lease for 50 years is located in Atebubu Municipality. The area is ideal for cashew cultivation with temperature of between 28°C and 32°C with rainfull of between 9002mm and 1200mm.

CHEMICAL PROPERTIES

Cashew nuts are good source of vitamin E, cancer-fighting phytochemical, zinc, magnesium etc. The nuts are processed into cashew milk etc, the back and leaves of the Cashew tree are used for medicinal purposes and the apples of cashew are used for preparation of juice etc.

ECONOMIC DEMAND

The International and Global demand for cashew is very encouraging, averagely, 3-10% increment in demand per year as a result of the consumer change in diets in Europe, United States and Gulf Countries. Currently, the export of 1 ton of RCN is between US\$1,200 and US\$2,600 per ton in Global market. Processed kernel is between US\$8,000 and US\$10,000 per ton.

LOCATE US

ACCRA OFFICE: GNPA Block, adjacent ATTC, Kokomlemle- Accra
0244470505 / 0241444616

KUMASI OFFICE: Asawase New Market, opposite Odotobri Rural Bank
0559531113 / 0241444616

TAMALE OFFICE: Opposite Airtel-Tigo Office, Near Bank of Ghana - Tamale
0244901575

mudiboard@gmail.com / info@mudighana.com / www.mudighana.com

JOIN US TO INVEST IN CASHEW PLANTATION

FIGURE 58 MUDI Farms Ltd. Leaflet informing about MUDI Cashew Investment, a project of MUDI Farms Ltd
AUTHOR'S COLLECTION

on their shareholding. Apart from providing interest-free loans, the society can help members help make household purchases and engage in the joint purchase of landed property for resale to a member. It further has a Hajj investment plan to assist members in accumulating money through regular instalments for the performance of Hajj or Umrah, alongside Kiddie Invest, a fund to cater to children's future and inculcate savings and investment culture in members' children.¹¹³ Finally, in July 2021, MUDI launched the MUDI Halal Investment Expo to sensitise Muslim investors to start interest-free and ethical investments. Scheduled to take place in January 2022, the Expo seeks to create a platform for Muslim entrepreneurs to exhibit ethical products and services to both Muslims and non-Muslims.¹¹⁴

3 *Waqf and sadaqa jariya*

The *waqf* (pl. *awqaf*) or religious endowment is rare in sub-Saharan Africa, remarked John Hunwick more than twenty years ago in his overview of Islamic financial institutions. "To the best of my knowledge, no study of the *waqf* institution in sub-Saharan Africa exists, either from a general perspective or of a particular instance of its operation," he further noted.¹¹⁵ Two decades later, the situation has more or less changed, and *awaqf* have been established to support public institutions such as clinics and orphanages in several countries and as a tool for poverty alleviation and the meeting of the Sustainable Development Goals.¹¹⁶

113 Haji Abdel-Manan Abdel-Raman, "Halal Co-operative Society: an Alternative to Conventional Financial Systems," 16.4.2021, <https://mudighana.com/news-room/mudi-news/halal-co-operative-society-an-alternative-to-conventional-financial-systems/>, accessed 9.2.2022.

114 "MUDI Group launches Halal investment expo," 3.7.2021, <https://gna.org.gh/2021/07/mudi-group-launches-halal-investment-expo/>, accessed 22.2.2022.

115 John Hunwick, "Islamic Financial Institutions: Theoretical Structures and Aspects of Their Application in Sub-Saharan Africa," in *Credit, Currencies, and Culture: African Financial Institutions in Historical Perspective*, eds. Endre Stiansen and Jane I. Guyer (Uppsala: Nordiska Afrikainstitutet, 1999), 72–96.

116 Mustafa Omar Mohammed, and Umar Ahmad, "Relationship between Intention and Actual Support toward the Construction of Modern Waqf-based Hospital in Uganda," in *Financial Inclusion and Poverty Alleviation: Perspectives from Islamic Institutions and Instruments*, eds. Muhamed Zulkhibri, and Abdul Ghafar Ismail (Cham: Palgrave MacMillan/Springer International Publishing, 2017), 285–305; Abdullah, "Waqf, Sustainable Development Goals (SDGs);" Sanyinna and Osman, "Analytical Overview of the Role Played By *Waqf* in Poverty Alleviation."

The recent interest in the establishment of *awqaf* reflects a global trend. Existing as permanent private endowments either as a family waqf (*waqf ahli*) or a charitable or public waqf (*waqf khayri*) for centuries in Muslim, it generally consisted of a piece of property capable of producing financial benefit, typically a piece of land, a house or a shop that might be rented to generate income. While the proceeds of a *waqf ahli* are restricted for family members, those of a *waqf khayri* went to the upkeep of mosques, madrasas, public fountains, or hospitals. The *waqf* institution declined during the nineteenth century, in part due to mismanagement of individual *awqaf*, and in part due to the modernisation (Westernisation) of jurisprudence as well as changes in land and property rights in Muslim countries.¹¹⁷

However, the upsurge of Islamic economics during the last decades of the twentieth century resulted in a revival of discourses on *waqf*. Spurred by this discourse, *waqf* became an integral part of mainstream Islamic finance discourse, hailed to be an alternative in solving the socio-economic problems in contemporary Muslim societies.¹¹⁸ Its resurface on a global scale was the establishment of the World Waqf Foundation by the Islamic Development Bank in 2001.¹¹⁹ Since then, research on *waqf* has increased tremendously, introducing innovations such as cash *waqf*,¹²⁰ *waqf* crowdfunding models,¹²¹ and even proposals for a global cash *waqf*.¹²²

The resurgence of *waqf* is also a noted phenomenon in Muslim-minority countries. An interesting case is the Myint Myat Phu Zin Clinic, established in

117 Muhammad Tariq Khan, "Historical Role of Islamic Waqf in Poverty Reduction in Muslim Society," *The Pakistan Development Review* 54, no. 4 (2015): 979–996; Muhamed Zulkibri, "The Nature of Waqf Land and Properties Development in Muslim Countries," in *Financial Inclusion and Poverty Alleviation: Perspectives from Islamic Institutions and Instruments*, eds. Muhamed Zulkhibri, and Abdul Ghafar Ismail (Cham: Palgrave MacMillan/Springer International Publishing, 2017), 271–283; S. Atuman Chembea, "Negotiating Muslim-Christian Relations in Kenya through Waqfs, 1900–2010," *Islam and Christian-Muslim Relations* 28, no. 4 (2017): 431–451.

118 Atan and Johari, "A Review on Literature of Waqf."

119 See <https://www.isdb.org/isdb-group>.

120 Etsuaki Yashida, "Fin Tech-Enabled Cash Waqf: Effective Intermediary of Social Finance," *Revitalization of Waqf for Socio-Economic Development, Volume 1*, eds. Khalifa Mohamed Ali, M. Kabir Hassan, and Adb Elrahman Elzahi Saaid Ali (Cham: Palgrave MacMillan, 2019), 43–58.

121 Hassan Azganin, Salima Kassim, and Anwal Adam Sa'ad, "Proposed Waqf Crowdfunding Models for Small Farmers and the Required Parameters for their Application," *Islamic Economic Studies* 29, no. 1 (2021): 2–17.

122 Buerhan Saiti, Adama Demebele, and Mehmet Bulut, "The Global Cash Waqf: A Tool Against Poverty in Muslim Societies," *Qualitative Research in Financial Markets* 13, no. 3 (2021): 277–294.

2009 in Mandalay, Myanmar, and could serve as a model for the various ongoing Islamic hospital projects in Ghana outlined in the previous chapters. It is the first Islamic clinic in the country, funded by *zakat* and *sadaqa* donations from Muslims and charity donations from non-Muslims; its founders donated the land upon which the clinic is built as *waqf*.¹²³ This parallels the strategies of various international Muslim NGOs, both Western and non-Western, who call on their members and donors to invest in *sadaqa jariya*, defined as endless, ongoing or recurring charity. “Technically, Sadaqah Jariyah comes under the Islamic legal category of waqf, or endowment,” the Zakat Foundation of America notes on its homepage.¹²⁴ “Sadaqah Jariyah projects are those projects that support the recipients and future generations for a long time, and thus giving the donor ongoing reward,” underscores the UK NGO Muslim Charity.¹²⁵ “Sadaqah Jariyah will benefit the recipients more than once and that good deed will continue rewarding you even after your death,” assures UK NGO Muslim Hands.¹²⁶ Ultimately, the concept of *sadaqa jariya* rests in the tradition of the Prophet Muhammad (“make it an endowment and give its produce as charity [alternatively: In the cause of Allah]”), and is outlined in several hadiths in canonical collections, such as those of Sahih al-Bukhari,¹²⁷ Bulugh al-Maram,¹²⁸ and Ibn Majah.¹²⁹ Based on these hadiths, Muslim scholars have declared that donating money for building mosques, hospitals, and orphanages, drilling wells or planting trees merit as *sadaqa jariya*, as does designing a house or place as *waqf* so that its income is spent on the poor, orphans, relatives (in case of a family *waqf*), and seekers of knowledge.¹³⁰

123 Sheila Nu Nu Htay, Syed Ahmed Salaman, and Soe Myint @ Haji Ilyas, “Integrating Zakat, Waqf and Sadaqa: Myint Myat Phy Zin Clinic Model in Myanmar,” *Tazkia Islamic Finance and Business Review* 8, no. 2 (2013): 170–186.

124 “What is sadaqah jariyah?” <https://www.zakat.org/what-is-sadaqah-jariyah-charity-ever-flowing>.

125 “Sadaqah Jariyah,” https://muslimcharity.org.uk/sadaqah-jariyah/?gclid=EAIaIQobChMI8e3Jw-ih9gIVFHAYChimkwyvEAAAYASAAEgJuOvD_BwE, accessed 28.2.2022.

126 “Sadaqah Jariyah,” <https://muslimhands.org.uk/latest/2018/09/what-is-sadaqah-jariyah>, accessed 28.2.2022.

127 Salih al-Bukhari, Book 54, Hadith 54 (<https://sunnah.com/bukhari:2737>); Book 55, Hadith 27 (<https://sunnah.com/bukhari:2764>), Hadith 35 (<https://sunnah.com/bukhari:2772>), Hadith 36 (<https://sunnah.com/bukhari:2773>).

128 Bulugh al-Maram, Book 7, Hadith 179 (<https://sunnah.com/bulugh/7/179>).

129 “On who establishes a waqf,” Sunan Iban Majah, Vol. 3, Book 15, Hadith 2396, <https://sunnah.com/ibnmajah/15>.

130 See, for example, “What is Sadaqah Jariyah (Ongoing Charity)?” <https://islamqa.info/en/answers/122361/what-is-sadaqah-jariyah-ongoing-charity>, accessed 28.2.2022.

From a Muslim donor's perspective, any mosque, educational, health or water project initiated by a Muslim NGO is potential *sadaqa jariya*. Technically, as noted above, they resemble religious endowments or *awqaf*, although few NGOs advertise on their homepages to have established outright religious endowments. This most likely has to do with modern national codes of law, private property rights, (colonial and post-colonial) state interference with normative practices of *awqaf*, and the establishment of permanent endowments in Muslim and non-Muslim countries. In Ghana, none of the numerous mosques or wells funded by external Muslim donors have been commissioned as *waqf* projects until the arrival of the Indonesian Global Waqf-ACT when it declared to build so-called *waqf* wells in the Ashanti Region in 2021.¹³¹

The engagement of the Indonesian NGO parallels that of the Az-Zaituna Academy in the USA who held eight webinars in Hausa on Waqf Management directed to Ghanaian participants during autumn 2021.¹³² Together with its local collaborators, the Ummah Waqf Fund and the Nuriyah Waqf Agribusiness, it launched an orientation program titled "The institutions of *waqf* and its potential to the socio-economic development of the Ghanaian Ummah" via Zoom in early January 2022.¹³³

Obviously, the activities of the two organisations are coincidental, and at least the local organisers of the Waqf Management Webinars were not aware of any other existing *waqf* organisations in Ghana apart from the Waqf Fund of the Ahlus-Sunna Wal-Jama'a (ASWAJ), see below. However, although the ASWAJ project at times made headlines, it is not the only existing *waqf* project. The *Ghana Islamic Society for Education and Reformation* (GISER) Endowment Fund built twenty stores in Madina (Accra) in 2006 and 2011; the income generated from the rents of these *awqaf* is used to financially support the Madina Islamic School (MIS) in Accra.¹³⁴ The *Ghana Muslim Mission* (GMM) has four so-called social intervention programmes, including an Endowment Fund, a Widow and Orphans Fund, an Education and Health Fund and an Entrepren-

131 "Waqf Well Construction Aims to Prevent Water-Borne Diseases in Ghana," 12.7.2021, <https://news.act.id/en/berita/waqf-well-construction-aims-to-prevent-water-borne-diseases-in-ghana>; "Indonesian Donors Build Well in Ghana to Provide Water for 2,000 Residents," 18.1.2022, <https://news.act.id/en/berita/indonesian-waqf-donors-build-well-in-ghana-to-provide-water-for-2-000-residents>, both accessed 28.2.2022; the homepage (news.act.id) was defunct by May 2024.

132 Waqf Management Series, Webinars 18.9.–19.12.2021, <https://www.facebook.com/Taammulaat-by-AZAC-103922594610897/>, accessed 28.2.2022.

133 Orientation Program for the Ummah Waqf Fund on ABCs of a waqf institution, 8.1.2022, <https://www.facebook.com/Taammulaat-by-AZAC-103922594610897/>, accessed 28.2.2022.

134 <https://giser.org.gh/madina-islamic-school-mis/>, accessed 22.5.2019.

eurship Fund. The various programmes are largely funded through internally generated donations and monthly membership fees.¹³⁵ At least the GMM hospital in Beposo and the Asumpa Bakery in Kumasi have been established as *waqf*.¹³⁶ Other investments of the GMM are in bottled water fabrication and in kiosks that are rented out to small-scale business entrepreneurs.¹³⁷ In 2023, the GMM Greater Accra Branch started a fundraising programme for a new water manufacturing company to be established in Samsam, Greater Accra Region. This company, too, is envisioned to accommodate income to the Mission.¹³⁸

The National Imam of the Ahlus-Sunna Sheikh Umar Ibrahim Imam, has been one of the most ardent propagators of introducing *waqf* in Ghana. In 2005, he established an endowment fund, the *Al-Waqf Endowment Fund*, alongside the 'You Too Can Build Company Ltd' (Figure 59), the latter concentrating on real estate development in the Zongos.¹³⁹ As these plans were slow to mature, he (re-)launched the *Ahlussunna Wal Jama'a Waqf (Endowment) Fund* in December 2009. In early 2010, a branch of the Fund was set up in Takoradi by Sheikh Suleman Ahmed Mozu, ASWAJ Regional Imam Western Region, who made a plea to Muslims to invest one Ghana cedi in the Fund for five years.¹⁴⁰ Other branches were established in Kumasi and Bolgatanga simultaneously,¹⁴¹ indicating a decentralised and regional structure of the Waqf Fund.

Sheikh Umar Ibrahim Imam's vision was to create a mutual charitable *waqf*;¹⁴² 80 per cent of its collected funds were to be earmarked for future investments, 15 per cent for commissioning collectors and 5 per cent for admin-

135 <http://www.ghanamuslimmission.com/projects.html>, accessed 22.5.2019.

136 Interview with Sheikh Dr Amin Bonsu, GMM National Chairman, Kumasi, 10.12.2017.

137 Interview with Sheikh Dr Amin Bonsu, GMM National Chairman, Accra, 13.10.2022.

138 Hafsa Obeng, "Ghana Muslim Mission Greater Accra branch launches 15th annual conference," 12.7.2023, <https://gna.org.gh/2023/07/ghana-muslim-mission-greater-accra-branch-launches-15th-annual-conference/>, accessed 5.12.2023.

139 See further Weiss, *Begging and Almsgiving in Ghana*, 142–143.

140 "Muslim Endowment Fund launched at Takoradi," 28.2.2010, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslim-Endowment-Fund-launched-at-Takoradi-177584>, accessed 20.5.2019.

141 "Foundation to promote education among Ashanti youth," 16.2.2010, <https://www.businessghana.com/site/news/general/104599/Foundation-to-promote-education-among-Ashanti-youth>, accessed 20.5.2019; "ASWAJ Moslems launches endowment fund in Upper East," 9.2.2010, <https://www.google.com/search?client=safari&rls=en&q=%027ASWAJ+Moslems+launches+endowment+fund+in+Upper+East%027&ie=UTF-8&oe=UTF-8>, accessed 20.5.2019.

142 <https://www.facebook.com/aswajwaqffoundation.garghana>, 31.3.2011, accessed 3.2.2022.

You Too Can Build Company Ltd



*This is to introduce you to
the first ever real estate
developers that have the concern
of the Zongo dweller at heart.*

*Tel: 240911 or 020-8120510
P. O. Box NM 99, Nima-Accra*

FIGURE 59 You Too Can Build Company. Leaflet informing about the initiative
AUTHOR'S COLLECTION

istrative costs.¹⁴³ In a call to the Ahlus-Sunna community, he opined that the three major enemies of human beings are ignorance, poverty and disease. “So we must come together [...] to create a permanent fund for development,” he declared and outlined his vision for his Waqf Fund:

Because we cannot use the seed money to develop Inner cities and Zongo, but we can use the seed money to build an endowment within one and half years, and then the amount that will generate from the endowment will be used for development of Inner Cities and Zongo forever, and this can be based in two major cities in Ghana, that is Accra and Kumasi because of high cost of rent. Kumasi will be attached to four other regions, and the same to Greater Accra Region and we will name it endowment for Inner Cities and Zongo Development Fund and this can be supported by the government and not to be changed by any succeeding government. Those of us who live in the Inner Cities and Zongo are poor because we can sell our land as properties, but unfortunately, we do not invest on it. Allah said (Quran 77:25–26): Have we not made the earth a container of the living and the dead. So we must invest on our lands and in our children.¹⁴⁴

To further his vision of Muslim self-help and empowerment, he relaunched the ‘You Too Can Build’ initiative to inspire and motivate local Muslim communities to invest in their housing infrastructure.¹⁴⁵

Initially, Sheikh Umar Ibrahim Imam’s Waqf Fund raised GHS 40,000 (ca. USD 6,500) during the first year.¹⁴⁶ However, it took several years for the Fund to develop into a concrete project. Finally, in 2012 he managed to procure a parcel of land at the cost of GHS 33,000 (ca. USD 5,300) to construct a student hostel near the Accra campus of the University of Winneba (Figure 60).¹⁴⁷ He

143 <https://www.facebook.com/aswajwaqffoundation.garghana>, 1.4.2011, accessed 3.2.2022.

144 Mimeographed Call by the Ahlus-Sunna Wal-Jama’a National Imam, personal copy of HW, received 2.3.2017.

145 Abdul-Rahim Naa Abdul-Lahie, “A Chat with Hajj Umar Ibrahim, National Imam of Ahlul Sunna Wal Jama’a (ASWAJ),” 16.10.2017, <http://thetodaymuslim.com/discussions/a-chat-with-hajj-umar-ibrahim-national-imam-of-ahlul-sunna-wal-jamaa-aswaj/>, accessed 20.5.2019; the homepage was defunct by May 2024.

146 “Government determined to support Muslims,” 10.9.2010, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Government-determined-to-support-Muslims-190160>, accessed 21.5.2019.

147 “Ahlussunna Wal Jama’a Waqf Fund—Hope for the Ummah,” 11.8.2013, <http://shaaninzonego.org/features/>, accessed 12.3.2014; the homepage was defunct by May 2024. “Ahlussunna to build hostel,” 7.1.2014, <https://www.newsghana.com.gh/ahlussunna-to-build-hostel/>, accessed 20.5.2019.

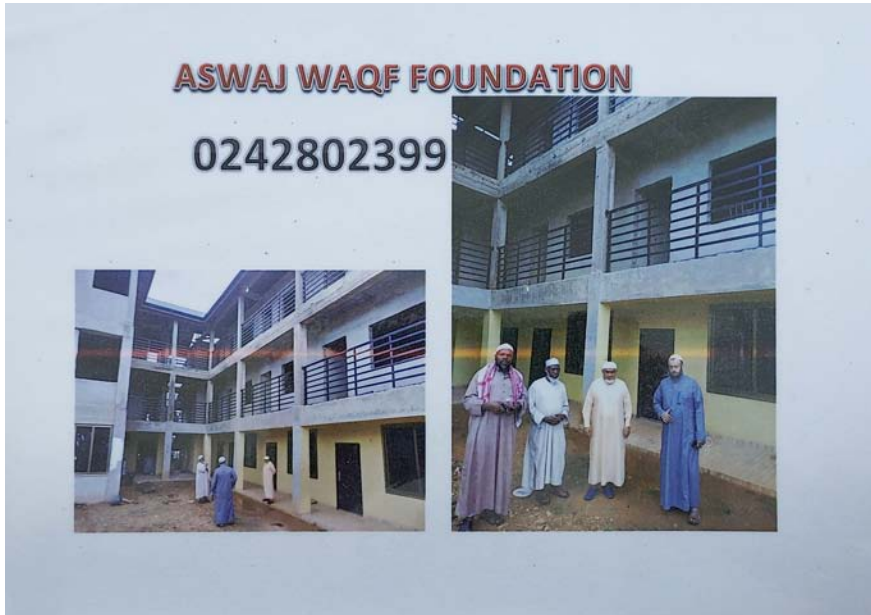


FIGURE 60 ASWAJ Waqf foundation hostel project. Sheikh Umar Ibrahim Imam's prospect shown to author

PHOTO: HOLGER WEISS/2019

earmarked this piece of land as a *waqf*. The aims and objectives of the endowment were, first, to build houses for rentals and use the income to help Muslim scholars further their knowledge and raise the living standards in the Zongo communities by building schools, mosques, wells and health clinics. However, not much happened, and for years it looked as if the whole project had been shelved.¹⁴⁸ Some years later, one commentator was utterly critical of the whole initiative and asked what had happened to the money that ordinary Muslims had monthly donated to the Fund. In his view, the Waqf Fund had failed its aims and objectives; no hostels, schools, mosques or wells had ever been built. His main critique, however, was the Waqf Fund's lack of transparency, synergy and accountability, blaming it on mismanagement of resources: "This system of Waqf is nothing but a disguised hyena placed in a flock of sheep."¹⁴⁹

148 Ahmed Alhassan, "Where is the Ahlussunna Wal-jama'a endowment fund?" 15.6.2016, <https://www.ghanaweb.com/GhanaHomePage/features/Where-is-the-Ahlussunna-Wal-jama-a-endowment-fund-455108>, accessed 8.11.2017.

149 Ahmed Alhassan, "Where is the Ahlussunna Wal-jama'a endowment fund?" 15.7.2016, <https://www.ghanaweb.com/GhanaHomePage/features/Where-is-the-Ahlussunna-Wal-jama-a-endowment-fund-455108>, accessed 20.5.2019.

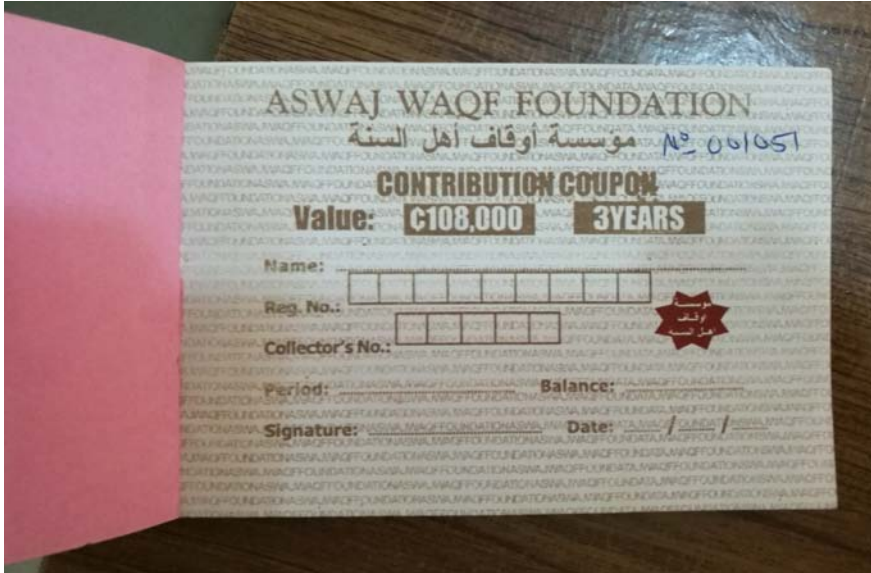


FIGURE 61 ASWAJ Waqf Foundation contribution coupon
AUTHOR'S COLLECTION

Sheikh Umar Ibrahim Imam, in turn, had not lost hope in his project.¹⁵⁰ In May 2018, the Islamic Centre For Community Affairs in Accra launched a fundraising campaign for the Islamic Endowment & Education Project (IEEP).¹⁵¹ As a result, the hostel project started to materialise and was planned to be commissioned in late 2020.¹⁵²

The ASWAJ Ashanti Region Waqf Fund (Figure 61) faced similar challenges as Sheikh Umar Ibrahim's initiative in Accra. After a promising start, donations to the ASWAJ Ashanti Region Waqf Fund dwindled, and it soon ceased to operate completely. However, instead of finally terminating the project, the Regional Imam tasked the Waqf Committee to revive it. The Waqf Committee, in turn, made a thorough investigation of the financial assets and accounts of the Waqf Fund in 2013. The investigation report must have been shocking: whereas the Waqf Committee identified 480 receipt booklets, only 335 were submitted for

150 Interview with Sheikh Umar Ibrahim Imam, Accra, February and December 2017.

151 <https://www.facebook.com/ICCAHadinkai/photos/201331380479244>, 12.5.2018, accessed 6.2.2022.

152 Peace Dawah Media video on Hostel Building Project, Support Islam Waqf TV, 24.10.2020, accessed 3.2.2022: "ASWAJ Ghana used waqf money to build hostel project and money will be going to take care of orphans in the country ... Haji Umar ready to commission the building now!"

verification and assessment. The total number of contributors could not be verified as some of the collectors had not submitted all booklets to the Waqf Committee for verification. Further, the number of certificates issued to those who had completed the cycle could not be verified because the certificates had been printed and issued at the Regional Imam's office, and no records were available. Even worse, not all collectors had paid their total collections into the Waqf Account. Its total balance stood at GHS 43,834.55 (ca. USD 7,100) as of 31 May 2013.¹⁵³

The report of the Waqf Committee's Investigation pointed toward several shortcomings of the initiative. First, it lacked policies and guidelines to regulate the proper implementation of the project. Second, there were no controls for issuing documents and accounting for the collections. Consequently, auditing the collectors was difficult, if not impossible. Third, the project had been launched, the account had been opened, and the collectors had been selected before nominating an overseeing and monitoring Committee. Fourth, no budget was available for the Committee to conduct its operations. Some collectors had not deposited their collections into the bank account; neither had they presented their completed receipt booklets and other materials to the Waqf Secretary for verification. Not surprisingly, rumours started to spread about suspicions of malfeasance and misapplication of the Waqf Funds. As an outcome, the ASWAJ imams stopped propagating the project in their sermons.¹⁵⁴

Nevertheless, the Waqf Committee propagated for the relaunching of the project. To correct the structural shortcomings of the initial project, the Waqf Committee called for a policy document and code of conduct for officeholders, which should be adopted by the National Imam of the ASWAJ as the guiding principle nationwide. In addition, it called for a national database and website to ensure the project's credibility.¹⁵⁵ The ASWAJ Ashanti Region Waqf Fund, in turn, was to be thoroughly reorganised. Each of the eleven Sector Mosques in the region should nominate only one collector who was to be supervised by the Zonal Imam or the Zonal Imam's Financial Secretary. All collectors and supervisors were to be trained to understand the processes before commencing the

153 Ahl Sunnah Wal-Jama'ah Ashanti Region, Interim Operational Report by Regional Finance Committee, no date [ca May 2013], 2–3. The report was available on the ASWAJ Ashanti Region homepage in 2017 when I downloaded it. The homepage has ceased to exist since then.

154 Ahl Sunnah Wal-Jama'ah Ashanti Region, Interim Operational Report by Regional Finance Committee, no date [ca May 2013], 3–4, 15.

155 Ahl Sunnah Wal-Jama'ah Ashanti Region, Interim Operational Report by Regional Finance Committee, no date [ca May 2013], 15–16.

project. Collectors outside Kumasi were to submit their weekly collections to the Zonal Imam and his Financial Secretary for assessment and approval, while those in Kumasi were to pay their weekly collections to the ASWAJ Regional Secretariat for assessment and approval. The collectors were to be paid 15 per cent of their collections after submitting their reports and collections to the Zonal Imam and his Financial Secretary. The Zonal Imam and his Financial Secretary would deduct 5 per cent of the contributions and pay the remaining 80 per cent into the Waqf bank account. Finally, the Waqf Committee was obliged to submit Quarterly Reports to the Advisory Council and the Da'awah Committee through the Regional Imam.¹⁵⁶

The original objective of the ASWAJ Ashanti Region Waqf Fund was to invest its assets in a piece of land in Kumasi, build a student hostel, and establish structures for social development. However, nothing came out of these plans due to the high land prices in Kumasi, and the money remained unused in the bank account. In turn, the plan for the reorganised *waqf* was less ambitious. The idea was to invest its assets in agricultural land in Wa or in Tamale.¹⁵⁷ Nevertheless, Sheikh Isma'il Saeed, Regional Imam of ASWAJ and the Sakafiya Community in Kumasi, succeeded to establish a *waqf* fund for the Sakafiya Senior Secondary School; the main part of the funding comes from Saudi Arabian philanthropists.¹⁵⁸

However, the reorganised ASWAJ Ashanti Region Waqf Fund failed to develop into a successful project. By 2018, the leadership of the ASWAJ Ashanti Region, therefore, decided to restructure its social development programmes and invited an expert from Sokoto, Nigeria. The outcome of the discussions was the merger of the previous projects into the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund (see also Chapter 5.3.3). Existing *waqf* endowments in South Africa and Malaysia were used as models to redraft the regulations of the new *waqf* programme.¹⁵⁹ The new ASWAJ Ashanti Region Zakat, Waqf

156 Re-Organisation of ASWAJ Waqf Project, Report by the Waqf Committee, no date [ca. 2013?]. The report was available on the ASWAJ Ashanti Region homepage in 2017 when I downloaded it. The homepage has ceased to exist since then.

157 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam of ASWAJ Ashanti Region, Kumasi, 10.12.2017.

158 Interview with Sheikh Dr Isma'il Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi, 27.2.2017.

159 Interview with Sheikh Dr Isma'il Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi, 5.4.2019; Interview with Ahmed Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 5.4.2019. For a general discussion on feasibility of merging various Islamic social development schemes, see Mohamed Yusri bin Yusuf, "Trust Fund: A Product Combining Waqf, Zakah and Sadaqah for Socio-Economic

and Sadaqa Fund has a decentralised structure.¹⁶⁰ The long-term plans for *waqf* investments are threefold: 1) to build a clinic in Kumasi (land has already been bought); 2) to build a conference centre, and 3) to establish vocational training centres for women. In addition, the Fund plans to relaunch its homepage as an attempt to increase the transparency and outreach of its activities.¹⁶¹

The long decadal propagation by ASWAJ scholars and imams for using *waqf* as an additional tool for Muslim empowerment underscores the challenges for generating a broad acceptance for Islamic social finance even among its their own followers. As late as June 2021, Sheikh Salman Mohammed Alhanssan, ASWAJ Chief Imam of Madina-West, called on his community to register on the Waqf Fund and pay monthly contributions to it as a way to secure a better future for them.¹⁶² The above-mentioned Webinar series on *waqf* management by the Az-Zaituna Academy, alongside the campaigns to introduce Islamic banking in Ghana in 2021, constitute interesting openings in the contemporary drive for self-empowerment of the Muslim community in Ghana. Their impact and outcome will be the objective of future investigations.

Agenda," *Journal of King Abdulaziz University: Islamic Economics*, King Abdulaziz University, *Islamic Economics Institute* 27, no. 1 (2014): 101–121.

160 See further Chapter 5.3.3.

161 Interview with Ahmed Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 6.4.2019.

162 "Muslims urged to register on to Waqf fund," 21.7.2021, <https://newsghana.com.gh/muslims-urged-to-register-on-to-waqf-fund/>, accessed 28.2.2022.

Concluding Reflections

Muslim non-governmental organisations form a vital segment of Ghanaian civil society. Although less noted in public in comparison to Christian or secular ones, the virtual explosion of their numbers during the last decades has positively affected the self-empowerment of Muslim communities in Ghana. If local Muslim NGOs were exceptional and numbered but a handful during the latter part of the twentieth century, their numbers have swelled manifold during the first decades of the twenty-first century. This process reflects the ‘NGO-isation’ of Muslim activism witnessed throughout sub-Saharan Africa.

Three generations of Muslim NGOs operate currently in Ghana. The first generation stems back to the 1980s and refers (mainly) to organisations established as intermediaries for foreign donors. The first generation stems back to the 1980s and refers (mainly) to organisations established as intermediaries for foreign donors. The second generation of Muslim NGOs refers to independent NGOs collaborating with foreign Muslim charities. The oldest of these organisations were founded during the 1990s, others during the 2000s. Both the first and the second generation of Muslim organisations (generally) combine *da’wa* with humanitarian relief and social welfare projects directed to improve the (usually local) Muslim community.

In contrast to the first and second generations, the third generation of Muslim NGOs comprises of a variety of grassroots and youth organisations. Founded during the 2010s, all of them are distinct NGOs of the ‘internet era’ and ‘Facebook generation’. Most importantly, their existence is a vivid indication of the emergence of Muslim middle-classes in Ghana. A distinct marker of theirs is their independent position *viz-a-viz* foreign donors. They conduct mobilisation, visibility, networking, fundraising campaigns/crowdfunding and outreach through social media, most importantly Facebook, but to an increasing extent Instagram, Twitter, WhatsApp, and YouTube. For them, self-empowerment is a multi-dimensional social process. At best, it strengthens their capacities to act, to transform social (including gender), economic, and political structures as well as to organise themselves to reduce poverty, social injustice and environmental degradation.

My investigation started by asking if *zakat* can serve as an instrument for empowering the Muslim communities in Ghana. All scholars I interviewed were affirmative to this but, in the same vein, addressed the state’s obligations to cater to the social welfare of its citizens. At the bottom line are the

poor and vulnerable—is it the state or the local community to provide necessities? Although a state-funded social welfare system has been the rationale in Nordic and some Western European states, the idea of the ‘strong state’ has come under attack from neoliberalism since the late 1970s and resulted in the push for a ‘weak state’, especially in the Global South but increasingly also in the Global North. Congruent with introducing the ‘weak’ or ‘small’ state was the rise of ‘civil society’ during the 1990s, a development also witnessed in Ghana. Civil society and non-governmental associations and organisations replaced the ‘strong state’ as the provider of social welfare, usually organised on a community and local level, and often in close cooperation and financial assistance from national and international non-governmental organisations. The state, in turn, remained the provider of basic infrastructure.

In most cases, including Ghana, this is restricted to municipal planning and road, drainage and sewage system building. Sometimes water and electricity are included, housing usually not. The government provides education and health care, including schools and hospitals, at least on a rudimentary level. However, in many cases, private actors and organisations play a crucial role in Ghana. In recent years, the Ghanaian state even started to earmark funds for the development of *Zongo* communities, the Zongo Development Fund (est. 2017). The rationale of the initiative is a cooperation between state and civil society, particularly various Muslim stakeholders at local, regional, and national levels. Some Muslim academics and scholars hailed the initiative as a step in the right direction to address marginalised (Muslim) urban communities and called on Muslim NGOs to seek avenues of cooperation with government agencies. Others have raised concerns about the capacity of the Zongo Development Fund to contribute to empowerment at the micro-level or to address the special needs of those engaged in the informal sector, arguing that the introduction of Islamic financial instruments could best serve as antidotes to marginalisation.

Muslim NGOs form an integral part of the third sector in contemporary Ghana. Their upsurge during the 2010s is a direct consequence of the almost unlimited access to the internet and the global explosion of social media. They have become a tool for local Muslim activists and philanthropists, youth and women associations, clubs, groups and networks to gather funding for their social, socio-economic, cultural, educational and religious (*da'wa*) empowerment projects in their communities. While such projects per se are not novel ones within the Muslim sphere, the NGO as an instrument and a vehicle is an effect of various processes of globalisation and constitutes a new phase of Muslim activism. What is new are not transnational networks of Muslim schol-

ars or local Muslim activism and community engagements but the possibility of any activist, group, or community connecting with any potential donor, supporter, sympathiser, or volunteer anywhere.

What is the role of *zakat* in a Muslim-minority lower-middle-class country like Ghana, where the government earmarks funding in the state budget for education and basic health care and infrastructural development? All the Muslim scholars I interviewed recognise that funds collected through *zakat* cannot replace government investments in social development. The rationale of *zakat* is not to fund a parallel Muslim social welfare system in Ghana but to supplement it. Arguably, this is the main argument of those pushing for the institutionalisation of *zakat* in Ghana. However, the counter-argument is valid, too—as there is no governmental system to take care of the poor and vulnerable, aged, disabled, orphans and widows, informal and horizontal *zakat* fulfils already an important task. Who will take care of them if *zakat* is institutionalised?

Nevertheless, informal and horizontal *zakat* will never tackle the root causes of poverty and cannot serve as a tool for empowering the vulnerable. Informal *zakat* keeps a needy person alive until the next day but will not result in a structural improvement of their life. The consensus among Muslim scholars and donors, I gather from my observations, is that *zakat* should and could be used to empower Muslim communities by especially earmarking investments in education and vocational training. The rationale of this argumentation focuses on the future instead of the present as education and training are identified as the key avenue for self-empowerment, self-employment, and (micro-) entrepreneurship. However, in my discussions with Muslim scholars and during my subsequent research on Facebook, it has become evident that non-mandatory faith-based forms of giving and private donations such as *sadaqa* (voluntary almsgiving/charity) and *infaq* (spending to please God but without asking for any favour or hoping for a return) have emerged as the cornerstones for funding Muslim self-empowerment.

Social media has changed the Muslim NGO landscape in Ghana. For an outside spectator or a historian trying to map their activities, social media has revolutionised their visibility. Whereas only a few of their activities previously had made the headlines in national newspapers and news reporting, any NGO active on social media has become its own channel for public communication. More than this, social media has revolutionised local activism as networking and campaigning have the potential to reach out to hundreds if not thousands of followers. An NGO can have members and volunteers in Ghana and branches outside the country, enabling it to solicit resources both internally and externally.

Moreover, social media provides new means for accountability and transparency. Many NGOs publish updates and notifications on the progress and the completion of a specific project; some post plans, certificates and statements on monthly collections on social media. This data is more than mere information; it is part of a dialogue and communication with members and donors, existing and potential future ones.

Ghanaian Muslim NGOs have opened new terrains of their activities during the last decade. Initially, their main domain of operation concentrated on four segments, namely the building of 1) mosques, 2) madrasas and educational facilities, 3) the drilling of wells and boreholes, and 4) humanitarian aid in the form of Ramadan and Eid feeding programmes. These four segments still constitute the core markers of any Muslim NGO, be it a *da'wa* organisation or a solidarity-based one.

However, a clear shift can be detected in some specific cases, most notably from planning to establish Islamic universities about a decade ago to the recent focus on advanced healthcare projects in the form of Muslim hospital projects. A few Muslim hospitals and Islamic clinics already exist in the country; the numerous new Muslim hospital projects are novel expressions of (Sunni) Muslim empowerment. All of the hospital projects have been initiated by local Muslim NGOs who extensively use social media to collect monthly donations from their members for their projects. Realistically, however, the sheer costs of building and eventually operating a hospital will need external donors committed to long-term investments.

Another new terrain of Muslim NGOs is orphans and persons with disabilities. Both groups have traditionally found relief and support from their extended family and Muslim scholars and imams. What is new during the 'age of the internet' is Muslim NGOs running monthly scholarship schemes for orphans and persons with disabilities. The visibility of Muslim orphanages, in turn, has increased manifold when Muslim NGOs have started their needs. Interesting and novel initiatives are the special schools for Muslim deaf and blind children.

Perhaps the most visible activity of Muslim NGOs has been their annual humanitarian aid campaigns and outreach programmes. Iftar meals, Eid al-Fitr celebrations and the slaughtering of cattle at Eid al-Adha for poor and needy members form an integral part of Islamic religious obligations and constitute an integral part of the Muslim sphere in Ghana (as well as elsewhere in the Muslim world). However, with the recognition of the two Muslim festivals by the Ghanaian state in the early 1990s, the fasting month of Ramadan and the two Eid festivals have become part of the public sphere. Although there exists no investigation on the activities connected to Ramadan and the Eid festivals

in Ghana, this study hints that a change has occurred during the 2010s and correlates with the explosion of Muslim NGOs in Ghana during the decade. Future systematic research will validate or refute my hypothesis, although the qualitative data presented in the previous chapters seem to indicate that this change already started in the late 2010s and expanded during the COVID-19 pandemic in 2020 and 2021.

Muslim NGOs are an urban phenomenon in Ghana. The majority of them are located in Accra, Kumasi and Tamale and direct their attention to urban and Zongo communities. A few of them run rural outreach programmes, either in the form of *da'wa* and *madrasa* projects or humanitarian aid programmes. None of them has so far developed a concept or programme addressing the special socio-economic and environmental needs of rural agricultural communities. This is a lacuna of all Muslim NGOs, be they local, national, or international. Apart from drilling wells and building mechanised boreholes in rural communities, any income-generating activities addressing their special needs have been absent. This is remarkable as more than half of the Muslim population live in rural communities and most of them in the savannah regions in the northern parts of the country. The future challenge of Muslim NGOs will be to include the rural communities in their ambition to empower the Muslim communities in Ghana and help Muslim rural communities to form their own NGOs and connect with national and international donors.

More ambitious is the idea of developing a *zakat* fund, be it a local, regional or national one, into a kind of a non-governmental community-based social welfare office. All of the existing *zakat* schemes in Ghana, at least in principle, indicate an objective to support local poor and needy persons. However, for this to materialise, further critical discussions and elaborations are needed and include all stakeholders and members of the community, the scholars, the donors and the recipients. A crucial point repeatedly raised in my discussions with Muslim scholars is the absolute need for accountability and transparency of the operations of any *zakat* fund. If a *zakat* scheme lacks trust among the community, it will never enhance the empowerment of its members and the Ghanaian Muslim community.

Muslim NGOs are moving mountains in their ambition to empower Muslim communities and fight against poverty and marginalisation. Their main challenge is their weak institutional foundation; few of them can rely on long-term income. They are most efficient and effective when carrying out ad hoc programmes and projects but are vulnerable themselves as they depend on external funding for their activities. They are ideal tools for generating short-term but weak ones for initiating and maintaining long-term structural changes. The Islamic solution for the latter problem is Islamic micro-finance

and *waqf*, or the pious endowment. Interestingly, since the 2010s, a public debate about introducing Islamic social finance tools in Ghana, primarily in the form of Islamic banking to complement the conventional banking sector, gained momentum. Although no Islamic banks have so far been established in Ghana, Muslim philanthropists, groups and NGOs have introduced schemes for Islamic microfinance, Islamic investment and *waqf* as instruments for poverty alleviation and socio-economic improvement of local (Muslim) urban and rural communities. Future research will tell if these instruments will form the corner-stone of Muslim self-empowerment in Ghana.

APPENDIX

Associations, Foundations, Social Movements and NGOs Listed in the 2022 Ghana Muslim NGO (GMNGO) Database (Status: 5.12.2023; Σ 683)

Name ¹	Abbr.	HQS	Est.	Homepage
Abdul Rahman Abdul Aziz Foundation		Accra		n.a.
Abdul-Aziz Charitable and Humanitarian Foundation**	TACAHF	Accra		https://tacahf.org/index.php
Accra-Tudu Failsa Youth		Accra		n.a.
Achiasi Islamic Youth	AIY	Amoam Achiasi (AR)		n.a.
Achievers Ghana**		Accra	2012	https://achieversghana.org/
Act Right Foundation**		Weija		n.a.
Adabiyya Islamic Society	AIS	Goaso	1996	n.a.
Adansi Islamic Institute		Adansi	2009	n.a.
ADIL for Development	AAFD	Kumasi		n.a.
Advanced Ladies in Faith Foundation	ALIFF	Kumasi	2020	n.a.
Advocates for Community Development	ACDEV	Tamale	2017	n.a.
Aflao Muslims Women Educational Association**		Aflao		n.a.
Africa Center for the Advancement of Islamic Law and Policy		Accra		n.a.
Africa Islamic Economic Foundation	AFRIEF	Tamale	2013	https://afrief.org/
African Islamic Heritage Foundation**2	AIHF	Tamale	2009	n.a.
Ahkwaat G Foundation		Accra	2018	n.a.
Ahinsan Jihad Muslim Youth Association		Ahinsan		n.a.
Ahlulbayt mission Bolga		Bolgatanga		n.a.
Ahlusunnah Youth Association		Accra		n.a.
Ahwiaa Zongo Development	AZ Nation	Kumasi		n.a.
Aid Global Organization	A.I.D.	Tamale	2018	n.a.
Akyekyere Muslim Youth Association	AMYA	Akyekyere		n.a.

- 1 Abbreviations: HQS = headquarters; n.a. = not available
Source/identification: NPO Secretariat Online Directory [**]
- 2 Ghana branch of US Muslim charity.

Facebook

n.a.

n.a.

https://www.facebook.com/people/Accra-Tudu-FAILA-YOUTH/100068034091569/?paipv=0&eav=Afbdl0g8DRF9ioy2e4QQzpFBLM7_P9BItFHWFGwVz5LOADBnIT9qy3Qgfajg8JdUUXc&_rdr

<https://www.facebook.com/people/Achiasi-Islamic-Youth-AIY/100077054047192/>

<https://www.facebook.com/theachieversghana/>

<https://www.facebook.com/ACT-RIGHT-Foundation-1828877037194994/>

<https://www.facebook.com/aisorphanagergh/>

<https://www.facebook.com/profile.php?id=100057608792402>

<https://www.facebook.com/profile.php?id=100068781525454>

<https://www.facebook.com/Aliffghana/>

<https://www.facebook.com/ACDEVTAMALE/>

n.a.

<https://www.facebook.com/people/Africa-Center-for-the-Advancement-of-Islamic-Law-and-Policy/100065055487279/>

<https://www.facebook.com/AFRIEFOUNDATION>

n.a.

<https://www.facebook.com/profile.php?id=100067575865634>

<https://www.facebook.com/people/Ahinsan-Jihad-Muslim-Youth-Association/100071402761354/>

https://www.facebook.com/people/Ahlulbayt-mission-Bolga/100080312597528/?paipv=0&eav=Afa_7Raj6TuTvtQho7IrhMk-GZYLiyhqXW-bUTZ502w10-Mb6QtNDFMvmowlADWfo&_rdr

<https://www.facebook.com/people/Ahlusunnah-Youth-Association/100067675961820/>

<https://www.facebook.com/profile.php?id=100069663498971>

<https://www.facebook.com/people/AID-Global-organization/100070153927985/>

https://www.facebook.com/profile.php?id=100065067908127&paipv=0&eav=AfbuyOLQ9NZ7r81IqfvCKv9V_yZrXl08fIHly27M6OVABonStx9ja5FupkyRjGM-fe

Name	Abbr.	HQ S	Est.	Homepage
Al-Abrar Foundation for Education and General Contracting		Ashaiman		n.a.
Al-Ain Islamic Foundation		Kasoa	2016	n.a.
Al-Amal Charity Foundation**		Tamale		n.a.
Al-Aman Humanitarian Development**		Tema	2010	n.a.
Al-Amin Charity Foundation	ACF	Kumasi		n.a.
Al-Amru Bil Ma'aruf Wanahyi Anil Munkar— Ashaiman		Ashaiman		n.a.
Al-Asr International Islamic Women's Organiza- tion		Accra		n.a.
Al Aziz Humanitarian Projects**	AAHP	Kumasi		n.a.
Al-Bushra Foundation		Kumasi		n.a.
Al-Fadl Organisation for Humanitarian Services		Kumasi		n.a.
Al-Fathu Charitable Association for Community Care**		Accra		n.a.
Al-Furqan Foundation for Education and Develop- ment**		Accra		n.a.
Al-Furqaan Institute for Islamic Studies		Sunyani		n.a.
Al-Haq Baitulmal Foundation		Tamale		n.a.
Al-Haqq Dawah		Accra		n.a.
Al-Hawariyyun Organisation for Da'wah and Humanitarian Services		Kumasi		n.a.
Al-Hayaat Foundation**		Accra		n.a.
Al-Huda Educational and Dawa Centre**		Kumasi		n.a.
Al-Huda Islamic Society**		Accra		n.a.
Al-Huda Scout Group Moshe Zongo		Kumasi		n.a.
Al-Hudaibiyya Relief Services		Accra	2004	n.a.
Al-Imam Charity Foundation		Kumasi		n.a.
Al-Islah Humanitarian Foundation-Ghana	AHF	Sunyani		n.a.
Al Jihad Muslimah Foundation	AJMF	Kumasi	2022	n.a.
Al-Kauthar Foundation**		Accra		n.a.
Al-Khareenij Foundation of Ghana**		Accra		n.a.
Al-Maktoum Foundation** ³		Tamale		n.a.
Al-Manar Foundation for Educational and Humanitarian Services		Kumasi	2017	n.a.
Al-Mannan Charity Foundation		Kumasi		n.a.
Al-Mujahedeen Mobile Preachers Association Wenchi		Wenchi		n.a.
Al-Mumin Foundation		Konongo	2017	https://www .almumin foundation.net/ (defunct)
Al-Muslim Foundation Ghana		n.a.		n.a.

³ Ghana branch of UAE charity.

Facebook

<https://www.facebook.com/العامّة-والمقاولة-للتعليم-الأبرار-مؤسسة-1852894688329122/>

<https://www.facebook.com/people/Al-Ain-Islamic-Foundation/100067359052957/>

n.a.

<https://www.facebook.com/alamandevlopment/>

<https://www.facebook.com/people/Al-Amin-Charity-Foundation/100078858428939/>

<https://www.facebook.com/AmruBilMarufWanahyiAnilMunkar/>

<https://www.facebook.com/profile.php?id=100066778148242>

<https://www.facebook.com/alazizhumanitarianprojects/>

<https://www.facebook.com/Al-Bushra-Foundation-109767600843666/>

<https://www.facebook.com/profile.php?id=100069729104681>

n.a.

n.a.

<https://www.facebook.com/profile.php?id=100064049442977>

<https://www.facebook.com/Alhaqbaitulmalfoundation/>

n.a.

<https://www.facebook.com/alhawariyun12/>

<https://www.facebook.com/profile.php?id=100075988081764>

n.a.

n.a.

<https://www.facebook.com/alhudascoutmoshezongo/>

n.a.

<https://www.facebook.com/alimancharityfoundation/>

<https://www.facebook.com/profile.php?id=100068493707928>

<https://www.facebook.com/pmujahi>

n.a.

n.a.

n.a.

<https://www.facebook.com/almanarafeahs/>

<https://www.facebook.com/profile.php?id=100070003501969>

https://www.facebook.com/profile.php?id=100068649168424&ref=py_c

<https://www.facebook.com/people/Al-Mumin-foundation-Ghana/100069171394972/>

<https://www.facebook.com/profile.php?id=100068765708958>

Name	Abbr.	HQ S	Est.	Homepage
Al-Mutahabbat Fi-llah		Kumasi		n.a.
Al-Nisa'a Foundation		Kumasi		n.a.
Al-Noor Ghana Foundation		Accra (?)		n.a.
Al-Noor Islamic Medical Center		Atebubu		n.a.
Al-Qalam Institute		Kumasi	2016	n.a.
Al-Qimmah Foundation**4		Kumasi		n.a.
Al-Rayan Islamic Foundation	ARIF	Accra		n.a.
Al-Rayaan International School**5		Accra		https://www.aris.edu.gh/
Al-Rayyan Foundation for Humanitarian Services		Kasoa (?)		n.a.
Al-Salaam Charitable Foundation		Takoradi		n.a.
Al-Waajid Foundation for Islamic Dawah				n.a.
Al-Waiz Charity Foundation**		Kumasi		n.a.
Al-Yaseen Foundation		Nsawam	2005	n.a.
Al-Yataama Care Foundation		Tamale		https://alyataama.carefoundation.org (defunct)
Alattaa Society for Development of the African**		Kumasi		n.a.
Aldiaa Society**		Accra		https://www.aldiaaaghana.com/default.aspx
Ali Amir Foundation for the Blind		Accra	2019	n.a.
Aliu Mahama Foundation**	AMF	Walewale		n.a.
Alkhair Humanitarian Foundation Ghana		Kumasi		n.a.
All Rise Initiative	ARI	Accra		n.a.
Alliance for Islamic Development	AID	Yeji		n.a.
Aludiba Foundation		Accra		n.a.
AMAL initiative		Accra		n.a.
Anbariya Sunni Community		Tamale		n.a.
Anglogold Ashanti Muslim Workers' Association		Obuasi		n.a.
An-Nisa Foundation		Accra		n.a.
An-Nur al-Islamiyyah		Accra	2003	http://annuralislam.com/en/
An-Nur Foundation		Kumasi		n.a.
Annissaa Foundation		Accra		n.a.
Annur Organisation for Humanitarian Services**		Accra		n.a.
Ansaar International Ghana**6		Accra		n.a.
Ansar Al-Khairiya Organization**		Kumasi		n.a.
Ansar-ud-Deen society of Ghana		Accra		n.a.
Ansari Orphanage ⁷		Accra		n.a.

4 Ghana office of Saudi charity.

5 SHS funded by GISER.

6 Ghana branch of German Muslim charity.

7 FB: Muslim orphanage, Accra, Ghana.

Facebook

<https://www.facebook.com/almutahabbat.fillah/>

<https://www.facebook.com/profile.php?id=100070057050319>

<https://www.facebook.com/profile.php?id=100080313041894>

https://www.facebook.com/p/Al-Noor-Islamic-Medical-Center-Atebubu-100070386603474/?paipv=0&eav=AfYW6cD44yAZkKVqL-EvgKCjJsC-xB9Tt3EjoUsv7r9Wj_XawFXLY3ddgnXFAJuMoCA&_rdr

<https://www.facebook.com/alqalaminstitute/>

n.a.

<https://www.facebook.com/alrayanfoundation/>

<https://www.facebook.com/ArisGhana/>

<https://www.facebook.com/profile.php?id=100072412416877>

<https://www.facebook.com/profile.php?id=100064746309531>

<https://www.facebook.com/alwaajidfoundationforislamicdawah/>

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<https://www.facebook.com/profile.php?id=100082270479619>

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<https://www.facebook.com/ayfpw/>

<https://www.facebook.com/alkhairhumanitarian/>

<https://www.facebook.com/profile.php?id=100067934313158>

n.a.

<https://www.facebook.com/thealudibafoundation/>

<https://www.facebook.com/Amalinitiative/>

<https://www.facebook.com/anbariyanetwork/>

n.a.

<https://www.facebook.com/an.nisagh/>

https://www.facebook.com/annur.alisamiyyah/?hc_ref=PAGES_TIMELINE

<https://www.facebook.com/annurfoundation101/>

<https://www.facebook.com/Annisaa-Foundation-306461103022534/>

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n.a.

<https://www.facebook.com/people/Ansar-ud-deen-society-of-ghana/100068180792795/>

<https://www.facebook.com/MuslimOrphanageGhana>

Name	Abbr.	HQ S	Est.	Homepage
Ansarudeenul Islamieya**		Accra		n.a.
Ansarul Islam Association		Kumasi		n.a.
Ansuarudeen Islamic Youth Association Tarkwa		Tarkwa		n.a.
Answarul Islam Organization	YAI	Kasoa		n.a.
Anyinam Muslim Youths' Association	AMYA	Obuasi		n.a.
Ar-Rahman Foundation		Accra		n.a.
Ar-Rahman Foundation for Women	ARF	Accra		n.a.
Ar-Rahman Trust Foundation**	ARTF	Accra	2013	https://ar-rahmah-trustf-gh.org/
Ar-Rayan Islamic Foundation	ARIF	Accra		n.a.
Aris Social Center		Tamale	2009	n.a.
As-Samad Hope Foundation (Assamad)**	ASHF	Accra	2019	https://assamadhope-foundation.org/
Asamankese Muslim Youth Association for Development	AMYAD	Asamankese		n.a.
Asante Mampong Zongo Youth	MZY	Mampong		n.a.
Asante Zongo Youth Union	AZOYU	Kumasi		n.a.
Ash-Shuruq Benevolent Foundation**		Tamale		n.a.
Ashaiman Readers Club	ARC	Ashaiman	2019	n.a.
Ashaiman Sadaqatul Jariya		Ashaiman		n.a.
Ashaley Botwe Muslim Youth	ABMY	Ashaley Botwe		n.a.
Ashanti Kotokoli Youth Association of Ghana	AKYAG	Kumasi		n.a.
Ashanti Region Muslim Charity Foundation	ARMCF	Kumasi		n.a.
Association of Muslim Engineers, Ghana	AMEG	Accra?	2021	n.a.
Association of Muslim Societies in Tertiary Institutions	MUSTAG	Kumasi	2021	n.a.
Association of Muslim Youth for Dawah	AMYDA	Akyem Oda		n.a.
Association of Muslims in Salaga	AMIS	Salaga		n.a.
Association of the Servant of the Most Gracious (Ibaadurrahman)		Kumasi		n.a.
Attaqwa Foundation		Takoradi		n.a.
At-Taqwa Foundation and Humanitarian Services		Tamale		n.a.
Atwima Nwabiagya North Zongo Youth for Development	ANNZYD	Atwima Nwa- biagya/AR		n.a.
Awake Islamic Foundation**		Accra		n.a.
Awakening Muslimah Youth For Change	AMYF	Tamale		https://awakening-muslimah.org/ (defunct?)
Awakening the Muslim Youth Association	AMYA	Akwatia		n.a.
Awdad Foundation		Kumasi		n.a.
Baamayi Sai Allah**		Koforidua		n.a.
Babul Salam Charity Foundation		Kumasi		n.a.

Facebook

n.a.

<https://www.facebook.com/profile.php?id=100064929392926>

<https://www.facebook.com/profile.php?id=100069093552547>

<https://www.facebook.com/Theanswers/>

https://www.facebook.com/p/Anyinam-Muslim-Youths-Association-100076454050841/?pairv=0&eav=AfZl3o6nMA2gPSggNcOhYMXzpzHEp7_VtqzwR86x1TxlaqoFzZLo-t3t5VjB9qhmRRc&_rd

<https://www.facebook.com/SulaimanIbrahim124/>

<https://www.facebook.com/ArRahmanfoundationgh/>

<https://www.facebook.com/profile.php?id=100079382114276>

<https://www.facebook.com/alrayanfoundation/>

n.a.

<https://www.facebook.com/assamadhopefoundation>

<https://www.facebook.com/profile.php?id=100070169815035>

<https://www.facebook.com/groups/1417840198462347/>

<https://www.facebook.com/asantezoyu/>

n.a.

<https://www.facebook.com/profile.php?id=100064528645297>

<https://www.facebook.com/AshaimanSadaqatulJariya/>

<https://www.facebook.com/profile.php?id=100066647833243>

<https://www.facebook.com/groups/201273773273711>

<https://www.facebook.com/profile.php?id=100083121349442>

<https://www.facebook.com/profile.php?id=100083482990896>

n.a.

<https://www.facebook.com/profile.php?id=100069155872278>

<https://www.facebook.com/AMIS.Salaga/>

<https://www.facebook.com/ibaaadurrahaman>

<https://www.facebook.com/profile.php?id=100079780847255>

<https://www.facebook.com/TaqwaAnd/>

<https://www.facebook.com/profile.php?id=100082623935356>

n.a.

<https://www.facebook.com/awakeningmuslimmah/>

<https://www.facebook.com/Gh.Amya>

<https://www.facebook.com/profile.php?id=100070662728320>

n.a.

<https://www.facebook.com/profile.php?id=100066584825363>

Name	Abbr.	HQ S	Est.	Homepage
Bachey Jiwa Foundation**		Accra		n.a.
Back to the Community	BTC	Accra		n.a.
Bait African Charity Ghana**		Nsawam		n.a.
BALNISA Foundation		Tamale		n.a.
Bamba International Humanitarian Aid Organisation		n.a.		n.a.
Bamba Islamic Institute		Tamale		n.a.
Bambawia Islamic Institute Foundation		Tamale	2017	n.a.
Baobab Sankofa Foundation**	BSF	Accra	2015	n.a.
Baraka Policy Institute (BPI)**		Accra		https://barakapolicy.org/
Baye Do Everything		Accra		n.a.
Beacon of Knowledge Society**		Tamale		n.a.
Bekwai Zongo Youth Development Association	BEZYDA	Bekwai		n.a.
Biihee Active Muslim Youth	BAMY	Wa		n.a.
Birim Charity Organisation		Accra		n.a.
Bissa Zekula Islamic Relief		Accra		n.a.
Brand Islam Ghana		Accra		n.a.
Bridge Institute**		Tamale		n.a.
Bunyan Foundation	BF	Tamale		n.a.
Bureau of Social Services	BSS	Accra	1991	n.a.
Cansuyu Charity and Solidarity Association**8		Accra		n.a.
Caravan of Mercy**9		Tema		n.a.
Care and Social Development Organisation**10		Accra	2005	n.a.
Care Bridge Foundation	CBF	Accra	2020	n.a.
Cave Foundation for Care and Development		Tamale		n.a.
Center for Islamic Thought and Civilization**		Accra		n.a.
Center For Muslim Youth	CMY	Kumasi		n.a.
Centre for Islamic Research and Propagation	CIRP	Savelugu		n.a.
Centre for Islamic Worldview and Development	CIWD	Accra		n.a.
Centre for Muslim Youth in Peace and Development	CMYPD	Accra		n.a.
Centre For Youth Empowerment and Humanitarian Services	CYEHS	Accra		n.a.
Change for Change Foundation	CFCF	Accra		
Change for Zongo Youth	COZY	Accra		n.a.
Charitable Islamic Media Foundation**		Ejisu		n.a.
Charitable Society for Mercy and Compassion**		Accra		n.a.

8 Ghana office of Turkish Muslim charity.

9 Ghana office of UK Muslim charity.

10 Ghana office of Kuwaiti organisation.

Facebook

n.a.

<https://www.facebook.com/BTCGhana17/>

n.a.

<https://www.facebook.com/people/Balnisa-Foundation/100070987552873/><https://www.facebook.com/profile.php?id=100070145032654><https://www.facebook.com/biighana/>

n.a.

<https://www.facebook.com/people/Baobab-Sankofa-Foundation/100069735530849/>;<https://www.facebook.com/profile.php?id=100064272956631><https://www.facebook.com/barakapolicy/><https://www.facebook.com/Bayedoeverything/>

n.a.

<https://www.facebook.com/groups/185721122880549/><https://www.facebook.com/profile.php?id=100083155906557><https://www.facebook.com/BirimCharity/><https://www.facebook.com/profile.php?id=100071197481119><https://www.facebook.com/brandislamgh/><https://www.facebook.com/BridgeInstitute2/><https://www.facebook.com/bunyanfoundation>

n.a.

n.a.

n.a.

<https://www.facebook.com/people/Care-and-Social-Development-Organisation-Tamale-office/>[100069568847241/](https://www.facebook.com/profile.php?id=100069568847241/)<https://www.facebook.com/careBridgeF/><https://www.facebook.com/profile.php?id=100070246594330>

n.a.

<https://www.facebook.com/CMY2015><https://www.facebook.com/groups/371839369692618><https://www.facebook.com/profile.php?id=100064734307356><https://www.facebook.com/profile.php?id=100064819897550><https://www.facebook.com/CYEHS/><https://www.facebook.com/profile.php?id=100064660426713><https://www.facebook.com/ChangeforZongoYouth/><https://www.facebook.com/Charitable.imf/>

n.a.

Name	Abbr.	HQ S	Est.	Homepage
Charity and Da'wah (Daawah) Foundation**	CDF	Accra	2016	n.a.
Charity Foundation in Ghana	CFG	Tamale	2016	n.a.
Charity Hand Foundation (الخيرية أيادي مؤسسة)		Kumasi		n.a.
Charity Partners International (الخيار شركاء العالمية)	CPI	Kumasi	2018	n.a.
Chief Alhaji Sulley Issah Foundation**		Accra		n.a.
Cin Gaban Nima		Accra		n.a.
Co-operative Centre for Education and Relief Service**	CCERS	Accra		n.a.
Cooperative Agency for Research and Development ¹¹	CARD	Chereponi	2019	
Coalition of Muslim Organizations, Ghana	COMOG	Accra		http://www.comoggh.com/ (defunct)
Coalition of Zongo Youth		Accra		n.a.
College of Islamic Studies**		Accra		n.a.
Community Redemption Foundation	CRF	Kumasi	2008	n.a.
Concern Asante Akim Muslim Youth		Juoaso		n.a.
Concern Muslim Youth Wa		Wa		n.a.
Concern Society for Muslim Environment**		Accra		n.a.
Concern Solidarity Association of Ghana**		Tamale		n.a.
Concern Youth of Madina Association		Accra		n.a.
Concern Tijjaniya Youths of Ghana				n.a.
Concern Zongo Youth	CZYGH	Accra		n.a.
Concerned Moslems Youth Movement for Development	CMYMD	Kumasi		n.a.
Concerned Muslim Youth Association	CMYA	Walewale	2012	n.a.
Concerned Muslim Youth Association of Tunga	COMYAT	Tunga		n.a.
Concerned Youth of Ejura Zongo North		Ejura		n.a.
Concerned Zongo Youth Group	COZOYOG	Accra		n.a.
Confidence Muslim Youth Association				n.a.
Daarul Akhira Muslim Youth		Tema		n.a.
Daarul Haqq Islamic Preachers Association		Aboso		n.a.
Daarut tarbiyya—ASWAJ		Prestea		
D.Line Youth Association Bolga		Bolgatanga		n.a.
Danbaki Foundation**		Accra		n.a.
Dansaba Foundation		Kumasi	2020	n.a.
Dar Al Haq Charitable Society**		Bawku		n.a.
Darul Salam Boys Scout Association		Kumasi		n.a.
Darus Salaam Humanitarian Foundation		Nsawam	2019	n.a.
Darus-Salam Orphanage Home		Accra		n.a.
Dawah Academy**		Tamale		n.a.

11 Established in 2014 as Research on Community Challenges and Development in Ghana (ROCCAD Ghana).

Facebook

<https://www.facebook.com/CharityDaawaFoundation/>

<https://www.facebook.com/profile.php?id=100067678131365>

<https://www.facebook.com/profile.php?id=100067331292283>

<https://www.facebook.com/charitypartners/>

<https://www.facebook.com/profile.php?id=100079734635459>

<https://www.facebook.com/profile.php?id=100087976912039>

<https://www.facebook.com/ccers.ghana/>

<https://www.facebook.com/roccad2014/>

<https://www.facebook.com/comogghana/>

<https://www.facebook.com/profile.php?id=100069218433908>

n.a.

<https://www.facebook.com/crfgh/>

<https://www.facebook.com/profile.php?id=100064358634722>

<https://www.facebook.com/profile.php?id=100070913725372>

n.a.

n.a.

<https://www.facebook.com/people/Concern-Youth-of-Madina-Association/100064492580460/>

<https://www.facebook.com/ActiveZongoYouths/>

<https://www.facebook.com/CZYGH/>

<https://www.facebook.com/profile.php?id=100057398652288>

<https://www.facebook.com/groups/1624134517858128>

<https://www.facebook.com/profile.php?id=100068688905655>

<https://www.facebook.com/profile.php?id=100079580575805>

<https://www.facebook.com/concernedzongoyouthgroup>

n.a.

<https://www.facebook.com/profile.php?id=100069154081634>

<https://www.facebook.com/profile.php?id=100071091465865>

<https://www.facebook.com/profile.php?id=100064367216584>

<https://www.facebook.com/d.lineyouthassociationbolga/>

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<https://www.facebook.com/profile.php?id=100068391138165>

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<https://www.facebook.com/profile.php?id=100068314759536>

<https://www.facebook.com/profile.php?id=100063705175817>

<https://www.facebook.com/profile.php?id=100072343940114>

<https://www.facebook.com/profile.php?id=100068032869747&paipv=0&eav=>

<AFzd2WFo6RLBOQF7ZXzS8owg0Q8w1oLFXqD2XCnKEoQcqnhofVmaHis95pBRjNcgbQM>

Name	Abbr.	HQ S	Est.	Homepage
Dawahstorm Gh	TDG GH	Accra		n.a.
Dawate Islami Ghana**12		Accra		n.a.
Daybreak Da'wah and Development Centre Charity Fund		Kumasi	2015	https://daybreakdawacharity.org (defunct)
Deaf Muslim Federation Upper West Region		Wa?	2022?	
Deen Al-Haqq Islamic Foundation	DAIF	Takoradi		n.a.
Direct Aid Society**13		Accra		n.a.
Distance Education Muslim Students' Association	DEMSAG	Accra	2017	n.a.
Documenting Oppressions Against Muslims in Ghana	DOAMIG	n.a.		n.a.
Dr Sheikh Osuman Nuhu Sharubutu Education Trust Fund	SONSET-FUND	Accra	2009	n.a.
East Legon Muslim Youth		Accra		n.a.
Education Development Fund of Kumasi Sabon Zongo Community**	KUZDEF	Kumasi		n.a.
Educational and Social Relief Agency	ESRA	Tamale		n.a.
Eeman Empowered Project		Accra		n.a.
Eid Feast Ghana		Kumasi		n.a.
Ejisu Islamic Youth For Development		Ejisu		n.a.
Ejura Zango Youth Forum		Ejura		n.a.
El-Ehsan Charitable Relief Foundation**	ECRF	Bawku		n.a.
El-Mamun Centre**		Kumasi		n.a.
Emmoa Foundation**		Accra	2014	https://www.emmoafoundation.org (defunct)
Empowered Sisters In Deen	ESID	Sunyani		n.a.
ESRA		Tamale		https://esrafoundation.org (defunct)
Essa Ajeman Charity Foundation	EACF	Kumasi		https://essaajemancharityfoundation.wordpress.com/
Eyes of Light Foundation**14	ELF GH	Kumasi	2010	https://www.eyesoflight.org (defunct)
Faata Africa/Final Point Foundation	FPF	Accra		https://faataafrica.org/
Fadil Islamic Foundation	FIF	Accra		n.a.
FAIS Foundation		Accra		n.a.

12 Ghana chapter of Pakistani charity.

13 Ghana office of Kuwaiti charity.

14 Ghana chapter of German Muslim NGO.

Facebook

<https://www.facebook.com/Dawahstorm/>

<https://www.facebook.com/profile.php?id=100068551760610>

<https://www.facebook.com/people/Day-Break-Dawah-and-Development-Centre/100069191719556/>

<https://www.facebook.com/profile.php?id=100088703127457>

<https://www.facebook.com/Deenalhaqq18/>

<https://www.facebook.com/people/Direct-Aid-Society-Ghana/100068200725566/>

https://www.facebook.com/profile.php?id=100069527958821&ref=page_internal

<https://www.facebook.com/Documenting-Oppressions-Against-Muslims-in-Ghana-114660030427949>

<https://www.facebook.com/SONSETFUND/>

<https://www.facebook.com/eastlegonmuslimyouth/>

<https://www.facebook.com/Kuzdef2018/>

<https://www.facebook.com/people/Educational-Social-Relief-AgencyESRATamale/100069221833406/>

<https://www.facebook.com/eemaanempowered/>

https://www.facebook.com/profile.php?id=100068478520245&paipv=0&eav=AfaYFsuN_nyw_tWWgOToR-XgulHjZv3NoYGS7omGSTJak3gJgMuOvAFhjtUKjsM05aw

<https://www.facebook.com/ejisuislamicyouthfordevelopment/>

<https://www.facebook.com/profile.php?id=100064901642370>

<https://www.facebook.com/el.charity.gh/>

n.a.

<https://www.facebook.com/EmmoaF/>

<https://www.facebook.com/Esidofficial/>

<https://www.facebook.com/profile.php?id=100068242279732>

<https://www.facebook.com/Essa-Ajeman-Charity-Foundation-108497807812470/>

<https://www.facebook.com/eyesoflight1/>

<https://www.facebook.com/foundation2000/>

<https://www.facebook.com/profile.php?id=100064669213197>

<https://www.facebook.com/FAISfoundation>

Name	Abbr.	HQ S	Est.	Homepage
Faith Dawah Foundation**		Koforidua		https://faithdawahfoundation.wordpress.com/
Fakhrul Islam Foundation	FIF	Sunyani		n.a.
Feed The Street		Accra		n.a.
Federation of Muslim Women's Association in Ghana	FOMWAG	Accra		https://www.fomwag.org (defunct)
Federation of Muslim Youth Groups—Ghana	FEMYOG	Cape Coast		n.a.
Federation of Responsible Muslim Youth—Ghana	FORMY	Kumasi		n.a.
Firdaus Foundation for Social Services**		Accra		n.a.
Firdaus Youth Association	FDY	Accra		n.a.
First Gibrine Foundation		Accra		https://1stgibrinefoundation.org/
FMF Charity Foundation**		Kumasi		n.a.
Forever Islam Foundation		Accra		n.a.
Foundation for Islamic Research	FIRG	n.a.		n.a.
Friends for the Needy		Agogo		n.a.
Ga-Mashie Muslim Youth Organisation	GMMYO	Accra		n.a.
Generation Wealthy, Unity & Faith Ghana Chapter ¹⁵	GWUF	Accra		n.a.
Getinga no. 2 Muslim Youth Organization				n.a.
Ghana Academy of Muslim Professionals	GAMP	Accra		https://ghana-academy-of-muslim-professionals.business.site/
Ghana Association of Muslim Accountants	GAMA	Accra		n.a.
Ghana Association of Muslims Youth**		Tamale		n.a.
Ghana Charity Association for Development	GCAD	Tamale	2015	n.a.
Ghana Da'wah Movement		n.a.		n.a.
Ghana International Hajj Research Foundation		Accra		n.a.
Ghana Islamic Counselling and Altruistic Services		Accra		n.a.
Ghana Islamic Forum	GIF	Accra		n.a.
Ghana Islamic Health Foundation		Accra		n.a.
Ghana Islamic Muslim Students Association	GIMSA	Accra		n.a.
Ghana Islamic Research Association	IRAG	n.a.		n.a.
Ghana Islamic Sadaqqa Foundation ¹⁶	GISF	Cape Coast		n.a.
Ghana Islamic Society for Education and Reformation**	GISER	Accra	1985	https://giser.org.gh/
Ghana Islamic Youth Foundation		Accra		n.a.
Ghana Islamic Youth Sadaqa Association	GIYSA	Accra	2015	n.a.
Ghana Moslem Entrepreneurial Network				

¹⁵ Ghana chapter of US Muslim charity.

¹⁶ Former Ghana Islamic Jihad Foundation (GISJF).

Facebook

<https://www.facebook.com/fadafoundation/>

<https://www.facebook.com/FIFghanaBA/>

<https://www.facebook.com/profile.php?id=100063728246497>

<https://www.facebook.com/fomwagghana/>

<https://www.facebook.com/people/Federation-of-Muslim-Youth-Groups-Ghana/100064720744943/>

<https://www.facebook.com/FORMYGHANA/>

<https://www.facebook.com/firdausfoundation/>

<https://www.facebook.com/firdausyouth/>

<https://www.facebook.com/1stgibrinefoundation/>

n.a.

<https://www.facebook.com/profile.php?id=100064538659225>

<https://www.facebook.com/profile.php?id=100068441694840>

<https://www.facebook.com/profile.php?id=100069232479398>

<https://www.facebook.com/gmmyo.org/>

n.a.

n.a.

<https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/>

<https://www.facebook.com/gama.ghana/>

n.a.

n.a.

<https://www.facebook.com/ghanadawahmovement>

<https://www.facebook.com/hajjresearch2017/>

<https://www.facebook.com/profile.php?id=100063775772528>

<https://www.facebook.com/ghanaislamicforum>

<https://www.facebook.com/profile.php?id=100076182168220>

<https://www.facebook.com/groups/642918859108444>

<https://www.facebook.com/GIRA4ALL/>

<https://www.facebook.com/profile.php?id=100066489402566>

<https://www.facebook.com/giser.org.gh>

<https://www.facebook.com/profile.php?id=100064629775770>

<https://www.facebook.com/profile.php?id=100050454011399>

<https://www.facebook.com/groups/202382146459701/>

Name	Abbr.	HQ S	Est.	Homepage
Ghana Muslim Child Fund for Education and Welfare Works		Accra		n.a.
Ghana Muslim Hijab Ladies		Accra		n.a.
Ghana Muslim Journalists Association				n.a.
Ghana Muslim Mission** ¹⁷	GMM	Accra	1957	http://ghanamuslim-mission.com/
Ghana Muslim Nurses and Midwives Association	GMNMA	n.a.		n.a.
Ghana Muslim Students' Association ¹⁸	GMSA	Accra	1972	n.a.
Ghana Muslim Women Association		Accra		n.a.
Ghana Muslim Youth Alliance	GMYA	Accra		n.a.
Ghana Muslim Youth Association	GMYA	Kumasi		n.a.
Ghana Muslim Youth Council	GhMyC	Accra		n.a.
Ghana Muslim Youth Movement		n.a.		n.a.
Ghana Muslim Youth Parliament				n.a.
Ghana Muslim Youth Research	GMYP	Techiman		n.a.
Ghana Muslims Association	GMA	Kumasi		n.a.
Ghana Muslims Development Initiative		Accra		n.a.
Ghana Muslims Education Concern**		Accra		n.a.
Ghana Muslims Traditional Healers Association	GHAMTHA	Juaso		n.a.
Ghana-Turkey Co-operation and Development Association** ¹⁹	TUDEC	Accra	2011	https://tudec.org/
Global Islamic Entertainment NGO Foundation		Accra		n.a.
Global Muslimah Dilemma	GMD	Accra		n.a.
Golden Inspires Foundation	GIF	Yendi	2023	https://goldeninspiresfoundation.org (defunct)
Golden Voice of Jalloo Ghana		n.a.		n.a.
Grain of Hope Foundation	GOH	Tema		n.a.
Great California Foundation	GCF	Accra		n.a.
Greater Accra Morshie Youth Association		Accra		n.a.
Guidance Islamic Foundation	GIF	Accra		n.a.
Hajia Akweley Legacy Foundation	HALF	?	2023	
Hajia Humu Foundation	HHF	Accra		n.a.
Hajia Saratu Sidi Ali Foundation		Obuasi		n.a.
Hajj Abdulai Yaro Memorial Clinic and Maternity**		Accra		n.a.
Hand to Hold Foundation	HTHF	Accra		n.a.
Hasaniya Foundation		Wa		n.a.
Haske Bisa Kan Haske—Nuur Fauka Nuur		Accra		n.a.

¹⁷ The GMM and its branches operates several Facebook accounts, see Table 4.

¹⁸ The closed/private GMSA Facebook group has 113,900 followers (2021/2222).

¹⁹ Ghana office of Turkish organization.

Facebook

<https://www.facebook.com/profile.php?id=100067643494327>

<https://www.facebook.com/profile.php?id=100071294015936>

<https://www.facebook.com/profile.php?id=100064682411992>

<https://www.facebook.com/ghanamuslimmission>

<https://www.facebook.com/profile.php?id=100068550722225>

<https://www.facebook.com/GhanaMuslimStudentsAssociationGmsaNational>

<https://www.facebook.com/people/Ghana-Muslim-women-association/100082086242903/>

<https://www.facebook.com/groups/287611964957943/>

<https://www.facebook.com/profile.php?id=100064594279847>

<https://www.facebook.com/ghanamuslimyouth.org/>

<https://www.facebook.com/profile.php?id=100067941589120>

<https://www.facebook.com/profile.php?id=100069803063690>

<https://www.facebook.com/profile.php?id=100072241906612>

<https://www.facebook.com/profile.php?id=100070259119400>

<https://www.facebook.com/profile.php?id=100068076349939>

n.a.

<https://www.facebook.com/profile.php?id=100076041847950>

<https://www.facebook.com/ghanatudec/>

https://www.facebook.com/people/Mallam-Mohammed/100012957072125/?paipv=0&eav=AfZft7bp2eHHTSdefB3Tt1J1wd7NUJ82rOzVhtxWxoL_S3ceT-Lp3B7EZvdn8mwMEfc&_rdr

<https://www.facebook.com/gmdcharityproject/>

https://www.facebook.com/profile.php?id=100090094334869&locale=hi_IN&paipv=0&eav=AfbaLKslP2_KGmKTIje8TxL6W2BhBop-hgZuT7yGZlr8eaI5eiVpWwVawZaXoHsY8L4

<https://www.facebook.com/profile.php?id=100066763976283>

<https://www.facebook.com/people/Grain-Of-Hope-Foundation/100070480203516/>

<https://www.facebook.com/profile.php?id=100081933696106>

<https://www.facebook.com/Greateraccramorshieyouth>

<https://www.facebook.com/guidanceislamicfoundation/>

<https://www.facebook.com/profile.php?id=100091983622694>

<https://www.facebook.com/hhumuofficial/>

<https://www.facebook.com/profile.php?id=100069492566841>

n.a.

<https://www.facebook.com/profile.php?id=100064769046176>

<https://www.facebook.com/profile.php?id=100069442690627>

<https://www.facebook.com/profile.php?id=100063507131225>

Name	Abbr.	HQ S	Est.	Homepage
Hausa Youth Ghana	HYG	Accra		n.a.
Hayat Mission		Accra	2014	n.a.
HealthWay Foundation		Wa	2019	n.a.
Help Orphans**		Tamale		n.a.
HENA Foundation, Ghana		Wa		n.a.
Higher Institute of Islamic Studies and Research	HIISR	Kumasi		n.a.
Hikmah Charitable Foundation**	HCF	Kumasi		n.a.
Hikmatullah Research Foundation	HRF	Wa		n.a.
Hizmet Foundation		Accra		n.a.
Hohoe Zongo Development Association	HOZDA	Hohoe		n.a.
Holy Green Foundation	HGF	Accra	2010	n.a.
Holy Qur'an Custody Society		Accra		n.a.
Holy Qur'an Heritage Society**20		Accra		n.a.
Home of Taqwa Orphanage and School		Accra		n.a.
Honesty Muslim Youth	HOMY	Accra		n.a.
HOPE Foundation		Accra		n.a.
Hope Road		Accra		n.a.
Hope For Future Youth Association		Sunyani		n.a.
Hope for the Street Child Foundation		Kumasi		n.a.
Human Development Assistance International**21	HUDAI	Accra	2010	n.a.
Human Relief Foundation**22	HRF	Accra	1991	n.a.
Humanitarian Headway		Accra		n.a.
Humanity Charitable Foundation**		Agona Swedru		n.a.
Humanity First Ghana	HF Ghana	Accra	1996	n.a.
Ibadul Hanan Humanitarian Organisation**		Nsawam		n.a.
Ibbadul Rahma Da'awa Association		Kumasi		n.a.
Ibn Memunatu Foundation for the Needy Ghana	IFNEG	n.a.		n.a.
Ideal Muslimah Network/Village Connect Africa Foundation	IMN/VCA	Kumasi		n.a.
IERA Ghana		Accra		n.a.
Ihyaawu Sunnah Daawah—Ghana		Kumasi		n.a.
Ihyau'deen (Ihya'udeen) Foundation		n.a.		n.a.
Imaa-Allah Foundation for Da'wa and Training		Accra		n.a.
Imaam Shaatiby's Foundation for the Services of the Holy Quran and Development**		Tamale		n.a.
Imam Abdul Wadud Foundation**		Kumasi		n.a.
Imam Hussein as Foundation		Accra	1988	

20 Ghana chapter of KSA organization.

21 Ghana office of Turkish international Muslim charity HUDAI.

22 Ghana office of UK Muslim charity.

Facebook

<https://www.facebook.com/hausayouthgh>

https://www.facebook.com/profile.php?id=100076403048665&paipv=0&eav=Afa5Z76w_RtLYwP4ROUzc5Gi2Eus2mmQ8RMxKhi-YZQw7yE6Y5OhV9X4G1DE3daj7vk

<https://www.facebook.com/groups/680481169490548/>

<https://www.facebook.com/profile.php?id=100066487853414>

<https://www.facebook.com/profile.php?id=100082570984081>

<https://www.facebook.com/profile.php?id=100068191256745>

<https://www.facebook.com/profile.php?id=100068492505029>

<https://www.facebook.com/profile.php?id=100071943893189>

n.a.

<https://www.facebook.com/groups/hozda/>

<https://www.facebook.com/groups/holygreenfoundation>

<https://www.facebook.com/quranghana/>

n.a.

<https://www.facebook.com/Home-of-Taqwa-Orphanage-and-Sch-110085017030256/>

<https://www.facebook.com/profile.php?id=100064504462325>

<https://www.facebook.com/hopefound2016>

<https://www.facebook.com/hoperoad20/>

<https://www.facebook.com/HopeForFutureYouthAssociation/>

<https://www.facebook.com/StreetChildFoundation>

<https://www.facebook.com/ghanahudai/>

n.a.

<https://www.facebook.com/HumanitarianHeadway/>

n.a.

<https://www.facebook.com/HumanityFirstGhana/>

<https://www.facebook.com/profile.php?id=100078754091067>

<https://www.facebook.com/profile.php?id=100079542912871>

<https://www.facebook.com/Ibn-Memunatu-Foundation-for-the-Needy-Ghana-IFNEG-457230797755619/>

<https://www.facebook.com/profile.php?id=100069355435067>

<https://www.facebook.com/profile.php?id=100066273594511>

<https://www.facebook.com/profile.php?id=100071628403683>

<https://www.facebook.com/profile.php?id=100066377358556>

<https://www.facebook.com/MUASSAIMA/>

n.a.

n.a.

<https://www.facebook.com/profile.php?id=100077167248911>

Name	Abbr.	HQ S	Est.	Homepage
Imamiya Charity Foundation Ghana	ICFG	Kumasi		
Initiative for Youth Development	IYD	Accra		http://iydghana.org (defunct)
Insana Deger Veren Dernekler Federasyonu (IDDEF)**23	IDDEF	Accra		n.a.
Inside Zango	iZ	Kumasi		n.a.
International Islamic Relief Organisation of Saudi Arabia**24	IIRO	Accra		n.a.
International Islamic Youth League**25	IYYL	Accra		n.a.
International Unique Human Welfare Institution**	IUHWI	Accra		n.a.
International Voice of Islam**26	VOI	Tema		https://www.voiceofislam.me/voi-ghana
Iqra Foundation For Education and Development**27		Kumasi		n.a.
IQRA Ghana		Accra		n.a.
Islam for All Organisation ²⁸	IFAO	Tamale	2013	n.a.
Islam for Ghana		Accra		n.a.
Islam In Need		Tema		n.a.
Islam The Way To Paradise Foundation	ITWTPF	Kasoa		n.a.
Islamic Advocacy Foundation	IAF	Tamale		n.a.
Islamic Aid Association (الإسلامي العون جمعية)		Kumasi		n.a.
Islamic Aid Ghana		Atebubu		n.a.
Islamic Awareness Foundation Ghana	IAF	Accra		n.a.
Islamic Brotherhood for Bayt Al Mal Foundation		Wa	2019	n.a.
Islamic Bureau for the Disabled and Service to Islamic Institutions		Accra		n.a.
Islamic Care Society		n.a.		n.a.
Islamic Centre for Community Affairs	ICCA	Accra		n.a.
Islamic Centre for Future Women	ICFW	Accra		n.a.
Islamic Centre for Peace, Democracy and Human Rights	ICPDHR	n.a.		n.a.
Islamic Centre for the Muslim Youth	ICMY	Wa		n.a.
Islamic Charity Centre for Women Orientation	ICCWO	Accra		n.a.
Islamic Charity Home Organization—GH		n.a.		n.a.
Islamic Community Association ²⁹	ISCA	Kumasi	2018	n.a.

23 Ghana office of Turkish organization.

24 Ghana office of IIRO.

25 Ghana office of IYYL, headquarters in Freetown, Sierra Leone.

26 Ghana branch of New Zealand Muslim NGO.

27 Saudi NGO.

28 Facebook link = Islamic Radio Foundation (Sufi Life Foundation/Hutuba—The Sermon Reality Life TV Show).

29 FB = One Million Muslims 60 Pesewas a Month.

Facebook

<https://www.facebook.com/imamiyaCF/>

<https://www.facebook.com/IYDGhana>

n.a.

<https://www.facebook.com/CikiZango>

n.a.

n.a.

n.a.

<https://www.facebook.com/profile.php?id=100080592914281>

n.a.

<https://www.facebook.com/people/The-voice-of-Islam/100069520656899/>

n.a.

<https://www.facebook.com/ISLAMFORGHANA/>

https://www.facebook.com/islaminneed/?locale=ko_KR

<https://www.facebook.com/groups/499135404135189/>

<https://www.facebook.com/profile.php?id=1000688607402346>

<https://www.facebook.com/aidtoislam/>

<https://www.facebook.com/profile.php?id=100063906559392>

<https://www.facebook.com/IGFGhana/>

<https://www.facebook.com/baytulmalgh/>

n.a.

n.a.

<https://www.facebook.com/ICCAHadinkai/>

<https://www.facebook.com/profile.php?id=100064682949816>

<https://www.facebook.com/profile.php?id=100070556675690>

<https://www.facebook.com/profile.php?id=100066862121326>

<https://www.facebook.com/makarantanmaata/>

<https://www.facebook.com/groups/218402963228059/members/>

<https://www.facebook.com/profile.php?id=100065019061189>

Name	Abbr.	HQ S	Est.	Homepage
Islamic Council for Development and Humanitarian Services**	ICODEHS	Accra	1991	n.a.
Islamic Dawa'h Foundation		Sunyani		n.a.
Islamic Daawa And Education And Development Services Centre**		Dormaa Ahenkro		n.a.
Islamic Daawah Village	IDV	Kumasi		n.a.
Islamic Finance Foundation	IFF	Accra		n.a.
Islamic Finance Research Institute of Ghana	IFRIG	Accra		n.a.
Islamic Foundation Centre Ghana	IFC	Tamale		n.a.
Islamic Girls' Development Foundation	IGDF	Accra		https://islamicgirlsdf.org/
Islamic Healing Centre		Tamale		n.a.
Islamic Human Right Foundation Ghana	IHRFG	Accra		n.a.
Islamic Humanitarian Foundation International ³⁰	IHF International	Accra	2011	n.a.
Islamic Institute For Knowledge And Work**		Accra		n.a.
Islamic Medical Association of Ghana**	IMAGH	Accra	2018	https://imaghana.com/
Islamic Mission Secretariat	IMS	Kumasi		https://islamicmissionsecretariat.org (defunct)
Islamic Mission Secretariat Youth Wing Techiman		Techiman		n.a.
Islamic Nursing Training School	INS	Accra		https://islamicnursingtraining.com/
Islamic Organization For Humanity and Development**		Kasoa		n.a.
Islamic Propagation and Research Centre		Tamale		n.a.
Islamic Radio Foundation	IRF	Tamale (?)		n.a.
Islamic Sadaqa Foundation	ISFOUND	Kumasi	2017	n.a.
Islamic Service and Development Foundation	ISerDeF	Tamale		n.a.
Islamic Supreme Council of Ghana		Accra		n.a.
Islamic Tournament Association		Accra		n.a.
Islamic Ummah of Ghana	IUG	Accra	2013	n.a.
Islamic Ummah Relief** ³¹	IUR	Kasoa		n.a.
Islamic Voluntary Service**	ISVOSE	Accra		n.a.
Islamic Way Association of Ghana	IWAG	Walewale		n.a.
Islamic Welfare Aid Ghana**	IWAG	Accra		n.a.
Islamic Youth for Development		Bolgatanga		n.a.
Islamic Youth Project	IYP	Accra		n.a.
Istiqama Muslim Mission Ghana				
Ittaqul-lah Islamic Development Association		Takoradi		n.a.

³⁰ Also Humanitarian Islamic Foundation Africa.

³¹ Ghana office of US Muslim charity.

Facebook

<https://www.facebook.com/icodehs/>

<https://www.facebook.com/people/Islamic-Dawah-Foundation/100069915251073/>

n.a.

<https://www.facebook.com/profile.php?id=100071898644060>

<https://www.facebook.com/iffghana/>

<https://www.facebook.com/ifrigh/>

<https://www.facebook.com/people/Islamic-Foundation-Centre-Ghana/100080331064667/>

<https://www.facebook.com/igdfmentorship/>

<https://www.facebook.com/devineghana/>

<https://www.facebook.com/islamichumanrightfoundationghana/>

<https://www.facebook.com/people/Humanitarian-Islamic-foundation-Africa/100068008447206/>

n.a.

<https://www.facebook.com/IMAGH101>

<https://www.facebook.com/IslamicMissionSecretariatGh/>

<https://www.facebook.com/profile.php?id=100072163891185>

<https://www.facebook.com/islamicnursingtraining/>; <https://www.facebook.com/people/Islamic-Nursing-Training-College-Gh/100075792714245/>

<https://www.facebook.com/profile.php?id=100066319610446>

<https://www.facebook.com/sheikhnuhujihad>

<https://www.facebook.com/Suflifefoundation>

<https://www.facebook.com/islamicsadaqafoundation>

<https://www.facebook.com/ISerDeF/>

<https://www.facebook.com/profile.php?id=100079516300188>

<https://www.facebook.com/Ghislamictournament>

<https://www.facebook.com/islamicummahofghana>

n.a.

<https://www.facebook.com/profile.php?id=100069211471897>

<https://www.facebook.com/islamicwaygh>

n.a.

<https://www.facebook.com/profile.php?id=100070050425590>

<https://www.facebook.com/profile.php?id=100069016339908>

https://www.facebook.com/groups/1715690535401961/?hoisted_section_header_type=recently_seen&multi_permaLinks=3138770839760583

<https://www.facebook.com/groups/371013670590240>

Name	Abbr.	HQ S	Est.	Homepage
Jallo Youth Khidma Organisation	JYKO	Prang		n.a.
Jamasi Zongo Youth Association		Jamasi (AR)		n.a.
Jamatul-huda Adabraka		Kumasi	2012	n.a.
Jamia Centre for Islamic Affairs**32		Tamale		n.a.
Jamiyatu Assohaba (PBU) Ligami Alfukaraa Wad-agwatu Ilallah**		Tamale		n.a.
Janat-ul-Firdause Charity Foundation		Accra		n.a.
Jihad Foundation Ghana		Kumasi	2012	n.a.
Jihad We Stand Foundation	JWSF	Kumasi		n.a.
Juaben Zongo Youth Association	JUZOYA	Juaben (AR)		n.a.
Justice Yateem Foundation	JYF	Ejura	2018	n.a.
Kabira Inspire Muslim Women Foundation		Tamale		n.a.
Kalimatullah Foundation		Tamale	2010	n.a.
Karima Charity Foundation	KCF	Kumasi	2010	http://karimafoundation.org/
Kasoa Muslim Jihad Youth		Kasoa		n.a.
Kasoa Newtown Muslim Youth Association		Kasoa		n.a.
Kekeli Muslim Community ³³		Keta		n.a.
Khuddaamu Ahlul-bayt.as		Tamale		n.a.
Kind Islamic Foundation for Humanitarian and Social Development	KIFHSOD	Accra		n.a.
Kisseman Muslim Youth Association		Accra		n.a.
KO OHO Charity Foundation**		Accra		n.a.
Kpibsi Mini Gbala Foundation**	KMGF	Tamale	2017	n.a.
KR Foundation		Accra		n.a.
Kuburah Diamonds Foundation		Accra	2020	n.a.
Kumasi Zango Youth for Accelerated Development	KUZYAD	Kumasi		n.a.
La Dade Kotopon Muslim Community		Accra		n.a.
Lawra Zongo Youth Association		Lawra		n.a.
Lean On Me Foundation**	LOMEF	Kumasi		http://www.lomef.org/
Life Ally Ghana**		Tamale		n.a.
Life for Relief and Development**34		Accra		n.a.
Light Mindset International		Accra		n.a.
Light of Islam		Kumasi (?)		n.a.
Light of Islam Youth Organisation	LIYO	Accra		n.a.
Lights of Guidance and Humanity Foundation (الهدى مصابيح جمعية والإنسانية)		Tamale		n.a.

32 Ahmadi NGO.

33 Former Ewe Muslim Community Forum.

34 Ghana office of US Muslim charity.

Facebook

<https://www.facebook.com/jallooyouth>

<https://www.facebook.com/profile.php?id=100071224388022>

<https://www.facebook.com/JamatulHudaAdabraka>

n.a.

<https://www.facebook.com/profile.php?id=100083680175156>

<https://www.facebook.com/profile.php?id=100070126213308>

<https://www.facebook.com/teacherIB1>

<https://www.facebook.com/groups/492280629123901>

<https://www.facebook.com/JUZOYAH>

<https://www.facebook.com/JusticeYateemFoundation>

<https://www.facebook.com/Khabira-inspire-Muslim-women-foundation-102339648171437>

<https://www.facebook.com/kalimatullah66>

<https://www.facebook.com/karimafoundation>

<https://www.facebook.com/kasoamuslimjihadyouth>

n.a.

<https://www.facebook.com/ewemuslim>

<https://www.facebook.com/khudaam313/>

n.a.

<https://www.facebook.com/Kimyamus>

<https://www.facebook.com/groups/884523045670352>

<https://www.facebook.com/profile.php?id=100070127635601>

<https://www.facebook.com/krfoundationgh>

<https://www.facebook.com/Kuburahdiamonds>

<https://www.facebook.com/KumasiZangoYouth>

https://www.facebook.com/people/La-Dade-Kotopon-Muslim-Community-Ghana/100069068672572/?locale=en_GB

<https://www.facebook.com/lawrazongoyouthclub>

<https://www.facebook.com/groups/841964605913720>

<https://www.facebook.com/profile.php?id=100068978779965>

n.a.

<https://www.facebook.com/LightMindsetInternationalngo>

<https://www.facebook.com/liyoghana>

<https://www.facebook.com/profile.php?id=100069748009445>

Name	Abbr.	HQ S	Est.	Homepage
Maarif Foundation Ghana**35		Tema		https://gh.maarif-school.org/country/1037
Madina Foundation For Science and Technology**		Accra		n.a.
Madina Islamic Centre**		Accra		n.a.
Madina Muslim Women Organization		Accra		n.a.
Madina West Muslim Youth Organization		Accra		n.a.
Majm' Ahlil Bait (Shia Ghana)		Accra	2000	n.a.
Make Zongo Great Again		Ashaiman		https://make-zongo-great-again.org/
Maktab Nuur Foundation**		Accra		n.a.
Mallam Atta Muslim Youth Association	MAMYASS	Accra		n.a.
Mallam Tijani Koforidua Foundation		Koforidua	2020	n.a.
Mariam Foundation (Meryam Zakariya Yahaya Foundation)	MZYF	Accra	2021	n.a.
Mariam Senou Foundation		Accra	2020	n.a.
Markaz Aleawn Alyaqin Humanitarian Services (مركز العون اليقين للخدمات الإنسانية - غانا)**36		Kumasi		n.a.
Markaz Dawatul Islamiyah Ghana		Wa		n.a.
Masaakin Organisation**		Accra		n.a.
Masarautar Zango Ankara		Accra		n.a.
Mercy Center for Family Development		n.a.		n.a.
Mercy for Mankind**37		Nsawam		n.a.
Mercy Without Limits**38		Accra		n.a.
Mohammad v1 Foundation for African Oulama**39		Accra		https://www.fm6oa.org/en/home/
Moshie Zongo Project		Kumasi	2019	n.a.
Moshie Zongo for Peace		Kumasi		n.a.
Moslem Youth Association Nkawkaw Branch		Nkawkaw		n.a.
Mother of all Nations Foundation	MOANF	Accra		n.a.
Movement for Islamic Culture and Awareness of Ghana	MICAG	Tamale		n.a.
Muslim University Female Students Education Network	MUFSEN-network	Accra		n.a.
Mujahid Dawah Channel		Accra		n.a.
Munazamat Al-Da'wa Al-Islamiyya**40		Accra	1980	n.a.

35 Ghana office of Turkish charity.

36 Also spelled: Al-Awn Al-Yaqeen Centre for Humanitarian Services.

37 Ghana chapter of US Ahmadi Muslim charity.

38 Ghana office of US Muslim charity.

39 Ghana branch of Moroccan royal foundation.

40 Either referring to the Islamic Call Society, a Sudanese NGO, or the Libyan World Islamic Call Society (WICS).

Facebook

<https://www.facebook.com/maarifGH>

n.a.

n.a.

<https://www.facebook.com/profile.php?id=100068692878646>

n.a.

<https://www.facebook.com/profile.php?id=100046530027011>

<https://www.facebook.com/MakeZongoGreatAgainn>

n.a.

<https://www.facebook.com/profile.php?id=100070976870737>

<https://www.facebook.com/profile.php?id=100069894161145>

[https://m.facebook.com/Mariam-foundation-food-health-and-education-102570152114606/ \(defunct?\)](https://m.facebook.com/Mariam-foundation-food-health-and-education-102570152114606/)

<https://www.facebook.com/SenouCharityFoundation>

<https://www.facebook.com/markaz.aleawn.alyaqin/>

<https://www.facebook.com/profile.php?id=100066176486351>

n.a.

<https://www.facebook.com/profile.php?id=100081497382662>

n.a.

n.a.

n.a.

<https://www.facebook.com/mohammedVIfoundationgh/>

<https://www.facebook.com/MoshieZongo12>

<https://www.facebook.com/profile.php?id=100064804750993>

<https://www.facebook.com/Moslem-Youth-Association-Nkawkaw-Branch-675393739530518>

<https://www.facebook.com/moanfoundation>

<https://www.facebook.com/profile.php?id=100070332245989>

https://www.facebook.com/mufsenet/?locale=lt_LT

https://www.facebook.com/profile.php?id=100080056913230&locale=lt_LT

n.a.

Name	Abbr.	HQ S	Est.	Homepage
MunSam foundation		Accra	2019	n.a.
Muslim Access Movement	MAM	Kumasi	2013	https://www.mamghonline.org/
Muslim Aid Ghana			2022	
Muslim Deaf Development	MDD	Tamale	2012	n.a.
Muslim Development Organization**		Suhum		n.a.
Muslim Entrepreneurs Network		Accra		n.a.
Muslim Executive Foundation**	MEF	Kumasi		n.a.
Muslim Family Counseling Services**	MFCS	Kumasi	1990	http://www.mfcsghana.org/ (defunct?)
Muslim Health Students' Association of Ghana	MUHSAG	Kumasi		n.a.
Muslim Health Workers Association**	MHWAG	Kumasi		n.a.
Muslim Intellectuals Network	MIN	Wa		
Muslim Mobile Preachers Association	MMPA	Kumasi		n.a.
Muslim Relief Association of Ghana	MURAG	Accra		n.a.
Muslim Relief Chapter		Accra		n.a.
Muslim Students Dawah Association	MUSDA	Accra		n.a.
Muslim Teachers Association of Ghana	MUTAG			n.a.
Muslim Teachers Training Institute**	MTTI	Kumasi		n.a.
Muslim Ummah Development Initiative	MUDI	Accra	2010	https://mudighana.com/
Muslim Women Entrepreneurship and Ladies Network	Mwels			n.a.
Muslim Women in Teaching	MUSWIT	Accra	2021	n.a.
Muslim Youth (MY Project Ghana)	MY	Accra		n.a.
MY Akhirah Account	MAA	Tamale		
Muslim Youth Alliance for Development	MUYAD	Accra		n.a.
Muslim Youth Association Upper West	MYA	Wa	2010	n.a.
Muslim Youth Da'wah Foundation	MYDF	Tepa (AR)		n.a.
Muslim Youth for Human Rights	MYHR	n.a.	2010	n.a.
Muslim Youth Hereafter Project	MHP	Tamale	2013	n.a.
Muslimah Mentorship Network	MMN	Accra	2017	n.a.
Muslims Nextdoor		Accra		n.a.
Muslims Orphanage and Humanitarian Assistance		Accra	2013	n.a.
Muslims Women in Ghana		n.a.		n.a.
NafThess Foundation Ghana		Bolgatanga		
Nalerigu Muslim Youth Awareness Association		Nalerigu		n.a.
Naqshbandi Foundation Ghana**		Accra		n.a.
National House of Islamic Media of Ghana		Accra		n.a.
National Muslim Youth Association	NAMYA	Damongo		n.a.
National Union of Ghana Muslim Scout	NUGMS	n.a.		n.a.
Net Organization for Youth Empowerment and Development	NOYED-Ghana	Tamale		https://noyedghana.org/

Facebook

https://www.facebook.com/profile.php?id=100081778515616&locale=lt_LT

https://www.facebook.com/groups/muslimaccess?locale=lt_LT

<https://www.facebook.com/muslimaidgh>

<https://www.facebook.com/MDDGhana/>

n.a.

<https://www.facebook.com/profile.php?id=100070733928880>

<https://www.facebook.com/Muslim-Executive-Foundation-287930934594828>

<https://www.facebook.com/mfcsghana/>

<https://www.facebook.com/KnustMuhsag>

<https://www.facebook.com/mhwaghana/>

<https://www.facebook.com/profile.php?id=100079993028598>

https://www.facebook.com/profile.php?id=100066754223289&paipv=0&eav=AFZ1zQaytulOHuA-caKyNOPfO3OZdJcScHtiktrG_lvZsor4LyhfxLlv9VijCvRN_Y

<https://www.facebook.com/profile.php?id=100066255140162>

<https://www.facebook.com/zicolizer>

<https://www.facebook.com/profile.php?id=100082992627927>

<https://www.facebook.com/groups/280305148778914/>

n.a.

<https://www.facebook.com/MUDIGHANA>

<https://www.facebook.com/groups/538458940016218>

<https://www.facebook.com/muslimwomeninteaching>

<https://www.facebook.com/MYProjectGhana>

<https://www.facebook.com/myAkhirah>

<https://www.facebook.com/groups/muyadoffice>

<https://www.facebook.com/MYAUWR>

<https://www.facebook.com/Mydawahproject.gh>

n.a. (defunct?)

<https://www.facebook.com/helpintherightcourse>

<https://www.facebook.com/NetworkMuslimah/>

n.a. (defunct?)

n.a.

<https://www.facebook.com/profile.php?id=100070129553532>

<https://www.facebook.com/NafthessfoundationGhana>

<https://www.facebook.com/groups/264583573659471>

<https://www.facebook.com/imamhussein.naqshbandigh>

<https://www.facebook.com/profile.php?id=100068009376693>

<https://www.facebook.com/people/National-Muslim-Youth-Association-NAMYA/100067645947033/>

<https://www.facebook.com/National-Union-of-Ghana-Muslim-Scout-NUGMS-137682993057285> (defunct?)

<https://www.facebook.com/profile.php?id=100069948805560>

Name	Abbr.	HQ S	Est.	Homepage
Network of Muslim Youth Organizations in Ghana	NEMYOG	Accra (?)		n.a.
Network for Zongo Transformation	NeZT	n.a.		n.a.
New Fadama Sunnah Youths		Accra		n.a.
NIMA (Network for Intellectual Muslims Africa)	NIMA	Accra		n.a.
Cares Foundation**	Cares			
Nima Star Rangers Humanitarian Foundation**		Accra	1976	n.a.
Nkawkaw Zongo Youth		Nkawkaw		n.a.
Nkosuo Youth Association Ahwiaa Zongo Kumasi		Kumasi		n.a.
Noor Al-Huda Foundation		Accra		n.a.
Noor Islam Institute for Development	NIID	Wa	2009	n.a.
Noorur Rahma Social Organization**		Kumasi		n.a.
Northern Childcare Voluntary Organisation**	NOCVO	Accra		n.a.
Northern Needy Child Foundation**	NNCI	Tamale		n.a.
Northerners and Zongos Concerned Youth Association of Ghana		Accra		n.a.
Nsoatre Zongo Youth Association		Nsuatre		n.a.
Ntonso Zongo Youth Association	NZOYA	Ntonso		n.a.
Nuru Al-Huda Islamic Foundation	NAIF	Bimbilla		n.a.
Nurul Bayaan		Accra	2016	n.a.
Nurul Bayaan Preachers Association		n.a.		n.a.
Nuuru Usmaniyah Foundation For Humanitarian Services**		Accra		n.a.
Oda Zongo Youth Initiative		Akyem Oda		n.a.
Old Tafo Youth Development Organisation ⁴¹		Kumasi		n.a.
Office of the National Chief Imam of Ghana	ONCI	Accra		n.a.
One Daawah Project	ODP	Accra		n.a.
One Love Sisters, Ghana	OLS	Accra		n.a.
Organization of Islamic Education		Tamale		n.a.
Organization for Muslim Unity Ghana	OMUG	Tamale	2000	n.a.
Orphanage Centre for Education and Moral Training		Kumasi		n.a.
Orphans and Needy Helpline**		Amasaman		n.a.
Paragon Foundation		Kumasi	2006	n.a.
Partnership for Poverty Reduction	PPR	Yendi		n.a.
Peace Charity Foundation		Ejura		n.a.
Peace Dawah Media	PDM	Kumasi		n.a.
Peace Project Foundation**	PPF	Mankessim		n.a.
Princess Umul Hatiyya Foundation**		Accra		n.a.
Problem Shared Problem Solved Foundation	PSPS	Kumasi		n.a.
Progressive Muslims Forum	PMF	Accra		n.a.
Professional Muslimah's Network	PMN	Accra		n.a.
Qatar Charity		Accra		n.a.
Qawiyun AMIN Foundation	QAF	Kumasi		n.a.

41 Closed Facebook group: Tafo Zango Community.

Facebook

n.a.

<https://www.facebook.com/profile.php?id=100079719127880>

<https://www.facebook.com/profile.php?id=100077340057587>

<https://www.facebook.com/NIMACares>

<https://www.facebook.com/bakiwardu>

<https://www.facebook.com/groups/430270107018845>

<https://www.facebook.com/profile.php?id=100067903114904>

n.a.

n.a.

n.a.

n.a.

n.a.

n.a.

<https://www.facebook.com/profile.php?id=100066903172350>

<https://www.facebook.com/nzoya1>

<https://www.facebook.com/nurualhudaislamicfoundation>

<https://www.facebook.com/profile.php?id=100057422140647>

<https://www.facebook.com/profile.php?id=100067965699384>

<https://www.facebook.com/Nusman4all>

<https://www.facebook.com/groups/120510986633633>

<https://www.facebook.com/groups/393982580626297>

<https://www.facebook.com/profile.php?id=100064883402188>

<https://www.facebook.com/profile.php?id=100068046646481>

<https://www.facebook.com/OLSghana/>

<https://www.facebook.com/oieghana/>

n.a.

<https://www.facebook.com/profile.php?id=100064776250441>

n.a.

<https://www.facebook.com/Paragon-Foundation-972936829397174>

<https://www.facebook.com/profile.php?id=100072484560519>

<https://www.facebook.com/profile.php?id=100079339456298>

<https://www.facebook.com/PeaceDawahMedia>

<https://www.facebook.com/Peace-Project-Foundation-PPF-1773659456008426>

n.a.

<https://www.facebook.com/B.B.MALTTI/>

<https://www.facebook.com/profile.php?id=100068794466784>

<https://www.facebook.com/ThePMNetwork/>

n.a.

<https://www.facebook.com/qawiyunaminf>

Name	Abbr.	HQ S	Est.	Homepage
Qur'an and Sunnah International Association	QSIA	Accra		n.a.
Race 4 Aid**		Accra		n.a.
Rafiya Abdallah Foundation		Accra		n.a.
Raidatul Mustaqbal		Kumasi		n.a.
RareSardia Foundation**		Savelugu		n.a.
Rawdatul Rijaal Foundation**		Takoradi		n.a.
Rashadiyya Foundation		Prang		n.a.
Rayhan Yaqub Foundation	RYF	Accra		n.a.
Rayuwa Foundation		Accra	2012	https://www.rayuwafoundation.org/public/
Real Zango Connect		Kumasi		n.a.
Relief Hand Africa Foundation**	RHAF	Sunyani		n.a.
Renaissance Zongo Youth Aid	R-ZOYA	n.a.	2021	n.a.
Sadaqa Train Foundation**		Accra	2013	n.a. (defunct?)
Sadaqatul Jarriyya Association Ghana		n.a.		n.a.
Sadaqount Ghana		Kumasi		n.a.
Salaam ul-Muslimiyun Foundation Ghana		Kumasi		n.a.
Salaga Islamic Research Foundation	SIRF	Salaga		n.a.
Salaga NGUAN Mallam Youth		Salaga		n.a.
Salawatia Islamic Propagation Center		Accra		https://salawatia.press.wordpress.com/?fbclid=IwAR1FVNCdUugah_zc48487NkxKiiNVc-ml7onovODKeggUKuddPag2D5-n88
Samira Empowerment and Humanitarian Projects	SEHP	Accra		https://sbawumia.org/
Sautul-Haqq Dawah Organization**		Kumasi		n.a.
Savannah Women Integrated Development Agency	SWIDA-Ghana	Tamale		https://swidagh.org/
Save Aid Project		Accra	2017	n.a.
Sawrah Foundation		Accra		n.a.
Sayfudeen Fund		Tamale	2017	n.a.
Seed of Hope Foundation		Kumasi		n.a.
Seek Jannah Foundation		n.a.		n.a.
Sekondi Zongo Youth Movement		Sekondi		n.a.
Sene West Muslim Youth Association	SWMYA	Kwame Danso (BER)	2018	n.a.
Serve Humanity Foundation Ghana**		Kumasi		n.a.
Shaanin Zongo		n.a.		n.a.
Shafa Zongo Youth Foundation		Kwame Danso		n.a.
Shaihu Islam Charity Foundation		Accra		n.a.

Facebook

<https://www.facebook.com/sunnahquize>

<https://www.facebook.com/race4aid>

<https://www.facebook.com/groups/2698564493700095>

<https://www.facebook.com/Raidat>

<https://www.facebook.com/truesardia/>

n.a. Defunct?

<https://www.facebook.com/profile.php?id=100064013051045>

<https://www.facebook.com/profile.php?id=100063485326592>

<https://www.facebook.com/RayuwaFoundation>

<https://www.facebook.com/realzangoconnect>

<https://www.facebook.com/rhafoundation>

<https://www.facebook.com/Rzongoyouthaid>

<https://www.facebook.com/SadaqaTrainGh>

<https://www.facebook.com/profile.php?id=100080056492419>

<https://www.facebook.com/sadaqount/>

<https://www.facebook.com/salaamulmuslimiynghana/>

<https://www.facebook.com/profile.php?id=100070483505567>

<https://www.facebook.com/saydmuji>

<https://www.facebook.com/Salawatia369>

<https://www.facebook.com/people/Samira-Empowerment-Humanitarian-Projects-SEHP/100076375486506/>

n.a.

https://www.facebook.com/swidagh?_rdc=1&_rdr

<https://www.facebook.com/SaveAidProject>

<https://www.facebook.com/profile.php?id=100067150442655>

<https://www.facebook.com/sayfudeenfund>

<https://www.facebook.com/sopghana/>

<https://www.facebook.com/SeekJannahFoundation>

n.a. (defunct?)

<https://www.facebook.com/SWMYASSOC>

<https://www.facebook.com/profile.php?id=100022272543161>

<https://www.facebook.com/shaanin.zongo.5/>

<https://www.facebook.com/shafazongoyouthfoundation>

<https://www.facebook.com/profile.php?id=100064877706608>

Name	Abbr.	HQ S	Est.	Homepage
Shaikh Hussain Zachariah Foundation Ghana		Accra		n.a.
Share a Smile Foundation	SASF	Kumasi		n.a.
Sharubutu Foundation		n.a.		n.a.
Sheikh Abdullah Maikano Charity Foundation ⁴²	SAMCF	Prang	2015	n.a.
Sheikh Alhaji Umar Karki (Memorial) Foundation	SUKF	Tema		n.a.
Sherifiya Society**		Tamale		n.a.
Shia Ghana		Accra		n.a.
Shi'a Mission**		Tamale		n.a.
Sisters' Hangout Ghana		Accra		n.a.
Smile Life Foundation**		Tamale		n.a.
Social Solidarity Association**		Kumasi		n.a.
Social Youth Drive Foundation	SYDF	Accra		http://socialyouth-drive.org/
Society for the Assistance of Orphans and Disabled**	SAFOAD	Accra		n.a.
Society for Education and Development	SED	Accra		n.a.
Society of Muslim Intellectuals**		Accra		n.a.
Sodaqa Online.com		n.a.		n.a.
Songtaba		Tamale		n.a.
Star Creative Life Foundation Ghana	SCLF-GH	Accra	2016	n.a.
Startup Zongo		Accra		n.a.
Street Iftar Gh		Accra		n.a.
Strive for Jannah Foundation	SJF	Kumasi		n.a.
Success Book Club		Accra		n.a.
Suhuyini Youth Association	SYA	n.a.		n.a.
Sung Foundation**	SUFOD	Tamale		n.a.
Sung Bie'la Foundation	SBFB	Accra	2013	n.a.
Sung Maana Youth Association	SYA	Tamale		n.a.
Sunna Hausa Relief Organization		Takoradi		n.a.
Suraj Al-Munir Association For The Revival Of The Society**		Kumasi		n.a.
Tabarma Youth Association	TYA			n.a.
Tabarma Youth Association of Madina Zongo		Accra		n.a.
Tafsiyya Aid Foundation	TAF	Accra	2021	n.a.
Tamale Muslim Youth		Tamale		n.a.
Taqwa Da'awa and Development Foundation		Kumasi		n.a.
Tarbiyya Foundation		Kumasi		n.a.
Taskar Zango		Kumasi		n.a.
Tawakkaltu Charity Foundation		Kumasi		n.a.
Tawheed Development Foundation	TDF	Takoradi		n.a.
Teacher IB Jihad Foundation		Accra (?)		n.a.
Techiman Muslim Youth Association	TEMYAS	Techiman		n.a.
Teimako and Blessings Organisation	TBO	Accra		n.a.

42 Same as Jallowahili Charity Foundation (Jallo Charity)**.

Facebook

<https://www.facebook.com/profile.php?id=100067893335791>

<https://www.facebook.com/AlwaysSharingTogether/>

<https://www.facebook.com/profile.php?id=100079673676131>

<https://www.facebook.com/jalloNgo>

<https://www.facebook.com/sheikhmarkarkifoundation/>

n.a.

<https://www.facebook.com/shiaGhana>

<https://www.facebook.com/groups/497848237042131>

<https://www.facebook.com/sistershangoutgh>

<https://www.facebook.com/smilelifefoundation>

n.a.

<https://www.facebook.com/socialyouthdrivefoundation>

n.a.

n.a.

n.a.

<https://www.facebook.com/profile.php?id=100066498757015>

<https://www.facebook.com/songtaba>

<https://www.facebook.com/Starcreativelifefoundationgh>

<https://www.facebook.com/profile.php?id=100071554120031>

<https://www.facebook.com/profile.php?id=100069783632269>

<https://www.facebook.com/striveforjannahgh>

<https://www.facebook.com/profile.php?id=100064703437383>

<https://www.facebook.com/profile.php?id=100069550246546>

<https://www.facebook.com/zaman2000>

<https://www.facebook.com/profile.php?id=100069941438231>

<https://www.facebook.com/profile.php?id=100069696156686>

<https://www.facebook.com/profile.php?id=100076291188898>

n.a.

<https://www.facebook.com/TABARMA>

<https://www.facebook.com/TABARMAYOUTHASSOCIATION>

<https://www.facebook.com/profile.php?id=100069624984106>

<https://www.facebook.com/profile.php?id=100064726987042>

<https://www.facebook.com/Taqwadawaanddevelopmentfoundation>

<https://www.facebook.com/TARBIYYAGH/>

<https://www.facebook.com/taskarzango>

<https://www.facebook.com/gbite4tawakids/>

<https://www.facebook.com/profile.php?id=100063936249907>

<https://www.facebook.com/profile.php?id=100070042716506>

n.a.

<https://www.facebook.com/blessingsteimako/>

Name	Abbr.	HQ S	Est.	Homepage
The Ghanaian Muslimah	TGM	Accra		n.a.
The Ideal Muslimah ⁴³	TIM	Cape Coast	2021	n.a.
The Life Empowerment Foundation	TLEF	Accra		n.a.
The Light Foundation**	TLF	Accra		https://tlfghana.org/
The Muslim Society ⁴⁴		Accra		n.a.
The Preamble Foundation**		Tamale		n.a.
The Ummah Educational Fund		Accra		n.a.
The Voice of Zongo International	VOZI	Kumasi		https://voiceofzongo.com/index.html (defunct)
The Zongo Nation	TZN	Accra (?)		n.a.
Tijaniyya Muslim Council of Ghana				n.a.
Tijaniyya Muslim Council of Ghana Youth Association	TMCGy	n.a.		n.a.
Tijaniyya Youth		Takoradi		n.a.
Tijaniyya Zonal Youth—Kumasi		Kumasi		n.a.
Tinkong Zongo Development		Tenkon (ER)		n.a.
Tiyumba Hope Foundation**	THF	Tamale		n.a.
To Help Orphans and Needy Organization		Accra (?)		n.a.
Tuba Islamic Charity Center for Women and Children	TICWAC	Accra		n.a.
Ummah Foundation		Kumasi		n.a.
Ummah Initiative		Accra		n.a.
Ummu Fulera Orphanage and Charity Foundation	UFORFOU	Accra + Koforidua		n.a.
Ummul-AI-Khair Foundation**		Accra		n.a.
Union of Muslim Professionals—Ghana	UMP-GH	Accra		https://umpghana.wordpress.com/
United Ansar Islamic Almuttahida Society** ⁴⁵		Kumasi		n.a.
United Front for Muslim Youth-Ghana		n.a.		n.a.
United Islamic Aid for Orphans		Ejura		n.a.
United Muslims		n.a.		n.a.
Urbanhive Charity Foundation		Obuasi		n.a.
Voice of Guidance—Kishki		Kumasi		n.a.
Voice of Istiqaama Muslims Organization Ghana		Wenchi		n.a.
West Africa Radio				
Voice of Zongo Communities in Ghana	VOZGH	Koforidua	2019	n.a.

43 Also referred to as An Ideal Muslimah (AIM).

44 FB: Feed the Street.

45 Also known as United Ansaru al-Islam al-Muttadidah and Ansar for Charity and Development Foundation.

Facebook

- n.a.
- https://www.facebook.com/ideal.muslimah.3152/?paipv=0&eav=AfYjNUdJV6iihIt61JXuAWrUhw3jryTYltmqFk8-tm1cDsZqU6cBKm2i-aeB6dvE8Q&_rdr
- <https://www.facebook.com/profile.php?id=100077478531048>
- <https://www.facebook.com/tlfghana/>
- https://www.facebook.com/people/Feed-The-Street/100063728246497/?paipv=0&eav=AfYcLrHgkf8TrXiLUZQM_6jnaqHo3Sc5Zgsr9MCJ53sOLYNbkusUJ43WXTZnMFH2dAU&_rdr
- <https://www.facebook.com/thepreamblefoundation>
- <https://www.facebook.com/profile.php?id=100065857323617>
- <https://www.facebook.com/VOZIWorld>
- <https://www.facebook.com/tzngh>
- <https://www.facebook.com/TMCOG1>
- <https://www.facebook.com/groups/1135260463175482/>
- <https://www.facebook.com/YouthofTijaniyya>
- <https://www.facebook.com/profile.php?id=100066902589453>
- <https://www.facebook.com/profile.php?id=100081453101408>
- <https://www.facebook.com/tyumbahopefoundation20>
- <https://www.facebook.com/profile.php?id=100076083563561>
- <https://www.facebook.com/TICWAC1>
- <https://www.facebook.com/profile.php?id=100068244212509&paipv=0&eav=AFZVMsukGVw64xMjxZJ5V8ugyB4PnCikKl0zvD9xm7DusCbVck0oEwgtvDG-ZUvnbcQ>
- <https://www.facebook.com/ummah.initiative.3>
- <https://www.facebook.com/ufufou>
- <https://www.facebook.com/ajarauma>
- <https://www.facebook.com/ump.ghana/>
- <https://www.facebook.com/profile.php?id=100083641036045>
- <https://www.facebook.com/profile.php?id=100070178094811>
- <https://www.facebook.com/groups/2755102444756353/>
- https://www.facebook.com/unitedmuslimsgroup/?paipv=0&eav=AfY3PxV8kjwtvqRgCD2xLt1mFoqVzCDcUaasJoeGNoW576AoXjv-ocwsl_ZuF2jwkn8&_rdr
- <https://www.facebook.com/profile.php?id=100080730198499>
- <https://www.facebook.com/abdulhamid3835>
- <https://www.facebook.com/groups/2767309416613922>
- <https://www.facebook.com/vozhg>

Name	Abbr.	HQ S	Est.	Homepage
Voice of Zongo Youth Foundation	V-ZYF	Kumasi		n.a.
Volunteers for Muslim Youth Empowerment and Development	VOMYED	Kumasi		n.a.
Vuieleem-Hayat Foundation**46		Accra		n.a.
Wadie Adwumakase Akotosu Zongo Community	WAZOCO	Mampon-teng (AR)		n.a.
Wash 4 all Foundation**		Accra		n.a.
Weija Zongo Youth Organisation		Weija		n.a.
Wifaq Foundation for Development and Community		Tamale		n.a.
Windows of Hope Empowerment Foundation	WOHEF	Kumasi		n.a.
With Us		Accra (?)		n.a.
Women and Children Welfare Foundation	WACWF	Accra	2019	n.a.
Women Relief Alliance Foundation		Accra		n.a.
Yamboni Foundation for Zongo Women		Kumasi		n.a.
Yaasalam Opportunity Center		Accra		n.a.
Yendi Moslem Youth Research Foundation	YMYRF	Yendi		n.a.
Yendi Youth Connect		Yendi		n.a.
Young Muslim Entrepreneurs in Ghana ⁴⁷		Accra		n.a.
Young Women Leaders Network	YWLN	Accra		n.a.
Youth Action for Islamic Development	YAfID	Yendi		n.a.
Youth Alliance for Zongo Development Foundation Ghana	YAZDEF-Ghana	Wa		n.a.
Youth Connect Ghana		Accra (?)		n.a.
Youth Education and Awareness Society**	YEAS	Gomoa Akroful		n.a.
Youth Empowerment Project for Muslims in Ghana	YEPMIG	n.a.		n.a.
Youth for Accountability and Social Development		Kumasi (?)		n.a.
Youth Foundation for Development and Orphanage Service**		Accra		n.a.
Youth of Answarul Islam Ghana	YAI	Kasoa		
Zabrama Youth Association		Accra		n.a.
Zabzugu Youth Association		Tamale		n.a.
Zahra Ladies Association of Ghana		Accra		n.a.
Zaitoon Islamic Institute		Tamale		n.a.
Zaitun Center for Education and Charitable Services		Tamale	2007	n.a.
Zakat and Sadaqa Trust Fund of Ghana**	ZSTF	Accra	2010	https://www.zakatfund.org.gh/
Zakat Foundation**48		Kumasi		n.a.

46 Same as MS-Hayat Foundation (FB: 2020/2021: 289 followers)?

47 Also: Ghana Chamber of Muslim Entrepreneurs (GCME).

48 Ghana office of US Muslim charity.

Facebook

<https://www.facebook.com/voiceofzongoyouthfoundation>

<https://www.facebook.com/vomyed/>

n.a.

<https://www.facebook.com/wazoco.palace>

n.a.

<https://www.facebook.com/weijazongoyouth>

<https://www.facebook.com/wifaqfoundation/>

<https://www.facebook.com/WOHEF360>

<https://www.facebook.com/profile.php?id=100067230368439>

<https://www.facebook.com/WACWFGhana/>

<https://www.facebook.com/profile.php?id=100070558928946>

<https://www.facebook.com/profile.php?id=100068132453599>

<https://www.facebook.com/profile.php?id=100070636506430>

<https://www.facebook.com/YMYRF>

<https://www.facebook.com/YendiYouthConnect>

<https://www.facebook.com/profile.php?id=100064169494333>

<https://www.facebook.com/youngwomenlenetwork>

<https://www.facebook.com/profile.php?id=100064644014099>

<https://www.facebook.com/YAZDEFGHANA>

<https://www.facebook.com/youthconnectg>

<https://www.facebook.com/profile.php?id=100068438843284>

<https://www.facebook.com/Yepmig>

<https://www.facebook.com/profile.php?id=100079779280843>

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<https://www.facebook.com/Youth-of-Answarul-Islam-Ghana-102381082154777>

<https://www.facebook.com/profile.php?id=100068077669577>

<https://www.facebook.com/groups/972344796601344/>

<https://www.facebook.com/groups/370816313470969>

<https://www.facebook.com/profile.php?id=100079977683080>

<https://www.facebook.com/profile.php?id=100068938745819>

<https://www.facebook.com/ZakatandSadaqafundGhana>

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Name	Abbr.	HQ S	Est.	Homepage
Zango Empowerment Foundation**		Accra		n.a.
Zango Research Institute	ZRI	Nima		n.a.
Zango Social Media Crew	ZASMC	n.a.		n.a.
Zango United		Accra		n.a.
Zango Women Livelihood & Empowerment Programme		Accra		n.a.
Zango Youth Volunteers Association	ZAYVAS	Kumasi		n.a.
Zeal of Zongo Youth Foundation	ZOZY	Kumasi		n.a.
Zenu Zongo Youth Association		Ashaiman		n.a.
Zongo Civic Foundation		n.a.		n.a.
Zongo Diaspora Drive	ZDD			n.a.
Zongo Diaspora Outreach Foundation	ZDOF	n.a.		n.a.
Zongo Educational Aid	ZEA	Accra	2023	
Zongo Empowerment Initiative	ZEI	Kumasi		n.a.
Zongo First International	ZFI	n.a.		n.a.
Zongo Focus		Accra		n.a.
Zongo Girls for Education	Zonged	Accra		n.a.
Zongo Hausa Youth Association of Ghana	ZOHYAG	Kumasi		n.a.
Zongo in Focus		Kumasi		n.a.
Zongo Insight (In Zongo)	iZ	Accra		n.a.
Zongo Inspiration Team**	ZIT	Accra		n.a.
Zongo Mothers' Hope Foundation	ZMHF	Accra (?)		n.a.
Zongo Republic		Accra		n.a.
Zongo Women Achievers Network		Accra		n.a.
Zongo Youth for Development	ZOYFOD	Accra		n.a.
Zongo Youth for Development and Peace		Kpando		n.a.
Zongo Youth For Development Association	ZYFDA	Sunyani		n.a.
Zongo Youth for Positive Image	ZYPI	Kumasi		n.a.
Zongo Youth for Unity and Sustainable Development		Kumasi		n.a.
Zongo Youth Foundation**		Nsawam		n.a.
Zongo Youth Movement	ZYM	Accra		n.a.
ZongoVation Hub		Accra		https://zongovationhub.org/
Zumunchi Muslims Youth Association		Accra		n.a.
Zurak Cancer Foundation		Accra	2014	n.a.
Zuriya Youth Foundation		Accra	2014	n.a.

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<https://www.facebook.com/profile.php?id=100069243169629><https://www.facebook.com/groups/1563459540503068><https://www.facebook.com/zangounited/><https://www.facebook.com/ZangoWomenLivelihoodAndEmpowermentProgramme><https://www.facebook.com/Zangoyouthvolunteers><https://www.facebook.com/groups/630551584338469><https://www.facebook.com/zenuyouth><https://www.facebook.com/profile.php?id=100076732844685><https://www.facebook.com/ZDD207/><https://www.facebook.com/people/Zongo-Diaspora-Outreach-Foundation/100063505599327/><https://www.facebook.com/profile.php?id=100086773939564><https://www.facebook.com/zeighana/>

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<https://www.facebook.com/zongofocus1/><https://www.facebook.com/zongedgh><https://www.facebook.com/ZOHYAG><https://www.facebook.com/ZongoInFocus/><https://www.facebook.com/InZongo><https://www.facebook.com/ZongoRising/><https://www.facebook.com/zongomothershopefoundation><https://www.facebook.com/zongorepublic>

n.a.

<https://www.facebook.com/groups/300369460493065/><https://www.facebook.com/ZongoYouthForPeaceKpando/><https://www.facebook.com/profile.php?id=100067412701679><https://www.facebook.com/people/Zongo-youth-for-positive-image-ZYPI/100066421885200/><https://www.facebook.com/profile.php?id=100076178768288>

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This book is the first 'groundwork' on Muslim NGOs in contemporary Ghana. It builds upon a database of more than 600 Muslim non-profit associations, foundations and grass-roots organisations whose activities are traced through extensive use of social media. The first part of the book scrutinises the varieties of their activities and operational spaces, their campaigns and target groups, alongside their local, regional, national and international connections. The second part analyses contemporary debates on infaq, sadaqa, waqf and zakat as well as Islamic banking and micro-finance schemes for promoting social welfare among Muslim communities in Ghana.

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